



PROTECTING INHERITANCE AND RAISING FUNDS

THE IDEA

In families affected by HIV and AIDS, children often live in great poverty. With parents falling sick or caring for the sick, they may no longer be able to earn enough to support the family. With the costs of medicine and funerals, families fall into even greater poverty. Struggling to meet their basic needs for food, there may not be enough funds to pay for basic school needs. Children may also leave school to try to earn money. Without a good education, these children will have less chance of gaining a good job, so they become caught in the poverty trap, open to being exploited in dangerous and abusive work. Some children are left to survive alone without their parents. It is vital that all these children's inheritance rights are protected, that they are supported to remain in school and that their families, guardians and communities are helped to strengthen their economic capacity. They may also be able to engage in small income-earning projects based in the community.



Involving adults

Since we never know what the future will hold, it is important for all parents to write a will which details clearly what their children will inherit. It is also vital that parents register the birth of all their children, as this helps them to claim their legal rights. Parents and guardians should aim to keep their children in school. Out of school time, they can also teach them some skills so that the children can continue some of the family farming or simple economic activities if necessary. The community can also come together to discuss common activities which they can start to help children, e.g. a crèche for looking after little children while their siblings go to school or a community vegetable garden.

Before starting this activity with children, discuss all these issues with their parents and guardians. Invite a person with legal skills who can advise on writing wills. Also invite the community leaders and ask them how they will help to protect children's inheritance rights.

Understanding

- Tell the children that it is sensible for all families to plan and prepare for the future, even if everyone is in good health.
- Tell a story about a family living in the village. There are three children: a boy of 16 years, a girl of 14 years, and a boy of 8 years. The parents have to go away for a month to visit the grandfather who is

sick in the city. It is a risky journey, but they feel that they must go. What preparations will the parents make to make sure that their children will be okay while they are away? What will they discuss with their children? Divide the children into groups and ask them to discuss and make a list of the parents' preparations.

Finding out more

- In pairs, children can go around the community and find out five different ways in which people make a living. What skills do they need to do this work?
- All the children can find out whether they were registered at birth. If so, find out where their birth certificates are stored. If not, ask their parents/guardians to have them registered now, if this is possible. Older children can find out whether there are any vocational training opportunities in the nearby areas. Are there any training courses they could benefit from? Older children can talk with adults and ask them: Will these skills be useful in my future? Is there a market for these skills?
- Children can find out whether there is any economic support available for orphans and other vulnerable children from community groups, local organisations or faith-based organisations. In some cases, adults may have loans or credit from such organisations. Find out whether adolescents can continue to benefit from these financial services if their parents can no longer participate.

Planning and doing

- Children can help to ensure that any new baby born in their family or in the neighbourhood has been registered.
- The children can talk with their parents or guardians about the skills and knowledge they use to gain an income or produce food. Together they can make a plan by which older children can learn some key skills (out of school hours) so that they can help their parents or guardians, but also be able to continue earning in the future if necessary.
- Children can think of one-off joint fund-raising activities to help the poorest and most vulnerable children in their community. Often those children will have their own skills to offer, so that they are also participating. Ideas could include: a concert, a school fair, a drama, sale of healthy snacks to school children, selling old clothes, etc.

- Children can collect goods, such as old uniforms, school books and stationery, soap, etc. to help the poorest children to stay in school.
- Children can participate in agricultural projects, getting seeds to grow vegetables in pots (in town areas) or in small areas of land. Children may be able to benefit from training in these projects.
- Children can start a small joint savings scheme, with a revolving fund. For example, if 20 children all save a small fixed amount each week, after some time, each child in turn can start to receive a lump sum from the joint savings. They could plan to save this money for special needs, such as school expenses.
- If the parents and guardians have already prepared their wills, the adult leader can help the children to understand about their inheritance rights. Children can then be ready to discuss the details of their inheritance with their parents. They can make sure that they know where the wills and the title deeds to land and property are kept.



- Children can meet the community leaders and find out how they can help to protect their inheritance rights. If the children know of a situation where a family of orphans may have their inheritance taken by relatives, the group of children can offer solidarity in visiting the community leaders and asking them to help to resolve this. Children could even have a campaign in the community to raise awareness about widows' and children's inheritance rights.

Discussing results

- Children can discuss whether they have made any progress in securing funds for the future? How do they feel about this? Is there any other action they want to take, or plans they want to make?
- What do they now know about inheritance and how to get help to protect their rights?
- What advice would they give to other children?
- What help have they been able to give other children?

Doing it better

This is an ongoing activity. Children and young people, especially orphans and other vulnerable ones, will need continuing support to help them survive economically. What other activities can the community develop to help these children?

USING THE SHEET

Teachers and head teachers can use these ideas in schools to help children to think about their goals for school and how they can raise funds for their school needs. School authorities, as well as teachers and children, can also consider the ways in which they can help orphans and other vulnerable children to continue in school. **Community and faith-based groups and youth group leaders** can use these activities with their young people.

Organisations supporting parents living with HIV can use these ideas along with the work they do to help parents prepare for their children's future.

The media can follow up stories of orphans who have achieved success, to provide guidance for other young people.

This Activity Sheet can be used together with 2.3 **Growing and Eating Vegetables** and 8.1 **Children who Live or Work on the Streets**.

