

INVESTING IN YOUNG PEOPLE

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Youthful force for change in society

Many young people are problem solvers but need more support for their initiatives, writes Sarah Murray

Around the world, young individuals are demonstrating the power of the next generation to effect change, and becoming active participants in finding solutions to some of the problems they face.

While non-governmental organisations, companies and governments all play a vital role in improving the health, education and employment prospects of the younger members of society, there is an increasing recognition of the power of young people themselves to make a contribution.

Take, for example, three of last year's Global Fellows in the YouthActionNet programme – an International Youth Foundation initiative: Rachel Nampinga, a 29-year-old Ugandan, is the driving force behind the African Youth Initiative on Climate Change. Abhishek Bharadwaj, a 29-year-old from Mumbai, is building partnerships and spearheading advocacy campaigns to address homelessness. And Neilesh Patel, a 25-year-old American, is connecting health professionals with global volunteering projects.

The problems they face are pressing. On the health-care front, young people experience a high prevalence of unplanned pregnancies. About half of all people newly infected with HIV are below the age of 25 and adolescents between 15 and 19

are twice as likely to die from complications during pregnancy or childbirth as those over the age of 20.

The risk of unemployment is also high. Young people make up almost half of the world's unemployed, according to the World Bank's most recent World Development Report, which for the first time focused on young people under the title "Development and the next Generation". Some 100m new jobs will be needed for these people in the Middle East and North Africa alone, said the report.

In addition, the bank found that companies doing business in countries such as Algeria, Bangladesh, Brazil, China, Estonia, and Zambia saw poor education and work skills as severely hampering their operations.

For Bill Reese, president and chief executive of the International Youth Foundation (IYF), enhancing the

The under-30s are plugged into global networks and connecting as never before

work skills of young people is crucial. "Even in the poorest countries, up to 30 per cent of national budget is spent on education, and that's an appreciable amount of money," he says. "But often there is no sense of what the market is going to need and what skills [young people] are going to need."

Promoting employability is the focus of the Education and Employment Alliance



Developing talent: a volunteer at a village school in Dhaka shows students some pictures on her digital camera

GMB Akash/Panos

(EEA), a partnership between the US Agency for International Development and the IYF that works in Egypt, Indonesia, India, Morocco, Pakistan and the Philippines – countries with high unemployment rates – to increase job training and education programmes.

Companies are part of the process. The EEA's partners include corporations such as Microsoft, General Electric and Oracle. Microsoft is also working with the IYF in Africa to improve the employability of young people. Launched in May last year, the programme is modelled on the IYF's entra 21 initiative, which aims to improve the IT skills of young people in Latin America and the Caribbean.

For companies involved in these and other initiatives, there are sound business reasons for participating – for young people are future employees and customers. "It's not a jump for companies sourcing and selling in the developing world to realise that the demographics are huge," says Mr Reese. "And they understand that the social investments need to be there, too."

At the same time, there is a growing recognition that

young entrepreneurs need to be given more support so that they can help reduce unemployment through their own small businesses.

"About 20 per cent of young people have the potential to start their own business but fewer than 5 per cent do so," says Andrew Devenport, executive director of Youth Business International (YBI).

"So we need to support that missing 15 per cent because if they can start successful businesses, they can potentially offer employment to some of the remainder of the world's under-employed or unemployed young people."

To do so YBI, which is part of the International Business Leaders Forum, founded by the Prince of Wales, offers disadvantaged young people around the world loans and business mentors. Mr Devenport says the mentoring is an essential part of the programme. "When you start any new business, regardless of personal circumstances, the big thing is to have a shoulder to lean on and someone who can provide advice and access to external networks," he says.

While companies and

organisations such as YBI and the IYF are focusing on equipping young people for their future working lives – whether as employees or as entrepreneurs – increasingly, young people themselves are also coming up with innovative solutions to global problems.

For these people, technology is the fundamental tool enabling them to get their projects off the ground, to mobilise others to join them and to spread knowledge and information about the challenges they face and the successes they have experienced.

In a world where access to

technology – whether through a mobile phone or websites such as MySpace and Facebook – is becoming more widespread, young people are better equipped than ever to find ways of improving their own lives and the lives of those around them.

These youngsters are not only entrepreneurial and technologically savvy, they are also plugged into global networks and connecting as never before, using technology to share ideas.

Several of the IYF's YouthActionNet Global Fellows are using the power of

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Youngsters take the helm to combat child sex trade

INTERVIEW
CHERYL PERERA

Daina Lawrence meets the founder of the youth-run activist group OneChild

The meeting took place outside on a patio in Sri Lanka, in broad daylight. If he liked the merchandise she presented, they would make a deal.

The product the two were bartering over was her body.

Canadian teenager Cheryl Perera was undercover, playing the role of a child sex worker in her first face-to-face introduction to the global sex trade. "I wanted to participate in the operation and watch it unfold, but I wasn't going to be the decoy."

Then plans changed and this meeting on a Sri Lankan patio, set up by a Sri Lankan child protection non-governmental organisation, helped to arrest a 40-year-old corporate executive.

Her trip was originally inspired by a high school project and Ms Perera says, even at 16, she was not comfortable sitting on the sidelines while these injustices occurred to children around the world.

Ms Perera returned to Canada and founded OneChild, a youth-run activist group in Richmond Hill, near Toronto, with the objective of combating the child sex trade—all before celebrating her 20th birthday.

What makes this group unique among other organisations in Canada with a similar mandate is its dedication to having young people as the driving force behind the group. "We empower youth to take action in this issue," explains the group's founder.

Now 22, Ms Perera participates in speaking engagements and youth-run initiatives all over the country, trying to educate Canadians about the

severity of the situation abroad and the need for Canada to prosecute those taking part in this form of child abuse.

Laws passed in Canada in 1997 allow for child pornography peddlers and child-sex tourists to be charged under national law, but the horrors of this type of child abuse remain an issue in Canada more than a decade later.

On January 15, a global investigation into an internet child pornography ring led to the arrests of nine Canadians and exposed an additional 98 people suspected of



Perera: dedicated to empowering youth

purchasing the illegal material from a website based in Ukraine.

Adult participants in the global sex trade prey on the vulnerable, explains Ms Perera. Tragically, the Asian tsunami in 2004 presented a gruesome opportunity for sexual predators to seek out those left orphaned, poor and homeless.

It is still very hard to know how many paedophiles have visited the areas affected by the tsunami posing as parents of lost children, English teachers and even aid workers. In Australia, Queensland police reportedly identified 60 convicted sex offenders leaving the country, posing as volunteers in tsunami-stricken

areas. "This is exactly the type of thing [predators] are waiting for," adds Ms Perera.

The Canadian activist tells of youths being drawn into the sex trade after believing they were being employed as servers in local bars. Once they arrived for work, however, they were forced to dance for tourists who then selected them for sex.

It is hard to repair the damage this way of life has caused, explains Ms Perera. Brainwashing is a common technique to keep children in the clutches of pimps and those who wish to exploit them. "If they are rescued some even run back to the clubs thinking that's their only family," she explains.

OneChild is working with Preda, an NGO in the Philippines, to build a rehabilitation centre in the region for children needing a safe place to escape and recuperate from their lives in the sex trade.

The advantages of having young people at OneChild's helm become more obvious through the group's dealings with children involved in commercial sexual exploitation. "Whenever we go to meet the children, we have seen that they are more inclined to open up with us because we share that common youth," she says. "These children, a lot of the time, have been abused by adults."

However, Ms Perera says OneChild members, because of their age, are often met with a "pat on the head and 'that's nice' and 'go on your way'".

It is the subject matter, she says, which has the largest influence on negative reactions to her cause – particularly from adults. "People think young people do not need to deal with issues like this and, because it's sexuality, it's taboo."

"But it's an issue that affects children," says Ms Perera. "Who better to understand it than themselves?"

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Investing in Young People

Boundaries blurred as campaigners go digital

TECHNOLOGY

Sarah Murray on the impact of the internet and mobile telephony

Since 2004, a group of young people aged between 18 and 30 have been contributing stories, essays and photojournalism on everything from human rights to social exclusion to a website called Brainstorming.

Talia Delgado, its founder, originally launched the magazine in print form, but soon realised the potential of web-based technology as a channel for views from around the world. Today the site's contributors come from 17 countries.

Brainstorming is one among a growing number of websites that demonstrate the power technology is bringing the next generation of activists, environmentalists and philanthropists.

And while Brainstorming is a channel for ideas, other young people are using the internet to channel funds to the needy. For example, Matt Flannery left his job as a computer programmer two years ago to focus on the website he launched, kiva.org. This facilitates small, person-to-person loans to entrepreneurs located anywhere from Zambia to the Philippines.

Microfinance institutions vet the borrowers who post their profiles along with photographs on the site to attract lenders, who then receive e-mail updates from their borrower.

These kinds of borderless organisations are becoming increasingly common as young people who have grown up with high-speed internet access and mobile phones no longer see country borders as limiting them. "The blurring of national boundaries is important with this

generation," says Alan Williams, vice-president for leadership and engagement at the International Youth Foundation. "So if they're engaged in the environmental movement, it's not just in the US, it's global because technology allows them to interact with other young people irrespective of border."

The spread of global online communications has shaped the way young people approach the issues they face. For if websites such as YouTube, MySpace and Facebook have provided new entertainment and new friends, the technology can also be harnessed to create the networks and spread the information needed to address social and environmental problems.

The spread of online communications has shaped the way young people approach the issues they face

The YouTube model is one in which Witness – the human rights organisation co-founded by rock musician Peter Gabriel – sees great potential. Anyone capturing human rights abuses or witnesses' testimonials on video, whether through a camera or mobile phone, can publish their footage on the site.

"It's really important to have the online space because that's where the next generation of youth is," says Suvasini Patel, communications and outreach manager at Witness, which uses video and other technology in human rights campaigns.

And while computer-based high-speed internet access is less prevalent in the developing world, rapid uptake of mobile technology gives even young peo-

ple in poorer countries a tool through which to operate.

The potential of mobile technology has not been lost on Witness. As Ms Patel points out, the organisation no longer has to rely on people with expensive camera equipment – anyone with a mobile phone that shoots video can contribute.

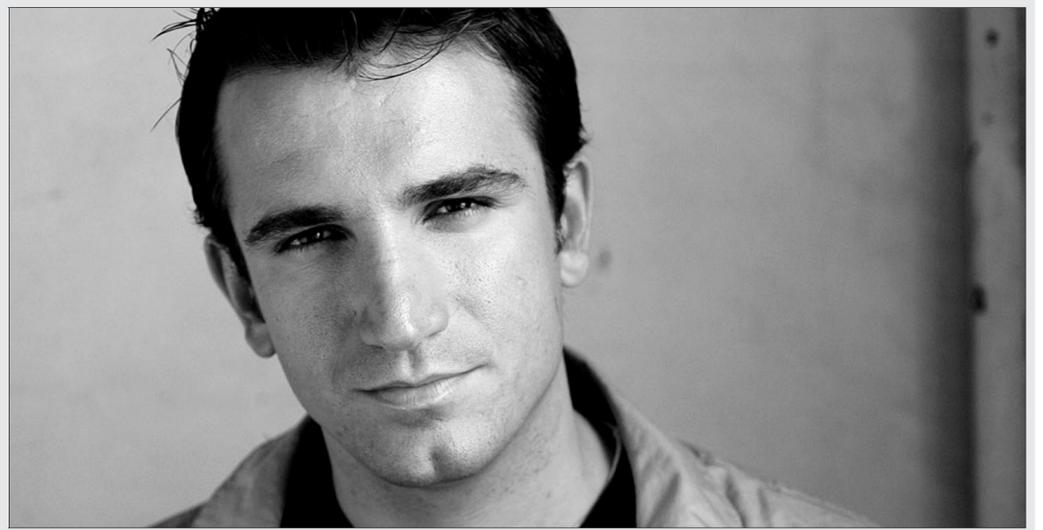
The challenge for young people, therefore, is less about mastering the technology but how to deliver their message in an effective way using hand-held devices. Examples have already been seen in the political arena, as the recent youth-led text messaging campaign mobilising young people to vote in Poland showed.

Mr Williams has found young people well versed in delivering a message quickly and powerfully. "In our fellowship training we went around the room and got people to introduce themselves," he says. "These people could give their message effectively because they've had to do this as part of the online culture."

Of course, in addition to providing tools for young activists, social entrepreneurs and philanthropists, technology also helps improve the lives of underprivileged young people.

In the UK, Vodafone is working with organisations such as the Samaritans and YouthNet – a website that provides everything from jokes to information on the issues affecting young people – to promote access to vital information via mobile phone.

This has several advantages, says Sarah Shillito, head of the Vodafone UK Foundation. "They don't have to be literate to use a mobile, whereas with the internet there are challenges for those that have missed school," she says. "And they have confidence in the privacy of their mobile phone. They can ask what they want to ask, when they want to ask it and with a method they prefer, whether voice or text."



Making the right connections: technology is fundamental to Erion Veliaj and his organisation

Mobile phones help keep Albanian youth movement in the picture

When images of police brutality appear in an instant message on your mobile phone it has a powerful impact. At least this is the experience of Erion Veliaj and the other young activists behind Mjaf!, an Albanian youth movement whose name translates as "Enough!".

Mjaf! was founded in 2003 by Mr Veliaj and three other former high school friends who, returning from their studies at west European and US universities, were horrified at the corruption, poverty, organised crime and failing public services they witnessed in their home country.

Initially, the initiative was "a public campaign to provoke the public into action, to shake off civic apathy," says Mr Veliaj. "Now it has developed into a fully fledged civic movement."

With a professional staff of about 30 people in their mid-20s, the organisation

caters to interest groups ranging from mining unions to student groups and immigrants overseas.

For Mr Veliaj, technology is fundamental to the workings of the organisation. For a start, it allows staff to do their work from anywhere. "My whole office is on my cell phone," he says. "Most of our staffers are always travelling, and we have 10,000 members and about 1,000 all-time-ready volunteers. In minutes we can reach dozens to show up at a spontaneous action."

Within seconds, the organisation can deliver pictures from a labour or political protest to news agencies. Using the multimedia messaging service available on mobile phones, its text messages can reach up to 500,000 subscribers.

These images allow the organisation to cover anything from government ministers going through red lights to voting patterns on

important government bills as displayed on the electronic board at the country's parliament.

Staff members use mobile communications to keep in touch with the office round the clock, even when on the road and in remote parts of the country, allowing them to expose issues that go unreported by most mainstream media outlets.

Mr Veliaj believes technology is a powerful tool in prompting political, social and environmental change. "It changed our world here in Albania," he says. "Increased internet access, mobile connectivity, speedy information and ways to network via technology have contributed to getting a rather apathetic public in 2003 into a vibrant community of genuine interest groups fighting around a cause, making their stories heard, and inviting others to join in."

Sarah Murray

Big names help youngsters press right buttons

IT SKILLS

George Cole on the support offered by leading companies

IT companies have a long history of helping and supporting young people gain access to information technology and skills. But what has changed radically over the years is the nature of this support.

In the past, support was mostly about donating computer hardware, but now, the emphasis is on providing

young people with a whole range of skills covering IT, life skills, entrepreneurship and employability.

There is also a strong emphasis on IT companies working in partnership with governments, as well as public and private bodies. And there is much emphasis on volunteerism, with company employees encouraged to become tutors or mentors.

"IT skills are needed in both the developed and emerging economies, whether your job is in retail, manufacturing or transport," says Pamela Passman, Microsoft's corporate vice-

president for global corporate affairs. "Everybody is concerned with creating jobs for young people and we know that IT can play an important role in this."

Microsoft's Unlimited Potential (UP) – Community Technology Skills programme supports a global network of more than 37,000 community technology centres in 102 countries through a system of cash grants and software, totalling \$252m to date. The projects UP supports include a programme in the Bronx, New York, where young men out of prison can go back to the

classroom to learn IT and employment skills. Microsoft has also formed the Youth Empowerment programme with the International Youth Foundation, which aims to train 10,000 people aged 16-35 in Africa in IT skills and entrepreneurship.

In France, Alcatel-Lucent and a number of telecoms companies have formed the Cercle Passeport Télécoms project. This operates in the suburbs around France, where there are many disadvantaged youths.

"We've helped more than 300 young people aged 18-25 prepare for entrance exami-

nations to get into telecoms schools," says Beatrice Tassot, executive director of the Alcatel-Lucent Foundation. The project has been so successful that it has been extended to the US.

Oracle Academy is a programme that provides students with business and technology skills. In Europe, the Middle East and Africa (Emea), more than 195,000 students in 59 countries are now studying the Oracle Academy programme as part of their curriculum in 1,500 educational institutions.

Get-IT (Graduate Entrepreneurship Training through

IT) is a training programme launched by Hewlett-Packard aimed at young people aged 16-25 who are living in disadvantaged communities.

Jeanette Weisschuh, HP's head of global citizenship for the Emea region, says: "There's a lot of IT training, but it's also about filling the gap between that and entrepreneurship. For example, what IT tools do you need if you want to handle invoices or keep track of orders?"

The Cisco Networking Academy Programme runs in more than 160 countries, and more than 2.4m students (mostly aged 16-25) have

passed through it. There are around 10,000 Cisco Networking Academies worldwide and Cisco works closely with non-governmental organisations.

"Our expertise is ICT technology but NGOs are used to dealing with disadvantaged youngsters. We provide a number of training packages that give young people the skills to help them get a job," says John Edwards, director of the Cisco Networking Academy Programme for Europe and emerging markets.

Microsoft, Alcatel-Lucent and Merrill Lynch are some

of the private sector partners in entra 21, an alliance launched by the US Agency for International Development (USAID) and the International Youth Foundation. Entra 21 aims to improve the employability prospects of young people aged 16-29 in Latin America and the Caribbean by helping them gain ICT skills and jobs.

"We think that education can make the biggest difference to young people's lives," says Eddy Bayardelle, president of the Merrill Lynch Foundation. "It's also about life skills and global citizenship."



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A catalyst for change

PROFILE BERNISE ANG

George Cole talks to the founder of Singapore's Sync

While Bernise Ang was studying psychology at the University of New South Wales in 2002, the 22-year-old student made a startling discovery. Ms Ang became actively involved in student welfare and was soon engaged in a campaign for the rights of international students on public transport. This was finally settled in the students' favour.

"It was through this experience that I saw how young people could make change happen if they pooled their energy and intelligence together," explains Ms Ang. "I was particularly touched by the other student activists I was working with – their

passion, dedication, and faith in social justice in the face of massive brick walls."

The epiphany ultimately inspired Ms Ang to establish Sync (formerly known as the Singapore International Youth Council) in 2006 with the aim of connecting young Singaporeans for social change. The organisation's impact led to Ms Ang being honoured with a YouthActionNet Fellowship in 2007. Launched in 2001 by the International Youth Foundation and Nokia, this programme recognises 20 exceptional young social entrepreneurs from around the world every year.

"[Sync] is filling a niche as a catalyst for change through young people, who are smart and leverage business thinking with Web 2.0 technology [such as social networking] for social change," says Ms Ang. She says young people have a crucial role to play

in society because "they're a key link within the community, relevant at the grassroots, are increasingly ICT savvy, and upwardly mobile."

"Young people bring with them a fresh perspective, a desire to be heard, and a sense of possibility. Also, their sheer energy and enthusiasm is an under-utilised, low-cost resource for positive social impact."

Sync has around 40 volunteers, who are a mix of students and young professionals. Its networks have a potential reach of around 25 groups and some 15,000 individuals. "The internet is paramount to our work – our operations are almost entirely online!" says Ms Ang.

The organisation is concerned with a wide range of social issues including the environment, HIV/Aids, education, fair trade and social entrepreneurship. Its



Bernise Ang: filling a niche

activities have included a Youth Aids Day, a Climate Change Youth Action Project, and a youth workshop on the Millennium Development Goals.

"A big goal for us within the next five years is to transition to a business model, to reduce our reliance on grants and sponsors, and ultimately be more sustainable as an organisation," says Ms Ang.

With her energy, passion and commitment to enabling young people become agents of change, it would be a brave person who bets against this happening.

A youthful force for change in society

Continued from Page 1

technology in this way. In Albania, Mjaf!, which translates as "Enough!", is a youth movement founded by Erion Veliaj and a group of his student friends that uses text messages to publicise issues ranging from the failings of the education system to human trafficking.

In Australia, Tom Dawkins has created Vibe-wire.net, a website designed to promote youth participation in democracy by encour-

aging people to contribute articles, music and essays to the site.

Such individuals possess not only technological know-how. They also have an energy and idealism that prompts them to take risks and look beyond traditional obstacles at new ways of addressing poverty or global healthcare.

"We've seen this outpouring of energy from young people all over the world who are wanting to help with these issues," says

Deepti Doshi, talent manager at Acumen Fund, a non-profit venture fund that uses entrepreneurial approaches to address global poverty. "And they can see they can do things a bit differently."

In the corporate world, recruiters talk of a generation of employees who want to work for companies they see as responsible members of society, while young social entrepreneurs are coming up with innovative solutions to everything from

combating climate change in Nairobi to educating peers about the dangers of HIV/Aids in Beijing.

In the world of philanthropy, the children of wealthy families are also becoming more engaged. "We've come in contact with young people of wealth who feel a real sense of stewardship and a responsibility to do something with their resources – and they are approaching it with real creativity," says Beth Cohen, director of the Global Philan-

thropists Circle at Synergos, a non-profit organisation addressing poverty whose Next Generation Group focuses on young philanthropists and social investors.

Alan Williams, vice-president for leadership and engagement at the IYF believes that young people in all spheres of life have more potential than ever to contribute to change. "[This is] a generation of young people who are more civically engaged than previous generations," he says.

Lending where a little can go a long way

MICROFINANCE

Sarah Murray on the benefits that a powerful financing tool can bring to young people

As part of the International Youth Foundation's Tsunami Reconstruction Initiative, supported by Nokia, more than 4,400 young people are being given access not only to job placement and life skills training, but also to small start-up loans and microfinance.

The decision to offer loans through the programme is part of a growing recognition of the power of microfinance as a tool that helps not only women entrepreneurs or small farmers to improve their lives, but also young people.

Microfinance institutions (MFIs) generally use the group-lending methodology pioneered by Muhammad Yunus, a Bangladeshi banker and economist, to loan extremely small amounts of money to individuals living in difficult economic circumstances.

However, microfinance experts point out that a different approach may be needed when it comes to making loans to the younger segment of the population. Elizabeth Littlefield, chief executive of the Consultative Group to Assist the Poor (CGAP), a consortium of public and private development agencies, points out that young micro-borrowers – highly mobile, urban and technologically savvy – are very different from existing microfinance clients.

She believes some may not be satisfied with staying at home running a small family business while, in areas of high unemployment, many may look for jobs overseas,

which means they will be sending money home from abroad.

"If remittances are going to rise, this raises the importance of banks designing products that are suitable for that population," she says. "So if the clients of the future are going to look different that means adopting [appropriate] products and methodologies."

Others question whether the traditional high-interest rate group-loan model that has characterised microfinance to date is appropriate for young people. "If you're unemployed and young, then maybe a loan may not be the right instrument," says Martin Holtmann, head of microfinance at the International

Experts say a different approach may be needed for making loans to younger borrowers

Finance Corporation, part of the World Bank Group.

Nevertheless, Mr Holtmann and others believe microfinance institutions have more to offer young people than just loans. "Microfinance institutions have a huge role to play through financial education and by making available super-low cost savings accounts," he says.

Research conducted in Uganda for the United States Agency for International Development supports this view. The researchers found that young people valued savings and other financial services more highly than credit. And while young people did not see lack of capital as holding them back from starting businesses, USAid concluded that they did need lump sums of money to do so.

In some countries, legisla-

tion is an obstacle. In India, for example, microfinance institutions are restricted by banking regulations from offering products such as savings accounts.

However, in places where regulations allow it, institutions are starting to offer these accounts. In Sri Lanka, Hatton Bank has started a school banking programme that allows school children between the ages of six and 18 to bring their savings to school to deposit in formal bank accounts.

Establishing such practices at an early stage in people's lives is crucial – "the earlier the better," says Mr Holtmann, "because it teaches kids responsible use of money and the value of putting money aside for future consumption".

The fact that microfinance institutions are expanding their branch networks and banking services are increasingly being delivered via mobile phone in many developing countries should also help young people gain access to financial services.

"Young people are generally more mobile so MFIs often don't want to lend to them," says Evelyn Stark, a microfinance specialist at CGAP. "But with branchless banking and multiple branches there are some great opportunities for keeping someone in the system."

She believes that the savings model holds great potential. "Just putting your money into a bank is an empowerment issue," she says. "And it's better than having the first interaction with a financial institution come when you're 36 and want to open a stall in the market."

For banks and microfinance institutions, offering savings and lending possibilities to young people is also good business. Hatton Bank has found its school banking programme generates loyalty among users, many of whom stay with



Borrowing power: children may be happy with plastic money but young entrepreneurs need the real thing

Alamy

Credit where it is due: YouthWorks finds reliable customers among young Filipinos

After having created the Philippine Youth Employment Network to train and prepare young people to enter business, Audrey Codera found that few commercial banks, government financing agencies or microfinance institutions were prepared to give them loans to start businesses. So she decided to offer the loans herself.

Raising funds through family and friends, Ms Codera pulled together enough money to offer loans to three young people. These were repaid within three months. "There's one thing that can be learned by everyone from our experience," she says. "That young people can be trusted with money and they will do well with it."

In 2005, Ms Codera won a Youth & ICT award of \$500 prize from the Global Knowledge Partnership and

later a Youth Social Enterprise Initiative programme grant of \$15,000.

As a result, what is now YouthWorks, the first microfinance institution for young people in the Philippines, has given loans to more than 20 young people aged between 13 and 20 with loans ranging from \$100 to \$400, with a 3 per cent interest rate.

Ms Codera stresses the continuing importance of the mission of the other organisation she founded. "The Philippine Employment Network provides the training and we provide the money," she says. "Because, before loaning money to anyone, you have to give them basic training on how to use that money."

In addition to discovering that young people are reliable when it comes to repaying loans, Ms Codera

has found that, because they often do not have dependants of their own, the money is more likely to be spent on the project for which the loan was taken out than is the case with older borrowers.

Moreover, she says, young people often use their loans to create enterprises that generate social and environmental benefit. She cites the example of a small enterprise that is making fashion

bags and wallets by recycling the tarpaulin used in the Philippines for advertising hoardings. The bags are being exported to Europe and the US, and the project has created work for about 300 people.

"There are a lot of people who want to do good things," says Ms Codera. "To tap into the creative and risk-taking sides of young people, you need resources – that's where microfinance comes in."

Sarah Murray

Codera: loans have social benefit



Medellín man on a mission

INTERVIEW SERGIO FAJARDO

Andrés Schipani meets the charismatic ex-mayor of the Colombian city

"I was first a triggerman at the orders of [druglord] Pablo Escobar, then I was the leader of a band that robbed cars, then a paramilitary, and I spent six years in jail. Now I am studying, working at the mayor's office and want to go to university," says Néstor. "I owe [Sergio Fajardo big time," he says. "I owe him my life."

Néstor's story seems like that of many other youngsters from Medellín, once infamous for being the world's capital of kidnappings, murders and drug-trafficking. Now, Colombia's second city is no longer stigmatised; it is a place where beautifully designed buildings – with an original mixture of social, educational and cultural projects inside – are mushrooming in the poorest areas, replacing old battlefields for drugs traffickers and paramilitaries.

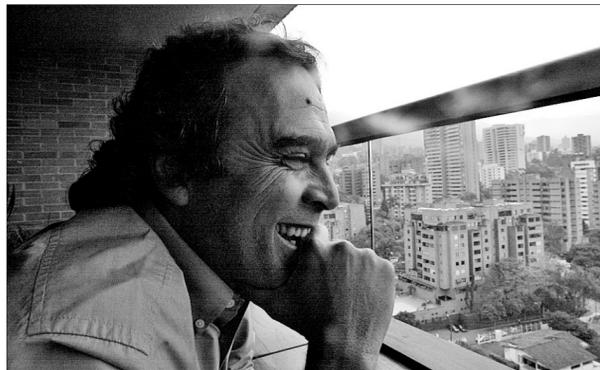
For Sergio Fajardo – who has just left office as mayor of Medellín – inequality and the role of youth have been the centrepiece of the city's transformation. "Dignity is the key," he says, pushing back his unruly hair, "and security and education play a key role in dignifying people, and the youngsters are the key players in this."

Mr Fajardo increased city spending on education, bringing it to 40 per cent of Medellín's annual budget, arguing that youngsters will develop the skills they need to compete through these investments in education and new public spaces.

It may seem hard to believe that a mathematician, with no political affiliation, who criss-crossed the city on foot talking to people, has become the country's most loved politician – especially by youngsters, for whom he has become an icon.

But, as Mr Fajardo puts it: "I come from the academic world, so my relationship with youngsters is something natural. Somehow I became a symbol of youth, without being one, as they felt confident simply because I was close to them."

Mr Fajardo compares the situation he faced with the one US senator and presidential hopeful Barack Obama presents in his book *The Audacity of Hope*. "Obama describes the situation of the African-Americans in Chicago's



Happier times: Sergio Fajardo has brought hope to the city's youth

Andrés Schipani

inner city, how they lived and what happened when they were hanging around the streets."

That situation mirrors the one Mr Fajardo faced in Medellín, but he stresses that finding solutions and changing people's attitudes is often difficult. "How do you give an opportunity to this group of people so they can see there is a path they can follow or try to follow?" he asks.

It is vital, he says, to give people something they can look at and say "here is a place for me in the world" and to ensure that they see "that little light ahead of them and they can go in that direction."

Yet, everything depends on the context and, as he says, "Medellin is

'They feel we have invested in them, helping them to find a way, a path so they can develop their talents'

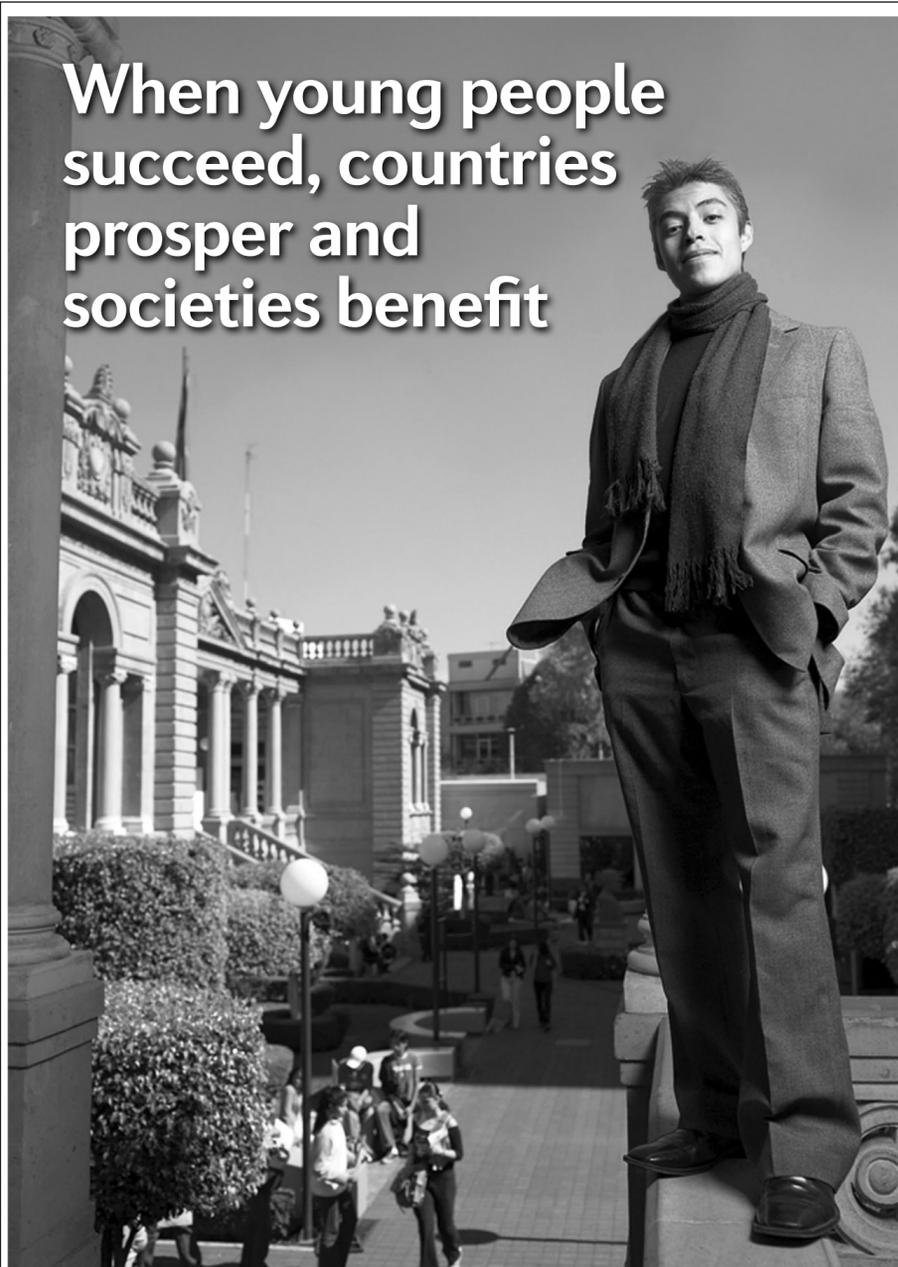
not Chicago". Mr Fajardo says the drugs trafficking and years of violence have been painful for everybody in the city, but especially for youngsters, as the only opportunity they had was drugs trafficking and the violence associated with it. "That has been the real problem for Medellín's youth for years and years and it is terrible for a society when illegality is an option, and for many, the only one," he says.

So he recognised the dimensions of the problem and got close to the community, bringing the community

the bank into adulthood.

"From a strategic point of view it makes total sense to target these kinds of customers early on," says Mr Holtmann. "Because they may become lifetime customers."

When young people succeed, countries prosper and societies benefit



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Investing in Young People

Refugees need lessons for life

EDUCATION

James Fontanella and Tom Burgis on efforts to plug the gaps in schooling for displaced youth

Having endured militia attacks, weeks in hiding, an escape to a cold, distant country, years of peripatetic near-destination and most recently a Christmas in detention, Adefowole now faces a new problem: boredom.

At Yarl's Wood, the detention centre for asylum seekers near Bedford in the UK, the Nigerian 10-year-old spends her days in the same lessons as her sister, Deby, seven, and brother Dapo, six. "They give us multiplication and even the five-year-olds can do them," she sniffs.

It is their fifth school in two years. In the moments when the dread that flows from the constant threat of deportation subsides (and when she is not preoccupied with her ebullient eight-month-old daughter), their mother, Comfort, a teacher by profession, laments the damage to her children's education.

Their stories are repeated globally. From the camps of Africa, Asia and the Middle East to the west's temporary housing, the world's 15m or so refugee children are, by accident or design, the group most likely to be excluded from education, dealing a further blow to an already precarious future.

Glaring holes in government policies are addressed in small, ad hoc ways by a patchwork of tireless individuals, church and community groups, non-governmental organisations, United Nations agencies and,

on occasion, big business. "After primary needs – clean water, food, sanitation and shelter – education is a very high priority" for refugees, says Jill Rutter, an immigration expert at the Institute for Public Policy Research, a London-based think-tank.

Apart from its intrinsic benefits, schooling is key to the long-term wellbeing of refugee children, she adds, whether it be by providing the security that a group identity and a uniform afford, or by helping them evade such perils as landmines, trafficking and recruitment as child soldiers. In practice, however, schooling in refugee camps and urban refugee settlements has been increasingly neglected.

Those refugees who flee to the developed world might expect easier access to education. Many western countries theoretically extend rights to schooling to refu-

Education in refugee camps and settlements has been increasingly neglected

gees from the moment they claim asylum. However, in the UK alone, Ms Rutter estimates that 1,600 asylum-seeking and refugee children go uneducated.

A recent European Commission report found serious flaws in the provision of education to asylum seekers in 11 of the European Union's 27 member states, including France, Italy and the UK. Even those granted refugee status face inadequate services, particularly in language-teaching, experts say. Furnished with scant explanation of the workings of

their host country's education system, refugees can find accessing schooling for their children baffling.

In the US, a large, co-ordinated network of charities and NGOs, monitored and partly funded by the state department, assists the tens of thousands of refugees who arrive each year in resettlement programmes by, for example, securing school places for children. However, the state department says resettled refugees account for only 1 per cent of the global total.

Businesses are beginning to contribute to plugging the gap, particularly by bolstering the capacity of voluntary groups and charities. KPMG's UK foundation started to invest in child refugees' education in 2000 due to a lack of business sponsorship in the field, says Neil Sherlock, partner.

Working in collaboration with the UK's Refugee Council, the accounting group has invested about \$1.5m in projects aimed at influencing government policy for the inclusion of refugee children in schools.

In an example of the difficulty the private sector faces in intervening in this most politically sensitive of areas, efforts by another of the Big Four accountancy firms, PwC, to deploy its staff to instruct young Burmese refugees in Thailand in elementary business skills have been blocked by the Thai government, says Richard Golding, who manages the firm's relations with UN bodies.

Outraged campaigners accuse governments of repeatedly seeking to use access to education as a lever to repatriate refugees. "Closing schools in camps is used as a 'push factor' [to press refugees to return home] all over the world, usually on the initiative of



Learning power: children in school at Bredjing refugee camp in Chad

Jenny Matthews, Panos

the host government. The UNHCR has few rights to object," says the IPPR's Ms Rutter.

Ron Pouwels, senior adviser for refugee children at the United Nations High Commission for Refugees, blames the removal of education in some camps on the logistical difficulties of managing repatriations rather than government intervention.

Agencies say they face the problem of camps being seen by those living near them as providing "luxury". "If we

are going to fund secondary education, we have to be sure that it is already available through the state system to the host communities or that they can access services within the camps," Mr Pouwels says.

Often, the burden of hosting refugees falls on countries that are scarcely able to provide for their own.

Jordan, for example, has a population of about 6m and has been struggling to meet the basic needs for the more than 1m Iraqis it hosts. The government has pledged to

offer schooling to all child refugees but those who have been out of education for more than three years are ineligible.

In Jordan, as in many other host countries, many refugee children fall through the cracks in state provision. "We are the only group helping kids who wouldn't be able to go to school," says Joy Portella of the Mercy Corps, a US-based charity working in Jordan. "We are filling those gaps where kids could be left without education."

Big business in class action

There are two ways to view the move by the United Nations High Commission for Refugees to enlist the private sector to help bring education to the estimated 15m children who have been driven from their homes by violence, hunger and natural disasters. It is at once a ray of hope in blighted lives and a crushing disappointment, write **James Fontanella** and **Tom Burgis**.

Born of a desire to harness big business to the cause of raising awareness of child refugees' plight and helping to raise the funds needed to ameliorate it, Ninemillion.org is part of UNHCR's efforts to expand the meagre schooling available to displaced young people, with a target of reaching 9m by 2010 at a cost of \$220m.

But the body's decision to seek long-term partnerships is also an indictment of the failure of the international community to prevent, or at least resolve, the conflicts that create refugees.

The Ninemillion campaign began in earnest when Olivier Delarue, head of the UN body's corporate and foundation partnership unit, dragged a group of executives to the camps of east Africa in March 2006.

The companies represented – including Nike, Microsoft and Manpower – were all members of the Council of Business Leaders, formed at the 2005 World Economic Forum in Davos to advise the UN's refugee commissioner.

Since then, it has raised more than \$2m through individual donations generated via a global marketing campaign and a snazzy website, matching grants from multinational corporations and auctions of merchandise including trainers designed by Eminem, the Detroit rapper.

That cash goes some way to filling the hole in UNHCR budgets that has opened up over the past three decades, during which refugee numbers have soared,

forcing the organisation to cut back schooling in the camps it runs to basic primary-level lessons in order to fund even more basic needs such as shelter and clean water.

"Today the situation is bleak," Mr Delarue says. "Our funding of education has been dwindling. Without education, there is no future." The plan, he says, is to broaden secondary education and offer more university grants, as well as to raise access to sport and technology and help girls into schools.

While Nike has fulfilled a pledge to match \$1m in individual donations, the companies' role is not primarily financial.

Pamela Passman, Microsoft's vice-president of global corporate affairs, says: "We know that our expertise is in creating software and tools – so we work with non-profits operating in local communities who are the real local experts." Using the software giant's MSN messaging service helps channel tens of thousands of visitors to Ninemillion's website every month.

On the same logic, Nike has supported Ninemillion by, among other initiatives, donating its considerable expertise in branding. Manpower, one of the world's biggest recruitment companies, offers business expertise and vocational training, but it has also leaned on governments that host refugees to allow them to work.

"More and more we find that governments do listen to the business community," says David Arkless, vice-president of global affairs at Manpower. "We make a big contribution to their economy so they have to listen to us."

Mr Delarue says: "UNHCR in the past was not the best at implementing projects funded by private sector donors." Improving that implementation, he adds, "is the role of the business partners".

Vangelina wants to challenge young people around the world

Injaz's helping hands raise Arab youngsters' potential

Guest Column
QUEEN RANIA OF JORDAN

In the UK, the median age is roughly 40 years old. In the US, it is 35. In Jordan, it is 23.5. With almost 40 per cent of Jordan's population under the age of 15, creating employment and entrepreneurial opportunities for its youth is an urgent, constant challenge.

One innovative organisation, Injaz, is meeting this challenge head on. Injaz, which means "achievement" in Arabic, aims to inspire and prepare Jordanian youth to compete in the global economy.

In collaboration with businesses, educators, and government officials, more than 2,000 private-sector Injaz volunteers work through Jordanian schools and universities to teach young people marketable skills, from economics to entrepreneurship to ethics.

The dynamic exchange between students and business leaders benefits both sides; for youth, abstract theory is brought to life, and for volunteers, engaging with Jordan's young people provides a vibrant window on their future employees and consumers.

Since its successful start in Jordan, the Injaz model has spread to 12 Arab countries. When a Kuwaiti businessman first heard about Injaz, for example, he was struck by its potential. "It's about time we stopped blaming government for the state of our youth and accept some responsibility..." he said.

One month later, he had convinced many prominent business leaders to support Injaz and join him in training Kuwait's best and brightest, sharing business acumen, and revealing lessons learned. Since then, 65 public schools have been transformed into entrepreneurial training hubs, which proudly reclaim the mercantile spirit of Kuwait's forebears.

As one of Kuwait's corporate volunteers so passionately put it during the launch of Injaz Kuwait in 2006: "Today I present to you a discovery more important than an oilfield. Today, a group of private sector volunteers gift Kuwait 1,000 students with whom to build an economy."

Across the region, more than 300,000 students have enrolled in Injaz courses. Saudi Arabia is launching its own Injaz programme this year. Yet helping hands such as Injaz are still out of reach for too many young people in need. In the Middle East, youth unemployment stands at or above 25 per cent – nearly twice the global average. And worldwide, the

1.2bn young people between the ages of 15 and 24 need practical support if they are to become productive contributors to the global economy and the communities they call home.

That is why the work of organisations such as the International Youth Foundation (IYF) is so important. The IYF is equipping young people in nearly 70 countries with the skills, training and self-confidence to be outstanding employees, lead healthy lives, and give back to their communities.

I saw these efforts myself when I visited a "Dream Workshop" in Turkey, where teenage volunteers were using a combination of teamwork and arts-based education to teach disadvantaged children how to



'Help make a difference in a young person's life – and build a brighter future for us all.'

Queen Rania Al Abdullah

communicate effectively, think creatively, and solve problems co-operatively. More than 32,600 children and young adults in Turkey have benefited so far from such workshops, which are part of a global initiative of the IYF and Nokia.

Similar successes are being written through youth-focused endeavours worldwide. In Egypt, thanks to the IYF, college graduates can now access training and job placement services at two pathbreaking career development centres.

In the Philippines, out-of-school youth, including former child combatants in the war-torn area of Mindanao, are gaining confidence and paychecks by learning how to build

houses for families who have fled the violence or lost their homes in natural disasters.

In Indonesia, more than 3,000 young people are benefiting from entrepreneurial and job training. In Delhi, India, more than 600 children of parents with leprosy are receiving vocational training as well as social and emotional skills to help them compete for jobs.

Life-planning, teamwork, communication, and problem-solving capabilities are often called "soft skills," but they have a very real long-term impact on young people's lives and prospects. In one study of the IYF's life skills programmes in more than a dozen countries, 43 per cent of young people in nine countries scored higher grades in school after participating in their programmes, and 66 per cent in 11 countries aspired to higher levels of education.

One life skills programme in Mexico, supported by the IYF and General Electric, halved school drop-out rates, while another in Latin America and the Caribbean has equipped nearly 20,000 at-risk youth with IT and life skills training, with more than half securing employment.

Now is the time to intensify such investments and scale up such successes – widening the embrace of youth support programmes, encouraging more young people to participate, and persuading more private sector experts to share their time and talent.

As I have told groups of young people from across the Arab world who are working to advance their personal growth and achievement: "You are the tools of change, and change must start from within."

To that end, at this week's World Economic Forum in Davos, Switzerland, I am launching the Injaz "One Million Voices" campaign, which aims to reach a target of 1m young Arabs by 2018 – educating, energising and equipping them with the skills and motivation to lift the region's prospects and become productive, engaged global citizens.

Today, I am urging you to do your part to help. Be a mentor. Volunteer. Offer financial support. Provide internships at your company. Hire youths. Help make a difference in a young person's life – and build a brighter future for us all.

Her Majesty Queen Rania Al Abdullah of Jordan serves on several boards, including the World Economic Forum (WEF), the United Nations Foundation (UNF) and the International Youth Foundation. Her activities encompass issues such as education, health, youth and the environment.

This winter, the Pearson Foundation visited Dar es Salaam and Kigoma, Tanzania, helping young people in Jane Goodall's Roots & Shoots program to create digital films that share ways we all can work together to preserve nature and protect the environment.

In a series of digital arts workshops, new filmmakers like Vangelina learned how to document the consequences of deforestation on local wildlife, and how to produce personal videos that challenge other young people to make the world a better place.

Helping to give young people a voice through innovative nonprofit programs like the Roots & Shoots initiative is just one of the many ways Pearson people and businesses are making a difference in Africa and around the world.

We're proud to know amazing young people like Vangelina, and proud too that her voice – and the voices of young people from across Tanzania – is now a permanent part of the international Roots & Shoots story.

To see Vangelina's video, please visit www.pearsonfoundation.org.

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