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## **2012 STATE OF THE FIELD IN YOUTH ECONOMIC OPPORTUNITIES**

A Guide for Programming, Policymaking and Partnership Building

To provide feedback or other comments on this publication, please contact:  
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[www.youtheconomicopportunities.org/2011GYEOC.asp](http://www.youtheconomicopportunities.org/2011GYEOC.asp).

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Dear Colleagues,

I am very pleased to share with you our 5th Anniversary *State of the Field in Youth Economic Opportunities* publication. This publication is a synthesis of the lessons learned, promising practices, and recommended next steps that more than 400 leaders from 50 countries examined at Making Cents International's 5th Global Youth Economic Opportunities Conference. The conference took place at the National Convention Center in Washington, DC September 7-9, 2011. Practitioners, policymakers, funders, educators, youth, private sector actors, and researchers discussed *Breakthroughs* in understanding and innovation that are achieving impact, scale and/or sustainability.

We chose the theme *Breakthroughs* to recognize that as a community of people and organizations working to increase and improve economic opportunities with and for 1.8 billion young people, we must be thinking and acting innovatively. While we have more to learn, our field has already learned a great deal and there's no time (or resources) to waste on re-learning lessons or re-inventing tools that our colleagues have already created and tested, and are willing to share with us. Arguably, knowledge exchange and partnership building has never been as important as it is now.

The 2011 Global Youth Economic Opportunities Conference occurred during the Arab Spring, which brought global attention to the challenges and opportunities of millions of young people throughout the Middle East and North Africa (MENA). The employment challenges youth are facing in the MENA region are tremendous, and many organizations shared at the conference the approaches they are taking to cultivate new and additional job prospects for youth while encouraging entrepreneurship as a viable career path. They shared their experiences and ideas, alongside those from other regions, through the following learning tracks:

- Youth Enterprise Development
- Workforce Development
- Youth-Inclusive Financial Services and Financial Capabilities
- Adolescent Girls and Young Women
- Monitoring, Evaluation and Impact Assessment

The demand-driven learning agenda enabled conference participants to challenge each other, assess current practice, and contemplate how to fill gaps in order to reach more breakthroughs and to reverse global youth unemployment trends over the long-term.

I would like to take this opportunity to express Making Cents' sincere appreciation to all of the conference sponsors, Global Advisory Committee Members, presenters, exhibitors, advertisers, and participants who committed their time and expertise to the learning program. In particular, I would like to recognize RTI International, the conference's lead sponsor of the Workforce Development learning track and chapter of this publication.

This publication builds upon the information that was shared via Making Cents' 2007, 2008, 2009, and 2010 *State of the Field* publications, which can be downloaded from: [www.YouthEconomicOpportunities.org](http://www.YouthEconomicOpportunities.org). These publications have been downloaded more than 4,000 times in over 200 countries to date, which shows the high demand for this information globally. Making Cents is interested in hearing how the conference and its resulting publication have made an impact on you and the work you're doing; please let us know via [conference@makingcents.com](mailto:conference@makingcents.com).

Let's continue to learn and move the youth economic opportunities field forward. I'd like to invite you to the **6th Global Youth Economic Opportunities Conference, which will take place at the Inter-American Development Bank's Conference Center in Washington, DC September 11-13, 2012**. We greatly appreciate the IDB's partnership in this endeavor. Whether you are a seasoned expert or new to the youth economic opportunities field, you can expect to gain enhanced technical capacity, new partnerships, and access to funding opportunities. For more information, please visit: [www.YouthEconomicOpportunities.org](http://www.YouthEconomicOpportunities.org). We look forward to you joining us, and playing an active role in building the evidence base of proven approaches that have the potential to achieve scale in a sustainable way.

Sincerely,

*Fiona Macaulay*

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# EXECUTIVE SUMMARY



# Executive Summary

The Global Youth Economic Opportunities (YEO)<sup>1</sup> field seeks to grow evidence-based, sustainable, scalable, and cost-effective programs and policies that address the root causes of youth unemployment while increasing the opportunities young people have to obtain a decent job or start a successful business. Such a bold mandate cannot be achieved without collaboration, sharing, and peer-to-peer learning. For the past five years, Making Cents International has invited members of the YEO field to an annual learning event designed to build and strengthen the field. The 2011 Global Youth Economic Opportunities Conference (GYEOC) convened more than 400 stakeholders from over 50 countries who shared key findings and promising practices, discussed common challenges, and reflected on next steps for the field. This publication provides a synthesis of how conference participants—those who design, implement, monitor, evaluate, and fund programs and policies in this field—create safe and viable economic opportunities for young people. It also highlights the lessons they have learned along the way.

Rather than seeing young people as a challenge, members of the YEO field see youth as partners who contribute to socio-economic growth and development. The global demographic is substantial—over 1.8 billion adolescents and youth globally. At the end of 2010, over 75 million young people ages 15-24 were struggling to find work.<sup>2</sup> In order to support young people to transform local economies, more banks must provide appropriate financial services to youth, more industries must train their workforce for today's and tomorrow's market demands, more schools must mainstream entrepreneurship and nurture potential entrepreneurs, and more governments must encourage young people's innovation and engagement. And they need to do these things in an effective and inclusive way, prioritizing young people's safety, considering their developmental needs, and including girls and other marginalized populations to ensure equity.

## Look How Far We've Come

The 2011 Conference's theme was "breakthroughs" in understanding and innovation. Through this lens, the conference focused on five learning tracks: workforce development (WFD); youth enterprise development (YED); adolescent girls and young women (AGYW); youth-inclusive financial services and capabilities (YFS); and monitoring, evaluation, and impact assessment (M&E). Each sector these tracks represent, as well as the field as a whole, has deepened substantially in the past five years. In order to create the breakthroughs necessary to advance the field, participants in the 2011 Conference exchanged on the following:

- Expanding **workforce development** efforts to encompass both under-educated youth and university/vocational school graduates who lack skills relevant to current and future employment opportunities.
- Advocating and assisting **governments** to grow YEO programming to scale; connecting more systematically with education systems to modernize curricula and promote skill-based education.
- Refining approaches for **growth-oriented entrepreneurs** based on recent research and proven practices. Advocating on their behalf with governments and determining the right support

<sup>1</sup> Youth Economic Opportunities refers to young people's access to decent, sustainable, and meaningful employment and entrepreneurship opportunities as well as appropriate financial services.

<sup>2</sup> International Labour Office. Global Employment Trends for Youth: 2011 Update. Geneva. August 2011. [www.ilo.org/wcmsp5/groups/public/---ed\\_emp/---emp\\_elm/---trends/documents/publication/wcms\\_165455.pdf](http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_elm/---trends/documents/publication/wcms_165455.pdf)



“package”—including some combination of mentors, community involvement, business plan competitions, government support, and financing.

- Developing new approaches, such as **micro-consignment**, which provides flexible entrepreneurial opportunities while distributing socially beneficial products to hard-to-reach markets.
- Targeting **marginalized populations** and populations facing multiple forms of marginalization through YEO interventions that empower, raise awareness, provide concrete learning opportunities, and set a long-term course for greater equity.
- **Building and protecting girls’ assets**, starting from a young age and intensifying at key life transition points when girls might experience increased vulnerability; identifying the social and legal barriers that prevent AGYW from moving into higher levels of economic participation.
- Ensuring that YEO programs “do no harm” in **humanitarian and conflict-affected situations** by building protective mechanisms into programming and analyzing how interventions mitigate young people’s risk.
- **Replicating** tools and program models between countries in order to maximize effectiveness, avoid duplication of efforts, provide a common base for comparison, and grow programs to scale.
- Promoting financial inclusion through **youth-inclusive financial services and capabilities**. Changing policies and regulation—especially related to age and identity—that limit young people’s timely access to quality financial services is critical to scaling YFS programs.
- Designing sophisticated **monitoring, evaluation, and impact evaluation** systems that include clear theories of change, precise indicators, effective tools, and more rigorous impact evaluations.

Despite the diversity of sectors, organizations, participants, and approaches represented at the 2011 Conference, several common takeaways for the field emerged. They include:

- **Results take time.** Practitioners and evaluators agree: expectations for impact, especially for marginalized populations, need to be ambitious but attainable.
- **Invest resources wisely for maximum social and economic returns.** Target the right populations at the right moments in order to disrupt the intergenerational transmission of poverty.
- **Programs need to be translated into policy.** Governments and the private sector must share the burden of work in order to reap long-term benefits.
- **Think globally, act regionally.** The learning and earning nexus varies by context and country; nevertheless, regional similarities invite broader coalitions to maximize efforts.
- **Replicate proven program models** in new countries and contexts. Adapting tools and program models, where possible, eliminates duplication of efforts and opens space for innovation.
- **Don’t just talk about partnering with youth, do it.** YEO programs will continue to underperform if they fail to consult, involve, and empower their primary constituents.
- **Keep communication contemporary.** Entertainment and technology, when employed effectively, can inspire young people to new types of economic participation and connectedness.



# INTRODUCTION



## INTRODUCTION

This publication is a consolidation and synthesis of the lessons learned, promising practices, common challenges, and recommended next steps that participants highlighted during Making Cents International’s 2011 Global Youth Economic Opportunities Conference (GYEOC). Rather than an exhaustive review of global practice, the publication features the current state and evolution of the field. The experiences and ideas in this publication detail how many members of the global community are building upon the past and working towards achieving ambitious goals for the future of the field. Their recent experiences, generated in classrooms, foundations, governments, and businesses throughout the world, represent the “real-time” evolution of the field. Chapters reflect the insights, analysis, and recommendations generated by conference presenters and/or the synergy between presenters and participants.

The 2011 Global Youth Economic Opportunities Conference was divided into five tracks: workforce development (WFD); youth enterprise development (YED); adolescent girls and young women (AGYW); youth-inclusive financial services and capabilities (YFS); and monitoring, evaluation, impact assessment (M&E). Together, these tracks present a compelling snapshot of the YEO field. Within the publication, the key findings and programmatic examples related to these tracks are dispersed within and across different chapters, so readers can find relevant information and program examples quickly.

### *How Should I Use This Publication?*

Feel free to extract information and learning from chapters of particular interest or review all chapters based on your interests and needs. Programmatic examples provide additional insight and ground lessons learned within their operative contexts. In order to facilitate a quick read, certain examples include a small icon to help identify what the text box example offers.



**New tools** include training manuals, monitoring and evaluation resources, websites, publications, and any other resources that can be adapted and used in programming.



**Hot topics** refer to points of debate or discussion within the field. These may be topics that have recently emerged or that have consistently inspired debate amongst practitioners.



**Bright ideas** include new or interesting approaches worth highlighting. They may refer to an innovation relevant to the entire field or to a region or operating context.



**Practical tips** capture practitioners’ advice, techniques or some other learning crystallized from programmatic examples and on-the-ground experience.



**Checklists**, extracted from experiences shared at the 2011 Conference, help practitioners and others to review whether they have components necessary for programmatic success.



**Voices** of participants, presenters or other experts in the field make learning personal; describing anecdotes or experiences that shaped colleagues’ perspectives about an issue in the field.





**Research Spotlight** describes research findings and recent studies that advance our understanding of the YEO field.



**Noteworthy Results** share evaluation or other results from YEO programs operating throughout the world and include a brief description of the program.



**Content on Adolescent Girls and Young Women** is mainstreamed throughout the chapters. This icon indicates key findings or programmatic examples that highlight gender issues or AGYW-focused programs.





# Chapter 1: Workforce Development



## 1.1 2012: Workforce Development Rising on the Development Agenda

Recently, workforce development gained a new prominence in the development discourse while shifting emphasis to a non-traditional group of clients: unemployed and “unskilled” (or improperly skilled) university and technical school graduates. These “better-prepared” youth stood alongside the more traditional workforce development clients—at risk youth, unemployed school leavers and young informal economy participants—at the barricades of the Arab Spring, toppling regimes and announcing that the youth employment situation had reached a crisis.

The Arab Spring certainly did not occur because of shortcomings in the education or workforce development systems of the region, but rather, at least in part, because of the systematic lack of opportunities for economic participation and advancement, a frustrating element of which is the continued un-employability of university and technical education graduates. There is growing recognition among multilateral institutions, politicians, and private sector leaders that this constitutes a crisis at many levels: in (national) education and training (E&T) policy and finance; inside of E&T institutions and their often outdated pedagogical approaches; and in the homes/families of students where there continues to be a preference for university degree-oriented education despite uncertainty over whether it will provide relevant skills or an entrée into the labor market<sup>3</sup>.

Yet, persistent high youth unemployment in the U.S. and Europe—including widespread skill mismatches in countries recognized for excellence in workforce development—suggests that structural issues and features of the economy are also at play, and that even the most effective workforce development initiatives can’t solve the world employment crisis. Improvements in workforce development can, however, prepare youth to participate in constructing the next economy, contributing to more rapid growth in employment and prosperity.

## 1.2 Defining the Issue and Key Participants

The World Bank’s Skills Toward Employability and Productivity Framework, defines workforce development as “building and upgrading job-relevant skills.” It references “a national, regional, provincial or sector-based system that serves a dual function: of enabling individuals to acquire technical knowledge, practical skills and attitudes for gainful employment or improved work performance in a particular trade or occupation; and of providing employers with an effective means to communicate and meet their demand for skills...” The former function is often associated with technical and vocational education and training (TVET), while the latter is associated with arrangements for employer involvement in workforce development at both the strategic and operational levels.<sup>4</sup> According to the current USAID Education Strategy, “An effective workforce development strategy must include demand-driven systems that offer a wide range of education, training, and information for skills development and creation of a new mindset for work.”<sup>5</sup>

It is difficult to capture the state of the entire field because workforce development may be used to refer to an extremely broad array of programs and practices. The education and training (E&T) sub-field alone can refer to a range of interventions including “general basic education...through secondary education, vocational education, post-secondary education, higher education, and beyond to lifelong learning, [as well as] pre-employment training, off- and on-the-job training, apprenticeship training, formal and informal training, time-bound or competency-based training, industry cluster, value chain, or occupational focused training, independently (public or private) or employer-provided training, training funded by government or by business,

<sup>3</sup> For more information, please see: “Support for Youth Economic Opportunity in the MENA” region chapter.

<sup>4</sup> Jee-Peng Tan, Robert McGough, Alexandria Valerio. Workforce Development in Developing Countries: A Framework for Benchmarking. World Bank, Human Development Network. January 10, 2010.

<sup>5</sup> Education: Opportunity through Learning. USAID Education Strategy (2011-2015), p.13. February 2011.



labor unions, or individuals, entrepreneurship training, and so on.”<sup>6</sup> Furthermore, each of these sub-fields may regard itself as a discipline in itself, with its own debates, practices, and structures/hierarchies.

The main providers involved in workforce E&T programs include: 1) formal vocational training and technical schools and community colleges, public and private; 2) non-formal institutions include private firms and non-governmental organizations; and 3) informal education through on-the-job training and firm-based training.”<sup>7</sup>

Workforce development is beginning to experience some competition from the term “Education for Employment (E4E),” and in some cases the two terms are being used interchangeably. E4E is an excellent term when used to encompass a more limited set of interventions that relate more directly to the skills challenges youth currently face in seeking entry into and advancement within the labor market, including traditional hard skills training, “skill infilling” focused on interpersonal (soft) skills, and the skills required to navigate the labor market. It does not, however, encompass the active labor market policies serving diverse youth clients, nor does it explicitly recognize new roles for technology in facilitating labor market information, exchange, and intermediation.

### 1.3 Where are the Donors on Workforce Development?

#### World Bank

The World Bank is ramping up engagement with employment and workforce development-related issues, with the World Bank’s 2013 World Development Report to address “Jobs,” and with Bank leadership taking very activist position(s) on the role of workforce development in industry upgrading and growth.

Addressing “who should pay for workforce development”—a key issue discussed in the workforce development chapter of Making Cents International’s 2010 *State of the Field*<sup>8</sup> publication—support for an active government role in orchestrating and financing workforce development, at least indirectly, is found in the growing New Structural Economics (NSE) field, the principal “spokesperson” for which is World Bank Chief Economist Justin Yifu Lin. Lin wrote, “A well-designed policy on human capital development should be an integral part of any country’s overall development strategy. The new structural economics goes beyond the neoclassical generic prescription for education and suggests that development strategies include measures to invest in human capital that facilitate the upgrading of industries and prepare the economy to make full use of its resources.”<sup>9</sup> Writing in a January 2012 blog entry, Lin also explicitly linked NSE to youth employment, advocating that developing countries use the Bank’s Growth Identification and Facilitation Framework (a manner of guidance on industrial policy) to identify promising sectors and strategically support industry upgrading to stimulate creation of higher-productivity employment opportunities for youth.

World Bank researchers examining the informal sector in the MENA region offered salient guidance to program designers and implementers in less formal settings. Summary findings of a forthcoming major report confirmed that “how training is delivered (hands-on, community-based, combining learning with earnings) matters,” and

6 Peter A. Creticos, Michael Axmann, Amy Beeler. Labor Market Exchanges, Human Capital Formation Strategies and Workforce Development Practices: State of the Art Review. Report to RTI International Center for Governance and Economic Growth, Revised May 2009.

7 Malcolm F. McPherson and Caroline Fawcett. The Context for Workforce Development Programs. USAID Educational Strategies Research Papers, Pathways to Learning in the 21st Century: Toward a Strategic Vision for USAID Assistance in Education. Volume II: USAID Educational Strategies Research Papers. Washington. JBS International. June 2009.

8 To access Making Cents’ 2010 *State of the Field* publication, visit: [www.youtheconomicopportunities.org/media.asp](http://www.youtheconomicopportunities.org/media.asp)

9 Justin Yifu Lin. New Structural Economics: A Framework for Rethinking Development. World Bank Research



that, “training is most effective if provided with placement services, i.e. job search assistance and soft skills training,”<sup>10</sup> providing further support for an array of public or semi-public interventions.

In late 2010, The World Bank also offered broad guidance for designing “Active Labor Market Programs for Youth,” which encompasses the entire range of youth-focused training and non-training interventions to which we refer as WfD.<sup>11</sup>

## UNESCO

Closely related to World Bank activities pertaining to the Global Partnership for Education (formerly the Education for All Initiative), UNESCO annually publishes the Global Monitoring Report tracking progress towards six core “Education for All” (EFA) goals. According to UNESCO, “the 2012 Education for All Global Monitoring Report will examine how skills development programs can improve young people’s opportunities for decent jobs and better lives,” particularly focusing on how skills training can create opportunities for marginalized groups. The report is expected to focus specifically on the role of technical and vocational education and training in providing labor market-relevant training to vulnerable youth and young adult populations, and on the question of providing skills to those without the basic literacy and soft skill preparation necessary for participation in the workforce. The report will be published in September 2012.<sup>12</sup>

## USAID

Likewise, the USAID Education Strategy 2011-2015<sup>13</sup>, explicitly recognizes hard (technical) skills; soft skills (and attitudes), and partnerships and linkages as key to workforce development success. Goal 2 of the strategy, which was released in February 2011, calls for “improved ability of tertiary and workforce development programs to generate workforce skills relevant to a country’s development goals,” and gave mention to the need for both hard and soft skills. Under goal 2.3, USAID notes, “an effective workforce development strategy must include demand-driven systems that offer a wide range of education, training and information for skills development and creation of a new mindset for work. Establishing extensive business, nonprofit and public sector linkages and partnerships at all levels—local community, national, regional, and international—are likewise central.” Many issues highlighted throughout Making Cents’ 2011 Global Youth Economic Opportunity Conference’s (GYEOC) Workforce Development learning track, including promotion of skill standards, industry-based certifications, career counseling, and mentoring also figure prominently in the new USAID strategy.

## Asian Development Bank (ADB)

ADB’s good practices guide was extensively reviewed in last year’s *State of the Field* publication. In 2011, ADB’s Women and Labour Markets in Asia: Rebalancing for Gender Equality provided useful contributions to the policy-level literature on skills for employment. Recognizing women’s status in developing Asia as a “buffer workforce”— particularly vulnerable to economic shocks due to their status in the labor market as “flexible” or

10 Roberta Gatti Diego F., Angel-Urdinola, Joana Silva, Andras Bodor. Striving for Better Jobs: The Challenge of Informality in the Middle East and North Africa Region. MENA Knowledge and Learning Quick Note Series, No. 49. World Bank. December 2011. Internet Retrieval: [http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2011/12/22/000333038\\_20111222033954/Rendered/PDF/661100BRI0Box30Informality0revised1.pdf](http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2011/12/22/000333038_20111222033954/Rendered/PDF/661100BRI0Box30Informality0revised1.pdf)

11 Wendy Cunningham, Maria Laura Sanchez-Puerta, and Alice Wuermli. Active Labor Market Programs for Youth: A Framework to Guide Youth Employment Interventions. World Bank Employment Policy Primer No. 16, November 2010. Internet Retrieval: [http://siteresources.worldbank.org/INTLM/214578-1103128720951/22795057/EPPNoteNo16\\_Eng.pdf](http://siteresources.worldbank.org/INTLM/214578-1103128720951/22795057/EPPNoteNo16_Eng.pdf)

12 More information available at: [www.unesco.org/new/en/education/themes/leading-the-international-agenda/efareport/](http://www.unesco.org/new/en/education/themes/leading-the-international-agenda/efareport/)

13 USAID Education Strategy: Opportunity through Learning (2011-2015), February 2011. Internet Retrieval: [www.usaid.gov/our\\_work/education\\_and\\_universities/documents/USAID\\_ED\\_Strategy\\_feb2011.pdf](http://www.usaid.gov/our_work/education_and_universities/documents/USAID_ED_Strategy_feb2011.pdf)



“expendable” and within households as secondary earners — the ADB and International Labour Organization (ILO) made recommendations to address the vulnerability to discrimination, exploitation, and abuse highlighted by the 2008-2009 global economic crisis, including recommendations for improving “gender-responsive skills development,” summarized in the accompanying text box.



### 1.3.1 Workforce Development Prescriptions for Girls and Young Women

Gender-responsive skills development should seek to improve the quality of the workforce to meet the needs of today and build and sustain competencies for future development needs. There is a need to:

- Address gender norms that stream girls into “suitable” occupations and restrict their employability;
- Get women who have broken the “glass ceiling” and “glass walls” to act as mentors to girls and young women in the labor market;
- Improve the quality of education to benefit both girls and boys. Evidence is growing that the quality of education, as assessed by tests of cognitive skills, is significantly more important to economic growth than the quantity of education;
- Ensure that girls and women have equal opportunities as boys and men to vocational education and training and skills development that is connected to the world of work and the evolving reality of labor markets, enterprises and workplaces

in different economic sectors (e.g., it is important to equip them for emerging “green jobs”);

- Ensure that women have access to lifelong learning, taking into account how their lifecycles differ from those of men;
- Facilitate the transition of young women and men from school to work, taking into account that young women face greater barriers entering the labor force;
- Institute systems for recognition and certification of formally or informally acquired skills and competencies. The “portability” of skills would make it easier for both male and female workers to move into new jobs; and
- Target particularly disadvantaged groups of women through specially designed skills training programs, for example, through community-based and mobile training programs to reach women in the informal economy.

### International Finance Corporation (IFC)

IFC is the world’s largest multilateral investor in the private education sector. As of early 2011, IFC had provided over \$500 million in financing to 68 private education projects—both for-profit and non-profit—in 33 developing countries. These include private primary and secondary schools, universities, e-Learning providers, local financial intermediaries lending to educational institutions, online/ICT service providers, business institutes, and vocational education and training institutions. IFC also works to promote rational and transparent regulation of the private education sector.

IFC partnered with the Islamic Development Bank (IsDB) to support a timely research effort focused on Realizing Arab Youth Potential<sup>14</sup> under the Education for Employment: Realizing Arab Youth Potential, Education for Employment (e4e) Project, and based on work by McKinsey & Co. The report documented low employer

<sup>14</sup>Education for Employment: Realizing Arab Youth Potential, Education for Employment (e4e) Project (IFC/Islamic Development Bank), April 2011. Internet retrieval: [www.e4earabyouth.com/downloads/IFCBook\\_A4\\_Online\\_Complete.pdf](http://www.e4earabyouth.com/downloads/IFCBook_A4_Online_Complete.pdf)



satisfaction with graduates' technical and soft skills across the Middle East, and widespread dissatisfaction among graduates with their academic preparation. It highlighted just how poorly the region's universities and technical schools are doing in preparing Arab youth for employment.



**1.3.2 Noteworthy Results: Employers Survey Questions in MENA: Do Graduates Hired in the Last Year Have the Appropriate Skills?**

**EXHIBIT 10 EMPLOYERS SURVEY QUESTIONS: DO GRADUATES HIRED IN THE LAST YEAR HAVE THE APPROPRIATE SKILLS?**

Percentage of HR managers who agreed that newly hired students have appropriate skills\*

■ Hard Skills ■ Soft Skills



\*Nielsen used a 10-point scale for survey questions and factored in the region's "generosity factor" and "top box" effect. Responses are interpreted as follows: disagree/dissatisfied (1-5), neither agree/satisfied nor disagree/dissatisfied (6-8) and agree/satisfied (9-10)  
 SOURCE: e4e Employer Survey (na1,5000), 2010

Source: e4e Employer Survey, 2010, in e43, Realizing Arab Youth Potential, 2011.





The e4e project also reported low and declining expectations of the labor market to provide well-paid employment. The report called for major investments by private sector training providers to supplement (failing) public systems in the Arab world.<sup>15</sup>

## United Kingdom’s Department for International Development (DFID)

DFID released practical guidance for workforce development program design and implementation in the form of a Guidance Note focused on Engaging the Private Sector in Skills Development.<sup>16</sup> This note is a fairly extensive review of skill development practice, also addressing questions of policy and system/institutional reform. The authors caution against hasty commitments to develop National Qualifications Frameworks due to high resource costs, and provide a checklist of workforce development activities that may be useful in different development contexts.

### 1.4 Lessons Learned

The workforce development discussion at Making Cents’ 2011 Conference highlighted the diversity of workforce development-related programs, policies, and tools. In contrast to the previous year’s conference, where a number of important questions, trends, challenges, and opportunities were raised, the 2011 workforce development learning track focused on specific tools for developing and implementing effective programs. Presentations were selected to reflect the field’s broadened client base and emphasized training, labor market facilitation, and other active labor market policies, strategies for partnership, and modes of understanding youth opportunities in labor markets in relation to the economy as a whole, the evolution of specific industry sectors, and global institutions and standards.

As a result, key lessons learned fell into two general categories: (1) program content and design, focusing on hard and soft skills content, and (2) program delivery strategies, focusing on partnerships and delivery strategy for success, scale, and sustainability. In addition, a number of presentations emphasized the cross-cutting theme of technology, which implementers are using to enable and facilitate more complex, targeted, and scaled interventions. (These areas capture progress on a number of key issues defined in the 2010 GYEOC).

#### 1.4.1 Program Content and Design

Conference presenters continued to highlight the problem that young job seekers continue to lack (relevant) technical skills, workplace experience, career navigation skills, and (some) basic soft/interpersonal skills.

This issue of inadequate preparation and “skills mismatch” has become a near-consensus, and was highlighted in research by ManpowerGroup Inc., the McGraw Hill Foundation, Kelly IFC/IsDB, and numerous other reports and studies this year. In summarizing the current situation, ManpowerGroup’s<sup>17</sup> assessment of the situation is bleak.

The world stands on the brink of a global employability crisis—an over-supply of available workers and an under-supply of qualified talent. Faced with the most acute talent shortage since 2007—before the start of the world’s first global recession—one in three employers worldwide confirm that they cannot find the talent they need to fill key vacancies within

<sup>15</sup> For more information, please see the “Support for Youth Economic Opportunity in the MENA” region chapter, pages 144-146.

<sup>16</sup> Engaging the Private Sector in Skills Development, Guidance Note/A DFID practice paper, DFID, Muriel Dunbar, March 2011. Internet Retrieval: [www.dfid.gov.uk/Documents/publications1/eng-priv-sect-skills-dvmt.pdf](http://www.dfid.gov.uk/Documents/publications1/eng-priv-sect-skills-dvmt.pdf)

<sup>17</sup> ManpowerGroup is a \$22 billion global employment services company present in over 80 countries.



their organization. This is a frustrating and complex conundrum for job seekers in the short-term as unemployment remains high, and employers in the long-term as forces, such as the demographic landscape, dictate the availability of talent. According to ManpowerGroup’s 2011 Annual Talent Shortage Survey of nearly 40,000 employers across 39 countries and territories, the overwhelming majority (89 percent) of companies cited a lack of experience, technical skills deficiencies or poor soft skills among available candidates as a bar to employability.<sup>18</sup>

Other private sector analyses such as those performed by Kelly Services, and the McGraw Hill Foundation also reported severe skills mismatches and inability to find qualified employees in high-demand occupations.<sup>19</sup> So serious is the skills mismatch that ManpowerGroup has begun advising employers to settle for a “teachable fit,”—candidates that meet about 80 percent of the job requirements but appear to be willing to learn. Given this situation, this year’s workforce development learning track presenters appear to be on-target in addressing a combination of hard, soft, and employability/career navigation skills.

- **Hard Skills**

Technical or “hard” skills are the traditional province of E&T systems, and as such occupy a central role in workforce development. Past (2010) Global Youth Economic Opportunities Conference (GYEOC) topics focused strongly on hard skills, on assessing labor markets to align training offerings with current and future occupational demand, and on ensuring relevance by focusing on skills that are relevant to local growth sectors and industries and their upgrading trajectories. The 2011 GYEOC provided more specific guidance in these areas, as well as showcasing useful labor market information tools and interactive pedagogical methods to make classroom-based training more interactive and practical to assist in transition from “learning” to “doing.”

- o **Understanding global industry position and upgrading trajectory can help ensure that training is relevant to current and future skills needs**

RTI International presented preliminary findings of a research program Skills for Upgrading: The Workforce in Developing Countries funded by RTI and conducted by Duke University’s Center on Globalization Governance and Competitiveness in collaboration with RTI. Upgrading is the process by which industries move from lower- to higher-value activities by adding or changing functions, improving products or processes, or entering new industries. Each has implications for the workforce, and much of the interest in workforce development from the industrial competitiveness community stems from the need for qualified workers to sustain and upgrade industries. The RTI-Duke program developed case studies on the workforce requirements for upgrading in four industries: (1) offshore services, (2) tourism, (3) apparel, and (4) horticulture for export. These global industries are of high interest to developing countries and donors due to the role of developing countries in their global value chains (GVCs) and their role in generating large-scale employment, either present or future.<sup>20</sup>

They found that for apparel and horticulture, there are extremely well-defined linear upgrading trajectories that present a “peak into the future” of workforce needs in a relatively predictable fashion. Developing countries that start out with only basic fruit and vegetable growing always upgrade to packing, and later, perhaps to processing. In apparel, cut and sew operations must move to “full package” manufacturing before countries can build their

<sup>18</sup> ManpowerGroup. Manufacturing Talent for the Human Age, 2011. Internet Retrieval: [www.experis.us/Client-File-Pile/Site-Documents/ManufacturingTalent.pdf](http://www.experis.us/Client-File-Pile/Site-Documents/ManufacturingTalent.pdf)

<sup>19</sup> Janet Bray, Ron Painter, and Mitch Rosin. Developing Human Capital: Meeting the Growing Global Need for a Skilled and Educated Workforce: Business and Education Working Together Can Reduce Barriers to Employment and Create New Pathways to Career Development and Job Growth. McGraw Hill Research Foundation. December 1, 2011. Internet Retrieval: [http://bit.ly/Developing\\_Human\\_Capital](http://bit.ly/Developing_Human_Capital)

<sup>20</sup> Duke University Center on Globalization, Governance, and Competitiveness and RTI International. Skills for Upgrading: Workforce Development and Global Value Chains in Developing Countries [www.cggc.duke.edu/gvc/workforce-development/](http://www.cggc.duke.edu/gvc/workforce-development/)



own brands and designs. As a result, much can be anticipated about future skill demands by characterizing these industries according to three factors: (1) current upgrading phase/stage, which relates to the level of value-added of existing activities; (2) the upgrading “ambitions” of local businesses and entrepreneurs; and (3) the expected pace of this upgrading. For global industries, this information can help implementers structure their “market surveys” so that maximum information is gained, and so that employers see that implementers understand their business, leading to more productive partnerships and better employment prospects for clients.

Industries like tourism and offshore business services have less linear upgrading pathways, but the number of possible upgrading directions is not infinite, and can be effectively understood using similar methods. This means adding one additional area of inquiry regarding the direction of industry upgrading—towards what new activities. Most developing countries today enter the offshore services industry through call/contact centers, and there are only a few historically proven “next upgrading steps” into which industries can effectively move, meaning that only a few skill sets could be required. The “next upgrading steps” in tourism tend to be determined by local natural assets in addition to local workforce and entrepreneurial capacity, and are often well coordinated by local/national tourism councils/authorities. Because industries do not upgrade overnight, awareness of and early partnership with organized industry upgrading efforts should help implementers anticipate future skills needs.



**1.4.1.1 Practical Tips: Use O\*Net for Information on Skill Requirements of Current Jobs and Those That Do Not Yet Exist in the Local Labor Market.**

A presentation on the Occupational Information System “O\*Net” by the U.S. Department of Labor demonstrated a powerful resource for understanding the world of work and defining occupational competency requirements. Among its vast array of features, the system provides foundational, industry related, and occupation related competency (knowledge, skill, and ability) definitions for approximately 1000 occupations, which are updated by surveying a broad range of workers from each occupation, with no

occupational definition more than five years old. O\*Net can be used by businesses anywhere in the world to define job requirements according to global good practice, by international governments and NGOs in establishing the occupational definition basis for their own formal and informal labor market information systems, and by implementers in designing skill-based programs for sectors that are not yet well-defined and discussing skill requirements with local businesses. ([www.onetonline.org](http://www.onetonline.org))

- o **Industry standards—from both global and local industries — can guide curriculum development to ensure industry relevance and skill portability for learners**

Standards are requirements placed on businesses that determine how work is done and, ultimately, how companies and countries participate in markets. An active debate among observers of globalization relates to whether standards present insurmountable challenges for developing countries’ participation in global markets. Regardless of the outcome of this debate, linking training content to international standards can create an



imperative to “raise the bar” for education and training, encouraging training strategies to achieve world-class skill levels.

When analyzing partner industries and companies, implementers should try to understand the most important standards that govern business behavior and success, and align training to those that are most relevant to local industries’ situation. 2011 GYEOC presenter Rebecca Prokity, Director of the Workforce Development Program at Bridgemont Community and Technical College in the USA, noted, for example, that Bridgemont Community College must constantly monitor changing industry standards in construction, electrical, and other trades to ensure that technical education curriculum reflect workplace realities, directly engaging local industry through ongoing program-level advisory councils and ensuring that courses are taught by industry professionals whenever possible. Standards may be equally relevant to secondary and post-secondary technical education and incumbent worker (in-service) training content.

There are three (key) types of standards—each present in both global and local markets to some degree, and each holding industry-specific implications for workforce development.

**Official/Legal Standards:** Companies may have to comply with official “legal” standards—such as pesticide residue limits on imported vegetables, processed food product labeling, or housing codes stipulating construction materials and methods—or risk being excluded from their markets altogether. These final market standards tend to become more prevalent as countries become more developed, requiring trained workforces with specific knowledge and skills to comply.

**Voluntary standards:** Organic, fair trade, and corporate codes of conduct (responsibility) such as “sweatshop-free pledges” and “green” certifications are voluntary standards that are typically developed and enforced by private, non-governmental bodies. Compliance with these standards typically permits companies to charge higher prices for their products, or to avoid distrust by consumers. Because many voluntary standards relate to the treatment of workers, terms of transactions, and production processes, they place skill requirements on suppliers, supervisors, and managers that demand training. These standards are less common in developing country (final) markets, the exception being price premiums for organic foods, which are common in urban markets worldwide.

**Commercial Requirements/Norms (Rules of Trade):** Buyers tend to set a variety of conditions by which suppliers are measured. These tend to be tangible requirements such as costs, quality, timeliness of delivery, etc. When companies or producers cannot comply, they typically lose customers or receive lower prices for their products. Meeting commercial standards is dependent on the workforce having both industry-specific hard skills that enable productivity, as well as the softer skills related to work ethic, responsiveness, time management, communication, and problem solving.

Implementers should understand the standards that are in play for industries they serve and incorporate relevant training.



**1.4.1.2 Checklist: Is Your National Training System Ready for a Standards-Based Approach?**

Joseph DeStefano, Senior Education Research Analyst for RTI International, posed these questions at the 2011 GYEOC:

**✓ Certification of training completers/graduates**

- Does national authority use international standards as benchmarks for certifying completers/graduates?
- To what extent does a national qualifications framework exist, and is it tied to an international one (regional or global)?
- What role do industry/business representatives play in setting standards for certification?
- Are there mechanisms in place for ongoing updating of standards?

**✓ Accreditation of training providers, programs and institutions**

- Is accreditation contingent on producing graduates that meet global standards?

- Are program content/delivery requirements driven by criteria linked to acquisition of certifiable levels of education and skill?

- Are public and private institutions and programs held to the same accreditation and quality standards?
- How frequently are institutions' outcomes evaluated as a requirement for maintaining accreditation?

**✓ Financing of institutions, programs or trainees**

- Does financing create incentives for institutions and programs to work towards global standards?
- Is financing linked to the certifiability of graduates?
- Are equity considerations built into financing mechanisms?
- Is financial assistance targeted based on ability to pay?
- Are there compensatory funding/programs for segments of population that are educationally disadvantaged?

**o Make classroom-based training more interactive and practical to assist in the transition from “learning” to “doing”**

One of the chief barriers to employment, particularly for university graduates, is that their degree curricula focus too much on theory and not enough on practice. Employers across the Middle East also reported that graduates lack adequate understanding of both theory and application (e4e, p.37). Internships are one important part of the solution to this challenge, and are addressed in the next section.

Another, highlighted in a 2011 GYEOC presentation by Creative Associates International, emphasizes bringing the transition from “learning” to “doing” into the classroom using interactive experiences that span academic disciplines. Conference attendees participated in a business simulation designed to demonstrate the potential of new technology-enabled “trans disciplinary” academic and vocational preparation that can be used in the classroom to provide students with applied knowledge of business and entrepreneurship, using technology as the means of creating student-centered learning environments. These approaches hold great promise, but are not necessarily easy. Curriculum integration that blends functional business training and entrepreneurship entails fundamental changes in teaching, and learning, and the right technology infrastructure to support student projects so that they are realistic, robust, and engaging.



### 1.4.1.3 Noteworthy Results: Jordan's MIS-Online: Business Simulation in a Blended, Interactive Learning Environment

MIS-Online is an education platform developed by the Academy for Educational Development under the USAID/Jordan Education Support program, and now enhanced and supported by Creative Associates under the USAID/Jordan Education Reform Support Program (ERSP). MIS-Online integrates functional business courses<sup>21</sup> developed by the Ministry of Education in Jordan into an interactive learning experience for secondary Management Information Systems students, to make business education more practical and relevant. As Jordan decided in 2002 to shift secondary business education to MIS from a more general commercial curriculum, the pedagogical approach also needed to change to encompass new, more technology-intensive skills, and to allow students to apply their learning in a concrete way. The MIS-Online program is used as the centerpiece of a three hour weekly classroom-based blended learning experience based around a business simulation for two semesters in the 11th grade, conducted by MIS subject teachers and culminating in an independent business project for each student group. The students develop and operate micro businesses during the course of the year, under the guidance of the MIS-Online teacher. At the end of the school year, students sell their products (such as handicrafts, food items, etc.) at school exhibitions. MIS integrates approximately 90 percent of Jordan's curricular learning outcomes in business disciplines including management, accounting, MIS, business statistics, e-commerce, and programming, while extending skills to financial management, marketing, financial and investment analysis, commercial law, and economics. The system has reached 116 schools with over 8,000 students participating, and is slated for nationwide roll-out in 2012-2013 to 27,000 students in 370 secondary schools nationwide. The addition of MIS-Online to the MIS curriculum plans to help the Jordan Ministry of Education produce graduates who are competitive and employable, and able to successfully transition to continuing education and the job market.<sup>22</sup>

<sup>21</sup> The courses are on Management, Accounting, Management Information Systems, Business Statistics, E-commerce, and Programming (Basics). Extracurricular subjects include: Financial Management, Marketing, Investment (Basics), Commercial law, and Micro Economics.

<sup>22</sup> For more information on MIS-Online, please contact Klaudia Youell, Technical Manager Education for Development Division, Creative Associates (KlaudiaY@Creativedc.com); and Nilhan Siam, Manager of the Education Reform Project, Creative Associates (Nilhans@crea-jordan.com). If you are interested in contacting Jordan's Ministry of Education's Training Directorates Director for information on how they are using MIS-Online, please contact Amal Abu Shhab (amal\_abushhab67@yahoo.com).

- o **Soft skills: enhancing career navigation skills and bridging the school-work transition**

The difficulties of educational institutions and systems in providing effective soft skills training—in both the industrialized and developing countries—was a subject of lively discussion among 2011 GYEOC participants. Yet, it is clear that deficiencies in soft skills can be used to refer to a very wide range of abilities and characteristics (attributes), and that this looks much different for graduates lacking career navigation skills than to school-leavers whose basic preparation is suffering. This year's presenters focused more on the types of active labor market interventions that would serve graduates of university and technical education, rather than at-risk populations.



**1.4.1.4 Hot Topic: Why are so Many Institutions Failing to Provide Soft Skills and Why Does It Matter?**

ManpowerGroup, a \$22 billion global employment services company present in over 80 countries, and conference participants shared the following insights:

Soft skills are not part of the traditional missions of education institutions:

- Soft skills in many educational institutions are oriented towards classroom success in a rote environment.
- Teachers may not themselves have the relevant soft skills, making it difficult to teach them effectively.

Soft skills are becoming more important in the workplace:

- Employers have the freedom to hire from anywhere in the global labor market. As a result, they are less tolerant of skill deficits, holding all candidates to similar global benchmarks.

- Employers may hire for hard skills but will definitely fire for insufficient soft skills.

Soft skills are changing, putting greater burdens on employees. New requirements include:

- Economy-Relevant Skills: creativity, communication, innovation
- Self-Skills: self-esteem, self-confidence, self-reliance

**o Internship programs can provide effective entry points for youth entering the formal labor market, but require significant up-front investments to start**

Where opportunities for first-time employment are scarce, internship programs hold promise for post-secondary students to build a track record and recommendation base and become more familiar with the workplace and how their skills and education can be put to use. Internships are not a panacea, however, and may require significant up-front work on the part of program implementers. Companies require support and guidance to be effective hosts and managers of interns and to provide useful employment experiences, particularly where a tradition of internships does not exist. As a result, programs should also focus on building an effective and well-respected internship brand, which clients/trainees can carry with them, and which can be used to attract additional employer partners.



### 1.4.1.5 Noteworthy Results: *Joven 360—El Salvador’s Technology-Enabled Internship Platform*

The Salvadoran National Internship Program, *Joven 360* ([www.joven360.com](http://www.joven360.com)), was established in May of 2011 by CARANA Corporation—lead implementer of the USAID/El Salvador Access to Employment Program—in partnership with the ESEN University (Escuela Superior de Economía y Negocios), employment agency, Search, and employer partners Citibank and others to address several challenges in the Salvadoran labor market. First, graduates have difficulty securing a first job due both to lack of practical work experience and to the theoretical orientation of El Salvador’s university curricula. Second, Salvadoran employers typically hire for experience, which graduates uniformly lack, rather than for the skills and attributes they do possess. Third, Salvadoran employers and students alike lack familiarity with internships. Finally, systems for connecting job seekers with employers are poorly developed, so finding qualified employees is difficult and costly (and inconsistent).

*Joven 360* created a web-based internship matching system in which students can register, upload

resumes, list their professional skills and personal attributes (in addition to, or in lieu of, experience), and post a polished 30 second video “elevator speech” to present their differentiating skills and attributes. In turn, registered partner employers can request interns and select candidates with appropriate skills from among student profiles screened by *Joven 360* staff.

From May-December, 2011, 228 interns were placed in 140 institutions (116 businesses, 23 NGOs, and one government agency). Already, more than 3,000 students have registered/created professional profiles and 30 employers (companies) and 14 universities have signed on as partners. Partner businesses report saving significant time and identifying more qualified, motivated candidates through use of the system, while students report that the practical learning obtained through internships is invaluable. Partner universities, in contrast, will be ranked by Search, with input from the participating businesses, based on the quality of their interns, introducing a valuable feedback loop into the education marketplace.

- o **Focus on “career navigation skills”—especially labor market awareness, job search capacity, and self-presentation—to connect young people to jobs**

Several presenters highlighted the near complete lack of skills related to navigating the job market among graduates of universities and Technical and Vocational Education and Training (TVET) programs. This includes resume preparation, job interview skills, realistic expectations of work, and basic knowledge of the employment opportunities available in local markets. These skills fall somewhere in between “workplace and work-readiness” skills and basic “personal effectiveness” competencies. They are often deficient even among high academic achievers.

Presenters including CARANA and the International Youth Foundation (IYF) focused on establishing active labor market programs such as career counseling and guidance as one element of the equation in addressing this deficiency. Education for Employment and ManpowerGroup highlighted one aspect of their partnership in Morocco, the use of a specific ManpowerGroup proprietary training titled, “Finding a Job Is a Job,” a twenty-hour training course aimed at empowering students to more effectively assess their skills, prepare and present their resumes, interview for jobs, and make a job search plan. The course focuses on the skills and discipline needed to conduct an effective job search and action steps that will maximize a candidate’s job search prospects.





Another point the Joven 360 program emphasized is that in the absence of work experience, implementers should shift to assessments of skills and attributes rather than focusing on deficiencies in experience. Because resumes are often empty, the shift from experience-based resumes to skill-based self-assessment and presentation based on skills and attributes, and development of skill-based resumes, strengthens inexperienced workers' presentation to employers, and increases the likelihood of success in securing internships or employment.

### 1.4.2 Program Delivery Strategy: Partnerships for Success, Sustainability, and Scaling

The second major area of lessons learned relates to program delivery strategy, and, in particular, structuring partnerships and relationships in order to establish and scale-up programs that serve youth workforce clients effectively.

- **Multi-stakeholder (MSPs) partnerships—including the local public and education sectors, local and international private sector, and the local NGO community—are necessary to increase the chances for success and sustainability and, relatedly, to reduce the chance of failure**

Local and international Community Service Organizations (CSOs), local governments, the private sector, and bilateral and multilateral organizations (donors) were highlighted as key entities in multi-stakeholder partnerships. Each brings unique contributions and accrues different benefits from partnerships.

CONTRIBUTIONS OF KEY ENTITIES IN MULTI-SECTORAL PARTNERSHIPS			
The International Youth Foundation highlighted the following at the 2011 GYEOC:			
BILATERAL/MULTILATERAL ORGANIZATIONS	PRIVATE SECTOR	HOST COUNTRY/ PUBLIC SECTOR	CIVIL SOCIETY
• Broad-based and foundational funding support	• International standards	• Accreditation and certification	• Expertise on youth employment issues; Convening mechanism
• Seed money for pilot projects	• Funding, leverage	• Convening mechanism	• Trainers, training curricula
• Ability to replicate and scale up effective pilots	• Knowledge of labor market	• Platform for scale and sustainability	• Convening mechanism
• Repository of knowledge, best practices and lessons learned	• Internships and job placements, mentorship	• Resources and funding, leverage	• International standards
• Monitoring and evaluation standards	• Relevant equipment and in-kind donations (computers, software, curricula)	• Infrastructure	• Access to/coverage of vulnerable populations
• Convening mechanism	• Market relevance	• Trainers/teachers	• Linkage to grassroots and community level
• Policy impact, advocacy strength	• Innovation	• Policy/regulatory framework	• Access to best practices, knowledge platform and learnings
• Capacity building	• Bottom-line responsiveness, efficiency	• Local knowledge	• Intermediary role (particularly int'l NGOs)
	• Sustainability (local private sector)		



### **1.4.2.1 Noteworthy Results: Career Development Centers in Egypt: A Success Story in Private Sector Engagement**

Under the USAID seed-funded Education and Employment Alliance (EEA) program in Egypt (2006-2009), the International Youth Foundation (IYF) worked with local partners, including EEA Secretariat and Egyptian NGO Nahdet El Mahrousa (NM), to establish two of the first Career Development Centers in a public university setting in Egypt (among other innovative program models supported by the program). These centers were established on the campuses of the Faculties of Engineering at Cairo and Ain Shams Universities. All are located in Cairo. The programs and services offered at the Career Development Centers complement the more technical and theoretical training engineering students were learning in the classroom. The Career Development Centers provided employment-relevant soft and life skills training, career counseling, and entrepreneurship development training. Throughout the EEA program, many partners collaborated and

were able to leverage the initial seed funding USAID provided to bring into the initiative additional support and resources. Examples of these partners are those aforementioned along with the following, which provided in-kind support: Cisco (training), Hewlett Packard (high tech computer lab), Samsung (follow-on funding), and the local private sector (training curricula, internships and job placements). Because of these partnerships and the leverage they produced, EEA supported interventions were able to reach 17,000 beneficiaries, surpassing its initial target of 11,000. The Career and Entrepreneurship Development Office (CEDO) at Cairo University still serves students and has expanded beyond the Faculty of Engineering to reach multiple campus faculties. CEDO has also begun to generate income to help cover operation costs. Currently, NM is in the process of expanding the CEDO model throughout Egypt based on MOUs signed during the EEA program.



### **1.4.2.2 Bright Ideas: Education For Employment Foundation (EFE) Establishes Local Organizations—Not Branches—in Each Country Where it Operates**

For example, EFE-Maroc is a local Moroccan organization—part of an international network and not a branch office. The local team is able to operate with a full understanding of the unique Moroccan context and quickly and efficiently address any issues that may arise. A local staff also allows for greater cultural understanding and strengthening of the civil society in the country. In EFE's experience reliance on local organizations:

- Facilitates interactions with local partners and governments;
- Provides the necessary cultural background to help students deal with challenges successfully as sometimes when working with youth, organizations may face challenges emanating from families or communities of young people, so having a similar cultural background or understanding can often alleviate some of the concerns;
- Enables effective communication with local communities, particularly when selecting students and participants, engaging them in the application process, and launching volunteerism programs in local communities. Local teams facilitate working with Community Based Organizations (CBO) where sometimes even the access to these CBOs may be challenging;
- Promotes sustainability beyond the existence of international attention and funding, particularly in terms of ongoing work for the targeted group or community. Having a local team that is permanently based in their own country creates stronger roots for the organization, allowing it to form longer lasting relationships with its students, community and businesses. This will eventually help them garner enough support from their own country institutions and businesses, allowing them to secure local funding and continue working.



Many presenters reported that relying on partnerships with local CSOs has been a main driver of success. These partnerships ensured localization of program approach, content, outreach strategy, and ownership. Both the perception of youth-focused workforce development efforts as “homegrown,” and the reality of local expertise, contribute to greater impact and sustainability.

Implementers admitted that reliance on local organizations is not necessarily the easiest path in the short-term, as local CSOs may require significant capacity building in order to succeed in complex workforce-related missions. Providing CSOs with the right tools and capacity building experiences, then, is a key role for donors and implementing partners.

### Local Governments

Local government engagement offers access to target populations at scale and the prospect for institutionalizing effective approaches. At the same time, in many contexts, it is difficult or impossible to succeed without the engagement of the government: officials may feel threatened by initiatives that bypass or do not recognize the importance of an explicit role for government, can limit access to youth populations, or create difficulties for other cooperating institutions. Additionally, some governments would strongly prefer to control budgets and implement programs themselves. Presenters reported overcoming these challenges through early engagement, and by establishing, or relying on existing, local entities.

### Donors

Inclusion of bilateral and multilateral donors in Multi-sectoral Partnerships (MSPs) is rarely optional given their resource capacity for funding pilot projects. Other key donor roles include ensuring accountability through monitoring, evaluation, and impact assessment, local and global institutional knowledge, and prospects for more widespread scaling of successful approaches.



#### 1.4.2.3 Practical Tips: Principles of Effective Multi-Sectoral Partnerships:

ManpowerGroup shares the following practical tips for establishing effective multi-sectoral partnerships:

- Establish a common goal based as the basis of partnership, rooted in a common (or consistent) diagnosis of the problem.
- Manage across differences—For example, the concept of time may be different for private sector and civil society. Differences must be acknowledged and managed well.
- Openly communicate feedback. For example, you might say, “you know what, I don’t like what you did or what you said. I have a concern.”
- Seek “best in class partners” that can deliver on their commitments.
- Ensure that there is an empowered person responsible for success in each organization.

- **Program-related partnerships with the private sector are more effective if implementers can articulate programs’ value that appeals to businesses’ “bottom line” while working to reduce businesses’ engagement costs and risks**



Private employers constitute the major source of potential job and internship opportunities for workforce development clients, and are therefore critical to have as actively engaged partners. Both local and international private employers can play central roles in the success of workforce development efforts. The participation of flagship firms (often with better defined human resources strategies) can raise the profile of initiatives and attract more partners. Yet most conference participants defined their success by the breadth and diversity of private sector participation, not simply by their ability to attract large/prestigious international partners.

Working with the private sector was an important theme in the 2010 GYEOC and this year generated a number of interesting new insights. The following lessons learned reported by participants apply to businesses at many scales.

- o **Bring diverse private sector partners/representatives into the process early to allow them to inform/influence program design**

It is difficult to create demand-driven programs without obtaining a thorough understanding of demand early on, and taking this input seriously by tailoring programs to this input. Private sector participation cannot be an afterthought. At the same time, implementers should recognize that different businesses have different concerns and seek different benefits/value from participation in youth workforce development partnerships. Investments in targeted outreach to those businesses that can benefit from partnerships (e.g., because they work in growing sectors, have difficulty in employee retention, or other motives), and try to understand business' specific needs early in the process.

- o **Appeal to a business's bottom line**

Conference participants agreed that programs that appeal only to corporate social responsibility, rather than to a business's bottom line, are less sustainable. Most critical for implementers is speaking the language of "business benefit," and articulating the benefits of partnership in terms of tangible business value. In addition to productivity improvements resulting from well-trained workers, other "bottom-line benefits" may include:

**-Lowering recruiting costs and improving retention:** Particularly where labor market exchange and information is under-developed, youth workforce development programs may be the best option for businesses to access well-qualified new employees. ManpowerGroup has estimated that companies can save up to 10 percent of an employee's first-year salary costs by partnering with EFE Foundation on advertising, recruiting, screening and interviewing.

**-Creating positive public relations:** Wherever they are ultimately employed, former interns constitute a cadre of goodwill "ambassadors" who are generally grateful for the entrée in to the labor market provided by host companies. Participation may also improve companies' relationships with government.

**-Harnessing Technology:** Businesses report benefitting from youth's familiarity and high comfort level with new technologies, particularly social media and ecommerce.

**-Formalizing Human Resources Function(s):** Small businesses often do not have well-defined human resources procedures. Workforce development partnerships can provide expertise in defining job descriptions, career paths, and formalizing and improving their recruiting and human resources functions generally.

- o **Reduce the cost and risk of partnership by providing supporting information and resources**



Because many businesses are unfamiliar with internships and other youth engagement, implementers can offer related services to reduce businesses’ direct and indirect costs of participation, and increase probability of business and learner success and satisfaction. For example, the El Salvador’s Joven 360 program created an “internship toolkit<sup>23</sup>,” a turnkey solution that defines 25 internship profiles in five areas: Human Resources; Production, Operations and Logistics; Sales and Marketing; Information Technology; and Finance. For example, in Human Resources, projects include evaluating staff training needs and creating training manuals. In Sales and Marketing, one profile has interns evaluate the impact of, and/or design campaigns, using social media. These are standardized project ideas include work plans, management guides, and monitoring tools to minimize employers’ internship management burden and reduce uncertainty

**-Be honest about organization’s and clients’ situation, capabilities and capacity**

Few partners will expect perfection from organizations or workforce development clients. They are, in fact, likely to understand acutely the limitations of the local workforce. They are likely to interpret overly optimistic or exaggerated appraisals of students and programs as misrepresentation, and to regard omissions as dishonesty.

**-A long-term/sustained strategy is required to overcome lack of collaboration tradition**

Convincing businesses to participate in new activities and roles such as internships, job placement, and mentoring, will likely take time. Once initiated, optimizing these relationships will also require sustained efforts and commitment. Implementers should adopt a long-term orientation towards these relationships.

- **Build Technology Platforms to Permit Scaling of Time Consuming/Costly Activities Such As M&E and “Matching”**

Technology is not a panacea for workforce development, but a number of program examples presented at the 2011 Conference demonstrate the use of technology to support active labor market interventions and training.

**“Matchmaking.”** Database technology can be particularly valuable for labor-intensive and difficult “matching” tasks, including matching skills and attributes of potential interns to job requirements, as in El Salvador’s Joven 360, and in EFE Foundation’s use of an automated application and selection process. Making these matches manually would have been both costly and extremely time consuming.

**Communicating with dispersed youth populations.** Souktel, an organization that connects employers to job seekers using SMS and mobile audio technology, partners with EFE Foundation in Morocco and operates in markets throughout the Middle East. This technology serves both a matching and communication function.<sup>24</sup> Joven 360’s internship portal allows students to develop professional profiles and maintain contact with the program, saving significant time and transportation costs compared to the required in-person contact.

**Program monitoring:** Joven 360 and EFE Foundation both articulated important roles for technology in gathering feedback from program participants and employer partners, and in monitoring participants’ success over the longer term. Particularly where organizations intend to replicate programs throughout a network of partner organizations, a set of technology tools that are aligned to program activities can make scaling-up and tracking growing populations much smoother.

<sup>23</sup> This toolkit is only available to businesses participating in the program.

<sup>24</sup> For more information on Souktel, visit **Chapter 10** on the “Role of Technology in YEO Programming”.



### 1.4.2.4 Practical Tips: EFE Foundation's Lessons Learned in Scaling-Up from Across the Middle East Region

EFE Foundation offered the following principles for designing scalable interventions, based on a synthesis of project experience in Egypt, Palestine, Yemen and Morocco:

- Start small and then grow after you have established credibility. Proof of concept is a crucial step, particularly in the MENA. Starting small, launching initial pilot programs, and documenting the success, communicating it to partners and stakeholders, allows the organization to expand its programming and funding having gained the support of local community and business leaders.
- Don't try to start-up everywhere at once. Establish programs "market-by-market" (regionally) with local partners at each step. Although country dynamics and laws differ between neighboring countries, many challenges faced by startups are similar across the MENA region. So starting in one country, building some knowledge and expertise in setting up and launching programming, allows for a certain degree of anticipation of obstacles that may be faced in the next country expansion.

Additionally, proximity between the two countries may allow for cross border transfer of knowledge, expertise, and refinement and adaptation of

previous programming based on monitoring and evaluation results and findings.

- Use technology strategically to automate costly and time-consuming processes like applications and matching, and to gather feedback from partners. As the numbers trained and placed in jobs grow, it becomes imperative to automate student application, selection, monitoring and evaluation and job placement mechanisms. This frees up staff members to focus on other capacity building and program implementation goals rather than spending large amounts of time calling applicants and partners to collect data and enter it into excel sheets. Establish private sector partnerships that lower program costs. Through in kind contributions and job commitments, the private sector can play a big role in reducing the costs of implementation and other costs associated with outreach and job placements for youth. Invest heavily in communications and public relations. Success needs to be communicated. This does not need to be on a large scale with big budgets, but ensuring you know who your audience is, how to reach them and what to say is key. In countries where word of mouth plays a big role, ensuring that you are communicating clearly and effectively can be a huge success driver.

## 1.5 Where Do We Go from Here?

The prior *State of the Field's* workforce development chapter defined five key areas of focus that had emerged from Making Cents' 2010 GYEOC discussions and from key thinkers and practitioners. These were: (1) tools for assessing labor market demand; (2) anticipating future skills needs; (3) connecting practice and policy to achieve greater scale; (4) getting the incentives right for public and private investment in workforce development; and (5) more effectively measuring impact. While significant progress was made in the first two areas, much work remains to consolidate and standardize the tools and methods for understanding the demand side of the labor market. Some progress is also apparent in stimulating greater private sector involvement in workforce development, and excellent practical examples of how to make the business case for employer involvement were also showcased at the 2011 GYEOC.

Yet, while the youth employment crisis has elevated youth employment and skills on the development agenda, neither analysis of the field as a whole, nor the program examples presented at the 2011 Conference



demonstrate much progress in connecting policy and practice to achieve impact at scale or drastically improving impact measurements, both of which represent critical ongoing needs. Practitioners did articulate the strategies for enrolling governments in multi-stakeholder partnerships and touched upon the question of incentives, but not much was revealed regarding encouraging re-deployment of government resources to more effective workforce development.

At the same time, new technological developments and changes in multilateral institution policy and strategy, in addition to the high profile that youth skills and workforce development are currently assuming on the world stage promise to deliver exciting and unexpected opportunities for innovation and creativity in program design and implementation. This section outlines some of the key challenges and opportunities that will frame the context of workforce development innovation in the coming year(s).

### 1.5.1 Key Challenges

- **Getting to System-Wide Reform and Upgrading to Address Continued Failure of Public Systems**

The slow or non-existent reform of public sector workforce development—as evidenced by continued acute skills deficiencies among university and TVET graduates—presents some difficult choices for donors and NGOs. There is little evidence of resources, capacity, or political will to drastically reform even the worst public systems, and few believe that public sector budgets can possibly expand fast enough to meet the needs of this youth population growth. Yet, scaling of experiments outside of public systems has not really been demonstrated.

As a result, it is not always clear whether it is best to work to reform existing workforce development systems or institutions (with the risk of throwing good money after bad); to implant “add-ons” such as soft skills training or career centers in existing public systems; or to establish new, free-standing/independent centers or programs that can be more flexible. None of these options has, to date, delivered much in the way of scale. Most program examples from the 2011 GYEOC serve hundreds or thousands of youth. With technology, some programs may scale to serve tens of thousands. Yet, youth unemployment is measured in millions, and there are serious doubts about public or NGO interventions to scale up to this extent. IFC and IsDB encourage for-profit providers to rise to these challenges, but the private sector is also untested at this scale.

The time is certainly ripe for experimentation with new approaches to reach scale, and these will almost certainly require a combination of reformed public workforce development systems inhabiting more flexible enabling environments, reliance on multi-stakeholder partnerships, and financial participation of the private sector, which can mobilize capital at scale in for-profit ventures.

- **Addressing the Enabling Environment**

Addressing the enabling environment for workforce development at both the macro- and micro-levels remains challenging. At the macro level, to facilitate system-wide change and reform, better tools are needed to facilitate systematic and consistent mapping and analysis of workforce development ecosystems, with attention to understanding the enabling environments, financing structures, and training delivery environments. Issues remain including the new roles of private E&T providers, accreditation systems, and responsiveness to standards, both local and international, and these challenges need to be addressed at the policy-level.

At the micro level, the legal and regulatory environment may present specific challenges to implementation of good practice programs related to school-to-work transition. For example, legal prohibitions of unpaid work in many countries can make the development of internship opportunities very difficult. These regulations may also



have strong support from labor unions, educators, and other workforce development allies. Access to the global network of workforce development practitioners can facilitate information exchange to support for timely reform or relaxation of these regulations.

- **Monitoring Progress and Measuring Impact, and Demonstrating Value for Money**

Directly related to the task of reaching scale is the need for new systems and projects to demonstrate impact. The 2010 *State of the Field* publication called for better monitoring and tracking of youth employment and income outcomes, and of the contribution of workforce development to industry productivity and competitiveness.

Participants in the 2011 GYEOC highlighted the need for more standardization in measurement of youth-focused programs, but acknowledged several challenges. Outcomes remain difficult to accurately measure because they often do not manifest immediately, making it difficult to use data to modify interventions. Youth are also often difficult to track, and there is a need for developing and sharing practices for a variety of measurement instruments including, for example, tracer studies and impact assessments using randomized control groups (RCGs). Good practice development should also focus on incorporating results measurement more explicitly into project and program management structures to ensure that information is used to continuously improve program development and management.

Youth focused workforce development interventions, because they need to be delivered at scale, will also be called upon to demonstrate their efficiency and value for money. Scalability, in this context, will often be viewed by funders as declining cost per participant as a program expands the number of beneficiaries. As such, these costs should be well understood, with special attention to leverage gained from private sector involvement. Yet the total value to all clients of these interventions—youth and employers, for example—is very difficult to estimate. Practitioners and policymakers will need to work to develop (and justify) new, more expansive/global ways of measuring the value that their programs generate.

GIZ (German Technical Cooperation, formerly known as GTZ) has shared its own progress in this direction, publishing in early 2012 a new guide to results measurement.<sup>25</sup> The GIZ guide to performance measurement in workforce development is based on and compliant with the DCED Standard for Measuring Results in Private Sector Development—a good-practice standard for results measurement, attribution, and reporting. The guide outlines how to apply a seven-step process—the core of GIZ’s own results-based monitoring framework—specifically in the context of training-focused interventions. While the examples used throughout the guide deal with measuring impacts of capacity building for demand-driven curriculum development, the process is designed to be applicable to a wide variety of workforce development interventions. As the first published rigorous framework of its kind, it can serve as a baseline methodology and as a platform for further innovation among donors.

- **Integrating Knowledge and Building Shared Resources and Tools**

More work remains to be done in consolidating and sharing the tools and approaches for analysis and implementation. To support program development and targeting, this includes consolidating and standardizing practical tools and methodologies (interview guides, checklists, and scoring systems) for assessment of current and future labor market opportunities. With respect to present workforce demand, rapid assessments that build dialog with employers while identifying critical skills needs should take precedence. There is also a need to build a broader knowledge base on how employment evolves in specific value chains, and to develop protocols

<sup>25</sup> Dr. Wolfgang and Stefan Thomas. BMZ/GIZ: Monitoring and measuring the results of interventions related to technical and vocational education and training and the labour market. 2012. Internet retrieval: [www.enterprise-development.org/download.aspx?id=1832](http://www.enterprise-development.org/download.aspx?id=1832)





for correctly identifying where local industries stand, where and how quickly they are upgrading. This should entail building the capacity of local actors for understanding these analyses and using them as a base for shared learning with private sector (employer) partners.

A new area of discussion identified the need for tools to reduce the cost and improve efficiency of active labor market interventions, especially internships, apprenticeships, other practical training, career counseling, and soft skills assessment and development. This includes standardizing and disseminating tools for facilitating job seekers’ self-assessments, building related systems for skill matching and placement of interns such as “weighted suitability indicators,” and toolkits to assist employers in structuring practical internships and work with universities. More systematic methods of screening youth workforce development clients could also better target opportunities and improve success rates. Finally, it may be worth expanding these tools to encompass practical training pathways in civil society organizations and governments.

- **Rising Expectations, Uncertain Resources**

Workforce development issues have risen on the world agenda as a function of the youth employment crisis and the Arab Spring as the financial resources need to address them are becoming scarcer. As the world economy enters its fifth year of sluggish economic growth, many developing country governments’ fiscal conditions do not permit massive new investments in skill development. Transitioning states including Egypt and Tunisia have the greatest need for workforce development, but also face the most severe fiscal crises.

In parallel, high levels of unemployment—especially among youth—and fiscal austerity in developed countries may undermine public support for bilateral aid to workforce development initiatives. Some European donors in particular report that they are encountering resistance among home country constituents to investments in skill development abroad, and, in the U.S., there is increasing political pressure to ensure that development aid is not used to support activities that could cost the U.S. jobs.

At the same time, workforce development initiatives programs are likely to be under increasing pressure to deliver large-scale employment very quickly to contribute to social and political stability, a goal in which donors and host countries alike are very interested. In the coming years, it will be important for practitioners to walk a fine line—continuously and forcefully articulate the necessity and benefits of workforce development initiatives investments to donors and developing country governments while managing expectations of rapid employment creation that depend on many factors outside of the labor market, and work harder to maximize their programs’ impact and cost-effectiveness to make limited resources go further.

### ***1.5.2 New and Growing Opportunities: Adapting to and Taking Advantage of Disruptive Innovation in Accreditation, Certification, and Portability***

A viable system of modular, cumulative, and verifiable skill credentials has arrived, creating an enormous opportunity for workforce development initiatives innovation. In September, 2011, The Mozilla Foundation announced that it has developed an open online infrastructure that would allow communities, institutions, educational programs, and companies to award “badges” for recognition of informal and non-traditional learning.<sup>26</sup> Learners can display the badges that they collect on their digital “backpacks,” in online environments and on their resumes—wherever they communicate their skills.

<sup>26</sup> <https://wiki.mozilla.org/Badges>



### 1.5.2.1 New Tool: What is a “Badge”?

Learning happens in K-12 and college classrooms, adult education and in professional development programs. Learning also happens in an array of other online and in-person environments: in afterschool programs and online tutorials, through mentoring, playing games, interacting with peers in person and in social networks, with smart phone apps, in volunteer workshops, at sports camps, during military training, and in countless other ways and other places.

A badge is a validated indicator of accomplishment, skill, quality or interest that can be earned in any of these learning environments. Badges can support learning, validate education, help build reputation, and confirm acquisition of knowledge. They can signal

traditional academic attainment or the acquisition of skills such as collaboration, teamwork, leadership, and other 21st century skills.

Badges are used successfully in games, social network sites, and interest-driven programs to set goals, represent achievements and communicate success. A digital badge is an online record of achievements, the work required, and information about the organization, individual or other entity that issued the badge. Badges make the accomplishments and experiences of individuals, in online and offline spaces, visible to anyone and everyone, including potential employers, teachers, and peer communities.

The Mozilla system provides an infrastructure for virtually any awarding, verifying, and displaying these non-traditional credentials on the Internet, and therefore represents an open-source solution for credential portability. The project’s companion “Badges for Learning,” competition, supported by the MacArthur Foundation and implemented by HASTAC with Duke University and University of California, announced grants to 60 institutions and entities (museums, non-profits, after-school programs, research institutions and for-profit companies) in December. These grants rewarded “ideas for compelling learning content, activities, or programs for which a badge or set of badges would be useful for recognizing learning that takes place in a particular area or topic,” while later rounds of grants will focus on building technology systems that facilitate the awarding of badges by diverse groups. Already, Carnegie Mellon’s Robotics Academy has constructed badge sequences for students and instructors that incrementally certify skill achievements and pedagogical competency, while also building towards industry-recognized certifications, for example, in the LABVIEW (robotics) programming language.<sup>27</sup>

Whether or not the Open Badges Project infrastructure ultimately establishes itself as the standard for incrementally awarding and verifying modular credentials, the project represents the kind of disruptive innovation that will provide workforce development practitioners with new tools for recognizing learning and competency achievements, and perhaps an entirely new, more democratic, context for both formal and non-formal education and training in the digital age.

### 1.5.3 Broadening Stakeholder Base to Contribute to Industrial Policy

A revived focus on industrial policy in multilateral institutions and developing country governments will create opportunities for workforce development practitioners to adapt and innovate in formal sector training for youth. Much of this discussion is inspired by China, where the strength (or power) of public coordinating institutions has permitted great advances in strategic industrial policy with corresponding investments in

<sup>27</sup> <http://dmlcompetition.net/Competition/4/badges-projects.php?id=2607>



appropriate workforce development infrastructure. In the opening plenary session of the 2011 Conference, David Arkless, President of Corporate and Government Affairs of ManpowerGroup, explained how the Municipal Government of Shanghai had adopted a very aggressive approach to skill development in order to ensure that key industries find well-prepared workers in Shanghai in the future. With ManpowerGroup’s assistance, the Municipal Government of Shanghai surveyed thousands of firms on their future expansion and upgrading plans in order to align policies and university and vocational education and training institutions offerings and enrollments to projected future needs.<sup>28</sup>

In places with less well-developed institutions, however, workforce development practitioners and systems may be called upon to assume a very important coordinating role among industry, education providers, and government agencies. Participating effectively in such efforts will require youth-focused workforce development practitioners to broaden outreach beyond the traditional youth-focused constituencies in government (e.g. education and training ministries) and specific employers. New entities to understand and work with may include ministries of industry, trade, commerce, and finance; inward investment promotion agencies; as well as chambers of commerce and other business stakeholders. There is also a large body of work from the U.S., Europe, Malaysia, and other and mature emerging economies related to providing the skills for establishing and upgrading industries, which can be accessed through global institutions and practitioner networks.

### **1.5.4 Integrating and Professionalizing the Youth-Focused Workforce Development Field**

The workforce development field is comprised of a number of long-established professional fields from throughout the worlds of E&T and social services. This presents challenges in formalizing and standardizing practices (e.g., internships) and recognizing skills and capabilities (e.g., career counseling) that do not fit neatly within these disciplinary boundaries, as well as opportunities for creating new standards that are unencumbered by past practices. 2011 Conference attendees and presenters have made important strides in some of these areas—for example, CARANA’s efforts at transplanting certifications for career counselors across their USAID project portfolio, and EFE Foundation’s efforts at scaling-up comparable programs regionally. Even greater opportunities can be created by workforce development stakeholders coming together to develop “inter-operable” standards for recognizing and certifying soft skills training, professional qualifications and methods of recognition for practitioners, and consensus on methods of results measurement and management.

### **1.6 Additional Resources:**

- To view presentation material, please visit: [www.youtheconomicopportunities.org/agenda.asp](http://www.youtheconomicopportunities.org/agenda.asp).
- For additional information on workforce development, visit Making Cents’ 2010 *State of the Field* publication, pages 40-50. To download Making Cents’ publications, visit: [www.youtheconomicopportunities.org/media.asp](http://www.youtheconomicopportunities.org/media.asp).

<sup>28</sup> This was also a rare example of a government addressing university over-enrollment by demonstrating career opportunities for technically-trained workers.





# **Chapter 2: Role of Government and Policy**



## **2 Role of Government and Policy**

Despite the potential for win-win alliances between governments and members of the YEO field, YEO partnerships at the national level are still few and far between. Topics from the 2011 GYEOC ranged from big-picture items, such as the role of government in enterprise development, to specific approaches, such as how YEO programs can collaborate with an education system. Discussion centered on the following:

- Growing local or school-based collaborations to the regional and then national levels through collaborations with various ministries and context-specific strategies;
- Adding value to educational systems through the development of quality YEO-centered curriculum, which is a unique and appropriate role for members of the YEO field to assume;
- Assisting governments to analyze workforce needs and identify how to adjust educational services accordingly; and
- Identifying how legal codes may facilitate or impede youth employment.

### **2.1 Governments Should Analyze Demographic Trends and Project for Future Workforce Needs in Order to Design Effective YEO Approaches and Attract New Investment**

At Making Cents International's 2011 Global Youth Economic Opportunities Conference, Peter Coy, Economics Editor and Senior Writer for Bloomberg Businessweek, explained that growth sectors don't just appear; they occur as a result of sustained and structured public-private collaboration. With a deficit of over one million jobs, Morocco is one of many countries in the Middle East and North African (MENA) region seeking effective employment solutions for its large youth population. The Ambassador of His Majesty the King of Morocco to the United States of America, His Excellency Aziz Mekouar, explained that the Moroccan government has analyzed key challenges related to demographics and employment creation and is looking at new ways to work cross-sectorally. Demographic analysis revealed that by 2020, the number of active workers will decrease as the Moroccan population ages. Morocco is now within a narrow window of opportunity to stimulate economic development by attracting new private sector investment that can support needed skill development within the growing workforce. The government also decided to decentralize the economy to different regional centers and create new infrastructure that would support growth across the country.

The Moroccan government recognizes it still faces challenges related to the high unemployment of university graduates. It seeks to address this by increasing collaboration with private sector employers and improving the relevancy of the education system. For example, the government knows young people need to achieve fluency in French and English in order to compete for jobs in international companies, such as call centers. The government is thus more intentionally working to ensure that the education system is providing young people with the necessary skills and competencies for them to compete in the country and global marketplace. It also strives to create the conditions necessary to attract more foreign investment.

### **2.2 Match Training and Education with Current and Future Industry Demand**

Skill-based training and education should reflect both current and future workforce needs. David Arkless, President of Corporate and Government Affairs of ManpowerGroup, a \$22 billion global employment services company present in over 80 countries, suggests that a detailed analysis of future workforce needs is critical to attract new investments and ensure that education prepares workers for growth industries. See Box 2.2.1 for an example of a Chinese approach to this issue.



### **2.2.1 Bright Ideas: The Shanghai Municipal Government’s Approach to Education and Employment**

Shanghai, one of the largest cities in the world, realized the importance of creating a labor force educated to meet the demands of the marketplace. The municipal government undertook a survey of 45,000 companies, with the support of ManpowerGroup, to determine individual company’s hiring plans for the next five to ten years. Based on their responses, the government was able to identify which positions would be in

demand in the coming years. The government then built training universities and incentivized students to shift from academic to skill-based programs. While this approach depended on China’s unique political and economic structure for its success, other countries may be able to learn from and replicate components of the ambitious plan.

The Netherlands and Germany have effectively trained workers to fit their economic niches. As a result, their youth unemployment rates are lower than general unemployment rates. Both countries have prioritized technical and engineering training. Germany, for example, trains technicians in order to strengthen their specialization as an exporter of engineered products. Both countries also hold technical and vocational professions in high esteem, see Box 2.2.2 for a more detailed discussion.



### **2.2.2 Hot Topics: Do We Favor Professional Education at the Expense of Vocational Education?**

Since many countries in the Middle East and North Africa Region, as well as other regions around the world, deal with high unemployment rates for university graduates, participants in the 2011 GYEOC discussed the importance of getting back to the basics of vocational training. David Arkless, of ManpowerGroup, commented on families’ tendency to favor professional education and college degrees over vocational training. He cited surprising statistics from the United States, where the starting salary for a university graduate is \$40,000 while the starting salary for someone with a technical degree is \$59,000. Peter Coy highlighted that unemployment is higher for college graduates than for non- college graduates in many developing countries, while the reverse is true

in the U.S. These are signals of the skills that are most in demand.

Barbara Chilangwa, Executive Director for the Campaign for Female Education (Camfed) and former Permanent Secretary of Education in Zambia, noted that parents in Zambia wanted their children to become doctors and lawyers, yet when students graduated high school, they could not afford college and did not have the skills to find a job. This mismatch of expectation and opportunity can impact young people negatively.

**What do you think? Does your country prioritize professional education over vocation education?**

While finding the right balance between professional and vocational education is challenging, both Chilangwa of Camfed and Ambassador Mekouar of Morocco agree that basic education is essential. Young people must have basic literacy skills to seek and perform in all types of jobs. Basic education, skills-based education, leadership development, use of information technologies, and pedagogies that focus on “learning by doing” are all educational strategies critical to producing youth ready to compete in a global economy.



### **2.3 Modernizing Antiquated Labor Codes can Remove Barriers to Job Creation and Youth Entry into Labor Markets**

Outdated labor codes can restrict entry of young people into the labor market. Lifetime positions, while an important part of job security, can exacerbate many countries’ youth unemployment programs. In many countries, companies hire temporary workers and short-term contractors in order to avoid costs associated with hiring and firing a full-time worker. Arkless provided the example of France. If a new employee underperforms; it can take the company a year and a half and a considerable amount of funds to remove the employee. Some economists look to Denmark and their “flexicurity<sup>29</sup>” as a successful model. The Danish model combines flexible hiring and firing with generous unemployment benefits and quality training; this helps to ensure that the right person is in the right job, without stripping workers of their basic security.

### **2.4 Collaborate with Schools and Ministries of Education (MoEs) to Identify How YEO Programs Can Enrich Education through Economic Skill-Building**

Schools provide an ideal venue for reaching large numbers of young people. YEO programs can build on existing structures to support and promote youth economic opportunities. Many organizations work to transform classroom learning from antiquated pedagogical models to dynamic learning opportunities that will be relevant to their future employability.

For example, FHI 360, with support from implementing partners (CHF International, Development Innovations Group, and Making Cents International), worked with the Palestinian Ministry of Education and Higher Education (MoEHE) at the request of the Palestinian Monetary Authority (PMA) on the Expanded and Sustained Access to Financial Services (ESAF) program. ESAF is a multi-faceted three-year USAID-funded initiative to build a more inclusive financial sector for Palestinian households and enterprises. Box 8.2.1 explains the process FHI 360 and Making Cents took to create new and strengthen existing financial literacy content for the Palestinian public school system.

Those models may operate at the school, district, or regional levels and may have modest beginnings. The Academy of Entrepreneurship at Buchholz High School, highlighted in Box 2.4.1, began as three sequential entrepreneurship courses. An additional opportunity for learning presented itself when the school added a retail space during renovation. The Academy then added a fourth course to the program, Retail Essentials, and used the school’s retail space as a laboratory. Students learned how to build a new business: choosing a name and logo, programming the point of sale (POS) system, creating forms, and designing and ordering merchandise. The retail experience enriched student learning by adding a real-world component to school curricula.

<sup>29</sup> “Flexicurity is an integrated strategy for simultaneously enhancing flexibility and security in the labor market. It attempts to reconcile employers’ need for a flexible workforce with workers’ need for security – confidence that they will not face long periods of unemployment.” From: <http://ec.europa.eu/social/main.jsp?catId=102&langId=en>, December 2011.





### 2.4.1 Bright Ideas: Growing an Entrepreneurship Education Program

In the U.S., the Academy of Entrepreneurship at Buchholz High School, an entrepreneurship education magnet program of over 200 students based in a public high school in Florida, grew from a traditional business law class to a comprehensive four-year entrepreneurship education program complete with a 1,200 square foot school store selling school merchandise. The Academy attracts students interested in entrepreneurship, marketing, and business management. The students work on project-based teams; and the curriculum develops leadership skills, supports innovation and good citizenship, and promotes high ethical standards and civic consciousness to prepare students for higher education and eventual entrepreneurial careers in a wide variety of fields.

The school partners with specialized organizations such as Junior Achievement ([www.ja.org](http://www.ja.org)) and DECA ([www.deca.org](http://www.deca.org)) to provide students with employability and entrepreneurial learning content while connecting them to the local community

and national business competitions. Students learn leadership through a corporate decision-making model as they manage the school store's café and retail apparel shop, participate in entrepreneurship competitions, develop community service and financial literacy projects, intern at local companies, and lead school activities. Strong partnerships within and outside the school lead to a high quality entrepreneurship education. This model has become recognized throughout the United States as one to emulate when developing school-based entrepreneurship programs.<sup>30</sup>

For more information, see <https://sites.google.com/site/academyofentrepreneurship>.

<sup>30</sup> To read more on entrepreneurship education, please visit Making Cents International's 2010 *State of the Field in Youth Enterprise, Employment and Livelihoods Development* publication, pages 23-24; and pages 54-59 and 134 of Making Cents' 2009 *State of the Field* publication. To download Making Cents' publications, visit: / [www.youtheconomicopportunities.org/media.asp](http://www.youtheconomicopportunities.org/media.asp).

Collaboration with Ministries of Education (MoE) and other levels of government allow YEO practitioners to influence policy, add YEO components to curriculum, and contribute to overall improvement in educational quality. In Box 2.4.2 and 2.4.3, Aflatoun, a global network for child social and financial education, describes how they and their partners work with governments, specifically MoEs, around the world. The diversity of approaches illustrate that there is no "one size fits all" approach to government collaboration.



### 2.4.2 Noteworthy Results: Aflatoun and Partners Find Success and Challenges with MoEs

Aflatoun's partners describe different approaches to working with MoEs and the successes and challenges that resulted. Successes included:

- In Peru, Plan International achieved strong collaboration with the Piura Department of Education, which led to the Aflatoun program being integrated into the region's education strategy in order to improve entrepreneurship, communication and mathematical skills. After the pilot started in 2008 and reached 1,500 children, the program now reaches 14,000 children through 600 trained teachers in 80 schools. For more information, see: <http://plan-international.org/where-we-work/americas/peru>.
- In Egypt, Aflatoun's local partner, the National Council for Childhood and Motherhood (NCCM) ([www.nccm-egypt.org](http://www.nccm-egypt.org)) is a governmental body, which helped engage Egypt's MoE from the beginning. MoE staff directly contextualized the content and developed a team of technical support that designed the first Arabic version of the materials. The program is implemented in eight districts and reaches more than 26,000 children.
- In Honduras, Aflatoun clubs take place within the structure of the school government, providing children with innovative tools and activities such as savings and organizing school enterprises. This has revitalized school governments since they did not used to offer significant tasks to the students, which minimized their enthusiasm and involvement. The program is implemented by four partner organizations: Plan international, CARE, Ayuda en Acción and ChildFund. In total, all partners are reaching 23 schools and more than 2,500 children. ChildFund in itself has 10 schools with 800 children in its first pilot year.
- For more information, see: [www.childfund.org/honduras](http://www.childfund.org/honduras).

Aflatoun partners have also faced the following challenges:

- **Replicating and sharing successful regional strategies with the central MoE.** For example, Plan Peru has been successful in the Piura region but the strategy has not been shared formally with the central MoE. This is largely due to the fact that Departments of Education in Peru are decentralized, and there is significant geographic distance between many regions and the capital city, Lima, where the MoE is located. Also, central governments have higher staff rotation than Departments of Education, which makes it easier for local partners to coordinate and advocate locally. More opportunities arise at the local level, the staff size of the departments is smaller, and there is typically less bureaucracy. This explains why it is often difficult to coordinate local initiatives with the Ministry.
- **Navigating political changes and turnover.** In Egypt, the political situation disrupted the education system and also affected the Aflatoun program in 2011. In Guatemala, the Minister of Education, who had already approved Aflatoun's content in the curriculum, left the position, which undid the advocacy advances Aflatoun had made.
- **Providing teachers support and follow up to ensure high quality implementation.** NGO partners that implement the Aflatoun program do not hire more staff to do so, and they typically need more people to coordinate extra trainings with teachers and follow up. Resources and time limitations present big challenges to implementers.
- **Linking large-scale programs to child friendly banking.** Programs that have been successful in linking to child friendly savings accounts are the ones in locations where the banking system allows children to manage their own saving accounts. Uganda, Ecuador, and Guatemala are examples, but these countries' regulations still require an adult to go with a child to open the child's bank account. In the effort of seeking partnerships with local banks, it is very important to have NGO buy-in regarding the importance of having child savings accounts



### 2.4.2 Noteworthy Results: Aflatoun and Partners Find Success and Challenges with MoEs (continued)

and allowing children the freedom to manage them.

- **Recognizing not all MoEs are interested in change.** Ministries of Education are often the most difficult and inflexible government ministries in

terms of making significant and long-term change. Acts of Congress or other legal processes may be necessary to impact curricula, for example.

For more information, see: [www.aflatoun.org](http://www.aflatoun.org).

From their successes and challenges in bringing child-centered financial education to schools and young people, Aflatoun and its partners have learned certain strategies that seem to work in engaging governments. While Aflatoun acknowledges that there is no “one size fits all” approach to working with MoEs, Box 2.4.3 details certain strategies that have led to success in engaging governments.



### 2.4.3 Practical Tips: Aflatoun and PEDN Advise on How to Engage Governments

In Uganda, the Private Education Development Network (PEDN), a non-profit organization that promotes youth empowerment through the establishment of entrepreneurial, financial, and business skills programs in primary and secondary schools, partners with Aflatoun to promote child-friendly banking. They advise the following:

- **Identify local curriculum gaps** where the Aflatoun program can add value. Identify the government’s education policy priorities so that you can devise a tailor-made elevator pitch for the Ministry of Education.
- **All advocacy is local.** While the Aflatoun network can lend international credibility, advocacy to the MoE comes from in-country partners who already have long-standing relationships with MoEs at

the district and regional level. Partners talk about Aflatoun as a methodology which can be adapted to suit local circumstances.

- **You need proof of concept.** Give ministries something they can visit and see. PEDN, for example, asks local officials to inaugurate opening ceremonies and participate in events. PEDN identifies champion schools and head teachers who can demonstrate that the methodology is both fun and rewarding.
- **Approach ministries rather than schools:** PEDN used to begin working with schools and then approach the MOE; now they find that approaching the MOE first is more effective.

For more information, see [www.pedn.org](http://www.pedn.org).



## 2.5 Effective Advocacy Strategies Seek to Fill Gaps in Curricula and Complement Government’s YEO Efforts

In many countries, the sustainability and efficiency of YEO programs depends on government engagement. Educate!, an organization that develops young social entrepreneurs in Uganda through an experiential learning program, mentorship, and access to capital, sees advocacy as an effective tool to grow YEO programs without increasing the size of the non-governmental organization. Advocacy also reduces the risk of having to end a successful program when the NGO’s funding cycle terminates. Educate! created a tool to help other NGOs learn advocacy skills, see Box 2.5.1.



### 2.5.1 New Tool: Advocacy Guide from Educate! on Entrepreneurship

Based on their experience integrating a hands-on approach to entrepreneurship education in Uganda’s national secondary curriculum, Educate! created an advocacy guide with strategies and ideas on how organizations can advocate with other MOE’s. The guide focuses on how to align interests with governmental priorities, specifically regarding job creation. In addition, the guide details the effective strategy of evidence based advocacy – using

evidence of the results of a program to advocate for its incorporation into a national system. The advocacy guide is available for others to use. If you would like to access it, please send an email to: [educate@experienceeducate.org](mailto:educate@experienceeducate.org).

For more information, see [www.experienceeducate.org](http://www.experienceeducate.org).

Educate! wanted to incorporate their work as an NGO into national education systems and the private sector; noting that this is key to the long term sustainability of their initiatives. They were able to “sell” entrepreneurship education to Uganda’s government by discussing how their education program can contribute to job creation, economic growth, and social development. As a result, they were able to introduce new teaching techniques and curriculum components that get students out of the classroom, away from rote memorization, and into their communities to experiment with entrepreneurship. See Box 2.5.2 for more details.



### 2.5.2 Noteworthy Result: Social Entrepreneurship Added to Uganda's Curriculum

In October 2010, the Government of Uganda and the International Labour Organization (ILO) asked Educate! to incorporate its social entrepreneurship curriculum into the national education system. Starting in 2012, the curriculum will help over 45,000 A-level students (last two years of high school) per year to start a venture that solves a social or environmental problem. Educate!'s curriculum effectively guides students through every step of the process of actually starting an enterprise to solve poverty, disease, violence, lack of education or environmental degradation.

Educate! successfully partnered with the government and the ILO to incorporate the curriculum into the system as a result of a couple things:

- The government has long known that the current memorization based education system is not an effective investment in the next generation. Educate!'s curriculum was seen as an alternative.
- Educate! was able to demonstrate to the government and ILO that the curriculum was actually effective by presenting actual results. Specifically, the evidence that Educate! students had actually started enterprises that created jobs was compelling to the government which is facing an increasing labor shortage (one solution to which is an education system that produces more jobs creators and less job seekers). In line with the strategy of evidence-based advocacy, outlined above, Educate! used results to effectively advocate with the government and ILO for the curriculum to be incorporated into the system.

The curriculum re-imagines what education can be. Instead of sitting in class memorizing the components of a business plan, students get out in the school and community to create an enterprise with a specific

focus on solving a social or environmental problem. The curriculum is based on the belief that experience is the best teacher, especially when it comes to entrepreneurship and leadership. While students learn they contribute to the social and economic development of their communities.

This initiative in Uganda is an experiment, and Educate! believes its results will help inform education policy decisions worldwide.

To help build an evidence base to inform education policy decisions, the ILO is implementing a gold-standard, four year impact evaluation of the new national entrepreneurship curriculum (which includes Educate!'s curriculum) and Educate!'s program starting in 2012. The results of the evaluation will provide a much needed evidence base as to what works and what doesn't in the field of youth entrepreneurship and leadership development. The evidence base can be used by governments, foundations, and organizations worldwide to make funding, policy, and program design decisions.

Educate! shares the curriculum with interested organizations. Please contact [educate@experienceeducate.org](mailto:educate@experienceeducate.org).

Additional information on Educate! can be found at: <http://bit.ly/wVAH0P><sup>31</sup>

<sup>31</sup> For additional discussion on social entrepreneurship, please visit Making Cents International's 2010 *State of the Field in Youth Enterprise, Employment and Livelihoods Development* publication on pages 34 and 35; and pages 28 and 29 of Making Cents' 2007 *Youth Microenterprise & Livelihoods State of the Field* publication. To download Making Cents' publications, visit: <http://www.youtheconomicopportunities.org/media.asp>.



Fundación E, a Mexico-based international NGO that supports the development of sustainable entrepreneurship and employment opportunities, also found that the Mexican government needed assistance to transparently and effectively support enterprise development throughout the country. Box 2.5.3 describes how they were able to complement and fit within a pre-existing enterprise development structure within the Mexican government.



### **2.5.3 Bright Ideas: Fundación E Works with the Mexican Government to Incubate Small Businesses**

Fundación E partners with the Mexican Government to support micro, small and medium-sized businesses in Mexico. For example, Fundación E partners with the Mexican Ministry of Economy to coordinate the National Business Incubation System and ensure that federal funds are transparently delivered to micro, small and medium-sized entrepreneurs. There are currently 500 incubator centers. Once the incubator system was operational, Fundación E began managing the government grants that financially support these business development centers. Since an NGO is leading this process rather than the government, there is significant transparency and the general public is more assured about the use of funds.

Fundación E subsequently created an entrepreneurial education franchise, which links to the business

incubator model. Fundación E decided to take a franchise approach so each business incubator would operate sustainably.

Most recently, the Foundation started working with Mexican immigrants living in the United States to provide them with entrepreneurship capacity building and information on how they can utilize remittances to invest in business ideas they can implement in Mexico.

Fundación E has therefore worked with the Government of Mexico on both the policy and programmatic fronts in support of enterprise, employment and livelihoods development.

For more information, see [www.fundacione.org/portal](http://www.fundacione.org/portal).

## **2.6 Governments' Investment in Economic Opportunities for Rural Youth Could Stem Urban Migration**

Throughout the world, young people leave their home communities in rural areas seeking education and employment opportunities in cities. Migration can take steps to provide more economic opportunities for youth and may expose youth to additional risks; they may or may not find additional opportunities in cities. High rates of urban migration tax a city's support networks and educational institutions, meaning that many young people find overcrowded or unprepared educational infrastructures in the city. Chilangwa noted that planning in Zambia is centralized in cities, leaving rural areas without electricity, roads, and other infrastructure needed to bring products to market. Arkless again cited China's rural policy as an interesting example. China has aggressively pursued foreign investment in rural China in order to slow explosive population growth in its coastal cities. They offer tax breaks to companies and built roads and airports in order to attract businesses and jobs to rural areas. Government investment in rural communities, or incentives to the private sector, could create the economic opportunities youth need to remain in their home communities.



## 2.7 Conclusion: Where Do We Go from Here

Policy efforts need to figure into most all YEO programs' sustainability and scale-up plans. Many YEO stakeholders look to the public sector now for growth and sustainability. Ideally, governments should "own" YEO programs and consider them part of their national economic development strategies. In reality, this ideal is still a long way off. While promising, experiences highlighted at the 2011 GYEOC show that national policy change is still in early stages. There are increasing numbers of local and regional collaborations between civil society organizations and government agencies; and the field now has some clear strategies and models to draw from.

- **Continue to nurture relationships with the formal educational system in order to strengthen the learning to earning continuum.** Exciting developments around curriculum change may lead the field with examples of how to achieve YEO-focused national policy change. Schools need updated tools to transform pedagogy into dynamic learning opportunities that help prepare young people for multiple economic trajectories.
- **Bridge government engagement efforts between the various sectors of YEO programming.** Workforce development, youth enterprise development, and youth-inclusive financial services (YFS) programs and policies should coordinate sufficiently to contribute to an overall YEO agenda. Large-scale partnerships, coordinated with the workforce development and YFS sectors, will enable the YEO sector to expand beyond the time-limits of a grant cycle and reach large numbers of young people. This coordination can be a more efficient use of time and lead to the ecosystem-level change that many donors (see **Chapter 13**) seek.
- **Develop strategies to ensure that YEO policies and collaborations "survive" transitions between governments or political parties.** Presenters at the 2011 GYEOC reported several promising practices that lead to buy-in from multiple levels of the government and/or diverse partnership models that contribute to long-term success. As governments change, the field will need to test those strategies in a more comprehensive way in order to contribute to the knowledge base on sustainability.
- **Identify appropriate roles for YEO efforts.** In most operating contexts, YEO stakeholders should strive to strengthen and complement, rather than supplant, the public sector. In many cases, YEO practitioners may find that advisory, research-related, or knowledge-based roles are most useful and appropriate. These roles fill gaps in government rather than creating parallel structures. Identifying effective roles in a participatory way continues to be an important challenge for government collaboration.

## 2.8 Additional Resources

- To view presentation material, please visit: [www.youtheconomicopportunities.org/agenda.asp](http://www.youtheconomicopportunities.org/agenda.asp).
- For information on advocating for policy change to support adolescent girls and young women, visit Making Cents' 2010 *State of the Field* publication, pages 82 and 83.
- For additional information on policy and advocacy more generally, visit Making Cents' 2009 *State of the Field* publication, pages 130-135. To download Making Cents' publications, visit: [www.youtheconomicopportunities.org/media.asp](http://www.youtheconomicopportunities.org/media.asp).







# Chapter 3: Growth-Oriented Business



### 3 Growth-Oriented Business

In Organization for Economic Co-operation and Development (OECD) countries, small to medium enterprises generate 55 percent of the GDP. However, in the poorest countries, GDP is often driven by government and large businesses; they lack the economic engine that SMEs can provide. Enterprise development is especially critical to those countries.

Growth-oriented businesses, sometimes called “gazelles,” “impact entrepreneurs” or the “missing middle,” are distinguished by their ability to grow economies faster and further than micro-enterprises.<sup>32</sup> They also create more new jobs and add more economic value than long established businesses. While growth-oriented entrepreneurs have received significant attention, the YEO field is still learning what works best in terms of policies, partnerships and programs to support young growth-oriented entrepreneurs. Nurturing growth-oriented businesses run by women, rural youth, or other often marginalized populations will also contribute to more equitable societies and provide powerful role models for those groups. At the 2011 GYEOC, panelists discussed initiatives, research, and results from this growing sector of the field.

#### 3.1 Growth-Oriented Entrepreneurs Fuel New Job Creation and Create New Wealth for Societies

During economic crises, global dialogue focuses on how best to drive economic growth and facilitate recovery. The Ewing Marion Kauffman Foundation, one of the world’s largest foundations dedicated to entrepreneurship, has worked to highlight the critical role of entrepreneurs in the economy:

- Most new inventions, ideas, and technologies are born in growth-oriented firms created to bring a new product or service to market. Without those enterprises, societies would not benefit from new innovations.
- Population growth, migration, and entry of young people into the workforce means that the United States needs to create about three million new jobs a year. Historic trends show that almost all of that growth will come from firms under five years old. Established companies focus on reducing the cost of their product, generally by reducing the number of people needed to make it while new firms need employees to begin.
- Entrepreneurs create new wealth for the society. Even the most successful entrepreneurs take less than one percent of the net wealth that they generate for society.

32 From, “What’s distinctive about growth-oriented entrepreneurship in developing countries?” [http://business.utsa.edu/cge/files/The\\_Distinctiveness\\_of\\_Entrepreneurship\\_in\\_Developing\\_Countries.pdf](http://business.utsa.edu/cge/files/The_Distinctiveness_of_Entrepreneurship_in_Developing_Countries.pdf), November 2011.



### 3.1.1 New Tools: The Kauffman Foundation Provides Awareness-Raising and Advocacy Tools for Entrepreneurs

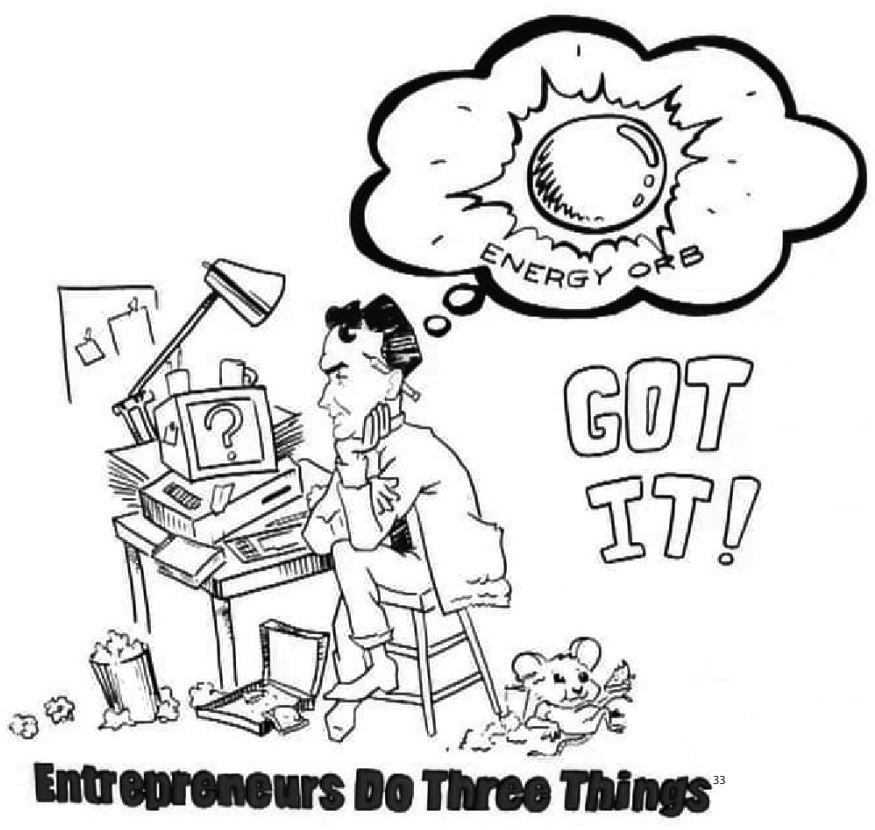
In order to raise awareness on the importance of start-ups and growth-oriented enterprises to economic recovery, the Ewing Marion Kauffman Foundation created a short video, titled “The Three Things Entrepreneurs Do for Our Economy”, to help policymakers understand the need to support enterprise development. The three things the Foundation states entrepreneurs do are: 1) create innovation; 2) create jobs; and 3) create new wealth in society. The Kauffman Foundation has circulated compelling statistics that illustrate the critical role entrepreneurs play in the economy, from job growth to the impact of immigrants. Examples include:

- 54 percent of the nation’s Millennials either want to start a business or already have started one (see

“Young Invincibles Policy Brief”, November 2011: <http://bit.ly/v4RCpM>)

- Despite the fact that around 46 percent of the U.S. workforce and more than 50 percent of college students are female, they represent only about 35 percent of startup business owners (see “Over the Gender Gap: Women Entrepreneurs as Economic Drivers”, September 2011: <http://bit.ly/qN4fsv>)

A compilation the most compelling statistics from the Kauffman Foundation’s data treasure chest is available at <http://bit.ly/Z7WWv>. To access the video, please visit: [www.kauffman.org/KauffmanMultimedia.aspx?Videoid=1148130737001](http://www.kauffman.org/KauffmanMultimedia.aspx?Videoid=1148130737001).



33 From, “The Three Things Entrepreneurs Do for Our Economy”, [www.kauffman.org/KauffmanMultimedia.aspx?Videoid=1148130737001](http://www.kauffman.org/KauffmanMultimedia.aspx?Videoid=1148130737001), February 2012



### 3.2 Growth-Oriented Entrepreneurs Need Investors, Access to Publicity, and Mentors in a Comprehensive Package of Support

All entrepreneurs need support to get started and become successful; this is particularly true of growth-oriented entrepreneurs whose companies may grow very rapidly.

- Financial capital ranks high on the list of support that growth-oriented entrepreneurs need though many believe that other types of support can be just as valuable. Chris Haughey, Co-Founder of Tegu, a toy company based in Honduras and highlighted in Box 3.2.1, found that interacting with seasoned professionals while seeking financing was critical to his company’s start-up. Networking events and business plan competitions, even when their plan didn’t win, provided the company’s founders with opportunities to connect with mentors and investors. He noted that non-elite Honduran entrepreneurs do not have access to those types of events, activities, or mentors. Youth Economic Opportunity programs have a role to play in filling this gap.
- Publicity also assists young entrepreneurs to raise the visibility of their products or services and attract new clients. Tegu found that one press exposure tended to generate more, thus attracting new clients to the company.
- Youth Business International (YBI) found that young entrepreneurs benefit from exposure to role models who come from similar circumstances. Rather than Bill Gates, a successful peer can both motivate a young person to start up in business and act as an effective role model. YBI’s key insight is that in-person mentoring can reduce the risk of lending to young entrepreneurs and increase their performance as well as their confidence in business. This is especially relevant to high-growth potential entrepreneurs.



#### 3.2.1 Voices: Young Social Entrepreneur Starts a Growth-Oriented Business in Honduras

Chris and Will Haughey, two young entrepreneurs, left their corporate jobs to start Tegu, a toy company that makes blocks from sustainably harvested wood. Tegu set out to prove that a world class product can come out of a developing country and that a for-profit business could transform societies in countries like Honduras, with crippling levels of chronic unemployment. The brothers were moved both by the environmental implications of deforestation and the plight of trash-pickers working in a municipal garbage dump outside of the country’s capital city, Tegucigalpa. Tegu takes a three-prong approach to alleviating social problems. This includes:

- Creating jobs for adults through the manufacturing of toys;
- Supporting the sustainable forestry of tropical hardwoods;
- Educating children from trash-picking communities in Tegucigalpa.

Chris Haughey noted, “Our education helped us access the network we needed to get the company started. I can’t imagine we could have done what we did without that education.”

For more information about Tegu, see [www.tegu.com](http://www.tegu.com).



Andrew Fiddaman, Managing Director for Youth Business International, reminds us that “no one ever starts a big business. No one ever wakes up and says I’m going to hire 100,000 people. Grow organizations and companies with support.”



**3.2.2 Research Spotlight: “Youth Entrepreneurship: Closing the Gap” from YBI**

YBI launched a new publication, “Youth Entrepreneurship: Closing the Gap”, at the 2011 Global Youth Economic Opportunities Conference. The publication features nine case studies that illustrate how the finance gap can be closed for young entrepreneurs through providing non-financial support, such as training and mentoring. Alongside YBI, the report features TechnoServe, IYF and Silatech and finds that an “integrated approach reduces the risk of lending to youth and other underserved demographics, and the value of the non-financial

support substitutes for collateral and other types of guarantee.” The value of non-financial support is increasingly being recognized by members of the financial services community who are entering into partnerships with NGOs to provide a comprehensive support package that increases access to finance for young entrepreneurs.

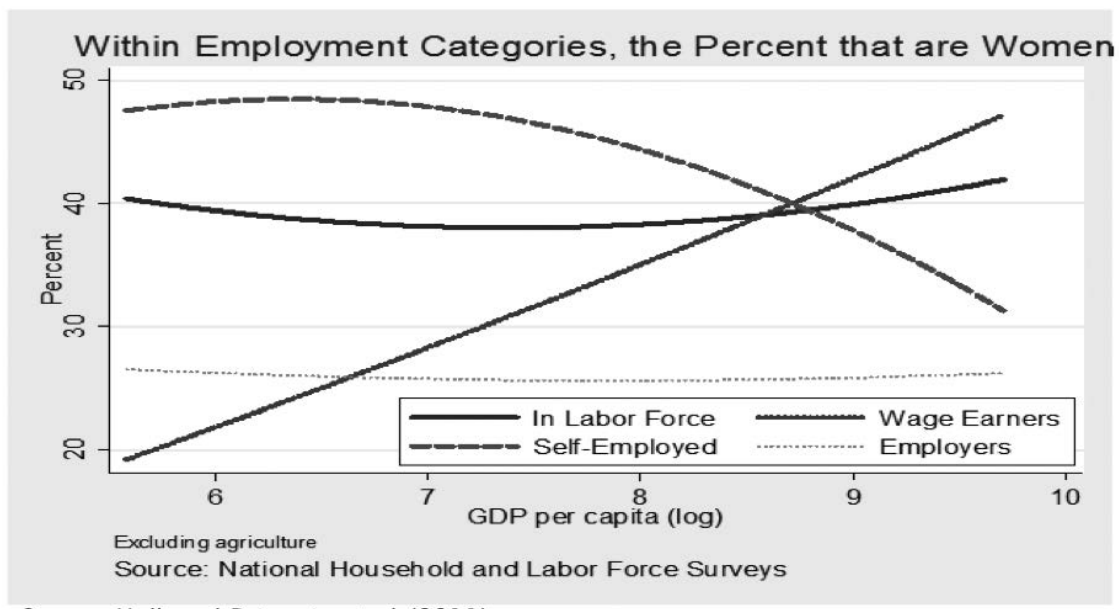
To access the publication, go to [www.youthbusiness.org/media/publications.aspx](http://www.youthbusiness.org/media/publications.aspx).



**3.3 AGYW Require Specialized Support to Make the Jump from Entrepreneurs to Employers**

Research shows that women entrepreneurs are over-represented in micro-enterprise and under-represented in growth-oriented enterprise. Many women remain self-employed or run very small businesses rather than expand their businesses sufficiently to hire employees. Count Me In for Women’s Economic Independence, a leading U.S.-based not-for-profit provider of resources, business education and community support for women entrepreneurs seeking to grow micro businesses to million dollar enterprises, noted that while 50 percent of privately-owned companies or start-ups are run by women, only 17 percent of women-owned businesses in the United States have an employee. Over 70 percent of women-owned businesses are at U.S. \$50,000 or less. Only four women led businesses are in the Fortune 500.

Women’s under-representation as employers is a global phenomenon. While types of employment vary depending on a country’s GDP, the likelihood that women will become employers remains consistently low across countries. Globally, women are more likely to run informal or small firms. Women are represented in the labor force; the challenge lies in supporting them to move into higher-value and more formalized types of labor, either as wage-earners with access to social benefits, or as growth-entrepreneurs.



Source: Hallward-Driemeier et al. (2011)

Within the United States, Count Me In found that women need specialized support that includes tools, coaching, and community to create profitable and sustainable businesses. They have also found the following to be critical:

- Access to female role models who have built growth-oriented enterprises and million dollar plus businesses.
- Support to overcome internal barriers such as the ambition and vision necessary to imagine a larger business.
- Concrete mechanisms to increase their comfort discussing financial information and learning how to sell their business plan.

Box 3.3.1 explains how Count Me In launched a specialized program to support women growth-oriented entrepreneurs as they jump from start-up to growth phases.



### 3.3.1 Bright Ideas: Count Me In Realized that Women Need More than Micro-Lending

Make Mine a Million \$ Business is an initiative of Count Me In for Women’s Economic Independence. Count Me In began in 1999 as an online micro-lender for women. Founder Nell Merino decided that women needed more help moving to the next level of entrepreneurship. Make Mine a Million \$ Business organizes business competitions styled after the hit U.S. TV shows, “American Idol” and “The Apprentice.” The competitions identify women entrepreneurs

who have the potential to grow their business to \$1 million in revenue in 18 to 36 months. Today, Count Me In’s community of 70,000 highly motivated and commercially active women entrepreneurs together employ more than 200,000 people, making it equivalent to number 20 on the Fortune 500 list.

For more information about Make Mine a Million, see [www.makemineamillion.org](http://www.makemineamillion.org).



### **3.4 Taboos about Money can Limit Entrepreneurs' Aspirations; Especially for Rural and Women Entrepreneurs**

Entrepreneurial mindsets can be thwarted by social and cultural attitudes about wealth acquisition. Samuel González Guzman, the founder of Fundación E, noted that in rural areas of Mexico, there is an underlying suspicion about rich people. Some believe they have acquired their wealth through illicit practices and thus do not trust those who have become successful. González proposes that to address this challenge and thus support the development of successful entrepreneurs, it is necessary to enter into dialogue with potential business owners that focuses on short-term, practical components of building a business. González highlighted the importance of discussing with potential entrepreneurs at the very beginning of an initiative what they want to sell, where they want to sell it, and how they will find clients. Merino noted the importance of having frank dialogue about money and its taboos with potential and current entrepreneurs. Informal comments may portray business people as selfish individuals driven solely by ambition rather than motivated by the opportunity to create something new and give back to the community. The way taboos are addressed can lead to practical and useful dialogue about factors that can hold back entrepreneurs from achieving success. For example, as Kauffman Foundation research, highlighted in Section 3.1, shows, entrepreneurs will contribute more to a local economy than they will take away.

### **3.5 Debate Exists on How (or whether It's Possible) to Identify Entrepreneurs**

Not everyone is an entrepreneur. Identifying those young people who exhibit innate entrepreneurial characteristics would facilitate YEO program investment. The challenge lies in identifying people especially in contexts where many people become “entrepreneurs of necessity” in order to survive. Different opinions exist in the field. Box 3.5.1 highlights different approaches within the field.



#### **3.5.1 Hot Topic: Can You Identify a Potential Entrepreneur?**

- **Some use tests.** ManpowerGroup has developed a series of psychometric tests that can be used to identify entrepreneurial characteristics such as creativity and intuition).
- **Others rely on business competitions to judge an entrepreneur and their pitch.** Make Mine a Million \$, (highlighted in Box 3.3.1) designs competitions that identify women and women-owned businesses with high potential for growth.
- **While others filter out non-entrepreneurs through “soft hurdles.”** Through Solar Sister’s micro-consignment model (highlighted in the chapter on Micro Consignment), true entrepreneurs increase sales volumes while others can exit the program without defaulting on a loan. This eases the process of identifying entrepreneurs and makes experimentation less risky for those with limited capital.
- **Still others believe that there is no easy way to identify entrepreneurs.** Youth Business International has learned that initial impressions and appearances can be deceiving. Many people don’t seem like entrepreneurs until they successfully start a new business.

**What do you think? Can you identify entrepreneurs or not?**



### 3.6 Conclusion: Where Do We Go From Here

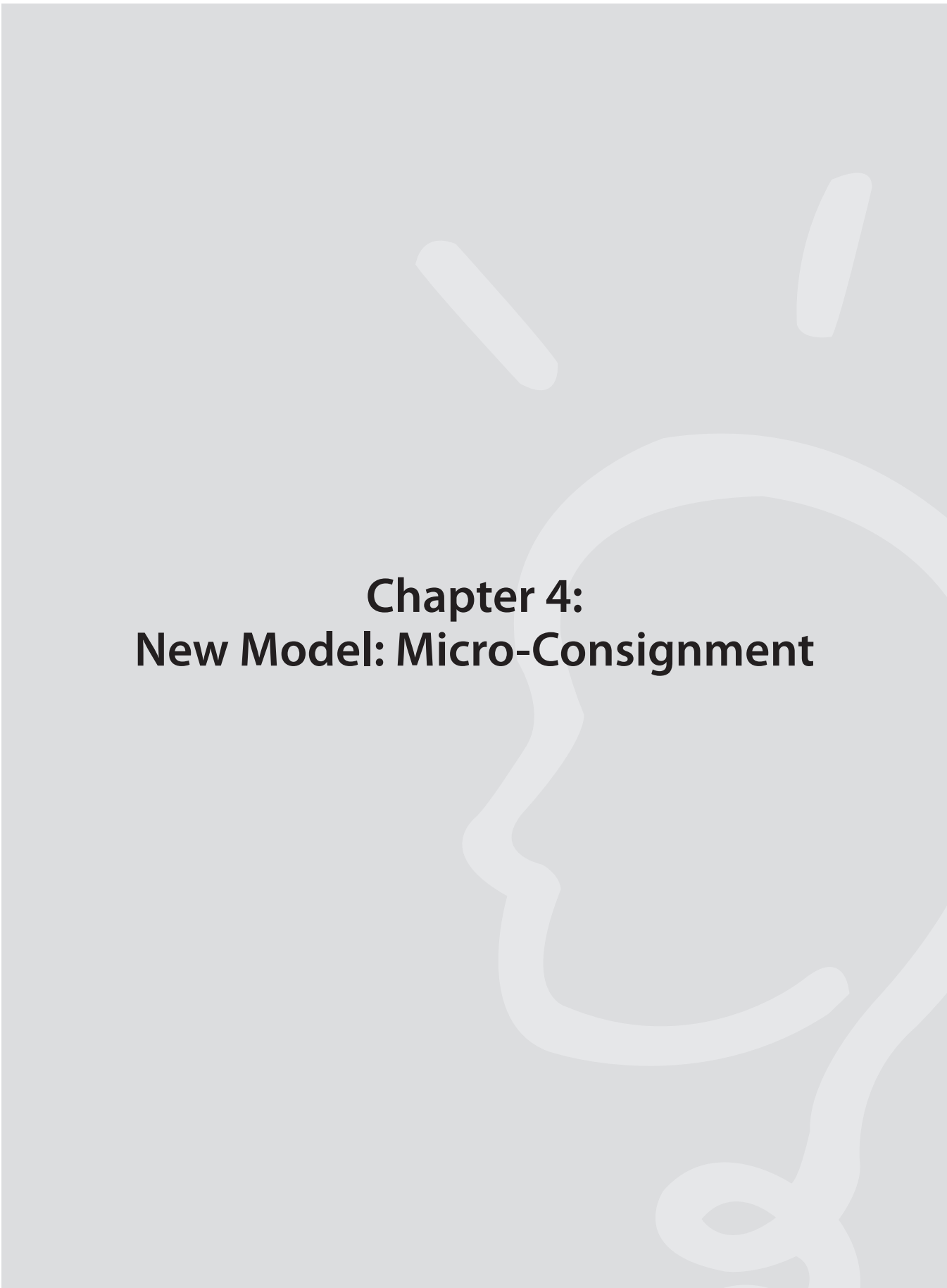
Growth-oriented entrepreneurs have captured the world’s attention as they hold significant potential to revitalize stagnant economies. As advocates get the word out about the job creation potential of new and growth-oriented businesses, the YEO field is just beginning to analyze and understand what young people need in order to launch a growth-oriented business or make the jump from micro- to growth enterprises. More needs to be done. Next steps for growth-oriented businesses include:

- **Build the evidence base on how to support young, growth-oriented entrepreneurs from diverse backgrounds.** In order to ensure equity, the field has to deepen learning on what it takes for AGYW and other marginalized youth to succeed as growth entrepreneurs. Race, ethnicity, religion, geography (rural versus urban) can all impact young people as they seek to start businesses. Experience from the United States and from emerging markets may be applicable to more challenging operating contexts. New research on AGYW, highlighted in Chapter 7, has just begun to pinpoint some of the legal and policy challenges that block enterprise development for AGYW. This research could be applied to future initiatives aimed at diversifying the pool of growth-oriented entrepreneurs throughout the world.
- **Identifying key ingredients for a comprehensive package of support.** New research indicates that while critical, access to finance is not the only barrier for young entrepreneurs. Successful entrepreneurs value the advice, mentorship, and contacts they gain through personal or professional networks. Presenters at the 2011 GYEOC noted that support is needed at both personal and structural levels. Nurturing young people’s ambitions, helping them develop pitches and business plans, networking, and finance all form important ingredients of a support package. Identifying and prioritizing those ingredients, especially for growth-oriented entrepreneurs from marginalized communities, will be an important next step.
- **Publicize growth-oriented businesses for programming and policy purposes.** Global dialogue about youth unemployment provides the perfect opportunity to advocate for growth-oriented businesses. Data, tools, videos, and fact sheets exist to spread the word about the importance of new and growth-oriented business to economic development. YEO stakeholders can utilize these tools when making the case for their interventions with donors, the private and public sectors, and other decision-makers.

### 3.7 Additional Resources

- To view presentation material, please visit: [www.youtheconomicopportunities.org/agenda.asp](http://www.youtheconomicopportunities.org/agenda.asp).
- To access additional information on growth-oriented youth entrepreneurship, please visit Making Cents’ 2010 *State of the Field* publication on page 30. To download Making Cents’ publications, visit: [www.youtheconomicopportunities.org/media.asp](http://www.youtheconomicopportunities.org/media.asp).





# **Chapter 4: New Model: Micro-Consignment**



## 4 *New Model: Micro-Consignment*

Micro-consignment is a commission-based sales model that provides young people a low-risk entry into the world of entrepreneurship. LivelyHoods, an NGO operating in Kenya, defines the micro-consignment model in the following way: “Sales agents receive products on consignment and earn commission for each product sold. Micro-consignment borrows heavily from traditional microfinance. Instead of borrowing money to buy product, however, youth choose which products they want to sell and only repay the cost of the product after successful sales – a low-risk alternative to micro-loans.”

The model has been used with adolescent girls and young women as well as marginalized populations that have traditionally been excluded from market opportunities. Micro-consignment has the following characteristics:

- **Innovative approach to financing:** The product is the loan. Any unused product can be returned if unsold, thus eliminating risk.
- **Provides a scaled approach to entrepreneurial activity:** Since it is commission-based, the entrepreneur can decide if s/he will sell small volumes to cover basic costs or sell large volumes in order to build capital.

Micro-consignment is similar in some aspects to micro-franchising, documented in Making Cents International’s *2009 and 2010 State of the Field in Youth Enterprise, Employment, and Livelihoods Development* publications. Unlike most micro-franchising opportunities, participants do not need to take out loans to pay fees for training or inventory.

### **4.1 *Micro-Consignment is a Low-Risk and Flexible Sales Model that can be Used to Identify, Train and Inspire Young Entrepreneurs***

Micro-consignment provides entrepreneurs with a “business in a box”. Product research, pricing, and training in sales skills are generally included, thus easing entry into the entrepreneurial world.

At the 2011 GYEOC, Solar Sister, an organization that promotes entrepreneurial solutions to energy poverty in Sub-Saharan Africa, presented their experience with micro-consignment. Solar Sister provides Ugandan adolescent girls and young women with an inventory of solar lamps, training, and support. After one month, women who sell their inventory continue with the program. This provides a “soft hurdle” that helps young people decide if they want to pursue entrepreneurial activity. The inventory serves as a loan—it is a commission-based system so sellers can return product without risk or loss. Entrepreneurs who excel at sales receive a 10 percent commission, others can return their inventory if they are unsuccessful. Solar Sister found that for the AGYW it recruited in Uganda, profit was not the main motivating factor for female entrepreneurs. Intrinsic rewards and social motivation helped spur entrepreneurs on. Partnerships with strong local organizations dedicated to women, such as the Mother’s Union, facilitated recruitment of AGYW.

Solar Sister found that while some women returned their first inventory unsold, citing family challenges or other barriers to sales, others would surmount those obstacles and ask for a second inventory. Women are typically responsible for a full burden of household and community responsibilities including caring for children, managing the household needs such as collecting water and wood for cooking, caring for the garden, helping children with their studies, cooking and cleaning, and if time permits, pursuing income generating activities. Since the Solar Sister business is flexible and allows women to work from home, they can fit it into their already full lives. The difference between women who go on to become successful Solar Sister entrepreneurs and those who choose not to participate is a matter of personal choice. Solar Sister recognizes that not everyone is suited to be an entrepreneur.



Solar Sister’s business model is built on providing opportunity to those who want it without creating a burden on those who don’t want to participate or find they are unable. To give as many women as possible a chance to find out if the program is suitable for them, Solar Sister provides a short trial period where the program supports the women with training and inventory. At the end of the trial period, participants demonstrated success qualifies them to become certified Solar Sister Entrepreneurs. Those who do not qualify (by selling at least a minimum number of products) are allowed to purchase inventory at a discount but do not receive the inventory loan. The trial period allows women to self-select whether this is a program that fits their particular needs and abilities. Those who become Solar Sisters can then move up in the sales structure, selling more lamps and more sophisticated solar products, eventually being trained on installation of solar panels and energy solutions for schools or other institutions. While the organization targets AGYW, several of the most successful Solar Sisters received significant support from their husbands or partners. For more information, see Box 4.2.1.



#### **4.1.1 Bright Ideas: LivelyHoods Builds on Young People’s Experience in Sales**

LivelyHoods began in Kenya’s urban slums with the idea of providing loans in order to support young entrepreneurs. They found, however, that young people wanted more experience and less risk. They did not want to take out a loan and fail. Young people also wanted to be part of a group or social network. After further consultation, the organization found that most young people already had some experience in sales. LivelyHoods also knew that while a range of socially beneficial products existed; most consumers in slum communities lacked knowledge and access to those products. LivelyHoods then married a micro-

consignment model with new market development through iSmart. iSmart, a curriculum LivelyHoods developed, trains and employs disadvantaged youth as sales agents to distribute socially-beneficial products as part of a door-to-door sales force. Products included solar lamps, clean burning cook stoves, and reusable sanitary pads. The program worked with 12 young people but will be expanded to 20.

For more information on LivelyHoods, see [www.livelyhoods.org](http://www.livelyhoods.org).

### **4.2 Micro-Consignment can be Used to Introduce Green Technology and Other Socially Beneficial Products into Hard to Reach Markets, Thus Providing an Additional Value-Add to Communities as Well as Entrepreneurs**

The micro-consignment approach can be used to educate consumers about low-cost, socially beneficial products and increase access to those products. It can also open up rural or slum distribution channels, so hard-to-reach families can access green or other beneficial technologies.

Energy poverty affects much of the world but is especially dire in Sub-Saharan Africa. In Uganda only five percent of the population has electricity but 75 percent has mobile phones; market opportunities exist for solar energy products to be used as lamps and also chargers for mobile phones. Globally, there is a \$1 trillion market for off-the-grid energy solutions. LivelyHoods (Box 4.1.1) markets a range of products that reduce household contamination, dependency on electricity, and improve hygiene. Solar Sister’s experience with green technology impacts the lives of AGYW in multiple ways, as explained in Box 4.2.1.



### 4.2.1 *Bright Ideas: Solar Sister Provides Energy and Health Solutions in Uganda*

Energy poverty impacts AGYW because they are generally responsible for obtaining fuel for the household. That either means firewood or kerosene. Solar Sister found that the introduction of solar technology can affect families, and especially girls and young women, on multiple levels.

- Dependence on kerosene: Families in Uganda spend up to 30 percent of their income on kerosene to fuel small lamps. Those lamps also cause fires and burns, and reduce household air quality. Solar products require a larger sum initially but pay out.
- Light for studying: In Uganda, girls come home from school and have to help with chores while boys are allowed to study. By the time evening comes

and girls can study, they have insufficient light to read. Light from solar lamps provide low-cost illumination that eliminate some of the barriers to girls' education.

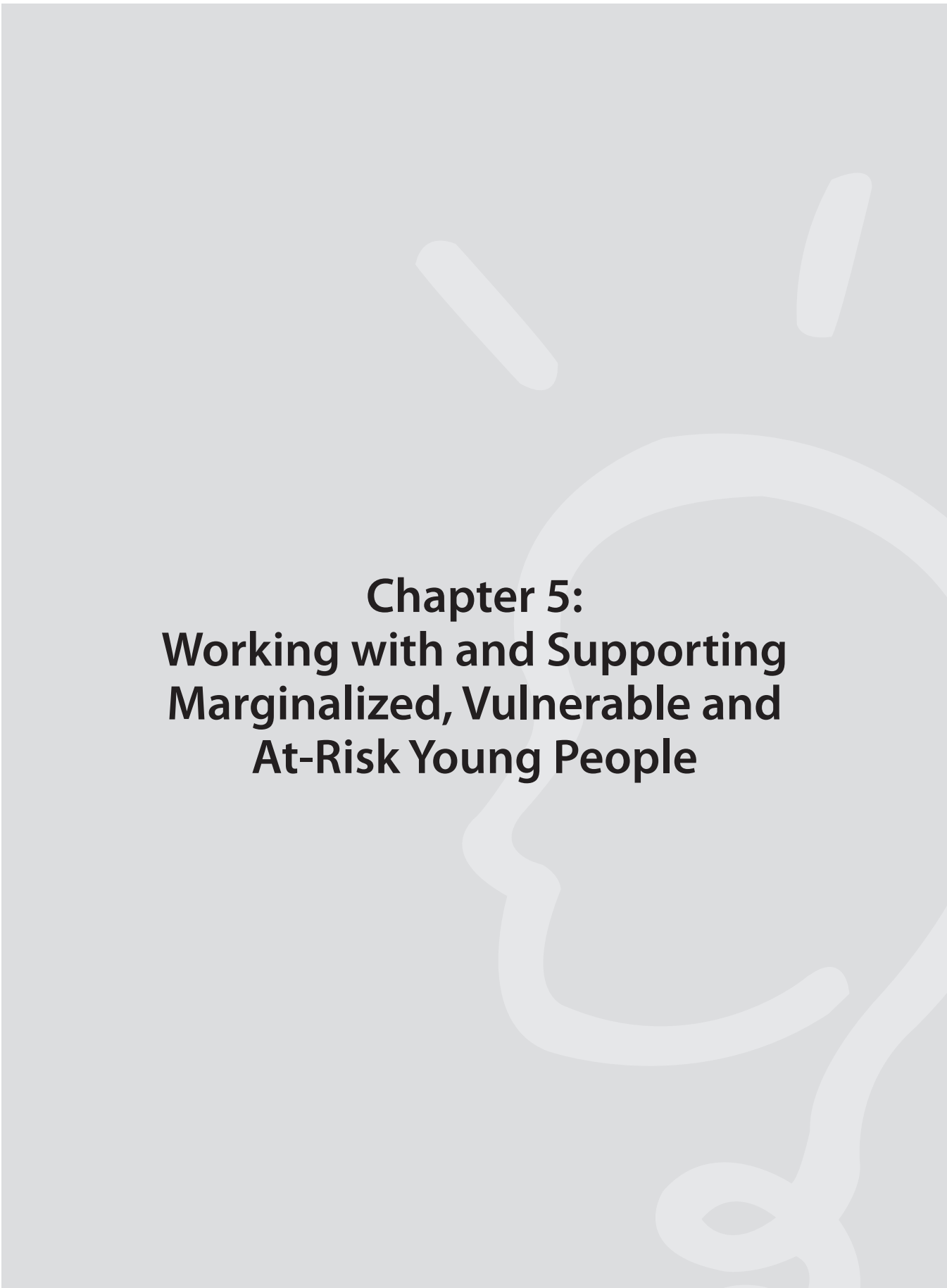
- Peer-to-peer sales: Ugandan women tend to make decisions about household budgeting and fuel spending. AGYW are thus the most effective salespeople because they can convince their "sisters" to invest in solar products. In addition, local salespeople can use intimate knowledge of their neighbors to find the right sales moment. For example, a Solar Sister might approach a neighbor after she sells livestock at the market and will have the cash necessary to make an initial solar purchase.

### 4.3 Conclusion

New approaches, such as micro-consignment, continue to revitalize the YEO field. New approaches further our understanding about what works for youth economic opportunities in different contexts. Experiences with both micro-franchising and micro-consignment contribute to our understanding of innovative ways to develop young entrepreneurs through diverse financing modalities and entrepreneurial support mechanisms. Its dual focus, on both entrepreneurial development and bringing beneficial products to hard-to-reach markets, makes it an ideal candidate for testing in a wide ranges of contests. Micro-consignment will benefit from additional testing with different products, partners, and in new settings.

### 4.4 Additional Resources

- To view presentation material, please visit: [www.youtheconomicopportunities.org/agenda.asp](http://www.youtheconomicopportunities.org/agenda.asp).



# **Chapter 5: Working with and Supporting Marginalized, Vulnerable and At-Risk Young People**



## **5 Working with and Supporting Marginalized, Vulnerable and At-Risk Young People**

The GYEOC field continues to develop programs, partnerships, and policies that address the unique situations of marginalized, vulnerable and at-risk young people. Too frequently, these young people have been systematically excluded from educational and economic opportunities. Targeting YEO programs to specific populations can:

- Rectify long-standing inequities and social discrimination that contribute to the intergenerational transmission of poverty;
- Include a broader range of young people in the economic development of their communities and countries;
- Address deeper social consequences of poverty, such as crime, by supporting at-risk young people in their efforts to access safe and productive income generation opportunities;
- Protect conflict-affected young people and mitigate the risk associated with their economic participation.

The 2011 Global Youth Economic Opportunities Conference highlighted programs that reach AGYW, at risk or gang-involved youth, young people with substance abuse issues, youth in scheduled castes, and conflict-affected and displaced youth.

### **5.1 Supporting Enterprise Development for Marginalized Populations Means Changing Perceptions about Those Populations by Key Stakeholders**

Some employers, employees, families, local leaders and even program staff may have preconceived notions about marginalized young people in general and hold particular stereotypes based on gender. Catholic Relief Services (CRS), the official humanitarian organization of the Catholic Church, and Navsarjan Trust, a local NGO in Gujarat, India, have found that awareness-raising increased stakeholder's comfort level with these populations. Program staff had to examine stigmas about young people before working with them. Employers had to be open to hiring at-risk or gang-involved youth. DAI, a global development organization leading a youth employment initiative in Sri Lanka, found that many employers had preconceptions about hiring young people from the conflict-affected North.



### **5.1.1 Noteworthy Results: DAI Engaging Employers over the Long-Term in Conflict-Affected Environment**

Through a USAID-funded project, “Stabilization of Youth through Providing Employment Opportunities” (RISEN), in northern Sri Lanka, DAI effectively encouraged employers to expand their operations into this region in order to provide viable employment opportunities to unemployed and conflict-affected young people ages 14 to 30. After 30 years of the Northern Province being under the militant control of the Liberation Tigers of Tamil Eelam, the entire population of northern Sri Lanka was displaced, the population had little access to agricultural lands, and industry suffered due to the pervasiveness of landmines and damage to infrastructure. A significant number of young people had been resettled in this predominantly rural area, and depended completely on dwindling humanitarian assistance for survival. The government did not have the capacity to support their livelihoods needs.

Employers located in other regions were hesitant to operate in the North, and held pre-conceived notions on the young people living there. DAI went to substantial lengths to convince the employers of the potentially talented labor pool in the region, and also developed a personalized outreach program to engage potential youth employees.

To engage the employers, DAI convened two Employer Forums where employers discussed the obstacles they saw for operating in the region and the needs they would have to operate there. After

significant consultation with employers on how to create market-driven employment opportunities for youth that would contribute to the employers’ bottom line, the employers produced 10,200 job orders.

RISEN partnered with JobsNet—a Tripartite Partnership among the government, employers and trade unions—to inform young people of new employment opportunities coming to the region. To reach the youth, a decorated full body lorry with a sound system traveled to rural villages in 12 Divisions across four Districts in the North informing young people of the JobsNet program and registering them at mobile registration clinics. The young people’s registration forms were entered into the National Employee Delivery System database for future potential employment linkages. More than 17,500 youth registered for jobs in trades such as carpentry, plumbing, and mobile phone repair. Over 80 employers and 15,000 youth participated in the job fair, and approximately 2,000 youth were selected to receive training in employability skills (e.g. interview skills and CV preparation).

This extensive engagement with both employers and young people throughout the project resulted in employers extending 3,218 job and 2,000 paid on-the-job-training offers the day of the job fair. Additionally, 17,500 youth were registered within the National Employee Delivery System, and additional offers were existed after the job fair.



Navsarjan Trust (see Box 5.2.1) discovered how critical it was to convince the families of Dalit (formerly known as untouchables or scheduled caste) AGYW that young women could be empowered participants in YEO programs.

In all those examples, YEO practitioners had to:

- Surface underlying preconceptions about young women and young men from key stakeholders and listen to their concerns around young people’s participation in the program;
- Review expectations for the program among all involved, including the youth themselves; and
- Raise awareness about the future potential of young people as employees, business-owners, customers, students, etc.

This process was necessary to deal proactively with the social stigmas and cultural preconceptions about marginalized young people, so that they could participate fully and benefit from the program.<sup>34</sup>



### **5.2 Planning, Persistence and Commitment is Necessary to Improve the Income Pathways of Extremely Marginalized Young Women**

Many adolescent girls and young women face “quadruple discrimination” due to their gender, age, poverty, and marginalization associated with their ethnic, religious, or other status such as parent. Multiple constraints limit their access to economic opportunities. EMpower supports local organizations in emerging market countries to support the education, health and well-being, leadership and livelihoods of youth. Their partners work to engage extremely marginalized young women in economic opportunities that challenge traditional gender roles. As Box 5.2.1 shows, in both India and Brazil, partners have found that planning, persistence and long-term commitment are necessary to empower and create new livelihoods pathways for extremely marginalized young women.

<sup>34</sup> For additional information on partnership building, especially to support vulnerable youth populations, visit Making Cents International’s 2010 *State of the Field in Youth Enterprise, Employment and Livelihoods Development* publication, pages 24-28; pages 122-125 of Making Cents’ 2009 *State of the Field* publication; pages 32-34 and 82 of Making Cents’ 2008 *State of the Field* publication; and pages 7, 15, 39 of Making Cents’ 2007 *State of the Field* publication.





### 5.2.1 Noteworthy Results: Navsarjan Trust and Lua Nova on Extreme Marginalization

Caste-based discrimination limits the economic opportunities of Dalit (formerly “untouchable”) youth in India. In 1999, Navsarjan Trust founded to confront caste-based discrimination and violation of Dalit human rights, established Dalit Shakti Kendra (“Dalit Empowerment Centre” or DSK) to provide practical skills to Dalit youth in order to break down the traditional segregation of occupations along caste lines. Ms. Manjula Pradeep, of Navsarjan Trust, has found the following:

- **Girls change but families take more time:** Navsarjan Trust sees impact in the Dalit girls who participate in the program. While participating in the skills-building program, the girls begin to speak for themselves, write diaries about their lives, and slowly begin to demand more of a voice in decisions previously made only by parents, such as arranged marriage. The challenge comes when girls return from the campus and reintegrate into their family. They try to assert their right to work and delay marriage and the family is not always receptive. Change at the family and community level will take more time.
- **Support the marginalized community with long-term interventions:** Religious minorities and Dalits need greater education and support to develop leadership within the community. Long term impact will require a long term intervention, continued support change and will depend on leadership of those populations.

Lua Nova (“New Moon”) was founded in 2000 in Sorocaba, São Paulo state, to address the needs of socially vulnerable young mothers and their children. With the mission of “recovering the self-esteem, citizenship, social space and autonomy of young women in risky situations,” Lua Nova engages in income generation, harm-reduction, and community development activities. Lua Nova has established gift making, construction and confectionery enterprises where trainees develop both work and life skills. Raquel Barros, of Luo Nova, has found that:

- **Planning and persistence is crucial when defying gender stereotypes:** When Luo Nova began training young women in brick making and the construction trade, everyone told them it would be impossible. They stuck with their original plan and when they completed construction of their tenth house they began to get positive attention from the community and even large corporations. Even when they had bad luck and challenges with their construction timelines, they persisted with their original goal.<sup>35</sup>

<sup>35</sup> For more information on working with marginalized and vulnerable adolescent girls and young women, visit Making Cents International’s 2010 *State of the Field in Youth Enterprise, Employment and Livelihoods Development* publication, page 79. To download Making Cents’ publications, visit: [www.youtheconomicopportunities.org/media.asp](http://www.youtheconomicopportunities.org/media.asp).



BRAC, a development organization based in Bangladesh that is dedicated to alleviating poverty around the world, shared how they have replicated and brought to scale the Empowerment and Livelihoods for Adolescents (ELA) program they started for marginalized girls in Bangladesh. The box that follows explains their experience with bringing this model to Tanzania and Uganda.



### 5.2.2 Bright Ideas: BRAC Links Education, Employment and Financial Services for Girls in Tanzania and Uganda

Replicating its experience in Bangladesh, BRAC is bringing holistic YEO programming for girls to scale in Uganda and Tanzania through the Empowerment and Livelihoods for Adolescents (ELA) program. Partners include the Nike Foundation, The MasterCard Foundation, and UNICEF.

The ELA Program represents a holistic model with a simple design that lends itself well to replication and scale. Components of the program include: Adolescent Girls Clubs (safe-spaces), Life Skills-Based Education (LSBE), community participation, livelihood training (job creation), financial literacy, and micro credit support. The program is designed to achieve the following objectives: increased awareness of reproductive health, HIV/AIDS and sexually transmitted infections reduced early marriage, early pregnancy, gender discrimination, violence, alcohol and drug abuse; and new opportunities for income generation. Revolving funds support the operational costs and provide a sustainable platform for replication of the program.

The ELA program has already achieved significant scale in the African region, reaching over 30,000 girls in Uganda and 7,000 girls in Tanzania.

Recent mid-term results from a Randomized Control Trial (RCT) study show that BRAC's adolescent girls program has substantial direct and indirect impact on reducing pregnancy and improving condom usage among the girl participants, and that it also is delivering meaningful economic empowerment opportunities to them. The study is part of a research initiative conducted by BRAC in partnership with the World Bank and the London School of Economics.

For more information, see [www.brac.net/content/about-brac-tanzania](http://www.brac.net/content/about-brac-tanzania).<sup>36</sup>

<sup>36</sup> See also Making Cents' 2010 *State of the Field in Youth Enterprise, Employment, and Livelihoods Development* publication, pages 77, 83, and 85; and Making Cents' 2009 *State of the Field* publication, page 62, 74, 77, 103, 105, and 109-113. To download Making Cents' publications, visit: [www.youtheconomicopportunities.org/media.asp](http://www.youtheconomicopportunities.org/media.asp).

### 5.3 At-Risk and Gang-Involved Youth Benefit from a Proven Enterprise Development Strategy that Supports and Challenges Young People as They Transition to Employment and Positive Social Contributions

Throughout Central America, young people are vulnerable to recruitment into gangs. Once in the gang structure, criminal activities provide an opportunity to generate illicit income. YouthBuild, a U.S.-based international NGO that aims to unleash the intelligence and positive energy of low-income youth to rebuild their communities and their lives, and CRS adapted YouthBuild's model which was developed in poor, urban communities in the United States to the Central American context. That model starts with the idea that youth can rebuild their community, using the construction industry as an economic starting point for young people. CRS found that economic opportunities are critical for youth seeking different pathways in life; however, enterprise development strategies need to be delivered within the context of a youth development program. Specifically, they learned that:



- Gang involved youth are not homogeneous (see Box 5.3.1);
- Personal and relationship changes are key for enterprise development; a structured environment with clear expectations can help facilitate those changes;
- Monitoring is necessary for at least six months after start-up and should include technical and motivational support;
- Staff training, as discussed in Section 5.2.1 is crucial to success.



### 5.3.1 Bright Ideas: CRS Gauges Levels of Gang Involvement

Determining young people’s levels of gang involvement is an important first step in recruiting participants for Catholic Relief Services’ program in Central America. While popular perception may hold that at-risk or gang-involved young people are in similar situations, CRS emphasizes that gang-involved youth are a heterogeneous group and that their participation in gangs or criminal activity constantly fluctuates. They devised the following system to classify gang participation:

- **Cold:** At-risk youth who live in neighborhoods with high rates of gang involvement and who have had minimal to no involvement with gangs.
- **Warm:** Young people who have had some involvement with gangs but minimal or peripheral criminal behavior.

- **Hot:** Young people who have been gang leaders and responsible for serious crimes.

CRS targets “cold” and “warm” youth for their program. At times, “hot” youth do participate but only if their gang has broken up for various reasons. These simple categorizations aid the organization in ensuring that they are reaching the right young people without endangering the program by involving youth who are still active in gang activities and connected to gang leadership.

CRS also found that many young people were motivated to leave gangs and join the programs once they became parents. They also left if the gang leader had been killed or arrested, thus changing the gang dynamics, or if young people heard about the program and were interested in changing their life trajectories.

## 5.4 Practical, Experiential Learning Opportunities Facilitated by People Who Have Entrepreneurial Experience Allow At-Risk Young People a Chance to Develop Business Skills in Safe Settings

Gang involved or at-risk young people, like many youth, generally prefer concrete hands-on activities to classroom learning. CRS found that young people in their program did not want to talk about entrepreneurship or listen to lectures—they wanted to experience it directly. The Build Your Own Business Component (CREA) of the program starts with a week-long chance for young people to develop a business with five dollars (from either their money or money provided by the program). This low-risk entry into entrepreneurship responded to young people’s concerns about risk related to taking a loan and allowed young people to acquire practical business skills and learn about their aptitudes and interest in enterprise development. After the CREA exercise, the program continued with business planning, provision of seed capital, saving and lending groups, link to Microfinance Institutions (MFIs) and enterprise development training.



### 5.4.1 Noteworthy Results: Working with At-Risk Youth

In adapting YouthBuild’s model to the Central American context, CRS learned valuable lessons about working with at-risk and gang-involved youth. Since Central America has high rates of violent crime connected to gang activity, addressing this problem is considered critical to the future of the region. CRS began in 2008 with a pilot that reached 100 youth. From 2009-2011, the program reached 560 youth.

- 42 percent of total were gang involved

- 45 percent of the total were young women
- 58 percent in jobs or with enterprises
- 35 percent return to school

In 2011 to 2014, the program will be expanded to reach 3,600 youth with funding from USAID.

For more information, see [www.crsprogramquality.org/storage/pubs/microfinance/20110901\\_gangs\\_web.pdf](http://www.crsprogramquality.org/storage/pubs/microfinance/20110901_gangs_web.pdf).



### 5.5 Protection Components Need to be Built into Every Step of YEO Program Design in Order to Mitigate Situation-Specific Risks for Displaced Girls and Young Women

Gender influences the economic coping strategies of conflict-affected and displaced individuals. While displacement generally brings greater risk and vulnerability to AGYW, that change can also create new opportunities. Successful programs for displaced adolescent girls and young women must ensure that interventions do not increase the risk of exploitation, abuse and violence to AGYW. In displacement situations, refugees and IDPs arrive in new places with few resources and no safety net. Their legal situation generally precludes work in the formal sector. To earn a living, some families resort to harmful strategies, such as forcing girls into commercial sex work or early marriage. Other livelihood strategies unintentionally place young women and girls at risk, such as hawking goods on unsafe streets.

YEO programs must include a risk analysis and integrate protection strategies to prioritize the safety and well-being of all young people. Traditional program indicators, such as income or number of people trained, may mask underlying risks and negative consequences that result from economic interventions. For example, while girls’ income may increase as a result of selling products, HIV prevalence might also increase because girls are exposed to older men during sales transactions. The success of a young woman’s charcoal business might depend on pulling her children out of school. The Women’s Refugee Commission (WRC), an organization that advocates for laws, policies and programs to improve the lives and protect the rights of refugee and internally displaced women, children and young people, recommends analyzing situation-specific risks for AGYW in YEO programs in order to address them effectively.

The WRC has found that many displaced AGYW experience the following:

- Increase in chores and responsibilities: girls frequently become de facto heads of households;
- Loss of access to health and education services as result of displacement or local conflict;
- Dangerous entrance into public spaces, thus increasing their risks and vulnerability;
- Increased vulnerability when accessing water and energy resources;



- Increased poverty or perceived protection risks may cause families to force girls into early marriage; and
- Decreased protection due to their legal status in a new country.

YEO programs can implement the following strategies, outlined in Box 5.5.1, to protect AGYW exposed to new risks as a result of displacement.



### **5.5.1 Practical Tips: WRC Proposes Protection Strategies for Displaced AGYW**

The following protection strategies can mitigate the risk associated with displacement. Agencies, governments and communities should:

- Engage girls to build their social networks to reduce social isolation, meet and discuss their issues and aspirations. Groups may link to mentorship programs and referrals to services;
- Engage communities and households to plan for seasonal stresses, like school fees, which often increase pressure to exchange sex for gifts or money;

- Teach girls basic financial literacy skills (principles of money management, building and safeguarding assets);
- Intervene with communities and institutions to help girls establish safe and independent control over savings and other assets;
- Build girls' readiness to access more demanding opportunities, such as entrepreneurship training, group lending, and the establishment of business.

For more information, see [www.womensrefugeecommission.org](http://www.womensrefugeecommission.org).



### **5.6 Involving Men and Boys in Programs can Facilitate Long-Term Change of Social Norms that Negatively Impact AGYW**

Men and boys generally enjoy a dominant position in society. This makes them ideal agents of change—they can challenge social norms and create a supportive environment where adolescent girls and young women can empower themselves. YEO programs can lead men and boys in reflections on societal expectations for men: their role as economic providers or the practice of exerting physical force over others. If men and boys question those expectations and lead the change of social norms, they can open up spaces for AGYW to earn money, manage finances, and live free of gender-based violence. Box 5.6.1 features a successful experience integrating men and boys into YEO programs.



### 5.6.1 Noteworthy Results: Integrating Boys and Men into Livelihoods Programs for AGYW

Village Savings and Loan (VSL) programs have proven to be an effective tool for AGYW livelihoods in development contexts. The London School of Economics studied an International Rescue Committee (IRC) VSL program for returned refugees and internally displaced women in post-conflict Burundi to examine how to increase their participation in financial decisions within the household and reduce domestic violence towards women. As part of a pilot project in Burundi in 2007 to reduce vulnerability to domestic violence through increased access to savings, 25 self-selected groups (of 10-25 women each) saved an agreed-upon amount in a loan fund, from which members could borrow. Half of the participants also participated in a discussion group with their spouses to talk about progressive attitudes towards gender and household decision making. The aim was to highlight

the importance of young women in the household and to identify harmful attitudes and practices by focusing conversations on financial planning and household decision making. The evaluation tested the added value of the discussion groups in increasing awareness of gender equity, versus providing additional economic resources alone. Evaluation findings included:

- Increase in young, married women’s economic resources;
- Increase in young, married women’s agency in household decision-making; and
- Reduced tolerance for, and incidence of domestic violence.

For more information, see [www.rescue.org](http://www.rescue.org).

## 5.7 Conclusion: Where Do We Go From Here

The 2011 GYEOC showcased how the field has responded to the economic challenges facing various groups of marginalized youth throughout the world. Next steps include the following:

- **Intervene early in adolescence to empower young people to avoid risky or illegal economic activities.**

Evidence from AGYW-focused YEO programs indicates that early interventions can empower young people to avoid risky behaviors such as engaging in illicit economic activities, gang participation, substance abuse, the sex trade, or early marriage. As a result, many programs are starting to focus economic empowerment initiatives on younger adolescents. Early interventions should be coordinated with rehabilitation efforts targeted at youth who do engage or have engaged in high-risk behaviors but seek a new way of life through alternate economic opportunities. Rehabilitation without an economic component may be incomplete; failing to address the true complexity and multiple motivations behind high-risk behavior.

- **Take “do no harm” as a minimum standard for all YEO programs, especially in conflict-affected situations.**

New economic opportunities can expose vulnerable youth to new risks. However, many YEO programs fail to notice and address those risks in a timely fashion. By building effective situational analyses and youth-centered listening techniques into program design and M&E, practitioners can identify and mitigate risk earlier.

- **Include boys and men as allies.**



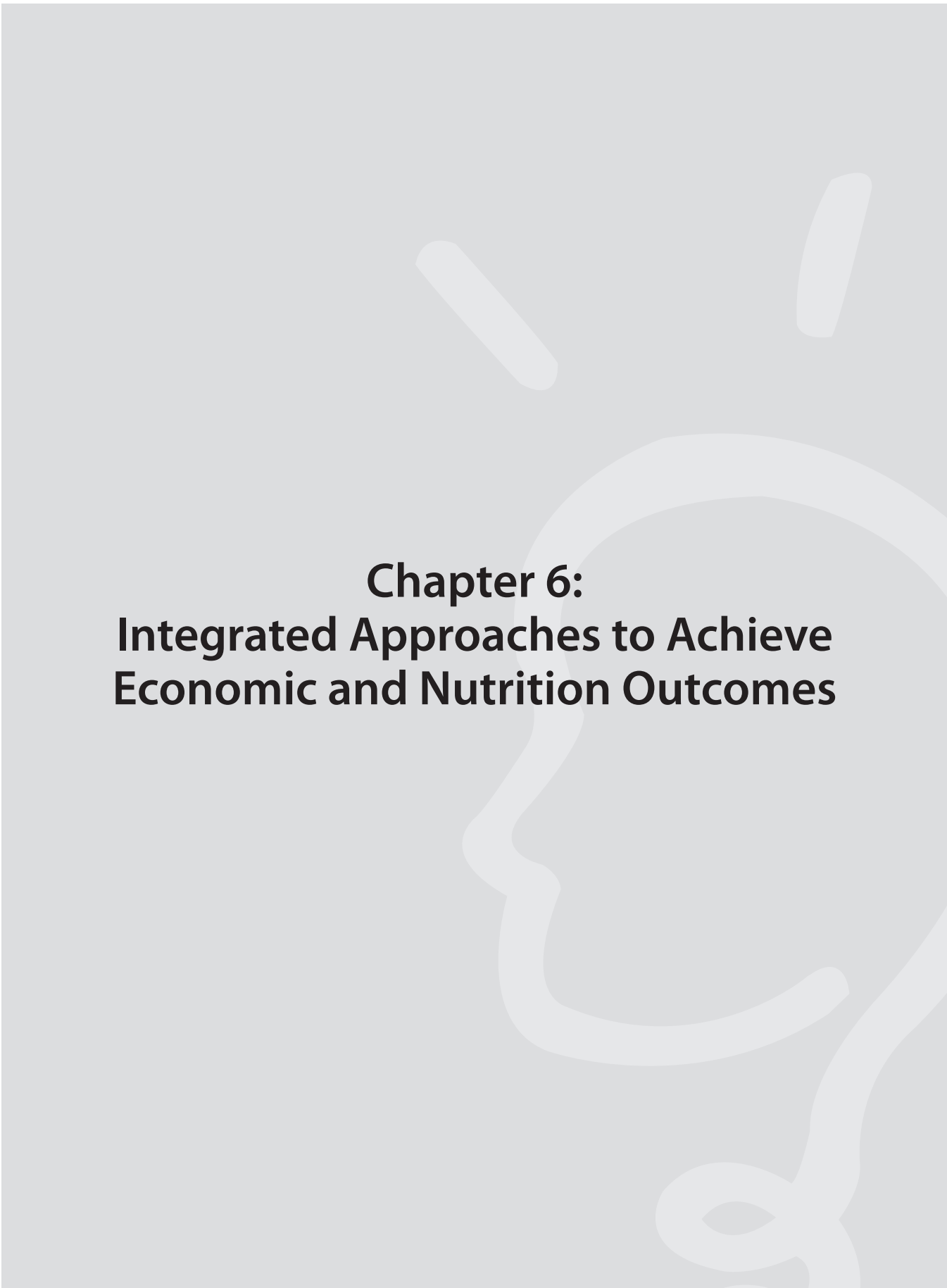
The sexual and reproductive health fields have pioneered gender-based approaches that seek to involve boys and men in efforts to improve health outcomes for adolescent girls and young women. New programs presented at the 2011 GYEOC show promising results working with boys and young men around domestic issues that are typically associated with AGYW. More experiences are needed to contribute to the knowledge base and test these theories of change.

### **5.8 Additional Resources**

- To view presentation material, please visit: [www.youtheconomicopportunities.org/agenda.asp](http://www.youtheconomicopportunities.org/agenda.asp)







# **Chapter 6: Integrated Approaches to Achieve Economic and Nutrition Outcomes**



## 6 Integrated Approaches to Achieve Economic and Nutrition Outcomes

Evidence suggests that integrating activities to improve livelihoods and nutrition for food insecure households can result in better outcomes than implementing them in isolation. Training on improved nutritional practices provides the knowledge base for better decision making, while the increased income from livelihood activities can both empower women to change household behavior and provide them the means to invest in and prepare more nutritious food.

However, attempts to design programs that integrate both objectives successfully remain in their infancy. Proper program design may contribute greatly to strengthening the links between improved livelihoods and nutrition. Greater understanding about what makes these programs work is especially critical to young women, who, in addition to playing the role of primary caregiver, are frequently disempowered economically. Fortunately, good practices in this sector are emerging.

### 6.1 Key Lessons Learned

- **Approaches to economic strengthening and nutrition activities must be based on an in-depth understanding of household roles and economics.** An in-depth assessment of the cultural mores and economic relationships between household members can reveal opportunities to integrate activities. For example, under the Chemonics-led Nigeria MARKETS Program (see Box 6.1.1), Making Cents learned that young women control food purchase decisions, but a short-term coping mentality and their limited economic means inhibited them from making good nutrition decisions. The program used this information to develop its approach to both strengthening young women’s livelihoods and providing nutrition messages that informed their food purchase and preparation decision-making.
- **Integrated messaging and activities is essential to achieving results.** Separating economic strengthening and nutrition messages dilutes overall program impact. Nutrition education alone does not provide the means and empowerment for young women to take control of decisions, and economic strengthening provides the empowerment but not the education. Focusing on the positive impact that good nutrition has on household productivity reinforces messages and provides the economic means to pursue changes in nutrition practices.
- **The economic empowerment of women, especially young women, appears to have a greater effect on improved nutritional outcomes than if the household gained additional income alone.** As has been learned in other programs focused on adolescent girls, their involvement in economic activities can have a larger impact on their empowerment and attitudes of self-worth, than if they just earned more income. Programs that integrate nutrition and economic strengthening are observing the same conditions; when women are equipped with knowledge and skills that the community views as lacking, they gain a voice in household decision-making and, in turn, earn increased respect in the community. This is especially important for younger women who have not yet established themselves as a strong, independent voice, giving them the confidence to change traditional nutrition and household asset management practices.
- **The chance to obtain relevant business skills can be a key driver of initial attendance at trainings.** While programmatic experience suggests that women tend to benefit in equal measure from business training and training on nutrition, many appear to be initially attracted by the opportunity to earn additional income from relevant business training. This increased income potential drives up attendance in business training relative to nutrition-specific programs.



- **Programs should consider carefully whether to focus attention on young women alone or on mixed gender and age groups.** Focusing program activities on adolescent girls directly may have greater individual empowerment results, but still stymie overall changes in practices, because other members of the community do not value the changes. In Nigeria under the USAID MARKETS Livelihood and Household Nutrition activity, Chemonics and Making Cents targeted mixed age groups (young girls aged 16-25 with other women of child-bearing years) and included select members of the community in order to develop mentoring relationships and strengthen community buy-in to the program’s set of behavior change objectives.
- **Reaching girls early improves development outcomes.** Evidence suggests<sup>37</sup> that integrated programs that reach girls at an earlier age improve development outcomes. This appears to be due to two factors: first, that younger women tend to be more disempowered economically and therefore benefit more from the elements of the program that enhance economic empowerment; and second, nutritional impacts are greater when they reach mothers who have not yet borne children or who have children who are still very young.
- **Monitoring and Evaluation of integrated programs is more complex and should attempt to measure causality.** While stand-alone economic development or health and nutrition projects allow a focus on outcome measurements, integrated programs add another level of complexity, in that practitioners try to understand the links between improved economic outcomes and improved health outcomes; and ideally to demonstrate not only correlation, but causality between these outcomes.



### **6.1.1 Noteworthy Results: Taking an Integrated Approach to Health and Livelihood Programming in Nigeria**

The USAID-funded Nigeria MARKETS Livelihood and Household Nutrition activity, implemented by Chemonics and Making Cents, took an integrated approach to improving the livelihoods of young women and caregivers of orphans and vulnerable children in northern Nigeria. The program focused primarily on young women of child-bearing age, typically falling between 16 and 30 years of age. The activity was implemented from January to August 2010 and reached 4,000 women from vulnerable households in Northern Nigeria. The young women were trained in skills such as managing household assets and record keeping as well as basic business skills such as obtaining market intelligence and marketing. Local project partners received capacity building to be able to deliver training to women participants. The training focused on the inter-relationship between the management of household assets and decision-making surrounding food

selection and preparation to maximize nutritional outcomes.

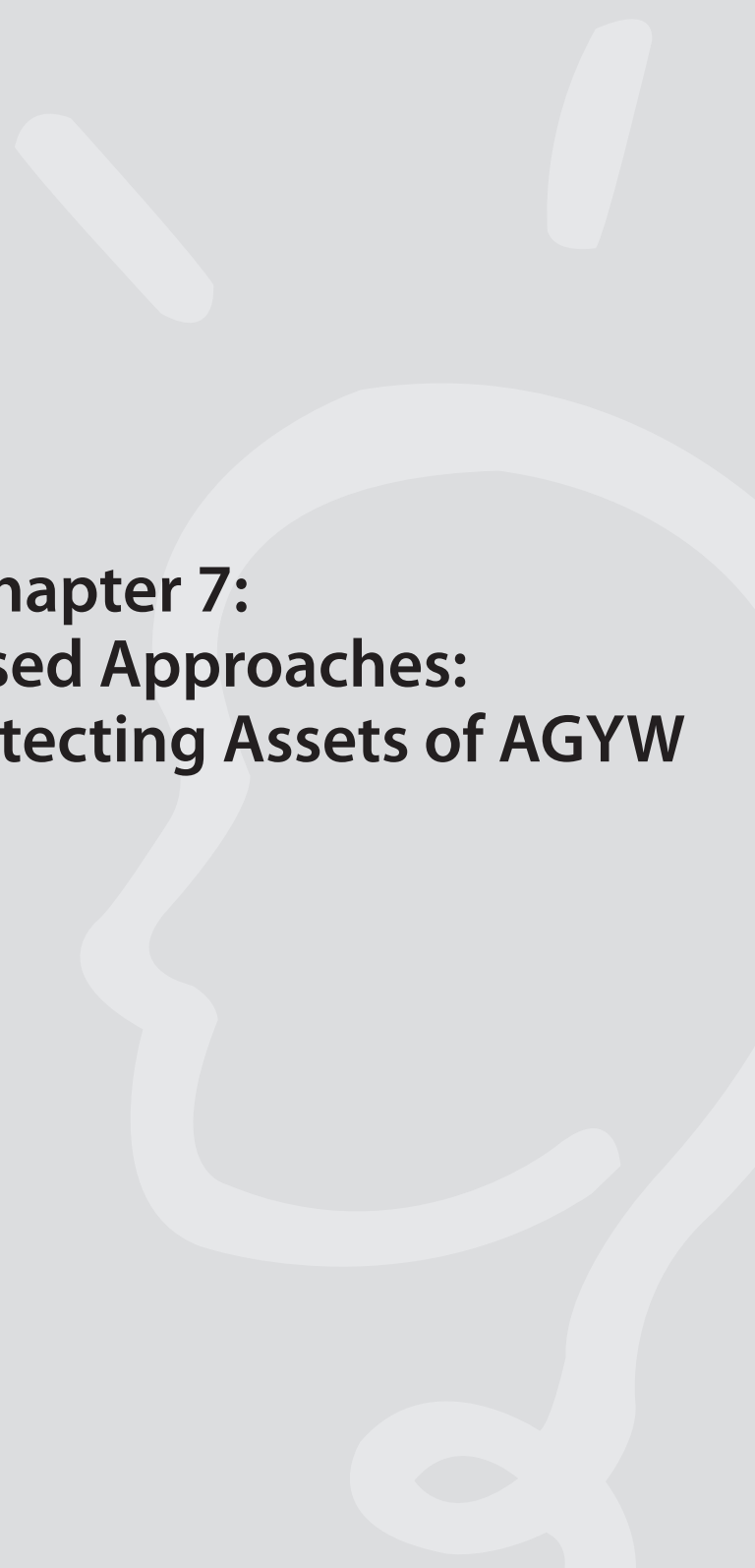
The program’s success was reflected in its initial results on both economic strengthening and nutrition measures. Two months following the training, over 86 percent of participants had adjusted their household investment practices to maximize business outcomes and changed how they sold goods based on a better appreciation of the market. The percentage of participants that considered nutrition as the number one factor in making food purchases rose from 4.9 percent to 38.8 percent; 57 percent of those participants indicating that they know nutrition can have a positive effect on income and productivity. Additionally, 95 percent of participants are investing in a homestead farm to diversify and improve food availability and utilization.

<sup>37</sup>Please see Chapter 7 on “Asset-Based Approaches” for additional information.



## 6.2 Additional Resources

- To view presentation material, please visit: [www.youtheconomicopportunities.org/agenda.asp](http://www.youtheconomicopportunities.org/agenda.asp).



# **Chapter 7: Asset-Based Approaches: Building and Protecting Assets of AGYW**



## 7 Asset-Based Approaches: Building and Protecting Assets for AGYW

Asset-based approaches simultaneously reduce vulnerability and increase young people’s access to opportunities.<sup>38</sup> While asset-building works for all young people, it is particularly important for adolescent girls and young women (AGYW). In the name of “building culture” and claims of protection, adolescent girls are often deprived of what they need to prepare for decent livelihood—they often face social isolation and unrealistic or inactive economic identity, they are often not afforded meaningful skills building in the financial literacy, and they often are not able to obtain initial savings experience. It is striking that even girls who complete secondary school and enter the workforce influence their livelihoods at a much lower rate than males with the same educational background.

At the 2011 GYEOC, presenters discussed how to both build and protect assets (see Box 7.1.1 for concrete examples). Recent research and practical experience on gender, employment, entrepreneurship, and legal codes illuminate the vulnerability of AGYW’s assets and steps YEO programs can take to ensure that girls’ assets continue to develop.

- **Economic empowerment is not enough.** AGYW need more than economic opportunities to make a productive, healthy and safe transition from childhood to adulthood; economic opportunities also have the potential to increase girls’ exposure to sexual harassment and violence. Karen Austrian, Associate of the Population Council<sup>39</sup>, highlighted that a program that builds girls’ social, health, and economic assets can increase girls’ financial literacy, savings activity, and use of formal financial services, in addition to increasing her self-esteem, social networks, savings behavior, and health knowledge and behavior.
- **Pay attention to timing.** Invest in girls early, when puberty changes AGYW’s roles in family and society, and provide additional support and legal guidance at critical moments of transition such as marriage.
- **Asset-building should be developmentally appropriate.** Girls need different social, financial, and developmental assets at different periods in their life. For example, savings products are more important when girls are young so they can learn the discipline of savings before they enter into a lending relationship.
- **Analyze who or what threatens AGYW assets.** Building assets, particularly the developmental assets AGYW need to be successful and resilient individuals, is critical. However, it is not enough to simply prepare AGYW to participate economically as they also need an active plan to address inevitable efforts to control their income and assets by parents/male partners, sexual threats and harassment in the workplace, property rights limited unjustly by law or unenforced; these are just a few ways that economically prepared girls can lose financial assets. YEO programs must make explicit plans to help AGYW keep their assets. You need a “shark repellent” plan in place with the understanding that once you give an asset to a girl, someone will try to take it away.<sup>40</sup>

38 Adolescent Livelihoods Report: Essential Questions, Essential Tools; A Report on a Workshop. The Population Council. 2004. Accessible at: [www.popcouncil.org/pdfs/adoles.pdf](http://www.popcouncil.org/pdfs/adoles.pdf)

39 The Population Council is an international, nonprofit organization that conducts research on three fronts: biomedical, social science, and public health.

40 Judith Bruce, Senior Associate and Policy Analyst, Population Council. Excerpt from remarks at Making Cents International’s 2011 Global Youth Economic Opportunities Conference.



## 7.1 Investment in AGYW Needs to Happen Early; Between 10 and 14 Years of Age

Puberty—a moment that arises for girls two years biologically and sometimes four years socially earlier than it does for boys—triggers a sequence of often negative events for marginalized girls in poor communities. Judith Bruce, Senior Associate and Policy Analyst for the Population Council, noted at the 2011 GYEOC that, “Female puberty brings with it unparalleled risk with intense pressure to control female labor, fertility, and sexuality which is guaranteed by threats of violence, social exclusion “being deemed unmarriageable” and destitution.” In many countries, school dropout among girls accelerates when they become 12 to 13 years old. In addition to losing out on an education and the increased earnings associated with more years of education, girls also miss opportunities for positive socialization and skill-building. Early marriage and motherhood frequently follow.

To counteract this cascading effect, investment in AGYW and asset-building needs to happen before puberty. By promoting girls’ social inclusion and skill-building, YEO programs can prepare girls for livelihoods through effective education and bolstered social networks as they face threats to their physical integrity and autonomy in adolescence. Continued support after this point is also critical. Box 7.1.1 details how one organization’s structure can span a girl’s life.



### 7.1.1 Practical Tips: The Population Council on How to Protect Girls and Build Social and Financial Assets

Providing girls with a few basic supports can assist them in navigating the challenges of puberty. The Population Council, an international, nonprofit, nongovernmental organization that seeks to improve the well-being and reproductive health of current and future generations around the world, suggests the following program components to build assets and keep girls safe and in school:

- Create friendship networks for girls and provide regularly available spaces, places and platforms where girls can meet;
- Find female mentors that girls can turn to for support;
- Ensure that girls have personal documentation;
- Provide girls with a context specific and realistic safety net, a safe place to stay the night in an

emergency. Many girls are two minutes away from exploitation.

- Provide girls with age-graded, gender and context-specific financial literacy;
- Help girls start incubator or emergency savings initially then help them build up to more goal-oriented savings and more sophisticated products. Savings are more important when young than credit.<sup>41</sup>

For more information, see [www.popcouncil.org](http://www.popcouncil.org).



<sup>41</sup> Judith Bruce. “The Unique Reasons Girls (and Later Women) are Poor and What We Can Do About It.” Presentation for Making Cents International’s 2011 Global Youth Economic Opportunities Conference. September 8, 2011.



Camfed is another leading international NGO that is investing in girls early, and is committed to working with them over the long-term.



### 7.1.2 Bright Ideas: Camfed Builds Assets through a Girl's Life Span

Camfed, a non-profit that fights poverty and HIV/AIDS in Africa by educating girls and empowering women to become leaders of change, begins supporting girls in primary school, helping schools provide emergency safety nets for children to stay in school. Financial and social support intensifies when girls reach secondary school. Camfed trains a network of mentors, frequently female teachers, to counsel and support girls when necessary. Once they graduate from high school, many girls supported by Camfed join its alumni organization, CAMA. Over 15,000 young women are members of

CAMA and now support the education of 160,000 children. In addition, CAMA members can choose to receive training to become community health activists. This age-graded approach supports girls and young women to build a more sophisticated set of assets, give back to their communities, and assume leadership and decision-making positions in their communities.

For more information, see [http://us.Camfed.org/site/PageServer?pagename=home\\_index](http://us.Camfed.org/site/PageServer?pagename=home_index).



## 7.2 Protect AGYW by “Repelling” Those Who Threaten Them and Their Assets

AGYW face multiple barriers as they build assets and seek economic independence. Bruce observed that “Males, even poor young males, have a better chance of holding onto income and assets. They are not at active risk from exploitation by the females in their household- the reverse however is not true.” YEO programs need to take active steps to protect AGYW as they enter the work and marketplace and protect the economic assets they build from economic participation.

- **AGYW should not have to suffer sustained sexual harassment and abuse in order to provide for themselves and their families.** “Sextortion,” researched by Mary Hallward Driemeier, Lead Economist for Financial and Private Sector Development at the World Bank Group, is where sexual favors are traded instead of money for routine business dealings. Sexual harassment and sexual abuse remain rampant in work and business places and affect all women. New research from the World Bank reveals how frequently women must endure harassment and abuse as they build their businesses. Box 7.2.1 offers some information on how frequent sextortion may be when applying for licenses and dealing with inspectors.
- **YEO practitioners must identify the “sharks” for AGYW in a particular context, understand the process they use to strip girls of their assets, and plan a response.** Sharks may be the intimates of AGYW: their parents, families or partners. They may have overt or subtle ways to remove assets from AGYW. YEO practitioners should understand how that practice works or is embedded in social practices in order to plan an effective response. Girls play a key role in identifying strategies to defend themselves and in some cases find alternative living options.
- **The “survivor bias” may prevent us from understanding what AGYW endure and what is possible with the right investments.** As Bruce noted, programs for AGYW may rely on accounts from alumni of programs or other women who have successfully negotiated many of the economic, legal and cultural challenges that young women face. Bruce highlighted that many of the early mass credit programs served young woman, but with completed family size. Appropriate age-



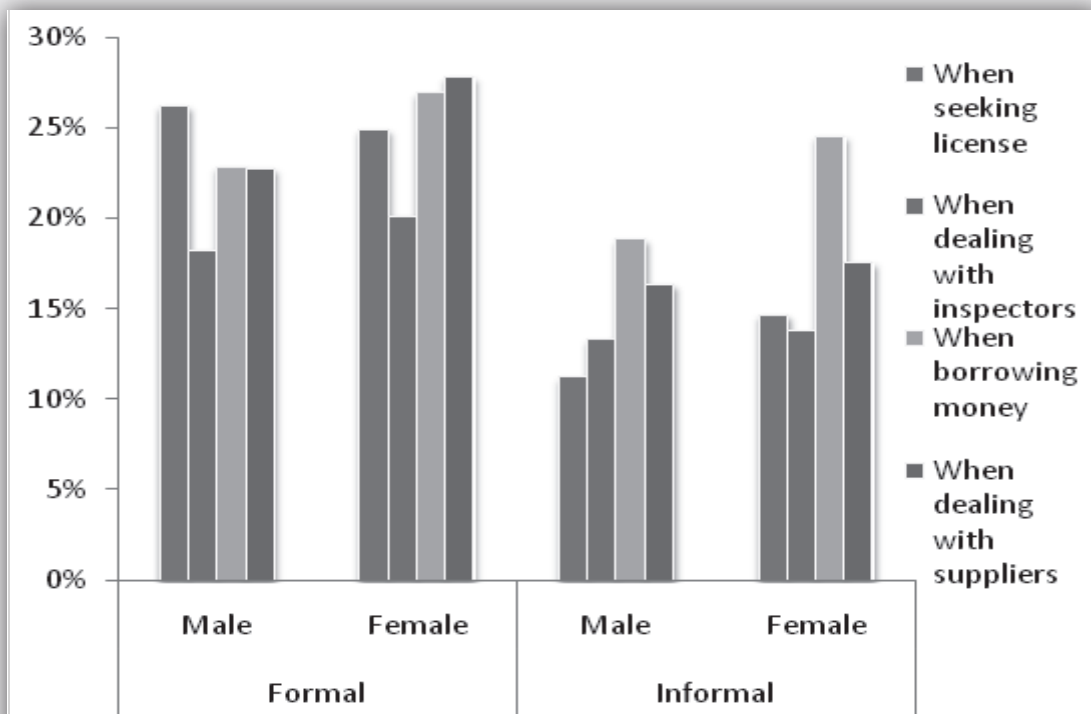


graded financial products (and credit is not always the most appropriate intervention for younger populations) develop as do procedures for “onboarding” girls before the negatives—before they have children or are compelled to exchange sex for gifts and money into YEO programs. Current randomized control trials will not likely yield the kind of information we need because there are relatively few programs of enough scale, and many of them are built around “survivors” giving us no full view of the real potential of earlier investments in girls. What will be extremely helpful at this moment are longitudinal studies when investments are made in enough girls, with enough things early enough to make a difference and followed over time. For greater detail about protecting AGYW in humanitarian contexts, see Chapter 5.



### 7.2.1 Research Spotlight: “Sextortion” In the Workplace

The World Bank has compiled initial data indicating the extent of extortion in the workplace. The following graphic shares examples of when ‘frequently’ heard of sexual favors were raised in certain transactions.<sup>42</sup>



Source: Hallward-Driemeier et al. (2011)

42 Hallward-Driemeier et al. World Bank. 2011.



## **7.3 Locate the Dependency Burden, Especially the Cost of Children More Equitably Between Males and Females**

A high proportion of the world’s women support themselves and their children. Shelly Clark of the Population Council undertook research supported by the Population Council and Nike Foundation to revisit women-headed households or single motherhood. She found in four African countries a range of between 30-70 percent of girls and women will be single mothers at some point in their reproductive lives.<sup>43</sup> As age expectancy rises, the dependency burden increases because women must support aging populations and children. Migration also complicates the situation for AGYW as male migration leaves many women dependent on remittance income. Even as girls find success in the earlier stages of their life, by attending school, earning income, and delaying fertility, the unbalanced distribution of time and income that women spend on children may zero out other gains. Bruce noted that of all the factors robbing females of their share of economic vocation their disproportionate time and financial responsibility for older and young dependents is the “mother of all factors”. Failure to change this dynamic will contribute not only to the impoverishment of AGYW but drive inter-generational poverty. Increasing the father’s share of time and financial costs for children will lead to more sustainable gains for females and help to reduce household poverty.

Chapter 7: Asset-Based Approaches: Building and Protecting Assets of AGYW

### **7.3.1 Bright Ideas: The Population Council on Redistributing the Dependency Burden**

At the 2011 GYEOC, Bruce offered some modest proposals to reshape the long-term dependency burden on females. YEO programs could integrate the following into their programs to create a more equitable situation for AGYW:

- Establish child savings accounts at birth along with unique personal number
- Register births noting fatherhood
- Provide incentives for both parents to attend the registration of a child at school (both primary and secondary) – and acknowledge responsibility for school fees and other support
- Prioritize property rights for custodial parent

- Initiate “attached” remittance policies and incentivize investment in children by absent parent
- Institute Civil Debt so that unpaid child support is viewed the same as any other debt
- Establish community based childcare so parents can help each other with childcare

These policies will require some complicity from government authorities. This could be just as important as, or more so than, special training or livelihoods initiatives.<sup>44</sup>



<sup>44</sup> Judith Bruce. “The Unique Reasons Girls (and Later Women) are Poor and What We Can Do About It.” Presentation for Making Cents International’s 2011 Global Youth Economic Opportunities Conference. September 8, 2011.

<sup>43</sup> Single Motherhood, Poverty, and Child Mortality in Sub-Saharan Africa: A Life Course Perspective. Population Association of America Annual Meeting, Washington, D.C., March 31, 2011



## **7.4 Advocating for Legal Codes that Respect Marriage, Inheritance and Property Rights for Women is Critical to Protecting AGYW's Assets**

For years, YEO practitioners have built girls social and economic assets only to find that their work is compromised by legal practices that limit AGYW's financial rights. The World Bank, as part of its research on enabling environments for women's entrepreneurship, has created a database of legal codes and analyzed how they affect women's assets. They have found that:

- **Property ownership facilitates women's jump from micro-finance to bank credit.** If women are not considered the legal owners or shared owners of property they cannot use it as collateral and take out loans to finance larger entrepreneurial ventures. In many countries, women also need men to co-sign for loans. In the United States, women could not access business credit until 1974. Legacies of these legal practices exist today and limit women's opportunities.
- **Many formal legal codes still allow discriminatory practices under customary law.** Many countries still follow the Napoleonic Code that considers the man as head of household and frequently prevent married women from formally owning property, testifying in a trial, or working outside the home. Even when formal legal codes support women's rights, they may include exemptions for customary laws that discriminate against women. The World Bank found that while low-income countries were more likely to recognize customary law and exempt it from non-discrimination on the base of gender, middle income countries also recognize discriminatory aspects of customary law.
- **Gender gaps in legal rights do not necessarily close with income.** Even women in formal sector employment with high levels of education find themselves vulnerable. Advocacy on this front can affect women in all income strata and across age groups.

While YEO programs advocate for long-term change to legal codes, they can also support young women to make informed choices at a critical life transition: marriage. See Box 7.4.1 to better understand the legal rights of women in your country, plan advocacy campaigns, and counsel AGYW as they prepare for marriage.



### **7.4.1 Checklist: How Can AGYW Protect Their Assets at Marriage?**

Key life decisions can affect women's assets and ability to access economic opportunities. Hallward-Dreimeier of the World Bank notes that marriage can significantly impact AGYW and their financial trajectories. To understand this issue in your country, consider the following questions. When AGYW marry, are they able to:

- ✓ Register their marriage?
- ✓ Choose a marital property regime that will protect them in the case of divorce or their husband's death?
- ✓ Jointly register property?
- ✓ Register their businesses in their own name?
- ✓ Write a will and have husband write a will to ensure that she will be entitled to his assets?



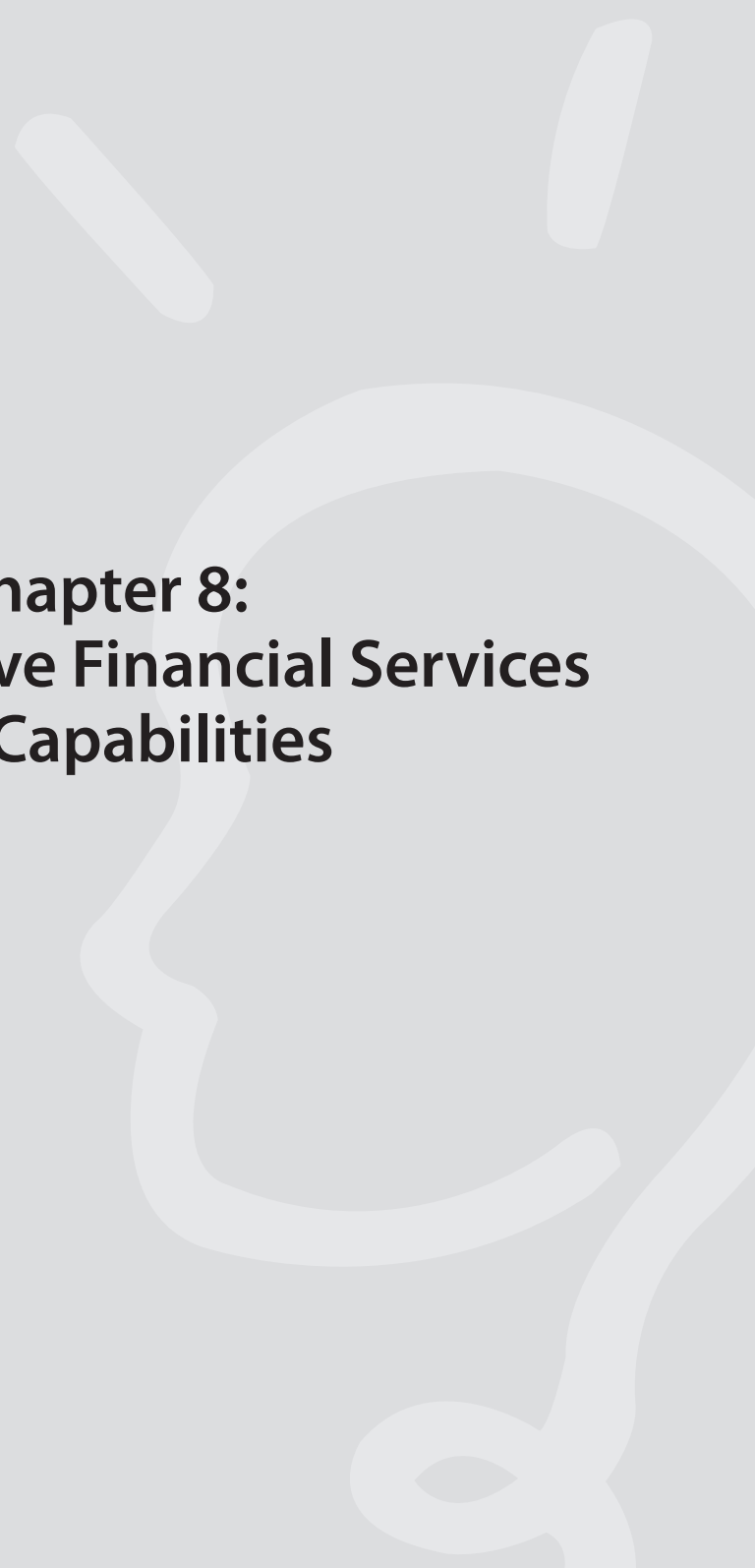
### 7.5 Conclusion: Where Do We Go from Here

Champions continue to advance the field for AGYW; deepening research to reveal pernicious legal and policy challenges that limit adolescent girls and young women’s rights and opportunities, ensuring that programming includes various types of asset-building, and seeking to protect the social and financial assets girls need to escape poverty. Impact evaluations, along with new research about how gender and age impact employment and entrepreneurship, continue to reveal how discrimination against AGYW persist in various forms. Next steps for AGYW include:

- **Test, validate, and document program components that address deeper structural inequalities that impact AGYW.** At the 2011 Conference, presenters described new research that revealed mechanisms by which girls are stripped of assets. The field needs to continue to test, validate, and document more approaches that help to better distribute the dependency burden, protect young women from harassment or risk, and change legal codes that discriminate against AGYW. Case studies and experiences from diverse operational contexts will contribute to understanding how to move AGYW programming to national arena, while still getting to “what works” for AGYW at the family and community levels.
- **Enhance non-traditional economic pathways for adolescent girls and young women.** Throughout the world, AGYW are channeled into jobs or careers deemed “acceptable” by local gender norms. In some instances, AGYW are subtly influenced, in other circumstances, explicit discrimination factors in. Recent experiences supporting AGYW to pursue non-traditional careers and economic pathways have shown success in changing both AGYW’s self-image and the community’s perceptions of them. Efforts to address gender norms within the education and workforce development sectors will ensure that AGYW are aware of non-traditional pathways and have the information and support necessary to access them.

### 7.6 Additional Resources

- To view presentation material, please visit: [www.youtheconomicopportunities.org/agenda.asp](http://www.youtheconomicopportunities.org/agenda.asp)



# **Chapter 8: Youth-Inclusive Financial Services and Capabilities**



## 8 Youth-Inclusive Financial Services and Capabilities

The Youth-Inclusive Financial Services (YFS) sector is still considered by many to be nascent. The 20 YFS presenters at the 2011 Conference, however, shared new breakthroughs and results that challenge this notion. While YFS chapters in Making Cents' 2009 and 2010 *State of the Field* publications discussed YFS in terms of grass-roots level product experimentation, this year's chapter takes a broader look at YFS, incorporating new macro-level approaches and policy angles that prove critical in the move to increase a young person's access to quality financial services.

This chapter provides practical guidance to YFS practitioners on how to work within existing policy and regulatory constraints and shares insight on how to design country-level programming to address youth financial inclusion from a macro level. It also builds upon the lessons learned shared at the five previous Global Youth Economic Opportunities Conferences, identifying trends in youth financial behavior that have been observed in over 15 countries in Asia, Africa, and Latin America. In addition, the chapter provides a useful framework for designing youth friendly products that balance both client needs and meet an institution's bottom line. Finally, various organizations highlight promising new evaluation results from YFS product experimentation in Mongolia, Uganda, Kenya and Morocco that demonstrate both the financial and social benefits to providing young people with integrated youth savings models. The key lessons learned include:

### 8.1 Policy and Regulation Play a Critical Role in Increasing Youth Access to Financial Services

While most practitioners are still experimenting with YFS at the client-level, others are beginning to look more closely at macro-level changes that can increase a young person's access to quality financial services. Research organizations and advocates, including the World Bank's Consultative Group to Assist the Poor (CGAP), Child and Youth Finance International (CYFI), and the Center for Social Development (CSD) are working to better understand the role that child-friendly banking regulations and policies can have on increasing the quality and variety of financial services available to young people. Over the past two years, these industry leaders researched financial sector and youth policies across the globe and worked closely with local research institutes and financial services providers, such as New Era and the Bank of Kathmandu, both of Nepal, to explore how to work within existing policy and regulatory frameworks and experiment with new ones to promote YFS.

- **YFS are an important part of financial inclusion strategies.**

CGAP's research on youth-friendly financial policy is driven by the link between financial access and financial inclusion. While the organization recognizes that the inclusion of youth into the financial sector is not a stand-alone policy solution for reducing poverty, CGAP believes that offering young people the opportunity to open and manage a savings account may be one tool to helping young people build a stake in their financial future, ultimately helping to promote economic growth and social and political peace.<sup>45</sup>

- **Policies initially designed to protect children and young people may serve as a constraint to increasing their access to financial services.**

<sup>45</sup> For more information, please visit [www.cgap.org](http://www.cgap.org) to access CGAP's forthcoming publication, *Financial Inclusion: The Youth Frontier*, due Spring/Summer 2012. For additional discussion on market research presented by MEDA, CHF and Freedom from Hunger, please visit Making Cents International's 2010 *State of the Field in Youth Enterprise, Employment and Livelihoods Development* publication on page 53. For additional discussion on Population Council's research, please visit Making Cents International's 2009 *State of the Field in Youth Enterprise, Employment and Livelihoods Development* publication on pages 169 and 173. To download Making Cents' publication, visit: <http://www.youtheconomicopportunities.org/media.asp>.



In 2010, CYFI, in partnership with global law firm Clifford Chance, undertook a research project to better understand the current regulatory environment for child-friendly banking and how it impacts children’s and young people’s access to financial services. The study aimed to identify existing policy constraints and promising examples for increasing young people’s inclusion into the formal financial system. One key finding is that nearly every country studied has some sort of existing policy that affects young people’s economic development, vocational training, and access to financial services, and determines whether or not children and young people can access financial services.

- **Moreover, these policies and regulations tend to vary significantly across nations.** Here are some of the study’s specific findings:<sup>46</sup>
  - o **Ability to contract:** In all of the countries surveyed, the legal age of majority is 18, except for in Egypt and Singapore (21 years), Scotland (16 years), and Japan (20 years). At this age, a person can enter into contracts, including opening a bank account and/or accessing credit, among other things. This age limitation can significantly impact a FSP’s ability to serve younger clients without the involvement of a parent or guardian.
  - o **Identity:** In most countries, a person is required to show identification in order to open a bank account. This policy, derived from Know Your Client (KYC) regulations, is required of banks in order to comply with world-wide anti-money laundering and combatting the financing of terrorism (AML-CFT) regulations. However, in many of the countries that are exploring youth-inclusive financial services, poor people, and especially young people, often do not have access to government-issued IDs. As a result, even if a nation does have youth-friendly regulation in terms of age of contract and/or minimum age to open a bank account, youth are often kept from opening an account by the inability to produce an official form of identification.
    - Greece, South Africa and Kenya are just a few of the countries with particularly strict ID requirements. In these countries, individuals are required to show both a birth certificate or ID and a proof of residence in order to open a bank account. Unable to comply with these requirements, many Kenyan youth provide fake documentation in order to obtain a bank account, resulting in even more stringent regulation.
- **Stakeholders are finding ways to work within the stipulations of their legal system.**

Policy and regulatory changes can take years to accomplish. Policymakers also require sufficient evidence (which can take years to generate) to support policy changes. As a result, some government bodies and financial institutions have found flexible ways to work within existing policies and regulations so that young people may access financial services immediately.

- o **Ways to approach age limitation:**

In some Eastern European countries, such as Romania, Russia, and Ukraine, youth are given the right to open and manage their own bank accounts at the age of 14. In other countries, such as the United States of America, Canada and Indonesia, there is no national law or policy on the minimum age to open an independent bank account. Instead, each financial institution has the liberty to declare its own policies.

While Belgium and the Netherlands allow individuals to open and manage a bank account at the age of majority (18 in both countries), they have developed a “child proxy” system whereby a child’s parent or legal guardian

<sup>46</sup> To view a table that summarizes financial regulation on bank accounts for minors, see [http://www.yfslink.org/files/CYFI%20Financial%20Regulation%20Country%20Summary%20Table\\_Jan24\\_2012.pdf/view](http://www.yfslink.org/files/CYFI%20Financial%20Regulation%20Country%20Summary%20Table_Jan24_2012.pdf/view).



can open an account on behalf of the child before s/he reaches the age of majority. The child proxy can also decide how much ownership the young person has over his/her account. For example, the child proxy may determine that the youth is responsible enough to fully manage the account or may limit the young person's freedom and require that the child proxy be present for the child to engage in any type of transaction. Poland and Germany have a similar child proxy requirement, but have an additional stipulation, whereby if a youth over the age of 14 has an income, s/he can set up a payroll account that is fully separate from his/her parent or guardian. The account is a direct deposit account and the youth has full control over it.

Regulators and banks in other countries have found similar solutions for parents and guardians who want to give their children more independence and ownership over their bank accounts. In Chile and Bolivia, a parent or guardian must be present for a youth to open an account. However, in order to maneuver around the minimum age to operate an independent bank account (18 years in both countries), many banks have developed debit/ access cards that are linked to the account, rather than to the name of a specific account holder. Thus, a guardian can choose to give a youth under the age of 18 full access to his/her bank account.



### 8.1.1 Bright Ideas: From Privilege Banking to Mass Banking in Nepal

In the late 2000s, the Nepalese Ministries of Youth and Finance began promoting new approaches for the welfare of children and youth. The Central Bank, which is the primary enforcer of the Nepalese financial sector's regulatory environment, also began promoting more liberal financial sector practices in order to narrow the growing gap between domestic savings and investment needs.

Among many efforts to narrow the gap in a country where two thirds of the population does not have access to the formal financial sector, the Central Bank emphasized savings promotion to make the financial sector more inclusive of marginalized populations. It wanted to promote a change from "privilege banking" to "mass banking" by diversifying products, enacting interest rate differentials, incorporating mobile banking services, diversifying modes of advertisement, and encouraging small depositors.

One innovative product developed by the Bank of Kathmandu, in collaboration with the YouthSave Consortium<sup>47</sup>, features accounts owned by minors in trust of a responsible adult (majors – adults - own the account themselves), promoted through campaigns in schools and other community-based mechanisms. YouthSave partner Save the Children will also be providing accompanying financial education to youth clients through a partnership with local NGOs in select communities.

<sup>47</sup>YouthSave is a consortium project led by Save the Children, with Washington University's Center for Social Development, The New America Foundation (NAF), and CGAP, in partnership with The MasterCard Foundation. Its goal is to develop and test youth savings products in Colombia, Ghana, Kenya, and Nepal.





o **Ways to approach identity requirement:**

CGAP reports that in The Philippines, where it is particularly difficult for youth living in rural areas to access formal identification (ID), the Central Bank has taken steps towards financial inclusion by mandating an alternative form of ID. A young person without a formal ID can obtain a certificate signed by the village head to guarantee his or her identity. Banks are required to recognize this as an acceptable form of identification.

Individual banks have also found solutions to help enable youth and other poor clients to access financial services, while upholding the KYC policy. One bank in Mali, Nyèsigiso, developed an identification form that requires the same information that is recorded on a national ID card, such as the ID holder’s name, address, and photograph. To certify the young client’s identity, the bank will accept the completed ID form signed by two other group members, in lieu of a national ID.



**8.1.2 Bright Ideas: An Innovative Space for YFS Policy Change**

CGAP suggests that before implementing changes to existing policy and regulation, countries should create an innovative space for experimentation with YFS policy. CGAP acknowledges that the YFS sector currently lacks evidence to support legal changes towards a more liberal financial sector policy. However, in order to obtain this evidence, Financial Service Providers (FSPs) must be given the opportunity to explore outside of the usual regulatory confines. CGAP suggests a closely monitored innovative space with strict boundaries and conditions (number of accounts, volume limitations, etc.) under which a specified number of FSPs can experiment with different rules for a predetermined timeframe, at which point the sector

would have the necessary data to evaluate whether or not real policy/legal/regulatory changes should be made. One example is the recently launched “Kiddie Account Program” in the Philippines, spearheaded by the Central Bank, which allows children over seven years old to open savings accounts. CGAP and others in the YFS policy space look forward to following the results of this first-ever central bank-led YFS initiative to increase children’s access to savings in a developing country.<sup>48</sup>

<sup>48</sup> For more information, please see CGAP’s blog post on policy innovation in The Philippines at <http://youthsave.org/content/blog-philippines-driving-innovation-youth-savings>.

• **Changes to non-financial policy can also contribute to increased youth access to financial services.**

Economic development and youth-focused initiatives may spur young people’s inclusion in the financial system and can be leveraged to overcome many of the challenges outlined in this section. For example, Kenya’s Youth Enterprise Development Fund supports this finding as it incentivizes FSPs to promote business development services (BDS) and incentivizes youth to start saving so that they can become eligible for a loan. In another example from Kenya, where youth have access to free public education, policy-makers are exploring the possibility of requiring IDs for the national exam process. As a result, each youth who takes this exam would be issued an ID, which would make the identification requirement for a bank account much less of a barrier for most youth.<sup>49</sup>

<sup>49</sup> For additional discussion on Kenya’s Youth Enterprise Development Fund, please visit Making Cents International’s 2010 *State of the Field in Youth Enterprise, Employment and Livelihoods Development* publication on page 71. To download Making Cents’ publication, visit: <http://www.youtheconomicopportunities.org/media.asp>.



### Summary of Key Lessons Learned on YFS Policy and Regulation

The industry leaders mentioned in this section have only begun to scratch the surface of how reshaping local banking or child protection regulation can enhance youth access to financial services. Their identification of ways to work within the confines of existing policy can serve as helpful guidance for developing immediate solutions to serving younger clients. Over the longer term, these experiments will hopefully generate the evidence necessary for influencing youth-friendly policy reform.

### 8.2 Taking a National Approach to Youth-Inclusive Financial Services Requires Coordination between Key Public and Private Actors

Changes in national policy alone will not increase young people’s access to financial services. FSPs, government agencies, and non-governmental organizations must also come together to design appropriate policy and programs to provide youth with financial products and services. The first phase of the USAID-financed Expanded and Sustained Access to Financial Services (ESAF) project in Palestine, implemented from 2008 to 2011, took an integrated approach to addressing financial inclusion for youth by employing macro-, meso-, micro-, and client-level approaches. While not exclusively a youth project, ESAF’s comprehensive approach to financial inclusion is relevant to those looking at country-level models for increasing youth financial inclusion. FHI 360,<sup>50</sup> in coordination with its partners Save the Children,<sup>51</sup> microfinance institution CHF Ryada (Ryada), the Palestine Monetary Association (PMA), and Making Cents International, experimented with different approaches as part of a holistic, country-wide model for increasing financial services for Palestinian households and enterprises in the West Bank and Gaza.

Timothy Nourse, President of Making Cents International and the former Chief of Party for ESAF, explains that “Having a regulator that wants to deepen the financial sector and that focuses on youth makes it significantly easier to move these types of initiatives forward.” However, it also requires practitioners to actually implement these programs. Taking a comprehensive approach helps ensure greater cooperation between state, private funders, and NGOs, all of which have different strengths to build upon, ultimately creating the strongest intervention possible. This move beyond tactical activities allows for more strategic, large-scale, and higher-impact activities.

The following text box describes the ESAF program in detail.

<sup>50</sup>FHI 360 is a global development organization working in health, nutrition, education, economic development, civil society, environment and research.

<sup>51</sup>Save the Children is an international NGO that aims to inspire breakthroughs in the way the world treats children and to achieve immediate and lasting change in their lives.



### 8.2.1 Bright Ideas: A Country-Level Model for Youth Financial Inclusion

The USAID-funded Expanded and Sustained Access to Financial Services (ESAF) Program in the West Bank and Gaza, implemented by an FHI 360-led consortium, applied a holistic, country-level approach to increasing access to financial services, with a particular focus on youth. The three-year, \$36 million financial sector development program was designed to develop an efficient, inter-linked, and competitive financial system that would improve and expand sustainable access to financial services to Palestinian households and enterprises, especially the excluded or underserved. The program partnered with a variety of international agencies, government ministries, industry associations, and financial institutions to achieve its goals.

West Bank/Gaza is known as a difficult context for operations. Youth between the ages of 15 and 29 comprise over 30 percent of the population and, in spite of extremely high literacy (97 percent adult literacy) and education (over 50 percent of the population is pursuing a college degree), youth unemployment rates are around 37 percent. In short, Palestinian youth are highly educated, but often trained for jobs that do not exist. Moreover, the current-day conflict erodes trust in institutions, shortens planning timelines, and heightens isolation.

In response, ESAF designed a comprehensive youth financial services program to better integrate youth into the overall economy. After carrying out an in-depth analysis of Palestine’s macro- and micro-level environment, ESAF chose to intervene at all levels of the financial system in order to maximize impact. The intervention included the following program components:

- **Palestine Monetary Authority (PMA) (Central Bank):** ESAF’s research showed a lack of trust in financial institutions and awareness around financial services, particularly by youth and poor populations. In response, ESAF reached out to the country’s regulator to improve consumer protection and broad-based consumer awareness.
- **Ministry of Education and Higher Education (MoEHE):** ESAF’s research also shed light on the fact

that West Bank/Gaza’s public school curriculum had very few learning outcomes related to finance and banking. Through its partnership with PMA, ESAF/ Making Cents International engaged the MoEHE to develop a companion curriculum to introduce financial education to in-school youth.

- **CHF Ryada (MFI):** Market research on Palestine’s existing financial services sector showed that most MFIs and banks in the region focused their products and services on adults, with few services targeting youth specifically. In response, ESAF partnered with CHF Ryada, a leading microfinance institution, to develop youth-focused credit and savings products.<sup>52</sup>
- **ESAF (INGOs):** In Gaza’s unstable political and economic context, providing sustainable financial services is particularly difficult. As a result, ESAF took more of a livelihoods approach to the program in Gaza in order to encourage successful business start-up. FHI 360 piloted savings mobilization through an individual development account (IDA) mechanism, while Save the Children issued start-up business grants to youth combined with entrepreneurship and life skills training. Both activities incorporated training on financial literacy with lessons on savings, credit and decision making and information about financial services available in Gaza.

To date, ESAF partners have directly served at least 10,000 youth with financial services and through its consumer awareness and financial literacy programming influenced an additional 250,000 young people. Program monitoring and nation-wide Knowledge, Attitudes and Practices (KAP) surveys indicate both individual increases in assets as well as improvements in financial literacy knowledge, attitudes and practices.<sup>53</sup>

<sup>52</sup>For more information see Down to Business: Ryada Microfinance’s Experience Introducing Financial Services for Youth at [www.yfslink.org/resources/general-resources/Down\\_to\\_business\\_Ryada\\_MFI/?searchterm=down%20to%20business](http://www.yfslink.org/resources/general-resources/Down_to_business_Ryada_MFI/?searchterm=down%20to%20business).

<sup>53</sup>For more information, please see ESAF’s Youth Financial Services Fact Sheet at <http://microlinks.kdid.org/library/esaf-youth-financial-services>.



The following section outlines the key lessons learned in designing an effective country-level approach to youth financial inclusion.

- **Understand the impacts of different interventions and choose appropriately.**

In order to successfully lead a nation-wide approach to any intervention, including youth-inclusive financial services, the intervention should encompass activities from the client- to macro-level. In designing the ESAF project, creators found that individual organizations tend to design programs based on their own individual expertise. A youth-serving organization may, for example, default to youth programming at the client-level. Other interventions, however, may have a broader impact at a lower cost. A comprehensive approach to youth financial inclusion requires an institution to think outside the parameters of its own expertise and to consider different types of macro to micro-level interventions that may require different levels of approaches. To better understand the country-level perspective, ESAF recommends cataloguing the different financial sector interventions and their potential impacts using tools similar to the one below.



### 8.2.2 New Tool: Structuring a Nation-Wide Approach to YFS

This tool is a generalization of the one that ESAF used to analyze the full range of activities possible for its country level approach as well as the budget, timing, level of expertise and impact corresponding to

each activity. Through this type of analysis, a project designer can weigh different options depending on the program's funding, time, and complexity.

Level	Activity/Area of Focus	Funding	Min. Time	Expertise/Complexity	Linkage Opportunities	Youth Impact Depth/breadth/length
Macro	Inclusive Regulations	Medium	Long	Med/High	Med	L/H/L
	Consumer Protection	Medium	Long	High/High	Med	L/H/L
Meso	Fin. Literacy	Medium	Long	Med/Med	High	L/H/S-L
	Credit Bureau	Med-High	Long	High/High	Low	L/M/L
	Associations/Institutes	Low-Med	Med	Med/Med	Low	L/M/M
Micro	MFI/Banks	Low-High	Med	Med/Low	High	M/M/M
	BDS Providers	Low-Med	Med	Med/Low	High	M/M/M
Client	Grants	High	Short	Low/Low	High	H/L/S
	Training	Medium	Short	Low/Low	High	H/L/S

**Funding:** Amounts depend on intensity and length, but for ESAF: Low: <\$100k; Med: <\$500k; High: >\$500k.

**Time:** Short: <1 year; Med: 1-2 years; Long: 3+ years.

**Expertise:** Refers to the availability of specialized skills to implement a program, with high referring to fairly specialized or less available skill sets.

**Linkage Opportunities:** Measures the number of potential links to other programs. This is specific to each country, though results are shown for ESAF.

**Youth Impact:** Refers to the depth/intensity of the impact. Breadth refers to the number of people that can be touched per \$ spent and length refers to the potential sustainability of the intervention. Depth and breadth are measured from low to high, while length is measured from short- to long-term.



In selecting an intervention, it is important to keep in mind a program’s budget, as the amount of funding needed to implement a program’s activity may vary considerably. Macro-level interventions, such as PMA’s approach to changing the regulatory environment around youth financial services, often cost relatively little and can reach hundreds of thousands of young people indirectly. Another example of a low-cost macro-level intervention is the development of a public school curriculum focused on teaching practical financial skills to 11th grade students. Text Box 8.2.3 describes this approach. To be successful and sustainable, macro-level interventions require a strong local partner with both the capacity and willingness to collaborate on and sustain the effort at a national scale. In the examples above, ESAF identified two such partners in the Palestinian Monetary Authority (PMA) and Ministry of Education and Higher Education (MoEHE).

By contrast, client-level interventions deliver high impact per beneficiary but also carry higher costs, and results may be less sustainable. For example, ESAF’s Individual Development Account (IDA)<sup>54</sup> program in Gaza reached 2,000 youth with a matching grants budget of US\$850,000. The program’s investment of around US\$425/beneficiary, combined with beneficiaries’ own savings deposits, yielded asset accumulation of more than double that amount on average, in one year. The IDA model is by design dependent on continuous donor or government funding in order to be sustained over the longer term. High touch interventions are generally best-suited for environments in which there are clear market failures at the micro- or client level, such as in many conflict areas.

- **Consider adequate time and expertise needed for any given intervention.**

The amount of time allocated for program implementation also plays an important role in determining whether an intervention is feasible. Often macro- and meso-level approaches require at least three to five years to implement, support, and monitor. Even micro-level interventions, such as the YFS product development at Ryada, can take between one and two years to fully implement. Organizations with less time, particularly those with less than one year, may have to rely on realizing grants and training programs, which are easier to execute in less time.

When Ryada set out to develop a new start-up business loan for young people in the West Bank they expected the new product development process to last one year. However, after taking the time to complete each step in the product development cycle (i.e., youth-inclusive market research, product design, pilot, and evaluation), Ryada and its ESAF partners learned that product development, and particularly the product evaluation and refinement process, are much more time consuming than originally anticipated. Rather than one year, Ryada learned it should have realistically budgeted three to four years to adequately react to a product and adjust it accordingly.

Project design should also allow for enough flexibility to identify and develop partnerships that may emerge organically as the project matures. Text box 8.2.3 below describes one such example of a partnership that emerged between the PMA and MoEHE. This unanticipated partnership allowed ESAF to develop a relatively inexpensive program with a high-breadth and potentially long-term impact.

Finally, the level of expertise required to implement a project and the complexity of the intervention itself need to be considered. To effect macro-level change, a program generally needs to have at least three years of funding, access to decision makers, and high-level technical experts on hand.

<sup>54</sup> An Individual Development Account (IDA) is a savings account that receives a match of typically one to four times the amount saved. These accounts serve as incentives to increase savings.



### 8.2.3 Bright Ideas: Inserting Bite-Size Pieces of Financial Education into Public School Curriculum

In 2010, the PMA launched a broad-based consumer awareness campaign to build trust in the financial system by educating consumers, particularly youth, about the products available to them; their rights as consumers; and complaint processes. The PMA developed youth-friendly content for billboards, TV spots, radio shows, internet advertising, and newspaper cartoons to improve knowledge of products and services and regulations.

Upon its inception, ESAF had not considered the need for curriculum development around financial education. As the PMA undertook the consumer protection piece of the project, however, it saw an opportunity to take a more formal approach to teaching financial education principles to all Palestinian youth. In response, it partnered with the MoEHE and hired Making Cents International to develop a relevant course. Rather than design a separate curriculum, Making Cents found that it could have the greatest impact by embedding bite-sized

financial education concepts into the existing 11th grade Management and Economics course. Making Cents developed a companion curriculum that builds upon the existing theoretical management and economics concepts in the original course to include practical skills and knowledge including planning, decision-making, asking for help, savings, and credit.

After a successful pilot, the MoEHE is in the process of rolling out the curriculum in all public schools. With a strong partnership, and pointed expertise, the Ministry of Education reached 48,000 young people with the curriculum in the first year alone and expects to reach an additional 48,000 each year for at least the next five years.<sup>55</sup>

<sup>55</sup> For more information, see *FIELD Brief 16: Facilitating Client Protection, Financial Literacy, and Consumer Awareness in the West Bank & Gaza* at <http://microlinks.kdid.org/library/field-brief-16-facilitating-client-protection-financial-literacy-and-consumer-awareness-west>.

ESAF also attempted one less successful linkage in Gaza. Managers hoped to link Save the Children's start-up entrepreneur beneficiaries (each receiving grants of US\$950) to Ryada's newly developed start-up business loan. ESAF offered the youth the opportunity to use their grant funds as a guarantee on a larger loan, providing an opportunity to increase their initial investment, but found that there was little take-up. ESAF believes that the guarantee was introduced too late in the process. By the time Ryada launched its start-up loan product, the youth were about to receive their first grant payments and had already designed business plans on the assumption of a smaller amount of start-up capital, which they had immediate plans for investing. They were not interested in delaying their projects further and fully assess the opportunities and risks associated with the larger funding and repayment responsibility. Had the guarantee been introduced early on and fully discussed and analyzed as part of the entrepreneurship training and business plan preparation, managers believe that many entrepreneurs would have come up with larger, more ambitious business ideas and would have been willing to take on a loan.

### Summary of Key Lessons Learned on National Level Approaches for YFS

The ESAF program provides an in-depth glimpse into the complexities of country-level programming. By breaking down the different interventions into macro-, meso-, micro-, and client-level approaches, it is easier to identify which types of programming will have the largest impact within the constraints of an institution's technical and financial capacity. This example also highlights the importance of taking a macro-level approach to assessing financial inclusion for youth and to identifying potential linkages and partnerships that can guarantee effective project design and large scale implementation. The ESAF project serves as an example to governments and donors that may be interested in funding more country-level YFS programming in the future.



### 8.3 Youth-Friendly Market Research around the World is Helping to Identify Trends in Youth Financial Behavior

Building on the market research tools and best practices shared in the 2010 *State of the Field* publication, this year researchers participating in the YouthSave and UNCDF-YouthStart<sup>56</sup> projects and at Plan Indonesia came together to share some emerging trends in the youth market. These findings, combined with market research findings presented in the 2010 *State of the Field* publication from MEDA, Population Council and Freedom from Hunger, will help other practitioner organizations as they set out to study their own youth markets.

YouthSave is a consortium project led by Save the Children, with Washington University’s Center for Social Development, The New America Foundation (NAF), and CGAP, in partnership with The MasterCard Foundation. Its goal is to develop and test youth savings products in Colombia, Ghana, Kenya, and Nepal. During the initial phase of the project, experts researched youth markets in each country to understand savings habits and needs with youth aged 12-18. The UNCDF-YouthStart project conducted youth-inclusive market research with youth aged 12-24 in nine countries<sup>57</sup> in Sub-Saharan Africa for similar purposes. Plan Indonesia also conducted market research with girls aged 15-29 in Central Java.<sup>58</sup>

Some of the key trends from their research include:

- **Youth perceive and face barriers in access to financial services, including the following:**
  - **Cost and distance to access FSPs:** Many rural youth shared that the high transportation costs to and from a FSP can create a burden to accessing financial services. In other instances, youth, particularly young women, are unable to travel to a FSP without supervision.
  - **Lack of education, confidence, and awareness by youth:** Many young people are dissuaded from approaching a FSP because they believe financial services are not appropriate for them. In most of the 14 countries surveyed, youth were frequently heard saying, “Banks are for adults,” or “In my culture, it’s not normal [for youth] to deal with financial institutions.” These youth are either not aware that they could access a financial product through a formal financial institution or do not have the confidence to take the first step towards doing so.
  - **Lack of education, confidence, and awareness by community members:** Many community members, including family members, local leaders, and even bank representatives, often have negative impressions regarding youth access to financial services. Often uneducated about the potential benefits of YFS, these individuals believe access to financial services will have an adverse effect on the young people in their community. In an interview with YouthSave, Mathew Macharia, General Manager, K-Rep Development Agency in Kenya, suggested that youth’s motivation for saving may be lower because parents and community members doubt a

<sup>56</sup> YouthStart is a United Nations Capital Development Fund (UNCDF) project launched in collaboration with The MasterCard Foundation in 2010 to support Sub-Saharan African FSPs to develop financial products for young people.

<sup>57</sup> Togo, Mali, Senegal, Burkina Faso, DRC, Ethiopia, Malawi, Rwanda, and Uganda

<sup>58</sup> For more information on these programs, see [www.youthsave.org](http://www.youthsave.org) and [www.uncdf.org/english/microfinance/youthstart/index.php](http://www.uncdf.org/english/microfinance/youthstart/index.php).



young person’s ability to responsibly manage their finances and fear that young people may steal in an attempt to generate savings for a deposit.<sup>59</sup>

- o **Product features:** Perhaps most importantly, YouthSave research shows that often existing financial products and services that are available to, or even targeted at, youth are not appealing to this market segment. Many of the existing youth products in Kenya, for example, have been imported from other countries; however, they remain untailored to the Kenyan context and contain elements such as an opening fee or operating balances that Kenyan youth cannot afford.

- **Young people access income from multiple sources.**

In line with market research presented by MEDA, CHF and Freedom from Hunger in previous *State of the Field* publications, YouthSave and the UNCDF-YouthStart partners’ market research also highlighted that youth do in fact have access to money. However, this money tends to come from multiple sources and varies by age and school enrollment status:

- o **Parents and family:** Most youth reported receiving some money on a regular basis from parents and family members. For youth under the age of 14, this tends to be the main source of income.
- o **Working for pay:** Casual labor and small businesses are also prevalent among the youth interviewed, though out-of-school and older (19 to 24 year olds) youth tend to rely more on this income source. In-school youth were more likely to report working part-time than full-time.

- **Two main patterns of income appeared across Kenya, Ghana, Colombia and Nepal:**

- o **Small amounts of fairly regular income:** As noted above, youth often receive small sums of money on a regular basis either from parents and family or from odd jobs or chores.
- o **Larger amounts of income on an occasional basis:** At times youth will receive larger amounts of money from their parents or family as a gift for an event such as a birthday or holiday. These larger sums may also be work- and season-related. Market research carried out by Postbank and Save the Children show that in the coastal parts of Kenya youth often see an increase in income during the tourist season, with lower salaries throughout the duration of the year.<sup>60</sup>

- **Youth expenditures focus on personal and basic needs, household support, and savings.**

Although young people’s spending habits vary by individual and country contexts, some trends can be seen. YouthSave market research in Kenya showed that 36 percent of youth surveyed mentioned they spend their money on confectionaries and soda; 19 percent on basic needs (clothes, transport, and basic hygiene products); 11 percent on savings (formally or informally); 11 percent on investing in animals; ten percent on household

<sup>59</sup>For additional discussion on the image of YFS in the community, please visit Making Cents International’s 2008 *State of the Field in Youth Enterprise, Employment and Livelihoods Development* publication on page 85; the 2009 *State of the Field in Youth Enterprise, Employment and Livelihoods Development* publication on pages 184-185; and the 2010 *State of the Field in Youth Enterprise, Employment and Livelihoods Development* publication on pages 61-62. To download Making Cents’ publication, visit: [www.youtheconomicopportunities.org/media.asp](http://www.youtheconomicopportunities.org/media.asp).

<sup>60</sup>For additional discussion on market research presented by MEDA, CHF and Freedom from Hunger, please visit Making Cents International’s 2010 *State of the Field in Youth Enterprise, Employment and Livelihoods Development* publication on page 53. To download Making Cents’ publication, visit: <http://www.youtheconomicopportunities.org/media.asp>.





needs; and nine percent on recreation. These trends were similar in Colombia, Ghana, and Nepal, as well as across the UNCDF-YouthStart countries.

UNCDF-YouthStart’s research also pointed to differences by age, school status, and sex:

- o Younger children tend to spend more on smaller expenses that fulfill their “wants” (food, candy, entertainment).
- o Older youth tend to contribute more to household expenses and basic needs.
- o Out-of school youth invest more in small income-generating activities such as selling produce at the local market.
- o Girls, especially young mothers, are more likely than boys to spend money on basic needs for children (clothes, shoes, and food) and school materials.

- **Young people save for short-term and long-term goals.**

According to YouthSave and UNCDF-YouthStart, most youth are willing and able to save money. This reinforces findings from MEDA, CHF and Freedom from Hunger. However, their reasons for saving vary considerably, which influences whether they are saving in the short-term or long-term. Almost all of the young people had short-term savings goals that often coincided with their spending habits (school materials, family expenses, and personal expenses). Longer-term savings goals included pursuing education and business start-up. Emergency funds tended to be put aside for both short-term and long-term needs. Population Council’s research reinforced these trends, where girls, aged 10-19, save primarily for personal items and education, followed by emergencies and household expenses. Similarly, girls who participated in Plan Indonesia’s market research said they primarily saved to meet financial obligations such as education, household expenses or small business expenses; social obligations including the Muslim Eid celebration, donations for marriages in the community; and for emergencies.<sup>61</sup>

- **Youth save through formal and informal mechanisms.**

UNCDF-YouthStart’s and YouthSave’s research shows that youth save mainly through informal mechanisms, including using piggy banks, hiding it somewhere in the house, or through tontines<sup>62</sup> or Rotating Savings and Credit Associations (ROSCAS). In Burkina Faso, 29 percent of Le Réseau des Caisses Populaire du Burkina (RCPB) clients save by giving their money to trusted parents or friends. In Rwanda, most youth save through informal associations and groups like tontines/ROSCAs or other village savings and loans associations (VSLAs).

The reasons for saving through informal mechanisms are linked to the access barriers mentioned in the policy section at the beginning of this chapter. These include convenience, where saving at home is easier and does not require travel; lack of access to formal financial services, either because of age restrictions or high costs of opening and maintaining an account; mistrust of formal financial institutions; and a lack of information about formal financial services. Informal product attributes, such as saving under one’s mattress, can promise convenience in terms of immediate access, simplicity, and privacy. However, youth prefer a mode of savings that offers more security and the opportunity to build assets.

61 For more information on Plan’s youth market research findings please see *Understanding the Demand for Financial Products among the Female Youth of Central Java*. For additional discussion on market research presented by MEDA, CHF and Freedom from Hunger, please visit Making Cents International’s 2010 *State of the Field in Youth Enterprise, Employment and Livelihoods Development* publication on page 53. For additional discussion on Population Council’s research, please visit Making Cents International’s 2009 *State of the Field in Youth Enterprise, Employment and Livelihoods Development* publication on pages 169 and 173. To download Making Cents’ publication, visit: [www.youtheconomicopportunities.org/media.asp](http://www.youtheconomicopportunities.org/media.asp).

62 Informal group savings and loan mechanism used in Africa. It combines features of a group annuity and a lottery.



### 8.3.1 Practical Tips: What Makes UNCDF's Youth-Friendly Market Research Work?

The following list of data considerations and resources that helped UNCDF-YouthStart project managers to guide partner FSPs as they prepared to undertake market research with young people:

- 1. Undertake desk research to understand the youth situation in the country and areas of intervention:** Many FSPs investigating YFS are doing so for the first time. As such, it is imperative that they gain a comprehensive understanding of the situation of young people in their country, including socioeconomic characteristics of the youth. Secondary sources recommended for this type of macro-level research include the 2007 United Nations World Youth Report, United Nations Population Fund (UNFPA) publications, International Labour Organization (ILO) publications, and World Bank reports such as the Africa Development Indicators Report.
- 2. Understand youth policies and the regulatory environment:** UNCDF-YouthStart notes that it is important for FSPs entering the YFS market to understand the youth policy and the regulatory implications affecting the uptake and usage of youth-friendly financial services and products. Suggested resources for understanding these policies and regulations are the Ministry of Finance, the Central Bank, The Ministry of Education, the Youth Ministry, or other UN agencies such as the United Nations Development Program (UNDP), UNFPA, the ILO, and UNCDF.
- 3. Research the existing supply of financial services, both within one's own organization and externally:** Before entering the youth financial services market, FSPs must fully understand the existing supply of formal and informal youth financial services offerings. Conducting a general competitive analysis (for example, a SWOT analysis) can help an interested FSP understand what services and products others are offering to youth. However, it is equally important to understand how one's own institution is currently touching this client segment, either directly or indirectly. Using

historical data on product usage and customer relationship management (CRM) data, FSPs can begin to understand what aspects or components of these products are desirable to their target population, in order to maximize them during the product development process.

- 4. Understand the existing supply of non-financial services, both within one's own organization and externally:** When entering the YFS market, a FSP should define its objectives in offering non-financial services and study the existing supply of these services available to the youth market both internally and externally. For those FSPs with less developed non-financial services offerings, this early stage is a good time to begin exploring the youth-serving organizations in the market, their service offerings, and how they could act as potential partners to support the FSPs' future youth clientele.

- 5. Conduct youth-inclusive market research to understand the youth perspective on financial and non-financial services.** This research should be carried out through focus group discussions (FGD), Participatory Rapid Appraisal (PRA) tools adapted for youth, and in-depth interviews with the youth themselves, as well as their parents or guardians. It should include a thorough understanding of young people's sources of income and expenses; their financial decision-making protocol; savings behaviors; and gaps in knowledge, skills, and attitudes.<sup>63</sup>

<sup>63</sup> For additional discussion on youth market research techniques and considerations, please visit Making Cents International's 2010 *State of the Field in Youth Enterprise, Employment and Livelihoods Development* publication on pages 52-58 and visit the YFS-Link portal at [www.yfslink.org](http://www.yfslink.org). To download Making Cents' publication, visit: [www.youtheconomicopportunities.org/media.asp](http://www.youtheconomicopportunities.org/media.asp).

For more information on the results of the UNCDF market research, please see their report entitled *Listening to Youth, Market Research to Design Financial and Non-Financial Services for Youth in Sub-Saharan Africa* at [www.yfslink.org/resources/general-resources/Listening\\_to\\_Youth\\_UNCDF\\_Market\\_Research](http://www.yfslink.org/resources/general-resources/Listening_to_Youth_UNCDF_Market_Research).



## Summary of Key Lessons Learned on Youth Financial Behavior

The data analyzed from both the 2011 youth-friendly market research presentations at the 2011 Global Youth Economic Opportunities Conference and the data from the 2010 *State of the Field in Youth Enterprise, Employment and Livelihoods Development* publication provide valuable insight into how young people view financial services; how they use both formal and informal financial services; and how they spend and save their money. As other FSPs develop market research plans, these trends can help researchers formulate more accurate hypotheses and develop more tailored market research tools.

### 8.4 Youth-Inclusive Product Development can Challenge an Institution to Balance Customer Needs with its Bottom Line

As YFS projects progress along the product development cycle, one common challenge is the translation of market research findings into a product that balances customer needs with an institution's bottom line or minimum standards for sustainability/profitability. Plan Indonesia, Freedom from Hunger, MEDA, CHF-ACSI an Iraqi MFI, and YouthSave present their product development experiences in this section.

- **Apply the 8 “Ps” to assess an organization’s needs and preferences and translate market research findings into product attributes.**

In order to breach the gap between market research findings and product design, an organization must not only understand the needs and preferences of the target youth population, but also incorporate its own institutional needs and preferences into the youth product. Applying the 8 “Ps” to product design can be a helpful framework in doing so. The 8 “Ps,” or sometimes simplified to 5 “Ps,” is a common business technique used by companies to analyze market research findings and apply corresponding product features.<sup>64</sup> Below are some specific suggestions for applying youth market research findings to the 8 “P’s” of product development:

1. **Product:** The specific features of a product or service, including terms and conditions, eligibility requirements, guarantees, etc.
  - o **Account terms must fit youth needs:** First and foremost, the terms and conditions of a youth product must serve young people’s needs and preferences, which often differ from those of adults. Freedom from Hunger’s market research showed high rates of migration in its target demographic in Mali, where youth migrate due to work opportunities and marriage. However, there were no clear migration patterns. In response, the bank created a mechanism for youth to easily drop out or join a group without being penalized or hurting the group.
  - o **Account opening requirements must balance youth capacity and institutional requirements:** Many FSPs face challenges with contract and identification when serving the youth population. To overcome the bank’s identification requirements and to reduce the entry barrier to youth clients, Kondo Jigima, one of Freedom from Hunger’s FSP partners in Mali agreed to accept identification forms instead of formal IDs and maps instead of utility bills as proof of residence. Nyèsigiso, another Malian MFI, developed a youth account that allows groups with a majority of participants under the age of 18 to have a tutor act as their official representative. Those groups with a majority of participants over the age of 18 do not require an additional guarantor.

<sup>64</sup>For more information on how to apply a youth lens to the 8 P’s of product development, please consult [www.yfslink.org](http://www.yfslink.org) or more specifically, Making Cents International’s 3-day course entitled, *Adapting and Developing Financial Services for Young Clients*.



**2. Price:** All costs to the client, including interest rates, fees, penalties, or transaction costs.

It is important to balance affordability to youth with financial sustainability. When developing a youth-friendly financial product or service it is especially important to ensure that the product pricing is affordable to youth, who often have less cash than adults, while not being overly burdensome to the financial institution. For example, Freedom from Hunger found that the majority of their youth clients in Mali had irregular access to money and, while they did have the ability to save, it tended to be in small amounts (approximately US\$0.10-US\$2.00 per week). On the other hand, their partner bank had a minimum opening balance requirement of approximately US\$4.44. In order to balance the youth and institutional needs, Freedom from Hunger suggested a collective savings account for groups of five to 15 youth members so that the group could save collectively to meet the minimum opening balance requirement. The FSP also gave the group a two month grace period to save this minimum amount. Finally, the youth were given a three month savings requirement in order to earn interest (annual interest rate of six percent, capitalized every three months). In this way the FSP was able to cover its own costs without deterring potential youth clients.



**8.4.1 Hot Topic: Just How Sustainable Does YFS Need to Be?**

As with any development programming, donors and practitioners strive to create sustainable solutions for reducing poverty. Many in the YFS sector agree, however, that the financial services offered to youth will rarely achieve sustainability or profitability as stand-alone products due to their small size, their need for accompanying non-financial services, and resulting high cost. As such, donors and practitioners need to create practical solutions to furthering product experimentation while continuously working to reduce costs. Some ways may include building partnerships between FSPs and local community-based organizations (CBO). For example, as part of the Safe and Smart Savings Products for Vulnerable Adolescent Girls project, the Population Council’s FSP partners (K-Rep Bank and Faulu in Kenya, FINCA and Finance Trust in Uganda) partnered with local CBOs to provide safe spaces for girl savers. These banks have decided to offer YFS at a loss or subsidized through grant funding in the beginning, as they anticipate a larger pay-off in the long term. These banks expect that the young clients will access more profitable products when they reach adulthood and also see the benefits of cross-selling to family and neighbors in the girls’ communities. Another practical solution may be the involvement of more government-level entities such as the Ministry of Health or Education, as we saw in the ESAF example in box 9.2.1, to provide low-cost

financial or health education through schools or other community structures. Governments should see this as an integral part of their public school curricula, providing young people with the financial and health skills they need to actively contribute to the nation’s economy. Subsidies, as we saw in the 2010 *State of the Field* publication with the Kenya Youth Enterprise Development Fund, can also play an important role in helping banks to offset their costs in offering YFS. Increasing youth access to quality financial services requires support from multiple actors in a community. Future YFS projects should reflect this by looking at sustainability through the use of innovative partnerships, government incentives such as subsidies, as well as macro-level education programming that builds the next generation of financial citizens.<sup>65</sup>

**What do you think? Does YFS need to be sustainable? If so, what are some suggested ways to reach this target?**

<sup>65</sup> For additional discussion on how the Kenya Youth Enterprise Development Fund used subsidies, please visit Making Cents International’s 2010 *State of the Field in Youth Enterprise, Employment and Livelihoods Development* publication on page 71. To download Making Cents’ publication, visit: [www.youtheconomicopportunities.org/media.asp](http://www.youtheconomicopportunities.org/media.asp).



**3. Promotion:** Marketing and sales of a product, including marketing and advertising, public relations, and communication with the public.

Many practitioners agree that while promotion is at the core of any new product or service, it can often be more important to the success of a youth-friendly product than the product itself. A few key suggestions include:

- o **Merchandise should target youth through simple, youth-friendly colors and logos:** Creating brands with colors and images that young people find attractive is imperative. Plan uses calendars, umbrellas, t-shirts, and other merchandise to expand its outreach to youth in Indonesia. This is also substantiated with findings from Women’s World Banking’s (WWB) youth savings product development at XacBank in Mongolia and Banco Adopem in the Dominican Republic.<sup>66</sup>
- o **Market to distinct segments:** Branding and marketing materials should be tailored to distinct youth market segments. For example, XacBank, Banco Adopem, and PEACE MFI Ethiopia –all WWB network members –offer their youth products to young boys as well as to girls, and they have differentiated the products through marketing and promotion rather than through product attributes.
- o **Use communication mediums familiar to youth:** In Mali, Freedom from Hunger and its microfinance partners are using flyers and radio announcements to market their youth products. In Indonesia, Plan has begun to sponsor community activities to ensure the visibility of the program in the villages where it operates. In partnership with a mobile phone company, Plan Indonesia holds a lottery for the top youth savers in a community as a means to incentivize strong savings habits.
- o **Involve parents:** While it is important to draw young people’s attention to a product or service, they frequently must receive a “go-ahead” or support from their family and community in order to feel empowered to use the product or to access it in the first place. Freedom from Hunger’s market research in Mali affirmed that young people were more likely to open an account if their parent(s) went with them and encouraged them to do so. In response, Freedom from Hunger involved parents in outreach efforts and provided them with an opportunity to provide their feedback to the product features. They are also exploring the possibility of increasing parents’ participation in financial education training so that they can better understand the benefits to youth of opening a savings account.

**4. Physical evidence:** Presentation to the client, including passbooks, promissory notes, etc.

Physical evidence, when presented using youth-friendly language and design, can help to incentivize young people to open a savings account and begin saving. The physical memorabilia used should target youth. Market research conducted by YouthSave showed that young people were not inclined to use the passbooks that their parents and other adult clients use. Instead, one YouthSave partner developed a savings diary that collects the same financial information, but in a more youth-friendly manner. They also developed money bags and ATM/debit cards that used colors and designs that the young people found appealing.

<sup>66</sup>For more information on WWB’s youth savings initiatives, please consult [www.swwb.org/expertise/savings-girls](http://www.swwb.org/expertise/savings-girls). For additional discussion on the use of youth-friendly branding, please visit Making Cents International’s 2010 *State of the Field in Youth Enterprise, Employment and Livelihoods Development* publication on pages 63-64. To download Making Cents’ publication, visit: [www.youtheconomicopportunities.org/media.asp](http://www.youtheconomicopportunities.org/media.asp).



**5. Place:** Distribution and delivery channels for products and services, including branches, outreach workers or agents, and mobile units.

When working with youth it is especially important to define an outreach strategy or point of entry based on places where youth can be reached and where the product will be most accessible for them.

- o **Go to where the youth are:** One challenge that many FSPs face is locating youth. FSPs must go to where the youth are, be it in schools or elsewhere. To market its new products, Freedom from Hunger NGO partners Conseils et Appui pour l'Education à la Base (CAEB) and Le Tonus, both of Mali, reached out to existing youth groups and set up special times and places where youth were already meeting, such as school fairs, to market the product. In Ecuador, Freedom from Hunger partners Cooperativa de Ahorro y Crédito San José and Cooperativa de Ahorro y Crédito Santa Ana targeted youth directly at schools. In Iraq, CHF ACSI targeted youth at coffee shops and community centers offering them flexible start-up business loans. Additionally, CHF ACSI meets with influential community leaders who are able to effectively reach out to young people to help in promoting the product and generate interest and trust in ACSI's services. This outreach strategy is particularly relevant to Iraq, given the continued conflict, where youth feel disempowered and vulnerable and seek to emigrate rather than create opportunities at home.
- o **Make access easy:** Plan Indonesia created its youth product so that collection would be held in villages, rather than requiring youth to go to the bank to make deposits. Doing so increased security for the youth and decreased the cost. However, it presented challenges around operational efficiency, including transportation costs for Plan Indonesia. As a result, Plan Indonesia opened five new branch offices located near the target group in Grobogan, Central Java.
- o **Agent and mobile banking:** Many FSPs, including Plan Indonesia, are exploring the use of agent and mobile banking as a way to increase access and reduce operating costs when working with young people. Not only are young people more technically savvy than adults, but they also use mobile technology to conduct financial transactions in place of traveling to a bank.

**6. Positioning:** Competitive advantage or niche as perceived by the customer (including non-financial benefits).

It is critical for FSPs to be client-oriented. FSPs must distinguish themselves in the market, all the more so in competitive environments. In marketing its youth product, Plan Indonesia positions itself as selling a high quality and flexible savings account that specifically meets the needs of young people. It highlights security and customer service as well as non-financial services tailored specifically to young people's needs.

**7. People:** Staff and customer service, including hiring, training and performance monitoring.

Staff prejudice against young people or an inability to communicate effectively with them can limit the uptake of a youth product. When developing youth-inclusive financial services, it is especially important to consider the appropriate staff profile for those involved with the youth product.

- o **Youth appreciate a personable reception from the banking staff:** During its product testing process, MEDA found that its young clients appreciated a personable reception on the part of the banking staff. The study showed that in the cases where youth did not feel well received, they immediately discontinued their services.



- o **Determine the appropriate personnel profile for YFS and identify gaps in current staff:** Prior to implementing YFS, a FSP must determine the knowledge, skills and attitudes (KSA) related to working with youth. If there are organizational gaps in these areas, the FSP will need to fill them either by building the capacity of existing staff or by hiring new staff with the desired KSAs. For example, Freedom from Hunger trained its field staff on youth learning principles and outreach strategies so that they could better understand youth needs. YouthSave advocates training all branch staff on working with youth, from branch managers to security guards. Plan Indonesia hired new staff to work with its new youth clients. CHF ACSI at first opted to use existing staff to serve its youth clients with an adapted incentive program that places greater weight on each youth start-up loan disbursed as compared to other products. Experience showed however that these loan officers were frustrated with the excess time it took to market and monitor youth clients. As a result, CHF ACSI is planning to hire or designate loan officers specifically for the youth loan product. The profile will include strong communication skills with youth, as well as a lifestyle and background that youth can relate to and build trust bonds. This will likely mean the loan officers will be youth themselves; however, it is not a requirement.
8. **Process:** Operational aspects of a transaction, including systems, manuals, operating procedures, and forms.
- o **Management Information Systems (MIS) should collect data on age:** Many FSPs face limitations in their management information system’s ability to capture the age of their clients. Early on in the product development process, FSPs should make the necessary adaptations to their MIS in order to adequately track client age.



### 8.4.2 New Tool: A Youth-Inclusive Product Design Framework

The framework below was developed by Freedom from Hunger in order to outline the youth and institutional needs and preferences that must be taken into consideration when translating market research findings into aspects of a product design.

As a key step in the design of the financial products and education, Freedom from Hunger designed and led a concept development workshop with its implementing partners in Ecuador and Mali. The workshop in both countries used the same approach in which youth who participated in the market research were invited to attend all three days of the workshop. The objective of their participation was to engage them in the design process of the financial

products and education providing a venue for youth to express their opinions. During the workshop, Freedom from Hunger, partner staff, and youth analyzed the market research results and determined ways in which key needs and preferences of youth could be addressed through integrated financial products and financial education. After the workshop, Freedom from Hunger led individual discussions with the partner to address design challenges and finalize the product.

The framework below has been populated with data from Nyèsigiso, one of Freedom from Hunger's partners in Mali.

YOUTH NEEDS / PREFERENCES	INSTITUTIONAL NEEDS/ PREFERENCES	IMPLICATIONS FOR PRODUCT DESIGN*
<p><b>Capacity to save</b> (how much, how often)</p> <ul style="list-style-type: none"> <li>• Can save, but in small amounts (approx. \$0.10-\$2 USD)</li> <li>• Access to money is irregular</li> </ul> <p><b>Source of money</b></p> <ul style="list-style-type: none"> <li>• Work/small business or from parents / adults</li> </ul> <p><b>Reasons for saving and spending needs</b> (long-term, short-term)</p> <ul style="list-style-type: none"> <li>• Need access to infrequent large sums of money (ex. wedding trousseau), but also small amounts for household needs (ex. food)</li> </ul> <p><b>Life stage and relationships</b></p> <ul style="list-style-type: none"> <li>• Most youth migrate (work or marriage), but not all at the same time</li> <li>• Tend to gather in informal youth groups within the community</li> <li>• Often get money/borrow from parents/adults</li> </ul> <p><b>Understanding / using financial services</b></p> <ul style="list-style-type: none"> <li>• Perceive financial institutions to be mostly for wealthier people</li> </ul>	<p><b>Institutional requirements</b></p> <ul style="list-style-type: none"> <li>• Minimum opening balance of approx. \$4.44 USD</li> <li>• Annual account fees of \$4.44 USD</li> <li>• Social share of \$11 USD</li> <li>• Identification</li> </ul> <p><b>Regulatory requirements</b></p> <ul style="list-style-type: none"> <li>• Youth under 18 years old have an adult signer</li> </ul> <p><b>Sustainability</b></p> <p><b>Want recognition in community</b></p>	<p><b>Product</b> (Account opening requirements must balance youth capacity and institutional requirements and account terms to fit youth needs)</p> <ul style="list-style-type: none"> <li>• Encourage collective savings through a group savings account</li> <li>• Mechanisms for youth to drop out or join a group</li> <li>• Allow withdrawals to meet youth needs</li> <li>• Require an adult for youth groups under 18 years old</li> <li>• Allow youth to fill out an identification form in lieu of an official identification</li> </ul> <p><b>Price</b> (Account fees need to be affordable, not detract youth, but take into account costs for the institution)</p> <ul style="list-style-type: none"> <li>• Allow several weeks for youth to accumulate minimum amounts</li> </ul> <p><b>Promotion</b> (Parents might need to be involved in promotional strategy; marketing materials must be simple and attractive, provide transparency of terms)</p> <ul style="list-style-type: none"> <li>• Develop community-oriented promotional strategies to build trust</li> <li>• Involve parents/adults in promotion</li> </ul> <p><b>Place</b> (Define outreach strategy / point of entry based on places where youth will be reached)</p> <ul style="list-style-type: none"> <li>• Reach out to existing youth groups</li> </ul> <p><b>People</b> (Train staff in youth needs and parental involvement)</p> <ul style="list-style-type: none"> <li>• Staff need training to better understand youth needs</li> </ul>

\*Freedom from Hunger decided to use a simplified version of the 8 Ps (5 Ps) to more appropriately serve its needs





## Summary of Key Lessons Learned on Youth-Inclusive Product Development

Developing a financial product for a young target market presents several challenges to a FSP. Age restrictions, identification requirements, and relatively low profitability of small deposit accounts or loans can pose challenges to creating a product that truly meets the needs of young people. The examples presented in this section provide some helpful ideas to institutions facing similar challenges in their own product design process. With time, through the annual Global Youth Economic Opportunities Conference and *State of the Field* publications, Making Cents International hopes to populate the 8 “Ps” with even more innovative approaches to achieving a balance between youth client and FSP demands.

### 8.5 Some YFS Models are Beginning to Show Real Evidence behind How and Why They Work

One of the challenges faced by the nascent youth-inclusive financial services sector is the question of whether or not integrated YFS models (combining access to financial products with financial education and other non-financial services) are having the desired impact on clients. Rare is the opportunity that an institution has the funding to carry out impact analysis on its clients. However donors including the Nike Foundation and The MasterCard Foundation have demonstrated strong commitments to doing so. This year, a few of their partners presented promising findings in terms of the impact that some YFS models can have on both the financial and social health of young people.

The Population Council, an international nonprofit organization that conducts research in biomedical, social science, and public health, recently conducted an evaluation of its Safe Spaces, Financial Education and Savings for Vulnerable Adolescent Girls (10-19) program in Kenya and Uganda.<sup>67</sup> This project tested two different approaches to girls’ savings: one involving a group setting with training and other non-financial services and the other, a savings-only model. Each received formal savings delivered by K-Rep Bank and Faulu in Kenya and FINCA Uganda and Finance Trust in Uganda. Microfinance Opportunities (MFO) evaluated Women’s World Banking’s Savings and Financial Education for Girls (14-17) program at XacBank in Mongolia, testing whether there were any differences in outcomes among girls who opened savings accounts, girls who opened savings accounts and took financial education courses, and girls who did neither.<sup>68</sup> MEDA, in its YouthInvest program, surveyed 260 Moroccan youth (15-24) participating in a financial education training program that links participants to formal savings accounts.<sup>69</sup> Each program took a different approach to designing the financial education and other non-financial services. The evaluations themselves focus specifically on the impact of the combined services (financial combined with non-financial services) rather than the actual content of the different training or other non-financial services.

Some key research findings include:

- **Participation in savings, with complementary non-financial services, may have a positive effect on:**

<sup>67</sup>To learn more about the Population Council’s Safe Spaces, Financial Education and Savings for Vulnerable Adolescent Girls program and to access the latest reports and publications, see [www.popcouncil.org/projects/48\\_SafeSmartSavingsVulnerableGirls.asp](http://www.popcouncil.org/projects/48_SafeSmartSavingsVulnerableGirls.asp).

<sup>68</sup>To access Microfinance Opportunities Savings and Financial Education for Girls in Mongolia: Impact Assessment Study, see <http://microfinanceopportunities.org/wp-content/uploads/2011/08/WWB-Mongolia-Impact-Assessment-Endline.pdf>.

<sup>69</sup>To access YouthInvest: A case study of savings behavior as an indicator of change through experiential learning, see [www.yfslink.org/resources/case-studies/YouthInvest\\_a\\_case\\_study\\_of\\_savings\\_behaviour](http://www.yfslink.org/resources/case-studies/YouthInvest_a_case_study_of_savings_behaviour). To learn more about MEDA’s YouthInvest program and to access MEDA’s forthcoming article, *Youth Savings Behavior: Assessing the Impact of MEDA’s YouthInvest Programming in Morocco*, see [www.meda.org/web/morocco/174-youthinvest-egypt-and-morocco](http://www.meda.org/web/morocco/174-youthinvest-egypt-and-morocco).



- o **Whether or not young people save:** Under the YouthInvest program, MEDA is attempting to reach 50,000 youth between the ages of 15 and 24 with access to formal savings accounts and complementary non-financial services, including training and internships.<sup>70</sup> Through baseline (June 2010) and follow-up focus group discussions with pilot test participants, MEDA saw an uptake in savings. Nineteen percent of participants indicated that they participated in savings activities, either formal or informal, before participation in the YouthInvest program, while 96 percent reported savings seven months later (January 2011). In a follow-on study six months later (June 2011), MEDA found that 94 percent of respondents continued to use their savings account. Similarly, Population Council’s data found that participants in savings programs through FINCA Uganda and Finance Trust in Uganda were 4.2 and 4.7 times more likely, respectively, to save than the comparison group, who did not report an increase in savings.
- o **Young people’s savings habits:** MFO found that those adolescent girls participating in XacBank’s savings program tended to develop more strategic methods of saving by the end of the program, as compared to relying on a less formal approach as seen prior to entry. One young client reported, “The account reduced the amount I usually spend because the money is not as accessible. Before, I saved at home, but I tended to take the money and spend it. If I receive a gift, I save half in my account.”<sup>71</sup> Population Council also found that girls in the program were 1.5 times more likely to have a savings plan and a budget than the comparison group. Moreover, those who participated in the program were more likely to have been in a bank and to have used a bank services in the past six months than those in the comparison group.
- o **The use of formal savings mechanisms:** During its baseline study, Population Council measured that only five percent of FINCA Uganda participants and 12 percent of Finance Trust participants were using a mix of formal and informal mechanisms for savings. However, upon participation in the program, 78 percent of FINCA Uganda participants and 79 percent of Finance Trust participants were doing so. After one year, there was no change in the comparison group’s use of savings mechanisms with 88 percent using informal methods only.
- o **The amount that young people save:** MEDA reports that its average youth participant’s savings account grew by 64 percent, on average, between the start of the YouthInvest program and the follow-up study that was conducted seven months later. Population Council’s data showed that, on average, the girls who participated in the study save more than those in the comparison group. For FINCA Uganda participants who saved at baseline, the average amount saved increased from US\$6.50 to US\$16.28, while that for Finance Trust participants who were already saving at baseline increased from US\$11.91 to US\$25.54. MFO also found that those adolescent girls who had a savings account at XacBank and who also participated in the complementary financial education saved more on average than girls who only received a savings account or those in the comparison group.

<sup>70</sup> June 2010-157 randomly chose to participate. January 2011-Follow-up study with 159 youth.

<sup>71</sup> IDI FE+S School 48, *Savings and Financial Education for Girls in Mongolia: Impact Assessment Study*, see <http://microfinanceopportunities.org/wp-content/uploads/2011/08/WWB-Mongolia-Impact-Assessment-Endline.pdf>



### 8.5.1 Bright Ideas: An Integrated YFS Model That Works for Vulnerable Adolescent Girls in Africa

The Population Council has worked for many years on health issues related to adolescent girls. Through this work, experts came to the realization that despite being well educated on pregnancy and HIV, girls in poor economic conditions are still unable to make healthy sexual behavior decisions. After studying different microfinance models, Population Council learned that girls valued savings over credit and that they placed an even higher value on the social interaction they received through a group setting. In response, experts developed a model that aimed to address both the economic and health needs of girls. It developed a three-pronged approach with a goal of increasing social (building trust with peer and mentors), human (life-skills), and economic (savings) assets. The model, Safe Spaces, Financial Education and Savings for Vulnerable Adolescent Girls program, was piloted in 2008 and 2009 with support from the Nike Foundation.

The Safe Spaces model groups girls ages 10-14 and 15-19 into groups of 20 to 25 participants. Each girl opens a savings account at partner banks, K-Rep Bank and Faulu in Kenya and FINCA Uganda and Finance Trust in Uganda. They meet weekly in a safe space identified

by the financial institution, often through partnerships with community based organizations. Each girl selects a financial mentor from her community over the age of 18 who legally appears on the account due to regulatory requirements. A separate group mentor, and role model, delivers financial education and basic health training during group meetings. The program also has quarterly parents meetings to ensure parents are aware and approve of their daughter's group activities.

After three years the program is now reaching over 3,500 girls in Kenya and 4900 girls in Uganda (as of the end of 2011). The data presented in this section that this type of integrated approach can have a significant impact on girls' self-esteem, health, and financial situations. Because of the success of the project, Population Council will embark on a follow-on project in 2012 in Zambia with support from the UK Department for International Development (DFID).<sup>72</sup>

<sup>72</sup>For more information on the impact results of Population Council's programs in Kenya and Uganda, see forthcoming reports at [www.popcouncil.org/projects/48\\_SafeSmartSavingsVulnerableGirls.asp](http://www.popcouncil.org/projects/48_SafeSmartSavingsVulnerableGirls.asp).

- **Participation in a savings group may have a positive impact for banks.**

Population Council found that those clients who had a savings account but who did not participate in a savings group made nearly two times as many withdrawals as those who did participate in groups (3 versus 1.7 withdrawals). These clients withdrew smaller amounts, on average, and did so more frequently, which increases operating costs for the bank.

A FSP's ability to cross-sell to its youth clients and their friends and family is often one of the most important reasons to invest in YFS. The same study showed that those clients who participated in a group were more likely to say that they would open another account with the same financial institution than those savers who did not participate in the group savings. In a separate but related finding, Population Council found that 13 percent of the girls who participated in the program had a household member who opened a financial account in the same financial institution after they did, supporting a potential business case to the bank in terms of cross-selling more profitable products to the parents and older siblings of youth savers.

- **Participation in savings programs can create social impacts on young people including the following.**



- o **Participation in savings (with or without financial education) may have a positive effect on young people’s self-esteem:** MFO found that XacBank’s youth clients generally associated having a savings account with being an adult, and that girls with savings accounts, whether or not they had taken financial education, routinely said that having an account made them feel more mature. One girl who had an account, but who had not participated in the financial education, said, “When I think that I have money in the bank, it makes me feel satisfied. This has become something I can rely on. I feel like a grown-up and I’m very happy about that.”<sup>73</sup> Population Council also saw that girl participants in a savings group are less likely to agree that “girls are not as good as boys in school” than girls in a comparison group. Similarly, participants are less likely to agree that some girls deserved to be raped because of how they behave.
- o **Involving parents in financial education may positively impact savings habits:** MFO found that girls who spoke with their parents about their savings account generally received encouragement from them. MFO notes that because girls in the financial education class had the opportunity to discuss the content with their parents after every session, class participation could potentially increase the encouragement they receive. If they open accounts, there is also an opportunity to earn encouragement. As a result, MFO believes that this may support the argument that savings coupled with financial education has a greater impact than savings alone.
- o **Girls share with others:** Although unanticipated, MFO found that many girls discuss their savings accounts with friends. One girl notes, “When I opened the savings account I was excited and had a nice feeling. It made me feel like I have something that others don’t have. My friends asked about it.”<sup>74</sup> This suggests that the accounts and/or the financial education are having a multiplier effect on peers.
- o **Girls who participate in savings groups are more likely than those who saved only, or their comparison group, to have a higher social capital and stronger social networks:** Population Council found there was a statistically significant increase (17 percent) for girls who participated in the savings groups between baseline and endline, to agree that people in their neighborhood trust one another as compared to both the savings-only group and the comparison group, which showed no statistically significant difference in attitudes. The girls in the savings group were also more likely to have someone to borrow money from in an emergency. While there was an increase in this category for all three groups, it was greatest for the girls who participated in the groups (31 percent increase), as compared to those who participated in savings only (25 percent increase) or the comparison group (19 percent increase). Population Council explains that this is important because part of the aim of the program is to give the girls protective methods to mitigate emergencies (increase their savings networks), as savings alone isn’t always enough.
- o **It is important to be aware of potential harm in offering youth access to financial services, including savings:** Population Council found that the girls who participated in savings without a group were two times more likely to be sexually harassed and teased by males

<sup>73</sup>Endline GFD 5 SO *Savings and Financial Education for Girls in Mongolia: Impact Assessment Study*, see <http://microfinanceopportunities.org/wp-content/uploads/2011/08/WWB-Mongolia-Impact-Assessment-Endline.pdf>

<sup>74</sup>IDI SO Branch 5 *Savings and Financial Education for Girls in Mongolia: Impact Assessment Study*, see <http://microfinanceopportunities.org/wp-content/uploads/2011/08/WWB-Mongolia-Impact-Assessment-Endline.pdf>



than girls in savings groups or than the comparison group. Moreover, there was a 61 percent increase in cases of girls in the savings-only program that had been touched indecently by a male with no increase for the girls' savings groups and comparison groups. This data points to the importance of non-financial services, particularly for vulnerable girls, to accompany financial services. Training on the risks of savings and being publically economically active, in addition to strengthened social assets, friendship networks, and self-esteem, can help to mitigate the risk of harassment.

- o **Girls with savings groups are more likely to have future life goals:** Population Council maintains that education and employment goals are a reflection of a more concrete future orientation. During the baseline study there was no significant difference between girls with and without groups. However, at the endline, the girls with a savings group were significantly more likely to have future goals for long-term education (94 percent versus 88 percent); short-term employment (77 percent vs. 72 percent); and long-term employment (82 percent vs. 74 percent).
- o **Savings groups help health:** As part of the savings group with Population Council, girls receive HIV/health training. At the endline study, these girls were 3.5 times more likely than the girls who participated in the savings only program to name at least one correct method of HIV transmission. Similarly, they were two times more likely to know that you can do something to prevent HIV and three times more likely to know at least one method of family planning. One unexpected finding was that those girls who participated in the group were 1.5 times more likely to have had an HIV test than the girls who participated in the savings only group, which was not part of group activities, but something girls did on their own initiative.

### Summary of Key Lessons Learned on the Effectiveness of YFS Models

While still preliminary, these project results support the argument for both increased YFS experimentation as well as for packages of services that integrate formal savings into a group setting that provide relevant and practical financial education and other non-financial services. Together these services can have a multiplier effect in supporting the development of a confident, healthy and financially savvy next generation. Future work may look not only at the impact of education in comparison to those who haven't received it, but also how the timing of the education impacts changes in practices.

### 8.6 Conclusion: Where Do We Go From Here?

The macro-level approaches discussed in this section provide new insight into both the importance of addressing youth financial inclusion from a policy level as well as how a country might achieve this through partnerships and different macro-, meso-, micro-, and client-level approaches. The product-level advancements shared in this chapter can support these more macro-level efforts as they deepen the sector's understanding of youth financial needs and of what models work best for specific sub-segments of the youth market.

One particular challenge is that YFS still remains a specialized field, an area left to donor money, to international NGOs, and to a few of the more pioneering and innovative FSPs. Moving forward, our focus should be on how to mainstream YFS into the lexicon of the world financial system. To do this however, we must continue building upon the work that YFS experts presented this year. This includes:

- **Greater focus on experimenting with youth-friendly banking policy.**



Most agree that policy limitations are at the core of increasing youth access to financial services. While the policy solutions mentioned at the beginning of this chapter can help an institution immediately manage the hurdles in serving youth, genuine policy change is the key to encouraging more widespread buy-in of YFS that will encourage all banks in a given country to more actively serve younger clients.

- **Continued funding for product experimentation and research.**

The examples in this chapter and in the 2009 and 2010 *State of the Field* publications provide promising evidence behind what works in YFS. This relatively short time-span, however, continues to raise doubts as to how young people and banks can benefit from YFS in the medium and long term. Continued experimentation with YFS models will also help to generate the evidence base necessary for the policy change mentioned above.

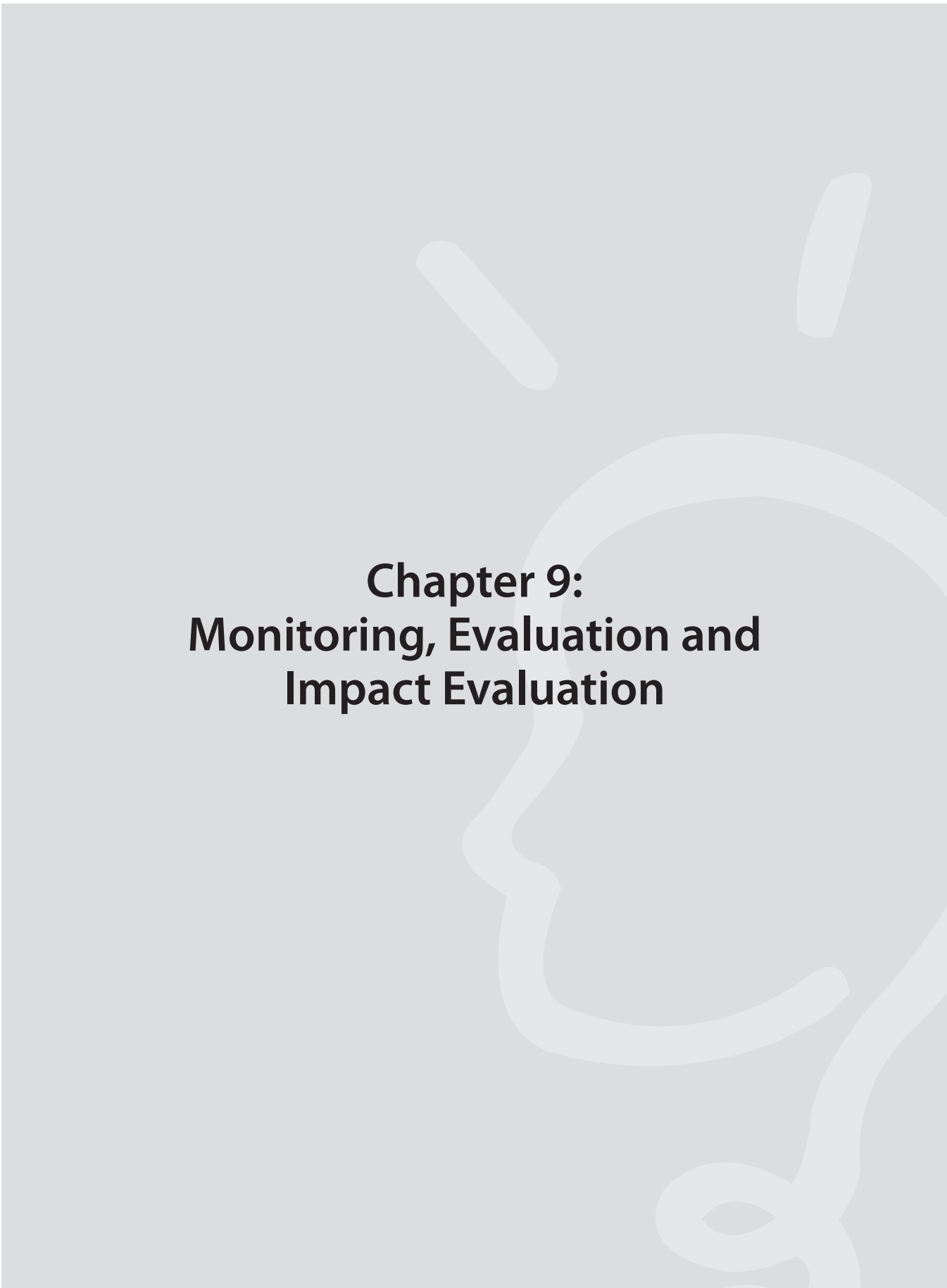
- **Experimentation with country-level approaches to youth financial inclusion.**

The aforementioned focus on policy and product experimentation should feed into new large-scale projects that address YFS from a country perspective. In this way, project leaders can begin to experiment with different macro-, meso-, micro-, and client-level approaches, as discussed in section on national level approaches, in different country contexts. Stable, progressive countries look to be the most fertile ground for such approaches, such as Peru with its newly implemented public financial education curricula and macro-level commitment to youth financial inclusion. However, those countries in transition also present opportunities as leaders see that they need to make changes to develop more inclusive societies.

Donors and practitioners active in the YFS sector should be proud of what they have accomplished in the past few years. Their work has contributed to a body of knowledge that didn't exist five years ago. Now we have a more grounded understanding of young people's financial needs, of YFS policy limitations and solutions and of models that successfully address both the financial and social needs of young market segments. The focus areas mentioned above will help to deepen our work in these areas to ensure broader outreach to the world's 1.8 billion young people.

### 8.7 Additional Resources

- To view presentation material, please visit: [www.yfslink.org/featured-yfs-tool-archive/2011-GYEOC-Resources](http://www.yfslink.org/featured-yfs-tool-archive/2011-GYEOC-Resources).
- For additional information on youth-inclusive financial services, visit Making Cents International's 2008 *State of the Field in Youth Enterprise, Employment and Livelihoods Development* publication, pages 71-96; Making Cents International's 2009 *State of the Field in Youth Enterprise, Employment and Livelihoods Development* publication, pages 161-190; and Making Cents International's 2010 *State of the Field in Youth Enterprise, Employment and Livelihoods Development* publication, pages 51-74. To download Making Cents' publications, visit: [www.youtheconomicopportunities.org/media.asp](http://www.youtheconomicopportunities.org/media.asp).



# **Chapter 9: Monitoring, Evaluation and Impact Evaluation**



## 9 Monitoring, Evaluation, and Impact Evaluation (M&E)

As the YEO field matures, pilot programs and anecdotal data have given way to increasingly more sophisticated approaches to program measurement and learning. These advances are critical to scale, replication, policy, and government partnership initiatives. More work remains. Confusion about the purpose and practice of M&E, and the way it can contribute to learning within an organization or program, still exists. A common language for M&E is necessary to ensure that discussions are productive and that evaluations reflect a common framework of practice. Highlights from discussions at the 2011 Global Youth Economic Opportunities Conference include:

- **Remember the client.** Young people are at the center of all YEO programs. M&E needs to be tailored to them.
- **Neither quantitative nor qualitative; use both.** More organizations are successfully using mixed methods approaches for M&E.
- **Question assumptions and theories of change.** Remember that stakeholders, including youth, have their own assumptions about a program. A common theory of change should be understood at the beginning of a program.
- **Impact, impact, impact.** Presenters shared additional experiences with impact measurement and randomized control trials. Randomized and non-randomized techniques help organizations attribute their impact directly to their intervention—the most rigorous evaluation.
- **M&E should be customized for youth.** Young people have unique developmental characteristics that should be taken into account during M&E design and implementation. Many organizations that work with adults experience challenges when they fail to customize the M&E process for youth. Staff may not have the skill set required to engage young people during M&E events.

### 9.1 Utilizing a Mixed Methods Approach will Result in a more Comprehensive and Accurate Evaluation of a Program

Too often, monitoring, evaluation and impact evaluation draw from either quantitative or qualitative data gathered through a limited number of tools. While both types of data are important, they might only tell part of a program's story. A single method of data collection might miss other factors that influence results. A mixed methods approach to M&E relies on multiple data collection methods to provide a more comprehensive analysis of program results. For example, the approach can capture both economic and social change, such as whether a young entrepreneur's business is growing and also whether the young entrepreneur has gained new skills or confidence. YouthSave, a consortium funded by The MasterCard Foundation and led by Save the Children with the Center for Social Development at Washington University, the New America Foundation, and the Consultative Group to Assist the Poor, investigates savings accounts as a tool for youth development and financial inclusion in Ghana, Colombia, Nepal and Kenya. The consortium also utilizes a mixed method learning agenda to better understand how financial capability projects change behavior and improve financial outcomes. See Box 9.3.1 for more information about YouthSave.





**9.1.1 Practical Tips: MEDA Describes Mixed Methods**

The Mennonite Economic Development Associates (MEDA), an association of compassionate business women and men who invest in the lives of families living in poverty around the world, utilizes the following tools to employ a mixed methods approach to monitoring and evaluation.

- Select SMART indicators (Box 9.2.1).
- Start with a baseline. A registration baseline would include population-level demographic data. A sample baseline would mirror follow-up survey.
- Return with an interim or mid-term evaluation is the bare minimum and allows for course corrections mid-way through the program. The MasterCard Foundation mentioned that they see

this of critical importance in a partner, the ability to improve the program based on data.

- Annual surveys ask youth how the program has impacted their life in terms of income, assets, food security, financial products and services, or other crosscutting elements.
- Qualitative data follows-up with youth to determine, in their own words, the answer to the following question: “What is the most significant change you have experienced because of project interventions?”
- Meta-analysis of quantitative and qualitative impact.

For more information, see [www.meda.org/web](http://www.meda.org/web).

**9.2 Developing Outcomes and Theories of Change that Capture the Goals of the Program and Assumed Causal Pathways to those Outcomes are Critical to Building Evidence about a Program’s Impact**

YEO practitioners and researchers need to build evidence about a program and its impact. That process needs to begin earlier than most assume. Effective impact evaluation begins during program design and continues throughout implementation. By building evidence as the program develops, practitioners can make course corrections, make effective decisions about program activities, and document impact. Evaluators should also acknowledge that youth have their own outcomes in mind when they participate in programs. Those should be surfaced in initial stages.

Outcomes reflect the new knowledge, skills, behavior, and/or circumstances that the program will help the youth to experience or acquire. Practitioners should consider if these outcomes represent meaningful quality of life improvements for youth and whether or not youth value these outcomes and want them to be true. These outcomes, like all indicators, should be SMART (see Box 9.2.1). Theories of change reflect the causal connection or pathway between activities and outcomes. They should reflect assumptions about how and why activities will project result in outcomes.



**9.2.1 Checklist: UNC on Getting SMART about Theories of Change and Indicators**

Mat Despard, Clinical Assistant Professor with the University of North Carolina, advocates for evaluation that starts with the end in mind—determining what the project (and youth served) hope to be different about youth after they participate. That might include new knowledge, new skills, and/or changed behaviors. The theory of change should reflect how the program will achieve the end. Despard discussed how to test theories of change related to financial capabilities.

When developing theories of change, have you considered the following:

- ✓ Do activities represent necessary and sufficient conditions for change?
- ✓ Are ideas reasonable? Do youth think they are reasonable?
- ✓ Are ideas supported by and consistent with evidence from market research, community

assessments, and/or studies with similar target groups?

Once theories of change are developed, choosing the right indicators will facilitate data collection.

The “SMART” convention is widely used in behavior change projects. To tell if your outcomes indicators measure up, ask yourself if they are:

- ✓ Specific – clear and well defined, not vague
- ✓ Measurable – we can find out if it happened
- ✓ Achievable – it is something that is within our project’s power to influence
- ✓ Relevant – it is something that is valued by and relates to the lives of youth
- ✓ Timely – it is something that we can expect to happen within the project’s time frame

**9.3 Selecting the Right Indicators will Streamline Monitoring & Evaluation Efforts, Provide a Base of Comparison with Other Programs, and Reduce Reporting Errors.**

Several presenters at the 2011 GYEOC highlighted the importance of selecting the right types of indicators. Designing an M&E plan begins with a theory of change, results chain or other model that helps designers identify the outputs and outcomes that will lead to program impact. Selecting SMART indicators, as described in Box 9.2.1, will facilitate M&E.

Common indicators across the YEO and other related fields are time-tested and assist in comparing results across programs. For example, food security programs might use standard FANTA indicators. Income, assets, and consumption indicate expenditures and are all common indicators; however, M&E experts warn that triangulation is necessary as income can be difficult to measure in many countries and might not reflect positive trends. The Population Council in their asset-building program in South Africa (see Chapter 7) used the interim indicator of cell phone ownership or possession as a proxy for assets or income.



**9.3.1 Practical Tips: Improving Objectives Related to Financial Capability**

The YouthSave Consortium has learned the importance of creating SMART indicators that are specific enough to narrow in on the outcomes the project seeks to achieve. It's important to brainstorm indicators and transform initial ideas into concrete and measureable outcome indicators.

- The objective, "Youth will be more financially literate" is too vague.  
 Transform into → "Youth will understand how to make a savings deposit."
- Why? Because it is generally agreed that making a savings deposit is a concrete action related to financial capability.
- The objective, "Youth will have greater economic security" is too subjective. What does economic

security mean? Does this mean having enough money to meet basic needs or something else? Also, this is not an achievable outcome because youth economic security is affected by so many other factors outside of the control of the intervention.

- Transform into → Youth will have one or more long term goals for saving and a plan for how they will begin to save.
  - Why? It's possible to measure if youth have one or more goals and a plan. Also, it is reasonable to think that we can help youth come up with these goals and plans during the course of our project.)
- Finally, be sure to ask the group of youth you're working with if they think they are outcomes they want for themselves.

**9.4 Effective M&E Instruments will Ease Implementation and Enhance Data Auality**

Theories of change and SMART indicators are critical to overarching M&E design. However, excellent M&E design can be undone by inadequate instruments (surveys, interview protocols, focus group discussions, etc.) or poor implementation.

- **Make all instruments developmentally and culturally appropriate.** Young people should understand and find the questions being posed to be relevant. Box 9.4.1 explains how an Operations Management System is helping to build an evidence-based organization and network, and Box 9.4.2 details how to develop effective survey questions.
- **Pay attention to details in implementation.** Roles and responsibilities of project team members should be clearly defined. Work plans should be feasible. Box 9.4.3 offers more specifics.
- **New tools can streamline data analysis.** New software, including open source software, can facilitate data analysis for both quantitative and qualitative data. Box 9.4.4 includes examples of qualitative data analysis software.



### 9.4.1 New Tools: Youth Business International's Operations Management System

Youth Business International (YBI) is a global network of independent non-profit initiatives helping young people to start and grow their own business and create employment. YBI was founded in 2000, and HRH The Prince of Wales is YBI's President. YBI members assist under-served young entrepreneurs with a combination of training, access to capital, mentoring and other business development services. They adapt this common approach to their local context, working in partnership with governments, businesses and multilateral and civil society organizations.

In 2010 YBI helped 6,346 young people to start their own business. YBI estimates that these businesses will go on to create nearly 20,000 additional jobs within three years. Through YBI, members exchange resources and act collectively to increase the efficiency and scale of support to young people seeking to start their own business. A network team coordinates and leads this activity, with additional responsibilities for driving network growth, quality and performance. YBI members have helped over 100,000 young people to create their own business and generate employment.

YBI is committed to growing an evidence-led global youth entrepreneurship network. Developing a robust evidence base will drive efficient operations and impactful policy. YBI is building an Operations Management System (OMS) on the Salesforce.com platform as a tool for YBI members to track and analyze key performance indicators and for the YBI

network team to aggregate and benchmark global trends.

At the local level, members can closely monitor their operational performance. At the global level, this cloud-based system means YBI has cost-effective access to an expanding repository of data that will drive rigorous impact assessment. The OMS went live in March 2011, and it has been adopted in seven countries so far. YBI's objective is for at least 30 members to be using the system over the next three years. Critical success factors for the project include:

- In-country management teams who acknowledge that strong systems are crucial for their organizations to achieve their goals and evidence their work;
- Local operational experts who have the availability to feed system design and ensure business processes are integrated;
- User adoption champions who support users and provide feedback that influences continuous improvements to the system.

The centrality of the OMS means YBI can take the operational best practices learnt from working with each member and apply them to the system for the benefit of all. With responsive design, this global infrastructure will become a valuable research tool to understand the most effective interventions to support youth entrepreneurship.

With survey writing, it is important to take an approach that demonstrates an understanding of the audience and the ultimate learning objectives of the initiatives. The following text box shares guidance from YouthSave on how to develop effective surveys.



### 9.4.2 Practical Tips: YouthSave On How to Write Good Survey Questions

Knowledge tests and/or youth’s self-reported changes in knowledge, skills and behavior are often used to evaluate financial capability. Answers to tests and surveys can act as indicators for our outcome objectives until conducting an impact assessment. Standardized surveys (questionnaires or interview forms that are tested for and found to be reliable and valid) are ideal. However, if no culturally valid (i.e., tested in the same region or country) or developmentally valid (i.e. tested with a similar age group) are available, Despard shared these simple rules for developing survey questions:

- **Test the questions with a group of youth who represent the youth you are targeting** (by age, geographic location, gender, etc.). Ask them, “What do you think this question means?” and “Why did you give the response that you did?” Their answers will tell you if you are measuring what you think you are measuring.
- **Make the questions relevant to the project.** If your project did not target youth’s knowledge about managing debt, don’t ask debt management questions.
- **Word questions at the reading and comprehension level of the youth you serve.** Limit use of or avoid abstract concepts.
- **Use words, terms, and phrasing that is familiar to youth and their day to day experiences**, like referring to what Ghanaian youth do with “chop” money they receive from their parents rather than calling it a “food allowance”.
- **Keep questions clear, brief and simple.** Fewer words are better.
- **Define important words.** Don’t assume that youth know what you mean by “save”. Define it for them – “Putting aside money in a safe place to be used later”.
- **Ask follow-up questions.** A youth may say that she usually saves, but you may also want to know: a) what a typical amount saved is; b) the purposes for which they save; and c) how long they typically hold onto savings.
- **Ask open-ended questions too.** Like with focus or discussion groups, it’s very important to get responses in youth’s own words by asking questions that require youth to offer description and explanation. For example, “What helps you save? What gets in the way? Why? Can you tell me more?”
- **Avoid yes/no questions.** If you ask a youth “Do you save money?” A youth who sometimes saves may find this difficult to answer. Either way, the yes or no response you get is not accurate. It is better to use 3- (“Never/Sometimes/Always”) or 5-point (Poor/Fair/Good/Very Good/Excellent) scales.
- **Avoid “leading the witness.”** Don’t ask, “You save money so you can have a better future, right?” Avoid any questions that might elicit a socially desirable response—when youth tell us what they think we want to hear.
- **Avoid “double barreled” questions.** This is when you ask more than one question at the same time, like: “How often do you make yourself wait to buy something you want and make a savings deposit in a bank?” (These are two separate questions!)

There are two basic ways to ask survey questions: using questionnaires that youth complete by themselves OR interviewing youth by asking them the survey questions and recording their responses.

The Population Council’s experience, highlighted below, shares how tools cannot operate in vacuums and organizations need to pay particular attention to who will be using them and who will be managing next steps following the use of them.



### 9.4.3 Checklist: Population Council's Considerations for M&E Tools

Effective M&E design needs to consider implementation challenges, as well as the roles and responsibilities of team members involved in data collection and analysis. M&E specialists need to work with program managers to ensure that the M&E is feasible and that tools work within a particular operating context. The following questions can help ensure that M&E works on the ground. Does your M&E plan consider the following?

- ✓ Who will create/finalize the registers, tools or surveys & by when?
- ✓ When will these registers be used?
- ✓ Who is responsible for ensuring they get completed?
- ✓ Who is responsible for analysis/reporting?
- ✓ How often/when will the analysis/reporting be done?
- ✓ Do you need a monthly/quarterly summary form?
- ✓ What information will you need to report to donors or other stakeholder?

When conducting M&E with young people, the Population Council emphasizes that team members need to consider young people's unique developmental needs. The Population Council

makes the following suggestions for monitoring and evaluation with youth:

- **Timing:** Keep in mind that youth have their own time constraints with school, agricultural seasons, and household chores. Schedule M&E events in such a way that more young people can participate.
- **Attention span:** M&E activities, such as surveys and questionnaires, must be engaging to catch and keep their attention. The length of time of surveys must take into consideration young people's attention span.
- **Interviewer selection:** Work with young trainers to match youth and same sex interviewers.
- **Legal context:** In both program design and M&E, practitioners should plan to acquire consent from parents for research with youth. Indicators should also reflect an understanding of the country's legal context; for example, in some countries banking regulations prevent youth from opening up bank accounts, so that would not be an appropriate measurement unless the program aims to change those regulations.

For more information, see: [www.popcouncil.org/projects/242\\_EnhancingEconHealthSocial.asp](http://www.popcouncil.org/projects/242_EnhancingEconHealthSocial.asp)

Qualitative data helps evaluators and program designers understand the story behind the numbers. It can reveal delayed program impact, provide a more relevant understanding of the intervention when utilizing standard field-wide indicators, and draw attention to contextual factors such as cultural barriers that might impact program results. Qualitative data also helps to shed light on confusing results and reveals new program and research issues.



### 9.4.4 New Tools: Help with Analyzing Qualitative Data

While beneficial, qualitative data can present certain challenges in analysis. The following tools can help:

- NVivo software helps to store, organize, analyze and visualize qualitative information. [www.qsrinternational.com/products\\_nvivo.aspx](http://www.qsrinternational.com/products_nvivo.aspx). Microsoft Excel can be used to the same end.
- Weft QDA is an open source software for qualitative analysis that also allows for analysis of transcripts and coding. [www.pressure.to/qda/](http://www.pressure.to/qda/)



## **9.5 The Financial Diaries Methodology can Contribute to Understanding How Young People in Conflict-Affected Settings Manage their Finances; thus Facilitating Effective YEO Program Design in Humanitarian Contexts**

The International Rescue Committee (IRC) found gaps in the knowledge base relating to young people’s financial behavior in humanitarian or conflict-affected settings. This is a critical group to study as institutions that provide financial services may not exist. The IRC adapted the methodology detailed in *Portfolios of the Poor* ([www.portfoliosofthepoor.com](http://www.portfoliosofthepoor.com)) in order to learn how youth in rural and urban Northern Uganda manage their finances. The study sought to explore different roles of financial and social capital, understand the financial role of youth in a household context, and detect differences in gender and geography (urban versus rural). Using local researchers, the methodology included: screening interviews with each respondent, in depth enrollment interviews, repeated cash flow reconciliations, guided participant photography exercises, and in-depth qualitative interviews. The methodology is designed to understand daily financial management practices and how those practices relate to young people’s financial and social capital.



### **9.5.1 Noteworthy Results: IRC’s Study of Youth Financial Management in Northern Uganda**

IRC’s study of financial behavior in Northern Uganda focused on poor young people (83 percent of the sample was living on less than \$1 a day).

- Youth begin earning money at a young age, and expected contributions increase significantly when they leave school.
- These young people appear to be testing a wide range of livelihood strategies in their transition to adulthood and rely heavily on undesirable casual work, because of its accessibility and reliability as an income stream within local economies. Hardly any of the youth are doing just one job; many need a variety of sources of income.
- Young people are saving a significant share of their earnings using almost exclusively informal mechanisms. Photography research exercises revealed that young people saved money in suitcases, basins, or under the mattresses in their house; many lost savings due to theft or fires.
- Participants in the study learned about financial management by doing and by observing older relatives. When it comes to seeking advice, they have much more confidence in older relatives than peers. Older female relatives frequently served as “money guards” who held youth savings and helped them think through spending.
- Youth considered banks to be safe places but were frequently too far away to access or they required to great an amount of money; while there were some challenges with savings groups, they were generally perceived to be a viable mechanism to accumulate small amounts over time.
- Despite limited market opportunities and low levels of education, these vulnerable youth are optimistic about their financial futures, believing that farming and running businesses will generate wealth.
- Rural youth saw farming cash crops and land ownership as the key to financial stability. Urban youth saw wealth as tied to business and salaried jobs; they realized the importance of formal education to get those jobs. Boys’ financial goals included investing in businesses to get rich while girls focused on building a safety net for the family.



IRC’s study on youth financial management answers important questions about young people’s aspirations as well as their savings and spending habits. This knowledge can lead to more effective program design for all aspects of YEO programming. In the following text box, IRC provides readers with a practical tool which asks, “Do you know the following about young people in your programs, and are you asking the right questions to find out?”



**9.5.2 Checklist: Do You Know How Young People Manage their Finances?**

- ✓Where do young people save money?
- ✓Who do young people turn to for advice?
- ✓If they save money in the house, where?
- ✓Do boys and girls have different financial expectations and/or objectives?
- ✓Do they use a “money guard” (i.e. someone who would help them think through their spending decisions)?

**9.6 The DAP Provides a Short, Easy-to-Use Method that can be Translated to Various Contexts in Order to Measure Certain Developmental Assets and Change in those Assets over Time**

The Search Institute, an independent, non-profit, nonsectarian organization committed to helping create healthy communities for every young person, created the Development Asset Profile (DAP). Search Institute’s underlying approach focuses on identifying, measuring and strengthening core elements of child well-being and development (known as Developmental Assets) that contribute to positive outcomes for children and adolescents, including educational success, healthy behaviors, leadership, and civic participation. The developmental assets are grounded in extensive research and are measurable, practical and lend themselves to action on behalf of young people. The Search Institute’s Developmental Assets fit into two categories: internal and external. Box 9.6.1 includes more details.





### 9.6.1 New Tools: The Search Institute's Developmental Asset Profile

The Search Institute has found that the more developmental assets a young person has, the better off he/she is and would be. Specifically, assets led to increased thriving (good health and school success), reduced risk (as measured by violence and sexual intercourse), and resilience. This was found to be true across socioeconomic status, race and ethnicity, family composition, and gender.

**Internal assets include:** commitment to learning, positive values, social competencies, and positive identity.

**External assets include:** support, empowerment, boundaries and expectations, and constructive use of time.

The Developmental Asset Profile (DAP) is an evidence-based tool used to measure the building blocks of positive youth development. It also provides a valuable way to measure young people's experiences of Developmental Assets. This short, easy-to-use method measures developmental assets in individuals and groups. It is a 58-item survey that is sensitive to change and can be used as a pre-and post- test. DAP scores can provide information about how young people score by category (e.g., boundaries and expectations or commitment to learning) and by context (social, family, school, peers, and personal).

The DAP has been adapted in Albania, Armenia, Azerbaijan, Bangladesh, Bolivia, Brazil, Cambodia, China, Colombia, Dominican Republic, Egypt, Gaza, Iraq, Japan, Jordan, Lebanon, Mexico, Morocco, Nepal, Philippines, and Yemen. International partners include Aga Khan Development Network, Educational Development Center, Oasis Global, Save the Children, U.S. Peace Corps, YMCA International, World Vision International, and others. Search Institute works directly with partners to adapt and test the copyrighted instrument.

For example, World Vision International (WVI), a Christian humanitarian organization dedicated to working with children, families and their communities worldwide to reach their full potential by tackling the causes of poverty and injustice, partnered with the Search Institute to adapt the DAP tool developed in the United States for use first in Albania and Armenia,

and then in Cambodia; other countries will follow. WVI chose the DAP because it is quantitative and rigorous, user-friendly and can be hand-scored. Since the DAP relies on young people to answer a series of survey questions about abstract and subjective concepts, adaptation of the tool to a new language and context requires time and thought. Based on their experience in Cambodia, the WVI team offered the following tips for others interested in replicating the tool based on the following four steps they underwent in collaboration with the Search Institute for adaptation:

- 1. Face validity.** Find out how young people describe the developmental assets in their culture and whether those assets are meaningful. Create open-ended questions about each category of assets and have young people brainstorm with pictures, mind maps and other learning tools. This process can help to validate whether young people see the assets as important and accurate.
- 2. Design.** After face validity, translate and back-translate tool review and revise items in local language.
- 3. Test for reliability and validity.** This includes a pilot test, followed by analysis and revision and then another field test. WVI ran into a few challenges on this point. Many of their monitoring and evaluation staff were not accustomed to working with young people and needed help with the right techniques for engaging youth. They also found that while most adults suggested the school as a central point to assemble youth, when administered in a school young people tended to assume that the survey was a test. The team also found that youth tended to answer more generously to questions around school and learning when they were surveyed in a school.
- 4. Utilization.** While the WVI team in Cambodia only recently completed the pilot test, they hope to utilize the DAP tool to get a baseline, discuss assets and asset building with families, improve programs and conduct evaluations.

For more information about WVI, see [www.wvi.org/wvi/wviweb.nsf](http://www.wvi.org/wvi/wviweb.nsf) and for more information about the Search Institute, see [www.search-institute.org/](http://www.search-institute.org/).



## 9.7 Randomizing and Matching Address Attribution and Selection Issues Allowing for a More Accurate Understanding of Program Impact

Many in the field feel that for too long, too much emphasis has been placed on inputs and outputs rather than outcomes and impact. This is often due to time or budget limitations. However, impact evaluations are critical to determining if interventions are really effective in achieving the desired outcomes and to advocate for YEO programs at the policy level. Impact evaluation means not just tracking what you do and how much you do, but carrying out a specific study to determine if and how your intervention directly causes the change—or impact. In other words, defining the difference you make compared with if your organization did not intervene. Box 9.7.1 presents a few key issues that should be considered before designing an impact evaluation.



### 9.7.1 Checklist: Have You Considered the Following Issues When Planning an Impact Evaluation?

- ✓ Is a monitoring system in place? Impact evaluations do not replace the need for good quality monitoring. Therefore, a solid monitoring system with a well formulated results chain, indicators, and standard data collection instruments should already be in place before moving to an impact evaluation.
- ✓ Do your learning objectives relate to establishing causality? Impact evaluations do not answer all the different questions that an organization or program may be interested in (such as the quality of the implementation process). They answer cause-and-effect questions; that is, they show that measured results occur as a result of a specific intervention. Therefore, before deciding on any type of evaluation, program managers and other stakeholders should prioritize their learning objectives.
- ✓ Are criteria for an impact evaluation met? The resources for an impact evaluation are best utilized when an intervention is strategically relevant, innovative or untested, and replicable.
- ✓ Is the program design and operational context conducive to impact evaluation? The choice of an impact evaluation method depends on many factors. Has the intervention already started? Is there excess demand for the program? How are beneficiaries selected? Is the program delivered all at once? Ideally, an impact evaluation is always planned jointly with the program and integrated into its design stage.
- ✓ Are sufficient resources available? Timing, capacity, budget, or political constraints may create barriers to an impact evaluation. Depending on the outcomes you want to measure, it may take several years until results become available and the evaluation may cost well over \$100,000. This needs to be planned for from the outset.<sup>75</sup>

<sup>75</sup> For additional information, see: Hempel, Kevin, and Nathan Fiala. *Measuring Success of Youth Livelihood Interventions: A Practical Guide to Monitoring and Evaluation*. Washington, DC: Global Partnership for Youth Employment. 2011. This report was developed under the World Bank-supported Global Partnership for Youth Employment, under which the International Youth Foundation serves as Secretariat. The guide provides highly practical advice to practitioners about effective approaches for designing and developing impact evaluations for youth employability interventions. [www.gpye.org/measuring-success-youth-livelihood-interventions](http://www.gpye.org/measuring-success-youth-livelihood-interventions)

Key attributes of impact evaluations include:

- **Proving attribution:** Impact evaluations measure what changes in young people can be attributed to the program and what might have resulted from other factors. This helps YEO programs understand the real impact of their intervention and disentangle the effects of the program and the effects



from changes in the environment. For example, if the environment of the program has worsened dramatically (e.g., because of conflict, bad weather, etc.) leading to an overall worsening in people’s living conditions, an impact evaluation may still highlight the positive impacts of the intervention compared to non-beneficiaries who are even worse off.

- **Minimizing selection bias:** Selection bias usually occurs when program participants and non-participants differ in characteristics that cannot be observed easily (dynamism, aggression, ambition, etc.). This is why any impact evaluation rests on the principle of identifying treatment and comparison groups that are as similar as possible, both in observable and unobservable characteristics.
- **Asking the right questions:** Even the best designed evaluation methods will fail to accurately determine impact if youth misunderstand questions posed in surveys or interviews. When developing questions, evaluation designers have to review their assumptions about young people and check whether or not those assumptions skew questions. Box 9.7.2 describes lessons learned about developing questions during a randomized control trial in Ghana.

Randomizing and matching are two common evaluation methods that address selection and attribution issues—though randomized designs exhibit higher validity. Randomized Control Trials need to be contemplated from the beginning of program design. One program group’s conventional evaluation approach is to use a pre- and post-intervention and a control group comparison. In randomized evaluation designs, subjects (individuals, communities, etc.) are randomly assigned to the project and control groups, ensuring the two groups have the same distribution of observed and unobserved characteristics at the start of the project. Agreed upon indicators are measured pre- and post-intervention to detect and compare differences in the project and control group. Matching involves using data and econometric tools to extract a comparison group that matches the data set from program participants. Treatment and control groups are surveyed at the start of the project and again after project implementation. If the groups are well matched, then any statistically significant difference between the two groups on impact variables is indicative of a potential project impact.<sup>76</sup>

Which method is applicable to a specific program largely depends on the design and operational context of the intervention in terms of timing (did the program already start), coverage (universal or not), and the selection of beneficiaries (random assignment, eligibility ranking, or other).

<sup>76</sup>The 2010 *State of the Field in Youth Enterprise, Employment, and Livelihoods Development* publication includes additional details on various types of impact evaluation methods, see page 92.



### 9.7.2 Noteworthy Results: Interviewing Youth in the YouthSave Project

The Center for Social Development is conducting an impact assessment of the YouthSave project<sup>77</sup> using a cluster randomized control trial design involving 50 treatment and 50 control group schools across eight of ten regions in Ghana.

Results from cognitive interviews (N=20) and pretests (N=51) of the YouthSave Questionnaire with randomly selected youth ages 12 to 14 from four Junior High Schools (JHS) in Mampong and Koforidua and feedback from project partners, including Save the Children revealed that:

- Youth found certain questions difficult to answer, such as estimating the distance from their home to the nearest financial institution.
- Certain terms like “saving”, “a class about money”, “financial institution” and “basic needs” had to be

defined and explained by interviewers. We could not assume that youth knew what we meant.

- Some questions were phrased in a way that assumed youth save money.
- A distinction needed to be made between having a plan for spending money and actually following this plan.
- Youth had difficulty remembering what they had done with money they had in the last 30 days.
- It was important to ask youth not just whether they have had financial education and how many hours they received, but what they actually learned.
- Some questions were greatly skewed and were discarded, like a question about owing money (almost no youth said they owed money).
- Ten point response scales were problematic; most youth gave responses at either extreme.
- All choices on five-point response scales needed anchors, not just the extremes and middle choice. Youth wanted to know what each point represented beyond just a number.

<sup>77</sup>Supported by The MasterCard Foundation, YouthSave investigates the potential of savings accounts as a tool for youth development and financial inclusion in developing countries, by co-creating tailored, sustainable savings products with local financial institutions and assessing their performance and development outcomes with local researchers. The project is an initiative of the YouthSave Consortium, led by Save the Children in partnership with the Center for Social Development at Washington University in St. Louis, the New America Foundation, and the Consultative Group to Assist the Poor (CGAP).

The Population Council provides another example of an organization that is utilizing Randomized Control Trials to understand a program’s impact.



**9.7.3 Noteworthy Results: The Population Council Uses Randomized Control Trials and Mixed Methods to Understand HIV/AIDS and Financial Outcomes**

In semi-rural KwaZulu Natal, South Africa, the Population Council implements a program called Siyakha Nentsha or “Building together with young people” to combat the poverty, unemployment, early pregnancy and high rates of HIV/AIDS that impacts young people. The program’s goal is to build assets with young people through financial skills, social grants and future planning. They worked with 10th and 11th grade students ranging in age from 16 to 25 years old.

The Population Council completed randomized control trials to determine the program mix that would have the most impact. Randomization included three groups: the first group received HIV education and social support, the second group received HIV education, social support and financial capabilities, and the third group had a delayed intervention.

Methods for evaluation included attendance rosters, longitudinal study with focal group discussions that included participants, parents, mentors and GPS

coordinates. Interim data on location, cell phone ownership, status diaries, video and school quality assessments was also collected.

Program results included the following: delay in sexual debut, secondary abstinence, fewer partners, condom confidence, improved budgeting and planning skills, pursuing income-generating activities, having savings, social capital, higher self-esteem, and birth certificate.

For more information, see the following resources:

Hallman, K and Roca, E. 2011. “Reducing the social exclusion of girls,” [www.popcouncil.org/pdfs/TABriefs/PGY\\_Brief27\\_SocialExclusion.pdf](http://www.popcouncil.org/pdfs/TABriefs/PGY_Brief27_SocialExclusion.pdf)

Hallman, K. 2005. “Gendered socioeconomic conditions and HIV risk behaviours among young people in South Africa,” *African Journal of AIDS Research* 4(1): 37–50. Abstract: [www.popcouncil.org/projects/abstracts/AJAR\\_4\\_1.html](http://www.popcouncil.org/projects/abstracts/AJAR_4_1.html)

**9.8 Conclusion: Where Do We Go from Here**

Ambassador Donald Steinberg, USAID Deputy Administrator, emphasized how important it is to make the leap from measuring inputs and outputs to measuring outcomes. At the 2011 GYEOC, he noted that rather than measuring performance based solely on the number of books purchased or teachers trained, measurement needs to focus on how many students learned to read. The YEO field has made impressive strides in that respect; the field’s evidence base continues to deepen with the use of more true impact evaluations. Techniques utilized to interact with youth are more sophisticated. Still, more quality evaluations and impact assessments are needed to strengthen the evidence base and contribute to the policy case for YEO programming. Next steps for the field include the following:

- **Get the right M&E tools into the right hands at the right time:** There continues to be a gap between the state of the art in M&E and its practical implementation in the YEO field. Strengthening organizational capacity for M&E within YEO programming has recently become a high priority. Now that more sophisticated tools exist and are operating within the YEO field, the field must make sure that those tools are: (1) matched to a program’s objective, scale, and scope; (2) incorporated into YEO programs during initial funding and design phases; and (3) utilized appropriately throughout program implementation. This is especially true for impact evaluation. Accounting for the true costs, realistic timelines, and types of partnerships needed for impact evaluation is critical. This should happen during donor decision-making, proposal-writing, and program design. In addition, professional

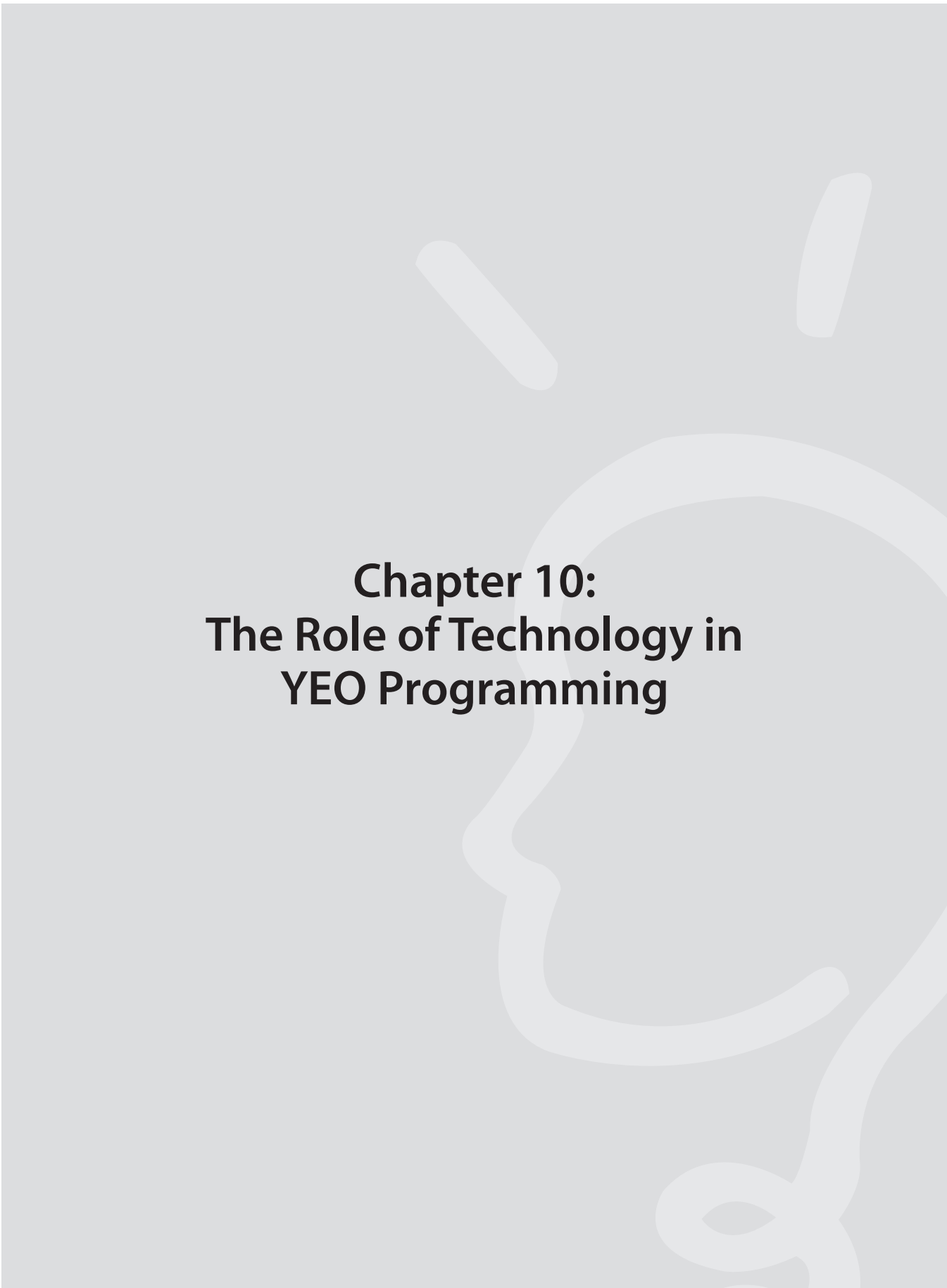


development efforts must extend to practitioners to ensure that high quality, youth-sensitive M&E reaches the “front lines.”

- **Close the feedback loop between impact evaluation and program/policy design.** Impact evaluation can serve to test and/or validate models or approaches. Once completed, results should fuel future learning for the field and inform program and policy decisions. Donors can play a critical role by connecting to each other and sharing learning between their partner organizations. Some donors are making these connections, and are considering ways to share the learning broadly. New global (see Chapter 14) and regional associations can ensure that impact evaluation results are shared and incorporated into new program design.
- **Cross-check quantitative data with qualitative data and vice-versa.** Gone are the days when anecdotal evidence could be used to prove a program’s impact. Straight numbers, while important, do not always account for numerous factors outside the scope of the program. In the coming year, M&E efforts should include both quantitative and qualitative data collection. That data should be compared and analyzed so that full story behind the YEO program’s impact emerges.
- **Putting the youth into YEO-focused M&E:** Presenters at the 2011 GYEOC shared advice and strategies on how to ensure that M&E implementation is tailored to the field’s target population: youth. Too often, M&E strategies for adults are blindly copied and applied to YEO programs without special consideration of the youth’s developmental necessities and practical or logistical constraints related to working with young people. Quality assurance in the YEO-field will depend on M&E that is tailored to young people.

### 9.9 Additional Resources

- To view presentation material, please visit: [www.youtheconomicopportunities.org/agenda.asp](http://www.youtheconomicopportunities.org/agenda.asp).
- Research to Action’s resource list on Theories of Change: [www.researchtoaction.org/theory-of-change-useful-resources/](http://www.researchtoaction.org/theory-of-change-useful-resources/)
- To access additional information on monitoring, evaluation and impact assessment, visit Making Cents International’s 2010 *State of the Field* publication, pages 86, and 88-98; pages 148-152 of Making Cents’ 2009 *State of the Field* publication; pages 55-68 of Making Cents’ 2008 *State of the Field* publication; and pages 31, 41, and 42 of Making Cents’ 2007 *State of the Field* publication. To download Making Cents’ publications, visit: [www.youtheconomicopportunities.org/media.asp](http://www.youtheconomicopportunities.org/media.asp)



# **Chapter 10: The Role of Technology in YEO Programming**



## 10 The Role of Technology in YEO Programming

Technology, and the new types of social connections it has enabled, has transformed many young people’s lives. As Wayan Vota, Senior Director at Inveneo, put it at the 2011 Global Youth Economic Opportunities Conference, “Technology is the only sector where young people are seen as thought leaders and power brokers.” It has also transformed the lives of entrepreneurs—both young and old who find new ways to access information, start businesses, use financial services, and break through cultural or geographic barriers that previously limited their aspirations. With exciting developments in technology come concerns about those without access or sufficient literacy skills to benefit from technological advances. Panelists at the 2011 GYEOC discussed how technology has changed the YEO landscape, including connecting young people to existing jobs, and what more needs to be done.

### 10.1 Mobile Technology Improves Access to Financial, Employment and Entrepreneurial Services, Especially for Rural or Other Hard-to-Reach Populations

Internet access remains out of reach to millions of young people. Connectivity issues, energy challenges, high costs, and geographic or social isolation all prevent young people from accessing the Internet. Mobile phone ownership though has seen astronomical growth in the past six years. Seventy-six percent of the developing world now uses cell phones, and there are almost six billion mobile-cellular subscriptions around the world.<sup>78</sup> Many people can now access banking, news, and market information through their phone. The power of technology remains great, and organizations working in rural areas and with hard-to-reach populations are increasing finding ways to utilize technology in their programming.

Box 10.1.1 highlights Equity Bank, a Kenyan bank with over 6 million account holders. They designed a system of rural agents to complement and support the mobile banking platform.

<sup>78</sup> Meinrath, Sascha and Zimmerman, Jamie. New America Foundation. “Mobile Phones Will Not Save the Poorest of the Poor”. February 9, 2012. Accessible at: [http://assets.newamerica.net/publications/articles/2012/mobile\\_phones\\_will\\_not\\_save\\_the\\_poorest\\_of\\_the\\_poor\\_63510](http://assets.newamerica.net/publications/articles/2012/mobile_phones_will_not_save_the_poorest_of_the_poor_63510).





**10.1.1 Bright Ideas: Equity Bank Mixes Human Interaction with Technological Convenience to Increase Use of Financial Services**

Only about 23 percent of Kenyans have a formal bank account. In Kenya, mobile phones can now be used to make transactions, send money, and buy items. David Mukaru, Sector-Microcredit for Equity Bank, detailed how the bank uses technology to increase penetration of banking services to rural and slum areas. Equity Bank developed an SMS banking product with mobile phone providers to move money to and from bank accounts; SMS banking has also facilitated various payments services such as water bills, electricity, TV, merchandise purchases, etc. SMS service has enhanced and reduced the cost of banking, so much so that over 20 percent of the country's Gross Domestic Product (GDP) passes through cell phones.

To target the vast rural population (75 percent of Kenyans live in rural areas), especially the young people, and more so vulnerable rural girls who are not yet familiar with technology, Equity Bank is

providing financial education, which includes the use of technology, to about one million young people. The ultimate goal is to empower these young people while also reducing poverty.

Equity Bank has also created an Agency network across the country that is more accessible. It is reachable at much lower transaction cost; ultimately, Equity Agents will demystify and also reduce the cost of banking through a mix of personal services and technological convenience will help increase the number of people accessing formal financial services.

Mobile banking and agency technology will be replicated across the various countries where Equity Bank is currently operating. These five countries (Kenya, Uganda, Southern Sudan, Tanzania, and Rwanda) have similar financial access challenges.

For more information, see [www.equitybank.co.ke](http://www.equitybank.co.ke).

Founders of Souktel, a text message based job-hunting platform featured in Box 10.1.2, realized that young people can utilize mobile phone technology in their context to find and apply for jobs.



**10.1.2 Bright Ideas: Souktel Modernized the Job Hunt in the Middle East and Africa**

Souktel connects employers to job seekers using SMS and mobile audio technology. Souktel's mobile phone-based job hunting services can be especially useful in traditional communities in the Middle East and Africa, where young women may not have the same freedom to network and seek employment through conventional means. Internet cafes are almost exclusively the domain of young men but AGYW can utilize mobile phones.

Souktel's mobile phone technology is also being used to empower young entrepreneurs by linking them with local colleagues through SMS peer networks, or

"PeerNets". Here, young business owners who need guidance can send in questions from their cell phones, via text message (e.g., "should I offer a 50 percent discount sale in my first month back in business?"). These questions are then received by all members of a registered "PeerNet" group, allowing peers and local business advisors to respond immediately. SMS responses can be sent directly to the individual who posed the question, or to the group at large – promoting real-time learning, and building a database of usable knowledge that can be accessed at any time.

For more information, see [www.souktel.org](http://www.souktel.org).



## ***10.2 Continued Advancements in Connectivity and Energy-Saving Technology Will Facilitate Technology use for Reaching Marginalized Populations with YEO Programs***

For millions of young people around the world, Internet technology remains inaccessible. Much of rural Africa is off the power grid. For example, Mukaru noted that only 30 percent of Kenyans have electricity. In some places broadband is available, but local costs make it unaffordable to large segments of the population. Peter Broffman, Manager of Digital Inclusion for the Corporate Affairs Group at Intel Corporation, the multinational technology company, shared that in over 30 countries of the world, broadband still costs more than the average monthly wage. Many organizations, such as Inveneo, are developing solutions to basic connectivity and energy problems. See Chapter 4 for more on how solar entrepreneurs distribute energy-saving technology.

## ***10.3 Effective Expansion of Technology for YEO Promotion will Require Adult, as Well as Youth Buy-In for Success***

Effective promotion of youth economic opportunities through technology will require buy-in from adults as well as young people. Adults need to realize two truths: young people can be qualified candidates for jobs, and technology can be an effective medium to recruit youth for these positions. Souktel has found that in many emerging markets, newspaper and social networks are still thought of as the only way to recruit for open positions—despite the fact that new technologies, like mobile phones, can be far more efficient tools for linking labor supply and demand. Intel has found that adults benefit from project showcases at Clubhouses that are part of the Intel Computer Clubhouse Network, and in the Intel® Learn Program, both opportunities where young people can demonstrate to adults in the community their effective use of technology beyond the social realm. In Brazil, Lua Nova, a local NGO, works with marginalized young women to promote the use of technology as substantive and relevant to their future, beginning with training AGYW on how to use computers. Participants begin by learning how to take and download pictures of their children. Mobile phones in Brazil are seen more as a possession or status symbol and program organizers raise awareness among young women that their potential is far greater.



### ***10.3.1 New Tools: TakingITGlobal Provides an Online Community of Youth Interested in Positive Change***

TakingITGlobal (TIG) is the largest online community of youth interested in global issues and creating positive change. TIG reached 4.5 million young people in 2010, and has engaged over 30 million since its launch in 2000 through its online community and school programs. It uses 13 languages, and operates in every country and territory in the world. Participants in YEO programs can connect to discuss relevant social change issues with young people around the world—it is a unique technology-enabled forum for youth to express themselves.

Leah Gardiner, Fundraising Advisor for TIG, noted the importance of engaging youth off-line as well as on-line in YEO programming. TIG is partnering with education programs, for example, to provide the technology component of an otherwise in-person initiative. Or, promote the online community so that program participants can create connections with other young people, primarily between the ages of 13 to 30, around the world.

For more information, see [www.tigweb.org](http://www.tigweb.org).



### **10.4 Technology can Lead to Net Job Creation and Allow Young Entrepreneurs an Entry Point to the Business World**

Intel has found that introducing youth to technology at the same time as showing how their newly acquired skills can be used in employment and entrepreneurship is an effective way to promote entry into the business world. For example, Intel® Learn Technology and Entrepreneurship is a thematic training course that introduces youth to technology skills by introducing concepts of entrepreneurship, then showing youth how the use of various technologies can help them develop their business idea and build a business plan. Souktel has found that technology can fill gaps in labor market supply and demand; prior to its leveraging of mobile phones to deliver employment services, jobs existed but young people did not have the means to find them. Limited mobility and expensive transportation costs in certain operating contexts also prevented young people from taking jobs far away from home. Mobile technology helps solve these problems by enabling youth to learn about available work via text message, for instance, without needing to search for job opportunities in person. It also globalizes labor, enabling young people to work remotely and remain at home rather than having to leave their communities to find jobs.

Broffman provided an example of a Native American community in the Southwest of the United States. When Intel first started working with the schools there to develop plans to integrate technology into student learning, some of the tribal elders initially expressed skepticism about youth adopting the technology, concerned that the youth would then be motivated to leave their traditional communities, and take their new skills to jobs in the outside world. The opposite ended up occurring: many of the young people learned they could apply their technology skills to help address issues in their own communities, and stayed and sought or created technology-based jobs that were of benefit to their traditional community.



### **10.5 Creating Safe Environments for Girls to Learn and Utilize Technology will Reduce the Gender Gap in Technology Adoption and Help Level the YEO Playing Field for Girls.**

Adolescent girls and young women need safe environments to explore technology use with cohorts of other girls and young women. Intel Computer Clubhouses (Box 10.5.1) make a concerted effort to provide those spaces for girls, through girls' days or girls-only trainings. Souktel (Box 10.1.2) has found that technology can give girls an edge in finding jobs, especially in places where families have concerns about girls leaving their homes to go to looking for work in person, unaccompanied. Using Souktel's services, girls can apply for jobs and secure interviews without leaving the house. While these are important steps, TakingITGlobal (Box 10.3.1) prioritizes girls as creators of information rather than just recipients.

Many technology proponents acknowledge that Internet cafes or other Internet spaces are often male-dominated spaces. AGYW may feel particularly uncomfortable in public spaces when boys download or view inappropriate content. Inveneo and their partners have found that even more than software to filter Internet content, facing computer monitors out to where everyone can see the screens also works to limit pornography and inappropriate content.<sup>79</sup> This in turn can make AGYW feel more comfortable in Internet cafes or public spaces.

<sup>79</sup>For more information, visit: [www.ictworks.org/news/2010/04/26/how-stop-internet-porn-school-computer-labs](http://www.ictworks.org/news/2010/04/26/how-stop-internet-porn-school-computer-labs).



### 10.5.1 Bright Ideas: Computer Clubhouses and Intel® Learn Support Youth To Explore Technology

The Intel Computer Clubhouse Network provides underserved young people around the world with space, technology, and adult mentorship necessary to explore their own ideas, develop skills, and build confidence in themselves through the use of technology. 100 Clubhouses exist in 20 countries around the world. While the Clubhouses serve both boys and girls, the network has intentionally created a safe space for adolescent girls and young women so they can comfortably gather and learn. Intel has

incorporated a similar implementation philosophy into their Intel® Learn Program, available in fifteen countries, encouraging girls and providing safe places for them to learn. As a result, approximately half of the 250,000 youth that participate in this program each year are young women.

For more information, see [www.computerclubhouse.org](http://www.computerclubhouse.org) and [www.intel.com/about/corporateresponsibility/education/programs/learn/index.htm](http://www.intel.com/about/corporateresponsibility/education/programs/learn/index.htm).

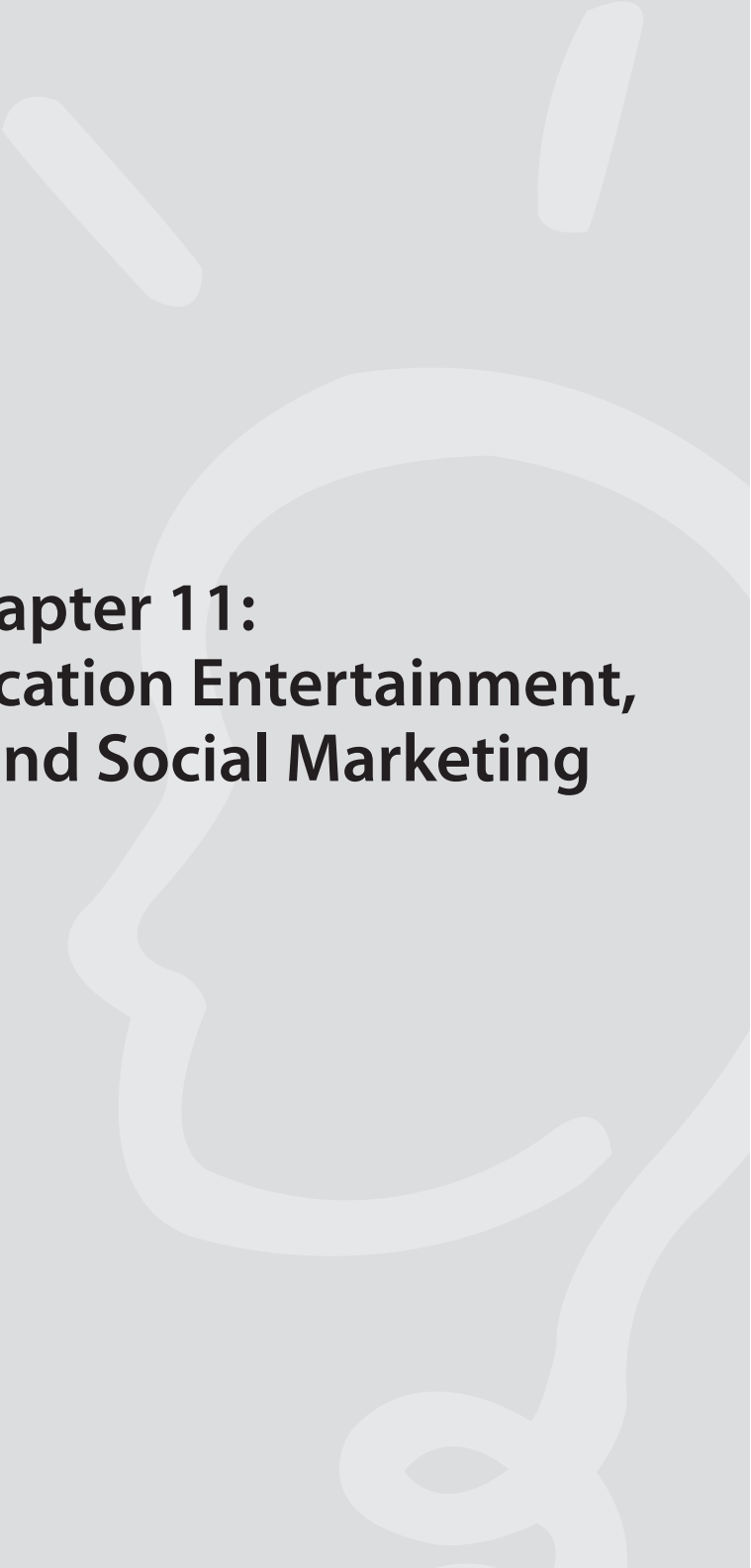
## 10.6 Conclusion

Young people can both lead innovations in technology and benefit from that innovation. Private sector partnerships offer multiple opportunities for win-win situations. The private sector benefits from a technology-savvy workforce and technology companies seek more clients for their products. Young people enjoy connecting to their peers and the faster, more direct access to education and employment opportunities that the web or mobile technology offers.

As highlighted in the 2011 GYEOC, more creative solutions are needed to ensure that rural youth and youth off the power grid can access relevant technology. On a related note, practitioners must be cautious about making assumptions in terms of the type of technology that is relevant and applicable in certain contexts. In addition, technology must complement other YEO advocacy efforts. Technology will be a more effective tool for youth economic opportunities if society perceives and supports youth as viable candidates for employment or entrepreneurship.

## 10.7 Additional Resources

- To view presentation material, please visit: [www.youtheconomicopportunities.org/agenda.asp](http://www.youtheconomicopportunities.org/agenda.asp).
- For additional information on how technology is supporting increased economic opportunities for youth, visit Making Cents International's 2010 *State of the Field* publication, pages 28-29; pages 115, 125, 126, 138-145 in Making Cents' 2009 *State of the Field* publication; and page 39 in Making Cents' 2008 *State of the Field* publication. To download Making Cents' publications, visit: [www.youtheconomicopportunities.org/media.asp](http://www.youtheconomicopportunities.org/media.asp).



# **Chapter 11: The Role of Education Entertainment, Social Media and Social Marketing**



## **11 The Role of Education Entertainment, Social Media and Social Marketing**

Entertainment, social media, and social marketing hold significant potential for the YEO field. Media, marketing, and entertainment can be used by YEO programs to:

- Transmit important information and promote positive behaviors among young people;
- Reshape how society views young people;
- Improve communication about YEO programs to key stakeholders such as youth, donors, and colleagues in the field; and
- Engage youth and others in a two way conversation.

Given the dizzying array of communications options and their potential uses, members of the YEO field must devise a communications strategy that identifies priority and cost-effective mechanisms for engaging their target audience(s). 2011 Global Youth Economic Opportunity Conference participants heard from members of the private and NGO sector about the potentials and pitfalls of utilizing different types of education entertainment, social media, and social.

### **11.1 Designing Effective Messages is just as Important as Deciding How to Disseminate Them.**

All marketing is designed to create or change behaviors. In the world of business advertising, those behaviors are related to consumption. Social marketing is designed to promote positive human behaviors or change those that contribute to social problems. Designing effective messages that create an emotional reaction, as well as provide important information and generate “buzz,” is at the heart of social marketing. Those messages can then be disseminated via any number of media depending on the audience, budget, or interests of the organization. Box 11.1.1 details how 17Triggers, a consulting firm who does marketing for good causes based in Cambodia, used a variety of media vehicles to promote an anti-trafficking message.



### 11.1.1 Bright Ideas: 17 Triggers Campaigns against Human Trafficking

17 Triggers is a consulting firm dedicated to marketing for the social good. The organization started after three colleagues in different fields (a microfinance expert, creative marketer, and a graphic designer) decided that they could pool their talents and work for social causes.

A recent campaign against human trafficking in Cambodia, "Choose Safe Migration" exemplifies the potential of working with youth in your social marketing to achieve social impact. In order to raise awareness on human trafficking, the group worked with MTV EXIT youth volunteers to run a pledge campaign around the country. Volunteers were trained how to start their own road show events in their provinces, centered around an easy to use toolkit. The youth kicked off their campaign at an awareness concert with 40,000 people, equipped with only their 30 second pitch and a small bucket of paint. The volunteers would ask concert-goers to dip their fingers in paint and pledge with a fingerprint that they would remember the keys of migrating safely (Don't rush, Don't trust everyone, Don't give away your stuff). As the concert-goers went about their day, others would ask why they had paint on their hand and they had to repeat the pitch they heard from the volunteers.

The campaign used the multiplier effect to spread the word about human trafficking and create a buzz about how to choose safe migration. An emotional viral video was also made for the youth to share on Facebook. It's a call-to-action from youth to youth to join the movement. With the video as an introduction, the youth will continue the movement throughout Cambodia into 2012 and have a competition to see who can get the most fingerprint pledges.

See: [www.youtube.com/watch?v=jMZX\\_dNruOw](http://www.youtube.com/watch?v=jMZX_dNruOw).

For more information, see [www.17triggers.com/#](http://www.17triggers.com/#).



## 11.2 Social Media Strategies Require a Long-Term Commitment to Building a Cohesive Identity and Interacting with the Audience.

Utilizing social media may not be as easy as posting a Twitter feed after an event or developing a Facebook page for an organization. Social media requires a long-term commitment to developing an identity, communicating with an audience, and continuing a two-way conversation with them (see Box 11.2.1). Given the fast-paced nature of social media, the messaging has to be clear and concise. MTV has found that while people will watch an hour-long television program even if they're not convinced that they like the program, with social media, organizations have less than a minute to convince the audience that the message is worthy of their time. This places additional challenge on perfecting the message.



**11.2.1 Voices: brpr Group on Why Social Media Is More Than Just a Facebook or Twitter Account**

Gerard Bush, Co-Founder and Chief Creative Director of the brpr Group, gave this analogy, “Imagine you meet somebody you like and you can create a friendship. You have shared values and interest. All of a sudden they stop talking to you. Then three months later, they will talk to you but they are unrecognizable. No familiarity with the brand. You have to have a consistent voice and brand, and you must be willing

to make that commitment. It takes time to commit to social media and develop expertise about how you will talk or engage with people. If you don’t have something well thought out or well-planned then you won’t get that far.”

For more information, see [www.brprgroup.com/](http://www.brprgroup.com/).

**11.3 Prepare to Interact.**

Social media demands interaction. The audience, especially young people who have come of age in a digital world, are accustomed to responding, discussing, commenting, and participating in whatever cause or organization you are promoting. This places the burden on those utilizing social media to entertain, engage and educate. It is important to tell a story in a compelling way. Box 11.3.1 features a social campaign that uses a variety of media, in-person activities, retail sales, and physical objects to engage and interact with their target audience.



**11.3.1 Bright Ideas: Falling Whistles Raise Awareness about the Congo**

Members of the YEO field can learn about social messaging from campaigns and social movements that have successfully utilized media.

Falling Whistles is a campaign for peace in the Democratic Republic of Congo. The campaign took its name from the practice of sending children too young to carry guns into the frontline to blow whistles when fighting began. The campaign seeks to educate people about the war in Congo, advocate for conflict-free minerals in common electronics, and create dialogue about peace. The campaign has been successful because it:

- Harnesses social media and the Internet to mobilize “whistle-blower” societies;
- Presents multi-media images and stories about Congo;
- Maintains a buzz about social issues;
- Utilizes celebrity endorsements to draw attention to the war in Congo; and
- Partners with retail outlets to carry Falling Whistles products and information.

For more information, see [www.fallingwhistles.com](http://www.fallingwhistles.com).





### 11.4 Know Your Audience; Know They Might Surprise You

Knowing your audience is critical to all entertainment, social media, and social marketing campaigns. It is important to involve members of the audience (e.g., young people) in the process of designing the messages and delivery mechanisms since they are the real experts when it comes to knowing how to engage their peers. Mike Rios, Creative Director at 17 Triggers, emphasized at the 2011 GYEOC that it's critical to know how to position an idea in order to make it appealing and achieve the behavior change you're seeking. Ways to do this include working with creative professionals who regularly do youth campaigns and by rapidly testing ideas with youth before you conduct a pilot or release a campaign. Rios believes that too often social marketing campaign ideas are decided in board rooms and never tested with target audiences to see if they are emotionally appealing. He says they don't have to be long or expensive efforts either—most testing efforts by 17 Triggers have been planned and executed, with the report written in two weeks or less.

Elena Suarez, Chief of Development Communications and IDBYouth Program, Inter-American Development Bank, highlighted that certain delivery mechanisms will not always work with the particular youth population you're targeting or the context in which you're working. For example, she noted that only 36 percent of the population in Latin America and the Caribbean access the Internet. Therefore, Facebook and Twitter will not be effective communications mechanisms to use in many parts of the region. It is important to test various communications tools as well; and use entertainment education, social media and social marketing to complement other learning modalities.

Messages need to draw on the preferences of your targeted group. As Box 11.4.1 shows, MTV learned the powerful response that media can generate from youth. MTV has done extensive research into the interests of young people, frequently called the Millennial Generation, and shapes programming around the interests, tendencies, and priorities of that generation. MTV also noted that every six months their audience's interests, tendencies, and priorities change, and they have to keep on top of the changes.



#### 11.4.1 Voices: MTV Learns the Power of Young Changemakers

Mario Cader-Frech, Vice President of Public Affairs and Corporate Social Responsibility at MTV Networks Latin America and U.S. Hispanic, described the network's first experience with the Agents of Change program they co-developed with the Inter-American Development Bank's Youth Development and Outreach Program in 2006. The network aired a spot asking Latin American and Caribbean youth to submit stories of how they promote positive change in their community. Given that MTV's celebrity contests typically receive between 300-800 responses, Cader-

Frech expected about 100 stories. Instead, they received 7,000 responses from young people. The MTV team travelled all over the region filming one-minute clips of about 25 young people.<sup>80</sup>

For more information, see [www.iadb.org/topics/youth/idbyouth/index.cfm?artid=7137&lang=en](http://www.iadb.org/topics/youth/idbyouth/index.cfm?artid=7137&lang=en).

<sup>80</sup> Also reference page 35 of Making Cents International's 2010 *State of the Field in Youth Enterprise, Employment and Livelihoods Development* publication.

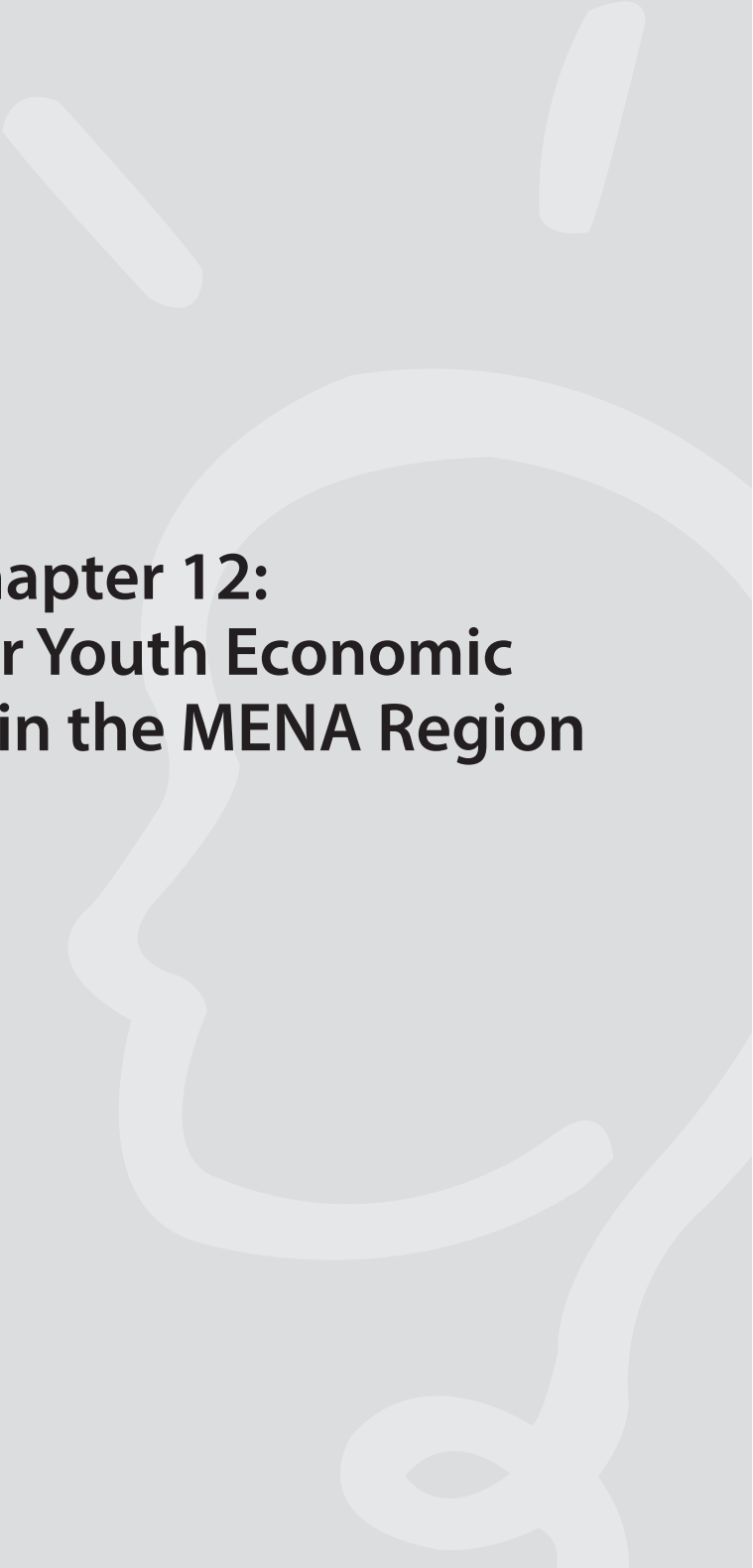


### 11.5 Conclusion: Where Do We Go From Here

Education entertainment, social media and social marketing can be utilized to deepen and enhance YEO programming. To use them effectively, YEO programs should analyze several factors, including: how best to reach their target audience(s); deciding on which messages will lead to desired impact; what strategies would be most effective in transmitting selected messages to that audience; and how much resources the organization wishes to invest. Organizations and businesses in other fields have learned that effective use of media and social marketing requires the development of a clear identity and the commitment to long-term follow-through. The field would benefit from additional experiences mainstreaming media strategies and technology into comprehensive YEO programming.

### 11.6 Additional Resources

- To view presentation material, please visit: [www.youtheconomicopportunities.org/agenda.asp](http://www.youtheconomicopportunities.org/agenda.asp).
- For more information on the role of media in supporting economic opportunities for youth, visit Making Cents International's 2010 *State of the Field* publication, pages 63, 64 and 101; page 40 of Making Cents' 2008 *State of the Field* publication; and page 24 of Making Cents' 2007 *State of the Field* publication. To download Making Cents' publications, visit: [www.youtheconomicopportunities.org/media.asp](http://www.youtheconomicopportunities.org/media.asp).



# **Chapter 12: Support for Youth Economic Opportunity in the MENA Region**



## 12 Support for Youth Economic Opportunity in the MENA region

Young agents of change in the Middle East and North Africa (MENA) region raised their voices and took action this past year to demonstrate their demands for greater economic, social, and political opportunity. Headlines around the world have buzzed of priority areas that need reform; and which pertain to members of the public, private, and civil society sectors. For example, some conference participants highlighted how steady economic growth in the Arab world is undermined by the region holding the highest youth unemployment in the world. Youth unemployment costs the Arab world \$40 to \$50 billion a year.<sup>81</sup> At the 2011 Global Youth Economic Opportunities Conference, presenters discussed various approaches that have been taken and will be launched to support improved economic opportunities for young people in MENA.

### 12.1 Workplace Exposure and Civic Engagement can Help Young People Develop Realistic Job Expectations and Make More Effective Decisions about Their Future

Recent studies have found that many young people in the MENA region have unrealistic expectations about employment prospects. Those expectations can negatively influence their life-planning, decision-making, and life trajectories. For example, many young people expect higher salaries than the marketplace offers. They may also spend years outside formal employment waiting for coveted public sector jobs that bring social prestige and status. Entering into the marketplace through internships or entry-level positions can help young people revise their expectations and understand what is feasible. They can open up new paths to employment or entrepreneurship based on an individual's skills and interests rather than familial or societal expectations. Civic engagement and community activities also form an entry-point into employment, yet the region has typically had low youth participation in community activities.

Organizations working to increase and improve economic opportunities for young people in the region are finding that employers and family members also need to shift their mind-set around youth employment. Employers need to take more risks on young people, and family members need to support non-traditional paths for young people.



#### 12.1.1 Research Spotlight: IFC Researches Education and Employment in Arab World

The International Finance Corporation (IFC), the private sector arm of the World Bank, partnered with the Islamic Development Bank to produce a report entitled "Education for Employment: Realizing Arab Youth Potential." The study focuses on post-secondary education for employment or "e4e" systems across the Arab world, focusing on private sector opportunities. Research included 1,500 youth surveys and 1,500 employer surveys; 200+ interviews with senior business, political and education leaders; a literature review; and case studies.

The report found that while demand for e4e is substantial, supply is nascent. The e4e that does exist lacks comprehensive standards and quality assurance, adequate funding mechanisms for students, well-trained education providers and employers, and information transparency and matchmaking between employers and students. Further details on the research and recommendations can be found at: <http://e4earabyouth.com/report.php>.

<sup>81</sup> Executive Summary, Education for Employment: Realizing Arab Youth Potential, pg. 1. International Finance Corporation and the Islamic Development Bank. April 2011.



## ***12.2 Creating Dialogue between Universities, Vocational Training Centers, and Employers about Employment Skills is a Critical Step towards System Change***

A fundamental mismatch exists between educational offerings in the MENA region and employer demand. For example, Svava Bjarnason, Senior Education Specialist at the International Finance Corporation, noted that a university might train students in a computer programming language that is ten years out of date. This mismatch results from several factors; for example, Ministries of Education (MoE) do not frequently have close contact with the labor market or private sectors and universities can be slow to change.

The Education for Employment Foundation (EFE) has intentionally engaged MoEs, as well as multinational employers in the region in order to support market-driven education. EFE is also exploring innovative approaches in the region to increase demand for and supply of quality education and training opportunities for youth that lead to employment. Jamie McAuliffe, President and CEO of EFE, said, “Young people are willing to pay for education if it’s linked to a job”. EFE is now planning to expand its reach to collaborate with small and medium-sized enterprises (SMEs) that can employ young people. They also plan to embed their programs in universities in order to influence career centers and curricula while achieving greater scale.

The International Youth Foundation (IYF) also emphasizes the need to build cross-sectoral collaborations. Awais Sufi, Vice President of Programs for IYF, discussed how partnership building is especially difficult when the actors continually change, particularly with governments transitioning all across the region at this time. However, alliance building is crucial for ensuring an organization’s initiatives are holistic, forward-thinking, and able to explore and exploit multiple avenues for scale up. For example, it is necessary to involve private sector tourism companies, the government, the education system, young people, and potentially others in determining job and business opportunities for youth within the growth-oriented tourism sector of a country. After initial success of a pilot with all multiple stakeholders involved, the partnership can then be both tested and inclusive enough for scale up through various channels.

## ***12.3 Entrepreneurship is an Important Part of Increasing Youth Economic Opportunities in MENA, but it is not a Panacea***

MENA experts who presented at the 2011 GYEOC agree that entrepreneurship is critical since there are not enough jobs in the region to absorb the youth demographic. New experiences identifying entrepreneurial aptitudes, providing training, access to finance, and mentorship hold promise though the region still has a long way to go. Significant attention still needs to be placed on changing mindsets so entrepreneurship is more widely accepted as a viable career path in a region so desperate for new jobs immediately. Stakeholders must be patient and allow sufficient time for businesses to develop. Yemen is one example of a government open to entrepreneurship, though they are just beginning steps necessary to foster new businesses. Experts agree that development time frames and outcome measurements need to account for the time it takes to grow a business, and for acceptance of entrepreneurship to grow.



**12.3.1 Voices: MENA Experts Give Advice to the YEO Field**

“At Citi, we find the most innovative and impactful youth livelihood programs are those that incorporate the youth voice in their design and link education and training opportunities with the changing needs in the local labor market and personal financial capability work. For systemic change to occur in the field these types of cross sector approaches are necessary to promote livelihood creation.” -Brandee McHale, Chief Operating Officer, Citi Foundation

It is time and resource intensive and does not yield numbers right away—but it does yield effective design for quality programs. As a part of this, as you are conducting a labor market assessment, an ongoing conversation with employers about their needs is very important.”

*-Awais Sufi, Vice President of Programs, International Youth Foundation*

“Do things differently. The status quo is not working. At the World Bank, the e4e project has helped us to think of things more creatively and innovatively.”

“Listen to young people. Listen to alumni. We learn more from alumni than from any other stakeholder. We seek continuous feedback from employers. Listen to them and employees to understand what incentives would help them hire more people. There is so much change in the region that we can’t be locked into specific ideologies. Circumstances are changing quickly. It is such an exciting time.”

*-Svava Bjarnason, Senior Education Specialist, IFC*

*-Jamie McAuliffe, President and CEO, Education for Employment Foundation*

“We all pay lip service to participatory approaches but we need to delve deeply into participatory design. Initial participation to engage. This means engaging relevant actors including employers, youth, local civil society and government from the very beginning.”

**12.4 Conclusion**

Political upheaval in many countries of the MENA region will undoubtedly impact YEO efforts—positively and negatively. Initial experiences from certain countries show that new regimes understand the importance of economic opportunities for youth and may be willing to chart a bold course to meet ambitious goals. However, at time of writing, it remains to be seen whether political upheaval will make programs, policies, and partnerships for YEO feasible in the coming year. It is clear that events surrounding the Arab Spring have mobilized youth leaders from all social strata in new ways. The YEO field will be challenged to support youth participation and leadership, assist institutions (especially vocational and higher education institutions) respond to youth and workforce needs, and guide governments towards more effective policies that support youth employment and entrepreneurship; all during a period of intense change. Developing economic opportunities for adolescent girls and young women, who now experience an unemployment rate twice that of men,<sup>82</sup> will be a priority.

**12.5 Additional Resources**

- To view presentation material, please visit: [www.youtheconomicopportunities.org/agenda.asp](http://www.youtheconomicopportunities.org/agenda.asp).
- “Putting Youth to Work: Legal, Fiscal, and Programmatic Opportunities for Job Creation in the MENA Region,” DAI, August 2011.

<sup>82</sup> Putting Youth to Work: Legal, Fiscal, and Programmatic Opportunities for Job Creation in the MENA Region, DAI, August 2011.



# **Chapter 13: Donor Strategies and Initiatives**



## **13 Donor Strategies and Initiatives**

Donors in the YEO field have a diverse set of priorities. All agree that deepening the knowledge base and scaling programs are top priorities. As the range of donors involved in the field continues to increase, individual donors have articulated their value-add to the field and the type of programs and partnerships that fit best with their mission and organizational structure. In general, donors embrace funding strategies that complement their organization's mission, resources, and experience while seeking to close knowledge gaps and advance the YEO field. At the 2011 Global Youth Economic Opportunities Conference, donor representatives from Citi Foundation, the United States Agency for International Development (USAID), The MasterCard Foundation, the Multilateral Investment Fund (MIF), and the International Development Exchange (IDEX) discussed grant-making. They shared the importance of the following:

- Getting to know one another through due diligence and relationship-building;
- Finding the right match between the donor and the recipient organization, as well as between the recipient organization and the project—the funded project should be core to the organization;
- Grant-making should form part of a larger strategy and theory of change; it should draw from lessons learned by both the recipient organization and donor.

### **13.1 Citi Foundation Supports the Economic Empowerment and Financial Inclusion of Low-to Moderate-Income People in Communities Where Citi Operates.**

The Citi Foundation works collaboratively with a range of NGO partners to design and test innovations with potential to achieve scale, and support leadership and knowledge-building activities in the financial inclusion field. Its “More than Philanthropy” approach enables them to leverage the strength and expertise of Citi's people and business resources to maximize philanthropic investments and demonstrate a commitment to responsible finance. One focus area is the Youth Education and Livelihoods portfolio, which seeks to invest in programs that increase the number of young people, between ages 13-25, that complete secondary school, start a business, become employed or enroll in further education. Another focus area, Financial Capability and Asset-Building, aims to increase the number of adults and youth who adopt positive financial behaviors and accumulate and preserve assets, which also further complements the Foundation's global mission of economic empowerment and financial inclusion.

To fulfill this mission and strategic objectives, the Citi Foundation partners with local Citi offices across 86 countries to co-create innovative investment plans and drive a place-based grant-making approach that reflects local context and needs. For example, Citi Foundation funding in Brazil focuses on sustainable enterprise development; In Poland philanthropic investments are concentrated on financial capability; while in the Middle East, youth entrepreneurship initiatives dominate the portfolio.

For more information, see [www.citibank.com/citi/foundation](http://www.citibank.com/citi/foundation).

### **13.2 USAID Develops a Youth in Development Strategy, Promotes Inter-Agency Coordination, Supports Systemic Approaches to Reach Scale, and Encourages Partnerships with Youth**

The United States Agency for International Development (USAID), the foreign assistance arm of the United States government, will soon release its first-ever policy on Youth In Development. The Policy seeks to realize the demographic opportunity in development, and advance USAID's core development objectives. It establishes a new framework for USAID to support, protect, prepare, and engage young people as they transition from





childhood to adulthood, and embraces a model of change with youth as actors and leaders. For additional information, please visit: <http://on.ft.com/wKVQYq>.

Box 13.2.1 outlines several funding mechanisms that may be appropriate for YEO programs.



### 13.2.1 Practical Tips: Matching YEO Programs with USAID Funding Mechanisms

USAID has a host of funding mechanisms to support YEO programming. The following options exist depending on the type of programming or partnership.

- **Development Credit Authority:** To make vocational education and university more affordable and accessible, USAID/Kyrgyzstan designed a \$1.5 million loan portfolio guarantee with two Kyrgyz banks, to cover 50 percent of losses on a portfolio of loans for vocational and university education. In Kosovo, partners worked with local banks to leverage Mission funds for over \$2 million in loans to young entrepreneurs.
- **USAID Forward Procurement Reforms:** These reforms grow means to fund homegrown youth-led and youth-serving organizations and increase

use of host country procurement systems to build capacity of youth and youth-serving institutions.

- **Opportunities through the Development Innovation Ventures (DIV):** DIV is a mechanism for partners to propose cost-efficient, scalable solutions with the potential to significantly improve development outcomes. DIV provides competitive, staged financing to rigorously test these solutions and help scale those proven to produce impact. DIV welcomes applications from many types of registered U.S. and non U.S. organizations.
- **New Central and Regional Procurements for Youth Programming.**

For more information, see [www.usaid.gov/about\\_usaid](http://www.usaid.gov/about_usaid).

## 13.3 The MasterCard Foundation Promotes Research and Programming that Explore the Nexus of Youth Learning, Earning, and Saving

Established by MasterCard Worldwide in 2006, The MasterCard Foundation promotes youth learning and microfinance with a specific focus on Sub-Saharan Africa. It is an independent, private foundation with over \$4 billion in assets; the average grant size is \$5 million. In Microfinance, the foundation's strategies include: scaling access in Africa, pioneering youth-inclusive access, and increasing transparency. In Youth Learning, strategies include: enabling post-primary learning, facilitating entry into the workforce, and supporting entrepreneurship. The Foundation does not accept unsolicited proposals and undergoes extensive due diligence to ensure that co-designing programs with potential partners will be successful.



### 13.3.1 Research Spotlight: The MasterCard Foundation Supports Innovation in Youth Learning, Earning and Saving

The MasterCard Foundation supports the following innovative research and programming initiatives around the world:

- **TechnoServe** – Kenya, Uganda, Rwanda: Provide training and create employment opportunities for disadvantaged young people in rural communities throughout agricultural value chains.
- **Fundación Paraguaya** – Tanzania: Establish and demonstrate a financially self-supporting secondary school model.

- **Swisscontact** – Uganda, Tanzania: Expand a non-formal skills training model for out-of-school youth.
- **CAP Foundation** – Kenya: Transform technical and vocational training systems.
- **University of Minnesota** – Global: Develop a common evaluation framework across programs to track learning, earning and savings behaviors.

For more information, see [www.mastercardfdn.org](http://www.mastercardfdn.org).

## 13.4 Learning from Previous MIF Portfolio Contributes to Priorities for Future Funding in Latin America and the Caribbean

The Multilateral Investment Fund (MIF), an independent fund of 39 donors administered by the Inter-American Development Bank, supports private sector-led development benefitting low-income people in Latin America and the Caribbean. The aim is to give these populations the tools to boost their incomes: access to markets and the skills to compete in those markets, access to finance, and access to basic services, including green technology. A core MIF mission is to act as a development laboratory— experimenting, pioneering, and taking risks in order to build and support successful micro and SME business models. To make effective use of MIF projects, the MIF is committed to rigorous results measurement and impact evaluation, and active knowledge sharing so that the most promising solutions are widely known and can be taken to scale. Youth employment and entrepreneurship projects form one of MIF’s largest portfolios. Since 1993 the MIF has funded 123 pilot projects to reach over 150,000 disadvantaged youth in 22 countries. The MIF supports organizations through grants, equity and lending; their average grant size is \$800,000. The MIF recently completed an intense external and self-examination of the previous efforts they have supported in the YEO field. Out of that experience, they decided to focus on vulnerable youth, helping them to achieve greater socio-economic mobility through jobs and entrepreneurship. To achieve this impact, MIF will work towards: (1) improving market conditions by eliminating certain barriers that inhibit access to quality employment and entrepreneurship opportunities for vulnerable youth; and (2) scaling up successful training programs to ensure vulnerable youth possess the developmental assets (knowledge and competencies) required to be successful in a competitive labor market. Box 13.4.1 highlights key lessons learned from the MIF portfolio.



### 13.4.1 Checklist: Does Your Program Incorporate Key Lessons From the MIF?

After analyzing its youth portfolio, the MIF came up with the following key lessons. To compare and see if your program measures up, consider the following. Has your program:

- ✓Developed a comprehensive model in youth employment programs that combines technical and life skills training with internship experience and job placement/counseling support?
- ✓Established a dual-customer approach that considers both employers and employees? Market-driven training and responding to youth specific needs, capacities, and interests.
- ✓Involved youth in the design and implementation of projects?
- ✓Developed strong training content? Soft skills are important.
- ✓Prioritized job placement? Convince employers that your training program solves recruitment problems. Job placement is not the only indicator of success, for example, returning to school would also indicate success.
- ✓Have staff been carefully selected and trained? Your team should have a mix of skill content and capacity to engage with youth. They should also have experience working with the private sector.
- ✓Devised strategies to achieve sustainability and scale? Working with the private sector would be an effective way to achieve this.
- ✓Do you take gender differences and key gender considerations into account?

For more information, see [www5.iadb.org/mif](http://www5.iadb.org/mif).

### 13.5 IDEX Provides Comprehensive Support to Grassroots Organizations in Africa, Asia, and Latin America and Advocates for Grassroots Development within U.S. Philanthropy

Established in 1985, the International Development Exchange (IDEX) employed a traditional development model by supporting international projects with one-time small grants. In 1999, IDEX created a “partnership model” and committed to building the organizational capacity of selected partner organizations. Today, IDEX supports grassroots movements in building self-sufficiency and works with partners for a minimum of three years after a thorough vetting process. This new model provides financial resources and also includes networking with other organizations, capacity building and technical support.

IDEX has a history of sustainable, credible work at the community level. For many organizations, IDEX is the first source of international funding; they also help connect grassroots organizations with other sources of funding. IDEX collaborates with grassroots organizations to increase their capacity to scale up and also link with social movements. Grant sizes range between \$5,000 and \$50,000.

IDEX’s current grantees are located in six countries in the Global South: Guatemala, Mexico, South Africa, Zimbabwe, India and Nepal. Organizations work on the following thematic areas in their local communities:

- **Women and Youth Empowerment:** Programs strengthen and increase the practice of women’s and youth’s rights, opportunities, self-worth, choices, resources, autonomy and power.
- **Building Local Livelihoods:** Programs build local economies through fair and equitable practices that include skill building, education and vocational training, income generation, financial planning,



savings, credit accompanied with training and support, jobs that pay fair wages and treat workers justly, and/or market access.

- **Environmental Justice:** Programs promote people’s access, participation and rights in the care of their water, soil, air, seeds, forests, fisheries, livestock and land.



### 13.5.1 Bright Ideas: IDEX Takes a Collaborative Approach to Funding Grassroots Organizations

IDEX has learned the following lessons in partnering with grassroots organizations:

- **Long-term relationship building:** IDEX engages in a long-term process that begins with a trial year of relationship building. They strive for lasting, trusting, reciprocal and humble relationships. Listening, understanding, and respect, as well as insight from the ground, form critical elements of the partnership.
- **Mutual and transparent evaluation of effectiveness:** Grantee organizations evaluate IDEX’s effectiveness and vice versa. IDEX employs a diverse evaluation process that includes site visits, surveys and reports. The intention is to promote an atmosphere of mutual learning whereby IDEX understands their partners’ successes and challenges and partners are able to provide honest feedback to IDEX staff as well as request support.
- **Eliminate barriers in grant seeking:** IDEX wants to ensure that partners understand what they are

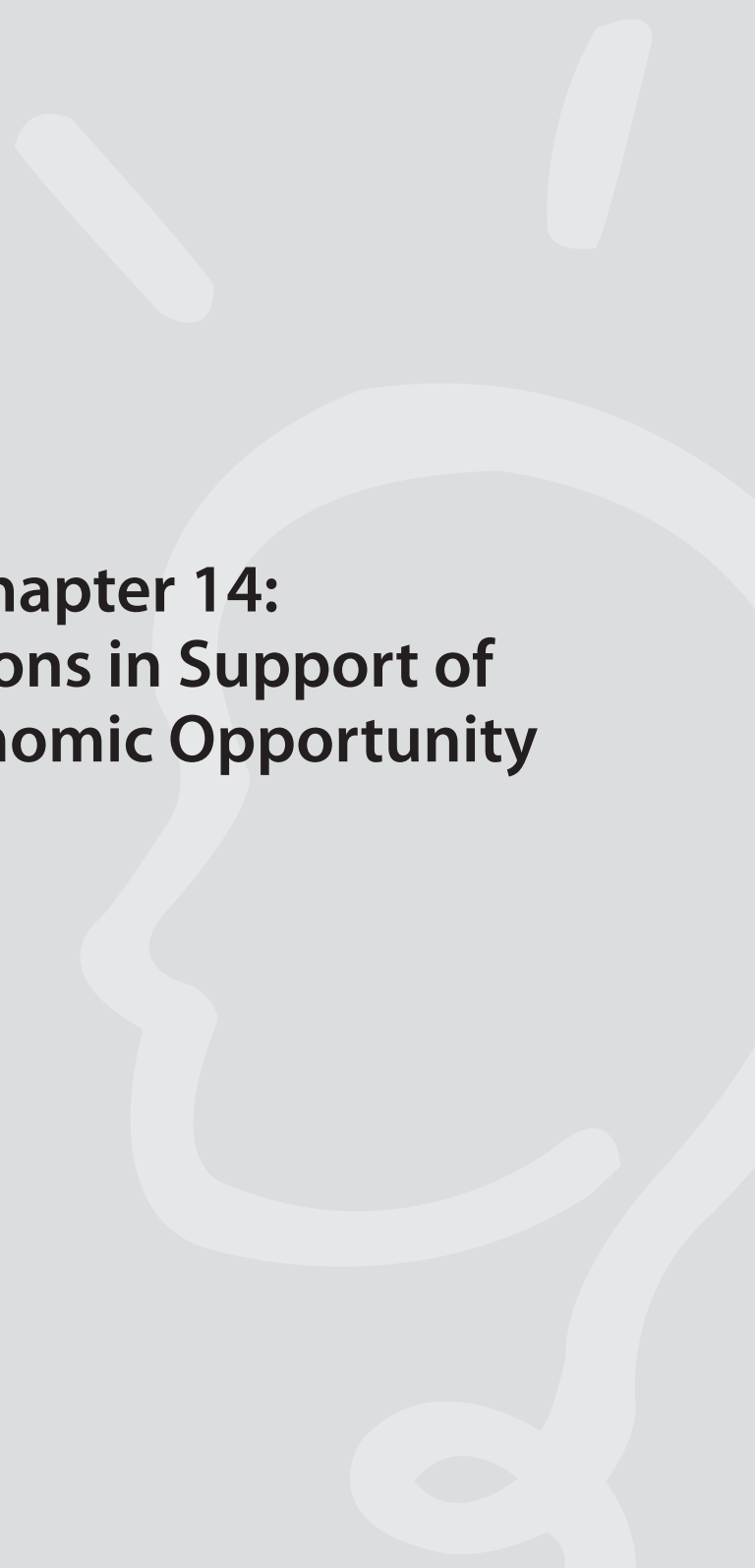
getting with IDEX and other international funding organizations. IDEX brings the voices of grassroots organizations to the United States utilizing social media, learning events and partner visits. When grassroots leaders visit the U.S., they meet with other funders, non-profits, government and community leaders to gain exposure and build alliances. These visits support the capacity building of partners.

- **Respect what already exists:** Observe, witness, and understand civil society before making funding decisions. IDEX is committed to acting in true partnership and acknowledging the power imbalance inherent in funding relationships. To do this, IDEX supports individuals and communities to step into their power as leaders and game changers, advocates for philanthropy to adopt more egalitarian practices, to balance learning between Global South and North that engenders hopefulness, to raise resources and facilitate connections.

For more information about IDEX, see [www.idex.org](http://www.idex.org).

## 13.6 Additional Resources

- To view presentation material, please visit: [www.youtheconomicopportunities.org/agenda.asp](http://www.youtheconomicopportunities.org/agenda.asp).



# **Chapter 14: Associations in Support of Youth Economic Opportunity**



## 14 Associations in Support of Youth Economic Opportunity

### 14.1 Alliance for International Youth Development (AIYD) (<http://aiyd.wordpress.com/2011/11/03/hello-world/>)

The Alliance for International Youth Development (AIYD) is a community of practice and an advocacy force consisting of 24 leading U.S.-based nongovernmental organizations, consulting firms, foundations, and private sector institutions working in the field of international youth development. The Alliance provides an opportunity for engaged organizations and individuals to share and discuss effective practices, and to advocate for and inform policies that support and affect youth. The Youth Alliance calls for international donors, including the United States Government, to make informed and targeted investments to support young people worldwide.

Accordingly, members of the Alliance for International Youth Development urge the international donor community, global businesses, and governments around the world to act in partnership, and to implement the following actions over the next ten years:

1. Significantly increase investment in programs that support youths' ability to have productive livelihoods, engage in civil society, and make responsible decisions for themselves and their families;
2. Work together with a goal to create 500 million new jobs and livelihood opportunities to engage young people in new industries and social enterprises that can help transform the planet, such as new forms of agriculture, water usage, alternative energy, communications, and transportation;
3. Increase the opportunities for youth in all countries to have access to financial services, new technologies and relevant training that enables them to pursue entrepreneurship opportunities, to launch their own businesses and, in effect create their own jobs;
4. Multiply the opportunities for youth to engage in organized community service within their own countries and with their peers across the globe to contribute to positive social change while building essential skills;
5. Establish alternative education programs in every country that enable youth who have dropped out of school (or have not had access to formal schooling) to gain certified competencies in literacy, numeracy, life, and work readiness skills;
6. Enable youth to have greater access to adolescent and reproductive health services and to family life counseling and guidance services;
7. Establish leadership training programs that enable young people to begin leading now in their communities and become more effective leaders of tomorrow in their countries.

In 2011, AIYD has served as the civil society convener for interface with the U.S. Government on the development of USAID's new Policy for Youth in Development and has offered the agency feedback and recommendations on behalf of its members. AIYD is also engaged with key staff at the State Department's Youth Office and World Bank to explore possible areas of partnership. In addition, initiatives have been launched for compiling member "effective practices" and for shaping a process, through consultations and working groups, toward identifying a set of minimum standards for youth development programs.

To support and advance its mission, the Alliance has developed a strategic partnership with InterAction, the largest coalition of U.S.-based international non-governmental organizations working to focus U.S. development and humanitarian assistance on improving the conditions of the world's poor and most vulnerable.



## 14.2 Child and Youth Finance International (CYFI) (<http://childfinanceinternational.org>)

Child and Youth Finance International (CYFI) is an international network of government representatives, financial services providers, NGOs, private sector companies, academics and educators who are committed to advancing the common goals and objectives of the global ChildFinance Movement. While there are many initiatives which already exist doing great work in the different areas of financial access and education for young people, CYFI believes there needs to be an effort to coordinate this work through a holistic approach from the local to the global level. Unified, collaborative efforts will be much more impactful than scattered, individualist efforts. Therefore, CYFI aims to initiate, leverage and coordinate a global multi-stakeholder Movement that addresses the economic challenges facing young people, ultimately building a global consensus on the multifaceted, culturally sensitive approach to the provision of Child Friendly banking services and financial, social and livelihoods education for children and youth in all countries of the world.

While the CYFI Secretariat is based in the Netherlands, the CYFI network includes hundreds of partners from countries all over the world. The CYFI network aims to ensure that 100 million children and youth have access to appropriate and low cost financial products by 2015. These ambitious targets will require members of the ChildFinance Movement to collaborate openly on the sharing of learning resources, research initiatives, impact assessment tools, best practices in program and product design and efforts to promote policy and systems changes that allow children and youth to better meet their financial and educational needs.

In practical terms, CYFI members have collaborated through physical meetings and online forums on the drafting of the Theory of Change and the strategic direction of the ChildFinance Movement. Members of the CYFI Inclusion working group have used interactive forums to set the minimum standards and process requirements for the ChildFriendly Banking Certification. Members of the CYFI Education working group have collaborated extensively on the content of the ChildFinance Learning Framework and accompanying Education Kit for NGOs interested in designing financial, social or livelihoods educational programming for children and youth in different regional, cultural or demographical contexts. Members of the CYFI Academics working group have been collaborating on the setting of impact indicators for the ChildFinance Movement along with a report on the state of financial literacy and inclusion programs for children and youth worldwide.

CYFI is also working with government representatives to support the development of national platforms for financial inclusion and educational programming for children and youth in the country. CYFI members have the opportunity to collaborate openly through these national platforms as the execution of this framework in country will involve a coordinated effort to engage representatives from relevant government ministries (e.g., Finance, Education, etc.), financial service providers/regulators/associations, private sector corporations, civil society organizations, teachers associations and academic institutions. The coordination of nationwide ChildFinance Day events, linked with events happening in other countries in the CYFI network, provide a tangible example of how governments, NGOs, financial institutions and media outlets can work together to promote the issue of financial inclusion and skill development for children and youth at both the local, national and global level.

## 14.3 Coalition for Adolescent Girls (CAG) ([www.coalitionforadolescentgirls.org](http://www.coalitionforadolescentgirls.org))

The Coalition for Adolescent Girls (the Coalition) brings together 39 international organizations that design, implement and evaluate programs that benefit adolescent girls throughout the developing world who are trapped in cycles of poverty. When adolescent girls are educated, healthy and financially literate, they can create lasting change within communities and end generations of poverty. Coalition members seek to influence standards of practice across diverse sectors of programming in development and humanitarian contexts in order to ensure that the needs of adolescent girls are met.



The Coalition provides a unique platform for organizations to:

- **Share** information, tools, and resources;
- **Discover** points of intersection and opportunities for collaboration;
- **Build** technical capacity and strategize on best practices;
- **Raise** a collective call to action to key decision-makers influencing the lives of girls around the world.

In addition to quarterly membership meetings, members also come together around common goals and interests in self-designed working groups to move the field of adolescent girl work forward. These working groups vary in scope and purpose, and include:

- Advocacy, Messaging and Education Working Group
- Engaging Adolescent Girls Working Group
- Measuring Success Working Group
- Technical Tools and Resources Working Group

The collective power of the Coalition has helped to drive change in the international development field, elevating the profile of a population that was historically ignored, and influencing programming, policies, and investments to better support adolescent girls.

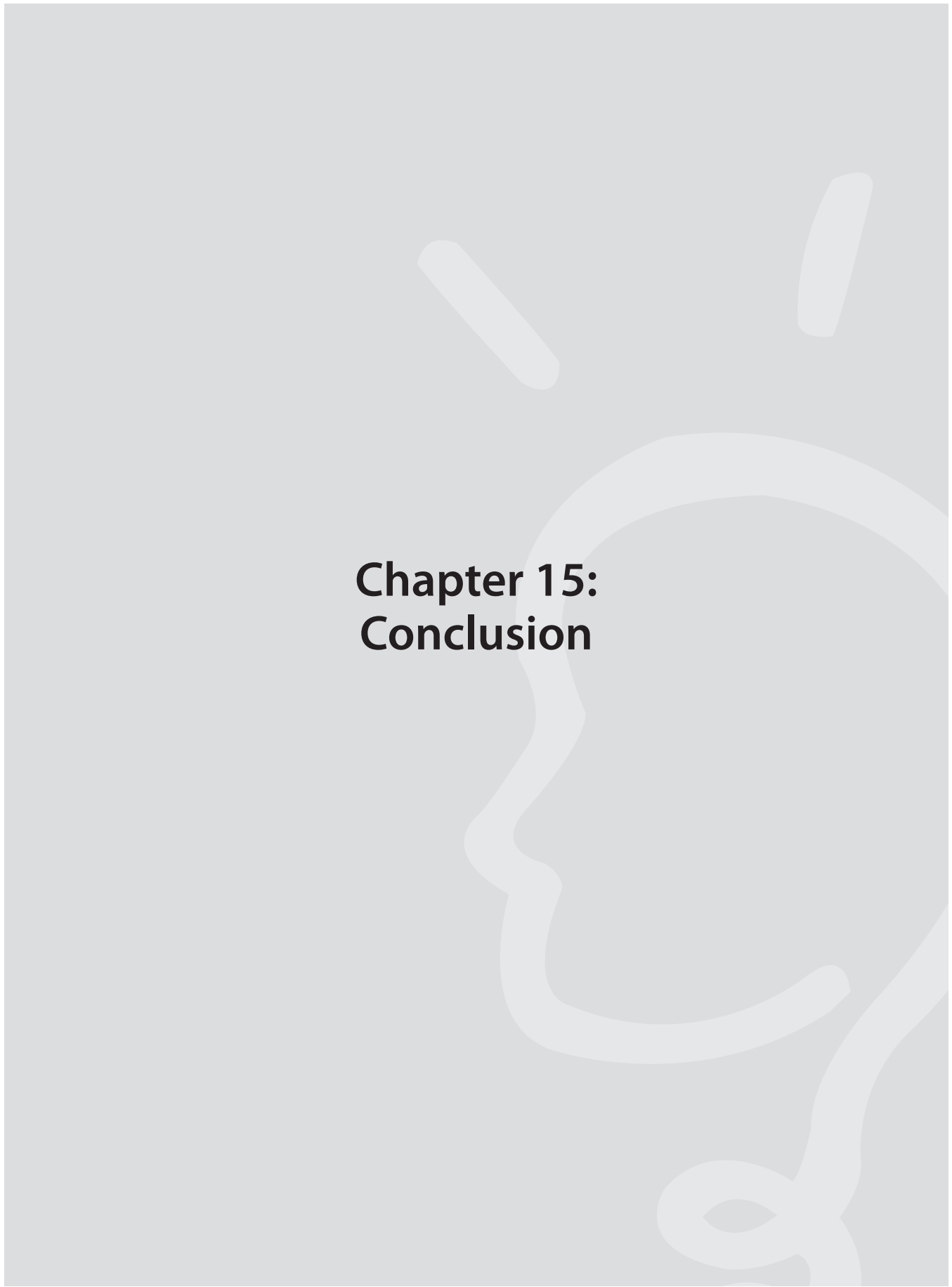
In 2011 the Coalition fostered a community among adolescent girl champions and experts, deepened the adolescent girl knowledge base and raised a call to action to improve policy, programming, and funding benefiting adolescent girls through the following efforts:

- **Launched Girls Grow: A Vital Force in Rural Economies** by Catherine Bertini and the Chicago Council, the fifth report in the Girls Count series. In continuing to build the evidence base on adolescent girls, this report highlights the potential of adolescent girls to grow their local economies and transform their homes, communities, and countries.
- **Convened an expert consultation on adolescent girls** in emergency response settings to explore how to shift the emergency response paradigm to better meet the needs of adolescent girls. This convening brought together a strategic group of researchers, program implementers and funders to discuss the current issues that adolescent girls face in emergency response and humanitarian settings across the globe.
- **Convened coalition members engaged in humanitarian efforts** responding to the crisis in the Horn of Africa along with key representatives from the Office of U.S. Foreign Disaster Assistance at USAID and the Bureau of Population, Refugees and Migration at the State Department to discuss impact of the crisis on adolescent girls and coordinate response efforts.
- **Convened a listening session with the Bureau of Policy, Planning and Learning at USAID** to submit recommendations highlighting adolescent girls for the Global Youth in Development Policy.

As an active member of the aforementioned associations, Making Cents encourages readers to become engaged in them as we collectively seek new and more effective ways to support young people around the world. These associations serve as engines of progress in our field, challenging us to raise the bar and find new *breakthroughs* that we cannot achieve alone.



# Chapter 15: Conclusion





## Conclusion



### ***Voices: Key Ingredients that Will Increase Economic Opportunities for Youth and Move the Field Forward***

“When youth, from a very young age, have access to quality and relevant workforce development, employment, enterprise development and financial services programs, they are more likely to have economic opportunities, avoid risky behavior, adopt new technologies, inject new talent into the marketplace, find solutions to social problems, engage with others, and increase their earning potential over their lifetimes. This creates a positive ripple effect through families, communities, and local economies. To reach this ideal, we need to achieve more breakthroughs. We need to develop more targeted programming that is intentionally designed to serve specific populations. We need to be able to better

identify, through the use of robust M&E, models that hold merit for scaling. We need to partner more to fill current gaps in the field and increase the reach of our initiatives. And, we need to maximize the potential technology holds, both for use in our programming and as a growth-oriented sector that can offer young people decent jobs and successful business prospects. When we make these breakthroughs, we will stop seeing headlines of frustration, desperation, and hopelessness. Instead, we’ll see headlines about social progress, economic growth, and improved quality of life that breaks inter-generational poverty.”

– *Fiona Macaulay, Founder and CEO, Making Cents International*

The 2011 Global Youth Economic Opportunities Conference highlighted major advances in the Youth Economic Opportunities field and remaining steps needed to move the field forward. The following conclusions and takeaways emerged from the diverse sectors and stakeholders represented at the Conference and reflect general consensus about how YEO programs can contribute to equitable socio-economic development.

- **Apply what we know about youth economic programming, and continue to focus on results:** Now, more than ever, programs incorporate research components and M&E strategies that bring us far beyond the anecdotal evidence and ad hoc learning we had previously. We know more about subtle nuances between heterogeneous groups of youth, general tendencies in young people’s participation in YEO programs, youth saving and spending habits, and new ways to engage members of the private and public sectors, to name a few. Sharing and applying that learning, as well as incorporating more M&E and youth-focused research into new programs, must form a part of new program design.
- **Empower marginalized populations:** Following major advancements in programming for AGYW, the field has developed new models for reaching at-risk or other marginalized youth populations, including populations that experience multiple forms of marginalization. The field moves closer to the dictum, “do no harm,” as practitioners become savvier about prioritizing protection and preventing unintended consequences of new forms of economic participation. Negotiating the tension between scale-up and serving high-needs populations will continue to challenge the field. Stakeholders, and especially donors and governments, must come to a common understanding about when and where deeper, more intense investments in marginalized populations should be prioritized over programming and policies that impact a broader audience.



- **Take programs to scale through policy change:** Scale continues to be the magic, and often elusive, word. The field has made real strides in understanding how to achieve scale through creative approaches that complement existing resources and leverage government investment. In all sectors, practitioners now largely have the knowledge and experience necessary to pinpoint and navigate around specific legal and policy barriers, as well as socio-cultural mechanisms that block youth from enjoying new economic opportunities. Next steps for advocacy include knowing how to dismantle those barriers at the national level. Promising experiences collaborating with municipal and national governments, national curriculum change, and regional and international youth coalitions should pave the way for country-level policy change and growth at scale.
- **Replicate, experiment, innovate:** Experimentation and innovation keep the field relevant to young people and current to global trends. Innovation may happen by “borrowing” and then adapting adult-centered strategies to youth; replicating and tweaking proven youth program models in new operational contexts; or utilizing technology, media, edutainment, or social mobilizing to impact more young people in new ways. All experimentation should be grounded in what we already know about youth economic programming, and build on past experiences to avoid duplication of efforts.
- **Measure impact:** The growth of the field depends on its ability to generate evidence of both its efficiency and effectiveness. Investment in scientific and rigorous impact evaluation, while not possible for all YEO programs, nets benefits for the entire field by illuminating ineffective strategies or proving success. Cross-sectoral programs in particular benefit from impact evaluation that details how YEO programs connect to numerous other global challenges (HIV/AIDs, trafficking and exploitation, nutrition, etc.) that impact youth. As the field matures scale-up and policy change initiatives, impact measurement must follow suit.
- **Seize the moment:** Global concern over rising youth unemployment as well as regional developments associated with the Arab Spring, has led to significant reflection and dialogue about youth, their economic opportunities, and global development. While high rates of youth employment in developed countries may reduce overall investment in bilateral aid, it also presents a unique opportunity to dialogue about youth in a variety of contexts.

To keep current on the field and its exciting developments, join us for the 2012 Global Youth Economic Opportunities Conference. The conference will take place September 11-13, 2012 at the Inter-American Development Bank’s conference center (1330 New York Ave., NW) in Washington, DC. Approximately 400 participants from more than 50 countries will convene to share their lessons learned, promising practices, and innovative ideas through 2.5 days of technical workshops, engaging plenary sessions, and interactive networking. The 2012 learning agenda will contain a Spotlight on Technology. Participants will be able to share how they are using technology in their programming, and how they are supporting young people in their efforts to start a business or get a job in growth-oriented ICT sectors. For information on how you can engage, please visit: [www.YouthEconomicOpportunities.org](http://www.YouthEconomicOpportunities.org).

Making Cents remains committed to building and strengthening the field of Youth Economic Opportunities in a collaborative fashion through our knowledge exchange and partnership building initiatives. Over the past five years, Making Cents has been contributing to building the evidence base and supporting the informed development of higher impact programs that have a greater likelihood of achieving scale and sustainability through the annual Global Youth Economic Opportunities Conference ([www.YouthEconomicOpportunities.org](http://www.YouthEconomicOpportunities.org)), this annual publication, the Youth-Inclusive Financial Services (YFS) portal ([www.YFSLink.org](http://www.YFSLink.org)), and a learning series. We look forward to continuing to work with you.



# ANNEXES



## Annex I: Acronyms

**ACDI/VOCA:** Agricultural Cooperative Development International/Volunteers in Overseas Cooperative Assistance

**AGI:** Adolescent Girls Initiative

**AGYW:** Adolescent Girls and Young Women

**AIYD:** Alliance for International Youth Development

**BDS:** Business Development Services

**CAEB:** Conseils et Appui pour l'Education à la Base

**CAG:** Coalition for Adolescent Girls

**CBO:** Community-Based Organization

**CSO:** Community Service Organization

**CGAP:** Consultative Group to Assist the Poor

**CRS:** Catholic Relief Services

**CSD:** Center for Social Development

**CYFI:** Child & Youth Finance International

**DAP:** Development Asset Profile

**EDC:** Education Development Center

**EQuALLS2:** Education Quality and Access for Learning and Livelihood Skills Project

**EFE:** Education for Employment Foundation

**ELA:** Empowerment & Livelihoods for Adolescents

**ESAF:** Expanded and Sustained Access to Financial Services (project)

**FFH:** Freedom From Hunger

**FGD:** Focus Group Discussion

**FSP:** Financial Service Provider

**IDA:** Individual Development Account

**IDB:** Inter-American Development Bank

**IDEX:** International Development Exchange

**ILAB:** International Labor Affairs Bureau

**ILO:** International Labor Organization

**IRC:** International Rescue Committee

**IYF:** International Youth Foundation

**ING:** ImagineNations Group

**KSA:** Knowledge, Skills and Attitudes

**KYC:** Know Your Client (regulations)

**LAR:** Livelihood Activity Report

**LCP:** Livelihood Competencies Profile

**LSBE:** Life Skills-Based Education

**MCS:** Microcredit Summit Campaign

**MEDA:** Mennonite Economic Development Associates

**MENA:** Middle East and North Africa Region

**MFI:** Microfinance Institution

**M&E:** Monitoring, Evaluation and Impact Assessment

**MFO:** Microfinance Opportunities

**MIF:** Multi-lateral Investment Fund of the Inter-American Development Bank

**MIS:** Management Information Systems

**MoE:** Ministry of Education

**MoEHE:** Ministry of Education and Higher Education

**NGO:** Non-governmental Organization

**OECD:** Organization for Economic Co-Operation and Development

**OMS:** Operations Management System

**PAR:** Portfolio at Risk

**PEDN:** Private Education Development Network

**POS:** Point of Scale

**PRA:** Participatory Rapid Appraisal



**PEPFAR:** U.S. President’s Emergency Plan for AIDS Relief

**PMA:** Palestinian Monetary Authority

**RCT:** Randomized Control Trial

**SILC:** Savings and Internal Lending Community

**STRIVE:** Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening Program

**TAP:** Tangible Assets Profile

**UNFPA:** United Nations Population Fund

**USAID:** United States Agency for International Development

**USG:** United States Government

**VSL:** Village Savings and Loans

**VSLA:** Village Savings and Lending Association

**WRC:** Women’s Refugee Commission

**WWB:** Women’s World Banking

**YAB:** Youth Advisory Board

**YBI:** Youth Business International

**YEO:** Youth Economic Opportunities

**YFS:** Youth-Inclusive Financial Services

**YSLA:** Youth Savings and Lending Association



## Annex II: Definitions

**Capacity Building** – A process of creating/strengthening the development of an enabling environment and/or the institutional or human resources of managerial systems.

**Causal Chain Model** – A depiction of the logical or causal links between project activities, outputs, outcomes, and the ultimate impact of the project.

**Decentralized Management Structure** – A management structure that relies on lateral relationships and places decision-making and governance at the level of citizens/clients.

**Evaluation** – A function that involves not only the ability to monitor, but also to assess in a systematic and objective manner the effectiveness of a program in improving outcomes.

**Financial Literacy** – The ability to understand finance sufficiently to make appropriate decisions regarding one’s personal finances.

**Financial Services** – Services that involve money and include deposit services, loan services, remittance services, transfer services, etc.

**Financial Services Provider** – An entity that offers one or more services related to money. This could be a commercial bank, non-banking financial institution, credit union, financial cooperative, rural bank, microfinance institution, consumer lender, or community-managed institution.

**Focus Group Discussion** – A participatory market research tool that brings together six to eight people that represent the same type of participants for a conversation around a specific issue or set of questions put forward by a facilitator.

**Holistic Programming** – Holistic programming addresses multiple facets of young people’s lives, acknowledging the interconnected nature of health, education, economic opportunities, and empowerment in young people’s development.

**Impacts** – The long-term effects caused by the program activities. This includes sustainable changes or permanent status resulting from changes in behavior over a period of time.

**Impact Assessment** – A particular type of evaluation that is structured to isolate the effect of specific program activities on longer-term youth outcomes. Impact Assessment involves data collection to compare groups receiving the program products or services and other, similar groups who do not.

**Job Readiness Training** – Training in the skills necessary to enter or re-enter the workforce.

**Life Skills** – Skills that are commonly known as “soft skills”, as they encompass personal and inter-personal skills that affect social and work performance. The World Health Organization (WHO) defines life skills as the ability for adaptive and positive behavior that enables individuals to deal effectively with the demands and challenges of everyday life.

**Market-based Assessment** – An assessment of the market for products and services. It includes labor markets in which the target population(s) of workers competes for jobs and employers compete for workers.

**Market-Based/Driven Approach** – An approach that is designed and implemented in response to the known needs, interests, and realities of the market. The approach is framed around relevant and productive





business sectors and the opportunities and resources that support profitable engagement in those sectors. The Market-Based/Driven Approach focuses on financial viability and profit.

**Mentor** – Typically, a seasoned business professional, who is willing to advise someone with less experience. Mentors share their knowledge and experience about business, markets and how to succeed. They guide young entrepreneurs as they build their businesses and take on more responsibility.

**Micro Consignment** – Commission-based sales model that provides people low-risk entry points into entrepreneurship.

**Microfinance** – The provision of financial services, which includes credit, savings, insurance, transfers, remittances, etc. to low-income clients who traditionally lack access to banking and related services.

**Micro-franchise** – A small business that has been replicated from a proven franchise model.

**Monitoring** – A function that allows implementers and main stakeholders to track whether financial resources and other inputs are being used according to plan in attaining project objectives. Monitoring also can involve choosing which outcomes are expected to improve among participants and having the ability to measure those changes over the course of the program.

**Non-formal Education** – Any intentional and systematic educational enterprise, usually outside of traditional schooling, in which content is adapted to the unique needs of the students.

**Non-financial Services** – A wide range of services that include amongst other things, financial education, business development services, business training, value chain analysis, etc. that may be related to or in support of effective use of financial services.

**Open Source Technology** – Technology that is developed concurrently and in collaboration with peers, with the end product (and source-material) available at no cost to the public.

**Outcomes** – The short and medium-term effects of project outputs for participants.

**Outputs** – The direct products of program activities, such as the number of clients served and units of service provided.

**Participatory Needs Assessment** – An assessment that engages a target group in identifying their specific needs.

**Portfolio at Risk - Portfolio at Risk** – Measurement of the total outstanding balance of loans past due - not late payments or payments not yet due - divided by the active portfolio. A more rigorous manner of assessing portfolio quality than portfolio past due/ delinquent portfolio. *Source: ACCION*

**Public-Private Sector Partnership (PPP)** – A government service or private business venture that is funded and/or operated through a partnership of government and one or more private sector companies.

**Randomized Control Trial** – An impact assessment methodology that randomly selects some individuals or groups for participation in an intervention, while assigning others to non-participation (control group) status (for a period of time).

**Safe Spaces** – Private areas that young people can access easily and that are out of public sight, accepted by the larger community, and free of adults beyond those associated with the institution providing them. Safe spaces empower youth, allow them to speak freely and learn from and teach others their age. Practitioners



can incorporate safe places into financial services programs to provide a place for youth to access training, mentoring, and other support.

**Scale** – The process of extending and expanding change, social benefit and value by increasing the number of people benefiting from a change that they have adopted or adapted.

**Situation Analysis** – Analysis of the social, political, and cultural contexts of a given target group.

**Sustainability** – The state achieved when all costs are internalized by the program; the program does not rely on outside sources to cover operation costs. It also can refer to the duration of a program or organization.

**Value Chain Analysis** – An analysis of the economic actors (and the relationships between them) who make and transact a particular product as it moves from primary producer to final consumer. The value chain comprises the players, activities and linkages that add value to products or services as they move up the chain.

**Village Savings and Loan** – A savings-led group-based model for delivering financial services, particularly in remote, rural areas. They may or may not be linked to formal financial institutions.

**Vocational Training** – Training that prepares learners for employment based in manual or practical activities, traditionally related to a specific trade, occupation or vocation.

**Youth** – The period between childhood and adulthood. Definitions of the specific age range that constitutes youth vary, but the United Nations defines youth as between 15 - 24 years of age.

**Youth-Inclusive Financial Services** – Range of financial products and services that are intentionally designed and/or adapted to meet the needs of specific youth market segments.

**Youth Livelihoods Development** – An approach that intends to provide youth the means to live through income-earning opportunities, business services (including finance) and training. It takes into account the assets and skills young people have, as well as the context in which they live. It also often promotes policy and social change to improve young people’s livelihood prospects, and involves alliances, networks and institutions for youth to advance their economic interests.

**Youth-Serving Organization** – An entity, generally a non-governmental organization, which has as its primary focus, or one of its main focus areas, providing services and support specifically to young people.



## Annex III: 2010-2012 Resources on Youth Economic Opportunities: Articles, Briefs, Interviews, Papers, Technical Notes, and Videos

**Academy for Educational Development Social Change Discussion Group. (2011, March). Workforce Initiatives Discussion Papers. Accessible at: [www.aed.org/Publications/loader.cfm?url=/commonspot/security/getfile.cfm&pageid=39652](http://www.aed.org/Publications/loader.cfm?url=/commonspot/security/getfile.cfm&pageid=39652)**

This contains a series of four discussion papers on international workforce initiatives. One paper, entitled, “Workforce Intermediation for Vulnerable Youth,” is a discussion about the roles of “workforce intermediation” as it relates to youth development and employability, and intends to further the dialogue on international workforce initiatives and the requisite workforce intermediation functions.

**Adams, D., Nam, Y., Williams Shanks, T.R., Hicks, S., & Robinson, C. (2010). Research on Assets for Children and Youth: Reflections on the Past and Prospects for the Future. *Children & Youth Services Review*, 32(11), 1617-1621. Available for purchase at: <http://dx.doi.org/10.1016/j.childyouth.2010.04.002>**

This article evolved from a presentation on research challenges and opportunities in asset building for children and youth at a symposium on Child Development Accounts in the United States in late 2008. The presentation was part of a panel entitled “Reflections and Conclusions” on the final day of the symposium. The authors reflect on where the field has been, and imagine some of the challenges ahead, from diverse perspectives.

**Angel-Urdinola, D. F., Semlali, A., & Brodmann, S. (2010). Non-Public Provision of Active Labor Market Programs in Arab-Mediterranean Countries: An Inventory of Youth Programs. World Bank Group. Accessible at: <http://siteresources.worldbank.org/SOCIALPROTECTION/Resources/SP-Discussion-papers/Labor-Market-DP/1005.pdf>**

This note presents and analyzes the main design features of a variety of non-publicly provided Active Labor Market Programs in Arab-Mediterranean Countries, with a specific focus on programs targeted at youth. Programs from nine countries are included in the inventory: Morocco, Algeria, Tunisia, Egypt, Lebanon, Syria, Jordan, West Bank and Gaza, and Yemen.

**Angel-Urdinola, D.F., Bodor, A., & Silva, J. (2011, December). Striving for Better Jobs: The Challenge of Informality in the Middle East and North Africa Region. World Bank Group. Accessible at: [http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2011/12/22/000333038\\_20111222033954/Rendered/PDF/661100BRI0Box30Informality0revised1.pdf](http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2011/12/22/000333038_20111222033954/Rendered/PDF/661100BRI0Box30Informality0revised1.pdf)**

This Quick Note provides an overview of the World Bank report “Striving for Better Jobs: the Challenge of Informality in the Middle East and Africa”. It looks at the hopes of Arab youth during the spring revolution and the current economic situation by focusing on informal employment at a human development angle.

**Arai, Y., & Madjiguene, A.C. (2010). Promoting Job Creation for Young People in Multinational Enterprises and their Supply Chains: Liberia. Employment Report No. 7, International Labour Organization. Accessible at: [http://www.ilo.org/wcmsp5/groups/public/---ed\\_emp/documents/publication/wcms\\_144385.pdf](http://www.ilo.org/wcmsp5/groups/public/---ed_emp/documents/publication/wcms_144385.pdf)**



This paper examines the employment impact of multinational enterprises (MNEs) in Liberia. Its principal purpose is to explore the potential role that MNEs could play in creating more and better jobs. It is part of a broader study that also includes Côte d'Ivoire and Sierra Leone. This research is intended to provide a timely and meaningful contribution towards tackling national youth employment challenges exacerbated by fourteen years of armed conflict.

**Aring, M. (2011, April). Technical and Vocational Education and Training: A Study of Promising Models in International Development. Accessible at: <http://www.equip123.net/docs/e3-TVET.pdf>**

This paper examines four approaches to technical and vocational education and training used by USAID in South Africa, Indonesia, Georgia, and Morocco between 2007 and 2012 and is based on a 2010 desk review. This review examines how the four programs perform according to nine elements of highly effective workforce development and technical and vocational education and training systems.

**Assaad, R., Barsoum, G., Cupito, E., & Egel, D. (2010, January). Youth Exclusion in Yemen: Tackling the Twin Deficits of Human Development and Natural Resources. Middle East Youth Initiative. Accessible at: <http://www.shababinclusion.org/content/document/detail/1510/>**

Yemen is the poorest country in the Middle East region and one of the poorest in the world. Its population, already overwhelmingly young, is expanding rapidly, creating an explosion in the number of youth aged 15 to 29. In this paper, the authors identify processes through which many Yemeni youth are excluded from the opportunity to become productive adults and positive contributors to society. They present evidence that many youth face social exclusion, whereby they are cut off from the resources and institutions that could assist them in their transition to adulthood.

**Assaad, R., Binzel, C., & Gadallah, M. (2010). Transitions to Employment and Marriage among Young Men in Egypt. Middle East Youth Initiative. Accessible at: <http://www.shababinclusion.org/content/document/detail/1628/>**

In this paper, the authors examine the transition from school to work and the transition to marriage among young men with at least a secondary education in Egypt. The authors pay particular attention to how the first transition affects the second.

**Austian, K. (2008 – 2012). Safe and Smart Savings Products for Vulnerable Adolescent Girls in Kenya and Uganda. Population Council. Accessible at: [http://www.popcouncil.org/projects/48\\_SafeSmartSavingsVulnerableGirls.asp](http://www.popcouncil.org/projects/48_SafeSmartSavingsVulnerableGirls.asp)**

This project instituted by the Population Council, works with financial institutions and girls' programs in Kenya and Uganda to develop appropriate ways for adolescent girls to gain financial literacy and save money. It explores two different approaches to girl's savings: one involving a group setting with training and other non-financial services, and the other a savings-only model.

**Awogbenle, A. C., Iwuamadi, K.C. (2010, June). Youth Unemployment: Entrepreneurship Development Program as an Intervention Mechanism. *African Journal of Business Management*, 4(6). Accessible at: <http://www.academicjournals.org/ajbm/PDF/pdf2010/June/Awogbenle%20and%20Iwuamadi.pdf>**

This paper examines the constraints on young Nigerians looking for employment and explores entrepreneurship



programs as a potential short-term intervention to reducing these constraints.

**Axter, S. (2010). Youth Entrepreneurs and Support Mechanisms: Needs, Access and Impact. Youth Seen. For a copy of this paper, please contact: [communication@uptoyoutoo.org](mailto:communication@uptoyoutoo.org)**

This paper presents research on the financial needs of youth and how they would design a financial product. The author completed interviews with youth in 18 youth-serving organizations working with Youth Initiatives Kenya (YIKE).

**Balakrishnan, B., Siew Woei, L., Buong Yew, S.L., Chien Sing, L., Sook Yee, H.S., & Chee Pun, O. (2010). Financial Education for Urban Youth: The First Step to Poverty Eradication. In Z. Abas et al (Eds.), Proceedings of Global Year Asia Pacific 2010 (pp. 645-651). Accessible at: <http://www.editlib.org/p/34244>**

This paper discusses the impact of a workshop titled Finance for Youth: Financial Liberty through Financial Literacy, given under the UNESCO Participation Program for Biennium 2008-2009. The workshop was designed to empower a group of 33 youth from targeted low-income families in Malaysia.

**Bandiera, O., Burgess, R., Goldstein, M.P., Gulesci, S., Rasul, I., & Sulaiman, M. (2010). Intentions to Participate in Adolescent Training Programs: Evidence from Uganda. *Journal of the European Economic Association* 8(2-3). 584 - 560. Accessible at: [http://econpapers.repec.org/article/tprjeurec/v\\_3a8\\_3ay\\_3a2010\\_3ai\\_3a2-3\\_3ap\\_3a548-560.htm](http://econpapers.repec.org/article/tprjeurec/v_3a8_3ay_3a2010_3ai_3a2-3_3ap_3a548-560.htm)**

In this paper, the authors analyze factors that contribute or detract from adolescent girls' intention to participate in training programs in Uganda. The authors focus on BRAC's Adolescent Development Program, which emphasizes the provision of life skills, entrepreneurship training, and microfinance.

**Baptista, F.C.P. (2010). What Do Youth Group Members in Nairobi's Slum Areas Say about Collective Entrepreneurship? Youth Seen. For a copy of this paper, contact: [communication@uptoyoutoo.org](mailto:communication@uptoyoutoo.org)**

This paper focuses on collective entrepreneurship and the perceptions of young, urban entrepreneurs in Nairobi, Kenya of this model as an alternative to the classical model of individual entrepreneurship.

**Baxter, A. (2010, January). Development: Organizations Wake Up to the Potential of Young People. *Financial Times*. Accessible at: [http://www.ft.com/cms/s/0/0b1a45a0-0b63-11df-8232-00144feabdc0,dwp\\_uuid=ea045956-0af3-11df-8a26-00144feabdc0.html](http://www.ft.com/cms/s/0/0b1a45a0-0b63-11df-8232-00144feabdc0,dwp_uuid=ea045956-0af3-11df-8a26-00144feabdc0.html)**

This article in the *Financial Times* discusses the importance of youth voices in international development.

**Besnard, S. (2010). Biashara za Vijana. Youth Seen. For a copy of this paper, contact: [communication@uptoyoutoo.org](mailto:communication@uptoyoutoo.org)**

This paper explores the entrepreneurial potential of poor, urban youth in Dar es Salaam, Tanzania.

**Brosvik, S. (2010). Youth Entrepreneurship in Swaziland. Youth Seen. For a copy of this paper, contact: [communication@uptoyoutoo.org](mailto:communication@uptoyoutoo.org)**

This paper presents youth perspectives on the impact of the Youth Enterprise Services (YES) program in Manzini, Swaziland.



**Center for Social Innovation, Stanford Graduate School of Business. (2010). Design For Change: Jeroo Billimoria. Audio Lectures from Social Innovation Conversations. Recorded 2009-09-24. Retrieved October 7, 2010 from: <http://sic.conversationsnetwork.org/shows/detail4315.html>**

In this audio interview with the Stanford Center for Social Innovation, Jeroo Billimoria talks about how her organization, Aflatoun, fosters childrens' social and financial awareness. She discusses how the organization works with partners, ensures the quality of its curricula around the world, and works to move such curricula into mainstream schools. Billimoria also shares challenges, course corrections, and the organization's vision for the next five years.

**Chaaban, J., & Cunningham, W. (2011, August). Measuring the Economic Gain of Investing in Girls: The Girl Effect Dividend. World Bank Group. Accessible at: [http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2011/08/08/000158349\\_20110808092702/Rendered/PDF/WPS5753.pdf](http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2011/08/08/000158349_20110808092702/Rendered/PDF/WPS5753.pdf)**

The objective of this paper is to quantify the opportunity cost of girls' exclusion from productive employment with the hope that stark figures will lead policymakers to reconsider the current underinvestment in girls. The paper explores the linkages between investing in girls and potential increases in national income by examining three widely prevalent aspects of adolescent girls' lives: early school dropout, teenage pregnancy and joblessness. The countries included in the analysis are: Bangladesh, Brazil, Burundi, China, Ethiopia, India, Kenya, Malawi, Nigeria, Paraguay, Senegal, South Africa, Tanzania, and Uganda.

**Child and Youth Finance International (CYFI). (2010). CYFI Summary of Financial Regulation on Bank Accounts for Minors. Accessible at: C:\CYFI Financial Regulation Country Summary Table\_Jan24\_2012.pdf**

CYFI, in partnership with global law firm Clifford Chance, undertook a research project to better understand the current regulatory environment for child-friendly banking and how it impacts children's and young people's access to financial services. The study aimed to identify existing policy constraints and promising examples for increasing young people's inclusion into the formal financial system. One key finding is that nearly every country studied has some sort of existing policy that affects young people's economic development, vocational training, and access to financial services, and determines whether or not children and young people can access financial services.

**Choudry, M.T., Marelli, E., & Signorelli, M. (2010). The Impact of Financial Crises on Youth Unemployment Rate. University of Tartu. Accessible at: <http://ideas.repec.org/p/pia/wpaper/79-2010.html>**

This paper focuses on the extent and persistence of the impact of financial crises on youth (15-24) unemployment rate. It presents empirical estimations on the impact of past financial crises on young workers, as well as investigates the relationship between financial crises and youth unemployment rate by employing fixed effects panel estimation on a large panel of countries (about 70) around the world for the period 1980-2005. Gender specific effects of crises, as well as the "persistence" of the impact of financial crises on young workers is also investigated. Its econometric investigations can be useful to better assess its impact on youth unemployment.

**Cole, G. (2010, January). Technology: Better Access Can Level the Playing Field. *Financial Times*. Accessible at: [http://www.ft.com/cms/s/0/89d1288a-0ad9-11df-8a26-00144feabdc0,dwp\\_uuid=ea045956-0af3-11df-8a26-00144feabdc0.html](http://www.ft.com/cms/s/0/89d1288a-0ad9-11df-8a26-00144feabdc0,dwp_uuid=ea045956-0af3-11df-8a26-00144feabdc0.html)**

This article in the *Financial Times* explores the role of technology in development and particularly its power in the hands of youth.



**Coy, P. (2011, February). The Youth Unemployment Bomb. *Business Week*. Accessible at: [http://www.businessweek.com/magazine/content/11\\_07/b4215058743638.htm](http://www.businessweek.com/magazine/content/11_07/b4215058743638.htm)**

This article in *BusinessWeek* explores the impact of rising global youth unemployment trends, why they are happening, and the effects it can have on the futures of these young people.

**Cunningham, W., Sanchez-Puerta, M.L., & Wuermli, A. (2010, November). Active Labor Market Programs for Youth: A Framework to Guide Youth Employment Interventions. *World Bank Employment Policy Primer, no. 16*. Accessible at: [http://siteresources.worldbank.org/INTLM/214578-1103128720951/22795057/EPPNoteNo16\\_Eng.pdf](http://siteresources.worldbank.org/INTLM/214578-1103128720951/22795057/EPPNoteNo16_Eng.pdf)**

This note is a tool to provide policymakers and youth-serving organizations with a framework to better diagnose short-to medium-run constraints facing the stock of unemployed youth and to design evidence based youth employment interventions. It considers Active Labor Market Programs that are designed to enhance labor market re (integration) within existing institutional macro-economic constraints, and addresses youth employment, strategies to affect wages, productivity, underemployment or job quality that are not directly discussed.

**Deshpande, R., & Zimmerman, J. M. (2010). Savings Accounts for Young People in Developing Countries: Trends in Practice. YouthSave Consortium. *Enterprise Development and Microfinance, 21(4)*. 275-292. Available for purchase at: <http://practicalaction.org/enterprise-development-microfinance-2>**

This paper surveys current practice to better understand the diverse range of youth savings initiatives under way in developing countries, and the actors promoting them in a range of forms for various objectives. It also gathers the little evidence available on the extent to which such savings initiatives are fulfilling their perceived dual development potential. The paper ends with key questions that must be answered with further research and practical experimentation, before this development potential can be confirmed.

**De Quintanilla, A., Batjargal, N., & Togtokh, D. (2011, November). Effective Marketing for Scaling Up Financial Services to Youth. Innovations in Youth Financial Services Practitioner Learning Program, The SEEP Network. Accessible at: <http://www.seepnetwork.org/filebin/pdf/YFSEffectiveMarketing.pdf>**

This toolkit was developed by Enlace and XacBank as part of The SEEP Network’s Innovations in Youth Financial Services Practitioner Learning Program (PLP), in partnership with The MasterCard Foundation. The purpose of this toolkit is to explore key differences in marketing financial services to youth as compared to adults and to provide tools for practitioners looking to scale up their services through marketing. The objective of this toolkit is to help organizations think through how to effectively market to youth in three critical stages—design, implementation, and evaluation—to reach more young clients in different market segments with innovative financial products and services.

**Diener, O. (2011, December). FIELD Brief 16: Facilitating Client Protection, Financial Literacy, and Consumer Awareness in the West Bank & Gaza. Accessible at: <http://microlinks.kdid.org/library/field-brief-16-facilitating-client-protection-financial-literacy-and-consumer-awareness-west>**

This FIELD Brief, part of the FIELD-Support LWA Knowledge Series, discusses practitioner learning from a cross-cutting initiative to strengthen consumer protection and financial literacy in the West Bank and Gaza, under the Expanded and Sustained Access to Financial Services (ESAF) program. The initiative was led by FHI 360 with



support from implementing partners, CHF International, Development Innovations Group, and Making Cents International.

**Davis, R. (2010, January). Employment: Training Helps Develop Key Skills for Work. *Financial Times*. Accessible at: [http://www.ft.com/cms/s/0/7c627ba4-0ad9-11df-8a26-00144feabdc0,dwp\\_uuid=ea045956-0af3-11df-8a26-00144feabdc0.html](http://www.ft.com/cms/s/0/7c627ba4-0ad9-11df-8a26-00144feabdc0,dwp_uuid=ea045956-0af3-11df-8a26-00144feabdc0.html)**

This article in the *Financial Times* discusses the potential returns for companies who invest in local youth workforce development.

**Drummond, J. (2011, August). Uprisings put spring in entrepreneurs step. *The Financial Times*. Accessible at: <http://www.ft.com/intl/cms/s/0/0932dfe8-c329-11e0-9109-00144feabdc0.html#axzz1mU0SBXuo>**

This feature of *The Financial Times* shares the story of an entrepreneur in Dubai who has seen his job finding website flourish across Arab countries.

**The Economist. (2011, February). Business: Uncorking enterprise. Print addition. Accessible at: <http://www.economist.com/node/18227144>**

This article published in *The Economist* presents that case that entrepreneurship is the future for the young unemployed but that a series of reforms need to be put in place to help these youth along.

**The Economist. (2011, May). Young, gifted and blocked; South Korean entrepreneurs. Print Addition. Accessible at: <http://www.economist.com/node/18682342>**

This article featured in the business section of *The Economist* discusses how the Korean economy, dominated by the chaebol (monopolies), is contributing to the rising unemployment levels of youth attempting to break into the markets.

**The Economist. (2011, September). Jobless Young: Left Behind. Print addition. Accessible at: <http://www.economist.com/node/21528614>**

This piece published in the briefings section of *The Economist* discusses how the rising rate of youth unemployment will have harmful effects that will be felt for decades, not only for those unemployed but for society at large.

**Egel, D., & Salehi-Isfahani, D. (2010). Youth Transitions to Employment and Marriage in Iran: Evidence from the School-to-Work Transition Survey. Development Gateway, & Middle East Youth Initiative. Accessible at: <http://www.shababinclusion.org/content/document/detail/1627/>**

In this paper, the authors study the factors that affect transitions to employment and marriage in Iran using the 2005 *School-to-Work Transition Survey* (SWTS). As this survey contains detailed retrospective data on education, employment, and marital outcomes for youth ages 15-29, it provides a new and valuable tool for exploring the challenges facing these youth.

**Eijdenberg, E. (2010). Entrepreneurial Motivation in a Developing Country. Youth Seen. For a copy of this paper, contact: [communication@uptoyoutoo.org](mailto:communication@uptoyoutoo.org)**

This paper examines youth's motivations for engaging in micro-entrepreneurial activities in Uganda.





**Elliott, W., Sherraden, M., Johnson, L., & Guo, B. (2010). Young Children’s Perceptions of College and Saving: Potential Role of Child Development Accounts. *Children & Youth Services Review*, 32(11). 1577-1584. Available for purchase at: <http://dx.doi.org/10.1016/j.childyouth.2010.03.018>**

This U.S.-focused paper explores young children’s perceptions and expectations about attending college, and the potential influence of a savings program on shaping children’s perceptions about paying for college. As part of a four-year study of a school-based college savings program called *I Can Save*, this paper uses qualitative evidence from interviews conducted in second and fourth grades with a diverse group of 51 children.

**Elliott, W., Webley, P., & Friedline, T. (2011). Two Accounts for Why Adolescent Savings is Predictive of Young Adult Savings: An Economic Socialization Perspective and an Institutional Perspective. Washington University, Center for Social Development. Accessible at: <http://csd.wustl.edu/Publications/Documents/WP11-34.pdf>**

Using longitudinal data (N = 694) from the Panel Study of Income Dynamics (PSID) and its supplements, this paper asks whether having savings as an adolescent (ages 13 to 17) predicts having savings as a young adult (ages 18 to 22). Policy implications are discussed using both approaches and conclusions are drawn about how the approaches can be combined to create a saving intervention for adolescents.

**ESAF Program. (2011, October). ESAF & Youth Financial Services. Accessible at: [http://microlinks.kdid.org/sites/microlinks/files/resource/files/Factsheet\\_Youth\\_Final%20\(3\).pdf](http://microlinks.kdid.org/sites/microlinks/files/resource/files/Factsheet_Youth_Final%20(3).pdf)**

This technical factsheet outlines the key components of The ESAF program. This program has taken a holistic approach toward enhancing youth financial capabilities and services in Palestine, through initiatives including consumer awareness and financial literacy, microfinance product development, savings promotion, and entrepreneurship.

**Ferguson, K. (2010, April). Social Development, Social Enterprise, and Homeless Youth. Oxford Scholarship Online Monographs. Available for purchase at: <http://www.oxfordscholarship.com/oso/public/content/socialwork/9780199732326/acprof-9780199732326-chapter-008.html>**

This paper challenges traditional service delivery for homeless youth for its failure to replace street-survival behaviors with other legal, income-generating activities. The paper suggests that through social enterprises, homeless youths can acquire vocational and business skills, mentorship, clinical treatment, and linkages to services to facilitate their economic and social self-sufficiency.

**Field, E., Jayachandran, S., & Pande, R. (2010, January). Do Traditional Institutions Constrain Female Entrepreneurship? A Field Experiment on Business Training in India. MicroFinance Gateway. Accessible at: <http://www.microfinancegateway.org/p/site/m//template.rc/1.9.51332>**

This paper examines how restrictions imposed by traditional religious and caste institutions in India influence women’s business activity. It is based on an experiment where a sample of poor self-employed women were trained in financial literacy and business skills, and encouraged to identify financial goals. While the sample was homogenous in terms of socio-economic status, they had different restrictions on mobility and social interactions owing to differences in caste and religion. The experiment revealed that training increased borrowing and business income for upper caste (UC) Hindu women, while it had no significant effects on Muslim and scheduled caste (SC) women.



**The Financial Times. (2011, August.) The dangers of youth's labour lost. *The Financial Times*. Accessible at: [http://www.ft.com/intl/cms/s/d60bbc9c-c4dc-11e0-9c4d-00144feabdc0,Authorised=false.html?\\_i\\_location=http%3A%2F%2Fwww.ft.com%2Fcms%2Fs%2F0%2FF60bbc9c-c4dc-11e0-9c4d-00144feabdc0.html&\\_i\\_referer=http%3A%2F%2Freferyned#axzz1mU0SBXu0](http://www.ft.com/intl/cms/s/d60bbc9c-c4dc-11e0-9c4d-00144feabdc0,Authorised=false.html?_i_location=http%3A%2F%2Fwww.ft.com%2Fcms%2Fs%2F0%2FF60bbc9c-c4dc-11e0-9c4d-00144feabdc0.html&_i_referer=http%3A%2F%2Freferyned#axzz1mU0SBXu0)**

This anonymous article in *The Financial Times* presents the issues that countries will soon face is the youth continue to remain unemployed as well as what the older generations can do to help.

**FindYouthInfo. (2011, December). Training Youth Adults how to Save at Work. Accessible at: [http://www.findyouthinfo.gov/spotlight\\_trainingYoungAdults.shtml](http://www.findyouthinfo.gov/spotlight_trainingYoungAdults.shtml)**

This article spotlights the Federal Deposit Insurance Corporation and America Saves initiative, "Young America Saves". This collaboration seeks to change savings behavior by initially offering youth-serving organizations the opportunity to participate in a pilot project to promote workplace savings in an insured account.

**Fye, S.O. (2010, August). Resettlement Process Framework (RPF). Government of Sierra Leone, & World Bank. Accessible at: [http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2010/10/20/000334955\\_20101020043448/Rendered/PDF/RP10090P1210521IC10AFR1RPF1P121052.pdf](http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2010/10/20/000334955_20101020043448/Rendered/PDF/RP10090P1210521IC10AFR1RPF1P121052.pdf)**

This paper presents the process framework for implementing the *Youth Employment Support Project* for Sierra Leone. The objective of the project is to increase access to short-term employment opportunities and to improve the employability of targeted youth.

**Geoghegan, P. (2011, November). Zambia's Young People Want to Work. *The Guardian*. Accessible at: <http://www.guardian.co.uk/journalismcompetition/zambias-young-people-want-to-work>**

This article looks at the Barclays and Plan International Initiative "Banking on Change", a community based Microfinance program in Zambia.

**Giles, C., & Clendenning, A. (2012, January). Nearly Half of Spaniards under 25 years old now Unemployed. *The Huffington Post*. Accessible at: [http://www.huffingtonpost.com/2012/01/27/spain-unemployment-rate-affects-1-4-workers\\_n\\_1237693.html?ref=unemployment](http://www.huffingtonpost.com/2012/01/27/spain-unemployment-rate-affects-1-4-workers_n_1237693.html?ref=unemployment)**

This article featured in *The Huffington Post* discusses the plight of the youth in Spain trying to find work, and the role that government has played in this dilemma.

**Global Education Initiative. (2010). European Roundtable on Entrepreneurship Education Manifesto. World Economic Forum. Accessible at: [http://www.weforum.org/pdf/GEI/GEI\\_manifesto\\_2010\\_1.pdf](http://www.weforum.org/pdf/GEI/GEI_manifesto_2010_1.pdf)**

This paper outlines the Global Education Initiative's argument for Europe to increase its investment in developing entrepreneurship skills in youth. It also includes suggestions on how to achieve this.

**Groesbeek, X., et al. (2010). Pitfalls and Possibilities: A Collection of Papers Investigating Youth Entrepreneurship. Youth Seen. For a copy of this publication, contact: [communication@uptoyoutoo.org](mailto:communication@uptoyoutoo.org)**

This publication, an initiative of Youth Seen, includes nine papers from Dutch Masters students studying youth entrepreneurship and youth-inclusive financial services in Uganda, Tanzania, Kenya, South Africa and Swaziland.



**Grunder, A. (2010). The Future Promise of any Nation can be Directly Measured by the Present Prospects of its Youth. Youth Seen. For a copy of this paper, contact: communication@uptoyoutoo.org**

Through interviews with policymakers, NGOs, youth, and professionals in Addis Abba, Ethiopia, this paper examines how to facilitate environments conducive to youth entrepreneurship.

**Hamdan, S. (2011, November). Promoting Job Creation by Tearing Down Traditions. *The New York Times*. Accessible at: [http://www.nytimes.com/2011/11/17/world/middleeast/17iht-M17-WORK.html?pagewanted=2&sq=youth unemployment&st=nyt&scp](http://www.nytimes.com/2011/11/17/world/middleeast/17iht-M17-WORK.html?pagewanted=2&sq=youth%20unemployment&st=nyt&scp)**

This article in *The New York Times* attributes the urgent issue of youth unemployment to not just quality of education and lack of private sector involvement, but social attitudes towards gender roles in work, primarily in the Middle East.

**Hempel, K., & Cunningham, W. (2010). Investing in Your Country's Children and Youth: Good Policy, Smart Economics. The World Bank. Accessible at: [http://siteresources.worldbank.org/INTCY/Resources/395766-1187899515414/Note-Investing\\_Countrys\\_CY\\_Aug\\_2010.pdf](http://siteresources.worldbank.org/INTCY/Resources/395766-1187899515414/Note-Investing_Countrys_CY_Aug_2010.pdf)**

This note argues that investing in children and youth is smart economics. Countries that produce a skilled, healthy, and productive workforce are better positioned in the global economy to achieve economic prosperity, political stability, and social well-being. Since capacities built during childhood and the youth period largely determine adult outcomes, the authors argue that effective investments in young people provide important returns not only to the individual and the community, but to society as a whole.

**Hofer, A., & Delaney, A. (2010). Shooting for the Moon: Good Practices in Local Youth Entrepreneurship Support. OECD Local Economic and Employment Development (LEED) Working Papers. OECD Publishing. Accessible at: [http://www.ballymun.org/downloads/OECD\\_2010-Good\\_practices\\_in\\_local\\_youth\\_entrepreneurship\\_support.pdf](http://www.ballymun.org/downloads/OECD_2010-Good_practices_in_local_youth_entrepreneurship_support.pdf)**

This paper includes research and policy documentation about the positive role of youth entrepreneurship in local development and provides guidance on how youth entrepreneurship can be promoted and supported locally by partnerships of public and private agents. The paper highlights the key roles of schools, universities, incubators and business support agencies.

**Ierapetritis, D. G., Lagos, D.A., & Balomenou, A.K. (2010). Outlining the Determinants of Youth Entrepreneurship in the Greek Periphery. *International Journal of Entrepreneurship and Small Business*, 11(2). Accessible at: <http://inderscience.metapress.com/openurl.asp?genre=article&issn=1476-1297&volume=11&issue=2&spage=205>**

This paper explores the main characteristics of young entrepreneurs operating in the Greek periphery, the factors that encourage or discourage them from starting a business, and the factors that help or hinder their success once they have established their business.

**IFAD. (2010, 24 May). Speech by IFAD President at the African Amicale and United Nations Women's Guild African Group. Africa Week Celebrations – Ensuring a Sustainable Future for Youth in Africa. Accessible at: <http://www.ifad.org/events/op/2010/africa.htm>**

This speech by IFAD president Kanayo F. Nwanze opened 2010's Africa week; the week focused on creating a sustainable future for Africa's youth in part through entrepreneurship.



**International Fund for Agricultural Development (IFAD). (2011, February). Meeting on Youth Entrepreneurship & Rural Micro enterprising: suggestions and recommendations from young entrepreneurs. Accessible at: [http://www.ifad.org/events/gc/34/lac/brochure\\_e.pdf](http://www.ifad.org/events/gc/34/lac/brochure_e.pdf)**

This brochure sums up the discoveries of the IFAD: Latin American and Caribbean division’s meeting on youth entrepreneurship and rural micro enterprising. The meeting brought together five emerging rural youth leaders from across the region, where they discussed the challenges and opportunities facing young rural entrepreneurs. The conversation centered on finding solutions to the main challenges, with recommendations and reflections on everything from venture capital and risk to asset creation and education.

**International Center for Research on Women. (2010). The Role of Economic Empowerment Strategies in Reducing HIV Vulnerability Among Girls and Young Women. Accessible at: <http://www.icrw.org/publications/role-economic-empowerment-strategies-reducing-hiv-vulnerability-among-girls-and-young-women>**

This paper draws on published literature related to HIV and girls and young women, and economic empowerment programs among adult women, young women, and girls. The paper addresses, among other topics, through what pathways economic empowerment might contribute to HIV reduction among girls and young women and to what extent girls are currently being reached by combined economic empowerment and HIV programs.

**International Labour Office. (2010-2011). Fact Sheet: Youth Employment. Accessible at: <http://social.un.org/youthyear/docs/youth-employment.pdf>**

This fact sheet is part of a collaborative effort of the Inter-Agency Network for Youth Development, coordinated by the United Nations Programme on Youth. It was done as part of a series of fact sheets to support the International Year of Youth. It provides facts on the state of youth employment around the world, as well as UN commentary on the issue.

**International Labour Office, Youth Employment Programme. (2011, February). Policy Options to Support Young Workers during Economic Recovery. Accessible at: [http://www.ilo.org/employment/Whatwedo/Publications/WCMS\\_151459/lang--en/index.htm](http://www.ilo.org/employment/Whatwedo/Publications/WCMS_151459/lang--en/index.htm)**

This policy brief highlights a number of lessons learned from the implementation of initiatives by governments as well as various social partners during past economic crises affecting youth employment and youth at risk. These initiatives have included measures to sustain youth employment through various incentives programs and policies for new employment, employment services, skills development, income support, public works and community services, and youth entrepreneurship. This brief could be taken into consideration to design interventions aimed at promoting decent work for young people during economic recovery.

**International Labour Organization. (2010). Characterizing the School-to-Work Transitions of Young Men and Women: Evidence from the ILO School-to-Work Transition Surveys. Accessible at: [http://www.ilo.org/wcmsp5/groups/public/---ed\\_emp/---emp\\_policy/documents/publication/wcms\\_141016.pdf](http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_policy/documents/publication/wcms_141016.pdf)**

This paper is based on the results of the *School-to-Work Transition Survey* (SWTS) the ILO conducted in Azerbaijan, China, Egypt, Iran, Kosovo, Mongolia, Nepal and Syria between 2004 and 2006. The SWTS was developed to quantify the relative ease or difficulty faced by young people in transitioning to a job that meets the basic criteria of “decency,” namely a job that provides the worker with a sense of permanency, security and personal satisfaction. The current thematic synthesis is based on the transition surveys that were conducted in eight countries in Asia, CIS, and the Middle East between 2004 and 2006.



**International Labour Organization. (2010, August). Highest Youth Unemployment Ever: An Interview with ILO Economist Sara Elder. Accessible at: [http://www.ilo.org/global/About\\_the\\_ILO/Media\\_and\\_public\\_information/Broadcast\\_materials/Videointerviews/lang--en/docName--WCMS\\_143367/index.html](http://www.ilo.org/global/About_the_ILO/Media_and_public_information/Broadcast_materials/Videointerviews/lang--en/docName--WCMS_143367/index.html)**

In 2009, global youth unemployment reached its highest level on record and is expected to increase through 2010. ILO TV interviewed ILO economist Sara Elder on the topic.

**International Labour Organization. (2010). Increasing the Employability of Disadvantaged Youth: Responding to the Impact of the Financial and Economic Crisis. Accessible at: [http://www.ilo.org/wcmsp5/groups/public/---ed\\_emp/---ifp\\_skills/documents/publication/wcms\\_143824.pdf](http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---ifp_skills/documents/publication/wcms_143824.pdf)**

This draft technical note looks at ways to enhance the employment potential of disadvantaged young people so that they can more readily enter (or re-enter) the labor market as countries rebound from the global economic crisis.

**Jorgensen, M., & Morris, P. (2010). Tribal Experience with Children's Accounts. *Children & Youth Services Review*, 32(11), 1528-1537. Available for purchase at: <http://dx.doi.org/10.1016/j.childyouth.2010.03.017>**

An important frontier in savings policy and research is the effectiveness of accounts at birth. This paper presents ideas and initial findings from the experience of American Indian nations with such policies. It describes the motivations for creating "minors' accounts," which are offered by approximately 70 tribes. These tribes are the only jurisdictions in the nation to offer universal, unrestricted accounts for children. Their experiences and ideas offer important insights for mainstream policymakers and program managers (in the U.S. and elsewhere) about how to design effective children's accounts policy.

**Kilara, T. (2011, November.) Blog: Phillipines: Driving Innovation in Youth Savings. YouthSave. Accessible at: <http://youthsave.org/content/blog-philippines-driving-innovation-youth-savings>**

This blog post details the "kiddie Account Program" launched by The Central Bank of Phillipines, Bangko Sentral nj Pilipinas. This program is the first initiative in a developing country, spearheaded by the Central Bank that allows young children to open accounts.

**Lin, J.Y. (2011). New Structural Economics: A Framework for Rethinking Development. *World Bank Research Observer*, 26 (2), 193 – 221. Accessible at: <http://wbro.oxfordjournals.org/content/26/2/193.full.pdf+html>**

The new structural economics outlined in this paper suggests a framework to complement previous approaches in the search for sustainable growth strategies. It takes into consideration that an economy's structure of factor endowments evolves from one level of development to another, each level is a point along the continuum from low agrarian economy to a high-income industrialized economy and last that at each given level the market is the basic mechanism for effective resource allocation.

**Lubwama, A., & Rekogama, K.M.D.B. (2011, November). Institutionalizing Youth Financial Services to Achieve Scale. The SEEP Network. Accessible at: [http://www.seepnetwork.org/filebin/YFSPLP\\_Institutionalizing\\_final.pdf](http://www.seepnetwork.org/filebin/YFSPLP_Institutionalizing_final.pdf)**

This technical note explores key components and issues around the institutionalization of youth financial services, based on their individual experiences. Topics that are explored include key considerations, steps, and challenges of institutionalization. This document primarily examines differences in institutionalizing youth financial products as opposed to financial products targeted to non-youth.



**Maitland, A. (2012, January). Entrepreneurs Aim to Benefit Communities. *Financial Times*. Accessible at: <http://media.ft.com/cms/23dbebaa-46eb-11e1-bc5f-00144feabdc0.pdf>**

This article is part of the *Financial Times* special report “Investing in Young People 2012”. It highlights the importance of leadership qualities in youth entrepreneurs, but how hard it can be for them to develop these skills by including stories from youth entrepreneurs and organizations that work with them.

**ManpowerGroup. (2011). “Manufacturing” Talent for the Human Age. Accessible at: <http://www.experis.us/Client-File-Pile/Site-Documents/ManufacturingTalent.pdf>**

The goal of this paper is to help employers who reduced their workforce size during the recession and are now affected by the current global talent shortage. It presents the results of Manpower Group’s 2011 Annual Talent Shortage Survey of nearly 40,000 employers across 39 countries and territories and looking at a long-term workforce strategy that distinguishes “just in time hiring” and “on-demand” talent.

**Marxuach, S. M. (2010). Asset building in Puerto Rico: A study of Children’s Development Accounts in Caguas. *Children & Youth Services Review*, 32(11), 1555-1560. Accessible at: <http://csd.wustl.edu/Publications/Documents/WP09-48.pdf>. Full publication available for purchase at: <http://dx.doi.org/10.1016/j.chilyouth.2010.03.031>**

In this paper, the authors examine the establishment and operations of a CDA program in Caguas, Puerto Rico, testing whether asset-building policies can provide a new approach to social welfare in Latin American countries and Hispanic communities in the United States.

**McKinsey & Company, Social Sector Office. The Business of Empowering Women. (2010). Accessible at: [http://www.cherieblairfoundation.org/uploads/pdf/the\\_business\\_of\\_empowering\\_women.pdf](http://www.cherieblairfoundation.org/uploads/pdf/the_business_of_empowering_women.pdf)**

This paper draws on insights from interviews with more than 50 leaders and experts in the private and social sectors who focus on women’s economic empowerment, as well as a global survey of nearly 2,300 senior private sector executives, soliciting their views on their organizations’ current and prospective involvement in women’s economic empowerment in developing countries and emerging markets. Particular sections of this publication specifically address the need to support and invest in adolescent girl’s growth in education and business training.

**Meyer, J., Masa, R., & Zimmerman, J. (2010). Overview of Child Development Accounts in Developing Countries. *Children & Youth Services Review*, 32(11). 1561-1569. Accessible at: <http://csd.wustl.edu/Publications/Documents/WP09-55.pdf>. Full publication available for purchase at: <http://dx.doi.org/10.1016/j.chilyouth.2010.03.013>**

This paper offers a review of Child Development Accounts in developing countries, including the types of institutions offering CDAs, and design features and delivery mechanisms common among such accounts. The paper concludes with implications of this analysis for policymakers and researchers.

**Mkatini, S.N. (2010). Female Youth Entrepreneurship Support Structures in South Africa. *Youth Seen*. For a copy of this paper, contact: [communication@uptoyoutoo.org](mailto:communication@uptoyoutoo.org)**

This paper explores how young female urban entrepreneurs in South Africa can access and influence available support structures for creating formal SMEs. The paper includes a review of existing support structures for this cohort and interviews with young women in the townships of Johannesburg.



**Mlatsheni, C., & Leibbrandy, M. (2011, January). Youth unemployment in South Africa: challenges, concepts and opportunities. *Journal of International Relations and Development*, 14(1), 118 – 126. Accessible at: <http://www.palgrave-journals.com.proxyau.wrlc.org/jird/journal/v14/n1/full/jird201024a.html>**

The article clarifies the relational features that hinder a successful transition of youth into the labor market. These include both the human capital processes that prepare youth for entry into the labor market and the labor market environment that confronts youth by examining the success of entrepreneurship as a youth development policy in South Africa.

**Montez, D. (2010, August). Young Africans' Access to Financial Information and Services: Lessons from Surveys in Kenya and Ghana. *InterMedia*. Accessible at: <http://www.yfslink.org/resources/case-studies/intermedia>**

This brief presents findings that came out of the 2009 *AudienceScapes* surveys on youth access to financial information and services in Ghana and Kenya. It aims to provide guidance to the many development organizations active in financial services and mobile money projects.

**Morcos, C., & Sebstad, J. (2011, June). Financial Education for Adolescent Girls. Accessible at: [http://www.yfslink.org/resources/general-resources/Financial\\_education\\_for\\_adolescent\\_girls](http://www.yfslink.org/resources/general-resources/Financial_education_for_adolescent_girls)**

This paper conducts a landscape assessment of organizations delivering or facilitating financial education programs, identifies the purpose of the financial education, reviews the associated curricula (when available), understands target groups, and analyzes content and delivery. These findings and recommendations are then used to inform future approaches on how to extend financial education to adolescent girls.

**Mundy, S. (2012, January). Improved employment prospects crucial for stability. *Financial Times*. Accessible at: <http://media.ft.com/cms/23dbebaa-46eb-11e1-bc5f-00144feabdc0.pdf>**

This article is part of the *Financial Times* special report “Investing in Young People 2012”. It discusses the battle youth face when they graduate universities and find no employment opportunities due to lack of job creation. Much of this is due to the corruption of the political system, allocating funds away from job creation opportunities and creating cynicism in their young people.

**Murray, S. (2010, January). Education: New College Sets High Standards to Mold Africa's Future Leaders. *Financial Times*. Accessible at: [http://www.ft.com/cms/s/0/78758108-0ad9-11df-8a26-00144feabdc0,dwp\\_uuid=ea045956-0af3-11df-8a26-00144feabdc0.html](http://www.ft.com/cms/s/0/78758108-0ad9-11df-8a26-00144feabdc0,dwp_uuid=ea045956-0af3-11df-8a26-00144feabdc0.html)**

This article in the *Financial Times* profiles Ghana's Ashesi University, which was founded on the belief that the most powerful way to change the world is to educate its future leaders.

**Murray, S. (2010, January). Future Hinges on Keeping Doors Open. *Financial Times*. Accessible at: [http://www.ft.com/cms/s/0/8616572e-0ad9-11df-8a26-00144feabdc0,dwp\\_uuid=ea045956-0af3-11df-8a26-00144feabdc0.html](http://www.ft.com/cms/s/0/8616572e-0ad9-11df-8a26-00144feabdc0,dwp_uuid=ea045956-0af3-11df-8a26-00144feabdc0.html)**

This article in the *Financial Times* profiles the first in a series of reports on youth entrepreneurship completed by Youth Business International. This report identifies steps that governments, businesses, and civil society groups can take to foster entrepreneurship among young people.



**Murray, S. (2012, January). Jobless Generation Hungry for Change. *Financial Times*. Accessible at: <http://media.ft.com/cms/23dbebaa-46eb-11e1-bc5f-00144feabdc0.pdf>**

This article is part of the *Financial Times* special report “Investing in Young People 2012”. It discusses how social media has provided the youth with a voice but that the issues they have brought light to, mainly unemployment have still not been properly addressed.

**Murray, S. (2012, January). Disenfranchised Youth has Positive Role to Play in Improving Cities. *Financial Times*. Accessible at: <http://media.ft.com/cms/23dbebaa-46eb-11e1-bc5f-00144feabdc0.pdf>**

This article is part of the *Financial Times* special report “Investing in Young People 2012”. It discusses that how the biggest challenge to improving conditions for the youth is to harness their energy into activities that improve urban life for everyone.

**Murray, S. (2012, January). Policy Change: Youth has the potential. *The Financial Times*. Accessible at: <http://www.ft.com/intl/cms/s/0/05e2cc6e-4217-11e1-9506-00144feab49a.html#axzz1mIrJ3wSg>**

This article in *The Financial Times* highlights The United States Agency for International Development’s (USAID) newest initiative “Youth in Development Policy”. It is one of the few comprehensive efforts to be focused on young people and global development to have been launched by a large bilateral donor institution.

**Nam, Y., Kim, Y., Clancy M., Zager, R., & Sherraden, M. (2011). Do Child Development Accounts promote account holding, saving, and asset accumulation for children’s future? Evidence from a statewide randomized experiment. Washington University, Center for Social Development. Accessible at: <http://csd.wustl.edu/Publications/Documents/WP11-33.pdf>**

This study examines the impacts of Child Development Accounts (CDAs) on account holding, saving, and asset accumulation for children, using data from the SEED for Oklahoma Kids experiment (SEED OK). SEED OK provides a 529 college savings plan account to every infant in the treatment group with automatic account opening and initial deposits. The results suggest that universal CDAs can result in higher levels of savings and asset accumulation targeted for children’s future development.

**O’Higgins, Niall. (2010). The Impact of the Economic and Financial Crisis on Youth Employment: Measures for labour market recovery in the European Union, Canada, and the United States. International Labour Office, Youth Employment Programme. Accessible at: [http://www.ilo.org/employment/Whatwedo/Publications/WCMS\\_154365/lang--en/index.htm](http://www.ilo.org/employment/Whatwedo/Publications/WCMS_154365/lang--en/index.htm)**

This paper forms part of the regional analyses that the International Labour Office has been conducting to improve knowledge of the youth employment measures taken by countries to promote the recovery of the youth labor markets. It introduces the aspects of the global crisis that impact youth employment and affect main youth labor market indicators. It reviews the policies and programs adopted by different countries to mitigate these effects. It concludes by distilling lessons learned from recent and past crises.

**Pathak, P., Holmes, J., & Zimmerman, J. (2011). Accelerating Financial Capability Among Youth: Nudging New Thinking. New America Foundation. Accessible at: <http://www.newamerica.net/sites/newamerica.net/files/policydocs/AcceleratingFinancialCapabilityamongYouth.pdf>**

This paper argues that common definitions of financial capability understate the role of psychological barriers to





establishing sound financial behaviors, namely savings habits. Drawing on insights from psychology and behavioral economics, we explore these missing psychological variables in the standard financial capability equation and suggest mechanisms, or nudges, to overcome those barriers to accelerate financial capability among low-income youth. Our intended audience includes development practitioners and scholars focusing on global development, financial inclusion, and asset building. Very little work, to our knowledge, has been done on exploring the nexus between savings and habit formation. Though we acknowledge that the goals of financial capability vary and do not focus solely on forming savings habits, we believe it is an important outcome of financial capability. Additionally, while the proposed nudges have been administered, and in some cases tested, in the fields of public health, education, and financial services, they have not been extensively tested in the youth savings context. With that in mind, this paper is intended primarily to spur debate and provide ideas for further testing in the emerging field of youth savings.

**Population Council. (2010). Education and Transition to Work among Youth in Andhra Pradesh. Accessible at: [http://www.popcouncil.org/pdfs/2010PGY\\_YouthInIndiaBrief27.pdf](http://www.popcouncil.org/pdfs/2010PGY_YouthInIndiaBrief27.pdf)**

This brief is a part of a sub-nationally representative study undertaken for the first time in India of key transitions experienced by young people in six Indian states. This brief is based on data obtained from 2,479 young men and 4,848 young women aged 15–24 in Andhra Pradesh.

**Population Council. (2010). Transition to Work Roles Among Youth in India. Accessible at: [http://www.popcouncil.org/pdfs/2010PGY\\_YouthInIndiaBrief32.pdf](http://www.popcouncil.org/pdfs/2010PGY_YouthInIndiaBrief32.pdf)**

Looking at the current employment situation of youth in India, this policy brief argues that significant investment in terms of appropriate policies and programs are required to improve the employability of youth in the country and thereby enable them to find full and productive employment.

**Ramdoss, S., Mullinax, A., & Storm, L. (2011, September). After Hours Seminar #55: Financial Inclusion for Youth: Reaching the Next Generation. Accessible at: <http://microlinks.kdid.org/library/financial-inclusion-youth-reaching-next-generation-presentation-and-screencast>**

The presentation “Financial Inclusion for Youth: Reaching the Next Generation” which took place at the QED group has been uploaded as a webcast. Viewers can hear and see presenters from BRAC, SEEP Network, and Making Cents International discussing program results, scaling up, and creating stronger linkages to youth.

**Reed, S. (2011, January). Tunisia’s Dangerous Job Shortage. *Business Week*. Accessible at: [http://www.businessweek.com/magazine/content/11\\_05/b4213013748688.htm?chan=magazine+chchann\\_news+-+global+economics](http://www.businessweek.com/magazine/content/11_05/b4213013748688.htm?chan=magazine+chchann_news+-+global+economics)**

This article in *Business Week* looks at how youth unemployment set the stage for the Tunisian revolution, and brought to light the region’s (North Africa and the Middle East) economic fragility.

**Salehi-Isfahani, D. (2010, September). Iranian Youth in Times of Economic Crisis. The Dubai Initiative. Accessible at: <http://www.dsg.ae/LinkClick.aspx?fileticket=YduZmXZavuk%3d&tabid=308&mid=826>**

This paper reviews evidence on youth transitions in Iran, using recent survey data for 2007 and 2008, to show how the economic crisis since 2008 has affected youth transitions to employment and to marriage. It also shows how transitions differ by family background and by region of residence – rural and urban.



**Salmon, F. (2011, December). The Global Youth Unemployment Crisis. Reuters. Accessible at: <http://blogs.reuters.com/felix-salmon/2011/12/22/the-global-youth-unemployment-crisis/>**

This opinion piece posted in *Reuters*, discusses the alarming rate of unemployment across the globe as well as the damages that it can bring.

**Sayre, E., & Kraetsch, M. (2011, April). Does Palestinian Labor Law Hurt Employment Possibilities for Palestinian Youth?. Middle East Youth Initiative. Accessible at: <http://www.shababinclusion.org/content/document/detail/1783/>**

This policy outlook considers the implications of the Palestinian Labor Law on unemployment duration for young Palestinians in the labor market, and suggests alternative choices for policymakers in the Palestinian Territories seeking to shorten youth unemployment duration. In this regard, easing school-to-work transitions for Palestinian youth may require reforms that both loosen labor market restrictions while simultaneously providing workers with alternative forms of social protection.

**Seligson, H. (2011, July). Arab Spring, Start-Up Summer? *The New York Times*. Accessible at: <http://www.nytimes.com/2011/07/17/business/global/egypts-entrepreneurs-look-beyond-the-revolution.html?pagewanted=all>**

This article published in *The New York Times* explores the entrepreneurial fervor of youth in Egypt and the role technology has played in these initiatives.

**Signhild, B. (2010). Youth Entrepreneurship in Swaziland: Pitfalls and Possibilities. Youth Seen. For a copy of this paper, contact: [communication@uptoyoutoo.org](mailto:communication@uptoyoutoo.org)**

In this paper, the author conducted interviews with youth taking part in the Youth Enterprise Services (YES) program at Manzini Youth Care in Manzini, Swaziland. The paper presents youth perspectives on the impact of the program in providing support and opportunities for entrepreneurship and how this has affected their well-being.

**Storm, L., & Macaulay, F. (2011). Making Cents International. Growing Potential: Microfinance-Plus Approaches for Cultivating the New Generation of Young Clients. *The Journal of Social Business*, 1(34). 80-101. Accessible at: [http://www.globalmicrocreditsummit2011.org/userfiles/file/Workshop%20Papers/L\\_%20Storm%20-%20Growing%20Potential%20Microfinance-Plus%20Approaches%20for%20Cultivating%20the%20New%20Generation%20of%20Young%20Clients.pdf](http://www.globalmicrocreditsummit2011.org/userfiles/file/Workshop%20Papers/L_%20Storm%20-%20Growing%20Potential%20Microfinance-Plus%20Approaches%20for%20Cultivating%20the%20New%20Generation%20of%20Young%20Clients.pdf)**

This paper presents an overview of the business and social case for serving young people with appropriate financial services. Using examples from several global financial institutions, it addresses the differences between youth and adult market segments as well as how financial products differ for young people. The paper presents practical guidelines to help institutions begin thinking about developing or adapting financial services for youth and will highlight the essential non-financial aspects of serving young people with financial services including life skills, health and business training as well as providing safe meeting spaces and mentoring. Finally, it concludes by discussing a vision for the youth-intensive financial services including a call for youth-friendly banking regulation, greater research and experimentation, especially with services for the most vulnerable youth, as well as the need for greater advocacy to encourage financial institutions to invest in appropriate, demand-drive financial services for young people.

**Storm, L., Porter, B., & Macaulay, F. (2010). Making Cents International. Emerging Guidelines for Linking Youth to Financial Services. *Enterprise Development and Microfinance*, 21(4). 307-323.**



**Accessible at:** [http://www.yfslink.org/resources/general-resources/copy\\_of\\_Accelerating\\_Financial\\_Capability\\_Nudging\\_New\\_Thinking?](http://www.yfslink.org/resources/general-resources/copy_of_Accelerating_Financial_Capability_Nudging_New_Thinking?)

This paper discusses: 1) the results of a global survey conducted in 2009 by Making Cents International; and 2) findings of leading NGOs and financial institutions which are pioneering youth-inclusive and youth-specific financial products. The outcomes of the survey findings and lessons learned have been synthesized into six 'Emerging Guidelines' for linking young people to financial services. Existing concerns are explained regarding defining and achieving impact, sustainability, scale and a favorable regulatory environment as it relates to youth-inclusive financial services. The paper concludes with practitioners' visions for this nascent field by 2020.

**UNESCO. (2010). Education, Youth and Development: UNESCO in Latin America and the Caribbean. Accessible at:** <http://unesdoc.unesco.org/images/0018/001891/189108e.pdf>

The MDGs and the Education for All (EFA) goals are analyzed from the perspective of youth in this paper, which also details the contributions made toward these goals by UNESCO programs and activities. The paper also presents progress achieved and innovative experiences at the country level.

**UNESCO. (2010). Introduction to Youth Poverty Alleviation through Tourism and Heritage: Youth PATH: An Education Tool for Sustainable Development. Accessible at:** <http://unesdoc.unesco.org/images/0018/001893/189373e.pdf>

This paper discusses the UNESCO *Youth Poverty Alleviation through Tourism and Heritage* (Youth PATH) project. The goal of this project is to train youth in poor communities of the Caribbean in the development and documentation of natural and cultural heritage sites to enable these sites to become the center of domestic and/or international tourism and in so doing, develop communities and reduce poverty.

**UNESCO. Strategy on African Youth 2009-2013. (2010). Accessible at:** <http://unesdoc.unesco.org/images/0018/001875/187571e.pdf>

On April 12, 2010, the UNESCO Executive Board endorsed this 5-year strategy that will guide UNESCO's work on youth development and civic engagement in Africa until 2013. The strategy was developed in close collaboration with Member States, the African Union Commission, and young people.

**UNICEF. (2010). Core Commitments for Children in Humanitarian Action. Accessible at:** [http://www.unicef.org/publications/files/CCC\\_042010.pdf](http://www.unicef.org/publications/files/CCC_042010.pdf)

This paper from UNICEF explains the goal of the *Core Commitments for Children* (CCC's) framework and outlines the program and operational commitments required to meet the CCC's, including livelihoods support for adolescents. It also shows how UNICEF helps achieve the CCC's through resource mobilization and direct support to partners.

**United Nations. (2010). Growing Together: Youth and the Work of the United Nations. Accessible at:** [http://www.un.org/esa/socdev/unyin/documents/growing\\_together.pdf](http://www.un.org/esa/socdev/unyin/documents/growing_together.pdf)

This paper highlights how the United Nations system and the young people it serves are growing together. By taking stock of UN system activities related to youth development, the paper assesses how effectively the United Nations system is responding to this important development challenge, and it helps to identify any gaps that may exist in their approach.

**United Nations. (2010, June). New 2010 Edition of the World Program of Action for Youth. Accessible at:** <http://www.un.org/esa/socdev/unyin/documents/wpay2010.pdf>



This publication was prepared in response to requests by youth non-governmental organizations, youth policy practitioners, and young people for a ready reference to the *World Programme of Action for Youth*, its 15 priority areas, and their corresponding proposals for action. It also includes the means for implementation at the national, regional and international levels.

**United Nations Economic and Social Commission for Western Asia and the United Nations Programme on Youth. (2010-2011). Regional Overview: Youth in the Arab Region. Accessible at: <http://social.un.org/youthyear/docs/Regional%20Overview%20Youth%20in%20the%20Arab%20Region-Western%20Asia.pdf>**

This fact sheet was done as part of a series of fact sheets to support the International Year of Youth. It gives an overview of the state of youth in the Arab region, including education, employment, health, and participation in decision-making processes. It also includes a summary of the UN approach to youth in the region, as well as national efforts to create youth policies.

**United Nations Economic Commission for Africa and the United Nations Programme on Youth. (2010-2011). Regional Overview: The State of Youth in Asia and the Pacific. Accessible at: <http://social.un.org/youthyear/docs/ESCAPFinal5.pdf>**

This fact sheet was done as part of a series of fact sheets to support the International Year of Youth. It gives an overview of the state of youth in Asia and the Pacific, including education, employment, health, and participation in decision-making processes. It also includes a summary of the UN approach to youth in the region, as well as national efforts to create youth policies.

**United Nations Economic Commission for Africa and the United Nations Programme on Youth. (2010-2011). Regional Overview: Youth in Africa. Accessible at: <http://social.un.org/youthyear/docs/Regional%20Overview%20Youth%20in%20Africa.pdf>**

This fact sheet was done as part of a series of fact sheets to support the International Year of Youth. It gives an overview of the state of youth in Africa, including education, employment, health, and participation in decision-making processes. It also includes a summary of the UN approach to youth in the region, as well as national efforts to create youth policies.

**Werdigier, J. (2011, November). Young Britons are willing but few jobs are in sight. *The New York Times*. Accessible at: <http://www.nytimes.com/2011/11/17/business/global/britons-are-young-ready-and-willing-but-few-jobs-in-sight.html?pagewanted=1&sq=youthunemployment&st=nyt&scp=9>**

This article in *The New York Times* discusses the impact that youth unemployment has had on not only the youth of England but the country as a whole and initiatives the government has taken to improve the situation.

**Westley, G. D., & Martin Palomas, X. (2010, September). Is There a Business Case for Small Savers? CGAP. Accessible at: <http://www.cgap.org/p/site/c/template.rc/1.9.47356/>**

This study examines quantitatively whether or not small savers—defined here as the half of all savings clients of a microfinance institution (MFI) with the smallest deposit account balances—contribute to or undermine the sustainability of the MFI. MFI sustainability has long been accorded a place of central importance in microfinance for reasons that are well known. Perhaps because of the necessary focus of microfinance for so many years on lending, achieving sustainability has often been thought of in terms of reducing loan granting and recovery costs



and charging sufficiently high loan rates. Arguably, less attention has been paid to the impact of other products, such as savings accounts and particularly small savings accounts, on MFI sustainability.

**Women’s Refugee Commission. (2010). Displaced Youth at a Glance. Accessible at: [http://womensrefugeecommission.org/reports/doc\\_download/528-displaced-youth-program-fact-sheet](http://womensrefugeecommission.org/reports/doc_download/528-displaced-youth-program-fact-sheet)**

This paper looks at displaced youth and the interventions needed to ensure them a brighter future, including livelihoods development. It reveals a lack of information available on the needs of these young people and discusses how the Women’s Refugee Commission plans to address this by conducting research, developing tools, and undertaking advocacy.

**World Bank Group. (2010, September). Youth and Employment in Post-Conflict Countries: The Psycho-Social Dimension. Accessible at: [http://siteresources.worldbank.org/INTLM/Resources/390041-1319047943696/CYDN\\_No2\\_Psychosocial\\_Employment.pdf](http://siteresources.worldbank.org/INTLM/Resources/390041-1319047943696/CYDN_No2_Psychosocial_Employment.pdf)**

This note discusses the under-explored phenomenon of the relationship among conflict and violence, psycho-social wellbeing and youth employment and the implications for policy and intervention.

**World Bank Group. (2010-2011). Fact Sheet: Youth as a Smart Investment. Accessible at: <http://social.un.org/youthyear/docs/youth-smart-investment.pdf>**

This fact sheet is part of a collaborative effort of the Inter-Agency Network for Youth Development, coordinated by the United Nations Programme on Youth. It was done as part of a series of fact sheets to support the International Year of Youth. It provides an overview of why investing in youth should be a concern, as well as UN commentary on the issue.

**World Bank Group. (2010, August). Youth Worldwide Risk Becoming a “Lost Generation.” Accessible at: <http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTCY/0,,contentMDK:22675604~menuPK:396483~pagePK:64020865~piPK:149114~theSitePK:396445,00.html>**

This article discusses the importance of investing in youth workforce development in light of the high rates of unemployment caused by the global economic crisis.

**Yifu Lin, J., & Cunningham, W. (2010, January). Opinion: Seizing Opportunity Now Will Make the World Fairer and Safer. *Financial Times*. Accessible at: [http://www.ft.com/cms/s/0/842fb0ae-0ad9-11df-8a26-00144feabdc0,dwp\\_uuid=ea045956-0af3-11df-8a26-00144feabdc0.html](http://www.ft.com/cms/s/0/842fb0ae-0ad9-11df-8a26-00144feabdc0,dwp_uuid=ea045956-0af3-11df-8a26-00144feabdc0.html)**

This article in the *Financial Times* discusses the need to invest greater resources in the global youth enterprise, employment and livelihoods development field.

**Yohalem, N., Pittman, K., & Lovick Edwards, S. (2010, January). Strengthening the Youth Development/ After-School Workforce: Lessons Learned and Implications for Funders. The Forum for Youth Investment, & Cornerstones for Kids. Accessible at: [http://www.forumforyouthinvestment.org/files/Strengthening\\_the\\_YD-AS\\_Workforce.pdf](http://www.forumforyouthinvestment.org/files/Strengthening_the_YD-AS_Workforce.pdf)**

This paper provides a brief summary of what is known about youth workers, why investments in this workforce matter, and what funders can do to spark and support these investments. The authors set the stage for discussions about how funders can support workforce development through strengthening and expanding youth development programs and systems.



**Youth Business International. (2010, November). Youth Entrepreneurship: Beyond Collateral. Accessible at: <http://www.youthbusiness.org/PDF/BeyondCollateral.pdf>**

This article makes the case that nonfinancial support should be recognized as an alternative to traditional types of collateral and guarantee to expand access to startup capital for young entrepreneurs.

**Youth-Inclusive Financial Services. (2011). Interview with Ali Faroun, Palestinian Monetary Authority. Accessible at: [http://www.yfslink.org/resources/videos/Ali%20Faroun\\_Palestinian\\_Monetary\\_Authority](http://www.yfslink.org/resources/videos/Ali%20Faroun_Palestinian_Monetary_Authority)**

Ali Faroun, Director of Consumer Relations and Market Conduct at the PMA, discusses the financial education initiative headed under his departments within the PMA and in cooperation with ESAF to raise the knowledge and understanding of financial products and services among Palestinians, especially in rural settings.

**Youth-Inclusive Financial Services. (2011). Interview with Ben Shell, Women's World Banking, Mongolia. Accessible at: <http://www.yfslink.org/resources/videos/ben-shell-women2019s-world-banking-mongolia>**

Ben Shell shares key lessons learned regarding the development of a youth savings product for girls between the ages of 7 and 24 in Mongolia. Specifically, Ben highlights the ways in which Women's World Banking adapted their market research tools to be more youth friendly and the role that appropriate marketing plays when developing financial products for young people.

**Youth-Inclusive Financial Services. (2011). Interview with Beth Porter, United Nations Capital Development Fund. Accessible at: [http://www.yfslink.org/resources/videos/Beth\\_Porter\\_United\\_Nations\\_Capital\\_Development\\_Fund](http://www.yfslink.org/resources/videos/Beth_Porter_United_Nations_Capital_Development_Fund)**

Beth Porter, policy coordinator for financial inclusion at UNCDF, discusses her work developing UNCDF's capacity in policy arenas for financial inclusion. The urgent need for equipping youth with the appropriate tools to take advantage of existing opportunities is emphasized, as is the importance of access to the broad range of financial services (insurance, savings, credit, payments etc.) that financial inclusion encompasses.

**Youth-Inclusive Financial Services. (2011). Interview with David Mukaru, Equity Bank, Kenya. Accessible at: [http://www.yfslink.org/resources/videos/David\\_Mukaru\\_Equity\\_Bank\\_Kenya](http://www.yfslink.org/resources/videos/David_Mukaru_Equity_Bank_Kenya)**

David Mukaru of Equity Bank outlines the tremendous opportunity for reaching out to 75% of Kenya's population, youth under 30. In addition to describing the challenges and adaptations Equity Bank underwent to better reach and serve youth, David outlines the business case for offering youth-inclusive financial products by outlining the benefits youth bring to product development and laying the foundation for long-lasting relationships.

**Youth-Inclusive Financial Services. (2011). Interview with Kimanathi Mutua, K-REP Group, Kenya. Accessible at: [http://www.yfslink.org/resources/videos/Kimanathi\\_Mutua\\_K-Rep\\_Group\\_Kenya](http://www.yfslink.org/resources/videos/Kimanathi_Mutua_K-Rep_Group_Kenya)**

CEO of the K-Rep Group, Kimanathi Mutua, discusses the two youth financial products offered: Youth Enterprise Support for new entrant entrepreneurs in Kenya aged 18-35, and Go Girl, which provides savings accounts to vulnerable adolescent girls as a means to develop financial knowledge and discipline.

**Youth-Inclusive Financial Services. (2011). Interview with Mohamed S. Al-Lai, Al Amal Microfinance Bank, Yemen. Accessible at: <http://www.yfslink.org/resources/videos/>**



### **Mohamed\_S\_Al-Lai\_Al\_Amal\_Microfinance\_Bank\_Yemen**

Founder and CEO of Al-Amal Microfinance Bank, Mohamed s. Al-Lai provides a brief overview of the bank, the first in the region to target women and children with savings and loan products. Mohamed addresses identification and collateral challenges the bank had to overcome working with women and youth. Special consideration is given to challenges overcome within the bank, such as youth-training and a redefinition of the notion of risk.

**Youth-Inclusive Financial Services. (2011). Interview with Nick Cain, Vittana, USA. Accessible at: [http://www.yfslink.org/resources/videos/Nick\\_Cain\\_Vittana\\_USA](http://www.yfslink.org/resources/videos/Nick_Cain_Vittana_USA)**

Nick Cain, International Partnerships Manager for Vittana, discusses the dual roles of Vittana as an engine for developing financial products (student loans), and as a person to person funder via its website, vittana.org. Specifics of how “risk-tolerant” capital provided by individual social investors around the world provide the capital Vittana’s microfinance partners need for making student-centered education loans in the developing world is outlined with examples from actual students.

**YouthSave Initiative.(2010). Youth Savings in Developing Countries:Trends in Practice, Gaps in Knowledge. Accessible at: <http://csd.wustl.edu/Publications/Documents/YouthSavingsMay2010.pdf>**

This paper explores the potential of youth savings accounts (YSAs) as an intervention at the nexus of youth development and financial inclusion by reviewing: 1) current evidence on the potential effects of YSAs on these two development goals; 2) current trends in the state of practice on YSAs in developing countries, drawing out any implications for achieving these goals; and 3) what information is still needed before we can fully understand whether and how YSAs could actually achieve this dual potential.

**Zeller-Berkman, S. (2010, September). Critical Development? Using a Critical Theory Lens to Examine the Current Role of Evaluation in the Youth Development Field. The American Evaluation Association. Accessible at: <http://onlinelibrary.wiley.com/doi/10.1002/ev.337/abstract>**

In this paper, the author analyzes evaluation in youth development and challenges the emphasis on individual youth outcomes as programmatic outcome measures. The author argues that this paradigm overemphasizes individual gains related to academic achievement or personal development at the expense of attention to community- or systems-level outcomes.



## Annex IV: 2010-2012 Resources on Youth Economic Opportunities: Books, Reports, and Studies

**Abdou, E., Fahmy, A., Greenwald, D., & Nelson, J. (2010, April). Social Entrepreneurship in the Middle East: Toward Sustainable Development for the Next Generation. Middle East Youth Initiative. Accessible at: <http://www.shababinclusion.org/content/document/detail/1576/>**

This report explores the pressure the “youth bulge” in the Middle East is putting on educational systems, labor markets, health care, natural resources, and infrastructure. It also outlines a social entrepreneurship model, which the authors of this report believe could be the model to address the multi-sectoral challenges young people in the Middle East face.

**Acharya, R., Kalyanwala, S., & Jejeebhoy, S.J. (2010). Broadening Girls’ Horizons: Effects of a Life Skills Education Program in Rural Uttar Pradesh. Population Council. Accessible at: [http://www.popcouncil.org/pdfs/2009PGY\\_IndiaLifeSkills.pdf](http://www.popcouncil.org/pdfs/2009PGY_IndiaLifeSkills.pdf)**

This report assesses the extent to which a promising and extensively implemented life skills education program—the *Better Life Options* program for adolescent girls in India—can empower adolescent girls and address the vulnerabilities they face. In particular, the project sought to assess the extent to which participation in the intervention program enhanced girls’ awareness of sexual and reproductive health matters; built agency in terms of mobility, decision-making and sense of self-worth; fostered egalitarian gender role attitudes; developed vocational skills and future work aspirations; influenced perceptions about marriage and their ability to negotiate marriage-related decisions; and succeeded in delaying marriage and first pregnancy.

**Adams, D., Boshara, R., Clancy, M., Cramer, R., Friedman, B., Howard, R., Krotki, K., Marks, E., Mensah, L., Rhodes, B., Rist, C., Scanlon, E., Williams Shanks, T., Sherraden, M., Stevens, J., Tivol, L., & Zager, R. (2010, September). Lessons from SEED: A National Demonstration of Child Development Accounts. Washington University, Center for Social Development. Accessible at: [http://csd.wustl.edu/Publications/Documents/SEEDSynthesis\\_Final.pdf](http://csd.wustl.edu/Publications/Documents/SEEDSynthesis_Final.pdf)**

*Saving for Education, Entrepreneurship, and Downpayment* (SEED) is a policy, practice, research, communication, and market development initiative designed to test the efficacy of, and inform policy for, a national system of savings and asset-building accounts for children and youth in the United States. SEED is implementing and studying inclusive saving in the form of Child Development Accounts (CDAs), established as early as birth and ideally lasting across the full life course for all Americans. This summary report on SEED is based on CDA experience with over 1,171 children and their families in 12 states and communities.

**Aflatoun. (2011). Children and Change 2011: Children and Enterprise. Accessible at: <http://aflatoun.org/downloads/children-and-change-final-for-web.pdf>**

This annual report focuses on the theme of enterprise, and attempts to document the different ways that enterprise has been integrated in ten of Aflatoun’s programs. The cases show that enterprise is flexible and not prescriptive, and that it can be adapted to meet organizational needs and demands.

**Aflatoun. (2010). Children and Change 2010: Children and Savings. Accessible at: <http://aflatoun.org/downloads/children-and-change-2010.pdf>**





This report explores the current state of research on the topic of children and savings. It examines the models that Aflatoun promotes to encourage children's savings and describes – through eight case studies – the best ways in which partners have generated or adapted these models to best serve the children in their program.

**Africa Commission. (2010, August). Growth and Employment: Visions at Work. Secretariat of the Africa Commission, Ministry of Foreign Affairs of Denmark. Accessible at: <http://www.africacommission.um.dk/NR/rdonlyres/5E78A809-83CF-4BED-98F8-D305D1BB745D/0/RapportFINALENG.pdf>**

The Africa Commission presents a progress report on the work that has been done by the Africa Commission to realize its goals to focus their development agenda towards Africa with the creation of decent jobs for the growing African youth population, as described in its 'Copenhagen Statement'. This report also includes a number of key-note articles by commissioners and other prominent persons on matters of concern to Africa and the Africa Commission, as well as shorter articles sharing some relevant experience and lessons learned.

**Ashoka's Youth Venture. (2010). Stories of Change Vol. 2: Youth Making A Difference. Accessible at: <http://www.genv.net/en-us/stories-of-change>**

*Stories of Change* is Ashoka's electronic book series. This volume, meant to provide inspiration to both youth and the practitioners who serve them, offers the stories of ten young "changemakers" from around the world.

**Asian Development Bank (ADB), & International Labor Organization (ILO). (2011). Women and Labour Markets in Asia: Rebalancing for Gender Equality. Accessible at: <http://www.adb.org/documents/reports/women-labor-markets/women-labor-markets.pdf>**

This joint ADB and ILO publication offers evidence-based policy recommendations on strategies to advance gender equality by addressing persistent gender-labour market gaps that hinder strong, balanced and sustainable development in the Asia region. It looks at not only social-cultural norms of countries but also the policy and institutional frameworks that shape employment opportunities.

**Atkin, D. (2010, August). Endogenous Skill Acquisition and Export Manufacturing in Mexico. Yale University. Accessible at: [http://www.econ.yale.edu/~da334/Endogenous\\_Skill\\_Acquisition\\_Mexico.pdf](http://www.econ.yale.edu/~da334/Endogenous_Skill_Acquisition_Mexico.pdf)**

Studies based on firm-level data find that both exporting firms and multinational corporations pay higher wages for a given skill level. The author of this study, however, uses the case of Mexico to support his thesis that the existence of export manufacturing firms in the developing world deleteriously affects the educational choices of local youth. The author finds that these relatively high-paying jobs disincentivize youth from pursuing further education and graduating to higher skill levels that would ultimately be more lucrative.

**Bajracharya, A., & Amin, S. (2010). Poverty, Marriage Timing, and Transitions to Adulthood in Nepal: A Longitudinal Analysis Using the Nepal Living Standards Survey. Population Council. Accessible at: <http://www.popcouncil.org/pdfs/wp/pgy/019.pdf>**

This study examines the influence of household poverty in early childhood on livelihood outcomes for girls in Nepal.

**Beauvy, M., Israel, R., Johnson, S., Guerda Prévilon, M. (2010). Lessons Learned from Moving the Haitian Out-Of-School Youth Livelihood Initiative (IDEJEN) Beyond the Pilot Phase.**



**Education Development Center, Inc. Accessible at: <http://www.equip123.net/docs/e3-HaitiLessonsLearned.pdf>**

This report summarizes the lessons learned and makes recommendations for the IDEJEN project as it moved from a pilot phase with 650 youth to a large-scale national project serving 13,000 youth. It examines the following aspects of the project: developing a knowledge base, informal basic education, life skills, technical/vocational training, livelihood accompaniment, capacity-building of local organizations, monitoring and evaluation, and partnerships. As part of a series of publications summarizing what is being learned “on the ground” from projects in more than a dozen countries, this report is from the pilot phase of the first EQUIP3 Associate Award, the Haitian Out-of-School Youth Livelihood Initiative (IDEJEN).

**Bertini, C. (2011). *Girls Grow: A Vital Force in Rural Economies*. The Chicago Council On Global Affairs. Accessible at: [http://www.thechicagocouncil.org/UserFiles/File/GlobalAgDevelopment/Report/GirlsGrowReportFinal\\_v9.pdf](http://www.thechicagocouncil.org/UserFiles/File/GlobalAgDevelopment/Report/GirlsGrowReportFinal_v9.pdf)**

This report uncovers the potential of adolescent girls living in rural economies and the role they can play in transforming their economic and social realities. An action agenda follows, outlining the steps needed to support adolescent girls, their families, and their communities in creating a more sustainable and prosperous future.

**Biggeri, M., Ballet, J., Comim, F. (Eds.). (2011). *Children and the Capability Approach (Studies in Childhood and Youth)*. Available for purchase: <http://www.amazon.co.uk/Children-Capability-Approach-Studies-Childhood/dp/toc/0230284817>**

This collection places children’s issues at the center of understandings of human development. Using Amartya Sen’s ‘Capability Approach’, the contributors to this book draw on new tools and theoretical perspectives to understand the role of children in human development. Looking at a wide range of themes including child poverty, microfinance, disability, education, the built environment, the role of emotions and promoting children’s active participation, this study furthers the capability approach as a key theoretical perspective in understanding children and development.

**Bray, J., Painter, R., & Rosin, M. (2011, December). *Developing Human Capital: Meeting the Growing Global Need for a Skilled and Educated Workforce*. McGraw-Hill Research Foundation. Accessible at: <http://mcgraw-hillresearchfoundation.org/wp-content/uploads/2011/12/DevelopingHumanCapital.pdf>**

This policy paper combines the dialogue of three different authors. One who comes from the world of workforce investment, one who represents the interests of professionals from the field of career and technical education, and one who is an employee of a global education content provider serving K-12, higher education and professional learning markets. These authors explore the disconnect between education and businesses, and the barriers that exist to forge a comprehensive system of effective education in workforce development.

**Center for Social Development. (2011, August). *Broad and Deep: The Extensive Learning Agenda in YouthSave*. Washington University, Center for Social Development. Accessible at: <http://csd.wustl.edu/Publications/Documents/YouthSaveLearningAgenda.pdf>**

The Center for Social Development leads the learning agenda for the YouthSave Initiative. YouthSave is designed to increase youth savings and related positive outcomes among low-income young people in developing countries, as well as develop on-going in-country capacities in both youth savings and research. The YouthSave



learning agenda aims to produce critical knowledge from multiple perspectives to inform the design of savings products, services, and policies targeted for youth, and at the same time provide insight into asset building among youth and their families.

**Chen, W., Weng, C., & Hsu, H. (2010). A Study of the Entrepreneurship of Taiwanese Youth by the Chinese Entrepreneur Aptitude Scale. Emerald Group Publishing Limited. Available for purchase at: <http://www.emeraldinsight.com/journals.htm?articleid=1846616&show=abstract>**

This study explored the reliability and validity of the Chinese Entrepreneur Aptitude Scale (CEAS). Additionally, the study compared the CEAS scores among different segments of youth in China and the scores of Chinese youth with Taiwanese youth.

**Chowa, G., Ansong, D., & Masa, R. (2010, November). Assets and Child Well-Being in Developing Countries: A Research Review. *Children & Youth Services Review*, 32(11), 1508-1519. Available for purchase at: <http://dx.doi.org/10.1016/j.childyouth.2010.03.015>**

The impact of assets on child well-being in developing countries has received considerable attention in the last decade. Increased recognition of the critical role played by assets in enhancing children’s well-being has spurred efforts to study this relationship. This chapter reviews studies conducted within the past 10 years that explore the relationship of asset ownership and children’s outcomes in the areas of health, education, and child labor. Overall, the studies reviewed show that asset ownership improves children’s health conditions, advances schooling outcomes, and decreases the incidence of child labor.

**Consortium for Entrepreneurship Education. State of Entrepreneurship Education 2012. Accessible at: <http://www.prweb.com/releases/2012/2/prweb9210474.htm>.**

To honor the 6th annual celebration of National Entrepreneurship Week, the host (The Consortium for Entrepreneurship Education) conducted a survey of U.S. state education leaders to determine “the state of entrepreneurship education” in 2012. The goal was to explore where each state stands on providing entrepreneurial experiences with emphasis on K-12 programs. This report shares the findings.

**Dema, G. (2010). Decent Work in Youth and Latin America. International Labour Organization Regional Office for Latin America and the Caribbean. (SPANISH ONLY) Accessible at: [http://www.ilo.org/employment/Whatwedo/Publications/WCMS\\_146296/lang--en/index.htm](http://www.ilo.org/employment/Whatwedo/Publications/WCMS_146296/lang--en/index.htm)**

This report shows the education and employment situation of young people in Latin America. It includes a description of the most important indicators, an analysis on the causes and consequences, and challenges youth access to productive and decent work poses to governments and other stakeholders in the region. Lastly, it discusses possible courses of action.

**Dhillon, N., Djavadm, S., Dyer, P., Youfef, T., Fahmy, A., & Kraetsch, M. (2010). Missed by the Boom, Hurt by the Bust; Making Markets Work for Young People in the Middle East. Brookings: Middle East Youth Initiative. Accessible at: [http://www.brookings.edu/~media/Files/rc/reports/2009/05\\_middle\\_east\\_youth\\_dhillon/05\\_middle\\_east\\_youth\\_dhillon\\_final.pdf](http://www.brookings.edu/~media/Files/rc/reports/2009/05_middle_east_youth_dhillon/05_middle_east_youth_dhillon_final.pdf)**

This report reflects on the damage done to young people in the Middle East by the turbulent economy, and what measures can be and are being taken by governments and international organizations to protect them.



**Education Development Center. (2010, August). USAID/Dominican Republic Cross-Sectoral At-Risk Youth Assessment. Accessible at: <http://www.equip123.net/docs/e3-DRAssessment.pdf>**

The report analyzes the structure and characteristics of the youth cohort in the Dominican Republic by reviewing the issues facing youth and the resources available to address them in four sectors – education, economic growth, health, democracy and governance. It presents the results of 40 youth focus groups that were implemented by the assessment team as a way of articulating what youth themselves see as their needs, aspirations and challenges, It reviews nine youth projects that were funded by USAID/DR, and provides recommendations for new USAID/DR sponsored youth programming.

**Elliott, W., Kim, K., Jung, H., & Zhan, M. (2010). Asset Holding and Educational Attainment among African American Youth. *Children & Youth Services Review*, 32(11), 1497-1507. Available for purchase at: <http://dx.doi.org/10.1016/j.childyouth.2010.03.019>**

This study examines the relationship between children’s wealth and parental wealth and math and reading scores. It also examines whether different forms of wealth (net worth, homeownership, and children’s savings for school) have different effects and whether wealth (parental and/or children’s) effects vary across racial groups.

**Enterprise Development and Microfinance. (2010, December). An International Journal: Bringing Young People into the Global Economy, 21(4). Available for purchase at: <http://practicalaction.org/enterprise-development-microfinance-2>**

*Enterprise Development and Microfinance* (EDM) provides a forum for those involved in the design and implementation of enterprise development and microfinance programmes in developing countries. Themes include microfinance institutions and their sustainability, poverty impact on clients and producers, business development services, value chain development, and the business environment.

**European Financial Marketing Association (EFMA), & Oracle Financial Services. (2010, September). Are Banks Ready for the Next Generation Customer? Accessible at: <http://www.oracle.com/us/industries/financial-services/gen-y-survey-report-165297.pdf>**

This report addresses the fact that a large proportion of banks’ customer base is currently constituted by Generation Y customers. It addresses the need for a dedicated strategy to engage and reach out to this group and presents recommendations.

**European Union. (2010). Guiding At-Risk Youth through Learning to Work: Lessons from Across Europe. Accessible at: [http://www.cedefop.europa.eu/EN/Files/5503\\_en.pdf](http://www.cedefop.europa.eu/EN/Files/5503_en.pdf)**

This report draws attention to guidance measures and initiatives applied across Europe to aid school completion and the education-to-work transitions of young people who risk dropping out of mainstream education and training or who already have done so.

**European Union. (2010). ICT and Youth at Risk: How ICT-Driven Initiatives Can Contribute to their Socio-Economic Inclusion and How to Measure It. Accessible at: <http://ftp.jrc.es/EURdoc/JRC58427.pdf>**

This report aims to provide policymakers with an overview of how ICT can be used to address the livelihoods needs of youth at risk. It provides examples of initiatives actively using ICT to foster the socio-economic



inclusion of young people, how they are creating an impact and how this impact is evaluated. The report includes information the potential role of ICT in helping youth find jobs and further education and training opportunities.

**Fawcett, C., Hartwell, A., & Israel, R. (2010). Out-of-School Youth in Developing Countries: What the Data Do (and Do Not) Tell Us. Education Development Center. Accessible at: <http://www.equip123.net/docs/e3-OSY.pdf>**

This report offers the first systematic analysis of out-of-school youth populations. In so doing, it estimates the youth bulge worldwide and measures key characteristics of out-of-school youth for Sub-Saharan African countries. In particular, the report constructs country statistical profiles for out-of-school youth in Kenya and Ethiopia, where it examines indicators related to four dimensions of out-of-school status: education, employment, livelihood and health. The analysis pays particular attention to age, gender, and urban versus rural status. In addition, the study distinguishes patterns between and within countries, challenging the conventional wisdom that youth populations are a monolithic cohort.

**Forbes, S., & Harley, J. (Eds.). (2010, January). Savings Demand Market Research Study West Bank and Gaza. Mennonite Economic Development Associates. Accessible at: <http://www.yfmlink.org/resources/case-studies/savings-demand-market-research-study-west-bank-and-gaza>**

This study examined savings demand in the West Bank and Gaza. Key recommendations included use of financial education, development of savings products with a focus on relationship banking, with a particular focus on entrepreneurs, unbanked women, adults saving for their children, unbanked youth and individuals with salary deposits.

**Greene, M. E., Cardinal, L., & Goldstein-Siegel, E. (2010). Girls Speak: A New Voice in Global Development. International Center for Research on Women. Accessible at: <http://www.icrw.org/files/publications/Girls-Speak-A-New-Voice-In-Global-Development.pdf>**

This report compiles the view of poverty from a girl's perspective by hearing directly from them in their own words. The findings outline six themes that arise from girls' aspirations, including the desire to be healthy and educated with viable livelihoods and career opportunities, financial security and independence; and to marry and have children at the appropriate time. Underlying all the themes is one universal: a shared inability to make decisions about their own lives even though they know what they need. This report also builds on girls' voices in ways that make them more accessible to policymakers and programmers. The recommendations call for families, communities and development efforts that create an environment where girls can thrive.

**Greene, M., Kanesathasan, A., Hollingworth, G., Browning, J., & Goldstein-Siegel, E. (2010). On the Map: Charting the Landscape of Girl Work. International Center for Research on Women. Accessible at: <http://www.icrw.org/publications/map-charting-landscape-girl-work>**

The International Center for Research on Women designed a mapping exercise to identify the scope and range of girl work being undertaken by key development actors and to analyze the core directions, synergies, opportunities, and gaps inherent across the efforts of multiple stakeholders. This report presents the key findings from this exercise, describing lessons about the donors and organizations engaged in girl work, the policy and program efforts underway, and current and future directions for the field.



**Harris Interactive. (2011, August). High School Juniors’ Views on Free Enterprise and Entrepreneurship: A National Survey. Accessible at: [http://www.yealeaders.org/pdf/ja\\_chamber.pdf](http://www.yealeaders.org/pdf/ja_chamber.pdf)**

Commissioned by Junior Achievement and the National Chamber Foundation, this report shows findings from research looking at high school junior’s understanding of the free enterprise system and entrepreneurship, and how those systems impact job creation.

**Herrmann, K. (2010). Starting from Scratch: The Challenges of Including Youth in Rebuilding Southern Sudan. Women’s Refugee Commission. Accessible at: [http://womensrefugeecommission.org/reports/doc\\_download/650-starting-from-scratch-the-challenges-of-including-youth-in-rebuilding-southern-sudan](http://womensrefugeecommission.org/reports/doc_download/650-starting-from-scratch-the-challenges-of-including-youth-in-rebuilding-southern-sudan)**

The purpose of this study was to identify young women and men’s skill-building needs, challenges and opportunities, extract lessons learned from existing training programs, and document current and emerging demand for skills in the Southern Sudanese labor market. The assessment sought to establish how vocational training and alternative education programs could be designed to better suit the demands of the Southern Sudanese economy and accommodate the specific needs of different sub-groups of youth.

**Hofer, A. et al. (2010). From Strategy to Practice in University Entrepreneurship Support: Strengthening Entrepreneurship and Local Economic Development in Eastern Germany: Youth, Entrepreneurship and Innovation. OECD Local Economic and Employment Development (LEED) Working Papers. OECD Publishing. Accessible at: <http://dx.doi.org/10.1787/5km7rq1xvnxp-en>**

OECD This report from the Organization for Economic Cooperation and Development (OECD) Center for Entrepreneurship brings together findings from case studies in Berlin and Rostock, Germany on best practices in entrepreneurship support provided youth in university settings.

**Hou, X. (2011, January). Challenges for Youth Employment in Pakistan: Are They Youth-Specific? The World Bank Group. [http://www-wds.worldbank.org/servlet/WDSContentServer/WDSP/IB/2011/01/24/000158349\\_20110124102131/Rendered/PDF/WPS5544.pdf](http://www-wds.worldbank.org/servlet/WDSContentServer/WDSP/IB/2011/01/24/000158349_20110124102131/Rendered/PDF/WPS5544.pdf)**

This paper analyzes the patterns of and the challenges of youth employment in Pakistan and examines whether these challenges are youth-specific. The analysis includes determinants of unemployment, determinants of working in the formal sector, rate of return on education, and determinants of working hours.

**International Center for Research on Women. (2010, April). Emerging Insights: Linkages Between Economic Empowerment and HIV Interventions for Girls and Young Women – Report. Accessible at: <http://www.icrw.org/what-we-do/adolescents/adolescent-girl-expert-meetings/economic-empowerment-HIV>**

Girls and young women are disproportionately affected by both poverty and HIV. Donors, policymakers, researchers, and program implementers are exploring economic empowerment programs as a strategy to improve the economic and health status of girls and young women. But the linkages between HIV status and economic status are complex, and the role that economic approaches play in preventing HIV infection and mitigating its impact is unproven. In April 2010, ICRW with support from the Nike Foundation convened a meeting of researchers, program implementers, policymakers, and donors to explore these linkages and approaches.



**International Finance Corporation & Islamic Development Bank. (2011, April). Education for Employment: Realizing Arab Youth Potential. Accessible at: [http://e4earabyouth.com/downloads/IFCBook\\_A4\\_Online\\_Complete.pdf](http://e4earabyouth.com/downloads/IFCBook_A4_Online_Complete.pdf)**

This report, done for the Education for Employment (e4e) initiative, is based on the findings of a study that explores how private stakeholders can contribute to education that leads to improved employment prospects and identifies what environment is required for these activities to flourish. Beyond data analysis, the information in this report comes from more than 200 in-depth interviews and surveys of 1,500 employers and 1,500 youth, focusing on nine countries: Algeria, Egypt, Iraq, Jordan, Morocco, Oman, Saudi Arabia, Yemen, and Palestinian Territories.

**International Labour Organization. (2010, August). Global Employment Trends for Youth. Accessible at: [http://www.ilo.org/wcmsp5/groups/public/---ed\\_emp/---emp\\_elm/---trends/documents/publication/wcms\\_143349.pdf](http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_elm/---trends/documents/publication/wcms_143349.pdf)**

This report presents the latest global and regional labor market trends for youth and explores how the global economic crisis has exposed the vulnerabilities of young people.

**International Labour Organization. (2011, October). Global Employment Trends for Youth: 2011 Update. Accessible at: [http://www.ilo.org/empelm/pubs/WCMS\\_165455/lang--en/index.htm](http://www.ilo.org/empelm/pubs/WCMS_165455/lang--en/index.htm)**

This report presents the latest global and regional labor market trends for youth and examines whether or not the situation that young people face in the labor market has improved or worsened since the release of the special edition of the Global Employment Trends for Youth in August 2010 on the impact of the economic crisis. The report draws the conclusion that the situation facing youth in the labor market has not improved and that prospects for the future are not much better.

**International Youth Foundation. (2010, February). Building on Hope: Findings from a Rapid Community Appraisal in Jordan. Accessible at: [http://www.iyfnet.org/sites/default/files/YWJ\\_RCA\\_Full\\_0.pdf](http://www.iyfnet.org/sites/default/files/YWJ_RCA_Full_0.pdf)**

*Youth:Work Jordan* (YWJ) is a five-year initiative to improve employment and civic engagement among the country's most vulnerable youth between the ages of 15 to 24. This Rapid Community Appraisal (RCA) report paints a challenging picture of unmet needs, gaps in existing services, community infrastructure deficits, and very low levels of civic engagement among youth. It also looks at potential ways for youth to improve their circumstances and presents concrete recommendations for action.

**International Youth Foundation. (2010, April). Education and Employment Alliance: An Evaluation of Partnerships in Support of Youth Employability. Accessible at: [http://www.iyfnet.org/sites/default/files/EEA\\_Final\\_Global\\_Evaluation\\_Report.pdf](http://www.iyfnet.org/sites/default/files/EEA_Final_Global_Evaluation_Report.pdf)**

An initiative of the International Youth Foundation, the *Education & Employment Alliance* (EEA) was launched in 2005 with support from USAID to benefit disadvantaged, unemployed youth in countries with emerging economies and high rates of youth joblessness, helping them to acquire marketable employability skills, gain decent employment, and make a full and successful transition to adulthood. This report covers the program's accomplishments, offers lessons learned, and identifies best practices.

**International Youth Foundation. (2010). Obra Learning and Launch Event Proceedings. Accessible at: <http://www.iyfnet.org/sites/default/files/ObraKingstonEventReport.pdf>**



This report is an overview of the proceedings of the *Youth:Work* Project *Obra* Learning and Launch Event, which was held in Kingston, Jamaica April 12-14, 2010. The overall goals of the meeting were to: review the socio-economic context and challenges facing youth in the Latin America and Caribbean region; analyze significant barriers and opportunities for youth; develop a common language around the target population, a shared understanding of key elements of the *Obra* program, and the core components of a unified vision across countries; explore the theme of multi-sectoral partnerships and strategies for success; learn how to use positive youth messaging to reach targeted audiences and the wider public; and prepare initial elements of the Partnership Action Plans to be developed in the three sub-regional partnerships between the Caribbean, Central America and South America.

**International Youth Foundation. (2011, July). Youth Assessment: The Road Ahead. Accessible at: <http://www.iyfnet.org/document/1820>**

This report explores youth circumstances, assets, and opportunities in Senegal. This is the first in the YouthMap Assessment series that aims to assess youth circumstances in eight Sub-Saharan countries. This report covers youth programs and practices in education, health and citizenship and includes key findings around the challenges and opportunities for Senegalese youth to either gain employment or create their own businesses. Volume 2 of the report contains the annexes to the main report.

**International Youth Foundation. (2011, June). Youth Partnerships and Employability: From Innovation to Scale Conference Report. Accessible at: [http://www.iyflive.net/sites/default/files/YPE\\_event\\_report.pdf](http://www.iyflive.net/sites/default/files/YPE_event_report.pdf)**

This report is summary of highlights from the *Youth Partnerships Employability Conference: Lessons from entra21 and Obra*, held in Washington DC June 21-22, 2011. It aims to reflect the presentations and exchanges that took place during the event. It places particular emphasis on recording core lessons from IYF's work in the region over the past 10 years that will help shape and scale up the next generation of programs aimed at improving the work and life prospects of youth at risk in Latin America and the Caribbean.

**Jones, N., Harper, C., & Watson, C. (2010). Stemming Girls' Chronic Poverty: Catalyzing Development Change by Building Just Social Institutes. Chronic Poverty Research Centre. Accessible at: [http://www.chronicpoverty.org/uploads/assets/files/reports/Full\\_report.pdf](http://www.chronicpoverty.org/uploads/assets/files/reports/Full_report.pdf)**

This report discusses the importance of considering cultural and social norms and practices when trying to fully understand girls' experiences of chronic poverty and to identify possible entry points for intervention.

**Junior Achievement. (2010). 2010 Teen and Entrepreneurship Survey: Empowering Entrepreneurship Success. Accessible at: <http://www.ja.org/files/polls/2010-Teens-and-Entrepreneurship-Survey.pdf>**

Junior Achievement's annual poll gauges teens' attitudes about business ownership and entrepreneurship education. Survey results indicate that the prolonged recovery of the world economy has the majority of teens feeling hesitant about starting their own businesses. However, the survey found that 51 percent of teen respondents still would like to start their own businesses someday. In addition, poll results showed that an overwhelming majority of U.S. teens said that entrepreneurial skills should be taught in school.

**Kapsos, S. (2011, July). Global Employment Trends for Youth. United Nations. Accessible at: [http://www.un.org/esa/population/meetings/egm-adolescents/p05\\_kapsos.pdf](http://www.un.org/esa/population/meetings/egm-adolescents/p05_kapsos.pdf)**





This report discusses various topics regarding youth in the economy. Primarily revolving around why youth are important, global trends towards youth and the direction to take when facing barriers regarding investing in youth.

**Kauffman Foundation. (2010). Young People Dream of Becoming Entrepreneurs Despite America’s Lingering Recession. Accessible at: [http://www.kauffman.org/uploadedFiles/youth\\_eship\\_factsheet\\_2010.pdf](http://www.kauffman.org/uploadedFiles/youth_eship_factsheet_2010.pdf)**

Despite a difficult economic climate, many young Americans are still interested in entrepreneurial pursuits. A Kauffman Foundation survey conducted by Harris Interactive finds that four out of ten young people ages eight to twenty-one would like to start their own business in the future, and another 37 percent did not close the door to entrepreneurship, saying they were just unsure about it. This report includes this and related findings.

**Kauffman Foundation. (2010). Youth Entrepreneurship Survey 2010. Accessible at: [http://www.kauffman.org/uploadedFiles/youth\\_eship\\_report\\_2010.pdf](http://www.kauffman.org/uploadedFiles/youth_eship_report_2010.pdf)**

This survey report was conducted online within the United States by Harris Interactive on behalf of the Kauffman Foundation in August 2010, among 5,077 youth ages eight to twenty-four. Among other findings, the study shows that youth who know an entrepreneur personally have the strongest interest in starting their own businesses and despite America’s lingering recession, its young people remain enthusiastic about one day becoming entrepreneurs.

**Making Cents International. (2010). State of the Field in Youth Enterprise, Employment, and Livelihoods Development: Programming and Policymaking in Youth Enterprise, Employment, and Livelihoods Development; and Youth-Inclusive Financial Services. Accessible at: [http://www.youthenterpriseconference.org/download\\_form2009.asp](http://www.youthenterpriseconference.org/download_form2009.asp)**

This publication is a synthesis of the key learning points and programmatic examples that were shared during Making Cents International’s 2009 Global Youth Enterprise Conference. Key stakeholders in the growing community of youth enterprise, employment, and livelihoods development convened to share experiences and discuss what holds potential, what is working and how to measure success. Topics covered include, but are not limited to: market-driven approaches; entrepreneurship education; monitoring, evaluation and impact assessment; and youth-inclusive financial services.

**Martinez, et. al. (2010). Global Entrepreneurship Monitor Special Report: A Global Perspective. Babson, Universidad del Desarrollo, Reykjavik University. Accessible at: <http://gemconsortium.org/download.asp?fid=1005>**

This report presents expert opinions on the current state of entrepreneurship education and training in 30 countries. The report details the level and sources of training received by the adult population (18-64) in the countries surveyed. The authors develop profiles of individuals most and least likely to have received training, as well as the effects of training on an individual’s entrepreneurial awareness, attitudes, intentions and activity in each of the participating countries.

**Masa, R., Sherraden, M.S., Zou, L., Ssewamala, F., Johnson, E., & Ansong, D. et al. (2010). Youth Savings Around the World: Youth Characteristics, Savings Performance, and Potential Impacts. Washington University, Center for Social Development. Accessible at: <http://csd.wustl.edu/Publications/Documents/RB10-18.pdf>**



This report reviews available evidence on youth savings programs, characteristics of youth savers, savings performance, and potential impacts of saving on youth development.

**Mason, L.R., Nam, Y., Clancy, M., Kim, Y., & Loke, V. (2010). Child Development Accounts and Saving for Children’s Future: Do Financial Incentives Matter? *Children & Youth Services Review*, 32(11), 1570-1576. Accessible at: <http://csd.wustl.edu/Publications/Documents/WP09-54.pdf>. Full publication available for purchase at: <http://dx.doi.org/10.1016/j.childyouth.2010.04.007>**

This study examines savings outcomes in the first large-scale demonstration of Child Development Accounts (CDAs) in the United States—the *Saving for Education, Entrepreneurship, and Down payment* (SEED) initiative. It is also the first empirical study, to the authors’ knowledge, to investigate associations between savings outcomes and incentives in an asset-building program for children. This study enhances knowledge about saving in CDAs, incentives in public policy in general, and incentives in savings policy in particular. Results can inform CDA policy design.

**McGough, R., Tan, J.P., & Valerio, A. (2010, January). Workforce Development in Developing Countries: A Framework for Benchmarking. The World Bank Group. Accessible at: [http://siteresources.worldbank.org/EDUCATION/Resources/278200-1290520949227/WfD\\_Benchmarking\\_Framework.pdf](http://siteresources.worldbank.org/EDUCATION/Resources/278200-1290520949227/WfD_Benchmarking_Framework.pdf)**

This report explains the World Bank’s “Skills towards Employability and Productivity Framework” that responds to their partner countries interests in improving workforce development. These countries have been investing in education but seen little progress due to lack of appropriate skill-level jobs. Therefore this framework recommends improving human development for social and economic progress by starting right in childhood, having a strong secondary and basic education, building job-relevant skills, fostering innovation and matching skills demand and supply.

**Mukherjee, P., Choudhury, S., & Lal, N. (2010, July). Understanding the Demand for Financial Products among the Female Youth of Central Java. MicroSave. Accessible at: [http://microsave.org/sites/default/files/research\\_papers/Plan\\_Understanding\\_Demand\\_0.pdf](http://microsave.org/sites/default/files/research_papers/Plan_Understanding_Demand_0.pdf)**

MicroSave has conducted exploratory market research to understand the needs of youth (age group 15 to 30) for financial products (and some non-financial services) required to increase employability (including people who wish to start their own enterprises).

**Pillai, R., Carlo, R., & D’souza, R. (2010). Financial Prudence Among Youth. Birla Institute of Technology. Accessible at: [http://mpr.a.ub.uni-muenchen.de/22450/1/MPRA\\_paper\\_22450.pdf](http://mpr.a.ub.uni-muenchen.de/22450/1/MPRA_paper_22450.pdf)**

This study has a domestic U.S. focus. It explores the magnitude of financial literacy among youth with a focus on their expenditure and saving trends.

**Plan International. (2010). Because I Am a Girl: The State of the World’s Girls 2010: Digital and Urban Frontiers. Accessible at: <http://plan-international.org/girls/resources/digital-and-urban-frontiers-2010.php>**

This publication is the fourth in a series of annual reports published by Plan International. Focusing on two of the 21st Century’s fastest growing areas - the boom in city populations and the explosion of information and communication technology - the report looks at the prospects and perils facing girls.



**Population Council. (2010, February). Survey of Young People in Egypt: Preliminary Report. Accessible at: [http://www.popcouncil.org/pdfs/2010PGY\\_SYPEPrelimReport.pdf](http://www.popcouncil.org/pdfs/2010PGY_SYPEPrelimReport.pdf)**

The 2009 Survey of Young People in Egypt (SYPE) builds upon the ASCE survey from the previous decade with a larger group of young people ages 10 to 29. This report focuses on the five key life transitions for youth: health, education, employment and livelihood, family formation, and civic participation.

**Population Council. (2011, January). Survey of Young People in Egypt: Final Report. Accessible at: [http://www.popcouncil.org/pdfs/2010PGY\\_SYPEFinalReport.pdf](http://www.popcouncil.org/pdfs/2010PGY_SYPEFinalReport.pdf)**

This report conducted by the Population Council presents the findings of researchers that instituted a nationally representative survey covering 15,000 young people in Egypt aged 10–29 to update the state of knowledge on youth and adolescents in Egypt on issues of health, education, employment, family formation, and civic participation. In 2012, Egypt will have the largest demographic cohort ever making its way to adulthood, and investment in this crucial age group provides an unprecedented opportunity to accelerate growth and reduce poverty.

**Puerto, S., Pilgrim, M., & Weck, S. (2011). Benchmarks for Youth Employment. Youth Employment Network (YEN). Accessible at: <http://www.ilo.org/public/english/employment/yen/downloads/benchmark2011.pdf>**

In order to identify benchmarks for successful youth employment policies and programs, the Youth Employment Network (YEN) produced its first report of “Benchmarks for Youth Employment.” Based on quantitative youth labor market indicators and an overview of new employment initiatives, the report analyses the situation of youth labor markets in developing countries, as well as measures taken to improve the situation of youth. The ultimate objective of the report, which will be issued regularly, is to promote a culture of results measurement and evidence-based policymaking.

**Rowe, W.A., Miller, C., Sawyer, M. (2011, May). My Skills, My Money, My Brighter Future in Zimbabwe: An assessment of economic strengthening interventions for adolescent girls. Catholic Relief Services. Accessible at: [http://www.crsprogramquality.org/storage/pubs/microfinance/Zimbabwe\\_My%20Skills\\_My%20Money\\_My%20Brighter%20Future.pdf](http://www.crsprogramquality.org/storage/pubs/microfinance/Zimbabwe_My%20Skills_My%20Money_My%20Brighter%20Future.pdf)**

This assessment examines three economic strengthening approaches used in the Out-of-School Adolescents (OSA) Support Project —vocational training and Junior Farmer Field and Life Schools (JFFLS) being implemented by ORAP, and Savings and Internal Lending Communities (SILC) implemented by ASAP—to determine how effective they were in helping girls overcome barriers to their economic empowerment.

**Rowe, W.A, Jones, R., & Andrade, K. (2011, August). Creating Change, Creating Opportunities Promising Practices in Youth Enterprise Development for At-Risk and Gang-Involved Youth. Catholic Relief Services. Accessible at: [http://www.crsprogramquality.org/storage/microfinance/20110901\\_EnterpriseDevelopment\\_web.pdf](http://www.crsprogramquality.org/storage/microfinance/20110901_EnterpriseDevelopment_web.pdf)**

Catholic Relief Services (CRS) in partnership with YouthBuild International (YBI) has been implementing an integrated program called *Jóvenes Constructores de Centroamerica (JCC)*. The effort supports enterprise development and employment opportunities for youth in El Salvador, Nicaragua, Guatemala, and Honduras. The program offers a comprehensive, holistic, and integrated approach that focuses on the personal, social, academic, leadership and economic skills of the youth involved.



**Salkowitz, R. (2010). *Young World Rising: How Youth Technology and Entrepreneurship are Changing the World from the Bottom Up*. Wiley Publishing. Available for purchase at: <http://www.amazon.com/Young-World-Rising-Technology-Entrepreneurship/dp/0470417803>**

This book explores how the spread of data networks is empowering youth to build new kinds of organizations adapted to a “flat and crowded” world. It includes a tour of the new centers of entrepreneurial innovation on five continents, exploring the dynamics driving the emergence of the Young World; demonstrating how wired Young World insurgents are reinventing entrepreneurship; providing an inside look at some of the most innovative Young World businesses from India, Africa, Latin America and Southeast Asia; and identifying how existing organizations can capitalize on the rise of the Young World to find new talent, open new markets, identify investment opportunities, and more.

**Sayre, E., & Al-Botmeh, S. (2010). *Youth Exclusion in the West Bank and Gaza Strip: The Impact of Social, Economic, and Political Forces*. Middle East Youth Initiative. Accessible at: <http://www.shababinclusion.org/content/document/detail/1525/>**

This report studies the transition to adulthood for youth in the West Bank and the Gaza Strip through education, training, finding employment, and starting a family. It explains the difficulties of the transition to adulthood in an area of political, social, and economic extremes, and concludes with policy recommendations.

**Shah, A., Mohammed, R., Saraf, N., & Nigam, R. (2010). *Microfinance Services for Youth in the Sub-Saharan African Region*. Warwick Social Enterprise and Microfinance Society (SEAMS), University Of Warwick. Accessible at: <http://www.microfinancegateway.org/gm/document-1.9.44768/microfinance%20services%20for%20youth.pdf>**

This study tests the validity of the Youth Employment Network’s claim that 60 percent of MFIs do not lend to young people. It explores the mismatch between the youth’s demand for financial services and existing supply, as well as the associated challenges and opportunities. The study evaluates the lending criteria of MFIs in Sub-Saharan Africa, and tests whether these criteria explicitly or implicitly exclude youth.

**Sijbers, H. (2010). *The Impact of Microfinance Loans on the Growth of Small Businesses: Youth Entrepreneurs in Dar Es Salaam, Tanzania*. Youth Seen. For a copy of this paper, contact [communication@uptoyoutoo.org](mailto:communication@uptoyoutoo.org)**

This study presents the impact of microfinance on business growth for youth entrepreneurs in Tanzania as well as recommendations for improving service delivery.

**The MasterCard Foundation. (2011). *Taking Stock: Financial Education Initiatives For The Poor*. Accessible at: <http://www.themastercardfoundation.org/pdfs/TakingStockFinancial.pdf>**

Based on information already available with case organizations, this report explores what improves financial capability and well-being for women, youth (both men and women), and their households. The report aims to understand how financial education programs can increase scale by examining delivery channels and methods of scaling up. It profiles 12 pilot programs from around the world to illustrate the current state of practice in financial education. The study found that partnerships with both public and private sector organizations played a major role in helping initiatives reach scale.



**The Journal of Social Business: Social Business and New Economics Paradigm. (2011, October). Special Issue Celebrating Successes of Micro Micro Initiatives, 1(1). Available at: [http://api.ning.com/files/i0-u2eNXBaVi69yYYLWgwLkASYQ7rqnAU9giwIB6EmrQFWNqefYigCFZ\\*E8rD70oHtDFME7B51XM0XVDe1r\\*V-Uv4CVJpJle/JSB20Final20Papers2C20etc1.pdf](http://api.ning.com/files/i0-u2eNXBaVi69yYYLWgwLkASYQ7rqnAU9giwIB6EmrQFWNqefYigCFZ*E8rD70oHtDFME7B51XM0XVDe1r*V-Uv4CVJpJle/JSB20Final20Papers2C20etc1.pdf)**

This special edition comprises papers written for the 2011 Global Microcredit Summit.

**Tower, C., McGuinness, E., & J. Sebstad. (2010, June). Savings and Financial Education for Girls in Mongolia. Microfinance Opportunities. Accessible at: <http://www.microfinanceopportunities.org/docs/Savings%20and%20Financial%20Education%20for%20Girls%20in%20Mongolia.pdf>**

The *Savings Innovation and Expansion for Adolescent Girls and Young Women* project in Mongolia offers a combined program for adolescent girls including financial education classes and a savings product. The ultimate objective of the program is to unleash the power of girls to create positive change in their families and communities. This report presents the results of the baseline impact assessment of the program.

**UNICEF. (2011, March). The State of the World's Children 2011: Adolescence – An Age of Opportunity. Accessible at: <http://www.cominit.com/redirect.cgi?m=6228509f04e20f8e73765bf585cb03b1>**

This report examines the global state of adolescents; outlines the challenges they face in health, education, protection, and participation; and explores the risks and vulnerabilities of this stage in life. It also stresses the imperative of investing in the world's 1.2 billion adolescents, based on the belief that these investments can break entrenched cycles of poverty and inequity.

**Youth Employment Network (YEN), & United Nations Industrial Development Organization (UNIDP). (2011, August). The Youth to Youth Fund. Accessible at: [http://lepnet.org/sites/default/files/upload/og\\_files/MRU%20Publication5\\_0.pdf](http://lepnet.org/sites/default/files/upload/og_files/MRU%20Publication5_0.pdf)**

This report presents the findings of the YEN and UNIDP pilot program “Youth to Youth Fund” in West Africa that began in 2008. This program is aimed at enabling youth-led organizations to actively participate in employment generating projects for young people. The report explains the program cycle, results, lessons learned, future, and profiles of all the projects that were supported.

**YouthStart. (2011). Listening to Youth: Market Research to Design Financial and Non-Financial Services for Youth in Sub-Saharan Africa. United Nations Capital Development Fund (UNCDF). Accessible at: [http://www.yfslink.org/resources/general-resources/Listening\\_to\\_Youth\\_UNCDF\\_Market\\_Research](http://www.yfslink.org/resources/general-resources/Listening_to_Youth_UNCDF_Market_Research)**

YouthStart is a new UN Capital Development Fund (UNCDF) inclusive finance programme that aims to reach 200,000 youth in sub-Saharan Africa (SSA) by 2014 with demand-driven financial and non-financial services, particularly savings and financial education initiatives. Eighteen Financial Services Providers (FSPs) from nine different countries were invited to participate in Phase I of YouthStart, which involved conducting market research to determine the design of youth-centered financial and non-financial services. This report pulls together key findings and recommendations from the market research conducted by the 18 FSPs across 9 countries that participated in Phase I of YouthStart.



**UNDP. (2010, August). Synthesis Report of 18 Poverty and Social Impact Analysis Studies.**

**Accessible at:** <http://content.undp.org/go/cms-service/download/publication/?version=live&id=2819389>

This synthesis report presents the key findings from *Poverty and Social Impact Analysis (PSIA)* economic crisis studies based on a review of 18 country reports. PSIA studies conducted in these countries cover a variety of problems exacerbated by the economic crisis, including youth unemployment, and present wide-ranging policy options to mitigate them.

**UNDP. (2010, June). What Will it Take to Achieve the Millennium Development Goals? An International Assessment. Accessible at:** [http://content.undp.org/go/cms-service/stream/asset/?asset\\_id=2620072](http://content.undp.org/go/cms-service/stream/asset/?asset_id=2620072)

Building on the lessons from the *Millennium Development Goals (MDG) Synthesis Report*, this document specifies what is required to accelerate MDG progress in the next five years. The assessment includes mention of youth enterprise and employment and is helpful in seeing the YEELD field in the “big picture” of achieving the MDGs.

**UN-Habitat. (2010). State of the Urban Youth 2010-2011. Summary Sheets Accessible at:** <http://www.unhabitat.org/documents/SOWC10/L2.pdf>, and <http://www.unhabitat.org/documents/SOWC10/L3.pdf>. Full publication available for purchase at: <http://www.unhabitat.org/pmss/listItemDetails.aspx?publicationID=2928>

This report focuses on youth exclusion from opportunities in urban areas. The report is based on data from UN-HABITAT’s Global Urban Indicator Database, as well as surveys of, and focus group discussions with, selected representative groups of young people in five major cities located in four developing regions: Rio de Janeiro (Brazil), Mumbai (India), Kingston (Jamaica), Nairobi (Kenya) and Lagos (Nigeria).

**United Nations Programme on Youth. 2011 World Youth Report. Preparatory E-Discussion summaries Accessible at:** <http://www.unworldyouthreport.org/>.

This report focuses on youth employment. In preparation for this report, the United Nations Programme on Youth organized a 4-week e-discussion on youth employment -from 11 October to 7 November. The e-discussion was intended to serve as a forum for young people and youth-led organizations to share their own views, experiences and recommendations on preparing for, entering, and remaining active in the labor market. Each week explored a broad theme: “Employment & Youth”, “Preparing for Work”, “Looking for a Job”, and “Youth at Work”.

**Understanding Children’s Work (UCW) Programme. (2011, June). Understanding Children’s Work and Youth Employment Outcomes in Rwanda: Report on Child Labor and Youth Employment. Accessible at:** [http://www.ucw-project.org/attachment/child\\_labour\\_Rwanda20110630\\_120902.pdf](http://www.ucw-project.org/attachment/child_labour_Rwanda20110630_120902.pdf)

This report examines the issues of child labor and youth employment in Rwanda. It aims to improve the information base on child labor and youth employment, promote policy dialogue on child labor and the lack of opportunities for decent and productive work for youth, analyze the relationship between early school leaving, child labor and future status in the labor market, and build national capacity for regular collection and analysis of data relating to child labor and youth employment.



**USAID. (2011, February). Education: Opportunity through Learning. USAID Education Strategy 2011 – 2015. Accessible at: [http://www.usaid.gov/our\\_work/education\\_and\\_universities/documents/USAID\\_ED\\_Strategy\\_feb2011.pdf](http://www.usaid.gov/our_work/education_and_universities/documents/USAID_ED_Strategy_feb2011.pdf)**

This report outlines USAID’s goals, strategy and roadmap for improved education in developing countries for the years 2011 – 2015. It is premised on the hypothesis that education is foundational to human development and critically linked to broad-based economic growth and democratic governance. It explains their rationale behind this thinking through illustrative results, activities and measurements of success; and links all of these in an illustrative results framework.

**Volkman, C., Wilson, K.E., Mariotti, S., Rabuzzi, D., Vyakarnam, S., & Sepulveda, A. (2009, April). Educating the Next Wave of Entrepreneurs: Unlocking Entrepreneurial Capabilities to Meet the Global Challenges of the 21<sup>st</sup> Century. Global Education Initiative, and World Economic Forum. Accessible at: [http://www.weforum.org/pdf/GEI/2009/Entrepreneurship\\_Education\\_Report.pdf](http://www.weforum.org/pdf/GEI/2009/Entrepreneurship_Education_Report.pdf)**

This report consolidates existing knowledge and global good practices in entrepreneurship education to facilitate sharing and scaling and to enable the development of innovative new tools and delivery methods. It provides a landscape of entrepreneurship education practices for youth. The report also outlines specific approaches and recommendations for stakeholders.

**Women’s Refugee Commission. (2011, December). Making our Way: Resettled Refugee and Asylee Youth in New York City. Accessible at: [C:\making\\_our\\_way\\_\\_new\\_york\\_city\\_youth\\_report.pdf](C:\making_our_way__new_york_city_youth_report.pdf)**

Released by the Women’s Refugee Commission with support from Unbound Philanthropy and the Frankel Family Foundation, this report provides critical information to help practitioners and policymakers prepare conflict-affected, displaced youth, ages 15-24, for successful education and safe, dignified livelihoods as resettled refugees or asylees (asylum seekers who have been granted asylum) in the United States. Resettled refugees and asylees are eligible for services of the United States federal Refugee Assistance Program authorized by the federal Refugee Act of 1980.

**Women’s Refugee Commission. (2011, December). Tapping the Potential of Displaced Youth. Accessible at: [C:\youth\\_guidance\\_12.2011\\_final.pdf](C:\youth_guidance_12.2011_final.pdf)**

The Women’s Refugee Commission’s Displaced Youth Initiative was a multiyear (2008 – 2011), multicounty advocacy research project that aimed to increase the scope, scale and effectiveness of education and livelihoods development programs for conflict-affected, displaced youth ages 15 – 24 who are out of school. This report summarizes their findings and provides guidance for humanitarian policy and practice on youth education and livelihoods.

**World Bank Group. (2010, November). Doing Business 2011: Making a Difference for Entrepreneurs. Accessible at: <http://www.doingbusiness.org/reports/doing-business/doing-business-2011>**

Doing Business 2011 is the eighth in a series of annual reports benchmarking the regulations that enhance business activity and those that constrain it. The report presents quantitative indicators on business regulation and the protection of property rights for 183 countries. The data are current as June 2010. Doing Business indicators help policymakers to learn from global best practices and prioritize reforms.



**World Economic Forum and OECD. (2011). Arab World Competitiveness Report 2011-2012. Accessible at: [http://www3.weforum.org/docs/WEF\\_AWC\\_Report\\_2011-12.pdf](http://www3.weforum.org/docs/WEF_AWC_Report_2011-12.pdf)**

This joint Report is a contribution to understanding the key factors determining future prosperity and economic growth in the Arab world at this critical juncture. In particular, it includes information on the employment challenges facing youth in the MENA region. It offers policymakers and business leaders an important tool in formulating improved economic policies and institutional reforms.

**World Savings Banks Institute. (2011, June). WSBI Member Banks' Experiences in the Field of Financial Education: Examples and Policy Views. Accessible at: [http://www.yfslink.org/resources/general-resources/copy7\\_of\\_emerging\\_guidelines](http://www.yfslink.org/resources/general-resources/copy7_of_emerging_guidelines)**

World Savings Banks Institute (WSBI) shares examples and policy views on financial education and youth inclusion.

**Youth Business International. (2011, September). Youth Entrepreneurship: Closing the Gap. Accessible at: <http://www.youthbusiness.org/media/publications.aspx>**

This report compiles a series of case studies that each illustrates how the finance gap can be closed for young and other underserved entrepreneurs through providing non-financial support, such as training and mentoring. This integrated approach reduces the risk of lending to youth and other underserved demographics, and the value of the non-financial support substitutes for collateral and other types of guarantee. Six YBI case studies are featured and three from other sector leaders: International Youth Foundation (IYF), TechnoServe and Silatech.

**Youth Business International. (2010). Youth Entrepreneurship: The YBI Network Approach. Accessible at: <http://www.youthbusiness.org/pdf/TheYBINetworkapproach.pdf>**

This publication presents how three YBI Network members in India, Canada, and Argentina are supporting young entrepreneurs and their lessons learned. This report aims to add to the body of knowledge of “what works” in supporting youth entrepreneurship.

**Youth Employment Network (YEN) & International Youth Foundation (IYF). (2009, July). Ghana and Senegal Study Findings: Private Sector Demand for Youth Labour in Ghana and Senegal. Accessible at: [http://www.iyfnet.org/sites/default/files/psi\\_study.pdf](http://www.iyfnet.org/sites/default/files/psi_study.pdf)**

In 2009, the Youth Employment Network (YEN) and the International Youth Foundation (IYF) conducted a study on private sector demand for youth labor in Ghana and Senegal, with support from the World Bank's Global Partnership for Youth Employment. The study provides a situational analysis of youth employment in Ghana and Senegal, based on interviews of 300 firms in each country. The study investigates sectors with the highest employment potential for youth, employers' perceptions related to hiring young people, minimum skills requirements, existing gender differentials in hiring practices, and existing interventions by businesses to promote youth employment.





## Annex V: 2010-2012 Resources on Youth Economic Opportunities: Case Studies

**Al-Waell, Ammar., Al-Amal Microfinance Bank. (2011). YFS Case Study: First Middle Eastern Microfinance Bank Puts Youth First. Youth Inclusive Financial Services Link Program. Accessible at: <http://www.yfslink.org/resources/case-studies/yfs-case-study-no.16-first-middle-eastern-microfinance-bank-puts-youth-first>**

This case study features Al-Amal Microfinance Bank (Al-Amal), the first microfinance bank in Yemen, and discusses how it uses techniques for providing young people with appropriate financial services, including staff training and youth-friendly marketing and delivery channels. To date, Al-Amal has developed two youth-friendly products, Youth Fund (credit) and Child Savers (savings). Through slight adaptations to its product offerings, including collateral requirements and minimum balances, Al-Amal has quickly grown its reach to thousands of Yemeni youth.

**Arvelo, M., Gincherman, A., Kawas, R., Ruf, R., Slama, J., & Bedoya, C. (2010). Stemming the Tide of Mission Drift: A Case Study of ADOPEM. Women's World Banking. Accessible at: [http://www.swwb.org/sites/default/files/pubs/en/stemming\\_the\\_tide\\_of\\_mission\\_drift\\_a\\_case\\_study\\_of\\_adopem\\_e.pdf](http://www.swwb.org/sites/default/files/pubs/en/stemming_the_tide_of_mission_drift_a_case_study_of_adopem_e.pdf)**

This case study is about how one institution, ADOPEM (Dominican Republic), fared post-transformation, examining both the benefits and challenges of transforming. In particular, this case focuses on how Banco ADOPEM, as the transformed entity is called, has remained true to the founding mission of the organization to explicitly focus on women clients. As a regulated financial entity, the bank has been able to retain women as it grows. The specific strategies that Banco ADOPEM has followed to meet its dual objectives of serving its investors while retaining and expanding its women clients can serve as useful lessons to an industry that is increasingly grappling with the issue of mission drift. ADOPEM is also increasingly working with youth clients.

**Beekha, B., & Rimmington, M. (2011). Entrepreneurship as a career option for African youths. *Journal of Development Entrepreneurship*. 16(1), 145 – 164. Available for purchase at: <http://www.worldscinet.com/jde/16/1601/S1084946711001707.html>**

This paper presents findings from a pilot study of four African entrepreneurs new to established, all who started their business as young people. Their narratives, enhanced by the inclusion of significant events derived by the use of the critical incident technique, provide useful oral insights into their entrepreneurial heuristics and behavior. These reveal key influences and critical issues that affect the young African's decision to start a business and perspectives into the nature of entrepreneurship in Africa.

**Dash, M., & Kuar, A. (2012). Youth Entrepreneurship as a way of boosting Indian Economic competitiveness: A Study of Orissa. *International Review of Management and Marketing*. 2(1), 10 -21. Accessible at: <http://econjournals.com/index.php/irmm/article/view/97/89>**

This case study analyzes how youth entrepreneurship has played a part in boosting economic competitiveness and promoting regional development. Researchers surveyed and interviewed youth entrepreneurs in Bhubaneswar and Cuttack, the twin cities of Orissa to study the factors contributing to the promotion of young entrepreneurs to start up their own enterprise, to find out the constraints that impedes and prospects that motivates the young people in starting and running a business and to assess the performance of the young entrepreneurs in Orissa.



**Dias, S., & Siisel, O. (2011, November). Reaching Scale with Financial Education for Youth. The SEEP Network. Accessible at: <http://www.seepnetwork.org/reaching-scale-with-financial-education-for-youth-resources-172.php>**

This case study considers the role that financial education for youth can play in scaling up youth financial services by examining the experiences of Hatton National Bank in Sri Lanka and XacBank in Mongolia. Although these institutions differ on many levels, they have both found that financial education for youth can help with their dual missions of business growth and corporate social responsibility.

**Gereffi, G., Fernandez-Start, K., & Psilos, P. (2011, November). Skills for Upgrading: Workforce Development and Global Value Chains in Developing Countries. Duke: Center on Globalization Governance and Competitiveness & RTI International. Accessible at: [http://www.cggc.duke.edu/pdfs/Skills-for-Upgrading-Workforce-Development-and-GVC-in-Developing-Countries\\_FullBook.pdf](http://www.cggc.duke.edu/pdfs/Skills-for-Upgrading-Workforce-Development-and-GVC-in-Developing-Countries_FullBook.pdf)**

This research project examines workforce development strategies in developing countries in the context of the shifting upgrading dynamics of global value chains by presenting case studies on four different industries; offshore services, tourism, apparel, and horticulture for export. This research addresses policymakers, donors and development practitioners to improve our understanding of how workforce development strategies can enhance the upgrading efforts and competitiveness of developing countries in global industries.

**Groesbeek, S. (2010). Competencies and Push and Pull Factors of Youth Entrepreneurs. Youth Seen. For a copy of this paper, contact: [communication@uptoyoutoo.org](mailto:communication@uptoyoutoo.org)**

This case study examines the effect of youth's perception of their entrepreneurial capabilities on their decision to become self-employed in Kampala, Uganda.

**Schuster, B., Jones, R., & K, Andrade. (2011, August). Rebuilding Lives and Livelihoods: Promising Practices for Working With Gang-Involved Youth. Catholic Relief Services. Accessible at: [http://www.crsprogramquality.org/storage/pubs/microfinance/20110901\\_gangs\\_web.pdf](http://www.crsprogramquality.org/storage/pubs/microfinance/20110901_gangs_web.pdf)**

This summarizes what CRS and partners have learned about what it takes to work with youth affected by gang violence—and in particular, those youth that have been or are members of an active gang. Promising practices are drawn from the lessons of the *Jóvenes Constructores de Centroamérica* (JCCA). JCCA combines the YouthBuild model—now implemented in 16 countries, including 272 urban, rural and tribal communities in the USA—and CRS Central America's pioneering work in peacebuilding, savings and microfinance for youth.

**Gurbin Harley, J., Sadog, A., Saoudi, K., Katerberg, L., & Denomy, J. (2010). YouthInvest: A Case Study of Savings Behaviour as an Indicator of Change through Experiential Learning. *YouthInvest. Enterprise Development and Microfinance*, 21(4), 293-306. Available for purchase at: <http://practicalaction.org/enterprise-development-microfinance-2>**

This article focuses on one aspect of economic inclusion – savings – that has positive impacts beyond the targeted activity. Using the YouthInvest project as a case study, this article will look closely at ways in which behavior change through experiential learning for youth is possible in Morocco. Early indicators have been found of increased savings behavior of young people aged 15-24 after having been trained in the areas of life skills and financial education, using an experiential teaching approach.



**Miamidian, E. (2011). Down to Business: Ryada Microfinance’s Experience of Introducing Financial Services for Youth. CHF International. Accessible at: [http://www.yfslink.org/resources/general-resources/Down\\_to\\_business\\_Ryada\\_MFI](http://www.yfslink.org/resources/general-resources/Down_to_business_Ryada_MFI)**

In 2011, Ryada, a leading MFI in Palestine, launched a pilot start-up business loan for youth using emerging guidelines for linking youth to financial services. An assessment of its portfolio revealed that, in 2010, 40% of Ryada’s clients were between the ages of 18 and 28. Understanding the importance of developing a product which both mitigates the changes of over-indebting young clients and restricts its own potential losses, Ryada worked with Making Cents International to design its pilot, using its training on sound practices, youth-friendly market research tools, product design and product testing processes. This focus note presents the story of Ryada, highlighting where it has confirmed emerging guidelines in youth-inclusive financial services and presenting new insights for MFIs seeking to work with youth.

**Rivas Schurer, V.I., Magala, R., & Lubwama, A. (2011, November). Building Sustainable Business Models for Youth Financial Services. The SEEP Network. Accessible at: <http://www.seepnetwork.org/building-sustainable-business-models-for-youth-financial-services-resources-171.php>**

This comparative case study examines the experiences of Catholic Relief Services (CRS)-El Salvador, Enlace and FINCA Uganda as they work to scale up their youth financial products through incorporation into sustainable business models. In this document, CRS-El Salvador, Enlace and FINCA Uganda explore considerations around offering mission-driven and sustainable financial products to youth clients. This was developed as part of The SEEP Network’s Innovations in Youth Financial Services Practitioner Learning Program (PLP) in partnership with The MasterCard Foundation.



## Annex VI: 2010-2012 Resources on Youth Economic Opportunities: Internet-Based Resources (Portals and Websites)

**Global Entrepreneurship Monitor. Accessible at: <http://www.gemconsortium.org/default.aspx>**

The Global Entrepreneurship Monitor (GEM) is a not-for-profit academic research consortium aimed at making high quality information on global entrepreneurial activity readily available to as wide an audience as possible. The research program contains global comparisons, national reports, and special topic reports based on the annual data collection cycle.

**Ashoka's Changemakers. Accessible at: [www.changemakers.com](http://www.changemakers.com)**

Changemakers is a community of action where social entrepreneurs collaborate on solutions. Members can talk about issues, share stories and mentor, advise, and encourage each other in group forums. The goal of Changemakers is to form surprising connections and unexpected partnerships across the globe that turn the old ways of problem solving upside down.

**Ashoka's Youth Venture. Accessible at: [http://www.genv.net/en-us/do\\_it](http://www.genv.net/en-us/do_it)**

Youth Venture helps teams of young people start new organizations that make a social impact. This site offers youth a number of resources for becoming "changemakers" and starting social entrepreneurial ventures.

**BMZ, Inter-American Development Bank, International Labour Organization, World Bank Group, & Youth Employment Network. The Youth Employment Inventory. Accessible at: <http://www.youth-employment-inventory.org>**

The Youth Employment Inventory (YEI) is the first comprehensive database to provide comparative information on youth employment interventions worldwide. Comprising more than 300 youth employment programs from around 90 countries, YEI documents program design, implementation, and achieved results. The programs included range from interventions for improving the labor market information base (counseling, job search skills) to programs that aim at increasing the demand for youth labor (wage subsidies and public works) and those focusing on improving chances for young entrepreneurs (providing financial, technical, and training assistance).

**Center for International Private Enterprise (CIPE). Community of Young Entrepreneurs. Accessible at: [http://www.reformsnetwork.org/youth/?page\\_id=2](http://www.reformsnetwork.org/youth/?page_id=2)**

This site facilitates the exchange of ideas and best practices among young entrepreneurs for stimulating entrepreneurship. Through dialogue, it aims to help young entrepreneurs improve the business environment in their companies as well as on a national level.

**Centro Interamericano para el Desarrollo del Conocimiento en la Formación Profesional (CINTERFOR). Accessible at: <http://www.oitcinterfor.org/jovenes/inicio>**

This site presents the multiple projects implemented in the Latin American region by training institutions, ministries, and agents, profiling their experience in policy design, planning, execution, and/or evaluation of projects that address youth. It aims to improve the information flow generated by youth training and employment programs in the region by providing a communication, exchange and learning space. The webpage is originally in Spanish but can be translated in English.



**Child and Youth Finance International Website and Resource Database. Accessible at: <http://childfinanceinternational.org/>**

This organization aims to give youth the skills to manage their resources and instill positive financial habits. Their website includes a resource database through which to search relevant information on building youth-inclusive financial services.

**Children, Youth and Economic Strengthening (CYES) Network and Portal. Accessible at: <http://www.cyesnetwork.org/>**

The CYES Network and Learning Platform were established to build a network of professionals dedicated to improving the lives of children through effective economic strengthening programming. The Learning Platform aims to: 1) Showcase the innovations and learnings of CYES-focused organizations and programs; 2) Foster the creation of partnerships across participating organizations; 3) Provide a reliable source of information on the latest resources and opportunities; and 4) Link CYES initiatives together to enhance the impact of investments in this area.

**Collegiate Entrepreneurs' Organization. Accessible at: [www.c-e-o.org](http://www.c-e-o.org)**

CEO's mission is to inform, support and inspire college students to be entrepreneurial and seek opportunity through enterprise creation.

**Community of Practice (CoP) on Workforce<sup>3</sup> One. Accessible at: <http://youth.workforce3one.org/page/home>**

This online community is a shared electronic space where youth practitioners can learn from one another, share successful approaches and models, advance youth workforce development efforts, and foster continued collaboration, problem solving, and partnerships.

**Consortium for Entrepreneurship Education. Accessible at: <http://www.entre-ed.org/index.html>**

The Consortium champions entrepreneurship education and provides advocacy, leadership, networking, technical assistance, and resources nationally across all levels and disciplines of education. This web page is for teachers, instructors, youth leaders, program developers that educate students on their own entrepreneurial opportunities, including developing small business design, small business management, enterprising behavior, home-based business, and self-employment.

**Consortium for Entrepreneurship Education. *Future CEO Stars Magazine*. Accessible at: <http://www.futureceostars.com>**

*Future CEO Stars* is a monthly online magazine published by the Consortium for Entrepreneurship Education that highlights the innovative, entrepreneurial initiatives of young people.

**DECA. Accessible at: [www.deca.org](http://www.deca.org)**

DECA prepares emerging leaders and entrepreneurs for careers in marketing, finance, hospitality, and management in high schools and colleges around the globe.



**Education Development Center. Preparing for Work: Resources for International Youth Livelihood Education. Accessible at: [www.preparing4work.org](http://www.preparing4work.org)**

This site features a collection of peer-reviewed curricula designed to help young people in developing countries gain the skills they need to enter the workforce and deal with the challenges of adult life.

**ELDIS. Children and Young People Country Profiles. Accessible at: <http://www.eldis.org/go/topics/resource-guides/children-and-young-people/children-and-young-people-country-profiles>**

ELDIS and the British Library for Development Studies have developed searchable databases by country for the latest reports on various topics, including children and youth. Many of the downloadable documents in this category address youth enterprise, employment, and livelihood development.

**Employment and Training Administration. One Stop Green Careers Web Portal. Accessible at: <http://www.careeronestop.org/GreenCareers/GreenCareers.aspx>**

This site connects job seekers to information on more than 200 green careers, and the skills and training needed to enter them. Users can explore green careers based on the level of education or training required, as well as locate training programs. The information found on the Green Careers portal is based on the Occupational Information Network's (O\*NET) Green Economy project.

**EntreOasis. Accessible at: [www.EntreOasis.com](http://www.EntreOasis.com)**

EntreOasis is a website and social network designed to support the global entrepreneurship community, including entrepreneurs, instructors, policymakers, students, parents, publishers, and more. Resources include tools, templates, best practices, lesson plans, case studies, videos, simulations, education standards, and more. EntreOasis is a free public service designed, produced, and managed by MediaSpark, Inc. Cisco is its founding sponsor.

**Entrepreneurship: Uniting the Power of Ideas. Accessible at: [www.entrepreneurship.org](http://www.entrepreneurship.org)**

The Ewing Marion Kauffman Foundation and the U.S. Commerce Department's International Trade Administration formed a public-private partnership focused on leveraging best practices in entrepreneurial leadership to advance economic growth around the world. They developed this free, online international community to build entrepreneurial economies where entrepreneurs, policymakers, business mentors, investors, and researchers come together to promote high-growth initiatives. Visitors will find a comprehensive library of articles and videos with relevant insights and information for entrepreneurs.

**European Youth Portal. Accessible at: [http://europa.eu/youth/enews.cfm?l\\_id=EN&CFID=14273837&CFTOKEN=2755efa3ef12ba05-49D6E723-BBB5-2422-B4E4F9168F4F12C6&jsessionid=4207fb81366f2677113eTR](http://europa.eu/youth/enews.cfm?l_id=EN&CFID=14273837&CFTOKEN=2755efa3ef12ba05-49D6E723-BBB5-2422-B4E4F9168F4F12C6&jsessionid=4207fb81366f2677113eTR)**

This European Youth Portal, managed by the European Commission, offers information on eight different topic areas in 25 different languages to the youth of the EU. News, information about ongoing initiatives and projects, student exchanges, and employment opportunities are some of the many areas covered by the website.

**FindYouthInfo.gov. Accessible at: [www.findyouthinfo.gov](http://www.findyouthinfo.gov)**

This U.S. government website provides federally-developed interactive tools and other resources to benefit federal agencies, youth service providers, and the youth-serving community. Tools and resources available on the



website include strategies for engaging youth, community assessment tools, mapping tools of local and federal youth programs, and a searchable database of evidence-based programs to address risk and protective factors in youth.

**Foundation for Youth Social Entrepreneurship Blog. Accessible at: <http://www.fyse.org/blog/>**

This blog, maintained by the Foundation for Youth Social Entrepreneurship (FYSE), discusses topics related to entrepreneurship in the Asia Pacific region with an emphasis on youth and social entrepreneurship. Blog post topics range from participatory development initiatives in Pakistan to success stories from Singapore’s young social entrepreneurs.

**Global Partnership for Youth Employment (GPYE). Accessible at: <http://www.gpye.org/about-us>**

The GPYE combines the technical and regional experience of its five partner organizations in youth employment research, programming, evaluation, and policy dialogue. Focused on Africa and the Middle East, it aims to build and disseminate evidence on youth employment outcomes and effective programs to help address the challenges facing young people in their transition to work.

**Global Student Entrepreneur Awards. Accessible at: [www.gsea.org](http://www.gsea.org)**

The Global Student Entrepreneur Awards (GSEA) program is the premier award for students that own and run businesses while attending a high school, college or university.

**Global Partnership for Youth Employment Portal. Accessible at: [www.gpye.org](http://www.gpye.org)**

Through this portal, the World Bank continues to support knowledge generation and policy dialogue on youth employment in the Middle East and Sub-Saharan Africa. The International Youth Foundation, the Youth Employment Network, the Arab Urban Development Institute, and the Understanding Children’s Work Project joined together to form the Global Partnership for Youth Employment (GPYE). Its goal: to build and disseminate evidence on youth employment outcomes and effective programs to help address the challenges facing young people in their transition to work.

**Global Youth Employment Agenda Resource Portal. Accessible at: <http://www.cnbc.com/id/40337124/>**

As part of the International Youth Foundation’s “Global Youth Employment Agenda” initiative, the Blackstone Charitable Foundation and CNBC developed and compiled this series of resources to call attention to the youth unemployment crisis.

**IDB Youth Network. Accessible at: <http://www.iadb.org/topics/youth/idbyouth/index.cfm?artid=7135&lang=en>**

The IDB Youth Network is a regional network comprised of thousands of youth leaders and organizations interested in the social and economic development of Latin America and the Caribbean.

**IDB YOUTH Program Resource Page. Accessible at: <http://www.iadb.org/topics/youth/idbyouth/index.cfm?artid=7136&lang=en>**

This resource page sponsored by the Inter-American Development Bank’s IDBYOUTH program includes links



to scholarship and employment resources, news related to the IDB's work on youth development, a list of youth organizations and projects operating in Latin America and the Caribbean, and related publications.

**International Labour Organization Regional Office for Africa and the Pacific. APYouthNet: An Asian Decent Work Decade Knowledge Network. Accessible at: <http://ap-youthnet.ilobkk.or.th/>**

APYouthNet serves as a bridge to connect those active in youth employment policy and program design to share technical capabilities, advice and partnerships in countries across the Asia-Pacific region.

**International Labour Organization. Boosting Employment through Small Enterprise Development (EMP/SEED) Resources. Accessible at: <http://www.ilo.org/empent/units/boosting-employment-through-small-enterprise-development/facet/lang--en/index.htm>**

This website includes publications, project documentations, web pages, projects, instructional materials, resource lists, and news items related to boosting employment through small enterprise development.

**International Labour Organization. Database of Conditions of Work and Employment Laws. Accessible at: <http://www.ilo.org/public/english/protection/condtrav/database/index.htm>**

This database contains comprehensive legal information from countries around the world. It covers legislation on maternity protection, minimum wages and working time.

**International Labour Organization. Database on International Labour Standards (ILOLEX). Accessible at: <http://www.ilo.org/ilolex/>**

International Labour Standards (ILOLEX) is a trilingual database containing ILO Conventions and Recommendations, ratification information, comments of the Committee of Experts and the Committee on Freedom of Association, representations, complaints, interpretations, General Surveys, and numerous related documents. It covers the key issues of educational capacity, enhancing employability and entrepreneurship, and the creation of productive jobs for young people. It also presents provisions on how young people enter the work force and on their conditions of employment such as minimum age of admission to employment, pay, working time, night work and medical examinations, occupational safety and health, and labor inspection.

**International Labour Organization. Database on National Labour Legislation (NATLEX). Accessible at: [http://www.ilo.org/dyn/natlex/natlex\\_browse.home?p\\_lang=en](http://www.ilo.org/dyn/natlex/natlex_browse.home?p_lang=en)**

NATLEX is the database of national labor, social security, and related human rights legislation maintained by the ILO's International Labour Standards Department.

**International Labour Organization. Youth Employment Databank for West Africa. Accessible at: <http://www.ilo.org/pls/apex/f?p=221:22:4155185126726481::NO::>**

This databank offers detailed information on organizations implementing youth employment projects in the 16 West African countries. This resource is aimed at all youth employment stakeholders and offers a wealth of information in a user-friendly, searchable and up-to-date format.





**International Labour Organization. Youth Employment Knowledge Sharing Platform. Accessible at: <http://papyrus.ilo.org/YE>**

The Youth Employment Knowledge Sharing Platform (YEKSP), an interactive, web-based resource that creates a Community of Practice around youth employment issues. The tool aims to respond to the needs of specialists, practitioners and those interested in the subject. The user is able to contact experts directly, ask for support, and will find working papers and other youth employment key documents, project and country information, links, youth employment areas of work, available tools and good practices. Visitors to the site must have an account with a U.N. organization.

**International Year of Youth. (2010). Accessible at: [social.un.org/youthyear/](http://social.un.org/youthyear/)**

The United Nations proclaimed 12 August 2010-2011 as the “International Year of Youth.” This official website of the IYY features events and news relating to this effort.

**International Youth Foundation Learning Resources. Accessible at: <http://www.iyfnet.org/learning-resources>**

This database offers the ability to search for resources related to youth- including, among other topics, education, employment, and entrepreneurship.

**Jobs Knowledge Platform (2011). Accessible at: [www.jobsknowledge.org](http://www.jobsknowledge.org)**

The World Bank, together with its partners, is beginning an initiative for a global platform to convene a multi-disciplinary approach to the jobs agenda. The platform seeks to share knowledge and foster debate and solution to the Jobs Agenda worldwide. In addition to being a learning resource, the Jobs platform aims at strengthening a global community while identifying good practices and lessons learned about Jobs globally and on country and regional advances. To develop and strengthen a global community on Jobs, registered users have the facility to exchange experiences and knowledge through blogs, discussion forums, documents, seminars and videos. The Jobs Knowledge Platform is managed by the World Bank in collaboration with partner organizations

**Journal of Economic Education. Accessible at: <http://www.tandf.co.uk/journals/titles/00220485.asp>**

The *Journal of Economic Education* offers articles on teaching techniques, materials, and programs in economics. It is published quarterly in cooperation with the National Council on Economic Education and the Advisory Committee on Economic Education of the American Economic Association.

**MicroLINKS: Youth Livelihoods. Accessible at: [www.microLINKS.org/youth](http://www.microLINKS.org/youth)**

This website provides updates on USAID projects - present and past - related to good practices and innovations in youth-inclusive development. Additionally, it provides resources such as documents, presentations and links and features upcoming events, conferences, workshops, trainings, and online discussions that aim to improve social and economic conditions for youth.

**Middle East Youth Initiative. Accessible at: <http://www.shababinclusion.org/>**

The objective of the Middle East Youth Initiative (MEYI) is to accelerate the international community’s understanding of, and response to, the changing needs of young people in the Middle East. Their website includes publications, news and events, and forums on recent articles and salient topics in this area.



**Mind Your Own Biz. U.S. Small Business Administration and Junior Achievement. Accessible at: <http://studentcenter.ja.org/Business/MindYourOwnBiz/Pages/default.aspx>**

This website walks aspiring entrepreneurs through five easy steps of business ownership and provides a list of resources to assist business development.

**National Clearinghouse on Families & Youth (NCFY) Website. Accessible at: <http://www.ncfy.com/>**

This site is an information service for communities, organizations, and individuals interested in developing new and effective strategies for supporting young people and their families in the United States.

**Never Get a Real Job. Accessible at: <http://www.nevergetarealjob.com/>**

This website provides guidance and tips to help young people become entrepreneurs. It also features profiles of existing successful young entrepreneurs to inspire and inform.

**Reclaiming Children and Youth. Accessible at: <http://reclaimingjournal.com/>**

This academic journal provides practical strategies and proven techniques from leading authorities on youth at risk. The journal provides readers with articles from leading educators and youth workers, offering strategies and solutions to many of the challenges inherent in work with youth.

**Small Business Television. Accessible at: [www.sbtv.com](http://www.sbtv.com)**

Small Business Television provides small business owners and entrepreneurs of all ages with tools to manage, grow and protect their ventures.

**Teen Business Link. U.S. Small Business Administration. Accessible at: <http://www.sbaonline.sba.gov/teens/>**

This website provides ideas, resources, and information for teen entrepreneurs in the United States.

**The Development Institute. Accessible at: <http://developmentinstitute.org/>**

The CIPE Development Institute is an online open resource for students and professors around the world looking for self-study and classroom materials on democracy, market economy, and their role in development.

**The Wall Street Journal: Classroom Edition. Accessible at: <http://classroomedition.com/cre/>**

The Wall Street Journal Classroom Edition is an educational program developed by the publishers of the world's premier business newspaper, and devoted to preparing young people for the decisions that will shape their economic future.

**Under 30 CEO. Accessible at: <http://www.under30ceo.com/>**

This website dedicated to inspiring young entrepreneurs and providing them with the resources needed to succeed on their journey.

**UNICEF Voices of Youth Blog. Accessible at: <http://blog.voicesofyouth.org/>**

The Voices of Youth blog is a new platform UNICEF created to report on issues which affect young people and adolescents globally. The blog is open to contributors from around the world and features articles and posts



from children and adolescents, UNICEF staff, and partners. Its objective is to report on global and local issues affecting young people, promote a global dialogue and the sharing of information as well as featuring projects, events, and ideas to enable meaningful interactions.

**U.S. Department of Labor. Office of Entrepreneurship Education. Accessible at: <http://www.dol.gov/odep/pubs/fact/entrepreneurship.htm>**

The U.S. Department of Labor’s Office of Entrepreneurship Education provides information on the importance of entrepreneurship education. It also offers resources for youth, educators, and practitioners working to promote youth entrepreneurship in the U.S.

**World Bank Group. Global Inventory of Interventions to Support Young Workers. Accessible at: <http://go.worldbank.org/E5BWW1PYY0>**

The World Bank developed a Youth Employment Inventory (YEI), a global inventory of interventions designed to integrate young people into the labor market, in order to improve the evidence base for making decisions about how to address the problem of youth employment. The YEI is based on available documentation of current and past programs and includes evidence from 289 studies of interventions from 84 countries in all regions of the world. The interventions included in the YEI have been analyzed in order to 1) document the types of programs that have been implemented to support young workers to find work; and 2) identify what appears to work in terms of improving employment outcomes for youth. Readers can also access region-specific reports and a database related to the YEI.

**World Bank Group. PovertyNet: Impact Evaluation. Accessible at: <http://go.worldbank.org/169GZ6W820>**

This website provides information and resources for people and organizations working to assess and improve the effectiveness of interventions aimed at reducing poverty, including those in the youth enterprise, employment, and livelihoods development fields.

**World Bank Group. YouThink! Youth Portal. Accessible at: <http://youthink.worldbank.org/>**

This portal’s main audience is young people and has a focus on youth activism. It is an open forum for youth to share their stories and experiences in social entrepreneurship and provides information and factsheets on major world issues. Additionally, the YouThink! blog aims to serve as a global conversation among young people on poverty and other development-related issues. Teacher resources such as learning modules and tips are also available here.

**YCoP Links (E-Bulletins). Accessible at: <http://www.equip123.net/webarticles/anmviewer.asp?a=662&z=123>**

Since 2004, EQUIP3 has been publishing YCoP Links as part of the Youth Community of Practice (YCoP) E-bulletin. It has highlighted innovative and promising events, projects, and studies related to international youth development, including bulletins about employment issues and youth entrepreneurship training. It is meant to be a practical tool for youth development policymakers, practitioners, researchers, and other professionals.



**Young Americas Business Trust Online Resources. Accessible at: <http://www.mybiz.net/resourcecenter/onlineresources/>**

The Young Americas Business Trust seeks to increase resources available to programs and young entrepreneurs throughout the Americas and Caribbean. This site is designed to serve as a “go-to” resource center for young entrepreneurs and development practitioners.

**YoungBiz. Accessible at: <http://www.youngbiz.com/index.php>**

This website serves to empower youth with entrepreneurial, business, and financial skills through innovative education and real-world experience.

**Youth and the United Nations. Accessible at: [www.un.org/youth](http://www.un.org/youth)**

This website includes the UN youth agenda, resources, opportunities, and news.

**Youth Community of Practice (YCoP). To join, please e-mail Ann Hershkowitz at [ahershkowitz@edc.org](mailto:ahershkowitz@edc.org).**

This forum gathers and exchanges information, knowledge, ideas, and best practices, particularly related to the incorporation of youth participation in USAID development projects. The activities of YCoP aim to increase knowledge sharing, which, in turn, increases practitioners’ ability to design effective, sustainable youth development programs. YCoP is an informal, virtual body of volunteer members. The global listserv has more than 300 subscribers, including USAID staff, youth practitioners outside of the Agency, and youth themselves. EQUIP3 produces *YCoP Links*, an e-bulletin highlighting promising events, projects, and studies on international youth development, twice per month.

**Youth Employment Databank – West Africa. Accessible at: <http://www.ilo.org/pls/apex/f?p=21:21:8523373091737385::NO::>**

The Youth Employment Databank maintained by the Youth Employment Network offers detailed information on youth employment projects in 16 West African countries. The database is easy to use, with organizations listed by office location, organization, donor type, and gender approach, and projects categorized by country of operation, intervention area, and target group.

**Youth Employment Network (YEN) Marketplace. Accessible at: <http://yenmarketplace.org/user/register>**

The Youth Employment Network Marketplace is an online space where youth employment stakeholders can come to find or exchange innovative ideas, expertise, advice and partnership.

**Youth Employment Network (YEN) Youth Portal. Accessible at: <http://www.ilo.org/public/english/employment/yen/resources/youthportal.htm>**

This page serves as a conduit for youth to directly share their feedback for the Youth Employment Network.

**Youth Employment Inventory (YEI). Accessible at: <http://www.youth-employment-inventory.org/>**

YEI is a database that provides comparative information on youth employment interventions worldwide. YEI documents program design, implementation, and achieved results of over 400 youth employment programs from around 90 countries. The programs included range from interventions for improving the labor market in-



formation base to programs that aim at increasing the demand for youth labor, and those focusing on improving chances for young entrepreneurs.

**Youth Entrenet. Accessible at: [www.knowaboutbusiness.org](http://www.knowaboutbusiness.org)**

Youth Entrenet is a global knowledge sharing and resource platform created by the International Labour Organization (ILO) through a partnership with the Swiss Development Cooperation (SDC) under the project *Creating Youth Employment through improved Youth Entrepreneurship*. The goal of this project is to create an improved understanding of how youth entrepreneurship education and entrepreneurship start-up programs contribute to creating more and better employment for youth in order to contribute to the design of more efficient and effective youth entrepreneurship strategies.

**Youth Entrepreneurship Alliance. Consortium Resources. Accessible at: [http://www.yealeaders.org/resources\\_websites.html](http://www.yealeaders.org/resources_websites.html)**

The Youth Entrepreneurship Alliance provides links and profiles of programs and organizations involved in developing entrepreneurship through national and regional training, policy and advocacy, and unemployment programs.

**Youth Entrepreneurship and Sustainability (YES) Inc. Global Knowledge Resource. Accessible at: <http://www.yesweb.org/gkr.htm>**

The Global Knowledge Resource connects stakeholders from all sectors of society with an interest or role to play in youth employment around the world. It encourages individuals and organizations to share their expertise with each other and to invite new participants into efforts to enhance the livelihoods of young people.

**Youth Entrepreneurship and Sustainability (YES) Inc. Toolkits for Youth Involvement in Employment Creation. Accessible at: [http://www.yesweb.org/gkr\\_toolkits.htm](http://www.yesweb.org/gkr_toolkits.htm)**

This portal features toolkits that have been developed to aid organizations in establishing and implementing effective youth employment strategies. The toolkits provide youth with step-by-step instruction along with valuable resources and advice to help carry out Action Plans.

**Youth-Inclusive Financial Services Linkage Portal. Accessible at: [www.yfslink.org](http://www.yfslink.org)**

YFS-Link is dedicated to facilitating ongoing learning and exchange within the global youth-inclusive financial services sector. The site serves as a portal for users to access the latest information, newest resources, and most cutting-edge tools in this nascent sector. Check out frequently asked questions and contribute your own ideas, experiences, and tools. YFS-Link is an open, friendly space to engage and share your experiences.

**Youth Portal for Latin America and the Caribbean. Accessible at: <http://www.youthlac.org/>**

This portal's primary audience includes youth networks, organizations, and individuals working with youth in Latin America and the Caribbean. The website is an online meeting place addressing a variety of subject areas related to youth programming in Latin America and the Caribbean.

**Zunia: Knowledge Exchange by Development Gateway. Accessible at: <http://zunia.org/>**

Zunia is an easy-to-navigate and well-developed portal that includes research, a global action atlas, open-source educational materials, and other related resources.



## Annex VII: 2010-2012 Resources on Youth Economic Opportunities: Toolkits, Guides, Handbooks, and Manuals

**Academy for Educational Development's Center for Gender Equity. (2011, February). *Girls' Success: Mentoring Guide on Transitioning Girls from School to Work*. Accessible at: <http://www.aed.org/Publications/loader.cfm?url=/commonspot/security/getfile.cfm&pageid=39271>**

This guide is meant provide ideas to mentors that help girls go through school and transition into work, giving them basic information to share with girls and ideas about how to talk with girls about issues that are important to them. This guide is part of the *Girls' Success Mentoring Guides* series.

**Austrian, K. and D. Ghati. (2010). *Girl-Centered Program Design: A Toolkit to Develop, Strengthen, and Expand Adolescent Girls Programs*. Population Council. Accessible at: [www.popcouncil.org/2010AdolGirlsToolkit](http://www.popcouncil.org/2010AdolGirlsToolkit)**

This toolkit is aimed at those interested in working with adolescent girls ages 10–24. It can be used by anyone who is designing or running a program, someone writing a proposal to work with girls, or staff working directly with girls who need fresh ideas on how to strengthen program activities. It can be used by individuals who are starting to work with girls in a targeted way for the first time, or those who already have a girls program but are trying to strengthen or expand it. The toolkit has three main sections: the first focuses on structure, the second on content, and the third on monitoring and evaluation. Within each chapter is an introduction to the topic, examples from existing programs for girls, and practical, user-friendly tools.

**Bonifaz, A., R. Israel, and D. Hawkins. (2010). *Guide to Designing Tourism Workforce Development Programs, with a Special Focus on Job and Career Opportunities for Youth*. Education Development Center. Accessible at: <http://idd.edc.org/sites/idd.edc.org/files/EQUIP3-Tourism-Guide.pdf>**

This guide is intended to strengthen the capacity of managers (from government, NGOs, and the private sector) to assess, design, implement, and evaluate workforce development programs in the tourism sector. A special focus of the guide is on the development of programs that provide employment opportunities to youth ages 15–24.

**Cunningham, W., M.L Sanchez, and A. Wuermli. (2010). *Active Labor Market Programs for Youth: A Framework to Guide Youth Employment Interventions*. World Bank Group. Accessible at: [http://siteresources.worldbank.org/INTLM/214578-1103128720951/22795057/EPPNoteNo16\\_Eng.pdf](http://siteresources.worldbank.org/INTLM/214578-1103128720951/22795057/EPPNoteNo16_Eng.pdf)**

This guide provides a framework for policymakers and youth-serving organizations to diagnose constraints to employment for youth and to design evidence-based interventions to address these constraints.

**De Quintanilla, A., N. Batjargal and D. Togtokh. (November 2011). *Effective Marketing for Scaling Up Financial Services to Youth*. The SEEP Network. Accessible at: <http://www.seepnetwork.org/filebin/pdf/YFSEffectiveMarketing.pdf>**

The purpose of this toolkit is to explore key differences in marketing financial services to youth as compared to adults and to provide tools for practitioners looking to scale up their services through marketing. Its objective



is to help organizations think through how to effectively market to youth in three critical stages—design, implementation, and evaluation—to reach more young clients in different market segments with innovative financial products and services. This toolkit was developed by Enlace and XacBank as part of The SEEP Network’s Innovations in Youth Financial Services Practitioner Learning Program (PLP), in partnership with The MasterCard Foundation.

**DFID-CSO Youth Working Group. (2010, March). Youth Participation in Development: A Guide for Development Agencies and Policy Makers. Interactive Publication Accessible at: <http://www.ygproject.org/>**

This guide was developed to assist donor agencies (multilateral and bilateral) and policy advisors in a range of organizations working with and for youth. The guide aims to increase understanding of the growing importance of, and greater potential for, youth participation in development practice and to explore key issues and approaches. It provides information on how to work with youth through promising practice case studies (and their associated resources), and a number of quality standards that will help organizations get started.

**EMPower. (2010). It’s Her Business: A Handbook for Preparing Young, At-Risk Women to Become Entrepreneurs. Accessible at: [http://itsherbusiness.org/?page\\_id=72](http://itsherbusiness.org/?page_id=72)**

This handbook is a practical resource for organizations seeking to start or strengthen entrepreneurship programs for young, at-risk women. It outlines the essential components of successful entrepreneurship programs, discusses common challenges and considerations, and provides other useful tips and resources.

**Family Health International. (2010). Evidence-Based Guidelines for Youth Peer Education. USAID. Accessible at: [http://www.iywg.org/sites/default/files/peer\\_ed\\_guidelines.pdf](http://www.iywg.org/sites/default/files/peer_ed_guidelines.pdf)**

This toolkit provides guidelines to develop new, high-quality peer education programs for young people ages 10-24 years or to improve existing programs. Although this publication focuses on peers working with young people to improve their sexual and reproductive health, these guidelines can be applied more broadly to other types of peer education.

**International HIV/AIDS Alliance, & Family Health International. (2010). Orphans and Other Vulnerable Children Support Toolkit. Accessible at: <http://www.ovcsupport.net/s/>**

This toolkit is an electronic library of resources on orphans and vulnerable children collected by the International HIV/AIDS Alliance and Family Health International from a wide range of organizations.

**Gap Inc. (2012, January). A toolkit for Employers: Connecting Youth and Business. Accessible at: <http://www.dol.gov/summerjobs/pdf/Toolkit.pdf>**

This toolkit developed by Gap Inc., McKinsey & Company, Corporate Voices for Working Families, and the Taproot Foundation, provides step-by-step instructions designed to guide companies on options for supporting training, and employing disconnected youth. It was created for companies with some experience in nonprofit engagement or community involvement.

**International Organization of Employers. (2010). Youth Employment Toolkit: An Electronic Resource Tool for Employers. Accessible at: <http://www.ilo.org/youthmakingithappen/>**

This electronic toolkit is part of an ongoing effort by the International Labour Organization, together with



the International Organization of Employers, to strengthen the capacity of employers' organizations to engage youth, especially in developing and transition countries. The main purpose of this tool is to shed light on practical action and concrete programs employers and their organizations, as well as other business associations, can undertake to promote youth employment.

**Khandker, S.R. et al. (2010). Handbook on Impact Evaluation: Quantitative Methods and Practices. The World Bank. [http://www-wds.worldbank.org/external/default/WDSContentServer/IW3P/IB/2009/12/10/000333037\\_20091210014322/Rendered/PDF/520990PUB0EPI1101Official0Use0Only1.pdf](http://www-wds.worldbank.org/external/default/WDSContentServer/IW3P/IB/2009/12/10/000333037_20091210014322/Rendered/PDF/520990PUB0EPI1101Official0Use0Only1.pdf)**

This handbook was written for researchers new to the evaluation field and policymakers involved in implementing development programs worldwide, including those in the youth enterprise, employment, and livelihoods development fields. It offers an up-to-date compendium presenting a detailed analysis of the quantitative research underlying recent program evaluations and case studies that reflect the hands-on experience and challenges of researchers and program officials.

**United Nations Programme on Youth of the UN Department of Economic and Social Affairs & Restless Development. (2011). Private Sector Toolkit for Working with Youth. Accessible at: <http://social.un.org/youthyear/docs/PrivateSectorKit.pdf>**

This toolkit is part of a series of technical papers in the context of the International Year of Youth, aimed at strengthening youth participation through cooperation among various stakeholders, as well as highlighting the role of youth as agents of development. Overall, this toolkit is geared towards enhancing partnership between youth and the private sector.

**U.S. Bureau of Labor Statistics. (2010). Career Guide to Industries, 2010-11 Edition. Accessible at: <http://www.bls.gov/oco/cg/>**

This handbook includes information on occupations, training and advancement, earnings, expected job prospects, and working conditions for dozens of different kinds of industries in the United States.

**U.S. Bureau of Labor Statistics. (2010). Occupational Outlook Handbook, 2010-11 Edition. Accessible at: <http://www.bls.gov/oco/>**

This handbook includes information on the training and education needed, earnings, expected job prospects, working conditions, and day-to-day work information on hundreds of different types of jobs in the United States.

**U.S. Department of Labor. (2010). Employment Law Guide. Accessible at: <http://www.dol.gov/opa/media/press/asp/oasp20091467.htm>**

This publication describes the major employment laws administered by the U.S. Department of Labor. The guide aims to help the public – workers and employers – understand the laws affecting the workplace in the United States.





## **Annex VIII: 2012 Learning Events Related to Youth Economic Opportunities (Conferences, Workshops, and Courses)**

### **USASBE 2012 Conference**

**January 12-15, 2012. New Orleans, LA, USA.**

The United States Association for Small Business and Entrepreneurship is hosting their annual conference, entitled this year as Entrepreneurship: A Source of Renewal and Growth. This academic event offers participants the opportunity to network with other professionals in the field of entrepreneurship and to learn from speakers, presentations and workshops on advances in the field. For more information, visit: <http://usasbe.org/conference/2012/>

### **Youth Assembly at the United Nations**

**January 19-20, 2012. New York, NY, USA**

Presented by the International Youth Council, this annual assembly gathers young working professional and features speakers from the UN, celebrities, youth leaders, corporate leaders, and civil society workers with expertise in utilizing corporate social responsibility and social entrepreneurship in order to promote youth leadership and the realization of the UN Millennium Development Goals. For more information, visit: <http://www.internationalyouthcouncil.com/page/9th-annual-youth-assembly-at>

### **Cannexus 2012**

**January 23-25, 2012. Ottawa, Ontario, Canada.**

The Canadian Education and Research Institute for Counseling (CERIC) presents the National Career Development Conference to promote the exchange of information and explore innovative approaches in the areas of career counseling and career development. This conference plenary sessions as well as over 100 workshops and training sessions discussing career coaching, youth entrepreneurship, school-to-work transition, aboriginal employment, and career trends. For more information, visit: <http://www.cannexus.ca/CX/?q=en>

### **2012 Small Business Institute Conference**

**February 16-18, 2012. San Antonio, TX, USA**

This conference focuses on teaching and curriculum development workshops, the student consulting project of the year competition, and research in small business and entrepreneurship issues. For more information, visit: <http://www.smallbusinessinstitute.biz/conference/2012conference.html>

### **National Entrepreneurship Week: “Entrepreneurship Empower Everyone”**

**February 18-25, 2012. Nationwide- USA**

National Entrepreneurship Week is a celebration of the heritage of entrepreneurship in America and of new opportunities for a new generation. For more information, visit: <http://www.entre-week.org/>

### **A Festival of Entrepreneurship**

**March 9-16, 2012. Liverpool, UK**

Join over 5,000 other people who think just like you do, from 118 countries, at the world’s first global Festival of Entrepreneurship. For more information, visit: <http://gec.unleashingideas.org/>



**ChildFinance Week and Day  
March 15 – 22, 2012. Global**

Child & Youth Finance International invite organizations around the world to organize events and other initiatives to take place during ChildFinance Week and ChildFinance Day (March 16, 2012). For more information, please visit: [WOFCHA.org](http://WOFCHA.org).

**Investing in African Youth: *Making Financial Services and Training Work.*  
May 21 – 22, 2012. Dakar, Senegal**

Plan International is organizing this two-day forum to analyze some of their Village Savings & Loan Association (VSLA) for youth program's early results. This program has been operating in Niger, Senegal and Sierra Leone since 2010. It is a financial services "plus" program, which in addition to providing opportunities for saving and borrowing through the VSLAs, the youth also receive training on financial education and life skills, with gender equality as a focal point. Plan will be listening to other practitioners who are engaged in youth and microfinance initiatives, looking at some of the unique challenges of working with this demographic, and also inviting youth representatives to tell their own stories. For more information, contact Bella Lam of Plan International at: [bella\\_lam@yahoo.com](mailto:bella_lam@yahoo.com).

**E-Learning Africa 2012: International Conference on ICT for Development, Education, and Training  
May 23-25, 2012. Cotonou, Benin**

Africa's largest annual assembly of e-Learning and education professionals gathers a worldwide network of leaders involved in all aspects of technology-enhanced education and training in Africa, including management and policymaking. For more information, visit: [www.e-learning-africa.com](http://www.e-learning-africa.com)

**101th Session of the International Labour Conference  
June, 2012. Geneva, Switzerland**

This meeting of the International Labour Organization's (ILO) key stakeholders will address the youth employment crisis as one of the main focus areas. To support and strengthen the consultation processes leading to the meeting, the ILO will be organizing a series of national consultations in 50 countries during the month of March, 2012 and a Global Youth Employment Forum from May 23-25, 2012 in Geneva. For more information on the meeting, please visit: [http://www.ilo.org/gb/GBSessions/WCMS\\_146275/lang--en/index.htm](http://www.ilo.org/gb/GBSessions/WCMS_146275/lang--en/index.htm).

**Babson College Entrepreneurship Research Conference  
June 6-9, 2012. Fort Worth, TX, USA**

This conference aims to provide a venue where academics and real-world practitioners link theory and practice on entrepreneurship. A Doctoral Consortium is held in conjunction with the Conference in order to unite future entrepreneurship educators and scholars with established leaders and researchers in the field. The top 40 papers presented each year at the conference are compiled and featured in *Frontiers of Entrepreneurship Research*. For more information, visit: <http://www.babson.edu/Academics/centers/blank-center/bcerc/Pages/home.aspx>

**Annual International Conference on Innovation and Entrepreneurship IE 2012  
July 23-24, 2012. Singapore**

This Conference aims to explore policies, measures and mechanisms for promoting innovation and



entrepreneurship in various areas. A book will be collated and published with the top 25-50% accepted papers of the conference which will be available to the public thru major online booksellers. Eligible research articles will be invited for publication in the International Journal on GSTF Business Review. For more information, visit: <http://innov-entrepreneur.org/>

**International Day of Youth  
August 12, 2012. Global**

The UN General Assembly on 17 December 1999 in its resolution 54/120, endorsed the recommendation made by the World Conference of Ministers Responsible for Youth that August 12 be declared International Youth Day. This day is leveraged to rally support among key actors (including governments, non-governmental organizations, academic institutions, businesses, and young people) to focus on what has been done to further the World Program of Action for Youth. For more information, visit [www.un.org/youth](http://www.un.org/youth).

**2012 Global Youth Economic Opportunities Conference  
September 11-13, 2012. Washington, D.C., USA**

Making Cents International organizes this annual demand-driven and participatory learning event for practitioners, educators, members of the private sector, funders, policymakers, youth entrepreneurs, and other key stakeholders who develop, implement, monitor, evaluate, and/or fund programs in the field of Youth Economic Opportunities. For more information, visit <http://www.YouthEconomicOpportunities.org/> or contact Whitney Harrelson at [whitney@makingcents.com](mailto:whitney@makingcents.com); +1 202-783-4090.

**The NACCE 10th Annual Conference  
October 7-10 2012. Chicago, IL, USA**

The National Association for Community College Entrepreneurship is a membership organization aimed being a hub for the dissemination and integration of knowledge and successful practices regarding entrepreneurship education and student business incubation. NACCE helps community colleges nationwide link their traditional role of workforce development with entrepreneurial development. For more information: <http://www.nacce2011.com/Overview/Overview.cfm>

**2012 SEEP Annual Conference  
November 5-9, 2012. Arlington, VA, USA**

The SEEP Annual Conference is the premier event for microenterprise development practitioners to discuss challenges they face, connect and share best practices, and identify opportunities to successfully advance the industry. For more information, visit: <http://www.seepnetwork.org/seep-2012-pages-97.php>

**National Youth Entrepreneurship Challenge  
Fall 2012. USA**

Each fall, the winners of NFTE's regional business plan competitions are invited to participate in the Network for national competition. The presentations made by the finalists are great tools to use in your classrooms as a model for your students as they prepare for classroom competitions. For more information, visit: <http://www.nfte.com/what/competition>

**2012 Global Microcredit Summit  
TBA.**



This Annual Event brings together microfinance stakeholders to promote best practices in the field, and to stimulate the interchanging of knowledge. For more information, visit <http://www.microcreditsummit.org>.

### **International Labour Organization's Youth Employment Forum Geneva, Switzerland**

The International Labour Organization will be organizing a forums on youth employment in Geneva, Switzerland and in various regions during 2012.

### **Annual National Entrepreneurship Education Forum TBA.**

For more information, visit: <http://www.entre-ed.org/index.html>

### **Social Enterprise Alliance 2012 Summit TBA.**

This is an international forum advocating for increased social impact through social enterprise. Join other social entrepreneurs to learn, grow, be inspired, make new connections from around the globe and become part of this expanding movement. For more information, visit <http://www.se-alliance.org/> for more information.

### **The European Employment Forum TBA.**

Employment stakeholders around Europe and beyond will gather to exchange views and hear what European officials, notable public figures, trade unions, NGOs, business leaders, and other experts are saying about today's employment trends, challenges, and opportunities in the EU, including those specifically related to youth. For more information, visit: <http://www.employmentweek.com/cms.php>

### **Youth Venture Summit: A Global Community of Young Changemakers TBA.**

The annual Youth Venture Summit brings together more than 100 young leaders from all over the world who are interested in creating change, as well as the adult allies and professionals who support youth as agents of change. At the summit, attendees participate in skill-building workshops, engage in meaningful dialogue to share experiences and perspectives, and network with each other to identify common areas of interest and ways to collaborate.



## Annex IX: Participating Organizations in 2011 Global Youth Economic Opportunities Conference

### Academia

- |                                                         |                                                 |
|---------------------------------------------------------|-------------------------------------------------|
| Academy of Entrepreneurship (USA), Buchholz High School | Georgetown University (USA)                     |
| Alamo Colleges (USA)                                    | Jackson State University (USA)                  |
| American Institutes for Research (USA)                  | Pennsylvania State University (USA)             |
| American University (USA)                               | Talloires Network, Tufts University (USA)       |
| Bridgmont Community and Technical College (USA)         | University of North Carolina, Chapel Hill (USA) |

### Bilateral/Multilateral International Development Agencies

- |                                                                     |                                                              |
|---------------------------------------------------------------------|--------------------------------------------------------------|
| Commonwealth Secretariat (UK)                                       | United Nations Capital Development Fund (USA)                |
| Global Fund for Youth Investment, The World Bank Group (USA)        | United Nations High Commissioner for Refugees (USA)          |
| Inter-American Development Bank (USA)                               | United Nations Industrial Development Organization (Austria) |
| Multilateral Investment Fund, Inter-American Development Bank (USA) | United Nations Population Fund (USA)                         |
| International Finance Corporation, The World Bank Group (USA)       | United States Agency for International Development (USA)     |
| The World Bank Group (USA)                                          |                                                              |

### Financial Service Providers

- |                                   |                                                         |
|-----------------------------------|---------------------------------------------------------|
| Capital Bank (USA)                | MicroSave (India)                                       |
| Central Bank of Nigeria (Nigeria) | Palestine Monetary Authority (Palestine)                |
| Equity Bank (Kenya)               | Ryada Financial Services- CHF International (Palestine) |
| Microfund for Women (Jordan)      | Shore Bank International Ltd. (USA)                     |



## Foundations

Aga Khan Foundation Canada (Canada)

Citi Foundation (USA)

Competitiveness Support Fund (Pakistan)

Enterprise Uganda (Uganda)

Forward Internet Group Foundation (UK)

Kauffman Foundation (USA)

The MasterCard Foundation (Canada)

The TK Foundation (USA)

United Nations Foundation (USA)

## NGOS

Afghanistan Youths National and Social Organization (Afghanistan)

Aflatoun (Netherlands)

Africare (USA)

Al Majmoua (Lebanon)

Appui au Developpement Autonome (Luxembourg)

ASAP Africa (USA)

BRAC-Bangladesh (Bangladesh)

BRAC-Tanzania (Tanzania)

Business Support Center Kosovo (Kosovo)

CAMFED (USA)

Canada World Youth (Canada)

Catholic Relief Services (USA)

Consultative Group to Assist the Poor (USA)

CHF International (USA)

ChildFinance (Netherlands)

ChildFund International (USA)

Children International (USA)

Clinton Global Initiative (USA)

Count Me In (USA)

Counterpart International (USA)

Educate! (Uganda)

Education Association for China Tomorrow (USA)

Education Development Center (USA)

Education for Employment Foundation (USA)

EMpower Foundation (USA)

Everybody's Somebody (USA)

FHI 360 (USA)

Fondation L'Athletique D'Haiti (Haiti)

Freedom from Hunger (USA)

Fundación E (Mexico)

Hands Empowering the Less Privileged (Sierra Leone)

Innovations in Civic Participation (USA)

Institute of International Education (USA)

International Business Leaders Forum (UK)

International Center for Research on Women (USA)

International Development Exchange (USA)

International Rescue Committee (USA)

International Research and Exchanges Board (USA)

International Youth Foundation (USA)

Inveneo (USA)

Junior Achievement Worldwide (USA)

Joven 360 (El Salvador)



**NGOS (continued)**

- LivelyHoods (Kenya)
- Lua Nova (Brazil)
- Mennonite Economic Development Associates (Canada)
- Mercy Corps (USA)
- Microfinance Opportunities (USA)
- National 4-H Council (USA)
- Navsarjan Trust (India)
- New America Foundation (USA)
- New Era (Nigeria)
- Opportunity International (USA)
- Plan International (USA)
- Population Council (USA)
- Project Hope (USA)
- Religious Organizations Council of Burundi (Burundi)
- Restless Development (UK)
- Retrak (UK)
- RTI International (USA)
- SAGE Zambia (Zambia)
- Save the Children (USA)
- Search Institute (USA)
- Social and Economic Entrepreneurship Organization (USA)
- Solar Sister, Inc. (USA)
- Southeast Tennessee Development District (USA)
- Street Kids International (USA)
- Swisscontact (Switzerland)
- TakingITGloba (Canada)
- TechnoServe (USA)
- The SEEP Network (USA)
- Universal Outreach (Canada)
- Vanavevhu— Children of the Soil (Zimbabwe)
- Women’s Refugee Commission (USA)
- Women’s World Banking (USA)
- World Council of Credit Unions (USA)
- World Vision (USA)
- Y Care International (UK)
- Youth Business International (UK)
- YouthAssets (USA)
- YouthBuild International (USA)



## Private Sector

- |                                         |                                                                      |
|-----------------------------------------|----------------------------------------------------------------------|
| 17 Triggers (Cambodia)                  | Making Cents International (USA)                                     |
| Bankable Frontier Associates (USA)      | Manpower Group (USA)                                                 |
| Best Risks International (USA)          | MediaSpark (Canada)                                                  |
| Bloomberg Businessweek (USA)            | MTV Networks Latin America and U.S Hispanic (USA)                    |
| Booz Allen Hamilton (USA)               | PlotterPoint (India)                                                 |
| CARANA Corporation (USA)                | Priceline.com (USA)                                                  |
| Cardno Emerging Markets USA, Ltd. (USA) | Souktel Inc. (USA)                                                   |
| Chemonics International (USA)           | Tegu (USA)                                                           |
| Creative Associates International (USA) | The brpr Group (USA)                                                 |
| DAI (USA)                               | The QED Group (USA)                                                  |
| Feinberg Consulting (USA)               | The Shell Petroleum Development Company of Nigeria Limited (Nigeria) |
| Intel Corporation (USA)                 |                                                                      |

## Government Agencies/ Policymakers

- |                                                       |                                            |
|-------------------------------------------------------|--------------------------------------------|
| Ministry of Labour and Social Welfare—Kosovo (Kosovo) | U.S. Bureau of Economic Analysis (USA)     |
| Queen Rania Center for Education Technology (Jordan)  | U.S. Department of State (USA)             |
| Tamkeen (Saudi Arabia)                                | U.S. Office of Management and Budget (USA) |





# Annex X: 2011 Global Youth Economic Opportunities Conference Program

Wednesday, September 7

9:00 am – 12:00 pm	<b>Optional Pre-Conference Sessions</b>
9:00 am – 12:00 pm	<b>Training Serious Business – Making a Case for Youth-Inclusive Financial Services</b> <i>Space is limited. Pre-registration required. Click here for more information.</i>
10:00 am – 12:00 pm	<b>Workshop: Youth and Work – A Common Foundation for Curriculum Development</b> <i>Space is limited. Click here for more information.</i>
12:00 pm – 1:20 pm	<b>Conference Registration</b>
1:30 – 2:00 pm	<b>Welcome Remarks</b> <b>Ms. Fiona Macaulay</b> , Founder and CEO, Making Cents International (USA)
2:00 – 3:30 pm	<p><b>Opening Plenary: Global employment trends and policy levers: how can we take a system-wide approach to youth employment?</b></p> <p>Four out of every ten jobs today did not exist four years ago. Technology, cultural shifts and changing demographics combine in unexpected ways to create new career fields like sustainability manager, social networking specialist, and impact investors; and new growth-oriented sectors in certain contexts such as tourism, information and communications technology, and environmentally sustainable product development. No single industry or sector though will provide the jobs answer. While the “Beijing Consensus” and its accompanying “open industrial policy” promoters recognize the value of supporting growth-oriented sectors, they point out that growth sectors don’t just appear; rather, they come about as a result of sustained, structured, public-private collaboration—witness the historical examples of England, the US and Germany, and watch how Chile, South Korea, Taiwan, China, Brazil and India are doing it today.</p> <p>Speakers on this opening plenary roundtable will debunk the myths and confront the ideologies associated with traditional approaches to employment policy. They will also explore entrepreneurship and creative cross-sectoral partnership models that can effectively contribute to system-wide change.</p> <p><b>Moderator: Mr. Peter Coy</b>, Economics Editor and Senior Writer, Bloomberg Businessweek</p> <p><b>Presenters:</b>  <b>His Excellency Aziz Mekouar</b>, Ambassador of His Majesty the King of Morocco to the United States of America (Morocco)  <b>Ms. Barbara Chilangwa</b>, Executive Director, Campaign for Female Education (CAMFED); Former Permanent Secretary of Education (Zambia)  <b>Mr. David Arkless</b>, President of Corporate and Government Affairs, Manpower Group (USA)</p>
3:30 – 4:00 pm	<b>Transition Break</b>



4:00 – 5:30 pm	<p><b>Choose from Five 1.5-Hour Simultaneous Breakout Sessions</b></p> <p><b>Track 1: Workforce Development</b>  <b>YOUTH360°: A Comprehensive Approach to Workforce Preparation and Placement</b>  <b>Presenters:</b>  <b>Ms. Carla De Vanegas</b>, Director, Search Consulting Group and Executive Director of YOUTH360° (El Salvador)  <b>Mr. Eduardo Tugendhat</b>, Co-Founder, Chairman and CEO, CARANA Corporation (USA)  <b>Session Description:</b>                  What does it take to develop a full-circle approach to human capital development and youth employment? Join us to learn how to transform the way youth, universities and private sector firms prepare for employment through job training and an online internship search portal. Explore how this initiative is creating new pathways to youth employment while increasing the quality and relevancy of education in both Central America and Eastern Europe. Take away practical guidance on how your initiatives can successfully bridge the gap between supply-side-driven education and demand-driven private sector jobs utilizing today’s online tools.</p> <p><b>Track 2: Financial Services and Capabilities</b>  <b>A Nation-Wide Approach to Integrated Youth Financial Services: Palestinian Case Study</b>  <b>Moderator: Mr. Timothy Nourse</b>, President, Making Cents International (USA); Former Chief of Party, ESAF Program, AED (West Bank);  <b>Presenters:</b>  <b>Mr. Obed Diener</b>, ESAF Program Manager, AED (Gaza)  <b>Ms. Annie Belt</b>, Senior Manager, International Programs, Making Cents International (USA)  <b>Mr. Ali Faroun</b>, Manager, Consumer Relations Department, Palestinian Monetary Authority (PMA) (Palestine)  <b>Mr. Alaa Sisalem</b>, Executive Director, Ryada Financial Services (Palestine)  <b>Session Description:</b>                  How can youth-inclusive financial services be integrated holistically at a country level? In this session, partners of the USAID-funded ESAF program in the West Bank and Gaza will broach the challenge of mainstreaming youth financial capabilities and services into a national level financial sector development strategy by sharing a “menu” of program options while addressing lessons learned, cost-effectiveness, and time considerations. Interventions include: integrating financial education into public schools; technical assistance to MFIs developing youth-focused products; business grants and training for young entrepreneurs; and individual development accounts and matched savings. In addition, you will explore strategies for working with regulatory authorities on overall financial inclusion to benefit youth and other underserved groups.</p> <p><b>Track 3: Enterprise Development</b>  <b>Increasing Economic Opportunities for Youth in Rural Areas: Experience from Africa</b>  <b>Moderator: Mr. Russ Webster</b>, President, Cardno Emerging Markets USA, Ltd. (USA)  <b>Presenters:</b>  <b>Ms. Jacqueline Bass</b>, Director, Governance and Economic Growth, Cardno Emerging Markets USA, Ltd. (USA)  <b>Ms. Deanna Salpietra</b>, Development Specialist, Cardno Emerging Markets USA, Ltd. (USA)</p>
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4:00 – 5:30 pm	<p><b>Track 4: Adolescent Girls and Young Women</b>  <b>Holistic and Replicable Approaches: What Has Been Proven Effective When Working with Girls?</b></p> <p><b>Presenters:</b>  <b>Ms. Farzana Kashfi</b>, Manager, BRAC Education Program (Bangladesh)  <b>Mr. Sarder Lutfor Rahman</b>, Project Manager, Empowerment and Livelihood for Adolescents Program, BRAC Tanzania (Tanzania)  <b>Dr. Mary Hallward-Driemeier</b>, Lead Economist, Office of the Chief Economist, Financial and Private Sector Development Network, The World Bank (USA)</p> <p><b>Session Description:</b>  Join this session to examine how different organizations are taking holistic approaches throughout Africa to increase and improve economic opportunities for adolescent girls and young women. The World Bank will frame and launch this journey. BRAC will then lead participants to Tanzania where they will learn how BRAC leveraged their experiences from other contexts to develop an integrated program tailored for 13-20 year old Tanzanian females. Bring a bag to pack your key takeaways.</p> <p><b>Track 5: Monitoring, Evaluation and Impact Assessment</b>  <b>How to Develop a Financial Capability Project: Building Evidence as You Go</b></p> <p><b>Presenters</b>  <b>Mr. Mat Despard</b>, Clinical Assistant Professor, University of North Carolina at Chapel Hill (USA)</p> <p><b>Session Description:</b>  An exciting global push is underway to increase young people’s financial capabilities in novel ways, from the use of comic books with key messages to text messaging. Yet practitioners need to know how to develop projects with an eye toward evaluation. This means identifying clear, measurable outcomes that youth think are important and talking about why you think your project will be successful based on what you understand about youth. It also means coming up with developmentally and culturally appropriate ways to assess these outcomes. The discussion is especially for those working on financial education, money management training, and/or access to financial services with low-income youth.</p>
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## Thursday, September 8

8:00 – 8:45 am	<p><b>Optional Morning Session</b>  <b>Workshop: Youth-Inclusive Financial Services Linkage (YFS-Link) Program Highlights</b></p>
7:30 – 8:50 am	<p><b>Conference Registration</b></p>
9:00 – 9:30 am	<p><b>Keynote Address</b>  <b>USAID is developing its first-ever youth policy. How will this affect you?</b> Ambassador Steingberg will share that USAID has been learning and the agency’s priorities going forward.  <b>Ambassador Donald Steinberg</b>, Deputy Administrator, U.S. Agency for International Development</p>
9:30 – 10:00 am	<p><b>Ideas That Change the World</b>  This is your chance to hear talks by two exceptional leaders who will inspire you to think differently about how you work with young people.  <b>Mr. Jeff Hoffman</b>, Member of the Founding Executive Team of Priceline.com (USA)  Hear insights on what it takes to foster young business owners from one of the USA’s great entrepreneurs. Jeff started his first enterprise while still a student and went on to literally change the way the world does business. What would national economies look like if they each had 10 more Jeff Hoffmans?  <b>Introduction by: Ms. Fiona Macaulay</b>, Founder and CEO, Making Cents International (USA)  <b>Ms. Judith Bruce</b>, Senior Associate and Policy Analyst, Population Council (USA)  Girls are like any other demographic group? No way! Be challenged by Judith Bruce, a recognized leader and innovator. She is equipping adolescent girls and young women around the world with the social, economic, personal, and educational assets they need to secure their livelihoods, realize their personal goals, and prepare for safe motherhood.  <b>Introduction by: Ms. Veronica Torres</b>, Director of Youth Economic Opportunities, Making Cents International (Canada)</p>
10:00 – 11:30 am	<p><b>Plenary: How Is Technology Causing Breakthroughs in Youth Economic Opportunity?</b>  Dive deep into an exploration of how technology is being used to increase the access young people have to financial services and employment, entrepreneurship, and skill-building opportunities. Panelists will address critical questions surrounding the use of technology that youth, youth-serving organizations, and financial institutions are tackling around the world.</p> <ul style="list-style-type: none"> <li>• Which technology-based models hold the greatest promise for increasing and improving economic opportunities for young people?</li> <li>• How are organizations in our field and youth themselves leveraging mobile phone technology?</li> <li>• What are some of the barriers that make technology inaccessible or inappropriate for certain youth populations?</li> </ul> <p><b>Moderator: Mr. Wayan Vota</b>, Senior Director, Invaneo (USA)  <b>Presenter:</b>  <b>Mr. Jacob Korenblum</b>, Co-Founder and President, Souktel Inc. (Canada)  <b>Mr. Peter Broffman</b>, Manager of Informal Education, Corporate Affairs Group, Intel Corporation (USA)  <b>Mr. David Mukaru</b>, Head of Sector-Microcredit, Equity Bank (Kenya)  <b>Ms. Leah Gardiner</b>, Fundraising Advisor, TakingITGlobal (Canada)</p>
11:30 – 11:45 am	<p><b>Transition Break</b></p>



11:45 – 1:15 pm	<p><b>Choose from Five 1.5-Hour Simultaneous Breakout Sessions</b></p> <p><b>Track 1: Workforce Development</b>  <b>Scaling Up: Regional Lessons, Local Execution</b></p> <p><b>Presenters:</b>  <b>Mr. Nawfal Fassi-Fihri</b>, CEO, Education for Employment Foundation-Maroc (Morocco)  <b>Ms. Branka Minić</b>, Director of Global Corporate Affairs, ManpowerGroup (USA)  <b>Mr. Taleb Salhab</b>, Vice President, Programs and Affiliate Services, Education for Employment Foundation (USA)</p> <p><b>Session Description:</b>  Join the EFE Foundation to learn how to take programs to scale and build capacity to manage rapid growth. You will examine case studies of EFE’s programmatic experiences in Jordan, Palestine, Yemen and Egypt, which are informing EFE’s national expansion plan in Morocco. They offer transferable learnings and guidance for others seeing to scale their initiatives. You will walk away with a better understanding of the various approaches and techniques that can be used when designing and building partnerships for scale — whether with the private sector, government institutions or NGOs— and which lead to the maximization of impact, reach and results.</p> <p><b>Track 2: Financial Services and Capabilities</b>  <b>Building a Youth-Friendly Policy and Regulatory Framework: What Does it Take for Policy Makers to “Get it Right”?</b></p> <p><b>Presenters:</b>  <b>Dr. Sanjaya Acharya</b>, Senior Economist, New ERA (Nepal)  <b>Mr. Jared Penner</b>, Program Executive, ChildFinance (The Netherlands)  <b>Ms. Tanaya Kilara</b>, Associate Microfinance Analyst, CGAP (USA)  <b>Ms. Sara Myers</b>, Research Associate, YouthSave, Center for Social Development (USA)</p> <p><b>Session Description:</b>  Many countries have stringent regulatory constraints and policies around identification, parental guardianship, and mandatory reserves that make it difficult or impossible for financial institutions to provide financial services to low income youth. In this session, CGAP, CSD, ChildFinance, and New ERA will take a comprehensive look at the way that policies impact youth savings and financial inclusion. Beginning with an exploration of policy environments around the world, join presenters for a comparative analysis of regulatory environments for youth financial service offerings in four countries (Colombia, Ghana, Kenya and Nepal) before deep-diving into a country-specific case study with New ERA, YouthSave’s local research institution in Nepal.</p> <p><b>Track 3: Enterprise Development</b>  <b>Partner with the Experts: Engaging Youth in Win-Win Partnerships</b></p> <p><b>Presenters:</b>  <b>Ms. Maria Springer</b>, Executive Director, LivelyHoods (Kenya)  <b>Ms. Ashley Gaffney</b>, Teacher, Academy of Entrepreneurship at Buchholz High School (USA)  <b>Ms. Donna Martin</b>, Director of Programs, Academy of Entrepreneurship at Buchholz High School (USA)</p> <p><b>Session Description:</b>  How do you develop demand-driven, impactful and sustainable programs? Partner with the youth you aim to serve. Join Lively Hoods, and explore how a youth-led Kenyan social enterprise partnered with reformed street youth to develop iSmart, a sales force that operates in urban slums. You will also learn how the Academy of Entrepreneurship at Buchholz High School in Florida engages students in the school’s operations in a way that builds the students’ workforce and entrepreneurship skills while improving the model. Through interactive discussions, you’ll take away practical tips on how to achieve win-win partnerships with youth that enhance economic opportunities and advance programming objectives.</p>
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11:45 – 1:15 pm	<p><b>Track 4: Adolescent Girls and Young Women</b>  <b>Challenging Squared: Opening Income Pathways for Extremely Marginalized Young Women</b></p> <p><b>Presenters:</b>  <b>Ms. Raquel Barros</b>, Luo Nova (Brazil)  <b>Ms. Manjula Pradeep</b>, Navsarjan (India)  <b>Ms. Cynthia Steele</b>, Executive Vice President, EMpower (USA)  <b>Dr. Corinne Whitaker</b>, Independent Consultant (USA)</p> <p><b>Session Description:</b>          Life circumstances and cultural prejudices make earning a decent wage even harder for young women who face extreme marginalization and discrimination. Drawing on experiences of organizations in vastly different settings—which are creating opportunities, removing hurdles, and building the skills and confidence of young women who are parenting, have histories of substance abuse (Luo Nova, Brazil) or are Dalit (formerly known as untouchable caste) (Navsarjan, India)— this workshop will provide practical lessons on how to: empower very marginalized young women; explore ways these young women can earn income in “nonstandard areas”; and help young women overcome practical obstacles to earning income.</p> <p><b>Track 5: Monitoring, Evaluation and Impact Assessment</b>  <b>Conducting M&amp;E in Conflict-Affected Environments</b></p> <p><b>Presenters:</b>  <b>Mr. Moustafa Khalifeh</b>, Director of Finance and Administration, CHF International ACSI Iraq (Lebanon)  <b>Mr. Ahmad Lamaa</b>, Director of Business and Operations, CHF International ACSI Iraq (Iraq)  <b>Ms. Julie Zollman</b>, Associate, Bankable Frontier Associates (USA)  <b>Ms. Barri Shorey</b>, Youth and Livelihoods Special Projects Officer, International Rescue Committee (USA)</p> <p><b>Session Description:</b>          How can you address the unique challenges of conducting monitoring and evaluation on conflict-affected areas? Learn how CHF International and the International Rescue Committee (IRC) collect, analyze and use data to inform their youth livelihoods and microfinance programs. CHF will explore the particularities of reaching and working with youth in Afghanistan and Iraq, where security, short-term outlooks and trauma are real issues which require adaptations of youth-friendly product and project methodologies. The IRC will share their qualitative research on the financial behaviors and lives of youth living in conflict-affected Northern Uganda. Using an adapted financial diaries methodology, the IRC and partner, Bankable Frontiers, learned how youth access and manage financial and social capital and importantly, how this information informs the design of financial service programming.</p>
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<p>1:15 – 2:15 pm</p>	<p><b>Lunch</b>  <b>Option 1: Open Seating in the Ballroom for Informal Networking and Meetings</b>  <b>Option 2: Working Lunch Opportunity: USAID Listening Session on Youth Development</b>  <b>Presenter:</b> Dr. Clare Ignatowski, Senior Advisor, Workforce Development and Youth, EGAT/ Office of Education, USAID (USA)</p> <p>USAID will briefly describe new directions in youth policy, research, and implementation. However, most of the session will be dedicated to hearing from implementing partners about your ideas for improving how we work together, including collaboration across sectors and types of stakeholders, working for scale and sustainability, and for deeper youth engagement. Please come with your ideas and suggestions.</p> <p><b>Option 3: Working Lunch Opportunity: Multilateral Investment Fund Listening Session: Focus on Latin America and the Caribbean</b>  <b>Presenters:</b>  <b>Ms. Elena Heredero</b>, Senior Specialist, Multilateral Investment Fund, Inter-American Development Bank (USA)  <b>Ms. Maria Elena Nawar</b>, Lead Specialist, Multilateral Investment Fund, Inter-American Development Bank (USA)  <b>Ms. Maritza Vela</b>, Senior Associate, Multilateral Investment Fund, Inter-American Development Bank (USA)</p> <p>Join the Multilateral Investment Fund (MIF) of the Inter-American Development Bank to explore the findings of a comprehensive third-party study of the MIF’s portfolio of youth-related projects. The study examined the adaptability and scalability of proven models and identified what doesn’t work and why. Over the past decade, the MIF has been an active promoter of youth employability programs, supporting approximately 100 projects for US\$ 70 million, with a leveraged total of approximately US\$ 71 million from other organizations and corporate partners.</p>
<p>2:15 – 3:45 pm</p>	<p><b>Choose from Five 1.5-Hour Simultaneous Breakout Sessions</b>  <b>Track 1: Workforce Development</b>  <b>Designing New Curriculum and Applications for Knowing, Doing and Understanding Business</b>  <b>Presenters:</b>  <b>Ms. Amal Abu Shhab</b>, Director of Curriculum Digitization, Queen Rania Center for Education Technology (Jordan)  <b>Mr. Nilhan Siam</b>, Manager, Education Reform Support Project (Jordan)  <b>Ms. Katherine Merseth</b>, Project Director, Creative Associates International (USA)  <b>Ms. Klaudia Youell</b>, Program Associate, Creative Associates International (USA)</p> <p><b>Session Description:</b>                  How can we help youth become successful in business and entrepreneurship? Youth are traditionally trained in academic silos, yet evidence suggests that companies today seek workers who are cognizant of strategic goals and operations, think systemically, connect with organizational units and teams, and deliver multiple services to diverse clients. Can business education be transformed to meet needs of the 21st Century? We will examine how students learn through integrated business curriculum, employ technology and do business, using examples from a program in Jordan. Attendees will explore how integrated curriculum, supported by technology and entrepreneurship, makes business education effective and relevant.</p>



2:15 – 3:45 pm	<p><b>Track 2: Financial Services and Capabilities</b>  <b>Market Research for Youth-Inclusive Financial Services (YFS): Tools and Trends</b></p> <p><b>Presenters:</b>  <b>Ms. Corinne Ngurukie</b>, Africa Regional Technical Advisor, YouthSave (Kenya)  <b>Ms. Rani Deshpande</b>, Director, YouthSave, Save the Children (USA)  <b>Ms. Maria Perdomo</b>, Program Manager, YouthStart, UNCDF (USA)  <b>Mr. Ben Shell</b>, Senior Associate, New Product Development, Women’s World Banking (USA)</p> <p><b>Session Description:</b>          What do market research results tell us about youth-inclusive financial services? In this session, you will explore youth financial services market research trends from 22 financial service providers in 13 countries, as presented by the YouthStart and YouthSave programs. Each will highlight lessons learned and will discuss the different processes and tools used to conduct and evaluate their market research. Through an interactive market research scoring exercise you will apply one such tool to assess the quality of a market research study conducted by Women’s World Banking’s local partner in Ethiopia, PEACE MFI.</p> <p><b>Track 3: Enterprise Development</b>  <b>Changing Course: Transforming At-Risk and Gang-Involved Youth through Enterprise Development</b></p> <p><b>Presenters:</b>  <b>Mr. Richard Jones</b>, Deputy Regional Director, Catholic Relief Services (El Salvador)  <b>Ms. Ibania Rivas</b>, Program Quality for Learning, Catholic Relief Services (El Salvador)  <b>Mr. Timothy Cross</b>, President, YouthBuild International (USA)</p> <p><b>Session Description:</b>          Engage in this session to gain a greater understanding of the challenges youth face in violent neighborhoods of Central America and other regions, as well as creative solutions that have helped youth rehabilitate and improve their involvement within their communities. This session will focus on holistic programs that facilitate youth civic engagement, ownership, and decision-making in every step of the enterprise development process. You will learn promising practices for promoting entrepreneurship among at-risk and gang involved youth. Participants will have access to case studies, practical tools for adapting business and investment plans, lessons on savings groups for entrepreneurship, and findings from project evaluations.</p> <p><b>Track 4: Adolescent Girls and Young Women</b>  <b>Learning What Works for Conflict-Affected Adolescent Girls and Young Women</b></p> <p><b>Presenters:</b>  <b>Mr. Josh Chaffin</b>, Senior Program Officer, Economic Strengthening and Child Protection, Women’s Refugee Commission (USA)  <b>Ms. Jina Krause-Vilmar</b>, Senior Program Officer for Livelihoods, Women’s Refugee Commission (USA)  <b>Ms. Jennifer Schulte</b>, Program Officer for Youth and Livelihoods, Women’s Refugee Commission (USA)</p>
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<p>2:15 – 3:45 pm</p>	<p><b>Session Description:</b></p> <p>What does it take to reach adolescent girls and young women in conflict-affected contexts with programs to promote their economic recovery and advancement? Share key insights on practical program planning and evaluation recommendations on building economic opportunity for conflict-affected adolescent girls and young women, and learn how investments in economic strengthening programs that actively engage girls can contribute to their greater well-being and resilience, as well as that of their families and communities for wider economic recovery. The session will synthesize findings and share top recommendations from multi-year action research initiatives of the Women’s Refugee Commissions’ Youth and Livelihoods programs.</p> <p><b>Track 5: Monitoring, Evaluation and Impact Assessment</b>  <b>Mixed Methods: A Practical Primer</b></p> <p><b>Presenters:</b>  <b>Ms. Leah Katerberg</b>, Program Manager for Monitoring and Evaluation, MEDA (USA)  <b>Ms. Eva Roca</b>, Staff Associate, Poverty, Gender, and Youth Team, Population Council (USA)</p> <p><b>Session Description:</b></p> <p>Evaluating programs for youth is much more complex than evaluating programs for adults. While the need to measure outcomes is clear, the way to measure outcomes is less certain. Through this evidence-based session, you will examine a number of important issues in youth programming evaluation, including how to: factor in the multi-dimensionality of program outcomes, allow for the time and attention span of youth, attribute for the developmental changes in youth, and determine the age-appropriateness of measurement instruments. You will also contemplate the ethics of control groups and how to effectively address gender issues while taking a mixed methodology approach to evaluation.</p>
<p>3:45 – 4:00 pm</p>	<p><b>Transition Break</b></p>
<p>4:00 – 6:00 pm</p>	<p><b>Plenary: Spotlight on Strategies to Support Youth-Owned Growth Businesses</b></p> <p>“Small and growing business”, “impact entrepreneurs” and the “missing middle” are increasingly receiving attention from private sector companies, funders, social entrepreneurs, and others. This session spotlights entrepreneurs and entrepreneurial thinkers who share what’s innovative, replicable, and making a difference with growth-oriented entrepreneurs in both urban and rural areas, those with social missions, and “gazelles” in developed and developing economies. You’ll first meet the funders and policymakers and hear about the research for where to invest to create an entrepreneurial ecosphere that increases the number of new firms. Then, learn about how to identify the young business owners with potential and support them with demand-driven training, mentorship, financing and other services. Finally, be inspired by successful young entrepreneurs who are creating employment and hear what services make the greatest difference to them as they move through different stages of their business life cycles. Panelists will also address gender considerations and how to move microentrepreneurs, with growth potential, up the ladder.</p> <p><b>Moderator:</b>  <b>Ms. Fiona Macaulay</b>, Founder and CEO, Making Cents International (USA)</p> <p><b>Presenters:</b>  <b>Mr. Andrew Fiddaman</b>, Managing Director, Youth Business International (UK)  <b>Mr. Samuel Gonzalez Guzman</b>, Founder, Fundacion E (Mexico)  <b>Mr. Chris Haughey</b>, Founder, Tegu (USA/Honduras)  <b>Ms. Nell Merlino</b>, Founder, Count Me In and the Make Mine a Million Dollar Business program (USA)  <b>Mr. Jonathan Ortman</b>, President of Entrepreneurship Week &amp; Senior Fellow, Kauffman Foundation (USA)</p>



## Friday, September 8

8:00 – 8:45 am	<p><b>Optional Morning Sessions</b></p> <ul style="list-style-type: none"> <li>• <b>ChildFinance: Building a Movement</b></li> <li>• <b>Join the Alliance for International Youth Development</b></li> <li>• <b>Innovations in Youth Financial Services Practitioner Learning Program</b></li> </ul>
7:30 – 8:50 am	<p><b>Conference Registration</b></p>
9:00 – 10:30 am	<p><b>Plenary: Youth Economic Opportunity in the MENA Region</b></p> <p>Uprisings in the Middle East and North Africa (MENA) region have brought to the global stage the significant challenges young people are facing in the region. Many youth are unemployed, underemployed, alienated, and frustrated. What approaches, programs and policies can reverse these trends; and which ones are already making breakthrough progress in supporting young people in their efforts to access decent employment and business opportunities?</p> <p><b>Moderator:</b> Ms. Brandee McHale, Chief Operating Officer, Citi Foundation (USA)</p> <p><b>Presenters:</b>  <b>Ms. Svava Bjarnason</b>, Senior Education Specialist, International Finance Corporation (USA)  <b>Mr. Jamie McAuliffe</b>, President and CEO, Education for Employment Foundation (USA)  <b>Mr. Awais Sufi</b>, Vice President for Work Programs, International Youth Foundation (USA)</p>
10:30 – 10:45 am	<p><b>Transition Break</b></p>
10:45 – 12:15 pm	<p><b>Choose from Five 1.5-Hour Simultaneous Breakout Sessions</b></p> <p><b>Track 1: Workforce Development</b>  <b>Creating “Win-Win” Partnerships with the Private Sector: What Does it Take?</b></p> <p><b>Moderator:</b>  <b>Ms. Kate Carpenter</b>, Vice President, Public Sector Business Development, International Youth Foundation (USA)</p> <p><b>Presenters:</b>  <b>Dr. Mohammad Almbaid</b>, Country Director, International Youth Foundation Palestine (USA)  <b>Ms. Mara Kronenfeld</b>, Manager, Middle East Programs, International Youth Foundation (USA)  <b>Ms. Rana Al Turk</b>, Country Director, YouthWork Jordan, International Youth Foundation (Jordan)</p> <p><b>Session Description:</b>  While the private sector should play a prominent role in workforce development, it does not generally offer the kind of investments and support that help build effective institutions, match technical and vocational training to market demand, and encourage internships and on-the-job training. During this session, you will learn from proven practice in Haiti and the Middle East and North Africa region. Facilitators will share “how to” guidance that can make the difference in your efforts to build sustainable and strategic partnerships with the private sector. You will leave equipped with practical tools, lists of additional resources, and an enhanced understanding of how to build “win-win” alliances that increase youth employment opportunities</p>



10:45 – 12:15 pm	<p><b>Track 2: Financial Services and Capabilities</b>  <b>Designing Integrated Services for Youth: Applying Market Research Findings to Product Adaptations</b></p> <p><b>Presenters:</b>  <b>Mr. Mamadou Diallo</b>, Regional Manager, West Africa, Freedom from Hunger (Mali)  <b>Ms. Sonmani Choudhary</b>, Analyst, MicroSave (India)  <b>Mr. Frans Purnama</b>, Country Microfinance Advisor, Plan Indonesia (Indonesia)  <b>Ms. Rosanna Ramirez</b>, Director, Youth Microfinance (USA)</p> <p><b>Session Description:</b>                  By examining a variety of services and the lessons learned to date, this session will guide you to analyze projects that offer both financial services and financial education intended to increase the capacity of youth to build assets and prepare for the future. Using Plan Indonesia’s youth-friendly market research findings and Freedom from Hunger’s existing service offerings in Ecuador and Mali, you will work with session participants to determine how certain services could be adapted to your local context. You will draw conclusion on which design elements and delivery mechanisms for integrated services work best to reach your target population.</p> <p><b>Track 3: Enterprise Development</b>  <b>From Local to National: Effective Approaches for Engaging Governments in Support of Youth Enterprise Development</b></p> <p><b>Presenters:</b>  <b>Ms. Irene Mutumba</b>, Founder, Private Education Development Network (PEDN) (Uganda)  <b>Ms. Valerie Meza de Leon</b>, Program Manager, Latin America, Aflatoun (The Netherlands)  <b>Mr. Eric Glustrom</b>, Executive Director, Educate! (Uganda)</p> <p><b>Session Description:</b>                  Local and national governments can play a key role in bringing youth enterprise development programming to scale. Learn how Aflatoun has worked with governments around the world to incorporate social and financial education into formal school systems. Engage in a live case study with the Private Education Development Network (PEDN) on how PEDN successfully worked with Uganda’s Ministry of Education to integrate Aflatoun’s program into 22 schools. You’ll then interact with Educate!, which has worked with the UN’s International Labour Organization and Uganda’s National Curriculum Development Center to incorporate social entrepreneurship education into Uganda’s national curriculum. You’ll fill your pockets with concrete “how to’s” on building effective government partnerships.</p> <p><b>Track 4: Adolescent Girls and Young Women</b>  <b>How to Design Integrated Programs that Lead to Nutrition and Economic Outcomes for Young Female Caregivers</b></p> <p><b>Presenters:</b>  <b>Ms. Catherine Bohen</b>, Senior Manager and Nutrition Advisor, Chemonics International (USA)  <b>Mr. Fernando Maldonado</b>, Senior Specialist, Enterprise and Capacity Building, Making Cents International (USA)</p>
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<p>10:45 – 12:15 pm</p>	<p><b>Session Description:</b>          Development priorities around young women, enterprise development, food security, nutrition and gender are interrelated. Yet programs are often designed and implemented through sector-specific approaches. Programming designed to support young women and female-headed households can achieve powerful and measurable results when it leverages social and economic incentives. By participating in this session, you will learn how to develop integrated programming that improves household asset management and nutrition practices while empowering young women. You'll engage in an interactive discussion, pulling from programming experience in Nigeria with 2,000 young female caregivers, and take away guidance that can inform your cross-sectoral initiatives.</p> <p><b>Track 5: Monitoring, Evaluation and Impact Assessment</b>  <b>We're All in this Together: Measuring Developmental Assets in Youth</b></p> <p><b>Presenters:</b>  <b>Mr. Eugene C. Roehlkepartain</b>, Executive Vice President, Search Institute (USA)  <b>Ms. Teresa Wallace</b>, Senior Resource Materials Specialist, World Vision International (USA)</p> <p><b>Session Description:</b>          A wide range of NGOs are looking for ways to gather and utilize data that are relevant across program areas, sectors, and contexts. This session will share field experiences of developing, testing, and using the Developmental Assets Profile (DAP) in multiple contexts with promising results that highlight strengths of particular programs while also connecting to a larger vision of youth development. You will discuss findings, explore challenges and strategies for language and cultural adaptations, and dialogue on how to "go to scale" with measures that are rigorous while also being practical and useful for program improvement.</p>
<p>12:15 – 1:15 pm</p>	<p><b>Lunch</b>  <b>Option 1: Open Seating in the Ballroom for Informal Networking and Meetings</b>  <b>Option 2: Working Lunch Opportunity: Youth Workforce Development: Moving Forward as a Field</b></p> <p>Participants are invited to a facilitated discussion about trends, challenges and opportunities that define the Youth Workforce Development field. Bring your questions, comments and suggestions (along with your lunch) to help advance the research and practice in the coming year and learn how to be a part of this ongoing conversation.</p>
<p>1:15 – 2:45 pm</p>	<p><b>Plenary: Entertainment for Change-Effective Uses of Entertainment Education, Social Media and Social Marketing</b></p> <p>Entertainment education and social marketing have proven to be powerful tools for communicating messages in an effort to raise awareness for causes impacting society for decades. We've listened to some of the most influential artists perform music about HIV &amp; AIDS prevention in Latin America; we've played audience to actors battling gender norms on soap operas in South Africa; and our children have gained financial literacy skills by watching a group of puppet characters on TV programming in the U.S. With the advent of conversational media tools, the methodology employed to effectively convey messages has changed dramatically. These tools offer instantaneous engagement with youth in a way never realized through traditional channels. This diverse panel will share expertise on how we can utilize these new and exciting mediums to enhance employment and entrepreneurship prospects for young people.</p> <p><b>Moderator: Ms. Elena Suarez</b>, Chief of Development Communications and IDB Youth Program, Inter-American Development Bank (USA)</p> <p><b>Presenters:</b>  <b>Mr. Gerard Bush</b>, Co-Founder and Chief Creative Director, The brpr Group (USA)  <b>Mr. Mario Cader-Frech</b>, Vice President of Public Affairs and Corporate Social Responsibility, MTV Networks Latin America and US Hispanic (USA)  <b>Mr. Mike Rios</b>, Creative Director, 17 Triggers (Cambodia)</p>



<p>2:45 – 4:15 pm</p>	<p><b>Choose from Five 1.5-Hour Simultaneous Breakout Sessions</b></p> <p><b>Track 1: Workforce Development</b>  <b>Responding to Market Demand: Tools to Analyze and Understand Workforce Development Needs</b></p> <p><b>Presenters:</b>  <b>Mr. Joseph DeStefano</b>, Senior Education Research Analyst, RTI International (USA)  <b>Ms. Rebecca Prokity</b>, Director of the Workforce Development Program, Bridgemont Community and Technical College (USA)  <b>Mr. Phil Psilos</b>, Senior Economic Growth Specialist, RTI International (USA)  <b>Mr. David Rivkin</b>, Technical Officer for the National Center for O*NET Development (USA)</p> <p><b>Session Description:</b>  You will learn about a number of tools for assessing market demand and understanding private sector (employer) needs for export oriented, national and local industries. The session begins with a framework for assessing TVET policy that affects the relationships between training provision and workforce development needs. Then, you will reflect upon new research RTI and Duke University conducted that introduces Global Value Chains as a way to examine workforce needs. Next, you will explore methodologies U.S community colleges employ to design industry-specific curriculum and training to respond quickly to regional, national and local trends. Finally, you will hear how U.S. job seekers, education institutions, employers and public and private organizations use the information housed in the Occupational Information Network Data Collection program to make career choices and policy decisions, monitor trends and tailor training. Is this technology transferable to developing countries?</p> <p><b>Track 2: Financial Services and Capabilities</b>  <b>Financial Capabilities Programs: A Comparative Analysis of Systems and Results</b></p> <p><b>Presenters:</b>  <b>Ms. Karen Austrian</b>, Associate, Population Council (Kenya)  <b>Ms. Jennifer Gurbín Harley</b>, Project Leader, Youth-Inclusive Financial Services, MEDA (Canada)  <b>Mr. Adil Sadoq</b>, Field Project Manager, YouthInvest, MEDA (Morocco)  <b>Mr. Craig Tower</b>, Research Officer, Microfinance Opportunities (USA)</p> <p><b>Session Description:</b>  Do financial capabilities programs actually affect young people’s behavior? If so, how? Through a comparative analysis of qualitative and quantitative impact data from three financial capabilities programs around the globe, this results-oriented session will explore assessment tools and methodologies implemented to measure the effect that financial capabilities programs has on youth. Each panelist will share programmatic examples and results of change in youth participants’ savings behavior and financial literacy, as well as other indicators such as self-esteem, decision-making capacity, networking, social mobility, communication with parents, future life goals, and more.</p>
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2:45 – 4:15 pm	<p><b>Track 3: Youth Enterprise Development</b>  <b>A Systemic Approach to Youth Employment Programming</b></p> <p><b>Moderator:</b>  <b>Ms. Lara Goldmark</b>, Technical Area Manager, Private Sector Development, DAI (USA)</p> <p><b>Presenters:</b>  <b>Ms. Dawn Hayden</b>, Regional Program Manager North, RISEN program (Sri Lanka)  <b>Mr. Jeyathevan Kaarththigeyan</b>, Program Development Officer, RISEN program (Sri Lanka)  <b>Mr. Abderrazak Lakjaa</b>, Manager of the Workforce Development Component of Morocco Economic Competitiveness Program, DAI (Morocco)  <b>Mr. Lino Carcoforo</b>, DAI (USA)</p> <p><b>Session Description:</b>  The goal of this session is to develop and test ideas for a systemic approach to youth employment programming. Participants will be presented with examples of “partial” programming approaches and then be asked to “put the pieces together” in a new way. Speakers will be from projects operating under one of the “partial modes”, and offer lessons and ideas about how their interventions could benefit from complementary interventions and activities. Types of “partial” approaches include competitiveness projects; democracy and governance programming; business environment reform; education &amp; training; stability and post-conflict projects; “youth focused” engagements; and others. Innovation and creative approaches welcomed!</p> <p><b>Track 4: Adolescent Girls and Young Women</b>  <b>Young Women as a Catalyst for Change: An Enterprise-Based Solution to Energy Poverty</b></p> <p><b>Presenters:</b>  <b>Ms. Katherine Lucey</b>, Founder and Chief Executive Officer, Solar Sister, Inc. (USA)</p> <p><b>Session Description:</b>  Join Solar Sister for an in-depth look at an enterprise-based solution that is powered by deliberately reaching out to young women and empowering them to be entrepreneurs. Learn how an Avon-style model for distributing clean energy technology is working in rural Africa. By listening to real life examples from Solar Sister’s growing network of female entrepreneurs, you will gain insights into the importance of deliberately targeting young women by using an approach that is positive, empowering, and fun. You will also engage in a discussion on some of the unexpected challenges involved in bringing an enterprise-based approach to communities that are used to aid-based “solutions.”</p> <p><b>Track 5: Monitoring, Evaluation and Impact Assessment</b>  <b>Impact Evaluation in Practice: Choosing the Right Method and Overcoming Implementation Challenges</b></p> <p><b>Moderator:</b>  <b>Mr. Kevin Hempel</b>, Consultant, Social Protection and Labor Unit, Human Development Network, World Bank (USA)</p> <p><b>Presenters:</b>  <b>Ms. Helen Gale</b>, Research and Policy Manager, Youth Business International (UK)  <b>Ms. Anne Marie Golla</b>, Economist and Evaluation Specialist, International Center for Research on Women (USA)  <b>Mr. Mattias Lundberg</b>, Senior Economist, Social Protection and Labor Unit, Human Development Network, World Bank (USA)</p>
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2:45 – 4:15 pm	Join this Fish Bowl session to learn about the design and implementation of impact evaluations in the youth livelihood field. Together with representatives of several organizations currently planning or conducting impact evaluations, participants will a) explore how different evaluation techniques can be used depending on the operational context of the intervention, and b) share questions and experiences about some of the real world issues that commonly arise during an impact study. Participants will leave the session with a better understanding of how a variety of tools can be used to measure program impacts.
4:15 – 4:30 pm	<b>Transition Break</b>
4:30 – 5:20 pm	<p><b>Plenary: How Can You Partner with Funders?</b></p> <p><b>Session Description:</b>                  Hear directly from funders that are supporting initiatives to increase and improve economic opportunities for young people. What are their funding priorities? How do you partner with them? What are the challenges they are addressing with their funding approaches? This unique learning opportunity also enables funders to hear from grantees and potential grantees about their pressing priorities and questions. Join the dialogue!</p> <p><b>Moderator:</b>  <b>Mr. Timothy Nourse</b>, President, Making Cents International (USA)</p> <p><b>Presentations:</b>  <b>Ms. Rajasvini Bhansali</b>, Executive Director, International Development Exchange (IDEX) (USA)  <b>Dr. Nicole Goldin</b>, Senior Advisor, Policy, Bureau for Policy, Planning, and Learning, USAID (USA)  <b>Ms. Deepali Khanna</b>, Director, Youth Learning, The MasterCard Foundation (USA)  <b>Ms. Nancy Lee</b>, General Manager, Multilateral Investment Fund, Inter-American Development Bank (USA)  <b>Ms. Florencia Spangaro</b>, Program Officer, Citi Foundation (USA)</p>
5:20 – 5:30 pm	<b>Closing Remarks</b>



**Notes:**






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Making Cents International is a dynamic social enterprise that has been increasing economic opportunities in developing countries for twelve years. We are known for our high quality technical services, and as a thought leader in the economic growth arena. Our training, technical assistance, and knowledge management activities consistently improve the ability of target populations — especially youth, women, farmers and vulnerable populations — to begin and grow businesses, participate in profitable value chains, access finance, and obtain meaningful work. Our services are based on an appreciation of client assets and market needs, local capacity building, and a desire to achieve greater sustainable results. The company's success is grounded in its core competencies that focus on innovation, quality, teamwork, communication, leadership, and knowledge management.



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