

Economic Security Strategy 2010-2015

Promoting the Economic Rights of
Children and Young People



Plan

Cover image: Assa, a former indentured servant (Kamalari), now runs her own teashop. She's supported by Plan Nepal's programme which provides vocational skills training and access to business loans for young entrepreneurs.

Photo credit: Plan / Shona Hamilton

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Table of contents

Abbreviations	4
Foreword	5
Executive summary	6
Section 1: Plan's economic security strategy 2010 – 2015	8
1.1 Goal	8
1.2 Underlying concepts	8
1.3 Desired results	9
Section 2: Global context	10
2.1 Human rights framework	10
2.2 Household economies and child poverty	10
2.3 Demographics – the 'youth bulge'	11
2.4 Unemployment – a daunting challenge	12
Section 3: Implications for plan	14
3.1 Challenges	14
3.2 Opportunities	14
Section 4: Strategic objectives	16
4.1 Create enabling environment	16
4.2 Build capacity and increase opportunity	17
4.3 Promote participation and empowerment	19
Annex i Approach to implementation	20
Annex ii Relevant human rights articles	22
Annex iii Roles and responsibilities	24

Abbreviations & Acronyms

CCCD	child-centred community development
CCRC	Committee to advance the Convention on the Rights of the Child
CEDAW	Convention on the Elimination of all forms of Discrimination against Women
CRC	Convention on the Rights of the Child
CSO	community service organisation
ES	economic security
HH	household
IHRF	International Human Rights Framework
ICESCR	International Covenant on Economic, Social and Cultural Rights
ILO	international Labour Organization
ICT	Information and communication technologies
OVC	orphans and vulnerable children
TVET	technical and vocational education and training
UDHR	Universal Declaration of Human Rights
UN	United Nations
UNICEF	United Nations Children’s Fund

Foreword

Plan's vision is of a world in which all children realise their full potential in societies that respect human rights and dignity. For this to become a reality, it is necessary to reverse institutionalised neglect of marginalised people in poor communities and generate the conditions required for their economic empowerment. Supportive national policies based on human rights, enabling local environments, inclusive systems for finance and increased investment by government and the private sector are all needed.

This document sets forth Plan's strategy for promoting the economic rights of children and young people. It focuses on children, young people and women and applies the dual approach of supporting households to reduce vulnerability for children and ensuring that young people are prepared to become economically active adults making a positive contribution to civil society.

Three strategic levels of engagement are identified.

- Promoting an environment for social and economic development that is based on human rights and that benefits children and young people.
- Building capacity in the areas of life and work skills and creating access to information, opportunities and support for a successful transition from school into decent work.

- Ensuring that young people's voices are heard and that they are respected and recognised as actors in their own development.

Preparing children and young people to become principal actors and decision makers in their own economic development is an important step for the eventual transition into adulthood and out of poverty and advancement toward the realisation of their full potential. This strategy is a natural next stage that builds on Plan's current investments in children's development (e.g. early childhood development, quality education, sexual and reproductive health).

While the *Economic Security Strategy 2010 – 2015* will present some new challenges, it is clear that the time and opportunity is now and that Plan is positioned to take on these challenges. It is my belief that this strategy can guide our efforts to successfully advance the economic rights of children and young people in a way that is consistent with our rights-based child-centred community development approach.

Nigel Chapman
Chief Executive Officer
Plan International
November 2010

Executive Summary

People under 25 currently represent about half of the world's population – in some developing countries the figure is 60 per cent. Over the next decade, more than one billion children, the largest group ever, will transition through adolescence into adulthood. As the future generation of parents, they will need to become productive adults, able to provide for their own families and engaged in civil society.

But most will come from poor households with scarce resources. If current trends continue, their future will likely hold few opportunities and continued poverty. Without opportunity, children and young people are more vulnerable to exploitation, violence and extremism. Without hope, they can be lured into illegal or dangerous activities that can threaten civil society and security. Youth unemployment is already one of the most daunting challenges in the world today.

The benefits of investing in the next generation are clear, as are the dangers of inaction. Well over a billion more young people will move through adolescence and be ready to enter the workforce over the next decade, but their options and opportunities to participate in productive activities and to contribute to civil society will be few. In developing countries, where 85 per cent of the new job seekers live, pressures will increase and challenges need to be faced. A lack of investments in rural areas and systems that work for the poor has resulted in limited economic opportunities and linkages to markets; there is often a wide gap between the education that secondary schools provide and the skills needed to successfully enter the workforce and barriers to participation

for marginalised populations, especially girls, are many. Charting a new course will require a greater overall investment in economic and employment growth strategies and in education and training closely linked to markets.

Plan will promote the capacities of children and young people to claim and realise their economic rights, the responsibility of households to provide for their development and the responsibility of governments to create the conditions favourable to social and economic environment. Specific actions and activities to be implemented within each country will be determined by situational analysis and will take into account the national and local environments as well as the economic conditions and circumstances for households and issues that marginalised populations face.

Plan's Economic Security Strategy 2010 – 15

The goal of economic security is that all children and young people¹ realize their economic right to be prepared to engage safe and decent work of their choosing and make a positive contribution to civil society.

Duty bearers, especially governments, are responsible for providing protection and an environment that nurtures social and economic development. Duty bearers' roles include the following.

- The **state and communities** support households so that children and young people can continue with their education, even during times of economic shocks and stress.

- **Public and private sector** create an environment that stimulates growth and opportunities that benefit the poor and enable young people to participate in decent work of their choosing.
- With the support of their **families and communities**, children and young people are able to develop and can make informed choices regarding their participation in work and their contribution to civil society.

The three strategic areas of engagement are:

1. **Building an environment for social and economic development** including investments in infrastructures and policies that promote market opportunities that benefit the poor in rural areas. Policies and frameworks that support households to provide for the wellbeing of children and offer market-based training and opportunities for young people are also critical.
2. **Building capacity and creating opportunity** for children and young people to access life skills development, employment information for career choices and skills training aligned with the 21st century labour market. Enterprise development is promoted through training and support for business planning and marketing, combined with linkages to capital and markets. Plan's work in microfinance will extend outreach to more marginalised populations and diversify the types of products offered through use of new technology and other methods to increasing household assets and increase the resilience to withstand economic shocks.
3. **Participation and empowerment** ensuring children and young people are respected as actors in their own development. Their voices must be heard and their concerns and priorities taken into account by policy-makers.



Schoolchildren in Piura region take part in El Emprendedor Piurano, a financial literacy and entrepreneurship project supported by Plan Peru.

Photo credit: Plan / Daniel Silva

Section 1: Plan's economic security strategy 2010 - 2015

1.1 Goal

All children and young people will realise their economic right to be prepared to engage safe and decent work of their choosing and make a positive contribution to civil society.

Decent work² refers to all forms of productive activity, whether it takes place in the formal or informal sector or at home. The concept of decent work sums up the aspirations of people's working lives for opportunity and income; rights, voice and recognition; family stability; personal development and fairness and gender equality.

Sustainable livelihoods³ are:

1. Able to cope with and recover from shocks and stresses (such as drought, civil war, policy failure) through adaptive and coping strategies.
2. Economically effective.
3. Ecologically sound, ensuring that livelihood activities do not irreversibly degrade natural resources within a given ecosystems.
4. Socially equitable. Promotion of livelihood opportunities for one group should not foreclose options for other groups, either now or in the future.

It is necessary to develop and maintain a range of assets and capabilities in order to sustain a livelihood, effectively increase and manage resources and build equity for the future.

Economic resiliency refers to the ability within households to make adjustments and manage resources in order to provide for the wellbeing of children during periods of economic stress and shock.

1.2 Underlying concepts

Plan's vision is of a world in which all children realise their full potential in societies that respect human rights and dignity. For this to become a reality, it is necessary to reverse institutionalised neglect of marginalised young people in poor communities and generate the conditions required for their economic empowerment. Adequate national policies, enabling local environments, inclusive financial systems and increased investment by governments and the private sector are all needed. Government policies must be shaped to improve the competitiveness of the labour market, and the strength of the business environment, as well as improve overall employment and economic opportunities.

Economic⁴ rights are contained in various human rights treaties, including the Convention on the Rights of the Child (CRC). In order to ensure that these rights are realised and protected, multiple stakeholders at international, national and community levels – especially young people – need to be engaged in providing comprehensive responses. Special attention is needed to include marginalised populations, especially girls, young mothers and communities affected by HIV/AIDS.

A life cycle approach⁴ recognises that development is a cumulative process; opportunities at each stage of life are critical if individuals are to fulfil their potential. The process starts at an early age with information about economic rights and responsibilities. Over time, at appropriate ages, it builds with life skills development, career counselling and competencies related to employment and economic development leading, ultimately, to the capacity to secure and retain decent work.

Plan's economic security (ES) activities are anchored in our rights-based child-centred community development (CCCD) approach. They apply the cross-cutting themes of social inclusion and gender equality, partnership and alliances, programme quality, accountability, sustainability, scaling up and risk management, all of which are integrated throughout the framework.

The specific programmes and actions implemented in each country will be determined by situational analysis and will consider the local economic base (for example, agriculture, technology, tourism, etc.) as well as issues faced by marginalised populations. Responses will promote the capacities of young people to claim and realise their economic rights, the responsibility of households (with support from state and communities) to provide for their development and the responsibility of governments to create a favourable social and economic environment.

Programmes will be rigorously monitored and results measured by the actions of duty bearers and the realisation of the rights of children and youth.

1.3 Desired results

1. An enabling environment

- National policies support households in providing an adequate standard of living for children, especially during times of economic shock.
- National policies invest in children's development and prepare young people to enter the workforce.
- National policies stimulate economic development in rural and urban areas and private sector investments stimulate local employment markets, sub-sector development and value chains that link the rural poor to markets.
- Laws protecting inheritance rights for women and orphans are established and enforced.
- Labour standards are applied and enforced to protect children and youth from exploitation and abuse.

2. Capacity and opportunities

- Children, young people and households have opportunities to accumulate savings.
- Households – especially female heads of households – have access to a range of financial products (e.g. diversified loan products, financial transfers, microinsurance).
- Education and training designed to increase the impact of financial services on the wellbeing of children is offered and promoted.
- Children and youth develop economic and employment related skills and competencies according to their individual development needs and stages in the life cycle.
- Young people have access to vocational training based on labour market demand and receive support for the transition into work.
- Enterprise development is promoted and support for business planning, access to capital and mentoring is available to young entrepreneurs.
- Technology, market research and other means are employed to increase outreach, effectiveness and impact.

3. Participation and empowerment

- All children and young people are registered with legal identity papers.
- Children and young people are key actors and decision-makers in programming that affects their economic development.
- Children and young people are able to develop their views, have their voices heard and take action.
- Children and youth are able to participate in policy processes affecting their economic rights at the local, national and international levels.

Section 2: Global context

2.1 Human rights framework

All children and youth have the right to their physical, mental, spiritual, moral and social development. The CRC supports children's right to be prepared to enter the workforce, and human rights treaties supports everyone's right to a free choice of employment and to just and favourable conditions of work. Duty bearers, especially governments, are responsible for providing protection and an environment that nurtures social and economic development.

Roles of duty bearers include:

- The **state and communities** support households so that children and young people can continue their education, even during times of economic shocks and stress.
- **Public and private sector partnerships** create an environment that stimulates growth and opportunities, including access to financial services, support for microenterprise development, value chain development to link small-scale producers to markets and vocational training based on market opportunities and demand.
- With the support of their **families and communities**, children and young people make choices regarding their participation in work and their contribution to civil society.

2.2 Household economies and child poverty

Households need assets and income in order to provide an adequate standard of living to their members. When these are insufficient, households have great difficulty promoting child development. When these children in

turn become parents, they have difficulty providing for their own children and a 'vicious cycle' results as poverty is passed on from one generation to the next.

In order for the cycle of poverty to be broken, it is very important to ensure that children remain in school and acquire an education. Children with more education are more productive as adults and earn higher wages. However, when households lack resources, children (girls in particular) are often required to drop out of school.⁵

In some cases children and youth have no other option but to work to contribute either to the household or their own survival.⁶ However, in these situations, all children, and in all cases, must be protected against exploitation, hazardous conditions and various forms of child labour.⁷

Households headed by women or youth are disproportionately represented among the poor due to inequality of access to resources and lack of political rights and social options. Children living in child or female-headed households are particularly vulnerable, both economically and socially. Often, young mothers and their children are hidden within extended households where they lack control over assets and are excluded from decision-making and adequate means of providing for their children's survival and development.

Studies across a wide variety of cultural settings show that women spend a larger proportion of their income on food, healthcare and education for children than do men, as well as on other goods for general household consumption that lead to improvements in child wellbeing. Women are also more likely to advocate for children's interests in intra-household bargaining. This may take the form of negotiating for greater material investments in children, a reduction in

household violence, support for children's education and/or a reduction in demands for child labour.

For more than a decade Plan has been investing in support for poor women by facilitating access to microfinance. The contribution of microfinance (savings, loans and other financial products) to women's economic empowerment, household economic security and the overall wellbeing of children is well documented. Loans are invested in productive activities and savings are often the first line of 'protection' against emergencies. Research shows that financial services are used by poor households to manage their scarce resources for meeting daily needs (e.g. food, shelter, education), to withstand and cope with economic shocks and to build assets for the future.⁸

Participants in microfinance programmes consistently report improvements in the areas of children's education, health, food security and overall quality of life improvements. Impact for children can be increased when financial services are combined with education and training in topics such as basic child survival, nutrition and reproductive health (Microfinance 'Plus'). Financial education helps households to manage scarce resources and make informed decisions about savings and credit.

Access to a financial services system can be an advantage to poor households, enabling them to access payments under governments' social protection schemes. Some governments distribute social protection payments through financial systems and studies show that linking poor people to these systems allows them quicker access to, and more control over, these resources.⁹

Finally, economic security is not just about access to money. Access to, and control over, material assets such as land are critical to building an economically sound future and standard of living.¹⁰ Women produce between

60 and 80 per cent of the world's agricultural products, yet they own less than 5 per cent of the world's titled land. Property dispossession and disinheritance disproportionately affect women and children, which is especially critical in areas where the HIV/AIDS pandemic is producing millions of orphans.

2.3 Demographics - the 'youth bulge'

People under 24 represent around 50 per cent of the world's population – more than 60 per cent in many low-income developing countries. Africa has the youngest population, with 40 per cent under the age of 15.¹¹

Over the next decade more than one billion children, the largest group ever, will make the transition through adolescence to adulthood. It is hoped that they will become healthy and productive adults engaged in civil society and able to provide for their families. But if current trends continue, it is more likely that they will end up poor and with very few opportunities. Ninety per cent of these children live in developing countries¹² and more than half are estimated to experience severe deprivation.¹³ Furthermore, half of the world's youth live on less than US \$2 per day.¹⁴

Young people entering adulthood during this decade represent the largest generation of current and future parents the world has ever seen. This 'youth bulge' has implications for current and future generations of children. Young people will be either 'makers' or 'breakers' – agents of change for good or for ill if their concerns are not addressed.¹⁵

If they can achieve safe, healthy, productive adult lives, with sufficient resources to care for their own children, the cycle of poverty could be broken. *The positive engagement of youth in the realisation of their rights as a crucial part of the development effort is increasingly being recognised as an imperative at national and international levels.*

2.4 Unemployment – a daunting challenge

For the current and next generation of young people lack of employment (both self-employment and wage work) will be one of the most daunting global challenges over the coming years. The largest cohort of job seekers ever – young people between the ages of 15 and 24 – will enter the global labour market in the next decade.

Youth represent as much as 40 per cent of the world's total unemployed. Nearly 85 per cent of these job seekers live in developing countries where youth unemployment is already at the highest level on record. If the youth unemployment trend continues, an estimated 95 million youth will be unemployed by the year 2015.¹⁶ *Exclusion*

from employment is not only an important cause of poverty; *it is a threat to civil society*. Lack of opportunity or hope leads some young people to resort to risky activities, such as gang membership, unsafe migration or joining armed conflict.¹⁷

For the majority of young people, a successful transition into employment represents the single most predictable determinant in achieving personal and economic self-sufficiency and escaping poverty.¹⁸ There is a critical need for greater overall investment in economic and employment strategies. While the primary responsibility lies with government, private enterprise and civil society also play an important role.



Plan Bangladesh's Street Child project supports 13 drop-in centres which provide safety, food and access to vocational learning for over 1,000 of Dhaka's street children every day.
Photo credit: Plan / Frerieke van Bree

Section 3: Implications

3.1 Challenges

In developing countries, investments in rural economic development have been limited. The current global economic downturn has made governments even more reluctant to allocate scarce resources to social and economic development.

This lack of investment in rural development limits access to markets, especially for the poor and small scale producers. Weak economic development leads to small domestic markets, limited productivity and limited labour demand. Persistent underdevelopment locks people into low-paid work in poor conditions¹⁹ and stimulates migration to urban centres where there is competition for scarce jobs, rendering migrants vulnerable to exploitation.

Studies indicate that entrepreneurship is a successful employment strategy if there is an environment in place in which businesses can thrive.²⁰ An environment must be created that encourages and supports business development; this includes improving access to technology, markets and capital for both new and established enterprises.

Young people lack information to enable them to navigate their way through life and to make career choices, leaving them vulnerable to dangers and exploitation. Furthermore, secondary education and vocational training systems are not imparting the knowledge and skills that are relevant and necessary for current and future labour markets. Consequently, even educated people can face long-term unemployment because their skills do not match with labour market demand.

In most developing countries young women and girls are systematically denied opportunities to seek out employment and women's participation in the labour force is challenged by many factors, including gender bias in legal, economic and cultural

environments. While young people in general (especially orphans) are systematically denied their rights to inherit property, girls and young women are especially excluded because of customs and lack of legal protection.

Finally, more than half the world's adults (especially the poorest) still do not have access to financial services, which can inhibit their ability to increase their incomes, manage uncertainty and develop their economic capacity. This is especially true for poor and marginalised populations. For youth, access is less than 25 per cent. In developing countries where government programmes offer an opportunity to extend services to poor people through microfinance systems the potential remains largely untapped.

3.2 Opportunities

Promoting the economic rights of children and young people, and preparing them to become principal actors and decision-makers in their own economic development, is a natural next stage that builds on Plan's current investments in children's development (e.g. early childhood development, quality education, sexual and reproductive health). It is an important step for the eventual transition into adulthood and becoming agents of positive change.

Plan is well positioned to build on previous experiences and programmes that have demonstrated their effectiveness as well as to increase our learning and capacity through new opportunities. With extensive outreach into, and relationships with, poor communities in developing countries Plan can play a role in informing and mobilising communities, households, children and youth to promote economic rights and responsibilities and influence governments.

An extensive network of partners has been built up over the past decade that can be

mobilised to increase access to more financial products for poorer households, children and youth through the use of technology, market research and the promotion of innovative methodologies. Plan's work can be expanded to advocate for 'inclusive' financial systems and work to increase the linkages between government payment programmes (conditional cash transfers, pensions etc.). Community savings programmes can expand options by organising into federations or linking with formal financial institutions.

Corporate partnerships and relationships with governments can 'open doors' and help to influence the building of an economic landscape where the rights of children

and youth are respected (protection from child labour; national policies supporting development of children and young people; creation of 'decent work' opportunities for young people; environmentally sound business practices etc.)

Finally, a recent survey of Plan country offices indicated that the majority want to expand and improve their capacity to work with youth and support opportunities for employment. Plan's partnership with the World Bank Global Partnership for Youth Investment (GPYI) can provide a platform for learning and can inform future investments by Governments regarding their investments in social and economic development.



Young people from Sierra Leone attend their weekly Village Savings and Loans meeting.

Photo credit: Plan / Hudson Sisay

Section 4: Strategic objectives

This section contains strategic objectives and activities that will contribute to the economic security goal. Specific responses will be determined by situational analysis and carried out by Plan and/or its partners in government and civil society, according to local contexts. Experience has demonstrated that higher results can be achieved when Plan offices concentrate their efforts. For example, identify a specific target population (e.g. single parents) and/or issue (e.g. promote entrepreneurship) – and develop a targeted strategy for that set of circumstances.

4.1 Create an enabling environment

Social protection and development

The CRC and other international human rights treaties make it clear that states are responsible for enabling households to provide an adequate standard of living to their members and for creating the conditions in which economic development and progress towards full employment take place. Countries are most likely to be successful in creating employment opportunities if there are coherent, integrated policies at the macro and micro levels.²¹ Plan will work to ensure that the following policies are actively developed and/or encouraged.

- Coherent, integrated Economic and Employment Policy Frameworks that stimulate labour demand in marginalised rural and urban areas and help to prepare young people to enter the workforce.
- National policies that provide safety nets and protection for child development (i.e. cash incentives to keep children in school, national insurance, child development accounts).
- National policies and civil codes that protect the right to inheritance for orphans, especially girls, and young widows.
- National policies and programmes to support the recovery of livelihoods after disasters.
- The labour standards contained in the ILO Conventions that are relevant to children and youth are adopted and enforced.²²

Economic development

Policymakers must work toward increasing macroeconomic stability, developing equitable and inclusive labour markets, reining in inflation, investing in workforce development, securing property rights, improving transport and communications, and creating a stable political environment in order to reduce risks for households and promote economic development.

Plan will work to ensure that:

- Governments and the private sector invest in the economies of poor urban and rural areas, and that market development and job creation receive the stimulus of investment from the same sources.
- Governments and the private sector promote investments that stimulate local labour markets and link small entrepreneurs and/or smallholder farmers to broader markets on beneficial terms.
- The corporate sector provides support for the development of local markets, the creation of jobs and the training and support of youth in their employment.
- Property rights for women and young people who have been orphaned are protected to allow them to use land for income production.

4.2 Build capacity and increase opportunity

Knowledge and skills

Each decision along the pathway toward adulthood can make the difference between a life engaged in productivity and civil society, and one with limited options and hope. Children and youth must develop the knowledge, skills and attitudes needed for economic empowerment, employment and civic participation. Young people will be supported in establishing the foundation for a productive life through life skills education, pre-employment competencies, financial literacy and career guidance.

To make lifelong learning for all a reality, countries will need to carry out major reforms in their education and vocational training systems. School-to-work schemes should integrate education with workplace learning. Training systems need to become more flexible and responsive to rapidly changing skill requirements. Reforms should also focus on how learning can be facilitated, as well as on training for specific occupational categories. Plan will promote and/or support the following.

- Households linked to government social protection measures that increase opportunities for children to stay in school.
- Information about the protection of children's economic rights will be provided to children and households; this encourages support for the well-being of children, the best use of scarce resources and the ability to cope with economic shocks.
- Children to receive information about economic rights and responsibilities at an early age, either in formal or non-formal settings.
- Pre-employment and life skills education, including information about healthy and safe life choices, financial literacy and civic engagement are offered at an appropriate stage of the life cycle.

- Young people to have access to updated and accurate labour market information to make informed employment choices and lifestyle decisions.
- Career guidance will point toward safe and decent work for which there is evidence of demand – both self-employment and paid labour – where females and males have equal opportunities and there is the potential for upward mobility.

Enterprise development

Enterprise development has been shown to have impact on youth employment. In addition to inherent characteristics on the part of the entrepreneur, sound enterprise development requires a foundation of well-developed life skills and competencies. Enterprises also need access to capital, business development services and linkages to corporate supply chains and regional and global markets. Plan will promote and/or support the following.

- Micro and small enterprise development based on sound business plans and practices. Social enterprises²³ – especially businesses that introduce environmental solutions and technological innovations – will be emphasised.
- Business training for young entrepreneurs and support to develop a business plan to establish a viable business. Support will be based on a market assessment to determine demand and identify partners and competitors. Due diligence will be employed to properly analyse and assess risk.
- Linkages to financial institutions, to secure start-up capital and additional capital as the business grows, as well as access to information and linkages to networks for value chain development.
- Entrepreneurs to have a mentor – a business professional or experienced peer – who can offer sustained, practical advice and support. Entrepreneurs supported by Plan in the establishment of a viable

enterprise will be asked to share their learning with other young entrepreneurs.

- In post-disaster or emergency livelihood recovery efforts, support for youth who own enterprises such as adapting and updating their business plans, securing loans or grants to reinvest in business and mentoring support to re-establish the viability of the enterprise.

Technical and vocational education and training (TVET)

A serious failing of the TVET programmes in the past is that young people have been trained in occupations where no jobs, or very few jobs, exist. In other cases, the training is not aligned with private industry requirements and/or technical standards, in some cases leaving even educated young people lacking the skills needed for work. Plan will promote and/or support the following.

- TVET for occupations and industries where there is evidence of current or future market demand.
- Evidence of demand will be based on market research that identifies occupations as well as specific skills and competencies required by private sector employers. Private sector employers will have input into the market research and the TVET curricula.
- In most cases TVET will be accompanied by the reinforcement of basic skills such as literacy, numeracy and life skills.
- Partnerships between training institutions and the private sector linking TVET trainees to apprenticeship opportunities and job placements that comply with government labour standards will be developed and TVET trainees will be linked to job placement support to increase chances of success.
- Whenever feasible, post-placement support will be offered to increase chances for success.

Financial services

Children's standard of living can be raised and risks reduced if poor households have access to financial services. Households require a range of financial services, including savings, loans, financial transfers (remittances) and micro-insurance to enable them to earn income, manage risk and cope with shocks. Lessons learned from Plan's previous experience will be carried forward and combined with new technology to increase outreach to poorer populations, especially female heads of households, children and young people. Plan will promote and/or support the following.

- Networks and organisations that advance the 'inclusive financial services' agenda, including child-friendly banking and financial products for youth.
- The promotion of savings and increased access to client-driven financial products (e.g. diversified loans, financial transfers and micro-insurance) for poor households, especially women and young people.
- Partner organizations that pass a due diligence review and comply with principles of consumer protection by ensuring that clients and members are informed of costs in a transparent manner and that assets are protected.
- Collaboration and linkages with state-sponsored schemes that distribute social protection and development grants.
- Community savings groups to explore avenues such as forming federations, linking with formal financial institutions or linking with state-sponsored social protection and development grants.
- Market research to develop appropriate products, piloting of new technologies (such as mobile banking) and linking with non-financial services such as education and training (Microfinance 'Plus').
- Access to financial education for all households (not only members of

microfinance programs) to increase people's awareness and ability to manage scarce resources and to make sound financial choices and decisions.

- In emergencies or post-disaster situations, outstanding loans should be renegotiated with reasonable terms and/or new loans will be made available to protect or rebuild livelihood activities.

4.3 Participation and empowerment

When children and youth learn about their economic rights, they also become aware of their responsibilities for the present and opportunities for the future. The energy and potential of young people can then be harnessed towards resolving issues such as lack of skills training and employment, which are among young people's priority concerns. Building social networks, establishing young people's representation in governance and facilitating their access to entitlements will help to reverse traditions of exclusion.

Participation

In order to make the investments of Plan and its partners relevant to the concerns of young people, young people must have the opportunity to have their voices heard and to be key actors and decision-makers in their own development. Plan will promote and/or support the following.

- Young people will be integrated in a representative, inclusive and appropriate manner into Plan's programme governance structures and decision-making and planning processes.
- Young people and youth-led organisations will input into economic security strategic

planning, programme design and evaluation (e.g. participate in market research). Participatory methods that involve young people, develop their skills and expand their choices will be employed.

Empowerment

Young people will receive support in developing their views, having their voices heard and taking action on economic issues at the local level, which in turn will improve their standing in their communities and enable them to influence decisions that have a direct impact on their ability to pursue their livelihoods. Plan will promote and/or support the following.

- Children and young people to obtain the documents necessary (i.e. birth certificates, national ID cards) to establish citizenship as well as for property and business ownership.
- Young people's groups, organisations and youth councils that work on economic and employment-related issues. Networking at the local and national levels to enable them to learn from each other and build a stronger collective voice.
- Young people to engage in researching and analysing their situation and in taking action within their communities on issues they identify as important.
- Young people to engage in monitoring the impact of local and national policies on employment and participation. Opportunities will be sought for people to participate in policy processes at the local, national and international levels. The institutionalisation of this participation will be promoted within decision-making structures at all levels.

Annex i: Approach to implementation

The Economic Security Strategy integrates the cross-cutting themes and key strategies of Plan's child-centred community development (CCCD).

Participation

- Children and young people will be encouraged to participate in policy-making decisions and planning at local and national levels and to lead advocacy efforts to promote realisation of their economic rights.
- Plan will encourage households and communities to support and contribute to the efforts of children and young people to realise their economic rights.

Social inclusion and gender

- Programmes will reach into under-served populations, including poor rural and urban areas. Groups that are marginalised (people living with HIV/AIDS, OVC, combatants and former combatants, etc.) will be identified and measures will be put in place to facilitate their inclusion.
- Opportunities will be increased for populations who have traditionally been excluded from access to economic rights, with particular attention to the situation of girls and young mothers.
- Gender analysis will be conducted during all programme stages including planning, implementation and evaluation.

Strategic partnerships and alliances

- Economic security activities will be conducted through strategic partnerships and alliances at the local, national and international levels. Partnerships and alliances will be developed on the basis of proven competency, a shared vision and values and commitment to supporting economic, social, civil and political rights.

Programme quality and accountability

- Economic security activities will be based on demonstrated effectiveness in programming and will adhere to standards for effective practice as recognised by the development industry. The results will be documented through independent evaluations and monitoring systems. Sharp indicators will be identified for each strategy employed, taking into account both quantitative and qualitative results. Unintended negative consequences to ensure that children are not subject to exploitation or increased risks (e.g. child labour) will be taken into account.
- New (untested) approaches will be tested through pilots that are documented, monitored and evaluated using best practices and quality standards as benchmarks. Linkages will be established with academe for research and (independent) evaluations. Programme approaches and results will be documented, and mechanisms for the exchange of experiences and lessons learned within and among participating countries will be established.

Sustainability and scaling up

- Sustainable 'scaling up' will be achieved through institutionalisation into government-supported or market-based systems. It can also involve the replication of demonstrated, effective practices through collaboration with partners and maximum use of technology.
- Sustainability for microfinance will take into account industry-recognised standards and indicators for both financial viability and socio-economic impact.
- The sustainability of new enterprises will take into account their economic viability, environmental impact and potential for creating employment.

Risk reduction and management

- Plan's economic security strategy will help reduce the risk of unemployed youth engaging in harmful lifestyles and the risk to local and national security that mass youth unemployment poses.
- The risk of economic shocks within households will be reduced through linkages with social protection programmes (formal and informal). Savings that can be

accessed in times of emergency, micro-insurance and diversification of income will also be promoted. Financial education will enable households to manage fluctuations in financial flows.

- Post-disaster, Plan will support the continuation of access to financial services and the recovery of livelihood activities in a responsible manner.



Women's Savings and Loans Group, supported by Plan Niger.

Photo credit: Plan / Jenny Matthews

Annex ii: Relevant Human Rights Articles

Article 28 of the CRC supports children's **right to be prepared to enter the work force**. The CRC (article 5) requires that **due consideration** be given **to the evolving capacities of the child**.

Development practice has recognised that freedom from poverty and the achievement of an adequate standard of living require the acquisition of livelihood-related assets:

- **Building social capital** through the **right to freedom of association** (CRC 15) and the **right to non-discrimination** (a human rights principle that is reflected in all conventions).
- **Promoting political capital** through the **rights to information and freedom of expression** (CRC 12, 13 & 17).²⁴
- **Development of human capital** through the **rights to educational and vocational information and guidance** (CRC 28); and **protection from the worst forms of child labour** (ILO 182).
- **Access to financial capital** through the **right to loans and marketing facilities** (CEDAW 13b and 14.2g).

The right to work and the **right to a free choice of employment and to just and favourable conditions of work** are expressed in Article 23 of the UDHR and further elaborated in Articles 6 and 7 of the ICESCR. The ICESCR (Article 6) lists some of the steps that state parties should take to achieve the realisation of the right to work, including the provision of technical and vocational guidance and training programmes and policies to achieve steady economic development and full and productive employment.

The ILO has the responsibility to formulate international labour standards under its Conventions and Recommendations. Over the last decade, the ILO has integrated its responsibilities under a primary agenda of 'decent work,' which is anchored in Article 23 of the UDHR and through which it promotes labour standards, opportunities for employment, social protection and social dialogue. The CRC protects children from economic exploitation through the establishment of minimum ages for employment, regulation of hours and conditions of employment (Article 32).

Annex iii: Roles and responsibilities

Role and/or responsibility of:	Environment for social and economic development	Capacity and opportunity	Participation and empowerment
Households...	<ul style="list-style-type: none"> • Support young people in their research, monitoring and advocacy activities. • Take action to reduce child and youth labour exploitation, including in post-disaster situations. 	<ul style="list-style-type: none"> • Use financial services to increase economic security for the well being of children. • Use their resources to the greatest extent possible to expand their assets and protect children's rights. • Support and promote the participation of children and young people in activities that build their social, economic, and employment competencies • Support young people in their career choices. 	<ul style="list-style-type: none"> • Ensure that children and young people have legal identity documents. • Enable children to attend school to develop their full capacities. • Support the participation of young people in groups, networks and organisations involved in economic rights.
Children, youth, their groups and organisations...	<ul style="list-style-type: none"> • Participate in the conduct of research on employment legislation, policy and practice. • Participate in monitoring local and national compliance with labour standards. • Lead their own advocacy efforts and participate in broader advocacy campaigns. 	<ul style="list-style-type: none"> • Participate in formal and non-formal savings groups, education and training opportunities and development/testing of educational materials. • Act as trainers and mentors. • Develop businesses based on market research and business planning. • Participate in TVET and job placement. • Make healthy life choices and appropriate use of financial services. 	<ul style="list-style-type: none"> • Participate in programme decision-making and planning. • Participate in dialogue, decision-making and action on economic issues within their communities. • Learn about economic issues and network with each other to share experiences and build a collective voice. • Monitor and research local and national policies for impact on youth employment and participation. • Participate in policy processes at local, national and international levels. • Obtain legal identity documents.
Communities...	<ul style="list-style-type: none"> • Support property rights for widows and orphans. 	<ul style="list-style-type: none"> • Support and facilitate the development of financial services. • Support poor households with dependent children in their efforts to provide a standard of living for children, especially in times of emergency and economic crisis. • Respect young people as actors in their own development and support their career and livelihood choices. 	<ul style="list-style-type: none"> • Include young people as active participants in decision-making and governance structures.

Role and/or responsibility of:	Environment for social and economic development	Capacity and opportunity	Participation and empowerment
Local and national government...	<ul style="list-style-type: none"> Put in place legal frameworks, policies, standards, programmes, investments and services that promote and support economic development that benefit the poor. 	<ul style="list-style-type: none"> Ensure that children and young people have access to formal and non-formal education. Include education about economic rights and responsibilities in formal and non-formal education curricula. Develop and invest in social protection measures to support poor households. Develop and invest in business development training and support. Support the development of enterprises by young entrepreneurs, including removal of barriers and promoting innovation. Develop and invest in market-driven TVET and job placement schemes in collaboration with private industry. Put in place legal measures and investments that advance 'inclusive' financial services (including for children and young people). 	<ul style="list-style-type: none"> Facilitate the formation and activities of youth organisations and networks. Include representatives of young peoples organisations in policy discussions. Include young people as active participants in decision-making structures that deal with the issues that concern them.
Civil society organisations...	<ul style="list-style-type: none"> Support research for national employment legislation, policy and practice. Support children and young people in their advocacy efforts. Promote the efforts of government to translate international labour standards into national contexts. Support monitoring of compliance with UN treaties and labour standards and participate in the reporting processes to the relevant UN Committees (CRC and ILO). 	<ul style="list-style-type: none"> Collaborate in piloting educational materials and methods and in delivering and 'scaling up' the use of best practices. Collaborate in the provision of market driven TVET and business development training and support. Advocate for national legal environments and investments that advance inclusive financial services. Increase the range of financial products, including those that are appropriate for children and youth. Conduct market research and pilot new technology to expand outreach and impact. 	<ul style="list-style-type: none"> Support and strengthen children's and youth groups, organisations and networks.
The corporate sector...	<ul style="list-style-type: none"> Adhere to government labour standards. Invest in both urban and rural areas and in sectors that promote youth employment. Supports the development of local markets and job creation that respect human rights and environmental sustainability. 	<ul style="list-style-type: none"> Collaborates with government to identify job trends and design vocational training curricula. Provide opportunities for youth through apprenticeships, mentoring and job placements. Increases access to financial services for women, children and young people. 	

Notes

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- 3 Carney, D., Drinkwater, M., Rusinow, T., Neefjes, K., Wanmali, S. and Singh, N. (1999) Livelihoods Approaches Compared. A comparison of the livelihoods approaches of the UK Department for International Development (DFID), CARE, Oxfam and the United Nations Development Programme (UNDP).).
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- 6 According to UNICEF's Progress for Children report (2007), 158 million children are working rather than studying.
- 7 Iglebæk and Hasan. (2005). The Puzzle of Children and Their Money: Evidence from Bangladesh.
- 8 Child labour comprises (i) all children between 5-11 years of age who are economically active, (ii) children between 12-14 years of age who work in an economic activity for 14 or more hours per week, and (iii) children between 12-17 years of age who work in an economic activity that is classified as belonging to the "worst forms of child labour." (Source: International Labour Organisation.)
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- 23 Labour Legislation Guidelines. ILO.
- 24 Social enterprises apply business approaches to advancing social development and produce both economic and social benefits.
- 25 Moser, C., Norton A. (2001). To Claim our Rights: Livelihood Security, Human Rights and Sustainable Development. ODI.

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