

Helping Zimbabwean Youth  
Overcome Poverty through  
Savings and Internal Lending  
Communities

*Presented by*

*Wendy-Ann Rowe*

*September 15, 2010*



# Why focus on Youth?

- CRS' primary point of contact with Youth is through its OVC program
- OVC programming priorities
  - Target: 1 million OVC by 2013
  - Target: 2 million OVC 2018
- Targeting vulnerable children with sustainable development will mitigate their chances of becoming vulnerable youth



# Introducing SILC to Youth in Zimbabwe

- Historically SILC was targeted to adults including caregivers of OVC
- Adults began to bring their children to SILC groups for them to learn the importance of saving
- CRS and its partners quickly realized that there was a potential market for SILC activities among children and youth
- Program currently targets children and youth ages 13-24.
  - In school children and adolescents ages 13-16
  - And out of school adolescents ages 17-24

# Promoting SILC to Youth

Promotion of SILC for Youth engagement has been important among:

- Parents and caregivers of youth and OVC as they are the primary ones to encourage children and youth participation in SILC
- Community Leaders—to ensure the protection and rights of children and youth as they engage SILC activities
- Teachers—since schools tend to be the primary centers for SILC activities

# Program Methodology—Similarities Between Youth and Adult Groups

## Similarities :

- Groups are self-selected
- Group activities are governed by a constitution that is established by its members
- Members meet to save and borrow for a number of needs
- Loans incur interest charges
- Oversight is provided by a Field Agent



# Program Methodology—Differences Between Youth and Adult Groups

## Differences:

- SILC meetings are used as a platform for:
  - Psychosocial support through peer engagement and mentoring received from Field Officers
  - Life skills training in confidence building, communication skills, conflict resolution, goal setting, and decision making



# Key aspects of Youth SILC

- Sequencing is important: it is important to start with caregivers (primarily female head of household or mothers), then expand to children.
- Even if the caregiver is not involved in a SILC, it is important to sensitize them to the project.
- Caregivers are often instrumental in providing the first savings contribution for the child
- In several cases youth exclusive SILC groups have been spun off from the adult groups
- People external to the group help resolve conflicts (caregivers, village head)
- SILC is the entry point for delivering Life skills to children and youth

# Lessons Learned

- It is often easier to start with mixed youth and adult SILC groups rather than youth exclusive
- Complementary services are essential for children and youth involvement in SILC: Life skills training such as HIV education, financial education, basic business management skills
- Mentoring – from peers, trainers, field officers, and caregivers is important for the success of children and youth
- Protection support from community leader engagement is critical particularly in cases where Children and youth face pressure from friends or family members to give them money.
- Support role of teachers in helping student balance between their education and IGAs has been invaluable