



# Kids Talking to Kids: Youth Participatory Research in Microfinance

Jared Penner, Microfinance Coordinator



Mennonite Economic  
Development Associates



# Overview

1. Introduction to MEDA and our work in youth microfinance
2. Description of our research project on microfinance and children affected by HIV/AIDS
3. Youth participatory research methodology



# Introduction to MEDA

Mennonite Economic Development Associates

- Faith based, international development NGO based in Waterloo, Canada.

Microfinance and Production-Marketing Linkages

- Cross cutting issues of youth, gender, environment and HIV/AIDS



International projects in Africa, Latin America, Central Asia, Middle East

[www.meda.org](http://www.meda.org)



MEDA



# MEDA's Experience with Youth Microfinance

PPIC-Work in Egypt

Secure Futures in Afghanistan with AED

Partnership with Partners in Technology Exchange (PTE)

Impacts of Microfinance on Children Study

- Child's time at work increased as family received increased loan capital
- Child with own income source has higher decision making power





# Current Research with Child Participation

- Objective: To determine how MFIs can better support children affected by HIV/AIDS and having to take care of themselves
- Examine the reality of child labour in communities heavily affected by HIV/AIDS
- Maximize the participation of children in the design, implementation and analysis of research
- Funded by the CIDA Policy Branch (Child Rights, HIV/AIDS, Microfinance)



# Research Partners

1. Mozambique: FDM and Coalizao
2. Zambia: CETZAM and Light of Hope
3. Haiti: Fonkoze and Gheskio
4. India: ASK and Positive Peoples Network

Supplementary Research in Uganda  
with FINCA and Friends of Orphans.



## Child Led Research Methodology

Children are “assigned, consulted and informed, sharing decisions with adult-initiated projects.”

Examples from CWC and ASK in India

Children are not isolated but work closely with adult supervisors.

Child respondents 10-17, youth research facilitators 16-17.





# Participant Workshop

Gathered in Mozambique April 2008

Review and discuss areas of inquiry, individual questionnaires and focus group discussion guides.

4 groups: boys, girls, Portuguese adults, English adults

Finalizing Survey Instruments





# Areas of Inquiry

1. Work/Income Generating Activities
2. Income/Managing Money
3. Health
4. Learning and Education
5. Vulnerability/Security
6. Adult Role Modeling
7. Future Plans



# Research Sample

30 individual respondents and 2 FGDs in each country from each of the following groups:

1. Child working in family business, family client of MFI
2. Child working in adult run, non family business that is part of MFI
3. Child operating own business, client of MFI
4. Child supporting themselves with no connection to MFI



# Field Testing of Research Methodology

Orientation in Research Techniques and Practices

Day 1: FGDs with groups of 10-14s and 14-17s (1 facilitator, 1 recorder, adult supervisors)

Day 2: Individual Surveys (2 for each facilitator)

Evaluation and revisions



# Maputo Workshop Pictures



# Maputo Workshop Pictures





# Participant Feedback

Sensitive to HIV/AIDS stigma

Differences in vulnerability issues between girls and boys (abuse in work place, dealing with authority figures)

Issues of fair wages and fair treatment at work

Privacy/Confidentiality statement

Discrepancies between wording in English and in Portuguese





# Challenges and Opportunities

Keeping children focused on the task!!

Communication breakdown between partners

Managing expectations from participants (as well as donors)

Children felt engaged, proud of their contributions

Participants learned skills quickly and methodology was easily replicated.





## Next steps

Pre-testing in participating countries (May-June 2008)

Final Surveys completed and research conducted (July-Sept 2008)

Final interviews and consulting sessions with child facilitators in country (Sept-Oct 2008)

Data processing, report writing, sharing of results with participants (Nov 2008-Feb 2009)

Final Report Published (March 2009)

# Zambia Pre-Test Pictures



MEDA

# Haiti Pre-test Pictures





Thank you

Questions and Comments

