

My Skills, My Money, My Brighter Future in Zimbabwe

May 2011

An assessment
of economic
strengthening
interventions
for adolescent
girls



CATHOLIC RELIEF SERVICES

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interventions for adolescent girls**

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Cover Photo: Melita Sawyer for CRS. *Passmore Ntini, a trainee at the Siganda training center, demonstrates her welding equipment.*

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ACRONYMS

ASAP	A Self-Help Assistance Project
ASCA	Accumulated Savings and Credit Association
BEAM	Basic Education Assistance Module
CPC	Child Protection Committee
CRS	Catholic Relief Services
FAO	Food and Agriculture Organization of the United Nations
IGA	Income generating activity
IHD	Integral Human Development
JFFLS	Junior Farmer Field and Life Schools
M&E	Monitoring and Evaluation
NAP	National Action Plan for Orphans and Vulnerable Children
ORAP	The Organization of Rural Associations for Progress
OSA	Out-of-School Adolescents
OVC	Orphans and Vulnerable Children
PLHIV	People living with HIV
POS	Programme of Support
ROSCA	Rotating Savings and Credit Association
SILC	Savings and Internal Lending Communities (known as “Kufusa Mari” in Shona)
SME	Small and Micro-Enterprises
STI	Sexually Transmitted Infection
STRIVE	Support to Replicable Innovative Village/Community Level Efforts for Vulnerable Children
USAID	U.S. Agency for International Development
VSL	Village Savings and Loan
WAAC	Ward AIDS Action Committee
WFP	World Food Programme

Executive Summary

Sithandazile Tshuma's adolescence was not filled with silly girl talk or carefree days. Both her parents had died and she was living with her grandmother, who bore responsibility of caring for 12 children, six of whom were orphans like her. Although Sithandazile had always enjoyed and excelled at school, she dropped out at 15 years of age after she became pregnant. Saddled with caregiving responsibilities at home, Sithandazile was unable to complete her primary school education.

Measuring the Effects of Economic Strengthening on the Wellbeing of Adolescent Girls

Echoes of Sithandazile's situation ripple throughout Zimbabwe among the country's one million children orphaned or made vulnerable by HIV. Among those children, however, adolescent girls face increased risks particular to them: biological and social vulnerability to HIV, gender-based violence, and limited economic opportunities, among others.

In response to this crisis, Catholic Relief Services (CRS) Zimbabwe and its partners began the Support to Replicable Innovative Village/Community Level Efforts for Vulnerable Children (STRIVE) program in 2001 which provided a range of holistic services designed to meet the needs of vulnerable children, their families, and communities. CRS Zimbabwe's response continued to evolve, and in 2007, CRS received funding for the Out-of-School Adolescents (OSA) Support Project from the Government of Zimbabwe's Programme of Support (POS) via UNICEF. The project was designed to improve the economic status, food security, health and psychosocial wellbeing of out-of-school (or at risk of being out-of-school) adolescents aged 10 to 19 years old. Services were provided through five local implementing partners. Two of these partners, the Organization of Rural Associations for Progress (ORAP) and A Self-Help Assistance Project (ASAP) participated in this assessment.

For this assessment, CRS chose to closely examine three economic strengthening approaches used in the project—vocational training and Junior Farmer Field and Life Schools (JFFLS) being implemented by ORAP, and Savings and Internal Lending Communities (SILC) implemented by ASAP—and to determine how effective they were in helping girls overcome barriers to their economic empowerment. The reasons for acquiring this knowledge were three-fold:

- To strengthen and inform future economic strengthening programming initiatives and ensure they make positive contributions in the livelihood development of adolescent girls.
- To inform policymakers and donors about the importance of designing funding mechanisms that support not only the immediate needs of vulnerable adolescent

girls for social services, but also contribute to their growth and development in a sustainable way.

- To encourage program designers, implementers, donors, and policymakers to address the specific needs of adolescent girls in programs targeting vulnerable youth, rather than use a broad-based approach that treats vulnerable adolescents as a homogenous group.

Documenting the experiences of young women like Sithandazile helped inform this assessment, as did data collected through group discussions and key informant interviews with adolescent female and male program participants, program graduates, caregivers, community volunteers, as well as CRS and partner staff. The assessment focused on discerning which program elements were especially helpful to adolescent girls and which needed to be strengthened without compromising a program's ability to help all vulnerable adolescents.

Key Findings and Recommendations

By design, programming for vulnerable children and adolescents recognizes that children and adolescents have a multitude of needs, necessitating a holistic package of services to maximize program benefits. Key findings from the assessment suggest that a combination of economic strengthening activities with life skills education, sexual and reproductive health education in line with Catholic teachings (i.e. the human reproductive system, sexually transmitted infections (STI) and HIV transmission, pregnancy, gender-based violence, and fighting stigma and discrimination), psychosocial support, and child-rights education provided adolescent girls with not only critical skills needed to earn a living, but decision-making skills they used to make informed decisions about their lives. Many of the girls, their caregivers, and project staff attributed their newfound confidence and increased self-esteem to participation in the combination of these interventions.

In addition, girls were exposed to positive female role models through mentors such as female agricultural extension agents and/or former program graduates. Equally important, the girls developed relationships with their peers in a safe and supportive environment. These safe spaces allowed girls to discuss and explore issues of concern to them, a valuable form of psychosocial support.

Although participation in vocational training can be beneficial on its own, the economic environment in Zimbabwe necessitated a combination of strategies to maintain a sustainable livelihood. ORAP's approach combined vocational training with the development of agricultural skills using the JFFLS approach. This allowed the girls to improve their family's nutrition and earn income through the vegetable sales. This combined vocational training and JFFLS approach proved to be a promising model that could be strengthened through the addition of financial education, business skills development, and access to basic financial services.

ASAP's approach focused on providing training in Savings and Internal Lending Communities (SILC) to out-of-school or those at risk of being out-of-school adolescents. They combined SILC activities with psychosocial support, life skills education, and sexual and reproductive health education in line with Catholic teachings. SILC participation enabled many participants to pay their school fees and stay in school. It also fostered an entrepreneurial spirit among participants, provided leadership opportunities for adolescent girls, and increased confidence, self-esteem and a sense of empowerment.

During interviews and discussions, most girls felt the program had been helpful to them. In fact, many expressed a strong desire to help other girls facing similar circumstances. The assessment team met with many young women who successfully transitioned out of the Orphans and Vulnerable Children (OVC) program into sustainable livelihoods; however, long-term impact data on project graduates was unavailable.

Still, the findings in this assessment highlight important programming considerations. Below is a table of key recommendations to help strengthen this project and other similar interventions with the ultimate goal of helping more girls like Sithandazile transition from being a vulnerable adolescent to being a self-sufficient young woman (Table 1).

In August 2010, Sithandazile was employed by ORAP's Singada training center where she was teaching sewing to adolescent girls. Now 20 years old, Sithandazile earns US\$200 per month making clothes, plus US\$40 per month making and selling cupboards. With this money, she pays for her brother's school fees and uniforms as well as supplies her grandmother with groceries and other essential items. She even saves about US\$10 per month with a plan to buy her own sewing machine in 2011. Sithandazile's advice to adolescent girls, "Get all the knowledge you can, so you can stand on your own and earn a living."

Table 1: Overview of recommendations

KEY INTERVENTION AREA	SPECIFIC RECOMMENDATIONS
<p>Vocational Training and Skills Development</p>	<ul style="list-style-type: none"> ✓ Ensure vocational programs provide both classroom and on-the job training. ✓ Create and nurture relationships with private-sector entities. ✓ Conduct market assessments to ensure alignment of training options with market demand. ✓ Collect project participant outcome data to allow programs to assess the effectiveness of the vocational training provided. ✓ Incorporate protection and children’s rights education and systems at every step. ✓ Provide gender awareness training for community members to support girls’ success in the program. ✓ Provide girls with gender-transformative job counseling and opportunities to meet women in non-traditional female occupations. ✓ Design programs that allow girls to earn income while continuing to study. ✓ Integrate business development training, financial education, and SILC into vocational training programs and encourage saving.
<p>Junior Farmer Field and Life Schools</p>	<ul style="list-style-type: none"> ✓ Include female facilitators, such as female agriculture extension workers, to serve as role models. ✓ Ensure organizations implementing JFFLS have strong child protection policies and practices in place and integrate safety into the JFFLS. ✓ Integrate SILC into JFFLS when feasible. ✓ Expose JFFLS participants to financial education and business development skills training. ✓ Leverage vocational training as an opportunity to teach participants agricultural skills that can be used later as part of a livelihood strategy. ✓ Offer skills training on the design and construction of women-specific farming implements.
<p>Savings and Internal Lending Communities</p>	<ul style="list-style-type: none"> ✓ Provide adolescent SILC participants with psychosocial support, life skills education, and reproductive health i.e. the human reproductive system, sexually transmitted infections (STI) and HIV transmission, pregnancy, gender-based violence, and fighting stigma and discrimination) in line with Catholic teachings. ✓ Ensure organizations implementing SILC programming for adolescents have sound child protection policies and practices in place. ✓ Select field agents, mentors, and volunteers who feel comfortable working with adolescents, exhibit respect towards them, and who are committed to practicing child participation.
<p>Monitoring & Evaluation</p>	<ul style="list-style-type: none"> ✓ Disaggregate all project data by age and sex. ✓ Include outcome indicators for economic strengthening activities, as well as self-esteem, self-efficacy, and overall wellbeing in the M&E system. ✓ Allocate resources to conduct post-graduation follow up of up to two years.

1. Introduction

1.1 CRS' Vulnerable Children Programming and Study Purpose

In response to the growing number of orphans and children made vulnerable by HIV (OVC), Catholic Relief Services (CRS) has increased its efforts to serve more children affected by HIV. The agency hopes to serve one million orphans and vulnerable children by 2013 and two million by the year 2018. Although all programs for OVC provide a range of services, CRS has prioritized two service delivery areas: psychosocial support and economic strengthening for both caregivers and OVC.

The purpose of this assessment is to examine three economic strengthening approaches: (1) vocational training; (2) Junior Farmer Field and Life Schools (JFFLS); and (3) Savings and Internal Lending Communities (SILC), to assess their effectiveness in helping girls overcome barriers to their economic empowerment. The purpose of acquiring this knowledge is three-fold:

- To strengthen and inform future economic strengthening programming initiatives and ensure they make positive contributions in the livelihood development of adolescent girls.
- To inform policymakers and donors about the importance of designing funding mechanisms that support not only the immediate needs of vulnerable adolescent girls for social services, but also contributes to their growth and development in a sustainable way.
- To encourage program designers, implementers, donors, and policymakers to address the specific needs of adolescent girls in programs targeting vulnerable youth, rather than use a broad-based approach that treats vulnerable adolescents as a homogenous group.

Overall, the goal of CRS' OVC programming is to move beyond the standard package of synergistic services and to support the integral human development (IHD) of the whole child within the context of his or her household, wider community, and country. Founded in Catholic social teaching, IHD maintains that a person's wellbeing can only be fully achieved in the context of just and peaceful relationships within a thriving environment. CRS adopts an IHD framework when designing projects in order to ensure that they are informed by

and responsive to the local context as well as holistic in their approach. The process of IHD enables people to protect and expand the choices they have to improve their lives, to meet their basic human needs, to free themselves from oppression, and to realize their full human potential. When applied to OVC programming, the IHD framework puts the wellbeing of the child front and center. In so doing, CRS and our partners are able to support children in becoming resilient adults able to contribute productively to their communities.

One sub-population of OVC, adolescent girls, warrants additional attention from programmers. Adolescent girls are vulnerable to HIV infection for both biological and social reasons. For example, girls may have limited access to education thus limiting their exposure to HIV awareness messages, may be forced into early marriage, and may be inadequately protected against gender-based violence at home or at school. One way to help decrease these and other vulnerability factors is to ensure that girls and their communities have access to high quality OVC programming. CRS believes that a high quality program equips adolescents with the skills necessary to generate and maintain a sustainable livelihood. Girls' unique vulnerabilities, often exacerbated by their significant economic vulnerability, suggest that well-designed economic strengthening activities be an essential component for any program that has the goal to safely transition adolescent girls into adulthood.

1.2 Orphans and Vulnerable Children in Zimbabwe

The Government of Zimbabwe has long recognized the need to prioritize the wellbeing of its children, having signed the African Charter on the Rights and Welfare of the Child in 1990 and ratified the U.N. Convention on the Rights of the Child two years later. In response to the growing orphan crisis, the government instituted the National Orphan Care Policy in 1999, defining the basic package of care for orphans, and incorporated the Basic Education Assistance Module (BEAM) to help cover school fees for children from resource-poor households.¹

Policies continued to evolve, when in 2006, the Government of Zimbabwe adopted the National Action Plan (NAP) for Orphans and Vulnerable Children which outlined seven objectives that would help ensure vulnerable children receive access to education, food, health, birth registration and protection from exploitation and abuse.² In 2007, the "Programme of Support" (POS) was created to coordinate donor support for OVC activities in Zimbabwe. Since inception, the POS has been managed by UNICEF, which coordinates the proposal review process, agreements with implementing organizations, and reporting to donors.³

Despite these pro-child policies, the country still faces enormous challenges in mitigating the impact of HIV and poverty on its children. Although HIV prevalence in Zimbabwe declined from 23.7 to 14.3 percent between 2001 and 2009,⁴ an estimated one in four children is an orphan. In fact, with over one million children orphaned or made vulnerable

THE DEFINITION OF OVC IN ZIMBABWE

The National Plan of Action for Orphans and Vulnerable Children defines a child as any person below 18 years of age. An orphan is a child whose parents have died, while a vulnerable child is characterized by any of the following: Seventy-three percent of OVC fall between the ages of 10 and 17 years, with 36 percent between 15 and 17 years. Most OVC live under the care of an adult, but 16.7 percent of orphan caregivers are younger than 18 years old, and 0.7 percent of OVC live in child-headed households.⁵

- having one parent deceased
- disabled
- affected and/or infected by HIV/AIDS
- abused (sexually, physically and/or emotionally)
- working
- destitute
- abandoned
- living on the streets
- married
- neglected
- living in a remote area
- living with chronically ill parent(s)
- having children
- being in conflict with the law
- being vulnerable as defined by their communities

Source: Alexia Lewnes and Roeland Monasch, *Zimbabwe's Programme of Support to the National Action Plan for Orphans and Other Vulnerable Children*. (Harare, Zimbabwe: Ministry of Public Service, Labour and Social Welfare; National AIDS Council; UNICEF, 2008).

by HIV, Zimbabwe is among the countries with the highest number of OVC per capita in the world,^{5,6} with a majority between the ages of 10 and 17 years old.⁷

The challenges these children and adolescents face are staggering. OVC are less likely than non-OVC to access school, healthcare, or have their basic needs met.⁸ More and more children are stepping into adult roles by caring for younger siblings and elderly relatives while trying to earn a livelihood.⁹ They are more likely to be exposed to forced sex, especially adolescent girls, thus increasing their vulnerability to HIV.¹⁰ In fact, adolescent girls 15 to 19 years old had an HIV prevalence of 12 percent in 2004 compared to 2 percent prevalence among adolescent boys of the same age.¹¹ Similarly, data from 2009 showed that women 15 to 24 years old had an HIV prevalence of 7.5 percent while men 15 to 24 years old had an HIV prevalence of 3.5 percent.¹² Orphans were three times more likely to be HIV infected than non-orphans.¹³

The severe economic decline of the past decade has further endangered OVC and their families, causing high unemployment (particularly among youth), significant out-migration, and food insecurity.¹⁴ To cope, families have pulled their children out of school, sold productive assets, and reduced the number and quality of meals.^{15,16} Despite signs of a strengthening economy, the country's educational, health, social services and private sectors are shells of what they were a decade ago.

1.3 CRS Zimbabwe's Out-of-School Adolescents Support Project

CRS Zimbabwe and its partners have provided a holistic range of services to OVC since 2001, beginning with the Support to Replicable Innovative Village/Community Level Efforts for Vulnerable Children (STRIVE) program.¹⁷ Funded by the U.S. Agency for International Development (USAID), STRIVE was one of the first large-scale, coordinated efforts to mitigate the impact of HIV on Zimbabwe's children.¹⁸ Core services included educational assistance, protection, psychosocial support, and more recently, innovative economic strengthening activities. The program initially focused on younger vulnerable children, using schools as an entry point to identify and reach vulnerable children. At the time, limited resources were available to address the needs of vulnerable adolescents, largely due to the high cost of secondary education or vocational training. In 2007, CRS received POS funds via UNICEF for the Out-of-School Adolescents (OSA) support project.

The goal of the OSA Support Project was to improve the economic status, food security, health and psychosocial well-being of out-of-school adolescents in Zimbabwe. The project had three objectives: (1) improve children's sexual and reproductive health within an environment that respects and supports their rights, citizenship and responsibilities; (2) enhance children's capabilities and assets; and (3) strengthen the safety nets of communities and households, especially those headed by adolescents.

The project was implemented in five provinces and 12 districts, including Nyangath, Mutasa, Chimanmani, Nkayi, Bubi, Tsholotsho, Bulilima, Murewa, Mutoko, Uzumba Maramba

Pfungwe, Hurungwe and Kariba. Consortium partners included Organization of Rural Association for Progress (ORAP), Lead Trust, Community Technology Development Trust and the Self-Help Assistance Project (ASAP).¹⁹ Each partner covered four wards, including approximately 120 schools in the catchment areas targeted for re-enrollment of out-of-school adolescents.

Project beneficiaries were selected among youth ages 10 to 19 years old, of whom at least 60 percent were girls and 10 percent were from child-headed households. The project intended to reach 10,500 youth with at least three services each; at the time of this assessment, 9,600 youth had been reached. The majority of girls participating in the project dropped out of school at the end of primary school, when they were 13 or 14 years old.

THE ORGANIZATION OF RURAL ASSOCIATIONS FOR PROGRESS (ORAP)

ORAP implements several HIV and OVC projects and is a key partner in the Out-of-School Adolescents Support Project, providing children with vocational training and agricultural support through Junior Farmer Field and Life Schools. Founded in 1980 by a consortium of rural civil society organizations, ORAP's mission is to empower Zimbabwe's youth and rural communities. Its development philosophy – which emphasizes self-reliance and the value of *Zenzele* or “Do it yourself” – is rooted in the culture of the Ndebele people who occupy most of the areas where ORAP works.

Boys in the project generally remained in school longer, until at least their second year of secondary school.

Developed during the period of Zimbabwe's economic collapse, the project focused on supporting vulnerable adolescents and their communities by **improving livelihoods, food security, and economic opportunities** through vocational training, Junior Farmer Field and Life Schools (JFFLS) and Savings and Internal Lending Communities (SILC). In addition, each partner delivered complementary services to targeted adolescents, caregivers and the communities including:

- **Child protection initiatives** to educate vulnerable adolescents, caregivers and communities on child protection and child rights, including establishment of community child protection committees (CPCs) and assistance in obtaining proper identification papers such as birth certificates.
- **Sexual and reproductive health education** in line with Catholic teaching about the human reproductive system, sexually transmitted infections (STI) and HIV transmission, pregnancy, gender-based violence, and fighting stigma and discrimination, in addition to other topics requested by the adolescents, was offered during the school year. Monthly sessions, held throughout the school year, were frequently taught by government health workers.
- **HIV and AIDS awareness campaigns, mobile HIV counseling and testing, and care and support for PLHIV** was coordinated through Ward AIDS Action Committees (WAACs), a local government body designed to identify and provide services to people living with HIV (PLHIV). In addition, WAACs trained adolescents in home-based care techniques relevant to HIV and AIDS.
- **Life skills education** using the *Journey of Life* toolkit was provided monthly. Topics included health and hygiene, HIV and AIDS, children's rights, substance abuse, critical thinking, problem-solving, decision-making, conflict resolution, gender, and disaster management (e.g., responding to floods, cholera, and fire).
- **Psychosocial support services** in the form of games, camps, dramatizations, and sports through out-of-school adolescents support groups were provided monthly throughout the year by most partners.

A SELF-HELP ASSISTANCE PROJECT (ASAP)

Created in 1992, ASAP's mission is to cultivate self-reliance in Africa through community-driven holistic local development. ASAP offers programs in agriculture, education, and saving-led microfinance using village savings and loan and SILC methodologies.

ASAP has nearly a decade of experience implementing savings groups, which has been built upon with the development of SILC groups for 1,763 adolescents in three districts. ASAP estimates that in communities where they have worked for several years, nearly one-third of the population is involved in an adult or adolescent savings group.

- **Educational assistance** for out-of-school adolescents interested in returning to school was offered at the beginning of the school year and at two other times throughout the year.
- **Agriculture and horticulture training** designed to improve food security among households of adolescents, especially those headed by children, and including training in poultry rearing, nutrition and gardening.
- **Gender equity training** to explore and challenge community perceptions of traditional gender roles, thereby improving girls' abilities to actively engage in various projects.

COMMUNITY-BASED ORGANIZATIONS INVOLVED IN THE OSA SUPPORT PROJECT

Village Committees comprised of members from local communities and institutions serve as critical entry points into the project for out of school adolescents. The project also works with local leaders to strengthen these mechanisms.

Ward AIDS Action Committees (WAACs) identify and provide services to people living with HIV (PLHIV) at the ward level.* They collect statistics on HIV prevalence and oversee HIV programs, like teaching home-based care techniques. WAACs contain representatives from the government, churches, traditional healers, NGOs, and PLHIV. AIDS Action Committees also exist at the district and national levels.

Child Protection Committees (CPCs) exist at the village, ward, district, provincial, and national levels. They are composed of children, police, church leaders, nurses, teachers, civil servants, and OSA Support Project field officers. If there is a problem in the community (e.g., girls being denied participation in the project by their caregivers), then the CPC will discuss the issue with the caregiver. After receiving training by the project, CPCs deliver awareness campaigns on children's rights, identify children that are abused or disadvantaged, and create a safe place for children to come to report abuse. CPCs help children who have excessive workloads; for example, they help plow or weed.

Home-based care groups visit sick people in the community, deliver food and non-food items, and identify OVC and refer them to OSA partner organizations and the CPCs. As part of the OSA support project, home-based care group members train project adolescents in caring for sick and vulnerable community members.

* Zimbabwe is divided into provinces, districts, and wards. A ward is similar to a municipality.

2. Assessment Methodology & Limitations

2.1 Methodology

Information for this assessment was obtained through visits to two implementing partners selected by CRS Zimbabwe based on the activities they were conducting as part of the OSA support project. ORAP, with an office in Bulawayo and a training center in Siganda, provided vocational training, skills development, and JFFLS to vulnerable adolescents. The other partner, ASAP, had an office in Mutare, and implemented adolescent-only SILC groups in several locations including Mapara where the data were collected. See Figure 1 for location of sites. Prior to the assessment, ORAP and ASAP were asked to purposefully invite informants to participate in discussions based on the following criteria: (1) adolescent girls and boys who were currently in the vocational training program as well as program graduates; (2) adolescent girls who had and had not participated in SILC; (3) adolescent boys who had participated in SILC; and (4) community members that cared for adolescent girls or were actively involved in a community-based structures caring for OVC.

Qualitative data were collected from August 16-21, 2010, through semi-structured group discussions and key informant interviews with current OSA Support Project participants, OSA Support Project graduates, non-participant adolescent girls in the targeted communities, community members and caregivers of adolescent girls, and project staff. The interview guides were adapted from a similar assessment conducted in Rwanda in June 2010. The Zimbabwe assessment team consisted of a lead interviewer with a background in economics and microfinance and a second interviewer with a background in OVC and HIV programming. Following an agreement of informed consent, discussions and interviews with adolescents and community members were conducted in the local language (Ndebele or Shona) with the assistance of a translator while interviews with project staff were conducted in English. Interviewers used pen and paper to take notes during discussions and MP3 recordings were made to supplement notes as needed. Prior to conducting discussions or interviews participants provided their informed consent.

Overall, 11 group discussions were held, seven with adolescent girls, two with adolescent boys, and two with a mixed group of female and male caregivers. All the girls and

boys had participated in project activities except one group of girls that was not yet involved in SILC. A total of 88 people participated in the group discussions (67 were female and 21 were male); 114 people participated in the research through the focus groups, key informant interviews and staff interviews. Adolescent girl key informants were selected from among the girls who participated in the group discussions. Twenty-six key informant interviews were conducted with adolescent girls, male and female caregivers, male and female CRS and partner staff involved in the project, and a male government health extension agent. In addition, a literature review was conducted to provide contextual information related to OVC as well as Zimbabwe's economic situation and relevant policies.



Figure 1: Map of Zimbabwe showing assessment sites

Adapted from: "Zimbabwe, Reference Map," United Nations Office for the Coordination of Humanitarian Affairs, November 4, 2008, <http://ochaonline.un.org/rosa/MapCentre/ReferenceMaps/tabid/3469/language/en-US/Default.aspx>.

2.2 Study Limitations

Time constraints and long distances between project sites created some important limitations. Additional interviews with community members, especially those involved in community-based vocational training and private sector firms that offered apprenticeships to the adolescents, would have provided a more complete understanding of the approach taken by ORAP. Interviews with a greater number of project graduates, particularly those who received community-based training would have been helpful to understand the effectiveness of center versus community-based training approaches. In addition, time was spent with only two partners, ORAP and ASAP, resulting in limited understanding of the entire project and how all of its interventions may have affected adolescent girls. Lastly, additional quantitative information such as the cost per beneficiary, the age and sex of the project participants overall, the average earning after graduation, and standardized information on self-esteem would have complemented the qualitative data and allowed for a greater understanding of the project's impact.

3. Vocational Training and Skills Development

3.1 Background

Despite an uncertain employment outlook, the completion of secondary school and beyond still remains a priority for many Zimbabweans. Yet adolescent girls in Zimbabwe face a number of constraints that make it difficult for them to finish their primary school education: prohibitive costs associated with formal education, including school fees,²⁰ levies, and supplies; and the need to balance classes, homework, and household responsibilities, including caring for ill parents or younger siblings. In some cases, early marriage and associated responsibilities may also force girls to drop out of school. Another factor is unplanned pregnancy; government policies require girls to leave school once they become pregnant, and they are barred from returning to the same school even after delivery.²¹ In 2005, about 21.2 percent of girls aged 15 to 19 had a child or currently were pregnant with their first child.²²

Once a girl drops out of school, she may be unable to return due to caregiving responsibilities or a need to earn an income to support herself and family members. In addition, she may be uncomfortable attending classes with younger students. Therefore, the ability to obtain vocational training and skills development outside of the formal education system is vital in helping adolescent girls earn an income safely, especially since the economic decline has deepened many households' dependency on the informal employment sector.

3.2 Intervention Description

The project offered vocational training and skills development to both girls and boys ages 16 to 19 years old to help them develop livelihood skills that would allow them to provide for themselves and their families. Participants were selected by community-based structures from among those who had dropped out of school and were unlikely to return for various reasons, including lack of funds, food insecurity, parental death, or the need to care for a chronically ill or elderly family member, child or sibling.

Implemented by ORAP, the vocational training program was divided into six months of classroom training and six months of apprenticeship (locally called “attachment”) in a workshop or factory. Participants at the Siganda training center were free to choose between sewing

and welding while additional skills such as carpentry, building, and apiculture were available through community-based trainings; although from among these choices only sewing was a culturally acceptable option for girls. Vocational training programs were held either at the Siganda training center or through community-based trainings. Most apprenticeships took place in the city of Bulawayo. Since 2007, there have been 578 (408 girls and 170 boys) OSA Support Project vocational training graduates.

VOCATIONAL TRAINING AND SKILLS DEVELOPMENT AT THE SIGANDA TRAINING CENTER

ORAP offered vocational training at a number of locations, including the Siganda center. Siganda was a vocational training center with boarding facilities located in a rural area several hours outside of Bulawayo. It accommodated both girl and boy boarders who lived 17 to 40 km away as well as day students who commuted from their homes up to 16 km away. When trainees entered the program, they met with a counselor to discuss the primary training options available at the center—sewing or welding—as well as safety concerns and income-earning potential.

Training at Siganda was highly structured. Trainees spent their days attending classes on various topics including:

- Health and hygiene education
- Reproductive health education (including HIV and STI awareness and prevention with an emphasis on abstinence before marriage)
- Life skills education
- Children’s rights and how to report abuse
- Caring for people living with HIV
- Agriculture through participation in JFFLS

Trainees also participated in recreational activities geared toward psychosocial development such as sports, singing, and traditional dancing. Some classes were co-ed; others, such as reproductive health, were single sex. Experienced ORAP trainers or highly skilled graduates provided instruction in chosen vocations of sewing and welding. Government extension workers in health and agriculture provided complementary education in health-related topics and agriculture.

In addition to the vocational training and the complementary education program, ORAP provided accommodation, meals, and 24-hour supervision to boarders at a cost of US\$400 per participant. The cost and the available training infrastructure limited the number of girls and boys who could receive vocational training at the center as well as the diversity of the trainings offered.

VOCATIONAL TRAINING AND SKILLS DEVELOPMENT THROUGH COMMUNITY-BASED TRAINING

In order to increase its reach to adolescents unable to board or commute, ORAP offered community-based trainings. Training options varied by location and trainer availability. To select the skills offered at a given location, ORAP field officers spoke with the girls to determine their training interests and assessed the availability of local micro-entrepreneurs who could serve as trainers, often on a voluntary basis. Typical skills offered through community-based training included sewing, apiculture, woodcarving, nutritional gardens, building, and poultry production. On average, community-based training cost US\$80 per trainee.

Despite these challenges, at US\$80 per trainee, community-based training cost less than center-based trainings, reduced risk associated with commuting to a training center, offered a wider array of skills, required less capital investment by ORAP and/or the project, and increased community participation.

APPRENTICESHIP PHASE

After completing six months of training at Siganda or in the community, girls between the ages of 16 and 19 began their apprenticeship phase. Girls were matched to private sector companies with whom ORAP had developed relationships, including both larger employers like Milazi Fashions and private tailors in Bulawayo and other locations.

Child protection was critical during the apprenticeship phase, when girls moved away from their rural communities to work with these employers in the cities. Informed consent laws were respected, and corresponding paperwork was completed. During the apprenticeship phase, girls were required to live with extended family who were vetted for safety and appropriateness. In addition, ORAP visited apprenticeship sites quarterly to ensure they were safe and non-exploitative and kept in frequent contact with business owners. They also ensured that safety standards were met and the trainees were being paid a reasonable stipend, which included lunch and US\$100 a month.



CARRERMILLER / ORAP STAFF

Mr. Khumalo provides life saving information to trainees at Siganda training center.

MR. KHUMALO

Mr. Mthandazo Khumalo is an Environmental Health Technician with the Ministry of Health and Child Welfare. He visits the Siganda training center every Wednesday to teach trainees about health, hygiene, sexually transmitted infections (STI), and HIV and AIDS. When talking about the program, Mr. Khumalo explained, “the only assistance that I think is better is like this one...where [adolescents] are being empowered. Because if you teach them...definitely they will do something. I feel there should be more trainings of this kind to give them skills.”

3.3 Key Findings

THE TRAINING PROGRAMS

1. There were important trade-offs between training center and community-based trainings. Both training locations offered important opportunities for adolescent girls to learn new skills and develop supportive relationships with their peers and adults; however each approach also had its advantages and disadvantages which are summarized in Table 2.

Table 2: Comparison between training center-based training and community-based training

	ADVANTAGES	DISADVANTAGES
Center-based training	<ul style="list-style-type: none"> • Reduced household obligations/distractions for trainees • Conducive environment for promoting hygiene and other healthy behaviors • Perceived by trainers and adolescent girls’ caregivers as more effective than community-based training • More control over quality of instruction • Distanced vulnerable girls from abusive home situations 	<ul style="list-style-type: none"> • Higher cost • Limited intake • Long distances for non-boarders’ daily travel • Significant capital investment and cost of upkeep • Limited number of skills offered • High cost increased student to teacher and student to equipment ratios • Slow to adapt to changing market demands • Occasional food and water shortages
Community-based training	<ul style="list-style-type: none"> • Lower cost • Higher intake than center-based training • Reduced/no commute time • Allowed adolescent-heads of households to uphold family responsibilities • Promoted community engagement • Potential to offer more types of vocational skills due to access to local micro-entrepreneurs 	<ul style="list-style-type: none"> • Household obligations/distractions for trainees remained • Lack of training space and electricity meant training occurred outdoors and was disrupted during the rainy season • Market saturation more likely to occur making self-employment difficult • Need for increased monitoring to ensure quality instruction

2. Skills offered in training programs were based on the supply of trainers rather than market demands. A common challenge for both training center and community-based vocational training programs was to ensure that there was a demand for

the skills trainees learned. The trainings offered were determined by trainers and equipment availability rather than a market analysis. In addition, setting up a training center required significant capital investment, so centers could not easily adapt to changing markets. Fortunately, there was a modest level of demand for clothing and welding in chosen communities; however, it is likely that the market for garment making will become saturated, eventually making it difficult for girls to earn a steady income in sewing.

- 3. Training program lacked medium- and long-term monitoring data about project graduates.** The program tracked the total number of graduates, but did not report on the employment status of past project graduates.

CREATING A SAFE AND SUPPORTIVE ENVIRONMENT

- 4. Girls were empowered to make informed decisions about their lives and their futures as a result of combining child rights and life skills education with vocational training.**

When asked if participating in the program gave them more control over their future, all the girls responded, “Yes!” They attributed this to increased income as well as to the child rights and life skills education they received as part of the program. In addition to their income earning potential, they now felt they had the freedom to determine how to use their earnings. Many girls stated that one of the most important things they gained from their experience was better knowledge about their rights, including the ability to identify abuse and where to get help in case of abuse and rape. Their feelings of self-determination extended into their views of marriage, which they now felt they had greater freedom in choosing whom and when they would marry.

- 5. Vocational training and skills development programs helped improve girls’ self-image and self-esteem.** Girls reported that one of the greatest benefits of vocational training was



CARRIE MILLER / CRS STAFF

Mrs. Phiri is a sewing instructor at Siganda training center.

MRS. PHIRI

Mrs. Nobesuthu Dhlwayo Phiri has taught sewing to more than 500 girls since 1998. She explained with a smile that most of her trainees are now employed. She loves watching the girls develop their creativity over time and is proud of their development. At Siganda, girls learn not only sewing, agriculture, health and hygiene, but they develop their creativity and make positive changes in their attitudes and behaviors. “Some come with nothing,” Mrs. Phiri said, “but when they get out...when they finish their course they are something big. So it’s quite the achievement.”

“I am now presentable.”

— Adolescent girl trainee at Singada training center



Sithandazile's grandmother proudly shows off the sneakers her granddaughter bought for her.

STITCHING TOGETHER A FUTURE

When Sithandazile Tshuma came to the Siganda vocational training site in 2008, she was facing a number of challenges. Both her parents had died. She was living with her grandmother, who bore the responsibility of caring for 12 children, six of whom were orphans like her.

Although Sithandazile had always enjoyed and excelled at school, she dropped out at 15 years of age after she became pregnant. Unable to complete her primary school education and saddled with caregiving responsibilities at home, Sithandazile hoped the vocational training program would put her on the path to economic empowerment.

Just as she had excelled in school, Sithandazile thrived in her sewing trainings at Siganda. She even won recognition as the most outstanding student. Her success during the training led to a job at Siganda, helping to teach and make clothes to sell. Now 20 years old, Sithandazile is earning US\$200 per month making clothes, plus US\$40 per month making and selling cupboards.

She pays for her brother's school fees and uniforms as well as supplies her grandmother with groceries and other essential items. She even saves about US\$10 per month with a plan to buy her own sewing machine in 2011.

Sithandazile's advice to other girls, "Get all the knowledge you can, so you can stand on your own and earn a living."



Sithandazile stands with her grandmother at the Siganda training site.

that they now "fit in" with their peers. The improved self-image seemed to result from a combination of stronger social ties with their peers along with increased income. Nearly all of the girls commented on their appearance, saying they felt more "presentable" because they were able to buy or make new clothing and purchase soap and lotion. They attributed their improved images both to their education in hygiene as well as their ability to purchase items to meet their hygiene needs. Caregivers and staff also repeatedly mentioned that vocational training was important for girls because "you can see visible results!"

6. Vocational training created safe spaces where girls felt supported by peers.

Since many project participants had dropped out of school, many girls did not have opportunities to interact with girls their same age or background. The vocational training program, however, created a de facto safe space for girls of similar age and background to meet and develop friendships. Because a majority of girls chose sewing, the training program created a supportive environment where they could feel safe to discuss issues that concerned them and allowed them to feel more comfortable socializing with their peers and talking in front of a group.

7. Girls who participated in the training and education program were less likely to engage in transactional sex.

Girls reported that the need for money and other goods was a major reason why their peers engaged in sex, especially sex with older men (a segment of the population with a higher HIV prevalence). However, vocational training seemed to provide the girls with both financial and social benefits, which allowed them to overcome some of the barriers they faced to economic empowerment and reduced the likelihood of engaging in negative coping strategies to survive. Both the girls and the caregivers resoundingly stated that if a girl was earning an income, she was much less likely to engage in transactional sex. As one girl noted, “My sewing machine is now my boyfriend. It is what gives me money.” The life skills education the girls received as part of the program provided the girls with much needed knowledge about sex, including respecting their bodies and abstaining from sex. This was critical in helping the girls make safer decisions about sex.

“My sewing machine is now my boyfriend. It is what gives me money.”

— Adolescent girl vocational trainee

8. Trainings targeting community members created a supportive environment where girls could thrive.

Community members played a major role in the OSA Support Project as caregivers and volunteers in committees such as the child protection committees. To support their efforts, they received gender-awareness training. This helped to sensitize caregivers about the importance of reducing girls’ household responsibilities during their participation in community-based training and to mitigate the tendency to prioritize enrollment of boys over girls. During discussions male and female caregivers noted that if limited resources were available, they would send a girl to vocational training rather than a boy. They believed that girls would be more likely to assist the household and family after graduation. This statement may reflect traditional gender roles in the community, but also suggested that girls may not be denied an opportunity for training simply because of their gender.

GENDER CONSIDERATIONS

- 9. Vocation selections fell along gender lines.** Despite the job counseling that participants received, girls and boys often chose to pursue skills along distinct gender lines. Most girls interviewed chose sewing. Only one chose welding – both because of its higher income-earning potential and because her brother had been trained in the skill as well. Sewing was appealing to girls because of its higher income potential compared to hairdressing, better working conditions and more reliable payment. In addition, sewing gave them the ability to make clothes for themselves and their families, and could be done in both rural and urban areas through self-employment or at a factory.
- 10. Employment and educational gender biases made it difficult for girls to earn a decent living or advance professionally.** The labor market in Zimbabwe is highly segmented by gender, particularly at lower skill-level occupations. Occupations open to girls typically earn less than occupations favored by boys. For example, girls will earn US\$20-\$100 per month sewing clothes, while boys can earn US\$160 per month in the welding or building trades. In addition, fields dominated by men tend to offer opportunities for further skills development and higher income over time, especially if the boy has completed secondary school O-level exams. With further training a boy could become a Class I welder, for example, and earn US\$300-\$400 per month. However, fields that are traditionally female focused, like sewing, hairdressing and petty trading, tend not to offer avenues for advancement. Fields that do offer advancement opportunities for girls include teaching and nursing, but those fields require a girl to complete at least five O-level exams to qualify for nursing school or teachers' college.
- 11. Program implementers served as mentors and role models.** Although the OSA Support Project did not explicitly provide female mentors or role models for adolescent girls, some ORAP staff recognized the need to help girls shape their perceptions of gender roles and capabilities. ORAP used their own staff as role models and also made an effort to hire its own program graduates to demonstrate key behaviors and open trainees' eyes to their own future possibilities.
- 12. Access to sanitary pads helped girls attend training and earn a living.** The embarrassment and inconvenience of menstruation as well as time spent doing additional laundry can keep girls from trainings and other economic activities. Sanitary pads or other appropriate technologies are expensive or unavailable. For households struggling to meet basic needs, the cost may be prohibitive. In Zimbabwe, the OSA Support Project provided sanitary pads to girls, a benefit the girls appreciated.

EMPLOYMENT PROSPECTS

13. Apprenticeships often led directly to employment after graduation, as well as providing a pool of qualified employees for participating businesses. Relationships with private-sector businesses allowed apprentices to improve their technical skills and develop their job-readiness skills and maturity level. It is important to note that relationships forged between trainees and companies were mutually beneficial. Companies that offered apprenticeships often hired the trainees upon graduation. Some companies even requested trainees each year, suggesting that the companies viewed the program as a valuable source of skilled workers as well as a way for them to make a larger contribution to society.

14. Training programs helped girls earn income in both urban and rural settings.

Urban areas offered more formal employment opportunities than rural areas so many graduates moved to urban areas and sent money home. Rural to urban migration may not necessarily be negative, but it does have an impact on household dynamics and the adolescent girls. Community members expressed a hope that graduates would remain in the rural areas and increase the availability of services at the community level, but it is uncertain if rural markets have the capacity to absorb a constant stream of tailors.

For female program graduates living in Bulawayo, sewing became their primary source of income, earning them about US\$100 per month. Graduates living in rural communities typically earned about US\$20-\$80 per month from their tailoring work. Sewing was often one activity among several others (e.g., vegetable gardening, a skill learned through the JFFLS), which generated income for them. Whatever income was earned, girls tended to use it to support their households, including buying mobile phones, bicycles, and inputs for their sewing business or gardens, and paying their siblings' school fees.



MELITA SAMWER

Abigirl and Loveness are working towards starting a business in fashion.

ABIGIRL AND LOVENESS

Abigirl Mawa and Loveness Moyo are close friends who met during vocational training at the Siganda center. The two friends joined forces with two other girls to start a fashion business in Bulawayo. Their goal is to own their own sewing machines and sew clothes for large companies. It is their hope that they will be successful enough to care for other orphans by paying for their school fees, food, and training. "If God helps us, we want to train other people," they said.

- 15. Formal education remained a distant goal for vocational graduates but siblings' likelihood of attendance increased.** Although many program participants and graduates expressed interest in returning to school, none had yet made that step. However, vocational training allowed trainees to earn the income necessary to pay their siblings' educational expenses. In fact, many participants and graduates paid school fees for younger siblings.
- 16. High start-up costs put self-employment out of reach for most graduates, but most remained optimistic.** Both boys and girls tended to prefer self-employment over formal employment; however, the inability to obtain a loan or to save the required money to purchase equipment (e.g., sewing and welding machines) made self-employment difficult. In order to help vocational trainees start their own businesses, ORAP planned to organize girls into small groups of four or five members and provide each group with needed machines. In addition, many girls and boys explained that once they were successfully self-employed they planned to train other interested vulnerable youth in their chosen vocation.
- 17. Program lacked training in business development skills to help graduates successfully start and run their own businesses.** Of the graduates who were able to start their own businesses, some expressed the desire for additional business development skills such as financing, accounting and marketing.

3.4 Recommendations

THE TRAINING PROGRAMS

- 1. Ensure vocational programs provide both classroom and on-the job training.** One of the key successes of the ORAP program was combining six months of theoretical classroom skills training with six months of on-the job training. This proved to be an adequate time period for the girls to acquire basic competency in a trade.
- 2. Create and nurture relationships with private sector entities.** ORAP's investment in developing relationships with the private sector was integral to the success of the program and increased the likelihood of employment for girls who participated in the apprenticeship phase. Collaborating with the private sector also helped ensure that training organizations responded to the expressed needs of employers.
- 3. Conduct market assessments to ensure alignment of training options with market demand.** Because the supply of trainers – and not market demand – dictated which skills options were available, it raised the risk that girls would be unable to find sufficient employment despite the investment in building her skills. Small rural markets often present challenges for employment, even self-employment. As a re-

sult, young women often migrate to urban areas to seek employment in the formal sector. Training providers should conduct market assessments to ensure that the training they offer meets a real market demand near girls' communities and even in nearby towns and cities.

- 4. Collect project participant outcome data to allow programs to assess the effectiveness of the vocational training provided.** Despite positive feedback from the trainers and trainees about the multiple benefits of program participation, the absence of longer-term data on the employment status of graduates makes it difficult to determine if vocational training provides a higher or more reliable income stream for adolescent girl participants when compared to other less costly economic strengthening interventions. Specifically, it would be helpful to know if graduates were self-employed, employed in the formal sector, engaged in another livelihood, or if they returned to school.

CREATING A SAFE AND SUPPORTIVE ENVIRONMENT

- 5. Incorporate protection and children's rights education and systems at every step.** Any program working with adolescent girls needs strong protection policies and programming. This is particularly important when placing girls in boarding facilities or linking them with private-sector partners for apprenticeships. All vocational program staff should have training in child rights and protection concepts, be familiar with and follow relevant government policies and systems, and must be held accountable to the organization's protection policies. Communities should be educated about the rights of the child and country policies, and encouraged to create community protection committees to protect child rights. Most importantly, adolescent girls must be educated about their rights and how to get assistance if their rights are not respected at home, at the center, or during apprenticeship.
- 6. Ensure the creation of safe spaces for girls.** Safe spaces for girls emerged organically in vocational programs as a result of self-selection into similar vocations. Because of the benefits to girls' self-esteem and psychosocial wellbeing, vocational training programs should be designed with adequate staffing and budget to support safe spaces for girls. In other words, create opportunities where girls feel free to discuss issues of concern to them in a safe and supportive environment with peers and adult mentors.
- 7. Complement vocational skills training with life skills education.** In most countries, including Zimbabwe, adolescent girls will graduate from a vocational program around age 18, an extremely vulnerable age. Skills training curriculum should be adapted and expanded to include education about STI and HIV prevention and other essential life skills. The training program provides a unique and valuable opportunity to help girls to make more informed choices that protect their health once they graduate.

- 8. Provide gender awareness training for community members to support girls' success in the program.** Community members play an important role in supporting adolescent girls. Gender awareness training that includes reaching out to boys and men helps communities understand existing gender norms and their impact on the wellbeing of adolescent girls as well as the entire community. During the trainings, participants should be encouraged to identify ways to decrease the burden of domestic chores on girls. Strategies might include shifting household chores to other household members or decreasing time spent on domestic chores by constructing water points closer to home or promoting fuel-efficient stoves to decrease the time adolescent girls spend collecting fuel wood.

GENDER CONSIDERATIONS

- 9. Provide girls with gender-transformative job counseling and opportunities to meet women in non-traditional female occupations.** Ensuring that girls have enough information to select a profession with opportunities for advancement is important. Job counselors should work with trainees to understand what to expect from certain vocations and work with them to find a fit that meets their interests and skills whether or not it is a typically “male” or “female” occupation. For adolescent girls, creating opportunities to expose them to women engaged in non-traditional jobs helps them to consider alternative possibilities beyond vocations typically occupied by women.
- 10. Ensure the program design allows for mentoring and exposure to role models.** It is critical that a program identify accomplished women among the training staff or in the communities who can develop mentoring relationships with participating adolescent girls. Mentors help create aspirations as well as hope among the girls. ORAP’s strategy of hiring graduates who demonstrated strong technical skills and model behavior was an effective approach for role model identification, particularly since these individuals were closer in age and situation to the trainees.
- 11. Design programs that allow girls to earn income while continuing to study.** Many adolescent girls enroll in vocational training or skills development programs because they were forced to drop out of formal education, often for financial reasons. Given the importance of formal education as a means of helping girls achieve a higher income earning potential, it is important that girls have an opportunity to complete their education, through O-levels and beyond, on a part-time basis while simultaneously earning a living, thereby preventing the need to drop out.

12. Reduce barriers to education, training, and economic activity by ensuring access to good sanitation facilities and sanitary napkins or other appropriate technologies. Programs targeting adolescent girls should ensure access to girl-friendly sanitation facilities which are safe, clean, and provide soap and water. In addition, a variety of approaches can be used to improve access to sanitary napkins or other appropriate technologies. This includes purchasing napkins, or other culturally appropriate technologies, in bulk and distributing them or providing them at reduced cost. More sustainable, innovative options may include small scale production of sanitary napkins, including reusable cloth napkins (which could become part of the sewing curriculum) or portable, low-cost assembly machines that use wood fiber, papyrus, or banana fiber. Menstrual cups are being explored in Asia as an alternative to sanitary napkins. Partnerships with the private sector could be considered to increase scale, provide employment, and improve access for others.

EMPLOYMENT PROSPECTS

13. Budget for and provide start-up kits for vocational trainees. Providing start-up kits for graduates of vocational training programs can help mitigate start-up costs, enabling them to earn money as quickly as possible after graduation. Start-up kits are particularly appropriate for graduates in less capital-intensive fields such as sewing. For capital-intensive trades, such as welding, a subsidized start-up kit could be provided to a small group cooperative to lower cost per beneficiary. To ensure start-up kits are not sold, rented or stolen, programs should establish a contract with the trainee that can be enforced by a community entity such as a parish or child protection committee.

14. Integrate business development skills training, financial education, and SILC into vocational training programs and encourage saving. During their training, the girls complemented their small apprenticeship stipend by selling vegetables they produced during their participation in the Junior Farmer Field and Life School (described in further detail in the next section). Business development training could improve girls' revenues by providing the skills to do a basic market assessment, create business plans, understand the importance of customer service, as well as price and market their products appropriately. Financial education could help girls understand the importance of budgeting and money management, as well as financial solutions that are best suited to support business start-up and operating costs.

In programs where girls will be in a single location for the duration of at least one SILC cycle, SILC can be an excellent complement to vocational training. As girls earn income, be it from their apprenticeships or from the proceeds from garden or poultry-rearing activities, they can choose to save their money to invest in a future business. SILC provides a solid foundation for learning invaluable financial management skills as well as developing an entrepreneurial spirit, leadership and group management skills.

MONITORING AND EVALUATION

15. Continue and expand monitoring visits to training centers and

apprenticeship sites. ORAP regularly visited trainees during the apprenticeship phase at both their residences and places of work to identify and mitigate problems. This is good practice and should be continued. Monitoring could also include periodically administering **CRS' OVC Wellbeing Tool** to trainees.

16. Introduce quality indicators for the vocational training program.

This assessment was not designed to assess the quality of training provided at vocational training centers in Zimbabwe, nor was it clear from a review of government documents that minimum standards for vocational training centers exist. It would be beneficial to establish standards that might help trainees and others determine a program's quality. Indicators might include trainer-to-trainee ratios, trainee-to-equipment ratios, certifications offered, and job placement rates.

4. Junior Farmer Field and Life Schools (JFFLS)

4.1 Background

Agriculture contributes up to 20 percent of Zimbabwe's GDP,²³ one-third of which comes from subsistence farming on communal lands.²⁴ Sixty-six percent of the labor force is involved in some form of agricultural activity.²⁵ Among rural dwellers, 40 percent of their income was derived from crop production and sale (Figure 2).²⁶

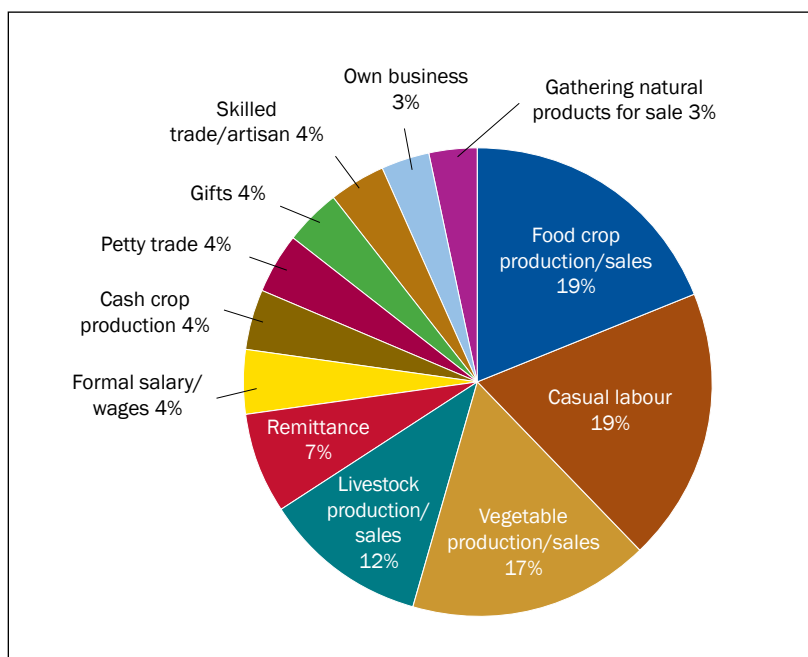


Figure 2: Rural household income sources

Source: Zimbabwe Vulnerability Assessment Committee (ZimVac), "Zimbabwe Vulnerability Assessment Committee (ZimVac) Rural Livelihoods Assessment" (presentation to the RVAC Dissemination Meeting, July 15, 2010), http://www.sadc.int/fanr/aims/rvaa/Documents/VAA_Dissemination/2010/nvacs/Zimbabwe%202010%20RVAA%20Dissemination.pdf.

Urban dwellers both purchase and produce their own food. A 2009 food security assessment found that 55 percent of vegetables consumed by urban dwellers over a seven-day period came from their own gardens.²⁷

Agricultural tasks in Zimbabwe are divided by gender. Men are responsible for land preparation, plowing and pest control while women are responsible for planting, watering, fertilizing, weeding, harvesting, and marketing.²⁸ Women also collect fuel wood, fetch water, process food, cook, and undertake other domestic chores,²⁹ compromising their ability to attend trainings, plant on time, or market their products effectively.

Women in agriculture face other important constraints such as limited access to productive land,³⁰ limited decision-making power related to production, marketing, and profit management,³¹ and may have to use tools that are not ergonomically designed for women.³² Despite a concerted effort on the part of the Government of Zimbabwe to improve outreach to women farmers and increase the number of female agricultural extension agents, female-headed households still lack access to important inputs like improved seeds and appropriate extension services. Women also have limited ability to participate in certain collective labor, buying, and marketing opportunities.³³

As a result of Zimbabwe's economic crisis, 1.7 million people were classified as food insecure in 2010³⁴ – 15 percent of the rural population³⁵ and 33 percent of the urban population.³⁶ Households eligible to receive external food assistance were headed by an elderly family member or an orphan, had experienced a recent adult death, or included members who were chronically ill.^{37,38,39}

Agriculture increases the availability and diversity of food in both rural and urban households and improves access to food through sale of crops and vegetables. Because young people are particularly vulnerable to unemployment in Zimbabwe,⁴⁰ agricultural skills can provide an important source of income and food. Agriculture can even serve as a primary livelihood. In fact, the agricultural share of economically active women in Zimbabwe was 68.2 percent in 2010.⁴¹ Given the important role women farmers have in Zimbabwe and the challenges they face, training adolescent girls in agricultural production and marketing skills is an important complement to their vocational training or formal schooling.

One way to do this is to include Junior Farmer Field and Life Schools (JFFLS) as part of the vocational training and skill development program. The United Nations Food and Agriculture Organization (FAO) describes JFFLS as a two-year program for adolescents that follows the local agricultural production schedule. The first year focuses on basic agricultural skills such as crop selection, soil preparation, planting, and integrated pest management using a hands-on participatory approach. Life skills related activities focus on HIV and AIDS awareness and prevention, gender sensitivity, child protection, psychosocial support, nutritional education and business skills. The second year helps them develop an agricultural livelihood. This includes developing entrepreneurial skills, conducting feasibility studies, marketing, forming groups, and linking to the private sector and financial services.⁴² JFFLS can be run as an after-school activity similar to a club or may be set up by communities to encourage participation from out-of-school adolescents. JFFLS are not designed to provide agricul-

tural labor – nor should they engage children in labor-intensive activities or interfere with their ability to attend school.⁴³

4.2 Intervention Description

To complement vocational training, life skills education, and reproductive health curriculum, ORAP adapted JFFLS into their training center-based and community-based training. Traditionally, parents passed down farming knowledge and skills to their children, but the HIV epidemic broke this chain of knowledge, leaving many adolescents without essential agricultural skills.

At Siganda, all trainees participated in the JFFLS. They met once a week with a facilitator to learn about agriculture-related topics (e.g., organic and inorganic fertilizers, mulching, seed preparation, natural methods for pest control, and proper harvesting), designing and conducting simple experiments, and evaluating and discussing experiment outcomes.⁴⁴

At the Siganda training center, the agriculture component of the JFFLS was facilitated by a government agriculture extension worker, in this case a female extension worker, while skilled farmers facilitated the community-based JFFLS. Facilitators provided guidance to participants and assisted in designing and analyzing the results of their experiments. Decisions about what to grow and how to manage the produce were left to the participants.

In the case of the Siganda training center, the JFFLS site was located on the training center grounds; while for the community-based trainings, the District Administrator allocated land. Each participant was allocated his or her own plot, but decisions about what to grow were made as a group based on perceived demand from their communities. Most plots were planted with chomolia, a leafy green vegetable, but depending on the season, the girls also grew tomatoes, spinach, onions, and rape. Once the harvest came in, the girls often sold their produce door-to-door to community members.

The program encouraged the participants to grow their own vegetables at home and assisted them by providing seeds. All the girls in the discussion groups indicated that they had started home gardens. The girls used their harvest for household consumption. Any surplus was either given to sick or elderly members of the community or sold in local markets. In cases where the girls pooled their produce for sale, the profits were shared between the participants.

Poultry production using indigenous chickens was also an important part of the JFFLS at Siganda. In Zimbabwe, poultry is valued for its income-earning potential and nutritional value.

4.3 Key Findings

1. JFFLS increased agricultural knowledge leads to improved food consumption and income. Discussion group participants stated that before their participation in JFFLS, they either did not have a garden at home or it was not as productive or as diverse as it could be. The JFFLS improved their skills and led to increased garden productivity, which improved household food consumption and income.

2. JFFLS improved the quantity and quality of the food consumed by households.

During group discussions, many of the girls explained that before participating in the JFFLS they were only eating sadza – the staple dish in Zimbabwe made from

maize meal and water – with water as the sauce. They consumed vegetables once a week at most, often spending about two hours, three times a week foraging for wild vegetables. With more vegetables being produced in their gardens, they cut back their foraging to only once a week. In addition, entire households were able to eat vegetables most if not every day. The proceeds from the sale of their produce enabled many to purchase cooking oil and meat occasionally.

“Now we can give our younger siblings veggies, which is really important if they are HIV-positive. We can also help older people.”

— Adolescent girl JFFLS participant

3. Gardens provided support to nutritionally vulnerable populations. Understanding the nutritional need (through their HIV-related instruction) for vegetables in the diets of people living with HIV, girls sometimes donated their produce to elderly and sick community members. “Now we can give our younger siblings veggies, which is really important if they are HIV-positive,” one girl noted. “We can also help older people.”

4. The girls recognized gardening and poultry production to be valuable sources of income. Girls were able to earn between US\$5 and US\$20 per month through the sale of surplus produce from their gardens. This money allowed them to purchase personal items such as lotions, sanitary pads and soap as well as materials for their vocational training activities. The gardens reduced the girls’ need to purchase vegetables or to work odd jobs to earn money. Prior to participating in JFFLS, the girls considered agricultural activities necessary to ensuring adequate food; few recognized it as a viable livelihood strategy.

In addition to the gardens, girls also raised and successfully sold 10 chickens for US\$3-\$5 depending on the size of the bird and time of year. While an accomplishment, it was not clear that the US\$5 earnings sufficiently covered the costs of raising the chickens, purchasing their feed and providing immunizations.

5. JFFLS provided limited training on entrepreneurial and agriculture-related business development skills. Trainees spent only six months at the center before leaving for their apprenticeships, which was not enough time for the girls to hone their entrepreneurial skills, learn how to conduct a feasibility study, understand critical elements of marketing, or create a functional marketing group. The limited timeframe also prevented them from learning how to link with the private agriculture sector or understanding the various financial services that might be available to them to support agriculture-related businesses once they graduated.

4.4 Recommendations

- 1. Include female facilitators, such as female agriculture extension workers, to serve as role models.** Program implementers should make a deliberate attempt to identify and include female facilitators such as agricultural extension agents. A qualified female extension agent can serve as a role model to an alternative career path and can leave a positive impression of the extension services. This exposes girls to the technical services they may be able to access after their graduation, which is particularly important for future women farmers, who often do not receive sufficient technical support from government extension workers.
- 2. Ensure organizations implementing JFFLS have strong child protection policies and practices in place and integrate safety into the JFFLS.** JFFLS are not free of potential risks for adolescents. Participants could be exploited and used as farm labor. They could be injured from farming equipment or labor-intensive activities, or by selling their produce in dangerous locations, etc. To mitigate the risks, organizations implementing JFFLS must have strong child protection policies and practices in place. JFFLS can serve as a platform for introducing proper safety habits such as using protective clothing, understanding fertilizer and pesticide labels, and mitigating the risks associated with inorganic fertilizers and pesticides.
- 3. Integrate SILC into JFFLS when feasible.** As girls earn income from their gardens they have an opportunity to invest or save their money. SILC participation provides girls with an excellent foundation in financial management skills, as well as leadership and group management skills, which are invaluable for future collective marketing activities. Eventually, with training, SILC groups would be well prepared to explore value chain opportunities.
- 4. Expose JFFLS participants to financial education and business development skills training.** In most cases, JFFLS participants only devote several hours a week to the program. As a result, certain elements of the curriculum such as financial education and basic business skills may not receive sufficient attention. Although girls at the Siganda training center indicated a basic understanding of market assess-

ment, market demand, and setting a competitive market price, they had difficulty understanding how to calculate the cost of inputs, compensation for their time, and ultimately, how to factor these costs into the price of their goods. While financial education and business development skills are important for all JFFLS participants, they are particularly important for girls and young women because some studies suggest⁴⁵ that women may not engage in certain collective marketing activities due to competing household responsibilities. Early exposure to financial education and business development skills emphasizing the importance of market engagement may help young women make their agricultural activities more profitable.

- 5. Develop a program and/or curriculum that allows adolescent girls to transition safely from junior farmers to successful participants in adult farmer groups and value-chain initiatives.** One year participation in a JFFLS is not enough time to ensure mastery of key agroenterprise concepts (e.g., value additions, the importance of farmer group formation or collective marketing) or value chain initiatives. To address this problem, a follow-on training program targeting older adolescents, both girls and boys, could potentially take participants beyond subsistence farming into production for larger markets and collective marketing to help ensure a more profitable livelihood. The curriculum could also include training on the steps necessary to engage in value chain opportunities. Initiatives to challenge community gender norms should concurrently be undertaken to encourage young women's safe and constructive engagements in value chain initiatives. Ideally, existing collective marketing groups could be encouraged to engage young women as equal participants in their marketing endeavors.
- 6. Leverage vocational training as an opportunity to teach participants agricultural skills that can be used later as part of a livelihood strategy.** Ensuring that vocational training graduates are equipped with basic agricultural skills provides an alternative livelihood strategy in case employment in their chosen vocation is difficult to obtain. Engagement in agriculture can help generate initial savings that can be invested in a SILC and used to develop other businesses. Training in agriculture skills is even more valuable for adolescent girls given the dominant role many women play in ensuring household food security.
- 7. Provide nutrition education to JFFLS participants.** JFFLS can serve as a platform for targeted nutrition education designed to equip adolescents with the knowledge and skills they need to make healthy dietary choices. Nutrition information is especially important for adolescent girls and young women, because it not only benefits the adolescent girl, but the health of her future children as well. Furthermore, because women play a dominant role in food preparation and allocation of food in the household, giving adolescent girls the education to prepare nutritious, affordable, well-balanced meals contributes to the wellbeing of the entire household.

8. Offer skills training on the design and construction of women-specific farming

implements. Many agricultural tools are not designed to fit the needs of women farmers. For example, tools may be too heavy for women or the handles too long. Toolmakers, most of whom are men, have not necessarily been responsive to making tools that are easier for women to use.⁴⁶ Vocational training programs should explore the market potential of working welding (or other) trainees to redesign commonly used farm implements for female farmers, which could increase women's efficiency and production and decrease muscle fatigue. In addition, JFFLS could expose girl participants to woman-friendly technologies which could encourage their use upon completion of the program.

9. Create linkages between veterinary services and JFFLS that include a livestock

component. JFFLS participants need to practice good animal husbandry techniques in order to protect their animal investments from diseases through appropriate immunizations and good animal health. Establishing linkages with community veterinary services is valuable for all participants, but particularly for adolescent girls and young women who traditionally play a strong role in small animal husbandry and poultry production. Connection to veterinary services also exposes participants to new techniques and the availability of hybrid varieties to improve production and profitability. Furthermore, in case of a zoonotic disease outbreak (e.g., avian influenza) linkages to local veterinary services increases an animal owner's likelihood of taking precautionary measures to protect human and animal health.

10. Provide a startup kit with essential farming tools and seeds.

To ensure that girls have access to essential farming tools and seeds, JFFLS should provide girls with equipment to facilitate homestead garden creation. These tools could then remain with the girls upon graduation.

11. Use JFFLS to prepare young women farmers for climatic shocks and

climate change. Within their lifetime, most farmers will experience a climatic shock – in Zimbabwe this would most likely be a drought. The experimental nature of JFFLS provides a rich forum for exploring the impact of water scarcity on plants as well as mitigation strategies such as different conservation farming techniques or water-harvesting strategies. Hands-on experience with these techniques and plant varieties familiarizes young people with them and increases their likelihood of using them in the future. Ensuring that adolescent girls in particular have the skills to adapt to climatic shocks and shifts has the potential to contribute to longer-term household food security due to the traditional reliance on women's food crops.

5. Savings and Internal Lending Communities (SILC)

5.1 Background

Zimbabwe's dramatic economic decline adversely affected the country's financial sector and the availability of affordable financial products for poor households. Over five years, the number of banking institutions dropped from 32 to 28 in 2008.⁴⁷ Commercial banks in Zimbabwe have a reasonable presence in peri-urban and urban communities but very little outreach to rural communities. Also, proximity to financial institutions does not translate into accessible services for poor households because formal financial institutions tend to serve wealthier clients who have the necessary collateral to secure a loan.

An alarming 70 percent of households⁴⁸ are unable to access formal financial services. Microfinance institutions (MFIs) work to ensure universal access to a diverse range of financial services; however, in Zimbabwe, they have struggled to survive. The number of operational MFIs plummeted from 1,700 in 2003 to only 75 in 2008.⁴⁹ For a country where 70 percent of the population lives in poverty and relies heavily on the informal sector, the need for financing to support small and micro-enterprises (SME) is critical to rebuilding the economy.⁵⁰ Yet only 10 percent of households engaged in SMEs are able to access loans from a formal financial institution.⁵¹ The informal sector has begun to recover, but a lack of financing has restricted SME growth.

Many households decided against saving and focused more on investing in U.S currency or assets that could retain their value. However, as the economy stabilizes, informal savings mechanisms such as Rotating Savings and Credit Associations (ROSCAs) and Accumulated Savings and Credit Associations (ASCAs) are important venues for poor household to access essential financial services until confidence is restored in formal financial institutions.⁵²

5.2 Intervention Description

In 2002, A Self-Help Assistance Project (ASAP), a local non-governmental organization working in rural areas outside of Mutare, successfully introduced CARE's Village Saving and Loan (VSL) approach to adults in the communities where they worked. The adults valued the role VSL played in their lives and noted that their children, particularly girls,

contributed to earning household income by “buying and selling” products purchased with VSL loans. Some illiterate participants said their children helped them read hand-outs and notes from the training, while others reported that their children assisted with record-keeping. In addition, many young mothers began to join SILC (Savings and Internal Lending Communities) groups, which led group members to think of their own daughters and how they would benefit from VSL.

Over time, group members started bringing their adolescent children with them to meetings; for some it served as a safety net in the event that a parent with HIV fell ill. This adolescent involvement prompted ASAP staff to consider forming adolescent-only groups. With support from the OSA Support Project, ASAP began sensitizing communities about the idea in 2007 and eventually introduced CRS’ savings-led microfinance model called Savings and Internal Lending Communities (SILC) to both in and out-of-school adolescents.

SILC are user-owned and self-managed groups located in the communities where their members reside. SILC members self-select into small groups and meet regularly to save and borrow at an interest rate and loan term predetermined by the group. Activities – including meeting frequency, leadership positions, fines and fees, etc.—are governed by a constitution developed by the group. The SILC methodology provides an accessible, transparent and flexible way for its members to accumulate savings and access credit.

A primary objective of the OSA Support Project was to help vulnerable out-of-school adolescents return to or remain in school. Despite the government’s efforts to reinvigorate the Basic Education Assistance Module (BEAM) program, many families were unable to pay school fees, levies and other costs ranging from US\$120-\$150 per term for primary school and US\$180-250 per term for secondary school. As a result, boys and girls were dropping out for weeks or months at a time while their caregivers tried to gather the necessary fees.

ASAP’s OVC officers, who were knowledgeable about which adolescents had dropped out of school, successfully used SILC graduation ceremonies, field days*, and exchange visits to highlight the benefits of SILC participation to community members. ASAP staff believed that through SILC participation, vulnerable adolescents would not only learn the principles of savings, lending, and recordkeeping, but also invest in micro-enterprises that would allow them to earn enough money to cover needs such as school fees, clothing, and food. SILC would also provide an important platform for adolescents to assume leadership positions, build social assets through group cooperation and decision-making, and lead them toward becoming self-reliant young adults.

* At the end of a cycle, SILC groups held a public graduation ceremony to celebrate the success of the group. Field days, held on SILC graduation days, were community-wide events designed to show case and market the project to non-participating adolescents.

Adolescent SILC groups supported through the OSA Support Project were composed of six to 15 members ranging in age from 12 to 18. They met on a regular basis to save small sums that were pooled together and offered as loans to group members. The self-selected groups, which in some cases included all girls, all boys, or mixed girls and boys, were trained to manage their own transactions and keep their own records. The groups operated for a cycle of eight to 12 months after which their savings, plus interest earned from the loans, were returned to the members in proportion to their contributions at a share-out ceremony. The share-out acted as an internal audit to ensure actual group finances matched the records. At the end of the cycle, the groups typically elected new officers and restarted their savings programs immediately after the share-out.

SILC training for adolescent groups was tailored to the diverse and dynamic needs and interests of adolescents. ASAP field officers had extensive experience working with adolescents, were engaging, approachable, respected, and identified as trustworthy by community leaders. To engage the adolescents, field officers used participatory and child-friendly methods to train on SILC-related topics such as creating the group's constitution, electing leaders, keeping records, and making loans.

During a given training session, participating girls and boys would first engage in psychosocial support activities, which included games, sports and dramatizations, before moving on to SILC training sessions. SILC participants also received life skills education on topics such as conflict resolution, decision-making, goal setting, and effective communication. They also received additional training from government health extension workers in such topics as HIV and STI awareness and prevention and planning for healthy preg-



MELITA SAMWER

Patience Muganiwa stands in the schoolhouse at Mapara, near Mutare, Zimbabwe.

PATIENCE

Patience Muganiwa was 15 years old when she joined her SILC group. Before SILC, Patience had difficulty staying in school. She was frequently sent home because she was unable to pay her school fees or because she did not have proper clothing. She would miss several weeks at a time while she and her parents worked to save up enough money to reenroll her. It was difficult for her parents to pay school fees for all four of their children.

At age 16, Patience is now an active participant in her SILC group, and has developed a chicken rearing business with her mother. She used a loan she received from her SILC group to buy six chickens and 15 chicks. She accessed technical assistance through government agriculture extension services to vaccinate her chickens. She is planning to buy even more chickens to increase her income.

Thanks to the money she earns from her small business and access to loans from her SILC group, Patience attends school regularly. Now in Form 2, she intends to complete secondary school and sit for her O-level exams.

Having reliable access to cash through SILC allows adolescent girls like Patience to plan for their futures.

nancy, as well as other topics requested by participants.

Local mentors – often experienced women SILC members – attended SILC group meetings to listen and provide support and guidance. At times, their visits generated key topics to be addressed during life skills sessions. For example, mentors brought to light that many girls were traveling to diamond mine camps to buy and sell goods and engage in sex work; this topic became the subject of life skills education sessions on safety, rights and abuse.

5.3 Key Findings

The following section highlights key findings from discussions with adolescent SILC participants (male and female) and their caregivers. Many of the findings apply to both girls and boys, but program elements that may affect adolescent girls and boys differently are highlighted.

“We’re orphans, and our guardians can’t take care of us. To keep going with our education, and to take care of ourselves, we decided to join SILC.”

— Adolescent girl SILC participant

1. SILC allowed girls to invest in their own education and stay in school. One of the most important benefits of SILC was that it allowed members to pay their own school fees, and, in many cases, their siblings’ fees also. The girls reported that paying their school fees was their top priority. “We’re orphans, and our guardians can’t take care of us,” one girl said. “To keep going with our education, and to take care of ourselves, we decided to join SILC.”

2. In addition to financial services and education adolescent SILC participants need complementary support services. ASAP program staff found adolescent SILC group members wanted more support and “wrap around” services – such as psychosocial support, life skills and reproductive health education – to complement their SILC meetings. Girls highly valued the knowledge they acquired, explaining that money comes and goes, but what they learn remains with them. At the same time, it was clear that the ability to earn an income had the potential to reduce dangerous behaviors like becoming involved with a “sugar daddy.”

3. Adolescent girls participating in SILC were less likely to engage in

transactional sex. Increased income, combined with life skills and increased reproductive health knowledge, helped girls to make safer choices. “There was a temptation before to have sex for food, but now if I’m approached, I say I don’t need it,” said one adolescent SILC member. “Now I can pay for my own lunch.” There was also consensus among caregivers that if a girl was participating in SILC and earning an income, she was less likely to have sex.

4. SILC groups provided one of the few safe places for adolescents to save money and access loans.

Prior to SILC participation, girls reported difficulty in being able to save safely. Now that they participate in SILC, they are able to save US\$2-\$3 per month and have access to loans. Loans were used for a number of different purposes, including income generating projects and paying school fees for themselves or their siblings.

“There was a temptation before to have sex for food, but now if I’m approached, I say I don’t need it. Now I can pay for my own lunch.”

— Adolescent girl SILC participant

5. SILC helped strengthen the livelihoods of adolescents, particularly among girls.

SILC seemed to be particularly effective in allowing girls to start small individual income-generating activities, increase their incomes, and better manage their finances. These girls earned an income in a variety of ways, including selling school supplies, keeping poultry, selling snacks, sewing clothes and uniforms, or selling vegetables or dried fish. Girls used their income to pay their own school fees, purchase food, lotions, beauty products, clothes and to help care for their siblings.

6. Teachers supported SILC participation because it helped keep children in school and reinforced math skills.

Teacher support of SILC was essential to its success because many of the adolescents’ income generating activities involved selling products to other students during recess and lunch breaks. Teachers established firm guidelines for SILC participants to ensure the activities did not interfere with learning. Once teachers understood the purpose of SILC, they were generally supportive of the program. In fact, some of the teachers went as far as helping students to “fill orders” for snacks, chicken feed, or other goods when they traveled to town. In other cases, some students were allowed to pay their school fees or levies late if the teacher knew they would be able to get a loan from their SILC group. Teachers also recognized the value of SILC in reinforcing math skills.

7. SILC improved adolescents' problem-solving skills and ability to protect their financial assets.

SILC participants came from poor families and were not used to having access to a lump sum of cash. When SILC members first started taking out loans they bragged to their classmates about how much money they were carrying with them. When one SILC participant's loan was stolen after he had publicly disclosed the amount of money he had, adolescent SILC groups called a meeting of all groups and decided collectively that loan amounts and recipients would remain confidential among group members. SILC participants engaged in additional strategies to protect their loans such as giving it to a parent to hold, giving it to a trustworthy SILC member, or purchasing income generating activity (IGA) inputs as rapidly as possible.

In another example, adolescent SILC groups included in their constitution a provision for loan collateral should a member default on a loan.[†] The provision stipulated that prior to taking a loan, a borrower must identify something of equal value in their home that could act as collateral, e.g., a chicken. If a SILC member defaulted on his or her loan after the agreed upon grace period, a collection procedure, as outlined in the constitution, was applied which allowed the SILC group to seize the asset. In most cases, the constitution directed the SILC members to seek assistance from a community leader who accompanied a SILC member to a defaulter's home to collect the asset. Some SILC groups established a position for this called a "policeman." This process not only helped to resolve a practical problem SILC groups faced, but also taught SILC participants about the importance of following a constitution and the value of good internal governance.

8. SILC provided a positive asset-based coping strategy to help vulnerable adolescents cope with hyperinflation.

Zimbabwe experienced a period of hyperinflation between 2006 and 2008. SILC groups protected their members from the plummeting Zimbabwe dollar by loaning out and investing all of their savings at every meeting. When the pool of cash became too large to borrow and repay responsibly, groups shared out the funds and started again. Eventually hyperinflation forced them to transition from a cash system to one that relied on stockpiling and exchange of goods such as pens and soap. When the Zimbabwe dollar was abandoned in 2009 in favor of the US dollar and the South African rand became common, inflation slowed and SILC groups used cash again. However, the adolescents still felt more comfortable loaning out all of their savings, which reduced the size of the pot and the availability of a social fund. Since coins were difficult to obtain, the adolescents often rounded up loan repayments resulting in overpayment. The balance generated from the overpayment was shared among the group members at the end of the cycle, rather than attributed to individual members and reimbursed at the time of share out.

[†] While this was a practice among adolescent SILC groups in Zimbabwe, it should be noted that this is not a typical feature of the SILC model.

- 9. Community leaders played an important role in conflict mitigation among adolescent SILC group members.** While adolescents can and should take the lead in managing their SILC groups, assistance from adults, particularly community leaders, was needed at times to enforce the constitution and mitigate conflict among group members and other community members.
- 10. SILC participation helped adolescents develop creativity and an entrepreneurial spirit.** The impact of SILC extended beyond its economic value. Girls enjoyed participating in SILC and eagerly learned about and were proactive in finding other opportunities to generate income. Project staff said SILC was more effective in sparking creativity and entrepreneurship than teaching a specific income generating activity, because “handling cash stimulates the mind.”
- 11. SILC participation provided leadership opportunities for girls.** One benefit of SILC participation commonly mentioned by caregivers and girls was the opportunity for girls to occupy leadership positions in both all-girl or mixed SILC groups. They felt this was valuable experience and the skills learned would be easily transferable to other activities.
- 12. SILC participation contributed to improved self-esteem and self-efficacy among adolescent girls.** All SILC girl participants reported feeling better about themselves and their ability to interact with peers. They felt an increased sense of control over their lives. For many, the ability to pay their school fees and care for their siblings was a significant source of pride.
- 13. Engaging caregivers in adult SILC groups ensured support for adolescent participation in youth SILC.** Recruiting girls into SILC groups was easier when parents or caregivers were already involved in a savings group. Caregivers who participated in SILC were generally supportive of their children joining a SILC group. They often provided a child’s first savings, entered into a joint business, or provided advice on income opportunities. If a caregiver was not involved in SILC, it was important to sensitize them to the project to reduce the temptation for friends or family members to force access to an adolescent’s loans.
- 14. Extremely vulnerable girls often held back for at least one SILC cycle before deciding to participate in SILC.** Extremely vulnerable girls in the community seemed reluctant to join a SILC group until they saw the groups in action. ASAP reasoned that some may doubt their ability to save and contribute regularly to the SILC group, fueling their reluctance to join. It usually took up to eight months for more vulnerable girls to participate and create their own SILC groups or join other groups at the end of their cycle.
- 15. Both single-sex and mixed SILC groups operated equally successfully.** Discussions with SILC group members from all-girl, all-boy, and mixed groups confirmed that self-selection is the best way to form a group. The composition of the group was less important than a group’s ability to find ways to work together.

5.4 Recommendations

- 1. Provide adolescent SILC participants with psychosocial support, life skills education, and reproductive health education.** Providing SILC as a standalone activity to adolescents misses opportunities to reinforce safer life choices. For adolescent girls in particular, the combination of SILC, life skills education, and reproductive health education on topics such as the human reproductive system, sexually transmitted infections (STI) and HIV transmission and prevention, pregnancy, gender-based violence, and fighting stigma and discrimination creates an enabling environment where girls not only learn about the risks associated with transactional sex, but provides them with an alternative source of income and skills to manage their money.
- 2. Ensure that adolescents only acquire debt they can feasibly manage, even in unique circumstances.** The hyperinflationary environment of 2007-2008 created a unique situation where cash held in a cash box quickly lost its value. As a result members were encouraged to ensure the cash was always invested in an IGA. At the same time, members learned to assess their needs and not take out loans if they knew they could not pay them back. Responsible repayment was essential.
- 3. Initiate adolescent SILC groups after adult community-members and caregivers are experienced in SILC.** It was particularly important to engage caregivers in SILC before adolescents. Caregivers already involved in their SILC groups were more likely to support the participation of adolescents under their care in SILC. They were also able to provide suggestions for IGAs, mentoring, and guidance.
- 4. Ensure organizations implementing SILC programming for adolescents have sound child protection policies and practices in place.** Parents, caregivers, teachers, community leaders, and community-based volunteers all have a role to play in ensuring children are protected and their rights respected. They can do this by (a) encouraging children to take up safe income-generating activities and avoid dangerous areas for selling their wares; (b) helping adolescents balance their school, household, and income-earning responsibilities; (c) ensuring that savings and loans are used for their intended purpose; and (d) helping to enforce SILC constitutions.
- 5. Select field agents, mentors, and volunteers who feel comfortable working with adolescents, exhibit respect towards them, and who are committed to practicing child participation.** In many countries where CRS works, children have a subservient position to adults. Identifying adults who are comfortable letting adolescents lead and treating them in a respectful way is important. SILC provides a plethora of opportunities for child participation, which in turn creates learning opportunities for adolescents. The role of the field agent and other adults engaged with the adolescents is to ensure that the inevitable mistakes made do not harm the children and are used as learning opportunities. These experiences will help prepare the adolescents for their lives as young adults.

- 6. Provide complementary business development skills training.** Similar to the JFFLS participants, most SILC participants struggled to calculate prices that would ensure all their costs and labor were covered by their income generating activities. This was complicated by the “subsidies” they received from adults in their communities. Trainings in costing and pricing, market linkages, and business planning would help the adolescents select and execute their IGAs in a more sustainable way.
- 7. Conduct longitudinal studies to determine if participation in SILC can reduce the incidence of HIV and gender-based violence among young women who participated in SILC as adolescents.** Engaging in longitudinal studies of adolescents participating in programs like the OSA Support Project would help to inform programmers about the types of activities that could be most effective for supporting the transition from adolescents to young adulthood. This is particularly important for girls since in many countries, children are no longer eligible for program support once they turn 18 years old, which is just one year shy of when HIV prevalence peaks in women in Zimbabwe.
- 8. Improve girls’ access to formal secondary education.** The depressed economy in Zimbabwe makes it difficult for adolescents and their families to invest limited resources into continuing formal education. Yet most adolescent girls said they would have continued their studies had they been given the opportunity. Successfully completing O-level exams (secondary school) improves a girl’s chances of obtaining stable, if not well-paying, employment. Without this achievement, girls are put on a trajectory that limits their long-term income earning potential. The challenge of school retention is multi-dimensional; however, a number of actions could facilitate school attendance:
- Provide opportunities for girls to work while in school such as providing evening classes in peri-urban or urban areas where electricity is available
 - Provide scholarships for girls to continue on to secondary school
 - Provide catch-up classes for older adolescents
 - Provide sanitary pads and safe separate girl-friendly toilets at schools
 - Provide labor-saving technologies, such as well and water-point construction to cut down the amount of time girls spend fetching water, or fuel efficient stoves to help ease the burden of fuel wood collection. This is essential for adolescent girls burdened by workloads that may include caring for younger siblings or ill and elderly family members.

6. Project Monitoring and Evaluation

Monitoring and evaluation (M&E) provides a vital tool to track project progress and its strengths and weaknesses. This assessment did not conduct a thorough review of the OSA support project's M&E system, but it was clear that certain mechanisms were in place to monitor the progress of girls and boys in the program. The assessment team also identified opportunities for improvement.

- 1. Disaggregate all project data by age and sex.** OSA Support Project reports provide the aggregated data, including the number of vulnerable adolescents who received certain services. While data about age and sex may have been collected, it was not recorded in program reports, making it difficult to understand or analyze how different program interventions may have affected girls and boys differently. Having this information available would make it easier to identify and address gender-specific challenges and successes.
- 2. Include outcome indicators for economic strengthening activities, as well as self-esteem, self-efficacy, and overall wellbeing in the M&E system.** Future programs targeting vulnerable children and adolescents should ensure that baseline, mid-term, and final evaluations collect information about the capacity of OVC and their household members to accumulate financial and other assets. To the extent possible, methods that are able to attribute improvements in asset accumulation to participation in economic strengthening activities such as vocational training, SILC, home gardens, and animal husbandry would be beneficial. In addition, measuring other domains such as self-esteem, self-efficacy, and overall wellbeing would improve programmer understanding of the influence that economic strengthening activities could have on other important aspects of beneficiary's lives. It is critical to ensure that both caregiver and OVC perspectives are represented.
- 3. Allocate resources to conduct post-graduation follow-up of up to two years.** While the OSA Support Project collected data about the number of graduates from the vocational training program who found employment after graduation, other data would be helpful in evaluating a program's effectiveness. Data should include whether graduates are employed or self-employed; if they are employed using the skills they learned; if they have returned to school; or if they are unemployed. Follow up at

three months, six months, one year and two years post-graduation would be beneficial. This information will help programmers understand if the vocational training programs offered are appropriate for the available markets or if programmers need to make adjustments.

7. Conclusion

The OSA Support Project met specific targets to ensure adolescent girls were reached. It also included many essential elements commonly recognized as important to adolescent girl programming: economic empowerment, life skills education, protection, HIV and STI awareness and prevention, safe spaces, and mentorship opportunities, among others. On the other hand, the project was not designed with a “girls lens” in mind and still more can and should be done to improve programming for this critical population (see overview of recommendations in Table 1, Executive Summary).

The fragile economic recovery in Zimbabwe will continue to make life challenging for all Zimbabweans, yet adolescent girls who participated in the OSA Support Project increased not only their skills, but their self-confidence and resilience. These results could not be attributed to a single intervention, but rather to the combination of technical skills learned through vocational training, JFFLS, and SILC as well as the psychosocial support provided by project staff, communities and peers.

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