

# Protecting Malawian Children and Youth Through Social and Financial Entrepreneurship

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LEARNING PAPER



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# **Protecting Malawian Children and Youth Through Social and Financial Entrepreneurship**

Wendy-Ann Rowe and Rediet Abiy



## Executive Summary

Among Malawi's vulnerable children, there are some who are proving that they can make their own lives and the lives of other children around them safer. Those children are being taught social and financial entrepreneurship—and are demonstrating how they can be agents of social change within their communities.

From 2010 to 2012, Catholic Relief Services collaborated with diocesan partners and Netherlands-based Aflatoun, Child Savings International, in an effort to strengthen the child protection functions of Malawi's Children's Corners initiative, a community-based education and support program for vulnerable children 6 to 18 years old. The program uses a curriculum that builds children's self-confidence, teaches them their rights and responsibilities as well as practical skills in saving, spending, planning and budgeting. Aflatoun also encourages social and financial enterprise—the practice of identifying not just the problems within their communities, but creative, practical and achievable solutions to those problems.

Supported by UNICEF's Brighter Futures project, CRS' partners implemented the Aflatoun program in 20 Children's Corners. The outcome: children equipped with the knowledge they need to advocate for their rights and the rights of their peers, the confidence to act on their behalf and on the behalf of other vulnerable children in their communities, and the skills to plan better futures for themselves.

This learning paper outlines the preliminary findings and experiences of how the Aflatoun program helps strengthen the child protection function of Children's Corners in Malawi. To date, many of Aflatoun's programs have been implemented in a formal education context in collaboration with the Ministry of Education. This is one of the few cases where the model is being applied in an informal/out-of-school context. These lessons are intended to support the learning needs of CRS, partners and peer organizations that have expressed interest in incorporating the Aflatoun model in their existing out of school programs.

## Background

Many children in Malawi endure difficult living environments and are vulnerable to a myriad of rights violations and protection issues: property dispossession upon the death of a parent, sexual and physical abuse, sexual exploitation, neglect, child labor, early marriage, and trafficking, among others.<sup>1</sup>

Their vulnerability to poverty is a source of significant emotional distress. In some cases, that distress is compounded by the death of loved ones as well as the overwhelming burden of caring for family members. In areas hardest hit by HIV, traditional safety nets are overwhelmed, leaving children and communities unable to cope with such instances of loss and stress.

### At a Glance: Protection Issues for Children in Malawi

Children make up 50% of Malawi's population.<sup>2</sup>

65% of girls in Malawi have been abused.<sup>3</sup>

35% of boys in Malawi have been abused.<sup>4</sup>

25% of children ages 5 to 14 are involved in child labor.<sup>5</sup>

50% of girls are married before the age of 18.<sup>6</sup>

13% of children under the age of 18 have lost parents or caregivers, many to HIV-related diseases.<sup>7</sup>

1 UNICEF, *Malawi Child Protection Strategy 2012–2016* (Malawi: UNICEF, 2011).

2 UNICEF, *UNICEF Malawi Report for 2009* (Malawi: UNICEF, 2010), available at [http://www.unicef.org/malawi/MLW\\_annualreport\\_2009.pdf](http://www.unicef.org/malawi/MLW_annualreport_2009.pdf).

3 E. Pelsler, L. Gondwe, C. Mayamba, T. Mhango, W. Phiri and P. Burton, *Intimate Partner Violence: Results From a National Gender-Based Violence Study in Malawi* (Malawi: National Statistical Office, 2005), available at <http://www.iss.co.za/pubs/Books/IntimatePartnerViolenceDec05/IntimatePartnerViolence.pdf>.

4 Ibid.

5 National Statistical Office and UNICEF, *Malawi: Monitoring the Situation of Women and Children [Malawi Multiple Indicator Cluster Survey 2006]* (Malawi: National Statistical Office and UNICEF, 2008), available at [http://www.childinfo.org/files/MICS3\\_Malawi\\_FinalReport\\_2006\\_eng.pdf](http://www.childinfo.org/files/MICS3_Malawi_FinalReport_2006_eng.pdf).

6 Ibid.

7 U.N., *Malawi Country Assessment Report*, (Malawi: U.N., 2010), available at <http://www.unmalawi.org/reports/undaf/Malawi%20CA%20Final.pdf>.

### *Community-Based Child Care Centers and Children's Corners*

To address these challenges, the government of Malawi encourages local groups to develop community-based child care centers (CBCCs) to provide safe, structured environments for early childhood education and other critical services for children 3 to 5 years old. The centers allow parents and guardians to earn a living as their children play and learn in a safe space.

The lead agency for child protection, the Ministry of Gender, Children and Community Development, introduced a complementary initiative, "Children's Corners," to address the needs of older children, 6 to 18 years old. These centers provide space for older children to meet, receive counseling through volunteers or peers, participate in memory work, learn from each other, and play. One of the primary functions of the centers is to provide psychosocial support, offering activities to help children build resiliency and enable them to cope with grief, loss or instability. These activities are generally managed by CBCC Parent Committees, volunteer community groups dedicated to providing care and support for orphans and vulnerable children.



Children participating in CRS' Children's Corners. *Karen Kasmauski for CRS*



## Brighter Futures Project

Since 2010, CRS and its partners have worked through the UNICEF-funded Brighter Futures project to make a lasting impact on the lives of more than 30,000 children through 171 CBCCs and Children's Corners.

In more than 20 of the Children's Corners, CRS and four local diocesan partners collaborated with Aflatoun, Child Savings International, to implement a unique

### Aflatoun Program Ties into the U.N. Convention on the Rights of the Child

- It is a concept by children, for children; equal rights for boys and girls are embedded in the class material and program design.
- It informs children of their rights to be protected from discrimination, sexual abuse and exploitation.
- It emphasizes the importance of education by using formal and informal education systems to disseminate child social and financial education concepts.
- It is built around social and economic rights, and education around the Rights of the Child targeted to children, parents, teachers and the community.

social and financial education program to strengthen the centers' child protection function.

The Aflatoun program uses a "learn by doing" approach, structuring lessons through games, art and theater to engage the children in identifying solutions to the problems they face daily. The curriculum focuses on five core areas: personal exploration; rights and responsibilities; saving and spending; planning and budgeting; and social and financial enterprise. All the elements emphasize the role children can play as agents of change within their own communities.

Savings and spending, planning and budgeting, and child social and financial enterprise all promote social protection among vulnerable children by reducing economic vulnerability and other risks. At the time of writing this paper, the Aflatoun approach was



being implemented in over 20 Children's Corners serving 2,647 children (1,367 girls and 1,280 boys).

## Methodology

A two-person team representing CRS and Aflatoun collected data in Malawi from September 17 to 21, 2012. The team gleaned information from several key sources:

1. Document review of project materials
2. Key informant interviews with:
  - Representatives from the Child Protection division of UNICEF's local Malawi office ( $n = 2$ )
  - CRS Malawi staff ( $n = 4$ )
  - Partner staff from the Dedza Catholic Health Commission ( $n = 3$ )
3. Eleven focus-group discussions with:
  - Community-based volunteer facilitators ( $n = 12$ )
  - Village leaders ( $n = 2$ )
  - Children's Corner participants ( $n = 65$ ) from the Makokolauge, Chimitu, Gumbi, Kapalamula, Chakudza and Dzing'anda villages

## Implementing the Program

Prior to working in the communities, Aflatoun trained CRS partners to ensure they, in turn, could train and monitor community facilitators. Once partners completed training, they conducted community sensitization on the program to secure buy-in and to identify community-based facilitators to conduct weekly meetings with the children. Community leaders, using guidelines outlining the criteria and qualifications needed, played a significant role in identifying individuals who would be appropriate as volunteer facilitators. Selected facilitators were then trained on the approach.

Children at the centers were given the choice whether or not to participate in the Aflatoun clubs. The clubs usually met two to three times a week for two hours at a time. The average group size was 50 participants. Activities usually involved sports and games, formal lessons from the Aflatoun curriculum, HIV education and awareness, and in some cases exchange visits with other Aflatoun clubs to share ideas and experiences.

Within the Aflatoun clubs, the children elected peer leaders who represented them as chairpersons (to help lead club activities), secretary (to record decisions made at club meetings) and treasurer (to keep account of money collected for various club activities). In this way, the children exercised their right to vote for persons whom they wished to serve as group leaders, who in turn developed useful leadership skills.



A group of 70 children in Kapalamula attends an Aflatoun club after school. *Rediet Abiy/Aflatoun*

## Findings

Children’s Corners are important programs that aid communities in their efforts to safeguard and support their vulnerable children. Paired with the Aflatoun approach of balancing social and financial education, however, the centers can become even more effective in addressing child protection issues. In fact, one of the strongest examples of success is the expressed belief among partners, parents, community leaders and other key stakeholders that the program does, in fact, instill confidence and a strong sense of responsibility, stewardship and entrepreneurship in their children. They believe that this could continue to strengthen their households and their communities—a marked reversal from their initial skepticism of the program’s benefits.

The following sections describe in greater detail the five core elements of the curriculum and include feedback from both caregivers and children on their experience of those elements. The five core elements include:

1. Personal Exploration and Understanding
2. Rights and Responsibilities
3. Saving and Spending
4. Planning and Budgeting
5. Social and Financial Enterprise

### *Core Element 1: Personal Understanding and Exploration*

The personal understanding and exploration session increases self-awareness among children, helping them understand the power they have to make positive changes in their lives, homes and communities. Through creative expression, children explore their values, both individually and in peer groups. The session emphasizes the child’s position within a wider, interdependent community, while personal exploration helps build self-confidence and self-esteem, enabling the children to become agents of change in their communities. In addition, children explore financial ethics and learn the importance of balancing financial skills with the judgment to use the skills responsibly.



Children learn the importance of self-exploration during their meetings. They also learn ways that they can support their peers and become agents of change within their communities.  
*Wendy-Ann Rowe/CRS*

### Findings

Malawian culture traditionally does not expect children to take initiative in addressing their community's needs or to assert themselves to effect change. But according to partner staff, children who participated in the program demonstrated increased self-confidence, which had far-reaching implications:

- **Children gained confidence in identifying and reporting abuse, unfair treatment and rights violations.**

Perhaps most noteworthy is how the program actively engaged children in responding to incidents of abuse. Since participating in Aflatoun, partner staff reported seeing more instances of children willing to approach orphans and vulnerable children (OVC) protection committees, village chiefs or the local police to report cases of abuse. In focus group discussions, the children were able to clearly identify appropriate avenues through which to raise concerns. In addition, they reported no longer feeling fearful about bringing those concerns to the relevant authorities.

Partner staff are being encouraged to document incidents of abuse as part of their monitoring process. To date this has not been part of the project's monitoring process; if adopted, it could help highlight instances when Children's Corners and partners have actively participated in child protection.

- **Improved self-confidence helped children actively engage in learning at school.**

Two facilitators, who were also schoolteachers in the Chakudza and Dzing'anda villages, reported that students who participated in the program were more confident in school, more engaged in their lessons and more willing to ask questions. In the past, these same students would struggle with topics and didn't know they could ask questions. "In Aflatoun, the children always ask why they are learning a specific topic and how it could help them in their day to day life," said Isaac, OVC coordinator for the diocesan Catholic Health Commission. "They don't just sit and listen to the facilitator."

### **Voicing Concerns about Mistreatment**

In the community of Makoka, several teachers were using corporal punishment to discipline the students in their school. Children who were part of the Aflatoun club brought their concerns to their facilitators, who in turn informed the parents about the cases of abuse. The parents met with the teachers to discuss appropriate and less abusive forms of discipline for their children, particularly in ensuring disciplinary approaches that are age appropriate.



Aflatoun clubs are helping to boost participants' confidence in their schools and communities.  
*Wendy-Ann Rowel/CRS*

### *Core Element 2: Rights and Responsibilities*

While the session on self-exploration builds the confidence children need to identify and address challenges they see within their communities, the session on rights and responsibilities teaches the children what those rights and responsibilities actually are. Taken together, both self-exploration and rights education are significant contributors to child protection. Learning about rights also helps children better understand the plight of others whose rights are denied or violated. The program balances lessons on rights with those about the responsibilities children have toward themselves, their family, their community and the environment.

### *Findings*

Understanding their rights and the role they can play in ensuring their own protection, the children became more proactive agents of change in their communities:

- **The children themselves became key participants in child protection by identifying and reporting cases of abuse or rights violation.** They recognized that traditional norms such as early marriage infringe on the rights of adolescent girls in particular and felt empowered to speak against such practices. (It is important to note that the mechanisms for reporting cases of abuse take into consideration the safety of the children, ensuring children report to appropriate local leaders, protection committees or the local police rather than take issues into their own hands.)
- **The children became strong advocates for their right to an education.** Many children said they were unaware of their rights to an education. Through the program, they were able to support friends, who were unable to exercise their right to attend school, by identifying and addressing the barriers to an education. If the reason was because of poor parental decision-making, OVC protection committee members would help educate the parents on the importance of their children receiving an education. On the other hand, the children also expressed a better understanding of their own responsibility to follow through on their schoolwork.

### Saying No to Early Marriage

A 16-year-old member of the Chimutu Aflatoun club was being forced to marry. Once married, she would have to drop out of school.

The children from the club initially went to the girl's guardians to persuade them against the arrangement, but to no avail. They turned next to the village leader (a woman), whom they had hoped would empathize with the girl. But she, too, chose not to intervene.

Eventually the children approached the local community police and sought their support in helping their friend. The community police followed up with the girl's guardian and the marriage was averted. Their friend has since returned to school.

### Core Element 3: Saving and Spending

Aflatoun applies a broad lens to the concept of savings and includes saving financial and nonfinancial resources. Children are taught the importance of conserving resources such as water, food and livestock and of using natural resources responsibly. Saving nonfinancial resources is viewed to be equally important as saving money.

#### Findings

A few of the clubs were involved in group savings activities. The children usually earned money through small projects or jobs they performed individually or as a group after school. The jobs included selling homemade foods or vegetables produced from community gardens managed by the Aflatoun clubs. The money earned was collected in the group's savings pool.

- **Savings were used to support children's education.**

Some of the older children who were able to save additional money separate from the group's savings invested in their own personal goals such as remaining in school and completing their studies. Students often used their savings to purchase school supplies such as pens and notebooks. Several of the secondary schools were in distant locations



that required additional resources for transportation. Some of the children dreamed of purchasing bicycles, which would help them get to school. The bicycles could also be rented to others in the community, making it a means to earn money to pay for school supplies.

- **Children preferred saving nonfinancial resources such as livestock, reasoning that it was easier to lose or misuse cash.**

The majority of the children chose to purchase chickens, goats and rabbits with their savings. The choice of livestock depended on what they were able to care for, rear and sell, as well as what would retain its value for future sale. One club member shared that he encouraged his family to save maize. When asked why, he replied, “It would mean we would have food during the hungry season.”



*Rediet Abiy/Aflatoun*

### **Saving Today to Invest in My Future**

Fifteen-year-old Isaac Lisen knew how to save money. What he didn’t know how to do was effectively use the money he saved – until he joined the Aflatoun club in his community.

Now Isaac saves with a purpose: to pay for his education and invest in his dream to become an accountant.

Isaac earns money from odd jobs, from helping neighbors on their farms to growing and selling vegetables from a small plot of his parent’s land. A diligent saver, he even squirrels away gifts from his parents and relatives. Through the program, he has also learned the value of saving other assets.

“In our club we also learn how to save things other than money,” Isaac said. “Money is easy to misuse, so I bought rabbits with my savings and keep them at home. I now have nine rabbits.”

Isaac is putting his savings toward his educational costs, hoping to make his parents happy by easing some of their financial burdens. He also serves as treasurer in his Aflatoun club, hoping that experience will serve him in his future career as an accountant.

### *Core Element 4: Planning and Budgeting*

Planning and budgeting are particularly effective in boosting a child's self-confidence. During the training, children are taught to apply lessons on planning to their daily lives. The lessons often include simple activities such as time management, demonstrating how it helps them accomplish their daily tasks and goals. Intentional planning also enables a group of children to initiate social justice campaigns. The training includes lessons on budgeting and responsible spending. Through planning and budgeting, children learn to see the future as something they themselves can manage.

### *Findings*

Children in the Aflatoun programs learned important planning, budgeting and saving skills that will help them as they transition into adulthood. The lessons also helped facilitate dialogue between children and their parents in discussing plans for their futures.

- **Children highly valued skills that helped them balance work and play.**

Children reported that they are better able to plan their days, allowing them to complete chores and duties at home, keep up with school attendance and homework, play and participate in the Aflatoun club.

- **Guardians noted a positive change in the time children dedicated to their education.**

Caretakers saw children become more diligent in their responsibilities to their studies, spending less time and money watching videos at the local shop.

### *Core Element 5: Child Social and Financial Enterprise*

The program encourages children to view themselves as active participants in, and shapers of, their community. The program emphasizes applying teamwork and creativity to address existing social problems and to develop income-generating activities. By managing community activities or entrepreneurial projects, children begin to see how they can have a positive effect on their own lives and on the lives of community members.

## Findings

As children learned their rights and responsibilities as well as the principles of social enterprise, many of the Aflatoun clubs focused their efforts on supporting peers and vulnerable community members in need. Children identified creative solutions that would bring about changes in their own lives and the lives of others.

**Children took initiative in identifying social problems and the enterprises that would help finance the solutions to those problems.** All Aflatoun club members interviewed had worked in their individual clubs to identify social issues and enterprises to support the needs of vulnerable community members. Some of the social enterprises included group work to repair a home for an elderly community member, or a bake sale to raise funds to help a fellow group member with their financial needs. Aflatoun clubs were

### Financial Enterprise with a Social Cause

Aflatoun club members in Guh Gumbi and Uh Chimutu knew they didn't have the money to attend a vocational training center to learn carpentry. Some of them didn't even have money to pay for books or uniforms. So they came up with an ingenious solution that would solve both problems. They decided to use their collective savings to hire an instructor who could teach them how to make chairs using locally available resources. Once they learned how to make the chairs, the group members started selling the chairs they produced in their clubs to the communities. The profits from the sales were then placed in the group's collective savings and earmarked to help fellow club members pay for school supplies such as exercise books, soap and uniforms.



These Aflatoun youth participants make chairs to earn money. The chairs are sold within their community. *Rediet Abiy/Aflatoun*

encouraged to identify enterprises that would be profitable. The activities were normally conducted with broader supervision of community caregivers.

## Challenges

Despite the successes of the Aflatoun program, field discussions highlighted five significant challenges to the long-term efficacy of the approach in informal, out-of-school programs:

### *Ensuring a Continuous Pool of Trainers*

The program uses a system of master trainers, who in turn train facilitators within the local community. Although the program has been able to retain approximately 67 percent of its facilitators, there are concerns that over the long term there will be challenges in retention of both master trainers and facilitators. This is particularly the case as most facilitators are volunteers with little compensation from the project or the community.

### *Keeping Volunteers Motivated*

Program partners as well as community members noted a lack of incentives to keep Aflatoun volunteer facilitators motivated. This sometimes resulted in facilitators who arrived late to meetings or perhaps put insufficient effort into working with the groups. Partner staff felt that if the Aflatoun approach were introduced in schools, teachers could be trained as Aflatoun club facilitators and could be financed by the government, resulting in a more sustainable means of expanding the model.

### *Minimizing Conflicts with Children's School Schedules*

Some eighth-grade students were unable to participate in Aflatoun clubs when their schools shifted to an afternoon schedule. This was particularly disruptive since many of the older students tended to be leaders within the group.

### *Ensuring Home Responsibilities Do Not Prevent Participation*

Despite parental recognition of the program's benefits, many children still missed meetings in order to complete household chores. This seemed particularly true for girls, who often arrived late or missed meetings altogether because of their household responsibilities. The Aflatoun

program has tried to address this in their planning session by encouraging children to plan their schoolwork, chores and Aflatoun activities to have a more balanced approach to their lives. However, the reality of home responsibilities exists, especially in caring for siblings or household chores.

### *Improving Bookkeeping and Tracking Savings*

Children in several of the savings groups were not properly tracking their savings activities. This was due in part to facilitators who often did not have the financial expertise to support the children in identifying problems in the calculations and record-keeping of their finances. The issue of improved record keeping of group funds needs to be addressed to ensure that the children do not become disillusioned with saving if there is little accountability in how funds are managed or kept.

## **Recommendations**

### *Extend to Parents Lessons on Core Concepts of Children's Rights and Responsibilities, Planning, and Savings and Spending*

Some parents are open to learning concepts from Aflatoun's lessons from their children, but others are more resistant. For example, one child shared with his parents the importance of saving maize at harvest time so they would have sufficient food during the hungry season. His parents' response was, "We have a right to eat whenever we want to." It is important to ensure that parents/guardians receive similar opportunities to improve their own knowledge in order to increase the likelihood that households also adopt the positive behavioral changes modeled by the children.

### *Consider Including Youth Facilitators*

Some children are natural leaders. In a few cases, children took on the role of the adult facilitators when the adult facilitator left the program. For example, when the Kapalamula village's Children's Corner, which had 70 participants, lost its facilitator, four 16-year-olds stepped in to fill the gap. They felt strongly that they could manage their group if they were given the same training and attention as their adult facilitators. Developing a mechanism that allows peer-to-peer learning not only addresses volunteer/facilitator



Four Youth Facilitators in Kapalamula have led their Aflatoun clubs after their facilitators moved on. *Rediet Abiy/Aflatoun*

turnover, but also is consistent with the Aflatoun approach of having children take on responsibility for important causes.

### *Use an Apprenticeship Approach to Provide Timely Refresher Trainings and to Train New Facilitators*

In some Aflatoun clubs, facilitators adopted a model of training new facilitators. Called “accompaniment,” a trained facilitator would identify a co-facilitator from the community and work with that person to pass on the skills they acquired. Centers that adopted the accompaniment practice had more facilitators available, helping reduce the challenges faced when volunteers dropped out of the program. In addition to having trained facilitators, the need to have periodic refresher trainings was highlighted in the interviews with the facilitators.

### *Build Partnerships with Experienced Finance Practitioners to Strengthen Savings Mechanisms for Children*

Accurate, effective financial record-keeping proved challenging for the clubs. A possible solution is to partner with an organization that specializes in savings and internal lending groups within the community. Their field

agents could help monitor the savings activities of the children's groups, ensuring proper record-keeping as well as easing the pressure to have Aflatoun facilitators with knowledge in bookkeeping.

### *Use the Aflatoun Curriculum to Complement What Children Learn in Schools*

In many of the countries where Aflatoun works, the program is offered as part of the school curriculum. It helps participants understand that what they learn in school can help them accomplish their goals and support their families and communities. Given that most children in primary schools are unaware of their rights and responsibilities, we recommend working with the Ministry of Education to mainstream the approach in Malawi. Diocesan staff have begun looking at how the Aflatoun approach can be mainstreamed into local schools while continuing to support the informal Children's Corners to ensure coverage for children both in and out of school.

## **Conclusion**

The collaboration with Aflatoun, Child Savings International, and the complement of its financial and social enterprise training have been greatly appreciated by CRS' partner staff in Malawi. The trainings have helped build self-esteem, confidence and a sense of entrepreneurship among participants. With children and youth making up more than half of Malawi's population, the social and economic growth of the country will require solutions that allow the children to be agents of positive change. Allowing children and youth to identify challenges within their households and communities and creatively working to address these challenges has been a strong value of the program. Most important, however, the trainings have helped communities adapt child protection strategies more systematically and enabled children to be valuable contributors to society.







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