

# STATE OF THE FIELD IN YOUTH ENTERPRISE, EMPLOYMENT AND LIVELIHOODS DEVELOPMENT

Market-Driven Approaches; Monitoring, Evaluation, and  
Impact Assessment; and Youth-Inclusive Financial Services.



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Dear Colleagues,

Today's global economic crisis is intensifying the long-standing global youth unemployment crisis. Around the world, an estimated 51 million jobs were lost in just the first few months of 2009, which means there are now even fewer job opportunities for young people.<sup>1</sup> Not only are youth about three times more likely to be unemployed than adults, another one billion young people are expected to reach working age over the next ten years. This makes the need to help young people build their entrepreneurial capacity greater than ever. Not only do young people need to be equipped to survive in this uncertain globalized world, they also need to thrive so that they can contribute effectively to their families and their communities.

To address the challenges facing young people, key stakeholders from 50 countries came together in Washington, DC, September 15-16, 2008, for Making Cents International's 2nd Global Youth Enterprise Conference. During two days of meetings, the new and growing international community working on youth enterprise, employment and livelihoods development shared their experiences on what holds potential, what is *really* working and how to measure success.

This publication covers the two major themes from the September conference: Market-Driven Approaches and Effective Methodologies and Practices for Monitoring, Evaluating, and Conducting Impact Assessments, and it also presents a chapter on Youth-Inclusive Financial Services. This chapter was developed with leaders from the youth-inclusive financial services sector who shared their expertise at the conference and in an in-depth training course, *Youth-Inclusive Financial Services: Emerging Good Practices*, which was supported by the Mastercard Foundation. Out of the September conference and the training course, came *Emerging Guidelines for Youth-Inclusive Financial Services* which has been welcomed as a milestone by the youth-inclusive financial services sector.

The power of convening enthusiastic worldwide experts was apparent at both the training course and the conference. Participants welcomed the opportunity to come together and take away new knowledge, skills, tools, and relationships. All agreed that sharing knowledge and experience is crucial for building economic opportunities for young people and for ensuring that initiatives achieve impact, scale, and sustainability.

We anticipate that this publication will be one of the most important outcomes of the *2008 Global Youth Enterprise Conference* and the *Youth-Inclusive Financial Services Course*. It analyzes, synthesizes, and packages the learning from both events so that you can easily apply it to your programming and policymaking.

Our hope for this publication is that you will contact the people and organizations you read about in this publication and that you will download the presentation materials to train your colleagues, advocate with your board, and inspire others to implement higher quality, and ultimately, more effective, programs and policies.

The 2007 conference publication, *Youth Microenterprise and Livelihoods: State of the Field*, has been downloaded in over 110 countries and has been read by thousands. Please help this year's free publication to have an even greater impact by directing people to it at: [www.makingcents.com](http://www.makingcents.com).

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<sup>1</sup> International Labor Organization. *Global Unemployment Trends: 2009*. Geneva: ILO, 2009. 19.  
[http://www.ilo.org/global/What\\_we\\_do/Publications/lang--en/docName--WCMS\\_101461/index.htm](http://www.ilo.org/global/What_we_do/Publications/lang--en/docName--WCMS_101461/index.htm)



We further hope that you will contribute, learn, and connect with others in this field at the *3rd Global Youth Enterprise Conference*, which will take place September 29-30, 2009, in Washington, DC. The theme of the upcoming conference is *2020 Vision for the Global Youth Enterprise, Employment and Livelihoods Development Field*. We hope that you will come to this event and tell us about your vision for this field in the year 2020, and how you plan to turn it into reality in order to ensure that young people have the access they need to both entrepreneurial and employment opportunities.

I look forward to seeing you in September.

Yours truly,

*Fiona Macaulay*

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A special appreciation goes to the MasterCard Foundation for supporting the development of the Youth-Inclusive Financial Services Course.



## Acronyms

<b>ADE:</b> Academia o Desenvolvimento da Educação	<b>IAF:</b> Inter-American Foundation
<b>AED:</b> Academy for Educational Development	<b>ICT:</b> Information Communication Technology
<b>ARCRA:</b> Accumulated Savings and Credit Association	<b>IDB:</b> Inter-American Development Bank
<b>ARC:</b> American Refugee Committee	<b>IDEJEN:</b> Haitian Out-of-School Youth Livelihood Initiative
<b>BDS:</b> Business Development Services	<b>IFC:</b> International Finance Corporation
<b>BRAC:</b> Bangladesh Rehabilitations Assistance Committee	<b>ILO:</b> International Labour Organization
<b>CBO:</b> Community-Based Organization	<b>IRC:</b> International Rescue Committee
<b>CCF:</b> Christian Children's Fund	<b>IRI:</b> Interactive Radio Initiative
<b>CEE:</b> Consortium for Entrepreneurship Education	<b>IYF:</b> International Youth Foundation
<b>CEO:</b> Chief Executive Officer	<b>M&amp;E:</b> Monitoring and Evaluation
<b>CFED:</b> Corporation for Enterprise Development	<b>MEDA:</b> Mennonite Economic Development Associates
<b>CGAP:</b> Consultative Group to Assist the Poor	<b>MFI:</b> Microfinance Institution
<b>CHF:</b> Cooperative Housing Foundation	<b>MSMEs:</b> Micro, Small and Medium Enterprises
<b>CIDA:</b> Canadian International Development Agency	<b>NGO:</b> Non-Governmental Organization
<b>CSI:</b> Child Status Index	<b>PDA:</b> Personal Digital Assistant
<b>CYES:</b> Children, Youth & Economic Strengthening	<b>PLP:</b> Practitioner Learning Program
<b>DFID:</b> U.K. Department for International Development	<b>RCT:</b> Randomized Control Trial
<b>EDC:</b> Education Development Center	<b>ROSCA:</b> Rotating Savings and Credit Association
<b>ELA:</b> Employment and Livelihood for Adolescents	<b>RYL:</b> Rural Youth Livelihoods
<b>EMG:</b> Emerging Markets Group	<b>SEEP:</b> Small Enterprise Education and Promotion Network
<b>ESI:</b> Entrepreneurship Investigation	<b>SMEs:</b> Small and Medium-Sized Enterprises
<b>FFH:</b> Freedom from Hunger	<b>SOFEA:</b> Social and Financial Empowerment of Adolescents
<b>GBF:</b> Grassroots Business Fund	<b>SROI:</b> Social Return on Investment
<b>GBI:</b> Grassroots Business Initiative	<b>ToT:</b> Training of Trainers
<b>GPYI:</b> Global Partnership for Youth Investment	<b>UN:</b> United Nations



**UN HABITAT:** United Nations Human Settlements Programme

**USAID:** United States Agency for International Development

**VOIP:** Voice-Over Internet Protocol

**VS&L:** Village Savings and Loan

**VSAT:** Very Small Aperture Technology

**WHO:** World Health Organization

**Y2Y:** Youth 2 Youth Community

**YBI:** Youth Business International

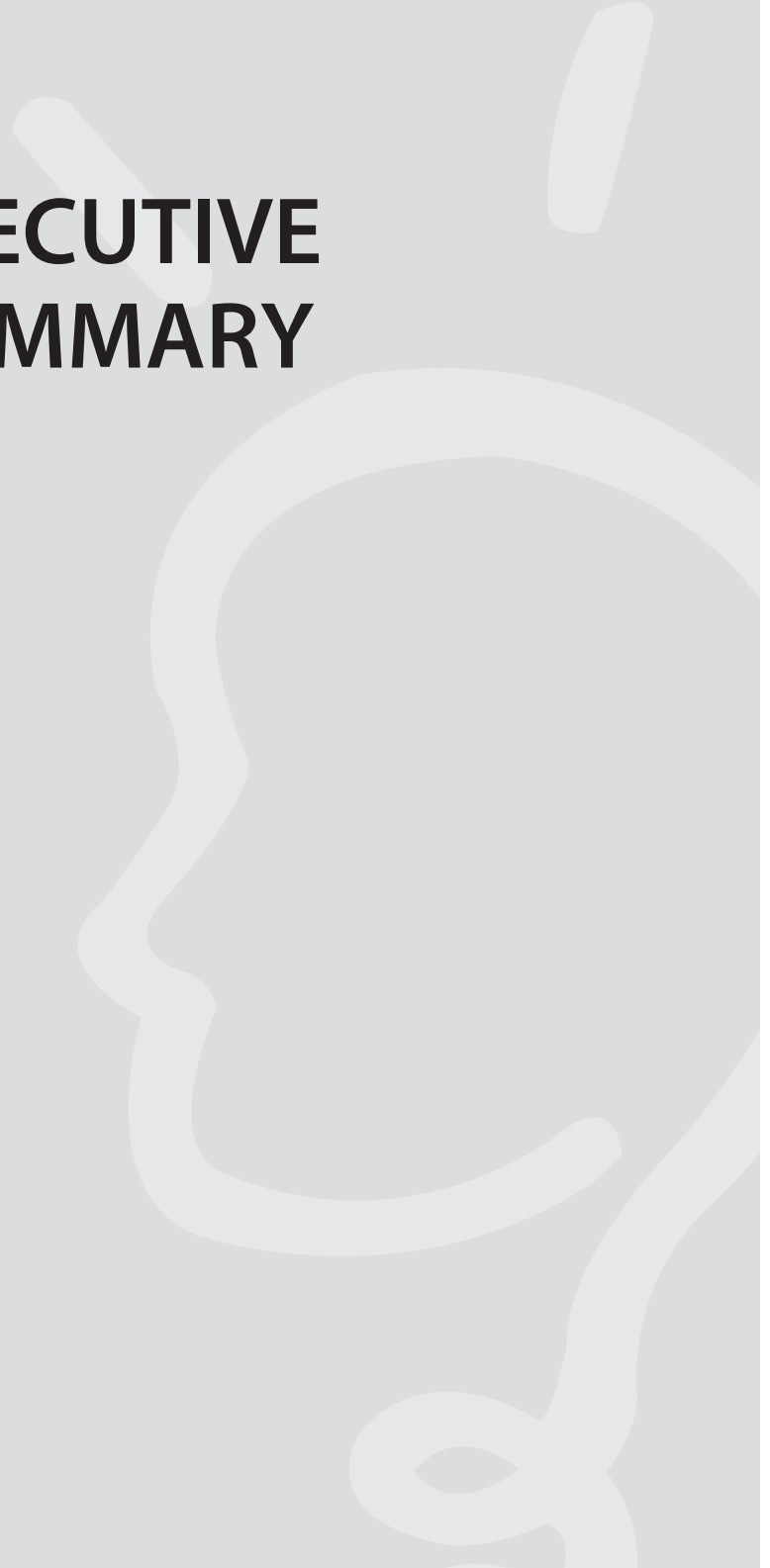
**YLDI:** Youth Livelihoods Development Index

**YSO:** Youth-Serving Organization

**YFS:** Youth-Inclusive Financial Services



# **EXECUTIVE SUMMARY**







## I. Introduction

A shift is happening in the field of youth enterprise, employment, and livelihoods development. Practitioners, educators, members of the private sector, government representatives, funders, and youth entrepreneurs are increasingly sharing their lessons learned, promising practices, and innovative ideas for ending the world's youth employment crisis. Members of this global community who develop, implement, monitor, evaluate, and fund programs and policies are placing greater emphasis on the need to ensure that the skills young people are gaining are the ones that will help them get jobs or start successful businesses. This community is also recognizing that it is not acceptable to keep creating new initiatives without thoroughly understanding “what works,” and that too many young people still lack access to the financial services and education they need to provide for themselves and their families.

Making Cents International convened 350 leading stakeholders in the youth enterprise, employment, and livelihoods development field from 50 countries to address these issues September 15-16, 2008 for its 2<sup>nd</sup> Global Youth Enterprise Conference, and for the first-ever Youth-Inclusive Financial Services: Emerging Good Practices Course. This publication is a consolidation and synthesis of the key findings and lessons learned, common challenges, and recommended next steps that participants highlighted related to the following themes:

- Market-Driven Approaches
- Monitoring, Evaluation, and Impact Assessments
- Youth-Inclusive Financial Services

While this publication is not a comprehensive review of these themes, it offers an intriguing look into the state of the field as members of this global community defined the key points and highlighted the programmatic examples found in this piece to show how their work is contributing to the development of the field. This publication builds on the findings from Making Cents' 2007 Global Youth Microenterprise Conference, which it shared through the publication titled, *Youth Microenterprise and Livelihoods: State of the Field* ([www.youthenterpriseconference.org](http://www.youthenterpriseconference.org)). Readers are encouraged to utilize the 2007 publication in concert with this one when developing youth enterprise, employment, and livelihoods development initiatives. The key findings and lessons learned both publications share are backed up by programmatic examples from members of this global community who, together, are trying to increase and improve economic opportunities for young people around the world. This publication, and the learning events that produced it, are developed through a collaborative process with these same community members who are attempting to build the field of youth enterprise, employment, and livelihoods development.

## II. Market-Driven Approaches

### A. Key Findings and Lessons Learned

#### **1. There is a General Need to Better Understand and Implement Market-Driven Approaches.**

The 2008 Global Youth Enterprise Conference highlighted the importance of taking a market-driven approach when designing and implementing youth enterprise, employment, and livelihoods development programs. Currently, only a small proportion of existing programs, and even fewer youth enterprises, is effectively market-driven. It is clear that there is a need within this field to better understand and raise awareness on how organizations can and should take a market-driven approach when aiming to increase and improve economic opportunities for youth. When organizations take a market-driven approach, they are responding to the known needs, interests and realities of the market. A market-driven approach ensures that programs and the



businesses they help develop are framed around relevant and productive business sectors and opportunities, as well as the resources that support profitable engagement in those sectors. The market-driven approach is one that is focused on financial viability and profit.

**2. Comprehensive Market-Based and Value Chain Assessments Should Inform All Stages of Program Design and Implementation.** To best achieve their objectives of increasing entrepreneurial and employment opportunities for youth, practitioners need to base their youth enterprise, employment, and livelihoods development programs on valid and reliable information. Market-based and value chain assessments reveal market and job trends, opportunities, and constraints; show which markets are expanding or stagnating; highlight political, cultural, social, and economic conditions; and identify key market players, linkages and potential partners. This information is essential for practitioners to know if they are to tailor their programs to current and future economic and market conditions and be able to provide youth with access to relevant business services and market opportunities. Enterprise development programs for youth should also teach young entrepreneurs how to conduct their own market-based and value chain assessments in order to increase the relevancy and sustainability of their businesses. Additionally, practitioners should encourage market mechanisms to respond to young people's needs by being facilitators or stimulators of local market responses, rather than just being temporary direct service providers.

**3. Most Market-Based and Value Chain Assessments are Not Designed with Youth in Mind.** As the specific needs and/or constraints youth have are often not identified by traditional market-based and value chain assessments, these assessments might not link youth to important support services, such as programs that increase young people's access to safe spaces, healthcare, education, and social networks. Additionally, a traditional value chain analysis might end up identifying business opportunities in which young people may not be interested or for which they have not been adequately trained. Finally, traditional value chain analyses will most likely not provide individual youth entrepreneurs with information about where to their resources.

**4. Aligning with Political, Cultural, Economic and Social Contexts is Essential for the Long-Term Relevance and Success of Youth Enterprise, Employment, and Livelihoods Development Programs.** When designing and implementing market-driven youth enterprise, employment, and livelihoods development programs, organizations often face challenges within the political, cultural, economic, and social contexts in which they seek to engage young people. Conducting in-depth research can help organizations understand national and local concerns and issues, which can better ensure that these types of initiatives will be market-driven, aligned to the local context, and effective. It can also help in the effort to construct convincing arguments to investors, governments and development institutions that they should prioritize these initiatives and support them to achieve sustainability and scale.

**5. Developing Local and International Public, Private and Civil Society Partnerships Allows Programs to Utilize their Core Competencies and also Broaden the Range of Services they Provide Youth.** A common barrier to the economic viability of youth-led businesses is the limited access young people often have to market opportunities and financial and business services. Practitioners are increasingly recognizing the need to take a holistic approach when working with youth (i.e., providing youth with business finance, management training, and technical assistance, among other support services), and are struggling with how to take this approach if their organizations do not offer the range of services youth need. By engaging a variety of stakeholders as partners and collaborators, practitioners can provide youth with multiple opportunities and services both efficiently and cost-effectively.

**6. Investing in Training of Trainers (ToT) and Developing the Technical Capacity of Implementing Partners Increases the Likelihood that Youth-Led Businesses will be Successful and Sustainable.** Many youth development programs and their vocational training partners do not have the





capacity to provide marketable skills training to youth or ToTs to staff and trainers. Public and private sector investment into strengthening the training capacity of institutions and the ability local practitioners have to respond to market demands helps ensure the long-term success and sustainability of youth enterprises.

**7. Inclusive, Market-Driven Training, Education, and Counseling Equip Young People with the Tools They Need to Become Successful Employees and Entrepreneurs.** Training for young potential entrepreneurs needs to be multi-faceted if it is to effectively respond to the range of developmental needs youth have. For example, entrepreneurship and employability skills training programs need to assess and improve young people's basic education, technical and life skills in order to adequately prepare them for jobs or to start their own businesses.

**8. Mentorship and Apprenticeship Initiatives can Contribute to the Long-Term Success of Youth-Led Enterprises, and Help Youth Enterprise and Livelihoods Programs Become more Effective and Market-Driven.** Incorporating mentorship and apprenticeship initiatives into youth enterprise and livelihoods programs can help these programs become more market-driven and also meet the various needs young entrepreneurs have. For example, mentors can help young people understand how markets work and how to ensure their businesses respond to market demands. Mentors can also share their business knowledge and experience with youth entrepreneurs and guide them as these young people build their enterprises and take on more responsibilities. Apprenticeships can help youth in similar ways, as they often give youth quality on-the-job training, technical skills, and business and technical knowledge. They can also facilitate the success of youth-led enterprises and their future employees, as youth are able to see first-hand how other businesses have addressed the same complex challenges their businesses face. While a number of organizations at the 2008 Global Youth Enterprise Conference identified the important role mentors and apprenticeships have played in the success of the young entrepreneurs they have supported, much of the impact described in this field is based on anecdotal evidence.

**9. Technology Can be a Useful Tool for Providing Innovative Business Development Services to Youth.** Some organizations, but not enough, are using technology to provide young people with the business development services they need to develop enterprises that respond to the demands of the market. Participants also highlighted ways they are using technology to engage young people in training programs. More innovative, practical, and even basic technology is needed.

**10. Art, Mixed Media, and Sport Can Creatively Engage Youth in Enterprise, Employment, and Livelihoods Development Programs.** Some organizations have recognized the powerful role art, mixed media, and sport can play in enticing young people to participate in programs that aim to increase their entrepreneurial and employability skills. The Inter-American Foundation and Partners of the Americas provided two examples at the 2008 Global Youth Enterprise Conference of organizations effectively using these "hooks" in their youth programming.

## **B. Common Challenges**

**1. Many Practitioners have Limited Capacity in Conducting Market-Driven Programming and Assessments.** A significant number of the organizations at the 2008 Global Youth Enterprise Conference identified insufficient staff training in market-driven programming and assessment as a key challenge to being able to provide relevant and effective programming to youth.

**2. Few Practitioners and Organizations Understand How to Conduct Value Chain Analyses for Programs Focused on Specific Populations (e.g., Those Targeting Youth).** Some presenters explained that many organizations working in youth enterprise, employment and livelihoods development



have little experience in or knowledge of how to target youth in value chain analyses. This often results in findings from the analyses that are not relevant to the specific needs of youth within a community and also to programming that is not effective in engaging youth in the local market.

**3. Many Youth Enterprise, Employment and Livelihoods Development Education Materials and Training Programs are Not Effectively Market-Driven.** Many of the materials used in youth enterprise, employment, and livelihoods development training programs are not aligned with the market. Instead, if training materials are provided, they are often borrowed from another organization (whose clients' needs and contextual market realities might differ), or are outdated, incomplete, and/or poorly designed.

**4. Young People Often Do Not Receive Necessary Follow-Up Support after their Skills Building Program Ends.** Few of the organizations at the conference provide or can provide post-program support to their youth clients. Not only does this lead to challenges in regards to assessing the impact and sustainability of youth-led businesses and employment initiatives, but this lack of post-program follow-up also leaves young people without the support they often need to continue to be successful in their businesses and/or places of employment.

**5. Youth often Lack Access to Market Opportunities.** Youth need access to prospective customers, employers, and suppliers. Weak social networks, negative stereotypes, transience, discrimination, a lack of marketable skills and limited work experience prevent many young people from gaining access to economic opportunities.

**6. Market-Relevant Business Development Services for Youth Generally are Not Well Integrated into or across Organizations.** It is rare that one organization provides the full range of services and support that a young person needs to develop a successful business or gain meaningful employment. Even when they do, the different services and training are often not well integrated into the organization. Instead, in order to access the training and services that are helpful when starting and sustaining a market-driven business or starting a job, young people often have to participate in a number of different programs. Young people (especially girls) often do not have the time or financial capacity to move from one organization or program to the next, and these added hurdles can cause a young person to become frustrated and disillusioned.

**7. The Public and Private Sectors Remain for the Most Part Unengaged in Youth Enterprise, Employment, and Livelihoods Development.** The public and private sectors' poor response to the global youth unemployment crisis is due to a number of factors that must shift in a systematic way in order to bring about lasting change for youth. From non-governmental organizations (NGOs) not understanding how to effectively partner with governments or corporations, to corporations not recognizing the connection between building skilled workforces and their core business interests, to governments that do not invest in young people because of the lack of short-term impact that is associated with this work, the world is experiencing the repercussions of this neglect. It is critical to engage members of all sectors in a global effort to reduce youth unemployment or the blame will continue to be passed or the issue ignored while poverty, instability, and uncertainty increase.

**8. Youth Enterprise, Employment and Livelihoods Development Programs are Typically Challenged by Insufficient Funds to Conduct Thorough Market Assessments and Value Chain Analyses.** Organizations routinely state they do not have sufficient program funds to conduct the kinds of thorough market-driven assessments and value chain analyses they know will best ensure their programs are meeting the needs of the populations they intend to serve. This lack of resources, coupled with limited capacity, has led to a dearth of effective market assessments and value chain analyses in this field.



**9. Many Organizations Lack Incentives for Developing Market-Driven Programming for Youth Enterprise, Employment, and Livelihoods Development.** Some of the organizations attending the conference shared how they have little incentive to develop market-driven programming for youth. These organizations stated that they do not have enough evidence that market-driven programming is an effective and sustainable investment for them and/or their partners. They also said that many organizations do not receive any financial incentives or support for incorporating market-driven programming into their work.

## C. Next Steps: Where do we go from here?

### **1. Better Educate and Train the Youth Enterprise, Employment and Livelihoods Development Sector in How to Design and Implement Effective Market-Driven Approaches and Programs.**

This is a critical step for the youth enterprise, employment and livelihoods development field to take, as it will build an evidence base as well as ensure youth are obtaining the skills they need and their enterprises are responding to market needs. Stakeholders must be adequately trained in how to conduct market-driven assessments and develop market-driven programs. It should be recognized though that there is a growing number of promising market-driven approaches and ToT programs out there, which provide a valuable knowledge base and contribution to the field.

### **2. Design and Implement Market-Driven Products, Services, and Programs to Meet the Real Needs of Youth and their Businesses.**

Products, services, and programs in this field must be relevant to the specific needs youth have and the contexts in which they live. Practitioners need to pay particular attention to the traditional, rural, and informal markets in which young people's businesses often operate. Including youth in all market-driven program design and delivery efforts can help meet the needs youth have and ensure programs designed for them are relevant to their local contexts.

### **3. Stakeholders Should Explore Emerging Promising Practices in Market-Driven Approaches to Evaluate which Ones They Could Use to Make the Most Positive Impact with Their Youth Enterprise Development Efforts.**

There is a growing network of organizations well-trained in market-driven youth enterprise development and an expanding resource pool of effective and innovative market-driven programming upon which interested organizations can rely. An easy and accessible step is for practitioners to read and review available market-driven curriculum and programming tools, such as those introduced at the 2008 Global Youth Enterprise Conference and identified in this report.

### **4. Multi-Stakeholder and Multi-Sectoral Partnerships that are Relevant to the Youth Enterprise, Employment, and Livelihoods Development Field Should be Better Pursued, Developed, and Supported.**

Expanded partnerships within this field will allow for youth enterprise, employment, and livelihoods development efforts to better meet their objectives of increasing economic opportunities for young people in a market-driven way. With increased linkages to the private sector, for example, capacity building programs can better ensure their training is equipping youth with the right kind of skills to either obtain employment or start a successful business. These kinds of programs also can benefit from connecting to government initiatives and policies in order to get local buy-in and support, and also perhaps achieve greater scale. Partnerships in general can also stimulate knowledge sharing on how to develop and implement effective market-driven assessments and programming in various contexts. Many programs at the conference expressed a desire to be trained in how to market themselves and attract partnerships with members of other sectors.

**5. Involve Young People in Market-Driven Program Design and Implementation.** Involving youth in program design and implementation can help ensure programs are client-responsive (i.e., demand-driven),



are designed appropriately in regards to the specific needs and vulnerabilities youth have, and are relevant to the local context. In addition, youth can offer a variety of skills needed to run a market-driven program at a lower cost than similarly skilled adults, and will simultaneously benefit from the capacity building experience. Practitioners should not view youth as a problem to be solved, but rather as assets and partners in the development process, and honor their potential to make positive impacts on the economy, society, and other young people.

**6. Organizations Should Advocate for Funding to Launch More Market-Driven Programs, and Funders Should Encourage and Support Programs that Take a Market-Driven Approach.** As more organizations and programs seek to be market-driven, the knowledge base for understanding the true effectiveness of this approach will expand. Additional research and more reliable evidence on the positive impact that comes from aligning youth enterprise, employment, and livelihoods development programs – as well as youth enterprises themselves – with market needs should help to catalyze increased support from donors and other international stakeholders.

### III. Monitoring, Evaluation & Impact Assessment

#### A. Key Findings and Lesson Learned

**1. Practitioners Recognize the Need to Better Understand and Demonstrate the Outcomes and Impact of Youth Enterprise, Employment, and Livelihoods Development Programs.** As Mr. Mattias Lundberg, Senior Economist in the World Bank’s Children and Youth Unit, explained at the conference, donors have many competing demands on their resources and thus, organizations need to prove why they should receive financial support for their youth enterprise, employment, and livelihoods development programs. What are these programs really going to achieve and what do we know about the specific components of them that lead to a young person securing a job or launching a successful business? Organizations need to find ways to incorporate monitoring, evaluation, and even impact assessments, into their programming in order to be able to effectively demonstrate how youth programs function, evolve, affect the outcomes of young people, and cause longer-term outcomes related to a young person’s employability or entrepreneurial potential. At the 2008 Global Youth Enterprise Conference, there was substantial discussion on what can be done to better understand what works and what does not in this field to improve the lives and livelihoods of youth. Sharing this knowledge with the wider community working on youth enterprise, employment and livelihoods development would inform similar initiatives in different fields and various settings.

**2. Donors and Policymakers are Paying Greater Attention to the Need to Monitor, Evaluate, and Conduct Impact Assessments on Youth-Related Programs.** The effort to ‘prove’ the value of programming in this field need not come solely or even primarily from practitioners, as it may be unrealistic to expect them to undertake detailed monitoring activities, much less more involved evaluations or impact assessments. The latter two methods generally require an additional structure for research – including large sample sizes, more involved surveys, and comparison or control groups that do not participate in the program – which often comes with a significant price tag. Donors and policymakers are beginning to show interest though in closing the information gap on what is known to “work” in this field by providing more funds for and placing greater attention on monitoring, evaluation, and impact assessment.

**3. Both Practitioners and Funders Face Many Challenges and Have Learned Significant Lessons While Attempting to Incorporate Rigorous Evaluation and Impact Assessments into their Youth Programming Efforts.** The challenges that practitioners and funders face when trying to



incorporate monitoring, evaluation, and impact assessment into their programming often turn into key lessons learned and understandings for the broader field to consider. For example, organizations need to find substantial funding to cover the high cost that often comes with conducting rigorous evaluations and impact assessments. They also must learn how to: 1) incorporate monitoring, evaluation, and impact assessment into program design; 2) use mixed methods when trying to understand the true performance of a program; 3) utilize data from these analyses in decision-making processes; and 4) ensure that monitoring, evaluation and impact assessment methods and strategies are focused on the long-term when the long-term implementation of a program is uncertain. Many presentations at the 2008 Global Youth Enterprise Conference provided concrete examples for how to address these challenges, which offer useful lessons for others in this field to consider.

**4. Organizations are Increasingly Involving Youth in Monitoring and Evaluation.** Practitioners are growing more aware that young people are assets in socio-economic development processes. Subsequently, they frequently consult youth now to determine the barriers they face to improved livelihoods, and to understand how this information can be used when developing new or improving existing programs. This participatory process has extended beyond project design to also include monitoring and evaluation (M&E) and the development of training materials.

**5. Innovative Monitoring, Evaluation, and Impact Assessment Methodologies are Emerging in This Field.** There is a growing trend to attribute the impact of specific program activities, efforts are being made to better understand the social benefits and costs of youth programs, and more and more organizations are utilizing the “additionality” approach to determine the effectiveness of their programs. This represents a shift that is not only happening in the youth enterprise, employment, and livelihoods development field, but one that is happening in the general international development field as well. The lack of understanding on the kinds of youth-related programs and program components that truly achieve impact, coupled with the enhanced donor focus on impact, is forcing practitioners in this field to take innovative approaches towards monitoring, evaluation, and impact assessment. These innovative approaches hold promise for answering some of the outstanding questions that surround the value of investing in certain types of youth-related initiatives.

## **B. Common Challenges**

**1. A Tension Exists between Capturing a Comprehensive View of the Well-Being of Individual Youth and the Time and Resources Available to Implementers.** One crucial element to consider when adopting a tool for collecting M&E data is the effort and cost involved in capturing the required information.

**2. It is Often Difficult for Practitioners to Adequately Assess their Particular Situations in Order to Select the Most Appropriate M&E or Impact Assessment Tool or Approach to Use.** The optimal monitoring, evaluation, and impact assessment approach depends on the particular situation of the practitioner, including the intended goal of the project and the evaluation, the breadth of anticipated program impact, and the resources and staff capabilities available. It is generally advisable to limit the number of indicators collected to the extent possible to ease the burden on both staff and clients, while still capturing the information that is meaningful to and useful for the project. The capacity and motivation of staff or partners to collect data must be accurately assessed. Developing a strong incentive system is highly advisable.

**3. While Most M&E Tools Attempt to Measure “Soft Skills,” These Skills are Inherently Hard to Measure.** Soft skills are tricky to measure for two primary reasons. First, although soft skills may be reasonably understood to encompass personal or inter-personal skills that affect social and work performance, there does not appear to be a standardized definition or specific set of soft skills in the youth livelihoods literature.



Second, almost all of the skills that are generally accepted as “soft” are difficult to measure. Most data collection techniques rely on the opinion of either the youth or of program staff to rate the young people’s soft skills.

**4. Most M&E and Impact Assessment Tools Used in This Field are New and Require More Testing to Understand Their True Utility in Various Contexts.** It is worth noting that the M&E and impact assessment tools discussed at the 2008 Global Youth Enterprise Conference are either under development or have only recently completed field testing. We should expect changes as the tools are refined and fielded in other locations or on younger or older age groups.

**5. Substantial M&E Data Collection Processes and Data Management Systems are Necessary for Collecting Information on Large-Scale Programs.** Collecting detailed monitoring information for projects reaching large numbers of youth will require substantial data management systems and strategies. Particularly when a project scales up from a pilot or evolves over time by adding beneficiary groups, it is imperative to have a flexible, resilient data management structure in place.

**6. Significant Staff Training is Needed to Utilize and Incorporate the Results of Monitoring, Evaluation, and Impact Assessment Efforts into Programming.** The importance of training staff to ensure the appropriate appreciation of M&E methods and the use of resulting data was a frequent refrain during the conference.

### C. Next Steps: Where do we go from here?

**1. Seek Ways to Conduct Rigorous Impact Assessments.** While funding or capacity limitations may pose challenges, employing methods such as randomized control trials can help attribute impacts on youth well-being to specific program activities and thus develop concrete “best practices” others can implement.

**2. Develop Monitoring, Evaluation, and Impact Assessment Strategies as Early in the Project Design Stage as Possible.** Integrating M&E and impact assessment strategies into project design, while accommodating a research agenda, can provide information to guide implementers on how to expand the project or develop similar programs that are known to work. This approach also helps focus staff and stakeholders on specific goals and objectives, orient staff and partners to the principal learning of the project, and foster research that incorporates practitioner concerns and also possibly suggests adaptations to make. Close working relationships between those who design, implement, monitor, and evaluate programs help ensure high-quality learning about project effectiveness.

**3. Involve Youth in Developing and Implementing M&E and Impact Assessment Strategies.** Ideally, youth should be engaged in every aspect of program design, implementation, monitoring, and evaluation to ensure programs are demand-driven, assess youth’s reaction and receptivity to various ideas and approaches, engage young people’s skills and energy, support cost-effective strategies, increase the capacity of youth, and demonstrate to others how youth can add value and be leaders. These efforts can encourage young people to become part of the solution to global challenges.

**4. Research and Identify if Any Existing M&E and Impact Assessment Tools can be Applied to an Organization’s Programming.** Practitioners are developing tools to assist in M&E and impact assessment, as evidenced by four emerging tools they shared at the conference. These tools transcend basic monitoring for internal project purposes and donor reporting to incorporate outcomes at the youth level, including livelihood factors and holistic quality of life indicators. Presentations at the 2008 Global Youth Enterprise Conference encouraged practitioners to explore the emerging techniques, tools, and practices and evaluate what might yield the best information in their specific context.



**5. Practitioners Should Further Explore Ways to Incorporate Technology into Their M&E and Impact Assessment Efforts.** Some practitioners are realizing the benefits of applying technology to collect and manage M&E information, especially for large-scale initiatives. The conference provided a few examples of how some organizations are effectively using technology to understand the effectiveness of their programming and incorporate M&E data into their decision-making processes.

**6. Share Knowledge on Lessons Learned.** To speed up and prove results, more knowledge sharing on lessons learned (through both positive and negative experiences) is needed. Youth enterprise, employment, and livelihoods development practitioners must work collectively as part of a functional community in which it is safe to share project failures and that facilitates the evolution of ideas by building off each other's experiences and acquired knowledge. The field could benefit from clearer guidance on which approaches work best to achieve each objective, in which settings and with which target groups. Donors can help develop this sense of community among practitioners by investing in initiatives that bring practitioners together and call on them to share knowledge to advance the field and work being done within it. Therefore, donors can help stop the “recreation of the wheel” and help create improved wheels.

**7. Take a Long-Term Approach Towards Youth Enterprise, Employment, and Livelihoods Development.** Youth enterprise, employment, and livelihoods development programs are expected to have an impact over the long term; however, many donors currently require evaluations and impact assessments to take place on a very short term. It is difficult for practitioners to capture in a short term manner the development of young people's soft skills, for example, which evolve over time. Similarly, the impact of employability and entrepreneurial skills building programs can take many years to become apparent, a timeline that is well beyond that of most programs and evaluations. When stakeholders, particularly donors, only want to see rapid results, the true effectiveness of programs — and their full impact — is lost. Evaluations cannot capture information that does not yet exist, and donors who receive this incomplete picture do not appreciate the potential impact that a project they fund may have over the long-term.

## IV. Youth-Inclusive Financial Services

### A. Key Findings and Lessons Learned

**1. Beginning with a Market Assessment is Critical and Involving Youth in Product Design Helps Ensure Demand-Driven Programs, Products, and Services.** Adults often make assumptions about youth that are erroneous. One lesson learned in this field is that, like adult microfinance, youth financial products and services have to be designed based on good market information. Youth should be surveyed in a specialized way to identify their interests and needs for specific financial products and services. These market assessments should recognize the complexities of the local youth market and the different types of financial products and services that are necessary to serve different youth cohorts. Young people can be involved in conducting the market research and the young people being surveyed can help in actually designing the financial products and services that are intended for them. The results of this market research should inform the creation of financial products and services that will effectively meet the specific needs of the various young people the institution is intending to serve.

If practitioners effectively engage young people, the young people will tell them exactly what kinds of financial products and services, and non-financial services, they need. Practitioners can use surveys, focus groups, participatory research tools, individual interviews, and other mechanisms to listen to the actual needs and interests young people have. They can also invite some youth to help create specific financial products for youth of the same cohort to ensure that the terms and conditions of the products are realistic for this youth



population. Practitioners should though thoroughly analyze and cross-reference the information the youth provide with other data points and indicators, and a feedback mechanism should be developed so youth can regularly report on the progress of the program. While it takes time and resources to conduct this kind of research and engagement, it is important in the effort to understand the youth an institution is trying to serve (i.e., the market).

**2. All Youth are Not Equal and Youth Cohorts Matter.** Institutions need to train their staff to understand the youth with whom they will be working. Even the staff who conduct needs assessments must understand that “youth” do not comprise a homogeneous population, nor are they simply just small adults. Staff must recognize and understand various factors related to a youth population (e.g., differences in age, gender, education, ethnicity, religion, socio-economic backgrounds, etc.). Effective training will also help ensure that organizations and their staff know how to effectively work with different cohorts of youth.

**3. Practitioners Need to Take a Holistic Approach.** While it is a recognized promising practice to take a holistic approach in all youth programming in order to address the wide variety of needs and interests young people have, in the area of youth-inclusive financial services, it is particularly important to assess and address the business, financial, and personal needs of the group of young people an organization intends to serve before designing or implementing a YFS program for them. For example, youth of different ages, and educational, employment, and business backgrounds likely have different needs for business, financial, and life skills training and mentoring. Additionally, practitioners need to take into account the gender; the health and basic education needs; and the access young people have to information, networks, training, and finance for a YFS program to effectively meet the financial needs of young people. As the Youth-Inclusive Financial Services sector is still quite new, there is a lack of understanding on the right mix of services and support young people need, and what type of mix is appropriate at specific times in life and in the use of financial services. Additionally, more information is needed on how to define, implement, and measure a mentorship program so positive role models can help youth better understand business and financial responsibilities, learn business and financial skills, and gain greater self-confidence for taking on more responsibilities. Finding the way to support this holistic approach in a cost-effective manner, alone or via partnerships, will improve young people’s use of financial products and services, and also the impact these products and services can have.

**4. Financial Products and Services for Youth Should be Flexible and Support an Institution’s Sustainability Needs.** However, recent experience suggests that they should also be implemented within a structured environment that follows microfinance best practices. It is therefore necessary to balance the financial needs and characteristics of the young people a financial institution is trying to serve with the sustainability needs the financial institution has. Additionally, lenders should keep in mind that youth eventually grow into adulthood and thus should be prepared for the terms and conditions that come with adult financial products and services. While some financial institutions are experimenting with various loan terms and conditions to provide youth clients, the evidence for which ones are most effective for both the youth and the institution is inconclusive at this point. More research and evaluations are needed.

**5. Savings May be the Best Place to Start.** Some organizations have found that starting a youth-inclusive financial services program with savings, rather than credit, can be a relatively easy and “low tech” way for organizations to meet some of the financial needs youth have. Experience to date has shown that savings are important for youth, and can be even more important than credit. Savings help young people with their consumption, emergency, educational, and basic family needs, and also help them cover the costs of important life cycle events like marriages and funerals. While it is ideal for a young person to be able to protect his/her money by putting it into a savings account, if this is not an option, informal savings groups like Save the





Children's Village Savings & Loan (VS&L) model can be a good prospect. VS&L models help provide youth with financial skills, savings, and even small loans.

**6. Organizations Should Stick to their Core Competencies and Partner with Complementary Organizations to Provide Additional Services.** While many organizations want to take a holistic approach and provide young people with the variety of services they need, providing these services might fall outside an organization's core competencies. It is often time consuming and costly to develop new organizational competencies, and trying to provide additional services can have a negative impact on an organization's core program areas. If an organization needs to expand beyond its core competencies in order to best meet the needs of the youth it is trying to serve, it must do so strategically while also evaluating opportunities for partnerships that can collaboratively ensure young people's financial, business, and personal needs are met. The nature of the partnerships created must also be win/win.

**7. Traditional Informal Models of Finance Can be Used for Building Programs.** Traditional, informal models of finance, such as Rotating Savings and Credit Associations (ROSCAs) and Accumulated Savings and Credit Associations (ASCRAAs), can be useful models on which to build a youth-inclusive financial services program. It is often cost-effective to an organization and beneficial to a young person to build on practices with which the local community and the local financial institution staff are already familiar. It is important to sensitize the community to the goals of the program, and ensure the program is in line with the community's cultural and other traditions.

**8. Youth Need Safe Spaces when Accessing Finance.** Safe spaces that are enclosed, private, and out of public sight are critical for youth, especially young girls. Youth must be able to easily access these spaces, and the larger community must accept the spaces as safe areas where young people can gather. Evidence from the field shows that these spaces not only can empower youth, but they can also facilitate the delivery and impact of training, mentoring, and youth-inclusive financial services. It is important though for organizations to understand the costs involved and the local context in which these safe spaces will exist before beginning to design and implement them so as to ensure they will best meet the needs of youth over the long-term and not cause harm in the process.

**9. Organizations that Work with Youth Need to Maintain a Positive Image in the Community.** Organizations, whether financial or non-financial, should engage local community members to build understanding, acceptance and collaboration related to the organization's initiatives. These relationships can help to increase the effectiveness and sustainability of programs and also enhance a community's perception of an organization and its programs. A good reputation will improve an organization's credibility, which can increase a community's acceptance of and support for a program's activities and goals. Organizations should therefore recognize that perceptions, whether true or untrue, can directly impact the success or rejection of programs and organizations need to address the way they are perceived at the community level.

**10. Organizations Need to Develop and Publicize a Clear Code of Conduct.** A clear code of conduct that is designed to address and solve problems or conflict can help ensure youth-inclusive financial services programs are implemented effectively. If youth or other community members believe processes are unfair, confusing, or mismanaged, an organization's credibility and ability to continue to work with youth and in the community could be severely damaged. An organization's code of conduct needs to be disseminated, clearly explained, implemented, and enforced. Youth financial service providers might also want to consider adopting additional standards to which adult-serving financial institutions have long adhered.

**11. It is Necessary to Address the Difficulty Youth May Have Securing Collateral.** Practitioners at Making Cents International's 2008 Global Youth Enterprise Conference and Youth-Inclusive Financial Services



Course gave special attention to the issue of youth and the collateral they sometimes need to secure a loan. Some financial services providers are relaxing collateral requirements for youth and are instead utilizing mechanisms like forced savings, family or non-family guarantors, solidarity group guarantees, and guarantee funds to lower their financial risk. Additionally, some organizations are circumventing this issue entirely by only targeting youth who do have access to collateral.

**12. Involving the Greater Community, and Especially the Family, Can Increase Programs’ Effectiveness.** Involving family members and/or legal guardians of youth and other members of the local community in the development and implementation of youth-inclusive financial services programs is important to ensuring these programs are successfully meeting the needs of youth and the financial services institutions that are providing the programs. This involvement helps build buy-in and ownership over the programs, ensures the programs are appropriately contextualized, and provides young clients with the support they need. While the level and type of community and family involvement may depend on the nature of the youth-inclusive financial services program an organization implements, it is always important to ensure that family members and/or guardians of youth understand the terms, processes, and procedures associated with the program.

**13. Youth Benefit from Social Networks.** Organizations that offer youth-inclusive financial services programs have found that youth often benefit tremendously from the social networks that meetings, training activities, and savings and loan groups often generate. Through these social interactions, young people can share their experiences and ideas, give and receive support to their peers, and make useful business connections. These networks can be crucial to the successful launch and maintenance of a youth-owned business, and they can also prove valuable for the personal development of a young person as they can often build a young person’s self-confidence. Social networking opportunities though should not overburden young people, and organizations that do not have experience in organizing these types of opportunities should partner with those that do.

## **B. Common Challenges**

**1. The Economic Development Sector Has to Overcome Youth Stereotypes.** Many stakeholders and decision-makers in the economic development sector hold stereotypes about youth, which are essentially the same stereotypes that were associated with poor people when microfinance started some thirty years ago. Financial institutions need to conduct thorough market research, which might reveal surprising information, and also pilot initiatives to adapt program plans and mindsets.

**2. Specialized Staff May Be Needed in Financial Institutions that Target Youth.** Some of the stereotypes that are found in financial institutions (and beyond) may be due to the fact that their staff are not trained to work with youth. Significant training and sensitization is required, and some financial institutions have found that it is best to hire new staff that have experience working with youth when starting a youth-inclusive financial services program.

**3. Financial Institutions Have to Address their Financial Sustainability Needs when Serving Youth.** When financial institutions decide to serve youth, they should be aware of and plan for the added costs that are likely to be involved which may impact an institution’s sustainability. Some institutions are taking innovative approaches though to reduce these costs and still provide young clients with the support and services they need.

**4. Financial Services Providers Should Take Care to “Do No Harm” with Financial Products and Services for Youth.** When financial institutions develop financial products and services for youth,



they should consider all the implications these products and services will have on the well-being of the youth clients. Organizations should also scrutinize their procedures, societal influences, and their lending locations to ensure their programs are not inadvertently causing harm to their youth clients.

### C. Next Steps: Where do we go from here?

**1. Learn from Others Who Have Already Designed and Implemented Youth-Inclusive Financial Services Programs.** Through conferences, courses, and networking opportunities, staff from youth-serving, financial, and other organizations can learn important considerations, challenges, and opportunities from those who already have experience providing youth with financial products or services. They can also learn about particular models, products, and services that have been used in various contexts. This kind of exchange can help prevent organizations from making the same mistakes others have already made and can also build on successes others have had.

**2. Build, Consolidate, and Disseminate a Body of Knowledge on Youth-Inclusive Financial Services.** For a new field to develop, it is important for those who are at the forefront of it to analyze, synthesize and consolidate their promising practices, lessons learned, and innovative approaches and share them so others can utilize and further test them. This analysis, synthesis and consolidation are starting to happen, and members of the growing global community who are working in this field have expressed a demand for more practical resources on the subject, especially those that can be used in capacity building. Donors should invest in building this body of knowledge to enhance impact and support programs reaching scale and becoming sustainable.

**3. Research Existing and Develop New Youth-Friendly Market Research Tools.** Many organizations at the conference and course stated that the market research tools they use in their youth-inclusive financial services programs were designed to be used with adults. These tools therefore may not be appropriate to use when conducting research on youth. Before using a market research tool that has only been used with adults, organizations should identify find some of the new youth-friendly market research tools that exist and see if they can utilize them to understand the financial needs of the youth they would like to serve. If the existing tools do not exactly meet the needs of the organization, the organization should consider developing new ones and sharing them with the broader community which might also benefit from them.

**4. Conduct Regular Market Research on Youth when Developing and Maintaining a Youth-Inclusive Financial Services Program.** Examples from the conference and course show that adults, including staff of financial institutions, often make erroneous assumptions about youth, which market research debunks. While conducting initial market research on the specific youth population a financial institution intends to serve is important, it is also important to continually research the financial needs this population has over time as the needs may change.

**5. Explore Potential Partnerships between Youth-Serving Organizations and Financial Institutions.** The Youth-Inclusive Financial Services Course particularly showed that a gap exists between most youth-serving organizations and financial institutions. YSOs and MFIs, for example, should explore partnership opportunities so they can stick to their core competencies and minimize costs while taking a holistic approach to serving youth.

**6. Develop a Network of Youth-Inclusive Financial Services Providers to Facilitate Knowledge Sharing.** As more and more organizations and practitioners are becoming engaged in youth-inclusive financial services, and recognizing the significant demand that exists in this field, there is a need to connect financial service providers so they can learn from each other how to effectively design and implement



youth-inclusive financial services programs. They can also address in a more informed way the growing youth population that needs access to financial services and education. Additionally, this kind of network can facilitate a culture of capturing and sharing learning within the youth-inclusive financial services and enterprise development communities.

**7. Increase Capacity Building Opportunities for Youth-Inclusive Financial Services Providers.**

Many financial services providers have expressed that while they would like to serve the youth market in their countries, they do not know how. The expertise of financial institutions lies in finance, not in serving youth, and since youth have particular needs and interests, financial institutions that want to engage them as clients need to understand how to reach them, what kinds of training and other support they might need, what kinds of products and services to provide them, and how to work with them as clients. Training that is built on evidence of what works, and not assumptions, will play an important role in building this field and ensuring impact within it. Through various capacity building opportunities, practitioners can gain the knowledge, skills and tools they need to be able to design interventions directly, or in partnership with complementary organizations.


**8. Conduct Monitoring, Evaluation, and Impact Assessments to Understand “What Really Works” in Youth-Inclusive Financial Services.** Significant research is still needed on the models, tools, methodologies, approaches, products, and services that organizations have started to use to meet the complex financial needs young people have. As with the field of youth enterprise, employment, and livelihoods development, there are not enough rigorous evaluations or impact assessments yet that can definitively say which approaches are effective under which particular circumstances. Constant feedback and assessments will allow for more demand-driven and relevant programming, as well as for adjustments to be made to programming as necessary.

**9. Fund More Youth-Inclusive Financial Services Initiatives.** Millions of young people lack access to quality financial services and education. There is an urgent need to develop initiatives that can help bridge the gap that often exists, for example, between a youth entrepreneur with a winning business idea and the seed capital s/he needs to turn that idea into reality. Also, many young people do not have a safe place to store and grow their savings or access to training to learn how to manage their money. With funding for additional pilot youth-inclusive financial services programs, new understandings will emerge and the gaps in access to needed financial services will diminish. The findings from these new programs should be documented and shared with the broader community to continue to build the field.

## V. Conclusion

This publication highlights the tremendous growth that is happening in the youth enterprise, employment, and livelihoods development field, as well as the significant gaps that still exist in understanding, collaboration, and funding. The challenges that are mentioned in this publication are ones that the community can only overcome collectively, and the next steps are those that require innovative partnerships and long-term investments. With the global economy in crisis, the need to work together in creative ways is stronger than ever.

Making Cents International looks forward to continuing to contribute to this collaborative process through the 2009 Global Youth Enterprise Conference, which will take place September 29-30, 2009 in Washington, DC. All members of this growing community are invited to join the ongoing dialogue. For more information, please visit: [www.youthenterpriseconference.org](http://www.youthenterpriseconference.org).



**CHAPTER I:  
MARKET-DRIVEN  
APPROACHES**





## I. Introduction

*“We believe that today’s global youth employment challenge requires a multi-sectoral approach involving all levels of public, private and civil society efforts in order to help countries tap the dynamic potential of their young people.”*

– Rick Little, President, ImagineNations Group and Co-Chairman of the Board of Advisors, the World Bank Group-ImagineNations Global Partnership for Youth Investment (GPYI)

Making Cents International’s 2008 Global Youth Enterprise Conference featured “market-driven approaches” as one of the major themes. This chapter highlights key findings and lessons learned related to market-driven approaches, as well as challenges that often come with trying to design and implement youth enterprise, employment and livelihoods development programs. Finally, the chapter provides recommended next steps for the field to consider specifically in the area of market-driven approaches.

## II. Key Findings and Lessons Learned

The presentations at the conference that pertained to market-driven approaches offer the following key findings and lessons learned, which have broad implications and significant potential for application in a variety of contexts.

### A. There is a General Need to Better Understand and Implement Market-Driven Approaches

For many attending the conference, an overarching key lesson learned was a very basic one—there is a need to better understand what it means to be effectively market-driven. While only a small proportion of youth enterprise, employment and livelihoods development programs, and even fewer youth enterprises, is effectively market-driven, the importance of addressing market-related issues is becoming increasingly clear. While the conference showed there is a general lack of understanding in this area, it also showed that the most successful youth-led businesses and programming initiatives aimed at supporting youth enterprise, employment, and livelihoods development are based on reliable knowledge of the market.

When youth enterprise, employment and livelihoods development programs take a market-driven approach, they are responding to the known needs, interests and realities of the market. A market-driven approach ensures programs and the businesses they help develop are framed around relevant and productive business sectors and the opportunities and resources that support profitable engagement in those sectors. The market-driven

#### 1.1 Historical Lens to Market-Driven Approach

A good example of an organization that used a historical lens when conducting a market assessment work is the International Rescue Committee (IRC) when it conducted a rapid needs assessment under its Legacy Initiative in Cote D’Ivoire. This assessment included a review of economic development from the time of independence to the post-crisis situation and found that, while the crisis affected all sectors of the labor market, there was evidence of greater

need for specialization in particular trades (such as construction) in contemporary Cote d’Ivoire. The assessment also highlighted the need to further develop policies and implement labor laws around maternity and maternity coverage for female employees. These findings helped guide the project toward greater market-relevance and increased the participation of women in training activities.



approach is one that is focused on financial viability and profit. As such, market-driven enterprise, employment and livelihoods programs provide services and training that are aligned with and relevant to the market. Graduates of these programs are then more likely to create market-driven businesses that are also more likely to have higher revenue growth, better customer satisfaction, faster time of products to market, and a greater chance of achieving sustainability and scale than those that are not effectively market-driven.

A fully comprehensive market-driven approach builds on relevant partnerships with public and private sector players. These partnerships typically allow for increased opportunities for business owners to engage in the market. The partnerships also allow for heightened levels of alignment with the market and, as such, an increase in the number of successful enterprises. A comprehensive market-driven approach also looks at the labor market with a historical lens, examining past, current and possible future business, political, environmental and cultural trends and how those trends potentially impact business enterprises. A historical assessment allows for business owners and entrepreneurs, as well as those partners engaged in supporting them, to learn from mistakes, build upon proven opportunities, and prepare for potential barriers and roadblocks.

## **B. Comprehensive Market-Based and Value Chain Assessments Should Inform All Stages of Program Design and Implementation**

Market-based assessments should be used to inform all stages of program planning, including pre-programming (e.g., curriculum development, core skills selection, instructor recruitment, training of trainers, workshop development, etc.); real-time programming (e.g., career guidance, apprenticeships and industrial training, mentorship and psychosocial counseling, business and life skills, literacy, numeracy and basic English, etc.); and, the development of post-program support (e.g., certification; tool kits and financial assistance; links to the business community, financial institutions, corporations, donors and major contractors; monitoring and evaluation for oversight and strategy adjustment; etc.).

Market-based and value chain assessments comprise the foundation of a market-driven youth enterprise, employment, and livelihoods development program. Program designers use the resulting information to inform the design and implementation of training and support activities, including the business development services (BDS) that private and public sector partners provide young entrepreneurs.

Valid, reliable knowledge of job and financial markets – along with a thorough understanding of political, cultural, economic and social contexts – contributes to the long-term relevance and success of youth-serving programs and youth-led businesses. In revealing market trends, opportunities and constraints become more apparent. These analyses also show which markets are expanding or stagnating and who are the key market players and potential partners. Market and value chain studies therefore:

- i. help program and business managers tailor their strategies to prevailing and future economic and market conditions, and provide youth with access to relevant business services and technical assistance along with a range of different market opportunities;

### **1.2 Market-Based Assessments Defined**

Market-based assessments provide key stakeholders with a better understanding of the current functions, processes and gaps present in specific value chains, and what the chain needs in order to satisfy more lucrative and/or reliable markets for youth. This knowledge can help determine avenues and opportunities for realistic action, lobbying and policy change. Assessment results also provide the knowledge framework for designing and implementing business development services in support of youth enterprises.

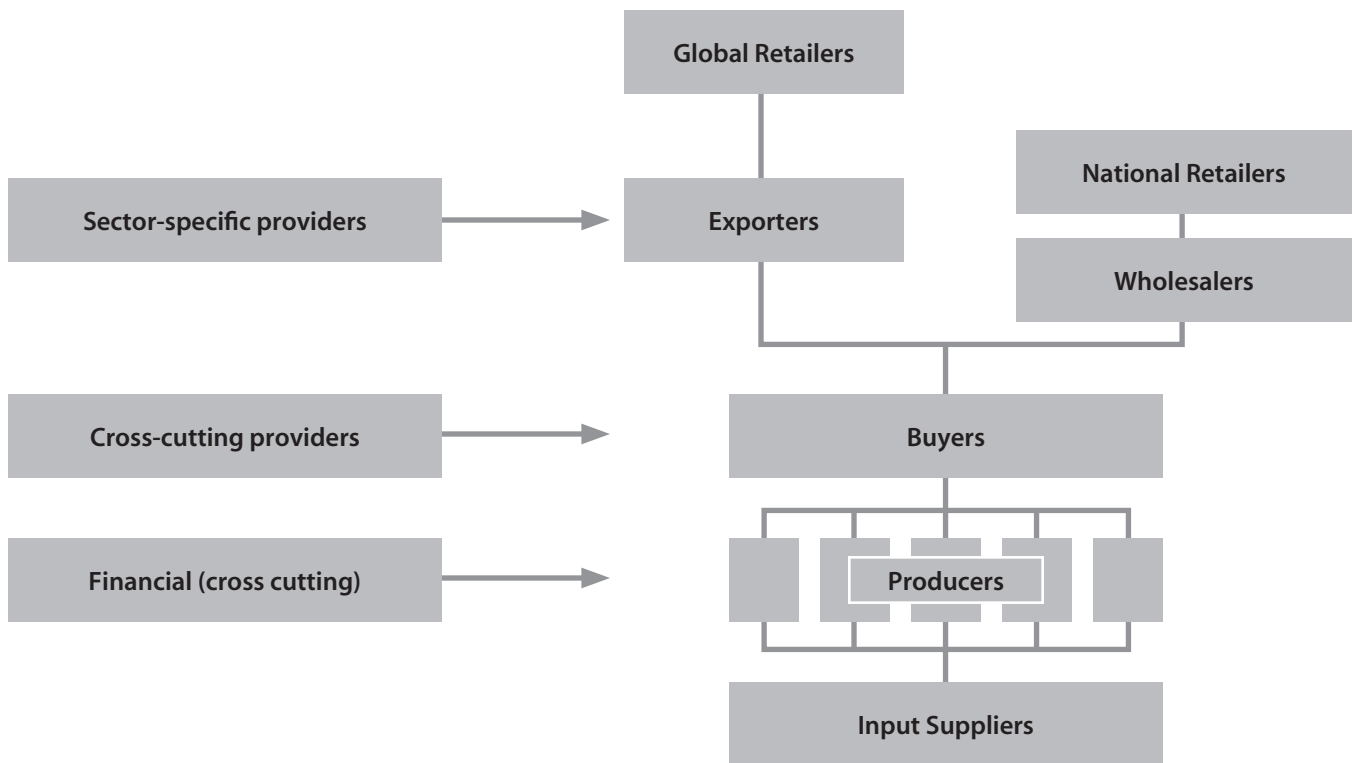




- ii. serve as a framework for conceptualizing the entire commercial and institutional environment in which producers operate;
- iii. become a practical tool facilitators can use to develop, visually represent and succinctly communicate knowledge to different stakeholders;
- iv. increase an understanding of the potential and existing competitive pressures from other channels, including intermediaries;
- v. play an important role in encouraging market literacy amongst key stakeholders; and
- vi. help to increase an understanding of the institutions, competencies and relationships that are necessary for a market system to be most efficient.

A comprehensive and reliable market-based assessment is based on a “mapping” of the market that identifies the value chains that exist between suppliers and the final market(s) and account for the various buying mechanisms and influencers found in the market. The value chain describes the economic actors, and the relationships between them, that make and transact a particular product as it moves from primary producer to final consumer. The mapping of key economic actors and relationships in the chain supplements an assessment of available support services and the business environment that affects the value chain.

### The Value Chain Framework



Market-based assessments often include consultations with relevant business and civil society stakeholders. Anonymous surveys can allow these stakeholders to provide more honest and useful responses. Even when standardized assessment tools are used, it is important that assessments unearth more than generic issues and identify detailed, country and sector-specific supports and constraints. Assessments should pay special attention to the variations in conditions that may exist for domestic and foreign investors, between formal and informal



enterprises, and between large and small firms, and consider how regional integration can be enhanced. Gender and age-aggregated analysis tools can help ensure that women's roles, and the specific roles of youth as consumers, workers and entrepreneurs, are taken into account in the design of programs.

## **1. Examples of Mapping for Market Demand from Making Cents International's 2008 Global Youth Enterprise Conference**

While many organizations at the conference conduct market assessments to inform their youth enterprise development work, a few presentations stand out in terms of the specific markets assessed and how the assessments impacted program design, delivery and youth enterprise outcomes. Presentations from ResCare and KATA on their work in Haiti and from the American Refugee Committee (ARC) on its work in the Southern Sudan / Northern Uganda region and in Thailand are highlighted.

### **a. ResCare Haiti and the KATA Program**

In 2007, CHF International contracted with ResCare to undertake the Workforce Development component of its USAID-funded KATA program in Haiti. Through this program, ResCare expects by 2010 to provide 6,000 Haitian youths (16-25 years of age) with specialized vocational training and place 3,000 youth in jobs — with 1,500 of them remaining in long-term employment. To achieve program objectives, ResCare fosters partnerships with local vocational schools and with micro-, small and medium enterprises (MSMEs). It also links effective and relevant training to employment opportunities. As a first step, ResCare partnered with a local consulting firm, ACT, to conduct an exhaustive assessment of the labor market. The assessment involved 550 representatives from multiple sectors. The results of the assessment indicated a need for a skilled labor force that was well-trained in life skills (e.g., team work, punctuality, a sense of responsibility, proper hygiene, positive attitude, honesty and hope) and job skills (e.g., a sound work ethic, positive work habits, customer care, and good critical thinking and problem-solving skills relevant to the workplace).

The growth sectors the market assessment identified included food production, construction, plumbing, electricity, commerce and telecommunications. The assessment also found that secondary school education and available vocational training programs had not been providing young people with training that matched the needs and realities of the Haitian job market. As a result, most graduates of vocational training programs had not been acquiring a job upon graduation. In response to the valuable insights the workforce gap analysis provided, ResCare developed technical and specialized training in those areas and precisely mapped each city in which the program was active in order to help tailor the training to differences in local economies and markets. The mapping strategy improved program results and the twofold response to the market analysis was particularly useful in developing a strategy for business development services.

### **b. The American Refugee Committee**

ARC implemented two pilot value-chain analyses in the Southern Sudan/Northern Uganda region and in Thailand. Both programs used extensive market research coupled with intensive technical assistance and follow-up support to improve the well-being of displaced women and adolescents. In the Sudan/Uganda case, ARC facilitated the return of refugees to their places of origin through cross-border initiatives. ARC realized that the livelihood initiatives they were designing and implementing would have more positive impact if they focused on a few sectors that held the greatest promise for livelihood improvement. ARC conducted a market assessment in areas of return in Southern Sudan, focusing specifically on value chains that offered women and youth the potential to access markets and make a profit. The market research identified a range of sustainable livelihood opportunities that could meet real market needs and build on existing skills and experience. It allowed ARC to develop concrete tools and guidelines it could use to



inform policies and practices in refugee and internally-displaced contexts. The results of the research also enabled ARC to assist women and youth refugees in South Sudan enter the lula (shea nut) and bee keeping/honey sectors.

### **C. Most Market-Based and Value Chain Assessments are Not Designed with Youth in Mind**

In its presentation at the 2008 Global Youth Enterprise Conference, the American Refugee Committee explained that the traditional market-based assessments and value chain analyses are, for the most part, programmatic tools meant to guide investment of resources into a program. They are not typically designed or implemented to better understand the impact of the market on a particular population. As a result, the specific needs and/or constraints of individual target populations are not identified by traditional market-based and value chain assessments.

For example, a traditional value chain assessment might not capture the particular barriers or constraints that poor youth face in enterprise development, including restrictions to opening bank accounts and accessing credit. Consequently, the traditional value chain analysis might not link youth to important support services, such as programs that provide youth with access to safe spaces, healthcare, education, and social networks. Additionally, a traditional value chain analysis might end up identifying business opportunities in which young people may not be interested or for which they have not been adequately trained. Finally, the traditional value chain analysis will most likely not provide individual entrepreneurs with information about where to invest their resources.

Emerging Markets Group (EMG) further explained the impact of failing to take demographic information into account in value chain analyses. EMG mentioned one value chain analysis which identified fishing as a viable market for youth entrepreneurs. The analysis failed to take gender into account and soon realized that the female adolescents in the community had no interest in working with fish!

While it is important to target a specific population when doing a value chain analysis, there are challenges to this approach. For example, according to EMG, targeting a specific population might cause jealousy in groups not selected for the analysis. This is often a risk when working with vulnerable populations such as the internally displaced who have limited resources and too few opportunities to split amongst themselves. It is important to mitigate potential and real conflict. This might require a more inclusive approach to the value chain analysis, and enhanced education on the benefits of investing in youth and engaging them in existing value chains (i.e., the potential economic effect for families and the community).

### **D. Aligning with Political, Cultural, Economic and Social Contexts is Essential for the Long-Term Relevance and Success of Youth Enterprise, Employment, and Livelihoods Development Programs**

When designing and developing market-driven enterprise, employment, and livelihoods development programs for youth, organizations need to understand the social context and labor market in which they seek to engage young people. Reliable market-based assessments can capture information that challenges and supports youth enterprise, employment, and livelihoods development, including societal factors such as attitudes toward youth and work; gender roles; transparency and corruption; small business owner perceptions; legal, regulatory and administrative frameworks; banking laws; labor market needs; education policies; family structures; poverty levels; conflict; and so on. A deep understanding of national and local concerns and issues can facilitate the process of making programs market-driven and ultimately more effective. It can also help organizations



construct informed and convincing arguments to investors, governments and development institutions that they should prioritize these initiatives and support them to achieve sustainability and scale.

A sound market-based assessment that identifies the commitment and attitude of national policies toward young people, education, employment, banking, and business development indicates program alignment with the operating environment. Integrated policies facilitate well-aligned youth employment and entrepreneurship programs that can coordinate with public education, leverage public resources and garner much greater interest and investment from the private sector.

That said, alignment with a local market and existing policies is not always the goal, particularly when the market does not meet the needs and interests of young people and when the policies are detrimental to positive youth development. When assessment results do not find safe, secure and productive opportunities for young people, some organizations drive change in political, policy, program and investment environments and look for ways to carve out new market opportunities to meet the needs and facilitate the development of youth. Advocacy can help shape the operating environment to make it more supportive of youth-driven economic activity. Advocacy in the interest of young people, the organization and its mission is central to the long-term success of many organizations that participated in Making Cents International's 2008 Global Youth Enterprise Conference.

The Corporation for Enterprise Development (CFED) is an example of an organization that is driving change in a local community to increase economic opportunities for young people. To maximize the relevancy of programming to the local context, the CFED collaborative created a fully-funded state job position for entrepreneurship education and organized state and Native American business policy summits in the U.S.. CFED helped create statewide and tribal-level entrepreneurship policy agendas and promote the passage of entrepreneurship legislation. CFED also encouraged tribal councils and state and local economic development agencies to adopt entrepreneurship as a viable economic development strategy. These efforts led tribal, state and local policymakers to recognize the importance of entrepreneurship, and entrepreneurship success stories are fostering communities that are more supportive of youth entrepreneurship.

## **E. Developing Local and International Public, Private and Civil Society Partnerships Allows Programs to Use their Core Competencies and Broaden the Range of Services they Provide Youth**

Practitioners are increasingly recognizing the need to use a holistic approach when working with youth (i.e., providing youth with business finance, management training, technical assistance, and other support), and are struggling with how to take this approach if their organizations do not offer the range of services youth need. By

### **1.3 Private Sector Youth Initiatives**

Citi develops the link between financially knowledgeable youth and responsible customers by teaching financial literacy to children as young as 5 years of age – potential future clients – and by coupling grant-making with executives who volunteer their time to work with Citi's financial education program.

Cisco works at the intersection between the private sector and the non-profit and public sectors by supporting technology-based initiatives that build NGO and entrepreneurs' capacity for broader impact and scale – which is good for its own business too. Cisco helps bridge the digital divide while creating future consumers of its products.



engaging a variety of stakeholders across many sectors as partners and collaborators, practitioners can provide youth with multiple opportunities and services both efficiently and cost-effectively. The motivation behind the partnership approach is to maximize interactions between sectors and deliver effective, market-driven services more efficiently and to more people while also improving the quality, affordability and access to available services.

Many of the organizations that participated in Making Cents' 2008 Global Youth Enterprise Conference connected their programs' successes to engaging a wide range of stakeholders across many sectors. Engaging governments, investors, donors, industry associations and multi-lateral organizations that are able to bring resources, authority, capacity, expertise, and better access to local markets to the table can affect a program's success. Several conference presentations elaborated ways practitioners might include these agents in their strategies. Cross-sectoral partnerships can provide initiatives the ability to scale-up and become sustainable while laying the groundwork for organizations to link young workers and entrepreneurs to market opportunities.

In fact, what the presentations made clear was that the key to taking the most effective market-driven approaches is having a high level of public and private investment, which provides the resources needed for sustained and scale-able youth employment and enterprise development efforts. The Grassroots Business Fund, a U.S.-based NGO created when the International Finance Corporation's (IFC) Grassroots Business Initiative (GBI) was restructured, is an example of an initiative that helps grassroots enterprises achieve the management capacity, transparency, high performance, and discipline needed to attract investors and business partners. Too many youth development programs and/or their vocational training partners do not have the capacity to provide either their staff or students with relevant skills training. Public and private sector investment in capacity building (including the ability to monitor and evaluate programs) is an investment in the sustained success of market-driven youth enterprises that helps ensure sustainable change. The most successful youth enterprise programs have sufficient resources, usually from public and private sector partners, to implement effective and sustainable enterprise development programs.

#### 1.4 Heifer International

During the conference, Heifer International described the value of investing in partnerships, including those that:

- Provide opportunities for a comprehensive and cross-sectoral approach to addressing project participants' needs
- Bring innovation to tackling challenges
- Enable sharing of competencies and optimize utilization of scarce resources
- Improve access to resources
- Increase capacity to influence policies

Public and private sector entities are becoming increasingly engaged as partners in efforts to scale up enterprise, employment, and livelihoods development opportunities for youth. They are helping to ensure those efforts effectively change the situation for young people and their families. Public and private sector entities can serve as partners to NGOs, as they can help with funding, recruitment, marketing, market assessments, and networking, and they also can provide help with business services, technical training, and monitoring and evaluation. These partnerships can set the standards and promising practices for sound policy development and implementation. Public and private sector partners can also help ensure the proper allocation and channeling of necessary resources to the appropriate programs. According to the SEEP Network at the conference, effective partnerships can also: 1) develop broad goals in order to provide stronger incentives to joint programming; 2) link funding sources with joint objectives; 3) institutionalize incentives to collaborate at all stages and levels; and 4) adapt appropriate implementation models. Strong partnerships can also support on-going research, communities of practice and leadership of integrated programming.



## Examples of Effective Public-Private Sector Partnership Program Responses from Making Cents International's 2008 Global Youth Enterprise Conference

### Global Partnership for Youth Investment (GPYI)

Co-founded by The World Bank Group and ImagineNations Group, the Global Partnership for Youth Investment conceptualizes, incubates and supports youth investment initiatives designed to change the odds for youth at scale in public, private and civil society organizations. The GPYI works across key regions and countries to deliver comprehensive, scaled-up initiatives for the economic advancement of young people by building a global alliance of social entrepreneurs, thought leaders, investors, financial institutions, global brands, media, private corporations, and non-governmental and civil society organizations. Partnership members collaborate to empower and inspire a new generation of successful youth investment and employment by providing young people with access to financial resources, business development services, job training and internships or apprenticeships to secure work or to start/grow a business. Over a five-year period GPYI is expected to broker, leverage and/or manage over one billion dollars from a range of donors (e.g., corporations, corporate philanthropists, private and public foundations, international and multilateral institutions, bilateral donors, and individuals) to improve the economic status and livelihoods of tens of millions of young people living in poverty. GPYI partners develop comprehensive, sustainable and scaled interventions around entrepreneurship, empowerment and citizenship that can enable the partners to effectively meet their objectives. The partnership invests in the development and customization of financial and knowledge products for youth investment, including monitoring and evaluation, and facilitates South-south technical assistance cooperation.

### Honduras Joven Presidential Program for Young Entrepreneurs

Founded by the President of Honduras and his family in 2006, Honduras Joven provides young people with business development opportunities through a network of institutions that offer business support services to young people. The network has become an international consortium of diverse organizations, including universities, non-governmental organizations (NGOs), private sector companies, government agencies, labor and farmers' unions, microfinance institutions, and international development agencies. Young people can access business mentors during the business plan development process and obtain support in accessing credit. The NGO partners that are members of the Honduras Joven consortium provide the continuity that is often lost when youth programming depends solely on a government administration that can change. Working in a consortium also reduces NGO costs and political pressure. To date, 60 organizations have joined the network, 72 trainers from 15 organizations have received training in business literacy methodologies, 400 young people (60 percent female) have received business training, NGOs and government agencies have provided young entrepreneurs US\$450,000 in financial products, and private sources (primarily NGOs) have invested US\$163,000. Members of this consortium plan on continuing this initiative through many subsequent government administrations.

## F. Investing in Training of Trainers (ToT) and Developing the Technical Capacity of Implementing Partners Increases the Likelihood that Youth-Led Businesses will be Successful and Sustainable

Far too many well-intentioned youth enterprise, employment, and livelihoods development programs fail to achieve their goals and objectives due to a lack of appropriate business expertise in the youth development community and the absence of relevant, market-driven programming. This lack of expertise often results in irrelevant training and support and young people who graduate without the ability to effectively create and grow successful businesses that are aligned with the market. Public and private sector investment in capacity



building (including the ability to monitor and evaluate programs) is an investment in the sustained success of market-driven youth enterprises that helps ensure sustainable change.

A common lesson learned, which was highlighted at the conference, is the value and benefit of investing in training of trainers (ToT) and of developing staff technical capacity. Many organizations at the conference shared market assessment tools they have developed to train trainers. The tools provide training in conducting an effective market assessment and can improve organizational capacity to conduct an assessment. Below are descriptions of two market assessment tools.

**1. Making Cents' Market Assessment and Value Chain Analysis Curriculum** aims to develop the capacity of youth to engage in practical market assessment and value chain analysis activities. The training exercises equip youth with the awareness, skills, and tools they need to identify market-based employment or enterprise development opportunities and to understand the most effective manner to respond to them. The approach helps youth develop a set of life skills that allow them to continually re-assess the market and the value chain, search for new and better opportunities and ensure the economic activity in which they are engaged remains relevant to the market place and viable.

**2.** The Women's Commission developed a market assessment toolkit called the **Market Assessment Toolkit for Vocational Training Providers and Youth: Linking Vocational Training Programs to Market Opportunities**. The toolkit has three parts, including a market assessment tool for practitioners, decisions charts from date to programming, and a market interaction toolkit for youth which helps in creating more realistic labor market expectations for youth. The toolkit is a valuable resource for youth service providers seeking to link young people to relevant market opportunities.

## **G. Inclusive, Market-Driven Training, Education, and Counseling, Equip Young People with the Tools they Need to Become Successful Employees and Entrepreneurs**

The training needs of young people demand a multi-faceted approach that responds to the range of developmental needs youth have. For example, entrepreneurship and employability skills training programs need to assess and improve young people's basic education, technical and life skills in order to adequately prepare them for jobs or to start their own businesses.

### **1.5 Consortium for Entrepreneurship Education**

The Consortium for Entrepreneurship Education (CEE) comprises state Boards of Education, student organizations and others to promote entrepreneurial education opportunities and share resources to train, encourage and allow young entrepreneurs to advance local economies in the U.S. The Consortium has convened political and policy thought leaders to focus on how to make states more entrepreneur-friendly. For example, the University

of Nebraska - Lincoln Extension 4-H, a Consortium member, developed experiential learning materials for youth entrepreneurs. Its Entrepreneurship Investigation (ESI) curriculum is designed to help entrepreneurs focus on how to make their states more entrepreneur-friendly. Community leaders working with youth and traditional 4-H programs have introduced experiential learning materials in schools and in camps.

In areas and economies with unfilled jobs, one of the most significant barriers to employment is lack of skills, so an emphasis on skills development — both technical and soft — is essential. Conversely, when economies



are not creating new jobs, technical training must focus on business development and management, and support should include business consultants, youth-oriented loan officers and mentors. Entrepreneurship is best learned through the direct experience of planning, managing and sustaining one's own business, but this experience can be less than successful for a young person who has not been adequately trained and supported.

Employment training for today's economy demands a focus on teaching transferable, market-oriented skills (e.g., business planning, budgeting, technology comprehension, customer service and project management) that enable young workers to respond to emerging opportunities and changing markets. In entrepreneurship programs, technical skills training must focus first on motivating and inspiring young people to understand and pursue business start-up options. It should also provide training in financial management, business planning that aligns with the market, marketing, and other business activities. Effective strategies for delivering entrepreneurship education are critical to preparing students for the future.

### 1.6 Corporation for Enterprise Development

The Corporation for Enterprise Development (CFED) discussed at the conference the value of increasing the number of qualified entrepreneurship educators, technical assistance providers, mentors and coaches who are familiar with local markets. CFED's collaborative members train their trainers, refine their intake and referral systems to better

match their youth clients with providers, and link young entrepreneurs to market opportunities based on reliable market assessments. This assistance is revealing hidden market opportunities in rural areas and making them accessible. It also is helping young entrepreneurs develop businesses that are relevant to local labor markets.

## H. Mentorship and Apprenticeship Initiatives can Contribute to the Long-Term Success of Youth-Led Enterprises, and Help Youth Enterprise and Livelihoods Programs Become more Effective and Market-Driven

Incorporating mentorship and apprenticeship initiatives into youth enterprise programs can help these programs become more market-driven and also meet the various needs young entrepreneurs have. For example, mentors can help young people understand how markets work and how to ensure their businesses respond to market demands. Mentors can also share their business knowledge and experience with youth entrepreneurs and guide them as these young people build their enterprises and take on more responsibilities. Apprenticeships can help youth in similar ways, as they often give youth quality on-the-job training, technical skills, and business and technical knowledge. They can also facilitate the success of youth-led enterprises and their future employees, as youth are able to see first-hand how other businesses have addressed the same complex challenges their businesses face. While a number of organizations at the 2008 Global Youth Enterprise Conference identified the important role mentors and apprenticeships play in the success of the young entrepreneurs they have supported, much of the impact described in this field continues to be based on anecdotal evidence.

### 1. An Example of a Youth Enterprise Program that Incorporates Mentorship

An organization that has long engaged mentors in youth enterprise development is Youth Business International (YBI). Based in the United Kingdom, YBI comprises a network of independent, local programs in 38 countries that are, in essence, a combination of credit institutions and mentoring programs. The YBI Network has





facilitated the creation of over 90,000 new youth businesses, which have then provided employment to many thousands of other young people. YBI believes that of the estimated 300 million unemployed and under-employed youth in the world, approximately 20 percent have the potential to become entrepreneurs, but fewer than five percent do so. To support the youth who pursue the entrepreneurial path, YBI provides loan capital and volunteer business mentoring. Through these support structures, YBI provides practical ways for the private and public sectors to support youth enterprise and employment creation and improve practice on the ground.

Every YBI Network program partners with local businesses, chambers of commerce, business associations, service organizations and others to provide youth with mentors, advisors and access to business networks. Mentors typically work with each entrepreneur with whom they are matched for four to five hours per month through face-to-face meetings, emails and phone calls. They offer young entrepreneurs the benefits of their experience and they provide direction and support aimed at strengthening the young people's business skills and building their confidence. In working with youth to develop detailed business and marketing plans, local youth business programmes and/or mentors focus and, if needed, re-focus the young person's business development efforts to ensure they are relevant to the market. They usually find that the young people have a good idea of what will succeed in the market in their particular line of business, particularly if it has a 'youth' element.

Once the business plan is sufficiently developed and budgeted, the young person appears before an interview panel of local business people and the local YBI program manager. The panel assesses whether the young person's business idea is marketable; the suggested business location is strategic; whether the young entrepreneur's request for funds is appropriate and relevant; and, most importantly, whether the young person has the drive, energy and commitment to succeed in starting and running a sustainable business. Assuming approval, the young person receives the requested funds and a personal mentor.

The young person isn't the only one who can benefit from a mentoring program. An organization that provides business mentors can also benefit by enhanced brand recognition in the local community, heightened employee morale through this community service, and access to skilled potential employees. Additionally, many mentors in these kinds of programs report that the programs actually help expand and develop their own skills, contacts, and networks, and their participation brings them tremendous personal fulfillment.

In terms of impact, there is a lack of sufficient empirical evidence to prove that mentoring directly leads to youth creating successful and sustainable market-driven enterprises. However, in most countries where YBI is operating, over 70 percent of the YBI-supported youth businesses are still trading in their third year compared with only 40-50 percent of youth-led businesses that receive sole support from conventional banking. YBI firmly believes that mentoring is critical for this higher success rate, especially when it is part of an overall program of business skills development and a selective 'weeding out' process that occurs prior to YBI approving a young entrepreneur's start-up loan application.

As market opportunities vary significantly in different national contexts, as well as for different segments of a nation's youth population, programs must take care to understand the particular needs of young people, especially marginalized young people, in order to design mentoring and apprenticeships programs that effectively meet their needs. Marginalized youth often require significant training, long-term support, lots of encouragement, and trusted mentors before they will engage in market opportunities that intimidate them and before some local actors will engage with them. Therefore, it is necessary to take a long-term view and comprehensive approach when developing mentoring and/or apprenticeship programs for marginalized young people and those who have long histories of distrusting adults.

Along this line, practitioners can stimulate market mechanisms to respond to young people's needs instead of just being temporary service providers. These practitioners can prepare members of the public and



private sectors to work with youth (as mentors, partners, or employers), build the trust investors need to engage with young entrepreneurs, and create confidence among potential customers so they believe in the reliability of youth enterprises. Business advisory groups, job coaches, mentors, investor orientations, employer consultations, and strong marketing efforts are all ways practitioners can facilitate change within the local context so young people, including marginalized young people, can participate in mentoring and apprenticeships programs that lead to concrete jobs and business opportunities for them.

## **2. An Example of a Youth Livelihoods Project that Incorporates Apprenticeships**

One of the Academy for Educational Development's (AED) projects provides an example of how apprenticeships can respond to labor market demands while meeting the needs of young people in a challenging environment. In reviewing various infrastructure options for implementing a youth livelihoods program in Kabul, Afghanistan, AED found that the popular center-based approach to youth livelihoods development was not as effective as it could be because these centers were rarely market-driven, often had inappropriate technology, and usually focused heavily on classroom learning rather than practical training. AED found more potential in workplace-based approaches that were inherently market-driven, involved technology that was appropriate to current market needs, and offered on-the-job training. It therefore developed the Secure Futures project to enhance youth training and future employment prospects by improving existing apprenticeship mechanisms.

AED conducted an initial market assessment to identify the sectors that could most easily integrate a youth apprenticeship training model, reviewed market trends in similar economies, and collected sector analyses from prior assessments. Given the heavy donor environment in Kabul, the analysis also looked at past, present and proposed government and donor projects. Additionally, it considered current trends in major sectors and sub-sectors and the potential vocational opportunities that existed for youth in those sectors.

The analysis identified the construction sector as the one with the best potential to effectively engage youth. Although construction is not typically associated with female workers, the donor sector was focusing heavily on Afghani girls and women at the time and AED felt comfortable entering a male-centric sector that would be relevant for the foreseeable future. AED saw that another benefit of working with the construction sector was that most active construction programs in Kabul had international safety standards in place.

Once it had selected the sector, AED used the value chain approach to assess the size of the market, the relevant players and their relationships, and the possibility of introducing an apprenticeship model into that context. The analysis also looked at potential weaknesses in each sub-sector and if and how a new program could facilitate change within the value chain. The value chain analysis paid particular attention to the micro, small and medium enterprises (MSMEs) involved in the public works segment of the market. As business owners complained about the quality of services many youth-led MSMEs provided, AED worked with the lead construction firms to help them realize the potential benefits to their businesses of accepting young apprentices and training them to become skilled employees. Since most apprentices attended school, AED convinced business owners to view educated workers as an asset. The value young apprentices brought these firms was demonstrated when some apprentices put their math and literacy skills to use and took over the firms' bookkeeping tasks.

In addition to identifying relevant and available market opportunities for youth in Afghanistan, AED worked with banks and financial institutions to extend credit to young people in the MSME sector. AED also helped ensure the youth learned how to access, become eligible for and apply for loans and other business services. This access to finance and financial education was a critical part of this comprehensive program, and further demonstrates the multiple factors practitioners must consider when designing and implementing an apprenticeship program, especially in a challenging environment.



## J. Technology Can be a Useful Tool for Providing Innovative Business Development Services to Youth

Many presentations at Making Cents International's 2008 Global Youth Enterprise Conference shared information on the innovative ways organizations are using technology to provide young people with the business development services they need to develop enterprises that respond to the demands of the market. Examples include the Education Development Center's (EDC) use of interactive radio and the Songhai Center's interactive website.

The Education Development Center is working with entrepreneurs and other stakeholders in Kenya on ways to democratize access to training opportunities through "old tech" media (radio) and state-of-the-art training design and development. From discussions with Kenyan financial institutions, community organizations and government agencies, EDC learned that many of these stakeholders were looking for ways to provide cost-effective business training to a much wider audience, particularly out-of-school youth, than current practices allowed. By taking training to communities through facilitator-led Interactive Radio Instruction (IRI), large numbers of fledgling or potential future entrepreneurs could receive access to training that would not otherwise be available, accessible or affordable. Accessing IRI through community groups at the grassroots level means that learners need not incur expenses associated with more conventional training — travel costs, registration fees, and time away from their businesses.

EDC has employed IRI effectively in developing countries for over two decades, especially for basic education, and has now begun piloting the same approach with entrepreneurs of all ages. EDC conducts research on the needs and realities of the particular target audience to identify preferences such as the kind of music they like, the activities and enterprises in which they are engaged, the language(s) in which they are proficient, their level of education and any other training they have received, and the time of day when they are available for training. The findings inform the design and development of the IRI programs and ensure they are relevant and useful for participants. The lessons are designed to elicit interactions between the radio, facilitators and participants during each lesson and include paired work, questions/responses, singing, dancing, and other multi-sensory activities.

As a first step, EDC surveyed a small group of youth and adult entrepreneurs interested in enterprise training, to determine if the participants liked the IRI approach and would consider joining IRI-mediated training courses in the future. Both the youth and adult groups indicated a strong interest in participating in future IRI programs. Though the adult IRI group performed better on a knowledge test than did counterparts in a traditional training setting, the small number of participants in this evaluation study prohibited a generalization of these findings to larger populations. However, the strong positive response of participants to the programs indicates that an IRI approach promises to be a viable alternative when the goal is to reach large populations of current or potential entrepreneurs with training by using facilitator-led interactive radio or interactive audio programs. It also suggests that an IRI approach should be tested on a larger scale during which IRI developers should study both the short-term impact and the longer term effects on participants' lives.

Another example is the Songhai Center, an NGO in Benin, which developed a website to extend and connect its alumni network — now living on 250 farms in Benin and other West African countries. The Songhai website and community telecenters offer training via distance learning multi-media courses and through new capabilities such as Web mail, discussion fora, teleconferencing and an electronic agricultural market. Songhai also installed VSAT (Very Small Aperture Technology) satellites and VOIP (Voice-Over Internet Protocol) technology to overcome communication constraints caused by Benin's weak infrastructure, especially in rural areas. These technologies give citizens access to relevant business, market and other information, and also create a culture among grassroots organizations, entrepreneurs, farmers, students and others of sharing information and experience. Some local actors are also training target groups on how to use new information and communications technologies to share technical information with other development actors in Africa.



## **K. Art and Mixed Media can Creatively Engage Youth in Developing Marketable Businesses**

The Inter-American Foundation (IAF) is an example of an organization that has recognized the power art and media have for engaging young people. IAF has funded several youth art and media projects in Latin America, although at the beginning, most did not have an enterprise development component. At the 2008 Global Youth Enterprise Conference, IAF representatives highlighted how young people in Argentina and El Salvador turned their art projects into income-generating opportunities.

The young people who created these IAF-funded projects did so initially because of their personal interests in art and media, and because they recognized that they could turn their skills and enthusiasm into tools to help other young people who live in their communities. The transition to seeing their projects as income-generating opportunities happened when the youth conducted informal assessments of their communities. They found that art and media could help build the confidence of other youth by providing them with opportunities to express themselves. They also realized that a demand existed in the local area for the skills the young people had gained in photography and radio journalism workshops.

IAF supported the young entrepreneurs by providing them with training on how to market their services in line with the identified market demand, and how to identify ways to engage other youth in their initiatives. Several of these young entrepreneurs attended the 2008 Global Youth Enterprise Conference and described how they leveraged their leadership and technical skills in mixed media (e.g. radio, television, photography and graphic design) to develop income-generating opportunities they never knew existed. They are doing what they love, while helping other young people and earning income at the same time.

## **L. Sport can be Used as a “Hook” to Engage Youth in Enterprise, Employment, and Livelihoods Development Programs**

Partners of the Americas described another innovative approach for engaging youth in skills building programs. The A Ganar/Vencer program grew from a desire to find an appropriate way to use the tremendous popularity and passion that soccer generates in Latin America as a tool for developing the region’s youth. Sports, and soccer in particular, allow Partners to work with youth on concepts they know, understand and feel comfortable with—the skills needed in sport are very often the same skills needed in a job. Using sport allows Partners to build on youths’ assets instead of focusing on what young people do not have or know.

As ideas for how to connect soccer with youth enterprise, employment, and livelihoods development moved from concept to program design plans, staff from Partners of the Americas and the Inter-American Development Bank (IDB), which funds the program, met with sports, youth, human resources and vocational/technical training leaders in various Latin American countries. Following funding of the program, Partners convened stakeholders to identify the key skills that all jobs require and that also are keys to success in team sports, especially soccer.

A Ganar/Vencer transforms skills that youth develop as they engage in team sports—teamwork, communication, discipline, respect, and a focus on results—into employability skills. The three-phase program begins with a course that emphasizes employability skills by having participants play structured exercises in soccer. The next phase develops market-driven vocational-technical skills that interest youth, are practical, and integrate qualities used in sports. Market studies identify vocational-technical areas and niches where youth can gain formal employment in areas that interest them and Partners staff design technical training to meet market needs. In phase three, youth gain practical experience through apprenticeships and internships. Throughout, private and public sector mentors advise the youth on interviewing, negotiating a salary and dealing with



interpersonal issues. In three years, the program has trained more than 1,000 youth in Brazil, 1,000 youth in Ecuador and 585 in Paraguay, 50 percent of whom are girls. Nearly 80 percent of those who begin the program complete all three phases and between 50-60 percent find formal employment within one year. A Ganar/Vencer program graduates are known by employers for their strong life and employability skills. While soccer is the central identity of the program, Partners is also investigating how to adapt its curriculum to other sports so more youth in other countries, will be attracted to and can benefit from the program.

### III. Examples of Innovative Market-Driven Program Models

While many of the organizations present at Making Cents International’s 2008 GlobalYouth Enterprise Conference are in the beginning stages of providing comprehensive services to youth in effective market-driven ways, a number of them have well-developed and tested market-driven programs, and are scaling their work in sustainable ways. There is much to learn from these organizations, a couple of which are described here.

#### A. Fundación Paraguaya

In 2003, Fundación Paraguaya developed a new model of “education that pays for itself” at its San Francisco Agricultural School, a boarding school/farm for girls and boys aged 15-19 in grades 10-12 in Chaco, Paraguay. The school’s mission is to provide a high-quality low-cost education to rural youth that transforms them into rural entrepreneurs equipped to overcome poverty. To do this, the model integrates the teaching of traditional high school subjects with the running of small-scale, on-campus agricultural businesses. These enterprises provide a platform for students to develop entrepreneurial, financial and leadership skills so that upon graduation, they can succeed as self-employed entrepreneurs and future employers. After four years, the school was 74 percent self-sufficient and by 2007 it was 100 percent self-sustaining. Since 2003, a total of 170 students have graduated from the school, developed business plans and received lines of credit. To date, the school model has been replicated in seventeen countries with plans to scale up to 50 countries over the next ten years.

The model takes a market-driven approach with staff conducting an assessment to identify the goods and services most relevant to the local market. The school is operated as a business with entrepreneurship-friendly teachers who teach not only how to produce a product (e.g., grow tomatoes), but also how to make money doing it. The school integrates regular high school subjects with agricultural skills and Junior Achievement-based modules on entrepreneurship, banking, cooperatives, etc. Students learn by doing as they participate in the sixteen businesses that make the school self-sustaining. The businesses include an organic garden, dairy, bees, prepared foods, and hotel services. Students rotate between classes and the field, and between the different businesses—class for one week, work in the organic garden for a week, class for one week, and work in the hotel for a week.

#### 1.7 Fundación Paraguaya

Jorge Guerrero, a 21-year-old, 2006 graduate of the program, shared his experience at the 2008 conference. He started a bio-intensive garden at the San Francisco Agricultural School to produce organic vegetables. He continues this business today after having graduated, and profits pay for a portion

of both his lodging and his university expenses. Mr. Guerrero said the school has had a significant impact on his life. His goal now is to “create jobs and contribute to Paraguay’s social development in a sustainable way”.



The sustainability of the model rests on key financial, operational and programmatic strategies. The school works with viable markets, which allow it to attract a larger client and customer base and it benefits from the financial resources these clients provide. Operationally, there is a strong system of governance, which impacts management and administration and there is a clear system for measuring the cost-benefit of all programming decisions. The school relies on reliable impact evaluations that detail the lessons learned and provide an opportunity to make relevant program adjustments.

## B. Songhai

Founded in Benin in 1985 by Father Godfrey Nzamujo, Songhai (named after the extensive 15th century Malian Empire in West Africa) is a sustainable agriculture institutions. Through its training, production, and research and development programs, Songhai has trained thousands of young people in a wide range of sustainable agriculture techniques. Songhai alumni have gone on to establish more than 250 farms in Benin and other West African countries. Songhai's holistic methodology enables young rural entrepreneurs to build livelihoods in an agriculture-based economy (often thought of as non-remunerative and only good for subsistence). The key idea of the Songhai model is that sustainable agriculture can be a “weapon of mass construction” and high levels of investment should be committed to the challenge. UN agencies have committed to replicating the model in other African countries.

### 1.8 Songhai Network

Camille Tohozin, a young Beninese entrepreneur and member of Songhai Network, shared his experience at the 2008 Global Youth Enterprise Conference. In 1992, Camille's father paid for him to attend the Songhai horticultural training institute and he adopted the Songhai vision and model when he returned home to start his own business. Beginning with his savings, he added a familial no-interest loan and obtained more loans from Songhai. From his training, Camille knew there was a market for oranges in his area and

he used his savings to transplant orange trees. He sold more than 50,000 orange trees and invested the income back into his business. He also produces corn, cassava, cowpea and palm oil and plans to start animal husbandry. Father Godfrey emphasized at the conference that Camille's own vision and sense of savings were key to his success. Camille met more than 50 young entrepreneurs through the Songhai training in his region. They now meet quarterly to discuss problems and share experiences.

The Songhai methodology focuses on training youth and equipping them with the skills to manage small and medium scale, commercially-viable and environmentally sustainable agricultural production and agro-based enterprises. Songhai develops an understanding of the benefits of working in a network of enterprises that act in harmony to support each other in procurement, production and marketing. The curriculum includes: 1) practical technical training that views agriculture and agriculture-related activities as business opportunities; 2) training in technology and research; and 3) a support network that helps young entrepreneurs connect with economic opportunities outside their home regions. For this farming concept to exist, Songhai knows it must transform current agricultural production dynamics into a holistic and sustainable development process. The first step in this process is to see agriculture as a cluster industry that involves industry, production and services to create a balance of forward and backward linkages between the elements.



## **IV. Common Challenges of Market-Driven Approaches**

Many organizations at the 2008 Global Youth Enterprise Conference identified the key challenges they face in implementing market-driven youth enterprise, employment and livelihoods development programs. Common challenges that emerged are provided below.

### **A. Many Practitioners Have Limited Capacity in Conducting Market-Driven Programming and Assessments.**

A significant number of the organizations identified insufficient training for staff in market-driven programming and assessment as a key challenge they faced when trying to provide relevant and effective programming to youth.

### **B. Few Practitioners and Organizations Understand How to Conduct Value Chain Analyses for Programs Focused on Specific Populations (e.g., Youth).**

Emerging Markets Group explained that many youth enterprise, employment and livelihoods development organizations have little experience in or knowledge of how to target youth in value chain analyses. This often results in findings from the analyses that are not relevant to the specific needs of youth within a community and, also, to programming that is not effective in engaging youth in the local market.

### **C. Youth Enterprise, Employment and Livelihoods Development Education Materials and Training Programs are often Not Effectively Market-Driven.**

Many of the materials used in youth enterprise, employment, and livelihoods development training programs are not aligned with the market. Instead, if training materials are provided, they are often borrowed from another organization (whose clients' needs and contextual market realities may differ) or are outdated, incomplete, and/or poorly designed.

### **D. Young People often Do Not Receive Necessary Follow-Up Support after Their Skills Building Program Ends.**

Few of the organizations at the conference provide or can provide post-program support to their youth clients. Not only does this lead to challenges in regards to assessing the impact and sustainability of youth-led businesses and employment initiatives, but this lack of post-program follow-up also leaves young people without the support they often need to continue to be successful in their businesses and/or places of employment.

### **E. Youth often Lack Access to Market Opportunities.**

Youth need access to prospective customers, employers, and suppliers. Weak social networks, negative stereotypes, transience, discrimination, a lack of marketable skills and limited work experience prevent many young people from gaining access to economic opportunities.

### **F. Market-Relevant Business Development Services for Youth Generally are Not Well Integrated Into or Across Organizations.**

It is rare that one organization provides the full range of services and support that a young person needs to develop a successful business or gain meaningful employment. Even when they do, the different services and



training are often not well integrated into the organization. Instead, in order to access the training and services that are helpful when starting and sustaining a market-driven business or getting a job, young people often have to participate in a number of different programs. Young people (especially girls) often do not have the time or financial capacity to move from one organization or program to the next, and these added hurdles can cause a young person to become frustrated and disillusioned.

## **G. The Public and Private Sectors Remain for the Most Part Unengaged in Youth Enterprise, Employment, and Livelihoods Development.**

The public and private sectors' poor response to the global youth unemployment crisis is due to a number of factors that must shift in a systematic way in order to bring about lasting change for youth. One challenge is that many NGOs do not know how or have not yet tried to establish a partnership with a government, corporation, or international development institution. On the side of private sector companies, only a few have chosen to support youth enterprise development or youth employment as part of their corporate social responsibility, and even fewer have seen this support as linked to their core business interests. In terms of governments, many see youth unemployment as a "soft" issue. When faced with competing priorities, these governments are reluctant to allocate scarce resources to programs that increase young people's employability and entrepreneurial skills as they do not see immediate results. Moreover, in many countries, responsibility for youth enterprise, employment, and livelihoods development is scattered among ministries of education, youth, labor, industry, development and even health (particularly when the target is those affected by HIV & AIDS). In some cases, it is even left to the local private sector to address. Even when government or private sector resources are available, they are seldom focused on, and rarely reach, a critical mass of unemployed young people. International development institutions are also guilty of placing a low priority on youth enterprise, employment and livelihoods development, and only recently have begun to focus on this traditionally underfunded issue<sup>2</sup>. It is critical to engage members of all sectors in the effort to reduce youth unemployment or the blame will continue to be passed or the issue ignored while poverty, instability, and uncertainty increase.

## **H. Youth Enterprise, Employment and Livelihoods Development Programs are Typically Challenged by Insufficient Funds to Conduct thorough Market Assessments and Value Chain Analyses.**

Organizations routinely state they do not have sufficient program funds to conduct the kinds of thorough market-driven assessments and value chain analyses they know will best ensure their programs are meeting the needs of the populations they intend to serve. This lack of resources, coupled by limited capacities, has led to a dearth of market assessments and value chain analyses in this field. A lack of sufficient data impacts the design, delivery, and outcomes of programming.

## **I. Many Organizations Lack Incentives for Developing Market-Driven Programming for Youth Enterprise, Employment, and Livelihoods Development.**

Some of the organizations attending the conference shared how they have little incentive to develop market-driven programming for youth. These organizations stated that they do not have enough evidence that market-driven programming is an effective and sustainable investment for them and/or their partners. They also said that many organizations do not receive any financial incentives or support for incorporating market-driven programming into their work.

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<sup>2</sup> A major exception is the ILO which has focused increasingly on both abuse of employed youth and the lack of quality youth employment and entrepreneurship opportunities (ILO, 2004).





## **V. Next Steps in Market-Driven Approaches: Where do we go from here?**

Through analysis and synthesis of the information shared at Making Cents International's Global Youth Enterprise Conference, this report has identified many promising practices and program considerations for practitioners to consider in designing and implementing effective market-driven youth-enterprise programming. It has also identified key challenges for practitioners to be aware of, prepare for and, if relevant, to avoid. Based on these findings, and as the youth enterprise, employment and livelihoods development field continues to move forward, there are a number of important next steps for stakeholders to take. Some recommendations are provided below.

### **A. Better Educate and Train Members of the Youth Enterprise, Employment and Livelihoods Development Sector in How to Design and Implement Effective Market-Driven Approaches and Programs.**

This is critical for the youth enterprise, employment and livelihoods development field to move forward. Stakeholders must be adequately trained in how to conduct market-driven assessments and develop market-driven programs. It should be recognized though that there is a growing number of promising market-driven approaches and ToT programs out there, which provide a valuable knowledge base and contribution to the field.

### **B. Design and Implement Market-Driven Products, Services, and Programs to Meet the Real Needs of Youth and their Businesses.**

Products, services, and programs in this field must be relevant to the specific needs youth have and the contexts in which they live. Practitioners need to pay particular attention to the traditional, rural, and informal markets in which young people's businesses often operate. Including youth in all market-driven program design and delivery efforts can also help meet the needs youth have and ensure the programs designed for them are relevant to their local contexts.

### **C. Stakeholders Should Explore Emerging Promising Practices in Market-Driven Approaches to Evaluate which Ones They could Use to Make the Most Positive Impact with Their Youth Enterprise Development Efforts.**

There is a growing network of organizations well-trained in market-driven youth enterprise development and an expanding resource pool of effective and innovative market-driven programming upon which interested organizations can rely. An easy and accessible step is for practitioners to read and review available market-driven curriculum and programming tools, such as those highlighted at the 2008 Global Youth Enterprise Conference, identified in this report, and available at the back of it .

### **D. Multi-Stakeholder and Multi-Sectoral Partnerships that are Relevant to the Youth Enterprise, Employment, and Livelihoods Development Field should be Better Pursued, Developed, and Supported.**

Expanded partnerships within this field will allow for youth enterprise, employment, and livelihoods development efforts to better meet their objectives of increasing economic opportunities for young people in a market-driven way. With increased linkages to the private sector, for example, capacity building programs can



better ensure their training is equipping youth with the right kind of skills to either obtain employment or start a successful business. These kinds of programs also can benefit from connecting to government initiatives and policies in order to get local buy-in and support, and also perhaps achieve greater scale. Partnerships in general can also stimulate knowledge sharing on how to develop and implement effective market-driven assessments and programming in various contexts. Many practitioners at the conference expressed a desire to be trained in how to market their programs and attract partnerships with members of other sectors.

### **E. Involve Young People in Market-Driven Program Design and Implementation.**

Involving youth in program design and implementation can help ensure programs are client-responsive (i.e., demand-driven), are designed appropriately in regards to the specific needs and vulnerabilities youth have, and are relevant to the local context. In addition, youth can offer a variety of skills needed to run a market-driven program at a lower cost than similarly skilled adults, and will simultaneously benefit from the capacity building experience. Practitioners should not view youth as a problem to be solved, but as assets and partners in the development process, and honor their potential to make positive impacts on the economy, and society, as well as on other young people.

### **F. Organizations Should Advocate for Funding to Launch More Market-Driven Programs, and Funders Should Encourage and Support Programs that Take a Market-Driven Approach.**

As more organizations and programs seek to be market-driven, the knowledge base for understanding the true effectiveness of this approach will expand. Additional research and more reliable evidence on the positive impact that comes from aligning youth enterprise, employment, and livelihoods development programs – as well as youth enterprises themselves – with market needs should help to catalyze increased support from donors and other international stakeholders.

#### **1.9 Funders Share Their Priorities and Visions for the Future**

Plenary panelists from USAID, the World Bank, UN HABITAT, the Cordes Foundation, the Nike Foundation, and the Inter-American Foundation highlighted their approaches towards investing in youth enterprise, employment, and livelihoods development at the 2008 Global Youth Enterprise Conference. The following is a brief overview of how each organization on the plenary panel makes funding decisions, engages with partners, and implements their strategies to increase and improve economic opportunities for young people. While some panelists specifically addressed the conference themes of market-driven approaches and monitoring, evaluation, and impact assessments, their presentations more broadly pertained to their work in the field in general.

**USAID:** At USAID, many bureaus and offices address issues related to youth (e.g., microenterprise development, education, global health, etc.), and the agency currently does not have a unifying youth strategy or coordinating mechanism for the agency's various youth-related initiatives. USAID recognizes it is difficult at times for organizations to identify appropriate entry points for exploring partnership and funding opportunities with the agency. As a result, some USAID staff members are spearheading new coordination efforts across the agency, and are also seeking innovative programs to fund that help move the youth enterprise, employment, and livelihoods development field forward. USAID has in the recent past increased its funding for programs operating in this field and has worked with a number of organizations that participated in the conference.



## 1.9 Funders Share Their Priorities and Visions for the Future (continued)

**World Bank:** The World Bank, primarily through its Children and Youth Unit, its Youth-2-Youth (Y2Y) community, and its Youthink! web portal, supports partnership building across institutions, engages young people in international development issues, and shares research related to youth development in order to increase and improve opportunities for youth around the world. The World Bank has significantly increased the attention it places on youth as key partners in the development process in recent years. From its 2007 World Development Report on youth, to the creation of the internal Y2Y community, to its new Global Partnership for Youth Investment (GPYI), which it co-founded with the ImagineNations Group, the Bank has helped raise the attention the international development community places on youth. While the Bank usually works directly with governments, it does have a few funding mechanisms available to NGOs (e.g., Social Development Civil Society Fund).

**UN HABITAT:** Through its Youth Strategy for Enhanced Engagement, UN HABITAT, the United Nations (UN) agency for human settlements, takes an integrated approach to urban youth development through its engagement with multi-sectoral partners and all divisions of the agency. In 2008, it decided to take a new approach towards funding youth-led urban and sustainable development by establishing the Development Opportunities Fund. This Fund aims to pilot innovative initiatives that help increase employment and entrepreneurship opportunities for youth, strengthen existing youth-related policies, and improve the capacity of governments and civil society organizations to meet the needs of young people in urban and poverty-stricken environments. In line with its partnership approach, a committee of youth, experts from UN HABITAT, and representatives from donor governments will manage this new fund.

**Cordes Foundation:** The family-run Cordes Foundation pioneers new initiatives in social entrepreneurship, and places a special focus on youth social entrepreneurship. It is a new family foundation and does not solicit proposals. It typically obtains

ideas for programs to fund through personal contacts, conversations with innovative organizations, and its board members. The Cordes Foundation provides grants and makes investments into groundbreaking ideas, and likes to leverage existing initiatives with other organizations. For example, it has financed an initiative with microfinance institutions in Central America that are members of the Katalysis Network to develop financial products and services for youth, and is supporting the development of the Microfinance Youth Entrepreneurship Program Manual.

**Nike Foundation:** The Nike Foundation is investing in adolescent girls and organizations that can increase and improve social and economic opportunities available to them. The Foundation recently developed an initiative called the “Girl Effect,” which signifies the “powerful social and economic change brought about when girls have the opportunity to participate in their society” ([www.girleffect.org](http://www.girleffect.org)). Through its work on the Girl Effect, and with its grantees and partners, the Nike Foundation aims to share with the global community concrete evidence on the importance of investing in adolescent girls and the impact this kind of investment can have on the development of individuals, communities, and countries. The Foundation invites certain organizations to submit proposals through its Request for Proposals program.

**Inter-American Foundation:** The Inter-American Foundation (IAF) is an independent agency of the United States government that funds non-profit, non-governmental and community-based organizations in Latin America and the Caribbean to support their efforts to improve the quality of life in poverty-stricken communities, strengthen democratic practices, and increase participation and accountability. In recent years, IAF has significantly increased its support for youth-led and youth-serving initiatives and actively searches for innovative socio-economic development programs youth are leading in the region. This agency holds a regular Call for Proposals to identify new initiatives to fund in Latin America and the Caribbean, and welcomes proposals that have a youth focus.



While the youth enterprise, employment, and livelihoods development field has advanced in the recent past to recognize the value of taking a market-driven approach in programming, organizations continue to lack the capacity, funding, and support they need to incorporate this approach into their program design efforts. With additional program examples, partnerships, and funding, organizations can more effectively identify ways to align their initiatives with the market in which they are operating so as to ensure young people are obtaining the skills and opportunities they need to fulfill their potentials. Evidence this field has to date suggests that too many programs are not teaching young people the right skills to obtain available employment or start their own businesses that will be successful and sustainable. It is critical to regularly ask: What is my program trying to achieve and how am I defining success.



## Market-Driven Approaches Presentations

Content for this chapter came from the following presentations. PowerPoint Presentations and Session Materials can be found on the program page of the 2008 Global Youth Enterprise Conference website: <http://www.youthenterpriseconference.org/agenda.asp>

### The Missing Link: Incorporating Youth Entrepreneurs in Value Chains

#### Presenters:

- **Terry Isert**, Senior Technical Advisor, American Refugee Committee
- **Jacqueline Bass**, Senior Manager, Emerging Markets Group
- **Victoria Francis**, Senior Manager, Emerging Markets Group

#### PowerPoint:

*Incorporating Youth Entrepreneurs in Value Chains  
Global Youth Enterprise Conference*

#### Session Handout:

*Fact Sheet: Activity*

### Multi-Sectoral, Community-Led Youth Entrepreneurship in the U.S.

#### Presenters:

- **Dorcas Gilmore**, Skadden Fellowship Attorney, Community Law Center
- **Natasha Cross**, Founder, EYE for Change [youth]
- **Mark Hughes**, Community Organizer, Community Law Center
- **Omar Muhammad**, Director, Morgan State University

#### PowerPoint Presentation:

*Growing & Supporting Youth Entrepreneurs in Communities*

**Kim Pate**, Vice President, CFED

#### PowerPoint Presentation:

*Entrepreneurship Development Systems Growing and Supporting Youth Entrepreneurs in Communities*

### Incorporating Market-Oriented Enterprise Education & Agricultural Training into Secondary Schools

#### Presenters:

**Martin Burt**, Founder and General Manager, Fundacion Paraguaya

#### PowerPoint Presentation:

*San Francisco Agricultural School Fundación Paraguaya*

**Jorge Guerrero**, Graduate of Fundacion Paraguaya's Financially Self-Sustainable Agricultural High School, Paraguay [youth]

#### PowerPoint Presentation:

*Mi Historia*

**Yan Esperanza**, Executive Director, Moises Bertoni Foundation, Paraguay

#### PowerPoint Presentation:

*Conservation and Sustainable Development in Atlantic Forest of Paraguay*

### Building Partnerships That Work with the Public and Private Sector

#### Facilitators:

- **Andrew Fiddaman**, Director, Youth Business International
- **Allegra Whittaker**, Coordinator, Youth Business International

#### PowerPoint Presentation:

*The Prince's Youth Business International*

### Bridging the Gap: Linking Youth Livelihoods Development to the Market in Post-Conflict Settings

#### Facilitators:

- **Barri Hope Shorey**, Youth and Livelihoods Program Manager, International Rescue Committee
- **Lauren Heller**, Program Officer, Women's Commission
- **Jenny Pearlman Robinson**, Program Officer, Women's Commission



- **Colleen Galbraith**, Columbia University/  
Women's Commission

### **Youth Creating Social and Green Enterprises in the United States**

#### **Facilitators:**

- **Lisa Smith**, Executive Director, Enterprise for Equity
- **Gregory Perry**, Marketing Teacher/Junior Achievement Advisor, Beachwood High School
- **Kelly Hatgas**, Junior Achievement – Cleveland, OH

### **ATENCION!: Tools to Transform Art Into Enterprise**

#### **Facilitators:**

- **Gabriela Boyer**, Foundation Representative for Argentina, Uruguay and Paraguay, Inter-American Foundation
- **Seth Jesse**, Foundation Representative for El Salvador, Inter-American Foundation
- **Zakiya Johnson**, Foundation Representative for Ecuador, Inter-American Foundation
- **Nahuel Alfonso**, Fundacion ph15, Argentina
- **Angel Alfonso**, Fundacion ph15, Argentina
- **Miriam Priotti**, Director of Programs, Fundacion ph15, Argentina
- **Patricia Yoliveth Rivera Hernández**, Centro Arte para la Paz, El Salvador
- **José Berty Rivas Menjívar**, Coordinator, Centro Arte para la Paz, El Salvador

### **Market-Driven: Developing the Commercial Capacity of Organizations through Innovative Financing**

#### **Facilitator:**

**Harold Rosen**, Director, Grassroots Business Initiative, International Finance Corporation

#### **PowerPoint Presentation:**

*Market Driven: Developing the Commercial Capacity of Organizations through Innovative Financing*

### **The Role of the Private Sector: Doing Well While Doing Good**

#### **Facilitator:**

**Dara Duguay**, Director of Financial Education, Citi

#### **PowerPoint Presentation:**

*Citi's Financial Education Program*

**Molly Tschang**, Director of International Programs, Internet Business Solutions Group, Cisco

#### **Moderator:**

**Alan Fleischmann**, Managing Director, ImagineNations Group

### **Graduating Youth to Microenterprise: Integrated, Cross-Sectoral Youth Livelihoods Development Strategies**

#### **Presenters:**

- **David James Wilson**, International Program Advisor, Education Development Center
- **Alejandra Bonifaz**, Program Associate, Education Development Center
- **Ann Hershkowitz**, International Project Coordinator, Education Development Center

#### **PowerPoint Presentation:**

*Graduating Youth to Microenterprise: Integrated, Cross-Sectoral, Youth Livelihood Development Strategies*

### **Governments in Support of Youth Enterprise, Employment and Livelihood Development: Innovative Policies and Programs**

#### **Presenters:**

- **Raul Soto**, Coordinator, Honduras Joven, Office of the First Lady, Honduras
- **Luis Amilcar Sevilla**, Honduras Joven, Office of the First Lady, Honduras

#### **PowerPoint Presentation:**

*Young Entrepreneurs Project*

#### **Moderator:**

**Mr. Yiping Zhou**, Director of the Special Unit for South-South Cooperation, United Nations



## **New Approaches to Vocational Training in Conflict-Affected Environments**

### **Presenters:**

- **Jean-Pierre Isbendjian**, Program Director, International Youth Foundation
- **Sylvia Ellison**, Project Director, Creative Associates

### **PowerPoint Presentation:**

*Sri Lanka Accelerated Skills Acquisition Program (ASAP)*

- **Tim Nurse**, Microfinance and Enterprise Development, Academy for Educational Development

## **Driving a National Market for Entrepreneurship Education**

### **Presenters:**

- **Horace Robertson**, Secretary/Treasurer, Consortium for Entrepreneurship Education
- **Diane Vigna**, Associate Professor, University of Nebraska

### **PowerPoint Presentation:**

*Driving the Market for Entrepreneurship Education*

## **Engaging Urban Youth: Sports for Employability Training**

### **Presenter:**

- **Paul Teeple**, International Director for A Ganar/Vencer at Partners, Partners of the Americas
- **Mauricio Gabela**, Partners of the Americas, Ecuador [youth]

## **Assessing Children’s Workplaces: Mitigating Hazards and Improving Learning Opportunities**

### **Presenter:**

- **Jennifer Denomy**, Senior Consultant/Project Manager, MEDA

### **PowerPoint Presentation:**

*Assessing Children’s Workplaces: Tools and Techniques from the Field*

### **Session Material:**

*Report: “Enhancing Learning Through Work”; Worksheet: Hazard Assessment Tool*

## **Reaching Scale – Entrepreneurship Training Through Radio to Reach the Unreachable**

### **Presenter:**

- **Kent Noel**, Director, Education Development Center
- **Jennifer Kennedy**, International Project Coordinator, Education Development Center

## **Workforce Gap Analysis for Employability Training: The Case of Haiti**

### **Presenters:**

- **Jude Aidoo**, Project Director, ResCare, Haiti
- **Chantale Pierre-Louis**, Senior Job Placement Manager, ResCare, Haiti

### **PowerPoint Presentation:**

*Haiti Workforce Gap Analysis for Workforce Employability Training: The Case of Haiti*

## **Business Incubation: Developing Youth Enterprise for Long-Term Success**

### **Presenters:**

- **Samuel Gonzalez**, Executive President, Fundacion E, Mexico

### **PowerPoint Presentation:**

*Business Incubation: A Tool for the Youth*

## **Using Networks to Increase the Effectiveness of Youth Entrepreneurship Training in Rural Areas of Africa**

### **Presenters:**

- **Father Godfrey Nzamujo**, Founder and Director, Songhai Center, Benin

### **PowerPoint Presentation:**

*Developing Agri-Entrepreneurship & Scaling up Africa-Based Experiences: Stimulating Rural Growth Through Integrated Agri-Enterprise Development*

- **John Schiller**, Regional Advisor for Microfinance & Sustainable Livelihoods, Plan International
- **Camille Tohozin**, Graduate of Songhai Center’s program, Benin [youth]



**PowerPoint Presentation:**

*A Case of Youth Microenterprise Initiative in Benin (West Africa)*

**Amelie Soukossi Hessou**, Livelihood Advisor, Plan Benin

**Youth Impacted by HIV and AIDS: Moving into the Market**

**Presenters:**

**Saeed Bancie**, Program Officer for Enterprise Development and HIV and AIDS, Heifer International

**PowerPoint Presentation:**

*A Case Study of HomaBay Orphans Livelihood Project – Kenya Presentation*

**Kristen Eckert**, Lions Clubs International Foundation, Lead Facilitator, The SEEP Network’s HIV & AIDS and Microenterprise Development (HAMED) Working Group

**PowerPoint Presentation:**

*The SEEP Network Guidelines for Microenterprise Development in HIV & AIDS-Impacted Communities: Supporting Economic Security and Health*

**We Are the Future and One Stop Youth Resource Centres: A Dialogue on Local Responses to Urban Youth**

**Presenter:**

**Karun Koernig**, UN HABITAT, Kenya [youth]

**Developing Youth Livelihood Skills through Value Chain Fundamentals**

**Presenter:**

**Andrew Baird**, Director of International Programs, Making Cents International

**Plenary Panel of Funders**

**Presenter:**

**Nithya Gopu**, Senior Manager, Finance & Operations, Nike Foundation

**PowerPoint Presentation:**

*Girls: A New View*

- **Jason Wolfe**, Enterprise Development Advisor, USAID
- **Mattias Lundberg**, Sr. Economist, Children & Youth Unit, World Bank
- **Gabriela Boyer**, Representative, Inter-American Foundation
- **Jerry Hildebrand**, Director, Cordes Foundation
- **Mutinta Munyati**, Partners and Youth Section, Monitoring and Research Division, UN HABITAT

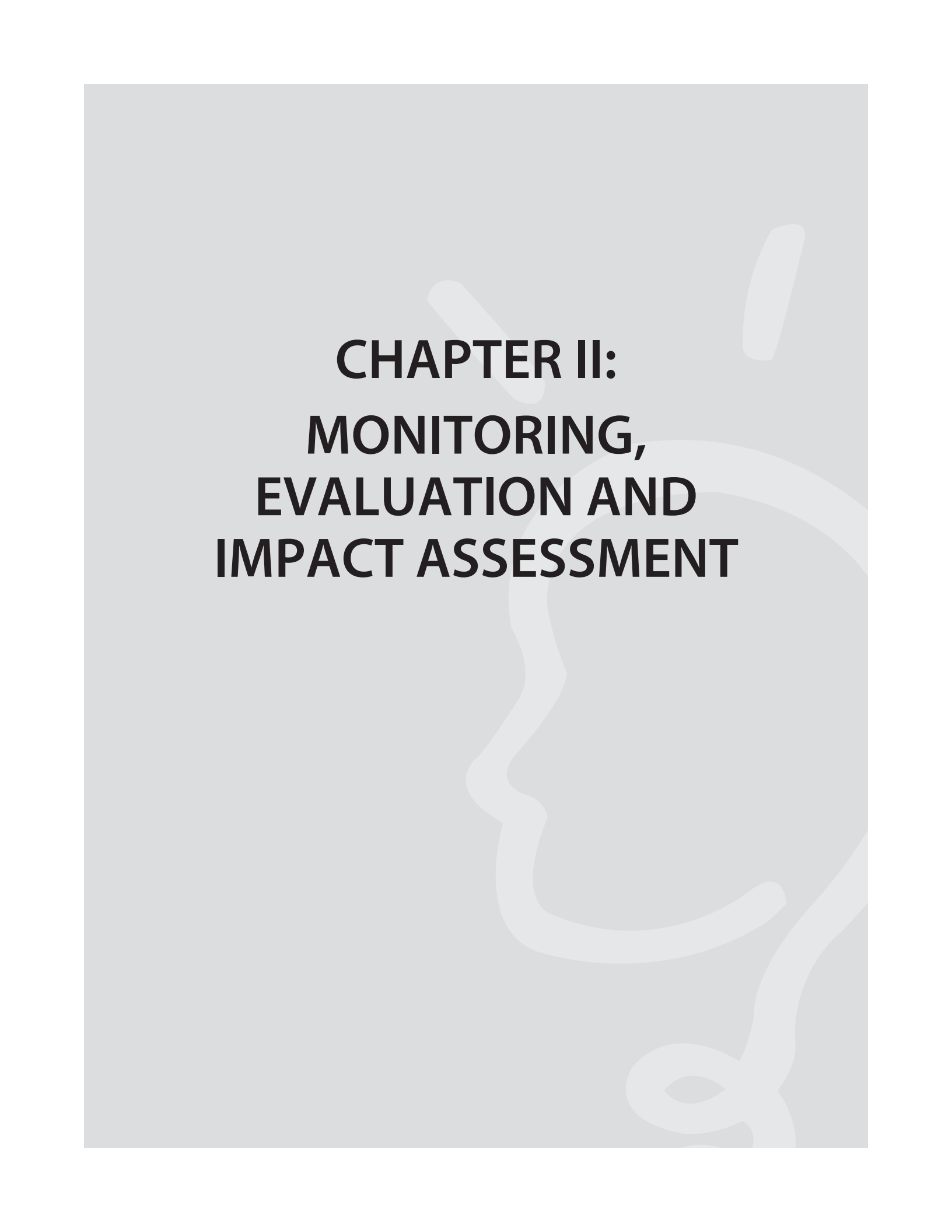
**PowerPoint Presentation:**

*UN-Habitat Presentation*

**Moderator:**

**Kate McKee**, Senior Advisor on Poverty, Policy Outreach, and Aid Effectiveness, Consultative Group to Assist the Poorest (CGAP), World Bank





**CHAPTER II:  
MONITORING,  
EVALUATION AND  
IMPACT ASSESSMENT**





## I. Introduction

*There is currently a lot of “passion and theory” surrounding youth programs, but only limited evidence*

– Dr. Markus Goldstein, World Bank, Plenary Speaker

While progress in youth enterprise, employment, and livelihoods development programs is being made on many fronts, there is little rigorous evidence on the effectiveness of such programs. There are many promising projects and innovative approaches to reach youth and improve their futures, but determining which translate promise into concrete impact for youth is only in the nascent stages. Monitoring and evaluation, which have distinct yet overlapping roles, can collect rigorous evidence toward this goal. As programs begin to be monitored in a more involved way to capture immediate project outputs and understand trends in some youth outcomes, a limited number of evaluations are being conducted to gather in-depth data on the short and long-term outcomes among youth, their families and communities.

Stakeholders at Making Cents International’s 2008 Global Youth Enterprise Conference discussed the growing and promising work being done in this area and the need to improve monitoring and evaluation (M&E) and impact assessment concepts, tools and practices and to develop technologies and systems to support monitoring, evaluation, and impact assessment. This section discusses monitoring, evaluation and impact assessment issues, tools and systems.

## II. Key Findings and Lessons Learned: Monitoring, Evaluation, and Impact Assessment Methodologies and Conceptual Issues

### A. Practitioners Recognize the Need to Better Understand and Demonstrate the Outcomes and Impact of Youth Enterprise, Employment, and Livelihoods Development Programs

During a plenary session of funder representatives, Mr. Mattias Lundberg, Senior Economist in the World Bank Children and Youth Unit, adopted the role of provocateur when he said that donors have many competing demands on their resources and those assembled should *prove it* when it comes to why donors should devote resources to youth enterprise, employment, and livelihoods development programs. The 2008 Global Youth Enterprise Conference revealed that a number of efforts are exploring the value of these programs and others are monitoring the progress of young participants for internal purposes and basic reporting. There also was substantial discussion about what can be done to demonstrate what works and what does not to improve the lives and futures of youth. Sharing this knowledge with the wider youth development community would inform similar initiatives in various settings.

With growing interest in youth enterprise, employment and livelihoods development programs, but limited hard evidence, there is increasing need to obtain a fuller understanding of how youth programs and their activities:

- Function and evolve (using monitoring and qualitative means)
- Affect the outcomes of youth and children (evaluation)
- Cause longer-term outcomes for youth and children (impact assessment)



## 2.1 Key Concepts

**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.

**Evaluation:** a function that involves not only the ability to monitor, but to assess in a systematic and

objective manner the effectiveness of the program in improving youth outcomes.

**Impact Assessment:** a particular type of evaluation that is structured to isolate the effect of specific program activities on longer-term youth outcomes. It involves data collection to compare groups who receive the program products or services and other, similar groups who do not.

## B. Donors and Policymakers are Paying Greater Attention to the Need to Monitor, Evaluate, and Conduct Impact Assessments on Youth-Related Programs

The effort to “prove” the value of youth programming need not come solely or even primarily from practitioners, as it may be unrealistic to expect them to undertake detailed monitoring activities, much less more involved evaluations or impact assessments. The latter two methods generally require substantial additional structure for research, including large sample sizes, more involved surveys, and comparison or control groups who do not participate in the program. Camfed, an international NGO dedicated to girls’ education and poverty eradication in Africa, highlighted the need for baseline surveys — conducted before the project is underway — to permit such comparisons. In 2008, Camfed undertook a large-scale baseline and comparative analysis of its work, interviewing about 2,000 people in Tanzania, Zambia and Zimbabwe. The goal of such methods is to say what would have happened to youth in the program if they had not been involved at all. This is a difficult question to answer for the simple reason that one cannot observe the same person in a project and not in a project at the same point in time. And those who are involved in the program may be substantially different (even in ways not readily observed) from those who are not.

Donors and policymakers are beginning to show interest in closing this information gap. The World Bank, for example, is devoting increased attention to the impact of youth programs and is involved in a number of rigorous impact evaluations on topics as diverse as training, employment and post-conflict rehabilitation of young people.

In parallel and even in concert, some foundations are also focusing on such evidence. The Nike Foundation, for example, has an M&E strategy that is designed to ensure program quality during implementation in order to learn what works best for girls and, ultimately, to demonstrate the “Girl Effect”<sup>3</sup>. Each partner’s efforts to measure the effectiveness of their programs and solutions in achieving the “Girl Effect” are fundamental to the Nike Foundation’s ability to use its portfolio to generate the evidence needed to mobilize resources for girls. The Nike Foundation co-develops specific evaluation questions and methodologies with its partners in a way that showcases the program’s unique features while allowing the Nike Foundation to aggregate results across its entire portfolio.

3 The “Girl Effect”: [www.girleffect.org](http://www.girleffect.org)



BRAC is an example of an NGO working with the Nike Foundation to develop conclusive evidence on the importance of investing in adolescent girls. Dr. Imran Matin, Deputy Executive Director for BRAC, highlighted one such effort in his plenary address; BRAC is developing adolescent centers primarily for girls that provide a space for them to socialize, play games and learn basic livelihood skills. An evaluation of the original project in Bangladesh demonstrated promise, leading to an expansion of the concept into Tanzania and Uganda. This expansion, and the adaptations of the original concept, will be rigorously evaluated using a randomized control trial (RCT) methodology. The Nike Foundation is supporting this work to identify and offer lessons for similar projects in other settings. The Foundation also supports other youth programs that target girls and undergo rigorous evaluations to build learning, including a project focused on the development of microinsurance products for adolescent girls in Uganda. In collaboration with the World Bank, the Foundation also launched the Adolescent Girls Initiative to implement and rigorously evaluate programs to enhance the employability of young women in half a dozen countries.

However, this may be too optimistic a view of the general donor interest in supporting evaluation and impact assessment. When asked how youth livelihood practitioners should “prove it” in order to receive additional donor funds, when most donors are unwilling to pay for careful evaluations or full impact assessments, Mr. Lundberg admitted that most donors are indeed unwilling to pay the full cost of a rigorous evaluation and a change in donor mentality is required before scarce funding goes to demonstrably effective programs. Indeed, most donors consider an allotment of a few percentage points of the total project budget for M&E or impact assessment to be an acceptable rule of thumb. Save the Children Jordan highlighted one such constraint when discussing the need for a longitudinal study (following the same trained youth over time) to understand the full impact of its youth livelihoods project, acknowledging that it is not currently feasible without more donor attention and budget devoted to it.

Standard monitoring and evaluation practice for most youth programs is generally limited to some version of light monitoring, generally with stock indicators related to the direct output of project activities, such as the number of youth trained or amount of health services provided. However, development practitioners are focusing increasingly on developing or adapting tools and indicators to measure youth and child outcomes. Interesting first steps discussed in detail later in this chapter include the Mercy Corps “Youth Transformation Toolkit”, the Christian Children’s Fund’s “Youth Employment and Well-Being Scorecard”, the Carolina Population Center’s (University of North Carolina at Chapel Hill) “Child Status Index” (CSI), and the Global Youth Livelihoods’ “Youth Livelihoods Development Index” (YLDI).

## **C. Both Practitioners and Funders Face Many Challenges and Have Learned Significant Lessons While Attempting to Incorporate Rigorous Evaluation and Impact Assessments into their Youth Programming Efforts**

### **1. The Cost and Difficulty of Establishing the Impact of Youth Programs have Deterred some Organizations from Conducting Rigorous Evaluations and Impact Assessments**

To some extent, reservations on the part of donors and practitioners about undertaking rigorous impact assessments are understandable. Impact assessments are “neither cheap nor easy” to conduct, as Dr. Goldstein commented during his plenary speech. Attributing outcomes at the youth and child level to specific program activities requires careful research design, conscientious implementation, and extensive data. Freedom from Hunger (FFH) is conducting an impact assessment of its rural India Learning Games for Girls program, a dialogue-based model to teach adolescent girls about health and financial and social empowerment. Information is collected at three points in time, with 6,000 completed surveys expected. To ensure rigorous learning, FFH’s staff and partners must understand fully the research process and make decisions that align with the overall



research design. Such research designs may limit the options for both local project staff—who they reach, in what areas and over what time frame—and for potential beneficiaries who may need to wait to receive the services or who may never receive them.

The overarching concern about the cost in staff time and money is not unique to youth programs; the difficulties of rigorous evaluations are common for non-youth development programs as well. However, youth enterprise, employment, and livelihoods development initiatives may require more time and resources to evaluate than typical development programs as the research plan needs to:

- Encapsulate the household and social context in which youth live, as their actions are especially constrained by such factors compared to older populations;
- Capture effects on youth outcomes that may take years to manifest, longer than with activities for adults; and
- Treat youth and children in an appropriate, ethical manner to account for their reduced power and to learn from their unique perspective.

Due in part to the high cost, it is not necessary to conduct rigorous evaluations for every youth livelihoods program. Evaluations might focus instead on the most innovative programs or the adaptation of existing models to new circumstances or target groups. The lessons learned from these evaluations are public goods that can support further replication and adaptation of such programs and garner support from donors, governments and international agencies.<sup>4</sup>

## **2. Organizations Commonly Face Difficulties When Trying to Incorporate Monitoring, Evaluation, and Impact Assessment into Project Design**

Freedom from Hunger's (FFH) experience with the Learning Games for Girls project provides many lessons for other programs considering the use of rigorous evaluation or impact assessment methods. An important lesson is that evaluation is inseparable from project design. Those who truly wish to understand the effectiveness of a program should work closely with the partners implementing it as early in the design process as possible. From the outset, the FFH project was designed to accommodate a research agenda and result in thoughtful learning for possible project expansion and for other practitioners considering similar programs. Careful consideration of the M&E and possible impact assessment design from the outset:

- Focuses staff and stakeholders on the specific goals and objectives to be addressed
- Orients internal staff and partners to the principal lessons to be obtained from the project
- Permits research design that incorporates practitioner concerns, limitations and potential adaptations

Freedom from Hunger is convinced that even closer working relationships with partners should be established for current and future projects to ensure high-quality learning.

Consultation related to monitoring, evaluation, and impact assessment should occur with project implementers and local staff prior to project kickoff as well as with youth, their parents and members of the community. This affords both evaluator and implementer an important understanding of the local context as it applies to the specific project under design. It also identifies unforeseen barriers to the successful implementation of program plans and to the collection of appropriate information for monitoring and evaluation. Those designing the M&E strategy should be familiar with the project environment and characteristics, ideally via a field visit before the project begins.

<sup>4</sup> Esther Duflo and Michael Kremer. (2003). *Use of Randomization in the Evaluation of Development Effectiveness*. From: <http://econ-www.mit.edu/files/765>



The IRIS Center’s monitoring, evaluation and impact assessment overview conference session emphasized these lessons. Both researchers and practitioners at that session recommended that M&E be a consistent and purposeful activity begun early. Efforts begun as the project draws to a close (such as with post-project evaluations) or those that assign monitoring indicators to project staff who have little training as the project responds to its first reporting requirement are unlikely to establish impact in any satisfactory manner. Intentionally planning and developing capacity for evidence-based decision-making greatly improves the success of M&E efforts.

### **3. It is Important to Use Mixed Methods When Collecting Data In Order to Understand the True Performance of a Project**

Whether or not the project undergoes a rigorous evaluation, it is important to understand the performance of the project using a variety of information that is collected using mixed methods. For example, quantitative data ensures that a project is hitting certain targets (in terms of the number and characteristics of youth reached) but qualitative data can help explain why goals are or are not being reached and provide an understanding of the quality of the services delivered. Qualitative methods such as focus group discussions are also important to understanding the context in which the program operates. Dr. Matin of BRAC made this point explicitly, arguing that cultural context and social dynamics were a crucial element in understanding the effectiveness of adolescent centers for girls.

Practitioners are also incorporating a mix of methods, and related data collection methodologies, into their monitoring and evaluation strategies. Mennonite Economic Development Associates (MEDA) is utilizing both focus group discussions and individual interviews, conducted by youth, to understand how MFIs can better support children and youth affected by HIV & AIDS. Christian Children’s Fund (CCF) is piloting and revising a tool — the “Youth Employment and Well-Being Scorecard” — that collects both qualitative information, such as the youth’s sense of hope for the future, and quantitative information, such as income earned by the youth. Dr. Goldstein also discussed using qualitative and monitoring work with impact assessments “to tell a rich and rigorous story.”

### **4. Information from Monitoring, Evaluation, and Impact Assessment Efforts Needs to be Incorporated into Decision-Making**

With or without mixed methods, monitoring, evaluation, and impact assessment can generate reams of information, but the effective use of this information to guide management and programming decisions must also be incorporated into program and research design. This was supported by comments from various presenters and speakers at the conference. Dr. Goldstein differentiated ‘information’ from ‘knowledge’ to make the point that the capacity to use information effectually must be built into the program. The Small Enterprise Education and Promotion (SEEP) Network’s Practitioner Learning Program (PLP) session on scaling up M&E systems indicated that programs reaching thousands of youth may generate such a plethora of data that they test the limits of existing data management systems and thus limit or slow the learning that can be derived from it.

Another potential pitfall is that practitioners devote so much time and effort to implementing the M&E tools they have developed or adapted that they have little time remaining to devote to interpreting and using the results. In assessing the pilot “Child Status Index” developed by MEASURE Evaluation project, implementers focused on data collection for reporting purposes rather than on knowledge generation. While there was a growing awareness of such issues at the conference and resolve to carve out adequate resources in the future for incorporating monitoring, evaluation, and impact assessment information into program decision-making, there was unfortunately little in the way of concrete lessons learned to overcome this particular challenge.



## 5. Monitoring, Evaluation, and Impact Assessments Must Focus on the Long-Term Effects of Youth Programs

A clear message from presenters and participants alike at Making Cents International's 2008 Global Youth Enterprise Conference was that youth livelihoods programs are not short-term propositions. They are expected to have an impact on youth over the longer term. M&E efforts must reflect this in their methods and strategies as many elements of child or youth well-being may react slowly or with a lag to program activities. For example, Save the Children Jordan mentioned that capturing the development of soft skills (e.g., decision-making and self-confidence) involve behavioral changes that manifest only over the longer term, well beyond the end of a four-month training program. CCF learned during the pilot of its "Youth Employment and Well-Being Scorecard" that the project implementation period was insufficient to capture the benefits of the program and it was necessary to establish a tracking mechanism that could follow cohorts for a longer period of time to fully assess changes in their well-being. The skills and capabilities that youth livelihoods programs foster are those that youth carry into adulthood and, hopefully, lifelong employment. In other words, the full impact of program activities may not be seen for many years.

This timeline for impact extends beyond the usual timeline for programs, for most evaluations and certainly for most donors. Stakeholders, especially donors, usually want to see results rapidly. The MEASURE Evaluation project, in piloting the "Child Status Index", faced this urgency while conducting targeted evaluations of four programs and devoted considerable energy to managing expectations of what could be learned in a short period of time; when evaluated prematurely, the measured impact of the project is likely to understate its full impact. One immediate implication of this is that donors should consider funding rigorous evaluations that extend beyond the life of a program to capture a more complete understanding of program impact.

### D. Organizations are Increasingly Involving Youth in Monitoring and Evaluation

Practitioners are increasingly aware that youth are not simply the subjects of programs but "assets and partners in the development process".<sup>5</sup> Youth are now frequently consulted to determine the barriers they face to improved livelihoods and how this information can be incorporated into new programs or improvements to existing operations. For example, Plan International is piloting a project in Senegal, Sierra Leone and Niger to build livelihoods for 15- to 24-year-olds who are not in school. Plan consults with youth during program design and throughout the course of the project via Youth Advisory Boards in each country.

This participatory process is now extending beyond project design to include monitoring and evaluation and the development of training materials. Plan International intends to include youth in project data collection and analysis, as well as relevant, post-project documents for all stakeholders to view. Plan's partner in the non-financial component of the project, Making Cents International, recently worked closely with members of the youth advisory council as they piloted a new "Market Assessment and Value Chain" curriculum, incorporating feedback from the youth.

Two additional examples from the 2008 Global Youth Enterprise Conference exemplify this trend in youth involvement in M&E: Save the Children Jordan and MEDA's child-led research methodology. As part of the Najah youth training and employment project in Jordan, Save the Children works with 16- to 24-year-olds who are out of school and unemployed. These youth perform self-evaluations at the beginning and conclusion on their involvement in the project to gauge changes in decision-making and self-confidence. This information is supplemented by evaluations made by those who trained the youth and a study of employment for selected youth six months after graduation.

5 Making Cents International. (2007) *Youth Microenterprise and Livelihoods: State of the Field: Lessons from the 2007 Global Youth Microenterprise Conference*. From: [www.youthenterpriseconference.org](http://www.youthenterpriseconference.org).





## 2.2 MEDA Child-Led Research Methodology

With funding from Canadian International Development Agency (CIDA), MEDA has devised a research methodology that involves children and youth in monitoring and evaluating microfinance institutions. The project objective is to understand how microfinance institutions (MFIs) can better support children and youth affected by HIV & AIDS. MEDA is conducting the initiative with select MFI partners in Haiti, India, Mozambique and Zambia with supplementary research in Uganda.

Children and youth are both research subjects and data collectors. Respondents range in age from 10 to 17, while youth facilitators (supervised by adults) are 16 to 17 years of age.

MEDA conducted a participant workshop and training in Mozambique in April 2008 with attendees from partners in each country. The workshop permitted MEDA and the attendees to work through the components of the study and to request and incorporate information from all parties on what they wanted to learn into a consolidated questionnaire. The process allowed the youth to see their opinions as important and valued and the resulting questionnaire included seven areas of inquiry:

1. Work/income generating activities
2. Income / managing money
3. Health
4. Learning and education
5. Vulnerability / security

6. Adult role modeling
7. Future plans

MEDA trained youth in how to conduct focus group discussions and use the questionnaire with individual youths. While some challenges cropped up at the workshop and training (e.g., keeping youth on task), the consensus was that youth picked up the necessary skills quickly and were fully engaged in the research development process in a peer-to-peer dynamic.

The next step for workshop attendees was to replicate what they had learned in their home countries. They planned a sample for each country comprising two focus groups and 30 surveys for each of the four groups:

1. Children working in family business and the family is a client of MFI
2. Children working in adult-managed, non-family business that is a client of MFI
3. Children operating own business, client of MFI
4. Children supporting themselves with no connection to MFI

Following pre-testing and finalization of the questionnaire, the youth facilitators conducted the research from July through September 2008 in their home countries after which MEDA debriefed them on their experiences. The final report is expected in March 2009.

## E. Innovative Monitoring, Evaluation, and Impact Assessment Methodologies are Emerging in This Field

### 1. There is a Growing Trend to Attribute the Impact of Specific Program Activities

One area where most evaluations fall short is in identifying the impact of program activities on the beneficiaries. This is sometimes referred to as attribution — establishing a causal relationship between the program and youth outcomes and ruling out other potential causes of observed changes, such as existing differences between participants and non-participants or factors external to the program. Establishing this requires the use of specific tools for evaluation and analysis. For example, a simple before-and-after comparison of program



participants can mistakenly attribute differences in youth outcomes to program activities when they are, instead, due to unrelated causes. However, as Dr. Goldstein noted in his plenary speech, there is a growing trend in development to bring rigorous methods to bear on the question of program impact. In the youth livelihoods arena, Freedom from Hunger is carrying out just such an effort to attribute the impact of specific program activities in rural India. Dr. Matin also outlined a rigorous impact evaluation of the pilot BRAC program to establish adolescent centers.

### 2.3 Randomized Control Trial to Evaluate the Impact of Learning Games for Girls

Freedom from Hunger (FFH), working through REACH India, is exploring the impact of its Learning Games for Girls project in West Bengal, India using a randomized control trial (RCT). The key feature of this impact assessment method is the random assignment of people into groups that are receiving the program (treatment) and those that do not (control). RCT is generally regarded to be the best method for ensuring that program intervention is the only difference between groups and therefore provides the strongest demonstration of a causal link between program intervention and outcomes for adolescent girls.

FFH is using existing self-help groups from a partner organization (Sri Mayapur Vikas Sangha [SMVS]) to perform this impact assessment, randomizing to deliver its Learning Games among 138 out of 800 potential groups. Groups that are randomly selected into the Learning Games program receive a financial module related to savings and building financial

acumen and a health module on hygiene and disease prevention. Groups not randomly selected receive neither of these education modules and serve as the control group.

Three surveys are conducted with members of all groups. The baseline survey is conducted after participants register, but before the Learning Games begin. The second survey is conducted six months after the baseline as a follow-up to gather intermediate information on what the groups are learning. The third and final survey is an endline after one year and three months. A total of approximately 6,000 surveys will be conducted by project end and a statistical analysis of data collected from randomized groups in this manner should allow FFH and its partner to determine if the Learning Games are having an impact on adolescent girls. These results can help them decide whether to scale up the Learning Games program and inform other practitioners about the effectiveness of this type of program.

## 2. An Effort is being Made to Understand the Social Benefits and Costs of Youth Programs

Other evaluation methods and approaches provide a broad view of the effects of youth enterprise, employment and livelihoods development programs. These methodologies do not supplant rigorous evaluation and impact assessments, but, rather, they emphasize measuring the social benefits and costs of development projects. One such approach is social return on investment (SROI), presented by the Academy for Educational Development (AED) and its local partner Academia para o Desenvolvimento da Educação (ADE) Brasil. Currently, where many donors or stakeholders rely on simple measures of output such as how many youth were trained, the intrinsic cost or value of the project for all stakeholders may not be captured (for example, youth with effective results throughout their lives). This is the value that the SROI approach attempts to quantify. In particular, conventional approaches to program M&E may understate the immediate and long-term costs of having youth drop out or fail to succeed in economic empowerment or livelihoods skills programs. Setbacks at this stage in their development can affect youths' view of themselves and their capabilities and have a profound effect on their future. The measurement of future gains or losses—the long-term view—is also something that SROI intends to quantify.



### 3. Some Organizations are Taking the “Additionality” Approach to Determine the Effectiveness of their Programs

Another evaluation tool is additionality. While the technique has seen limited application in the U.S. development community, development agencies and government departments in the U.K. and other European countries use it routinely. Additional Training International, a network of development practitioners and academics, introduced a standardized U.K. version of the method at the conference. The main features of this approach include the articulation of the changes initiated by an intervention relative to the reference case, that is, the likely outcomes without assistance. The approach also takes account of a range of other intervening factors such as: whether non-target populations are participating in the program (leakage); assessing the substitution of project activities for existing activities by youth participants (youth work rather than attend school); and the displacement of outputs and outcomes for non-participants by outputs and outcomes resulting from the project (youth take jobs from older workers). Finally, additionality quantifies how project effects might multiply over time (increased youth incomes benefit the local economy and result in yet more employment for youth).

The primary learning for youth livelihoods practitioners is that they be cognizant of this method and the underlying factors as they develop and consider the effectiveness of their programs. These factors and the techniques for aggregating them are incorporated into a set of guidance notes and support tools (spreadsheets) that derive a deeper, quantitative economic assessment of benefits and allow benchmarking across programs.

## III. Four Examples of Practitioner Tools under Development or In Use

Increasingly, development practitioners and researchers are developing tools to measure the effect of their programs on children and youth. The 2008 Global Youth Enterprise Conference showcased prominent examples of tools being developed for, and in some cases, applied to youth enterprise, employment and livelihoods development programs. These tools move beyond basic monitoring for internal purposes and donor reporting and incorporate outcomes at the youth level.

### A. Mercy Corps

Mercy Corps presented its emerging “Youth Transformation Framework”, which includes 75 drivers of youth development, from knowledge and life skills to protection, and is intended to provide a holistic view of program outputs related to youth development. The framework is accompanied by a toolkit, designed to capture these facets of the Framework at various stages in the youth programming process, from assessing youth needs in a particular community to monitoring and evaluating the programs. For the latter purpose, Mercy Corps suggests indicators to pair up with the drivers and two main indices (“Livelihood Index” and “Soft Skills Index”) to capture youth income and soft skill development.

### B. Christian Children’s Fund

Christian Children’s Fund (CCF) presented another tool that intends to capture multiple domains of youth well-being. CCF recently developed the “Youth Employment and Well-Being Scorecard”, which focuses primarily on four domains: employment preparation, quality of life (health, food security, and shelter), parenthood preparation, and social engagement. Indicators in each domain are collected at the outset of a project and again one year after the program is finished to measure and understand how youth outcomes may have changed. Each indicator is given a score of 1 to 5 and the total score is aggregated across the 14 questions of the scorecard. Additional information on the respondent’s characteristics and the composition of the household to which he or



she belongs is also collected, providing a perspective on the youth's support network and life circumstances. The Scorecard was presented at the conference as a simple template that implementing organizations could adapt to reflect the specific objectives and outcomes they were attempting to achieve. CCF made clear that the Scorecard and methods for its implementation are evolving to incorporate both internal and external feedback. It expects a finalized version to be completed early in 2009.

CCF was attracted to the Scorecard because of its ease of administration; each interview should take only 20 to 30 minutes. The principle that guided its development was “keep it simple and inexpensive or it will not be used”. The original intent in developing the Scorecard was to use it to study the impact of CCF livelihoods programs on youth. However, after months of development and piloting in Senegal, CCF considers that tool to be more appropriate as a monitoring tool that is used to assess program outputs. The tool not only allows a comparison of groups, vis-à-vis one another, but also allows staff to concentrate on the score of one question or element, if it is determined to be of particular interest.

### C. Save the Children

Save the Children is testing the “Youth Livelihoods Development Index” (YLDI) in several countries. YLDI is a new tool developed by Global Youth Livelihoods and is based on a view of youth development that focuses on the capital — human, social, financial, and physical — youth need to develop appropriate livelihoods. Incorporating three survey tools, the YLDI assesses the youth livelihood situation in a particular context rapidly, guides counselors working with youth, and serves as a program monitoring and evaluation tool. Save the Children Egypt intends to apply the tool to its youth beneficiaries (nearly 5,000 are anticipated) of the Rural Youth Livelihoods (RYL) project every six months to track livelihood scores, both for overall development across domains and within the specific domains as well (e.g., financial capital). Youth will self-administer the tool. Based on its pilot use of the tool, Save the Children is considering refining the index to better capture the soft skills underlying youth employability.

### D. MEASURE Evaluation project

The fourth tool aimed at child well-being, perhaps the furthest along in terms of field use, is the “Child Status Index” (CSI), developed by the USAID-funded MEASURE Evaluation project for use with orphans and vulnerable children<sup>6</sup>. The CSI is a simple tool that captures a holistic view of well-being, across six domains: food and nutrition, shelter and care, protection, health, psychosocial, education and skills. Each domain is allotted two indicators, scored from 4 (good) to 0 (very bad). Scores are assigned after the direct observation of the child, discussion with caretakers and community members and direct questions for the child.

The CSI was developed in a participatory process with stakeholders in Kenya and Tanzania and the tool was subsequently field-tested and validated with objective data in those countries to capture outcomes for vulnerable children. The research objective was to compare these scores across age groups, programs, countries and cultures. It should be noted that the field testing of the CSI included children up to only 14 years of age. In its current form, the CSI would require some adaptation (e.g., adding detail on employment or employability) to be used to assess certain domains of the well-being of older youth in livelihoods programs.

<sup>6</sup> Information about the Measure Evaluation project can be found at: <http://www.cpc.unc.edu/measure>



## IV. Common Challenges Related to Monitoring, Evaluation and Impact Assessment Tools

### A. A Tension Exists between Capturing a Comprehensive View of the Well-Being of Individual Youth and the Time and Resources Available to Implementers

One crucial element to consider when adopting a tool for collecting M&E data is the effort involved in capturing the required information. It is clear that there is a tension between capturing a comprehensive view of the well-being of individual youth and the time and resources available to implementers (and also to those being interviewed). There was a spectrum of approaches presented at the 2008 Global Youth Enterprise Conference and some of the M&E tools, particularly the Mercy Corps “Youth Transformation Framework” with its 75 youth development drivers and the three separate YLDI survey tools that capture youth capital in multiple dimensions, are quite involved. Utilizing either of these tools for periodic monitoring of youth requires a significant commitment from the organization, especially field staff.

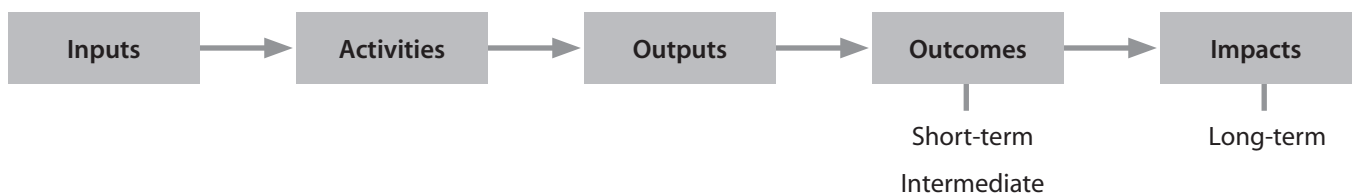
Other tools featured at the conference are more modest in their approach to understanding child or youth well-being. The “Child Status Index” includes 12 indicators, two for each of six domains of child well-being. The pilot “Youth Employment and Well-Being Scorecard” CCF developed has 14 indicators included in the scorecard. CCF was mindful that the scorecard needed to be short and simple to ensure that its partners would actually adopt and successfully administer the tool.

### B. It is Often Difficult for Practitioners to Adequately Assess their Particular Situations in Order to Select the Most Appropriate M&E or Impact Assessment Tool or Approach to Use

The optimal monitoring, evaluation, and impact assessment approach depends on the particular situation of the practitioner, including the intended goal of the project and the evaluation, the breadth of anticipated program impacts and the resources and staff capabilities available. It is generally advisable to limit the number of indicators collected to the extent possible to ease the burden on both staff and clients, while still capturing the information that is meaningful and useful for the project. The capacity and motivation of staff or partners to collect data must be accurately assessed. Developing a strong incentive system is highly advisable.

One helpful method to accomplish this goal is to establish the causal model underlying the project—a depiction of the logical or causal links between project activities and the ultimate objectives of the project for youth. This can help practitioners develop their own set of indicators to match their approach or modify an existing tool for their purposes. For instance, CCF realized in refining its Scorecard that the three indicators originally slated to capture shelter were overkill given that shelter was not a primary outcome of interest and they narrowed it down to only one question. The IRIS Center advocated an approach tied to the project causal model that would yield a handful of indicators for each of the main results anticipated by the project. For example, if improving nutrition is a major program objective, two or three indicators would be devoted to capturing food frequency and variety.

#### *Causal Model*





### **C. While Most M&E Tools Attempt to Measure “Soft Skills,” These Skills are Inherently Hard to Measure**

Another overarching characteristic to the practitioner M&E tools is that they strive to capture subjective elements of youth or child welfare. With the exception of the CCF Scorecard, the tools attempt to measure “soft skills.” Soft skills are tricky to measure for two primary reasons. First, although soft skills may be reasonably understood to encompass personal or inter-personal skills that affect social and work performance, there does not appear to be a standardized definition or set of soft skills in the youth livelihoods literature. Second, almost all of the skills that are generally accepted as “soft” are difficult to measure. Most data collection techniques rely on the opinion of either the youth or of program staff to rate their soft skills.

The experience of Save the Children Jordan is instructive in this regard. While it does not employ an M&E tool per se, it does employ written trainee self-evaluations and trainer evaluations of soft skills for its Najah youth training project. Save the Children Jordan stressed that particular emphasis must be placed on trainer objectivity to collect quality information on these skills. In addition to the potential subjectivity of trainers, youth may act or report via self-assessments in one manner when they are around authority figures from the program, but then act differently in their everyday life and work. However, the practitioners measuring soft skills should not be singled out for criticism. It is actually the state of the broader employment literature that soft skills are without clear definition and without more objective modes of measurement.<sup>7</sup>

### **D. Most M&E and Impact Assessment Tools Used in This Field are New and Require More Testing To Understand Their True Utility**

It is worth noting that the M&E and impact assessment tools discussed at the 2008 Global Youth Enterprise Conference are either under development or have only recently completed field testing. We should expect changes as the tools are refined and fielded in other locations or on younger or older age groups. The length and complexity of the tools may change, as well as the measurement approaches for soft skills. However, it is instructive for other implementers interested in using off-the-shelf tools for M&E to review the tools in their current state, consider how they could adapt them for their own purposes, and engage in dialogue with the original designers/adopters to yield validated tools for monitoring and evaluating a broad range of youth enterprise, employment and livelihoods development programs.

### **E. Substantial M&E Data Collection Processes and Data Management Systems are Necessary for Collecting Information on Large-Scale Programs**

As they face greater demand for project monitoring, evaluation and results, programmers and policymakers are taking steps to improve their M&E data collection processes and data management capabilities. Collecting detailed monitoring information for projects reaching large numbers of youth will require substantial data management systems and strategies. Particularly when a project scales up from a pilot or evolves over time by adding beneficiary groups, it is imperative to have a flexible, resilient data management structure in place.

This was borne out by the experiences of the Education Development Center (EDC), a SEEP Practitioner Learning Program (PLP) implementer, during its Haitian Out-of-School Youth Livelihood Initiative (IDEJEN). IDEJEN evolved over time from an education and training pilot for 650 out-of-school youth to a large-scale education and economic growth project intending to reach 13,000 out-of-school youth by 2010. Project staff

<sup>7</sup> Simon Simpson, 2006, *The Measurement and Recognition of Soft Skills: Developing a Common Standard*, <http://www.surrey.ac.uk/politics/cse/M-and-R-of-Soft-Skills.pdf>



track 20 indicators for reporting and another 40 indicators for internal project purposes. The initial database set up to collect project and beneficiary information at the outset of the program was eventually overwhelmed as additional project components were added and EDC finally had to employ an outside data management specialist to design a new database to manage the M&E indicators. In addition, IDEJEN staff and local field agents were trained on how to collect and report data on the youth beneficiaries.

These challenges were echoed by another SEEP PLP participant, Save the Children Egypt. Save intends to have up to 5,000 youth perform detailed self-assessments every six months, generating an enormous store of information that needs to be carefully managed with information technology and supported by trained local staff.

One avenue for improvement is to use technology to collect M&E data such as the promising methodology Camfed is using in three African countries.

## 2.4 Collecting data with PDAs in Tanzania, Zambia, and Zimbabwe

Following a careful risk analysis, Camfed made a decision to employ community members it works with as survey enumerators, to work with a statistician to develop their own questionnaire, and to collect data on beneficiaries themselves. The logistics of implementing this decision in the field were very complex, involving many different stakeholders; interviewing large numbers of people in multiple, rural locations; and piloting a new technology. Handheld Personal Digital Assistants (PDAs) facilitated the data capture, which is so often a problem. Research teams of enumerators received technical training on how to use the PDAs and additional training on interviewing techniques.

Camfed's experience illustrates how a large initial investment can be cost-effective and provide a better outcome. Using PDAs massively reduced the data entry burden and increased the accuracy of the reported data. Had the survey been paper-based, it would have required 80 kilograms of paper to be transported throughout the survey areas and back to a main processing location. Only about one percent of the interviews were dropped after quality review.

Camfed found that neither the enumerators nor respondents were put off by the technology. On the contrary, most people were interested and learning

new skills empowered the enumerators, many of whom may never have used a computer before. The software used on the PDAs supported the workflow, especially in terms of language. Rather than having printed questionnaires in multiple languages, the enumerators could select a language from the PDA menu prior to a given interview, which proved particularly useful in multi-language environments.

Camfed solved issues of potential technology failure with good contingency planning and project staff thought through potential problems and set up appropriate mitigation responses. The potential for battery failure was avoided by using the James Bond case that provided solar power to recharge the PDAs and the computer to which data was uploaded daily.

In the field, enumerators who exhibited an aptitude for the technology were provided with specific technology training so they could troubleshoot problems arising from the harsh conditions and technology and power failures. The forethought to have solutions at hand combined with this training effectively reduced loss of work in the field to minimal levels

Conference participants attending the Camfed session used the PDAs to role play interviews.



## **F. Significant Staff Training is Needed to Utilize and Incorporate the Results of Monitoring, Evaluation, and Impact Assessment Efforts into Programming**

The importance of training staff to ensure the appropriate appreciation of M&E methods and use of resulting data was a frequent refrain during the conference. For instance, Freedom from Hunger trains all headquarter staff in monitoring and evaluation so they can focus on careful learning at the outset of projects, understand the M&E and impact assessment results as they come in, and incorporate the lessons learned into future programming.

## **V. Next Steps: Where do we go from here?**

While detailed monitoring, evaluation, and impact assessment are important means to improve youth programming and convince stakeholders of its value, practitioner experience reveals them to be neither easy nor cheap to conduct. Implementers must also contend with project or evaluation timelines which may be too short to capture the full effects of the activities, as well as limited (but growing) donor willingness to pay for the most informative types of monitoring, evaluation, and impact assessment.

However, lessons are emerging for practitioners seeking to conduct, perhaps for the first time, in-depth M&E and impact assessments on their youth programs. One lesson for practitioners and evaluators is to develop monitoring, evaluation, and impact assessment strategies in close collaboration with local staff as early in the project design stage as possible. In addition, youth should be consulted when designing these strategies and, as evidence suggests, youth can become involved in implementing these strategies as well. Practitioners are also developing tools to assist in M&E, as evidenced by four emerging tools they shared at the conference. These tools transcend basic monitoring for internal project purposes and donor reporting to incorporate outcomes at the youth level, including livelihood factors and holistic quality of life indicators. Some practitioners are also realizing the benefits of applying technology, such as PDAs, to collect and manage M&E information. Finally, select practitioners and donors are using rigorous impact assessments, employing methods such as randomized control trials, to attribute impacts on youth well-being to specific program activities.

Multiple efforts to conduct in-depth M&E and impact assessments for youth enterprise, employment, and livelihoods development programs are underway. Presentations at the conference encouraged practitioners to explore the emerging techniques, tools, and practices and evaluate what might yield the best information in their specific context. Additional practitioner involvement and knowledge sharing will speed the refinement of existing tools and promote the validation of indicators at the youth level. Ultimately, the path to understanding programs and demonstrating their impact is to collect —carefully, thoroughly and systematically— information about outputs, outcomes, and impacts. Capturing concrete results of this sort can inform internal project decision-making, assist similar programming by other organizations, and attract greater attention and funding from donors and other international stakeholders.





## Monitoring and Evaluation Presentations

Content for this chapter came from the following presentations. All PowerPoint Presentations and Session Materials can be found on the program page of the 2008 Global Youth Enterprise Conference website: <http://www.youthenterpriseconference.org/agenda.asp>

### Opening Speaker

**Markus Goldstein**, Office of the Director,  
Africa Region Poverty Reduction and  
Economic Management, World Bank

#### PowerPoint Presentation:

*An Overview of Monitoring, Evaluation, and Impact Assessment*

### Practitioner and Evaluator Perspectives on M&E Approaches for Behavior Change Programs that Improve the Financial, Health, and Social Empowerment of Adolescent Girls

#### Presenters:

**Bobbi Gray**, Research Specialist,  
Freedom from Hunger

#### PowerPoint Presentation:

*Approaches for Behavior Change Programs that Improve Financial and Social Empowerment and Health of Adolescent Girls*

**Sheila Chanani**, Research Coordinator,  
Reach India, India

#### Session Materials:

*Facilitator's Guide: Learning Games for Adolescent Girls and their Mothers*

### Are We Measuring the Right Things? Return on Investment and Economic Rates of Return Analysis

#### Presenters:

- **Eric Rusten**, Director of New Ventures, Academy for Educational Development
- **Tania Yuka Ogasawara**, Executive Director, ADE Brasil

### Comparison of Evaluation Methods for Livelihoods of Vulnerable Children Programs

#### Presenters:

- **Geetha Nagarajan**, Research Director, IRIS
- **Anthony Leegwater**, Program Specialist, IRIS

#### PowerPoint Presentation:

*Impact Assessment Methods: Comparison of Evaluation Methods for Livelihoods of Vulnerable Children Programs*

**Diana Rutherford**, Program Specialist, IRIS

#### PowerPoint Presentation:

*Linking, Learning, Leading the Way: Introduction of Evaluation Methods for Livelihoods of Vulnerable Children Programs*

**Florence Nyangara**, Sr. Research and Evaluation Specialist, Constella Futures/MEASURE Evaluation Project; and M&E Advisor, PEPFAR/OVC programs

#### PowerPoint Presentation:

*Monitoring and Evaluating Youth Programs in Sub-Saharan Africa*

**Saba Al Mubaslat**, Youth Sector Senior Manager, Save the Children, Jordan

#### PowerPoint Presentation:

*NAJAH Program...M&E Approach*

### Monitoring Outcomes and Evaluating Impact: A Comprehensive Framework for Assessing Youth Development "Drivers"

#### Facilitator:

**Annie Bertrand**, World Youth Initiative Advisor, Mercy Corps

#### PowerPoint Presentation:

*Monitoring Outcomes and Evaluating Impact for Youth Transformation: A comprehensive approach*

#### Session Material:

*Youth Transformation at Mercy Corps*



## Youth Involvement in M&E Baseline Studies Using Accessible Technology

### Presenters:

- **Maria Mascarucci**, Manager-Monitoring and Evaluation, Camfed
- **Mary Namukoko**, Monitoring and Evaluation Manager, Camfed Zambia

### PowerPoint Presentation:

*Youth Involvement on M&E Baseline Studies Using Accessible Technology: Camfed experience*

## Kids Talking to Kids: Youth Participation in Design, Implementation, and Evaluation

### Presenters:

**Rabi Seck**, Youth-Inclusive Financial Services Project Manager, Plan West Africa

### PowerPoint Presentation:

*Engaging Youth in the Implementing, Monitoring and Evaluation Process: The ongoing experience of youth in Senegal, Niger and Sierra Leone*

**Jared Penner**, Microfinance Coordinator, MEDA

### PowerPoint Presentation:

*Kids Talking to Kids: Youth Participatory Research in Microfinance*

**Patrick Crompton**, Co-founder/President, Alliance of Students Against Poverty

### PowerPoint Presentation:

*Understanding Extreme Poverty: A Student's Perspective*

### Session Material:

*MEDA: Helping Children Confront the Challenges, Mid-Term Report*

## Measuring Impact in Simple, Low-Cost Ways

### Presenter:

- **Dev Miller**, Senior Microenterprise Development Specialist, Christian Children's Fund
- **Lloyd McCormick**, Africa Region MED Advisor, Christian Children's Fund
- **Ousmane Thiongane**, Executive Director, UIMCEC, Senegal

### PowerPoint Presentation:

*CCFYouth Employment & Well-Being Scorecard: A tool for measuring the impact of youth enterprise programs*

### Presentation Material:

*Youth Employment & Well-Being Scorecard*

## Measuring to Scale: Adapting M&E to Programs Reaching Scale

### Presenters:

**Laura Meissner**, Program Manager, SEEP

### PowerPoint Presentation:

*Measuring to Scale: Adapting M&E systems to growing youth enterprise programs*

- **Ann Hershkowitz**, International Project Coordinator, Education Development Center
- **Tamer Kirolos**, Director of Programs, Save the Children, Egypt
- **Sita Conklin**, Livelihoods Specialist, Save the Children, Egypt

### Presentation Material:

*Measuring to Scale: Adapting M&E systems to growing youth enterprise programs*

## Developments in Economic Impact Assessments Related to the Field of Youth Enterprise

### Presenters:

**Sean McDonald**, Associate Professor, Bentley University

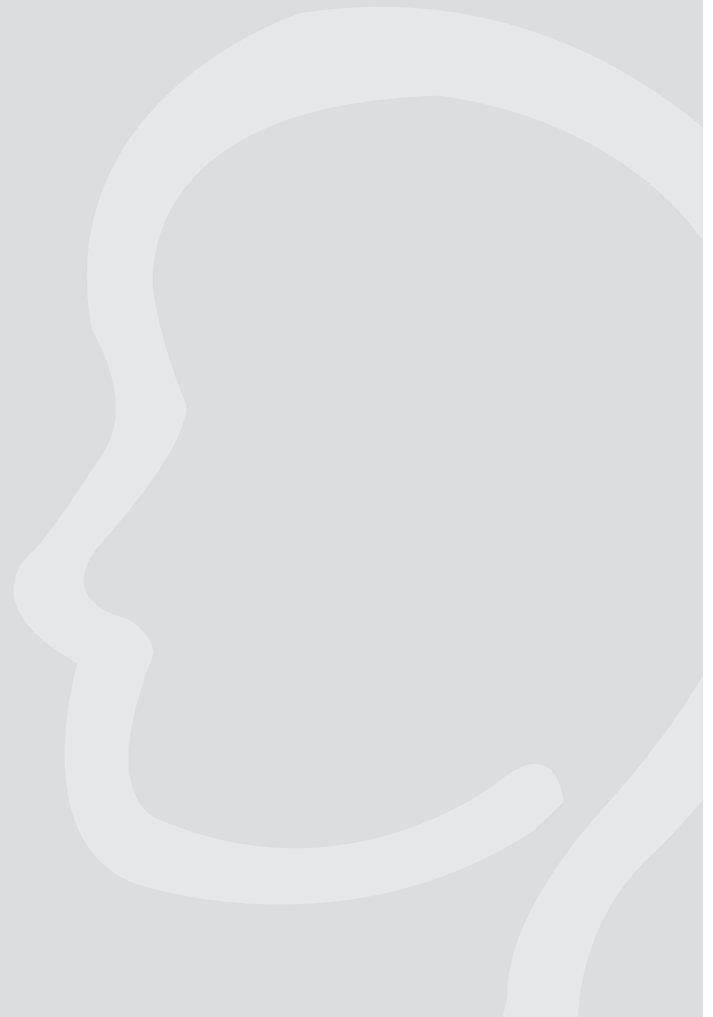
### PowerPoint Presentation:

*A Short Introduction to Additionality*

### Presentation Material:

*A Short Introduction to Additionality*

**CHAPTER III:  
YOUTH-INCLUSIVE  
FINANCIAL SERVICES**







## I. Introduction

Financial service providers are becoming increasingly aware of the size and potential of today's youth market and many are exploring ways to target this market with products and services. Providing financial products and services to youth is a fairly new concept, even though youth-serving organizations (YSOs) have long highlighted the need for young entrepreneurs to have access to finance and financial education to turn their business ideas into reality. To date, limited numbers of financial institutions and YSOs have ventured into the youth-inclusive financial services (YFS) arena and those that have are either providing youth with the same products and services they provide adults or are in the pilot stages of creating products, services, approaches and partnerships designed or adapted specifically for youth. This section informs the reader about some of the new initiatives and promising practices, which were highlighted during Making Cents International's 2008 Global Youth Enterprise Conference and Youth-Inclusive Financial Services: Emerging Good Practices Course.

### 3.1 Youth-Inclusive Financial Services Course: Emerging Good Practices

The Youth-Inclusive Financial Services: Emerging Good Practices Course, the first of its kind, was a 3-day course Making Cents International developed with funding from the MasterCard Foundation. Held immediately following the Global Youth Enterprise Conference, many of the conference participants attended and/or presented. The course used a participatory approach to incorporate their experiences and lessons learned. Expert collaborators presented case studies on BRAC's Employment Livelihoods for Adolescents program, Camfed's Seed Money Program for young women, Fundacion Paraguaya's Youth Loan Program, Pro Mujer Bolivia's Youth Solidarity Groups, Save the Children

U.S.'s Village Savings and Loan Groups for Youth program in Malawi, and the Zakoura Foundation's Linking Youth with Knowledge Opportunities in Microfinance project. Participants' own experiences in Albania, Bangladesh, Burkina Faso, the Democratic Republic of Congo, Honduras, Morocco, Paraguay, Senegal, Uganda, and Zambia supplemented these case studies. The Youth-Inclusive Financial Services: Emerging Good Practices course provided practitioners in microfinance and youth development an opportunity to come together to share their challenges and successes in linking youth to financial services.

## A. The Microfinance Institution Perspective

Some microfinance institutions (MFIs) are exploring the viability of providing young people with financial products and services. They are particularly looking into whether it is cost-effective for them to venture into this new area, building on their core competencies of providing adults with financial services. Some are also testing whether their existing business development services (BDS), which were designed for adults, can serve the needs of young people. If they do not, a few microfinance institutions are developing specific BDS for youth while others are seeking partnerships with YSOs that offer these kinds of services. As discussed in sections that follow, organizations that lack a certain competency to meet the financial needs young people have should evaluate partnership opportunities before deciding to develop new services and the expertise needed to provide certain services efficiently and effectively.

For those MFIs that have decided to actively target youth, most have approached the youth market through credit due to a combination of reasons. The first is that many MFIs are still not regulated, and thus cannot use client savings as a base to lend to their clients and there is often a high demand by youth for savings, possibly



even higher than that by adults.<sup>8</sup> The second reason is that credit is the core product of MFIs, the one that produces a profit for the institution and pays for its operations. The third is the broad-based assumption that all poor people in the developing world need loans for informal sector activities. This combination of factors has led to a trend by MFIs of developing mostly credit products for youth, while savings and other financial products and services receive less attention.

The limited numbers of microfinance institutions that have ventured into the youth-inclusive financial services arena are often doing so with the assistance and support of donors. These donors are helping to subsidize start-up costs and reduce risks. Other MFIs are cross-subsidizing the start-up costs of their youth programs from other program areas, including from their already profitable adult financial services.

## B. The Youth-Serving Organization's Perspective

In contrast to MFIs, youth-serving organizations tend to approach the field of youth-inclusive financial services from a non-market perspective, emphasizing the social and economic developmental needs of youth over the financial sustainability needs of the institution. Youth-serving organizations that support youth entrepreneurship, for example, often focus on building young people's business skills, financial literacy and empowerment, while also often supporting their educational, livelihoods, and basic needs.

Youth-serving organizations often face challenges when trying to bridge the gap between youth entrepreneurial and business skills building opportunities and access to finance. YSOs that want to augment their programs by providing youth with financial products and services may not have the staffing/technical capacity to provide loans or savings. If a YSO is able to provide youth with financial services, it is unlikely to reach any appreciable scale, since these organizations are typically donor-dependent and usually reluctant to charge interest rates that would lead to profitable operations and financial independence from donors. Also, some YSOs may find themselves in an uncomfortable position when having to demand payments on loans from the youth with whom they work, while at the same time trying to achieve other socio-economic and socio-emotional goals with these same youth. Providing youth with financial products and services can therefore cause YSOs to go beyond their core competencies.

## C. Moving the Field Forward

The challenge for both microfinance institutions and youth-serving organizations is to learn how to provide financial services to youth in a sustainable manner, just the way many microfinance institutions have learned to do for adults. It will likely take many years of experimentation and learning within the youth-inclusive financial services arena, as it did in the adult financial services arena, before promising practices become best practices that can be solidified and brought to scale. In a sense, the youth-inclusive financial services field mirrors the adult microfinance field from around 30 years ago, making it the next frontier for microfinance practitioners.

Some of those operating in the youth-inclusive financial services field are looking to the adult microfinance field for guidance and lessons that might be useful in developing appropriate financial products and services for youth. For example, some are looking at the following elements of sustainable financial services MFIs have to come to understand when working with and for the poor and marginalized:

- use of collateral substitutes, since poor people have little or no collateral;
- rejection of assumptions that poor people cannot pay loans, market-based interest rates or save;
- reduction of lending costs (through group methodologies);

<sup>8</sup> Many of these MFIs do promote savings accumulation among their clients, but this is for social or collateral reasons rather than to develop a source of funds for lending.



- reduction of lending risks (through solidarity guarantees); and
- use of delivery systems that reduce transaction and opportunity costs for the poor (credit and savings in villages where the poor live).

Practitioners should adapt these elements for the youth market or develop new solutions to adequately meet the needs of youth entrepreneurs and the organizations that serve them. The emerging leaders in the youth-inclusive financial services field, featured in this section of the publication, are those who have tried to adapt these elements to youth-inclusive financial services while linking the two perspectives of sustainable financial services and social mission. Their programs may be small, or young, or currently subsidized, but these organizations are learning from their experiences and disseminating this information to other practitioners. Other institutions will be able to build on their findings and consequently have an easier time providing services and products to youth efficiently and likely at a larger scale and with greater impact. This will require continual testing, analysis, evaluation, and reformulation to ensure that the financial needs of youth are being met, without sacrificing the financial sustainability of the organizations.

## II. Key Findings and Lessons Learned: Youth-Inclusive Financial Services

The youth-inclusive financial services examples presented here reflect current practice. Among the broad range of available financial products and services, the publication focuses solely on microcredit and savings services. Other financial products, such as micro-insurance, remittances, leasing and credit cards, are even less developed for youth than savings and loans and, with the exception of micro-insurance, presentations did not highlight them at Making Cents International's 2008 Global Youth Enterprise Conference or during the Youth-Inclusive Financial Services Course. What follows are the understandings and promising practices in youth-inclusive financial services to date, including the considerations and challenges that organizations should address when establishing their own youth-inclusive financial services programs.

### A. Beginning with a Market Assessment is Critical and Involving Youth in Product Design Helps Ensure Demand-Driven Programs, Products, and Services

Adults often make assumptions about youth that are erroneous. Some of these assumptions find their way into literature and practice, without having been independently verified. One "lesson learned" that was highlighted at Making Cents International's 2008 Global Youth Enterprise Conference and Youth-Inclusive Financial Services Course is that, like adult microfinance, youth financial products and services have to be designed based on good market information. Practitioners were in agreement that youth should be surveyed in a specialized way about their interest in specific financial products and services.

However, existing tools for evaluating demand for financial products and services, in developing countries at least, are mostly oriented to adults. Qualitative tools for adults typically do not inspire trust from youth, and consequently may not provide accurate information. As with adults, information from youth needs to be compared from various sources.

Market research is only part of the process of designing a financial product or service, as shown in some previous examples. It is though a critical part, and good market research takes time. It needs to be based on hypotheses and assumptions that can be proven or disproven. If a hypothesis is proven in the market research, and a financial product is based on this, there still needs to be an iterative process of piloting, evaluating, piloting again, and re-evaluating, until the correct design has been achieved. Only at that time should a financial product be rolled out in expanded form.



When designing market research hypotheses and activities, researchers should remember that all youth are not equal. Youth needs and interests are more complex than and different from adults' since their life circumstances are changing in greater ways than adults' are. This fact needs to be taken into account when surveying youth and when analyzing the results from the surveys. Youth should be surveyed much the way that women and men should be surveyed, with slightly different questions and techniques to bring out differences in needs and expectations. A married, HIV-positive, 17-year-old female dropout with a baby living in a rural area is likely to have distinctly different financial needs from a 25-year-old male micro-entrepreneur who lives in an urban area. These differences should be understood in the early phases of market research. Young people can also be involved in conducting the market research, and the young people being surveyed can help in actually designing the financial products and services that are intended for them. The results of this market research should inform the creation of financial products and services that will effectively meet the specific needs of the various young people the institution is intending to serve.

If practitioners effectively engage young people, the young people will tell them exactly what kinds of financial products and services, and non-financial services, they need. Practitioners can use surveys, focus groups, participatory research tools, individual interviews, and other mechanisms to listen to the actual needs and interests young people have. They can also invite some youth to help create specific financial products for youth of the same cohort to ensure that the terms and conditions of the products are realistic for this youth population. Practitioners should though thoroughly analyze and cross-reference the information the youth provide with other data points and indicators, and a feedback mechanism should be developed so youth can regularly report on the progress of the program. While it takes time and resources to conduct this kind of research and engagement, it is important in the effort to understand the youth an institution is trying to serve (i.e., the market).

## B. All Youth are Not Equal and Youth Cohorts Matter

As alluded to in the previous section, institutions need to train their staff to understand the youth with whom they will be working. Even the staff who conduct needs assessments must understand that “youth” do not comprise a homogeneous population, nor are they simply just small adults. Staff must recognize and understand various factors related to a youth population (e.g., differences in age, gender, education, ethnicity, religion,

### 3.2 Partner Microcredit Foundation: Understanding the Youth Market in Bosnia

In Bosnia and Herzegovina, the Partner Microcredit Foundation (“Partner”) conducted a significant survey of a local youth population to understand the population’s financial needs. Partner surveyed 112 youth and found that only seven percent of youth age 17–29 ran a business and most used their own funds to start it. Of those who thought about starting a business (73 percent), a majority said they would attempt to get the start-up capital as a loan from a bank or microcredit organization. Eighty-nine percent (89 percent) had never attended a business training course, but 69 percent said they would be interested in doing so. A large majority (65 percent) indicated they would be interested in a loan plus a training package (i.e., BDS).

With these results in mind, Partner designed a product for youth that it intends to have available for youth in early 2009. Targeting youth 18- to 29-years-old (18 is the minimum legal age for lending), youth are to use these loans to finance start-ups or ongoing businesses in profitable sectors such as agriculture, stock-breeding, trade, services and production. Loan terms are going to range from one to four years, with loan amounts of up to USD \$6,600, a personal guarantee as collateral, and an effective annual interest rate of 17.5 percent, which is lower than Partner’s rate of 19 percent for adults. Partner based its product design on its market research and understands that all facets of the product need to be tested and, perhaps, adjusted.





socio-economic backgrounds, etc.). Effective training will also help ensure that organizations and their staff know how to effectively work with different cohorts of youth.

### C. Practitioners Need to Take a Holistic Approach

One of the important findings from presentations made at Making Cents International's 2007 Global Youth Microenterprise Conference and other work that has been done in the youth enterprise, employment and livelihoods development arena, is that young people need support for their complete personal and professional (i.e., physical, emotional, economic, social and health) development. While it is an established "best practice" to take a holistic approach in all youth programming in order to address the wide variety of needs and interests young people have, in the area of youth-inclusive financial services, it is particularly important to assess and address the business, financial, and personal needs of the group of young people an organization intends to serve before designing or implementing a YFS program for them. For example, youth of different ages, and educational, employment, and business backgrounds likely have different needs for business, financial, and life skills training and mentoring. Additionally, practitioners need to take into account the gender; the health and basic education needs; and the access young people have to information, networks, training, and finance for a YFS program to effectively meet the financial needs of young people.

As the Youth-Inclusive Financial Services sector is still quite new, there is a lack of understanding on the right mix of services and support young people need, and what type of mix is appropriate at specific times in life and in the use of financial services. Additionally, organizations that solely focus on youth development tend to have a different perspective from financial institutions in terms of how to approach the development of a youth-inclusive financial services program. While youth-serving organizations mostly focus on bolstering and empowering the young person, MFIs mostly focus on the business of providing financial products and services. The challenge for a youth-inclusive financial services program is to find how to appropriately develop the young person's capacities without negatively impacting the business needs of the financial institution.

A challenge the microfinance sector has been addressing over the years is how to provide business development services (BDS) to its clients in a cost-effective way. MFIs often directly provide, or link clients to, business development services, which commonly come in the form of training or services in: business planning, money management, marketing, value chain analysis, financial literacy, and credit use. These services can be particularly necessary for young entrepreneurs who are often inexperienced in business and in managing credit. They may

#### 3.3 Mercy Corps: Business Development Services Improve Access to Finance for Youth in Mongolia

Mercy Corps' program in Mongolia is an example of how the provision of business training and development services improved the chances of budding young rural entrepreneurs to access financing from a local bank. The Young Businessman Training component of Mercy Corps' Rural Agribusiness Support Program was implemented in four provinces of Mongolia in 2007-2008. The target group was rural youth aged from 20- to 30-years-old who had at least eight years of education and limited collateral for a loan. Mercy Corps provided training and technical assistance in business plan

preparation to 74 youth. Eighty percent of these youth (59) finished their business plans, and 40 youth (54 percent) used their plans to successfully obtain a bank loan. This training, and the resultant business plans were essential for these youth to access financing from local banks. The business plan training also helped improve youth entrepreneurs' understanding of the business implications involved with taking a loan. According to Mercy Corps, the business plan is a tool that assists youth in understanding how large of a loan they can, and should, ask for. In addition, it also shows the banks the seriousness of the youth clients.



need training on business tools (e.g., budgeting and cash flow management), as well as a supportive guidance network (e.g., mentors) and assistance in setting realistic goals (e.g., business planning) to be successful. BDS therefore has direct applications and benefits for the youth-inclusive financial services sector.

As demonstrated by Mercy Corps' program in Mongolia, BDS may assist in making up for a young person's lack of collateral and/or credit history by providing youth with the skills and support they need to understand how to manage a loan and pay it back on time. When a client – regardless of age – understands how to manage a loan, the risk to the lender is mitigated. Practitioners in this field currently recognize that BDS support should be integrated holistically with other services and support organizations provide youth in order to comprehensively address young people's larger personal development needs.

### 3.4 Fundación Paraguaya: Success of a Holistic Approach for Youth

Fundación Paraguaya illustrates that youth can succeed with finance products and services if these are accompanied by supporting services and training. Fundación Paraguaya has dedicated 23 years to promoting entrepreneurship, enabling people of limited resources to create jobs and increase their family income. In line with this, it implements three inter-related programs: microfinance, business education for youth and children, and a self-sustaining agricultural school. It grants loans to individuals and solidarity groups, neighborhood committees, peasant committees and small cooperatives. Through its 21 offices in 140 towns and cities, it currently benefits over 6,700 young micro-entrepreneurs ages 18- to 29-years-old.

Fundación Paraguaya's youth financial product line includes loans for the creation and expansion of micro and small enterprises, agricultural loans, village banking, supported by technical assistance, training and advisory services, which allow the youth's overall development and therefore the loan's success. Youth clients receive technical assistance and management training from loan officers, and through a business incubator specifically directed to youth. Fundación Paraguaya recognizes from its experience that youth clients require more support, follow-up and developmental assistance in order to assure the loan's success.

There are several issues to consider when designing a BDS component for youth-inclusive financial services. If an organization has no expertise in BDS, it will have to develop that expertise, or find it outside of the organization through subcontracting or partnerships with other organizations. Building this expertise internally has the danger of moving an organization beyond its core competencies, even to the extent of neglecting those core competencies due to additional staffing or other resource needs. Training in BDS requires specialized skills, which not all staff have, and requires the adaptation of adult materials to youth. Providing BDS can be costly and impact financial sustainability.

Mentoring is another aspect of the holistic approach organizations should consider. Mostly intuitive and anecdotal evidence suggests that a mentorship program can be an important business development service that youth need when accessing financial services. Positive role models can help youth better understand business and financial responsibilities, learn business and financial skills, and gain greater self-confidence for taking on more responsibilities.

MFIs and YSOs are often challenged by how exactly a mentorship program is defined, implemented, and measured for impact. In the Youth-Inclusive Financial Services Course and the 2008 Global Youth Enterprise Conference, there were discussions over the differences between “mentoring” and “coaching”, which might boil



down to technical or business guidance and knowledge transfer (the “mentoring”) versus encouragement and reinforcement (the “coaching”). There was no agreement on which was more important.

### 3.5 Camfed: Mentoring Young Businesswomen in Africa

Camfed, a NGO operating in Zambia, Zimbabwe, Tanzania and Ghana, incorporates mentoring into its financial services initiatives for youth. Through its Seed Money program, Camfed promotes the empowerment and development of young women via mentoring, grants and loans. Young women develop business plans and are provided with grants and then loans within a structure of extensive community involvement, including the help of the local Camfed Association (CAMA). CAMA members are established businesswomen and other local supporters. Graduates from this program become part of the CAMA network and become mentors of new entrants to the program. Experienced businesswomen from the local communities provide technical expertise, advice and encouragement on the business aspects of the program to participants in the program. Traditional leaders and head teachers also provide coaching and support.

Since the start of 2008, 800 young women have received grants and 4,000 community members have gained business skills in Zambia alone. Mentoring is integral to this program and Camfed feels that the impact of the program would be significantly lessened without this component. For example, a number of youths have built houses, engaged in farming and animal husbandry, or are running small shops as a result of the program. From the profits they have made, they are able to support themselves and their families, including often younger siblings still in school. Additionally, 20 percent of the youths have opted to further their own education with the profits made from their businesses. Specific benefits from the mentoring aspect of the program include improved record keeping, business planning, leadership, self-esteem and communication skills. The mentoring support has also resulted not only in the establishment of successful businesses, but also in their expansion.

Another facet of the discussions centered on how to effectively identify and engage mentors. While there was agreement on the need to have a strong recruitment process that includes reference and community checks, there was some difference of opinion on whether mentors should be compensated. Some think that mentors should volunteer their time because this will help ensure that the mentors are truly dedicated to the objectives of the programs and the young participants in them. Others think it is necessary to at least reimburse mentors for their travel costs. The ultimate decision may depend, according to course and conference participants, on the income level of the mentors, the context, and the time that is required of them. An organization’s finances should also be taken into account because paying mentors can be costly. Some organizations at the conference and course said that in their experience, it has been useful to involve the youth participants in the process of selecting mentors, and some of the most “natural” mentors come from the immediate community (e.g., family members, teachers, etc.).

While providing holistic services, including BDS, is an emerging promising practice for the youth-inclusive financial services sector, the details on what is the right mix of services and support for youth remains to be ironed out. One challenge for youth-inclusive financial services providers is to determine which youth cohorts need which products and services, and at which time in their lives and in their use of financial products and service (i.e., during the loan cycle). The answers to these questions, along with others pertaining to the context in which the youth is using financial products and services, will help financial services providers offer youth the most appropriate products and services at the lowest possible cost, while achieving the greatest possible impact.



## D. Financial Products and Services for Youth Should Be Flexible and Support an Institution’s Sustainability Needs

Current experience suggests that financial products and services designed for youth should be flexible due to young people’s age, level of experience, and other related factors. However, these products and services should be implemented within a structured environment that follows microfinance best practices. For example, it may be appropriate to provide young borrowers with flexible terms and conditions on loans. Lenders should keep in mind though that youth eventually become adults and may need to access and manage financial products and services designed for adults later in life.

Therefore, when developing financial services (and also BDS) programs for youth, practitioners should structure the programs in a way that prepares young people to become successful youth *and* adult clients of financial services. This preparation involves practitioners taking care that the loan rates, repayment periods, collateral requirements and other conditions that youth clients have to meet will help these young clients develop good financial habits early on and also have realistic expectations of the kind of conditions that they will have to meet as adult clients of financial services.

Additionally, when practitioners are considering the amount of flexibility their institution’s youth financial products and services can have, they need to consider their institution’s sustainability goals. This implies that for youth clients – as with adult clients – interest rates for financial products should be as close to market rates as possible. If they are far below market rates, the sustainability of the entire institution can suffer.

Some financial institutions are experimenting with cost-effective ways to utilize the financial products and services they already have (from serving adults) to meet the needs of the youth market. While a few institutions are adapting adult loan terms and conditions to make them more appropriate for their youth market, other institutions have decided to just offer youth the same financial products (e.g., loans) that they offer to adults but adapt the type of support services they provide youth so that the support is more tailored towards the specific needs young entrepreneurs have. The following table shows some examples of organizations that are adapting their financial products and/or their support services when trying to meet the financial and business needs young people have in their communities.

Organization	Adaptation of Support Services	Adaptation of Financial Products
<b>BRAC</b>	Provides youth with: <ul style="list-style-type: none"> <li>• a clubhouse (i.e., a safe place for girls to access resources, socialize, and share their stories)</li> <li>• life-skills training</li> <li>• livelihoods training for girls</li> <li>• financial literacy</li> </ul>	No group collateral for the adolescent group. All other conditions are the same.
<b>Fundación Paraguaya</b>	Adaptation of training package to youth	Parents are co-debtors. All other conditions are the same.
<b>Partner Microcredit</b>	Adaptation of training package to youth (business training + mentorship)	Adaptation of loan product to youth by providing youth clients with a lower interest rate.



Organization	Adaptation of Support Services	Adaptation of Financial Products
<b>Pro Mujer Bolivia</b>	Had to adapt BDS to be youth-oriented and added health and self-esteem programs	No adaptation – same terms and conditions as adult financial products.
<b>Zakoura</b>	Created a 6 week training program for youth covering: entrepreneurial skills, financial education, and BDS	For the youth group loan, the group may be as small as three members (the usual group size is five).  Parents may be the guarantors for individual or group loans to youth.

The impact of modifying loan terms and conditions for youth has not yet been studied rigorously. The institutions that are modifying loan terms and conditions for youth are doing so on a trial and error basis, utilizing the results of their pilots and feedback from their staff and youth clients to make modifications as needed. At the end of the day, the best loan terms and conditions for youth may be very context and cohort specific.

Some of the practitioners who participated in the conference and course said the loan terms they offer youth are variable, ranging from two to 48 months. For example, Pro Mujer’s youth clients used to only be organized into solidarity groups where all members had loans, but Pro Mujer now permits youth to save without taking a loan for several loan cycles<sup>9</sup>. This was done because Pro Mujer found that youth were reluctant to take loans (i.e., the demand was less than they expected), and this modification in Pro Mujer’s program was intended to help build young people’s confidence in taking a loan over time. As there are only a few of these types of examples that exist, the evidence for deciding which loan terms are best for youth is inconclusive at this point, and this area requires further study.

## E. Savings May Be the Best Place to Start

Some organizations have found that starting a youth-inclusive financial services program with savings, rather than credit, can be a relatively easy way for organizations to meet some of the financial needs youth have. For example, organizing savings groups is “low-tech” compared to the types of systems and staff expertise that financial institutions need to track credit. However, organizing savings groups still requires mechanisms and activities that inspire trust among the members of the groups, and the groups need to produce bylaws through consensus for handling conflicts or complaints. Business development services also often need to be integrated into savings programs, as they often are into credit programs, and practitioners should not forget or devalue the importance of BDS simply because of it being a savings program.

Experience to date has shown that savings are important for youth, and can be even more important than credit. Savings help young people with their consumption, emergency, educational, and basic family needs, and also help them cover the costs of important life cycle events like marriages and funerals. In these situations, savings are more appropriate than credit.

While youth already tend to use their money for these purposes, they often lack a mechanism (e.g., a savings account) to protect their money. Some banks and commercial microfinance institutions have created special bank accounts for youth. For microfinance organizations, the regulatory environment and the institution’s legal

<sup>9</sup> Pro Mujer offers limited savings in their youth program, allowing at a maximum two young people per group of six to save.



structure will determine whether or not it can mobilize savings. If an organization cannot legally mobilize savings, it can seek a partnership with a savings institution, the way that the Zakoura Foundation did with La Poste Bank in Morocco.

When opening a savings account in a financial institution is not an option, informal savings groups such as Save the Children's Village Savings and Loan model can be a good prospect. From there, if some of the group members need loans, a credit component can be added on.

### 3.6 Save the Children US: Village Savings and Loan Groups for Youth in Malawi

Save the Children U.S. (S.C. U.S.), with support from the Nike Foundation, is creating Village Savings and Loan (VS&L) groups for young people in Malawi. In the adult VS&L model, groups begin with savings and group members are responsible for bringing a small amount of savings each time they meet. Members purchase passbooks from Save the Children staff and learn how to record transactions in their passbooks. Between meetings, a treasurer keeps the savings in a locked box with three keys held by the three VS&L administrators. After a specified number of weeks, usually the fifth or sixth meeting, members begin lending to each other from their savings. Prior to lending, they establish loan criteria, including the term (usually one month), the interest rate (reportedly 10 percent per month), late payment penalties, and so on. The interest collected on loans is distributed periodically to members as dividends on their savings, proportional to the amount saved.

When a Save the Children U.S. baseline survey in Malawi identified high demand for VS&L groups among youth, particularly adolescent girls, Save decided to try this model with young people already engaged in livelihood activities. These girls were at risk for early marriage, pregnancy, and sexual and physical abuse and Save felt that a VS&L program

might help mitigate some of these risks. Though one option was to integrate the youth into the adult program, market research with youth showed they preferred their own groups and Save agreed to help them start youth groups.

The program involving rural youth, both boys and girls ages 15 to 20, began over a year ago. The savings and loan methodology is the same as the adult model and S.C. U.S. provides technical assistance and training in bookkeeping, business management, leadership and group dynamics with an initial intense period of training that gradually decreases. At the end of one year, the group should be able to function independently. Over 236 girls and boys in VS&L groups are currently saving approximately US \$0.20 per week, making decisions about lending their money, following up on loans made, and distributing their earnings. In areas without access to financial institutions, VS&L groups make an interesting model for providing youth with financial skills, savings, and small loans. In areas with financial institutions, VS&L models help give youth financial skills, can provide youth with collateral in the form of savings, and can give youth a valuable credit history to approach these institutions in the future.

## F. Organizations Should Stick to their Core Competencies and Partner with Complementary Organizations to Provide Additional Services

While many organizations want to take a holistic approach and provide young people with the variety of services they need, providing certain services might fall outside an organization's core competencies. It is often time consuming and costly to develop new organizational competencies and trying to provide additional services can have a negative impact on an organization's core program areas. At times, it can be cost-effective to



build on existing core competencies (e.g., creating youth-inclusive financial services from existing adult financial services or developing BDS for youth when the organization already offers BDS for adults), but it is important for organizations to carefully evaluate the strategic value of doing so.

Partnering with organizations that offer complementary services to youth might offer organizations a more effective way of meeting the multifaceted needs of the young people they serve without risking the organization's bottom line. Partnerships can eliminate the need for an organization to develop new competencies which may have a negative impact on an organization's core program areas and its bottom line. Partnerships can be formal or informal. In other words, they can involve formalized agreements between institutions, or they can just be indirect arrangements where an organization provides services to the clients of another organization.

The partnership between the Zakoura Foundation, a Moroccan MFI, and La Post Bank, a government-run savings bank, offers an example of an effective partnership that has provided young people in Morocco with the diverse financial services they need without infringing on either organization's core competencies. The Zakoura Foundation is prohibited by Morocco's microfinance and banking laws from accepting savings deposits from the public. This created a challenge for Zakoura when it found during the pilot testing of their youth-inclusive financial services project that youth want to save. Zakoura's solution was to leverage their existing relationship with La Poste Bank, which is where 25 percent of Zakoura's adult clients have savings. Since La Poste has not traditionally oriented its operations towards youth, Zakoura developed a relationship with La Poste to provide not only savings accounts, but also education and orientation for youth about the benefits of savings.

Partnering is not always possible or easy. One challenge is to find the right kinds of partners that can help an organization achieve its objectives. As a first step, organizations wishing to partner should map out potential partners by means of a stakeholder analysis before deciding which ones to approach. Once an organization has found a suitable partner that can offer complementary services, it is necessary for the partners to thoroughly understand what the other does and the commitments that are being made to each other. To this end, it is prudent to ensure that the organizations are speaking the same language (i.e., they understand each other's goals and needs so that conflicting mandates do not impede a program). The very nature of the partnership, built on a clear understanding of common interests, must be win/win.

## **G. Traditional Informal Models of Finance Can be Used for Building Programs**

Traditional, informal models of finance, such as Rotating Savings and Credit Associations (ROSCAs) and Accumulated Savings and Credit Associations (ASCRA) can be useful models on which to build a youth-inclusive financial services program. In a ROSCA, savings are pooled at each meeting and then given to each member in rotation. In an ASCRA, savings are pooled for a longer period of time, and loans are made from these pooled savings. At the end of a specific length of time, such as one year, savings plus any earnings from the lending are returned to members in a lump sum.

These traditional, informal models can vary from country to country, and not all countries have them. If a country does not have them, organizations should find out the mechanisms or processes with which the community is already familiar so the organizations can build on them in way that is cost-effective and acceptable to the community. Some of the traditional, informal models found around the world do not require staff or expensive computer systems to operate, which can be a tremendous incentive to organizations to use them. Also, when trying to serve youth, MFI staff who are familiar with these kinds of models from their work with adults could see if young people would utilize and benefit from them. If a model that the MFI staff know can be used, then the staff would not need additional training.



Beyond the low-cost benefits organizations can gain from utilizing some traditional, informal models of finance, young people can gain great value from these models as well. Through some of these models, youth can build their credit histories and also possibly gain access to credit through their connection with the group. Young people can also build their social networks through the groups. Organizations should be sure to sensitize the community to the program –whether or not it follows a traditional, informal model – so the community understands the goals of the initiative and the program also is in line with the cultural and other traditions of the community.

## H. Youth Need Safe Spaces when Accessing Finance

Safe spaces that are enclosed, private, and out of public sight are critical for youth, especially young girls. Youth must be able to easily access these spaces, and the larger community must accept the spaces as safe areas where young people can gather. Except for adults who are associated with the organization that offers these safe spaces, adults are, ideally, not found in the safe spaces most of the time. Evidence from the field shows that these spaces can empower youth, as young people feel comfortable expressing their concerns, fears and hopes openly in them. These spaces also facilitate peer exchanges and counseling. Organizations can incorporate into the program design phase the creation of safe spaces through which they can deliver financial services, training, and mentoring to youth. Some presenters at Making Cent International’s 2008 Global Youth Enterprise Conference stated that safe spaces can actually improve the impact financial services have on adolescents’ lives.

### 3.7 BRAC: Safe Spaces for Youth-Inclusive Financial Services in Bangladesh

BRAC Bangladesh is an example of an organization that has incorporated safe spaces into its youth-inclusive financial services programs. BRAC started its adolescent initiatives in 1993 under its education program. The youth-inclusive financial services initiative was born from the observation that many female graduates of primary school in Bangladesh did not continue in school, nor did they maintain their educational level after they left school. To solve this problem, BRAC established reading centers for adolescent girls of all backgrounds, which were equipped with reading materials. Eventually, the reading centers became places where BRAC taught adolescent girls about reproductive health and life skills. While BRAC was providing education and life skills to girls, BRAC realized that many of the girls needed financial services. It subsequently in 2000 developed a pilot program to offer financial services to adolescent girls.

In the program’s pilot phase, BRAC tried to offer loan products to adolescent girls but it faced great difficulty in the process. The first challenge came from local community members, especially parents. Many parents, for example, refused to let their girls

get involved in monetary matters. BRAC realized that it had to increase the emphasis it placed on community sensitization in order to stress the importance of financially empowering girls and gain buy-in from adolescent girls’ family members.

To do this, BRAC started working with adolescent girls through a savings service, which seemed less intimidating to both the girls and their parents. After a year and a half of the girls only saving through this program, and the parents having many dialogues with other community members and BRAC, the community started to recognize the positive impact the program was having on the girls.

In 2003, the success of the pilot program led BRAC to launch the Employment and Livelihood for Adolescents (ELA) program to offer financial services to adolescent girls and young women. ELA targets young women between 14 and 25 years who live in rural Bangladesh. As of May 2008, there were 432,241 ELA members, of whom 300,254 were borrowers. An evaluation of this program found that an average cumulative borrowing of USD \$188 over five years produced an increase in the annual per capital household expenditure in Bangladesh of USD \$9,





### 3.7 BRAC: Safe Spaces for Youth-Inclusive Financial Services in Bangladesh (Continued)

which is equivalent to seven percent of the moderate poverty line and 11 percent of the extreme poverty line. Clearly, the financial services program had been having an impact, and not only at the individual youth level.

Not content with reaching nearly a half million girls with savings and loans, in 2008 BRAC decided to integrate its safe space centers into its youth-inclusive financial services program in order to achieve greater impact. This integrated approach became the Social and Financial Empowerment of Adolescents (SOFEA) program. The SOFEA program has six components: 1) a clubhouse, which provides a safe place for girls to socialize and share their stories; 2) training on life-skills to help the girls make

informed decisions; 3) livelihoods training for girls to learn a skill they could utilize for earning a good living; 4) a financial literacy course to enhance the girls' capacities to manage money; 5) savings and credit facilities to provide the youth with access to finance and a safe place to keep their money; and 6) community sensitization to raise awareness within the community on the contributions that adolescent girls could make to socio-economic development in Bangladesh. While it is too early to fully know the impact of this new program, results from this one and ELA to date show the important role safe spaces have played in enabling adolescent girls to participate and thrive in a youth-inclusive financial services program in Bangladesh.

The costs associated with creating and providing safe spaces, however small and modest, have to be taken into account when planning these initiatives. To reduce costs, it may be worth exploring partnerships with individuals or other organizations that can help with the building and maintenance of these structures. The users of the structures, the youth themselves, can also help maintain them.

It is also important for organizations to understand the local political and social realities of the context in which they intend to develop a safe space for youth. They need to know exactly where this space fits into the community. Additionally, organizations need to ensure their initiative does not contribute to ethnic, gender or other tensions.

## I. Organizations that Work with Youth Should Maintain a Positive Image in the Community

When entering a new target area or community, organizations, whether financial or non-financial, should reach out to local authorities and governing structures to build understanding, acceptance and collaboration. These relationships can help to increase the effectiveness and sustainability of a program. Societies at the community and village levels are often the protectors of their youth. It is therefore important for organizations that are working directly with youth to engage community members and work to establish and maintain a positive image in the community. This need is heightened when providing financial services to youth because a good reputation will improve an organization's credibility, which will enhance community acceptance of and support for a program's activities and goals. Building and maintaining a good reputation can involve: responding to community concerns, involving community members in program design, advocating to local authorities on behalf of communities, and respecting cultural values. Organizations should therefore recognize that perceptions, whether true or untrue, can directly impact the success or rejection of programs and organizations need to address the way they are perceived at the community level.



## J. Organizations Need to Develop and Publicize a Clear Code of Conduct

A clear code of conduct that is designed to address and solve problems or conflict can help ensure youth-inclusive financial services programs are implemented effectively. If youth or other community members find processes are unfair, confusing, or mismanaged, an organization's credibility and ability to continue to work with youth and in the community could be severely damaged. An organization needs to disseminate, explain, and enforce its code of conduct, both internally and externally.

As well as having a clear code of conduct, organizations that provide youth with financial products and services should consider maintaining additional standards to which adult-serving financial institutions have long adhered. For example, Acción International established the "Declaration on the Rights of the Consumer," which requires signatories to commit to upholding the following standards:

- Quality service;
- Transparent and fair prices;
- Avoiding client over-indebtedness;
- Appropriate collection practices, which mean all customers will be treated with dignity and not be deprived of their basic needs as a result of collection activities;
- Privacy of customer information;
- Ethical behavior by employees;
- Customer feedback mechanisms;
- Integration of pro-consumer policies in the operations of the institution; and
- Special training and incentive systems for employees and financial education for customers, among other measures

## K. It is Necessary to Address the Difficulty Youth May Have Securing Collateral

Practitioners at Making Cents International's 2008 Global Youth Enterprise Conference and Youth-Inclusive Financial Services Course gave special attention to the issue of youth and the collateral they sometimes need to secure a loan. In commercial finance, collateral is a physical good that can be recovered by the financial institution to repay a loan in the case of default. Commercial financial institutions usually require that the collateral be worth more than the value of the loan, and often significantly more.

These requirements have been modified in adult microfinance. For example, many non-commercial microfinance institutions require forced savings to be used as collateral. Forced savings are amounts of money that clients are "forced" to save before they qualify for loans. The financial institutions often hold this money until the client's loan is fully paid off. In the case of default, the financial institution uses the savings to pay the defaulted amount. In a solidarity guarantee, the savings of other group members are used to pay the late amount of a defaulting member. In the case of a young person who requires a loan for consumption or emergency reasons, these forced savings mechanisms do not appear to meet the needs of the youth and organizations should carefully evaluate whether forced savings should be used.

There are other forms that might be used instead of, or in combination with, forced savings when working with youth. For example, the Zakoura Foundation decided to allow parents to become guarantors on loans to youth. These are the only types of loans where family members are allowed to guarantee another family member's loan. An additional requirement though is that the youth client must have a fixed business location,



which a loan officer verifies before disbursing the loan. Another way Zakoura is planning to lower its risk without requiring collateral is by offering group loans to youth that come with a solidarity guarantee.

Partner Microcredit in Bosnia and Herzegovina uses a personal, non-family, guarantor. If a youth stops paying on the loan, Partner approaches the guarantor about ensuring payment. This form of social pressure can be very effective, especially in tightly-knit rural communities, or where social reputation is highly valued. Partner has made a strategic decision about this issue in order to make itself more attractive as a lender, as opposed to banks, which require physical collateral.

Mercy Corps' Mongolia program is designed to partially circumvent this issue since it targets youth who do have collateral. This certainly lowers the default risk to the organization, but it also reduces the market size with which Mercy Corps can work. This is a trade-off that organizations must be considered carefully. In addition, Mercy Corps has an arrangement with a local bank, whereby Mercy Corps provides a guarantee for the loan in case the youth defaults.

### 3.8 Katalysis Network: Innovative Thinking—Loan Guarantee Funds

Loan guarantee funds might be another way to help address the challenge of youth entrepreneurs often not having collateral. The Katalysis Network in Central America is launching a loan guarantee fund to stimulate its member institutions lending to youth under 30 years of age. Instead of using a bank partner, the Network, which provides technical assistance to its MFI members, will manage the fund itself. The Youth Guarantee Fund was established with \$75,000 of loan capital from three foundations (Peery Foundation, Cordes Foundation, and Fundacion Covelho of Honduras), with each foundation providing a third in long-term, zero

interest loans. To participate in the Fund, a MFI network member must meet the Network's certified training standards. Once certified, the terms of the guarantee are that 50 percent of defaulted loans will be reimbursed by the Network if the appropriate loan recovery steps were followed. The Fund is still in the start up phase, but Katalysis expects that its impact will be to help youth by expanding the number of loans to youth under 30 years of age. It is too soon to call this a promising practice, but it is an innovative idea that should be further explored once fully operational.

## L. Involving the Greater Community, and Especially the Family, Can Increase Programs' Effectiveness

Involving family members and/or legal guardians of youth and other members of the local community in the development and implementation of youth-inclusive financial services programs is important to ensuring these programs are successfully meeting the needs of youth and the financial services institutions that provide them. Youth-inclusive financial services need to be contextualized, and strong and regular communication with family and community members can help with this process. This communication can also help to obtain family and community buy-in and ownership over the goals of the program. Additionally, family and community members can provide leadership and mentoring to youth participants, and keep them on track to achieve their financial goals.

While the involvement of parents or guardians seems to be important for every type of youth-inclusive financial services program (i.e., those involving savings, group loans, individual loans, etc.) the degree to which the community needs to be involved will vary depending on the type of youth-inclusive financial services program



that is used. For example, Village Savings and Loan products for youth may require more intensive community involvement than individual loans due to the social pressure that communities can provide to keep the client on track with loan payments. Organizations should study carefully the social hierarchy in communities and should take care not to create conflict within the community through this type of program. They should map out in advance which community leaders should be engaged to provide assistance with the youth-inclusive financial services program.

Involving a young person's family member or guardian as a loan guarantor is a way some youth-inclusive financial services programs are engaging families. Having a family member or guardian as a guarantor commits the family member or guardian to supporting the youth in using the loan appropriately and paying it off on time. Parents and other family members can of course provide that support without being formal guarantors on a loan given to a youth. In either case though, family members and guardians should always be informed about the terms, processes, and procedures associated with the loan a young person is obtaining, as well as the intended purpose of that loan. Along that line, parents need to understand that the loans are not for the parents' business, but rather for the young person's business, unless these are one and the same. This understanding can help prevent loan officers from ever having to play a conflict resolution role between parents and youth who are borrowing from the same loan officer.

BRAC, Save the Children, and the Zakoura Foundation are examples of organizations that have effectively involved parents and other community members in the development and implementation of their youth-inclusive financial services programs. BRAC, for one, has worked hard to obtain family and community support for its financial services program that targets adolescent girls. This support has been vital to success of the program, because at the time BRAC's Employment and Livelihood for Adolescents (ELA) program started, the idea of lending to adolescents was unheard of. Communities had to be convinced that girls could handle money responsibly. BRAC staff spent many hours explaining the rationale of the program to families in order to convince them of its feasibility. When the concept was finally accepted, BRAC was able to issue its first loan to an adolescent girl. For Save the Children U.S. in Malawi, Save recognized it was important to first sensitize the community before starting a youth VS&L group. Save the Children started by speaking to local tribal leaders, district authorities, and community members during a three-week preparatory phase. Finally, the Zakoura Foundation's work with families to create awareness and support for young people and their future business ideas became an important component of their program. In fact, their work with youth now begins with an information session that engages both the youth and their parents in identifying the potential success factors in any given economic activity.

## **M. Youth Benefit from Social Networks**

Organizations that offer youth-inclusive financial services programs have found that youth often benefit tremendously from the social networks that meetings, training activities, and savings and loan groups often generate. Through these social interactions, young people can share their experiences and ideas, give and receive support to their peers, and make useful business connections. These networks can be crucial to the successful launch and maintenance of a youth-owned business, and they can also prove valuable for the personal development of a young person as they can often build a young person's self-confidence.

While organizations should in general encourage young people to start social networks, they should also be aware of several caveats. The first is that social networking takes time. Youth may already be overburdened with work, family, and school responsibilities, and taking on yet another activity may not be possible. Social networking events and activities should therefore be voluntary and scheduled around young people's other obligations as much as possible. Organizations may also wish to organize networking activities that involve a mix of age groups so younger youth can learn from the experiences of their older peers. Adult organizers of



these kinds of mixed cohort activities though should carefully monitor the activities to ensure the interactions are positive experiences for all participants. If organizing these types of networking events is outside the core competencies of financial institutions, such as MFIs, the financial institutions should seek partnerships with youth-serving organizations that have this type of experience.

### III. Common Challenges in Youth-Inclusive Financial Services

#### A. The Economic Development Sector Has to Overcome Youth Stereotypes

In general, many stakeholders and decision-makers in the economic development sector hold stereotypes about youth. While some generalizations on the risks involved with operating youth-inclusive financial services programs have a kernel of truth, the extent of the risk is often exaggerated by financial institution staff. Many financial institutions, including microfinance institutions, hold stereotypes about youth which impact their willingness to work with youth and also *how* they work with youth. These are essentially the same stereotypes that were associated with poor people when microfinance started some thirty years ago.

In some cases, youth have proven to be the exact opposite of what adults might expect. Once a financial services pilot gets rolling, some experiences have found that youth clients are more conservative than adults when it comes to taking out loans and investing money. They also often are more adaptable when it comes to developing new habits and learning new techniques.

#### 3.9 Zakoura Foundation: Changing Perceptions in Morocco

The Zakoura Foundation and its partners in Morocco learned quickly when they were designing a youth-inclusive financial services program that many assumptions their staff had about youth were incorrect. For example, before designing their financial products for youth, Zakoura Foundation staff doubted that youth had any money of their own. During the project design phase though, the market research they conducted with Save the Children dispelled this stereotype because the research discovered that youth did have money. This research simultaneously dispelled a second stereotype, or perhaps assumption, which was that youth wanted loans. Early results of the pilot program found that very few youth were taking loans—in fact, only three percent of the 90 youth who completed the training phase of the program took loans.

In addition, in its initial evaluation of the pilot, which was held in mid-2008, staff found that six weeks of training was too long for youth and it contributed to a high drop out rate. Therefore, the next iteration of the pilot will probably include a shorter training period.

Overall, Zakoura learned a number of valuable lessons from piloting its youth-inclusive financial services program. It learned that while market research is invaluable, financial products still need to be piloted and adjusted to meet the needs of youth clients. Secondly, it learned that youth could save and indeed wanted to save. Finally, it learned that credit is perhaps not the best option for the youth with whom they were working. All these findings have helped Zakoura re-orient its youth-inclusive financial services program.

Zakoura is now exploring the feasibility of offering solidarity group loans (in addition to the individual loans it current provides), using collateral substitutes (in lieu of the traditional requirement to own or rent a place of business), and adjusting the parameters on loan amounts for its youth clients. When working with youth it is important to not create new stereotypes, or preconceived notions, and remain open and adaptive to the specialized needs young people have.



Pro Mujer in Bolivia is another institution that has had to address staff stereotypes towards youth when it was developing a youth-inclusive financial services program. Pro Mujer Bolivia's own staffs were skeptical as to young people's abilities to manage loans. These stereotypes created difficulties that Pro Mujer had to overcome when it decided to launch a pilot program to provide young people in Bolivia with loans. In initial meetings to discuss the development of a youth-specific loan product, staff felt that youth were irresponsible, and showed little interest in developing a financial product for youth. As a result, the product development staff leading the launch had to spend additional time and resources on identifying new and existing staff with the proper profile to work with youth, a profile that would include interest and experience in working with youth. They also had to provide additional training and incentives to all staff prior to the roll-out, according to Pro Mujer it was important to generate buy-in at all levels of the institution not only through sharing processes and procedures but by taking the time to show staff concrete results from the pilot that proved the youth loan to be a viable product. By integrating youth clients into existing adult communal associations, loan officers also began to see their incentives increase as the youth clients promised higher client/loan officer ratios as well as a larger portfolio.

The results of the pilot proved to staff that their stereotypes about youth were misguided, and that their youth clients were actually very punctual and organized. Some even helped adult clients with their own paperwork in group meetings. These findings helped dispel the initial assumptions made by some Pro Mujer staff, and possibly those also held by staff in other financial institutions as well.

## **B. Specialized Staff May Be Needed in Financial Institutions that Target Youth**

Some of the stereotypes that are found in financial institutions (and beyond) may be due to the fact that their staff are not trained to work with youth. One finding from the conference and course is that institutions that are entering the youth market have had to re-train their staff, acquire new staff with special expertise in working with youth, or both. The Zakoura Foundation, Pro Mujer, and other institutions have discovered this training and sensitization need during the course of their pilots for youth. An emerging consensus among those who have started youth-inclusive financial services programs is that it is better to develop a new core of staff with different profiles for working with youth clients than to just utilize existing staff who only have experience working with adults. The staff profile financial institutions should look for include: experience in working with youth, expertise in designing training materials for youth, knowledge on how to conduct market research on various youth populations, and so on. This need for specialized staff may have the effect of raising costs for the financial institution, but in the long run, having this specialized staff can lower the institution's financial risk (since youth clients will work more easily with staff) and improve demand for financial products and services (since youth will see how these products and services best meet their specific needs).

## **C. Financial Institutions Have to Address their Financial Sustainability Needs when Serving Youth**

When financial institutions decide to serve youth, they should be aware of the added costs that are likely to be involved which may impact an institution's sustainability. For example, adding or adapting BDS for youth, hiring specialized staff to work with youth, doing community sensitization, conducting market research using youth-friendly tools, and other related activities create additional expenses for implementing institutions. These additional expenses directly impact the financial sustainability of the organization, which can reduce the organization's willingness to provide youth-specific financial services and products to youth.



### 3.10 Pro Mujer: Innovative Ways to Lower Youth-Inclusive Financial Services Costs in Bolivia

Financial institutions that are interested in reaching the youth market segment continue to grapple with ways to address the heightened costs. Some institutions are addressing these costs in quite innovative ways. Pro Mujer, for example, kept its infrastructure and operating costs down by incorporating small groups of youth into its larger adult communal associations. When it conducted its initial market research, Pro Mujer learned that youth wanted individual loans. Assessing the risk of this, Pro Mujer opted to form youth-only communal associations of 30 youth to mitigate that risk, since

all the youth in a communal association would guarantee each other's loans. This proved to be too expensive, because it required significant staff time to manage. Faced with this fact, Pro Mujer decided to incorporate smaller youth solidarity groups of five to six people into its adult groups. This had the benefit of keeping Pro Mujer's costs down, since no new groups were being started. It also had the advantage of providing on-site mentoring and discipline to the youth from the adult members of the larger communal groups.

**Results from Pro Mujer's youth solidarity groups are encouraging, as seen from the table below.**

Results to date	July 2008
# of youth solidarity groups formed	115
total #of youth clients	507
% female clients	54 %
% male Clients	46 %
Total portfolio in US\$	\$63,933
Portfolio at risk	1.82 %
Average loan size	\$149

The Zakoura Foundation, for example, has found that the intensive training and attention youth need has meant that their institution has had to lower productivity targets for their loan officers. The typical credit officer at Zakoura carries a portfolio of up to 300 active adult clients. For the more intensive training and coaching that youth clients need, Zakoura learned that using specialized credit officers is more effective. These loan officers are under 30 years old, have a degree in social sciences or management, and have experience in group facilitation. Zakoura's youth loan officers manage a reduced portfolio of up to 200 clients. This reduced client load results in higher costs per client, which may negatively impact Zakoura's financial sustainability.

BRAC in Bangladesh has also encountered cost challenges associated with its youth-inclusive financial services initiative. It found in its Employment and Livelihoods for Adolescent Girls program that its youth clients asked for smaller-sized loans than its adult clients because their income-generating activities were smaller and could not absorb as much capital. BRAC also found that these girls were more mobile, because they would get married



and leave their natal villages, and were consequently dropping out of the program. Both of these factors resulted in a loan average that was significantly lower than that for adults. A lower average loan size means a lower amount of interest earned on the loan portfolio, and thus a longer time for the program to achieve sustainability.

## **D. Financial Services Providers Should Take Care to “Do No Harm” with Financial Products for Youth**

One last, important point needs to be made about the design and implementation of youth financial products and services, and that is that care should be taken to do no harm to the youth who receive these products and services. In other words, youth financial products and services should not increase the financial, psychological, and/or physical vulnerability of the youth who receive them. Often, market research is conducted on the basis of the question, “what will help?” but ignores the corollary, “what might hurt?” This is important to consider because some youth cohorts are very vulnerable (i.e., they can be very poor, marginalized, orphaned, etc.).

When looking at whether credit is appropriate for a youth, for example, this second question has to be evaluated in product design because taking on a loan implies the responsibility of paying it back. For youth who have no business skills and no long-term prospects to pay back loans, organizations should ask if it is really wise to provide them with credit. Options other than credit might be more suitable for them. Additionally, youth need to be ready mentally to handle loans – they need to clearly understand loan obligations and have the coping mechanisms to handle the pressure to repay. If they are not prepared to manage a loan, other options should be explored. Organizations should be especially careful when considering whether to offer credit products to younger girls because they may increase the girls’ vulnerability to pressure, theft and/or false accusations about where or how they got the money.

Program staff should ensure that young people take out loans on their own free will, without pressure from family, financial institutions, or other influences. Staff should be aware that a young client’s adult family members may expropriate the youth’s loans for their own activities. This may be more likely to occur if the interest rates on the loans are lower than those available for adults. Institutions should carefully monitor what happens once a young person receives a loan.

Camfed has noticed that the young women who receive credit from them often face pressure from family members to use their loans and grants for non-business reasons. This is a common pressure that adult women (and even men) face in microfinance, particularly when clients’ households are very poor. Many MFIs have designed BDS to train clients on how to determine the proportion of the income they earn from their business that needs to be reinvested into their business, and the proportion that they can use to pay for basic needs. Since younger people are more susceptible to this kind of pressure, financial service providers should build in mechanisms to protect youth from it. The mechanisms can take the form of BDS, community awareness building, mentoring, or training in conflict resolution and empowerment.

Another concern centers on physical vulnerability. Girls and young women who walk long distances to group meetings may be at higher physical risk, especially when carrying money. BRAC’s program in Bangladesh is designed so that adolescent girls do not have to travel far from their homes to the ELA centers where they obtain their credit. Organizations should therefore be aware that their lending locations vis a vis their youth clients can either help protect or could potentially cause harm to their youth clients.

## **IV. Next Steps: Where do we go from here?**

Providing financial products and services to youth is a fairly new concept, but one that must be developed and refined as a way to help address the financial needs of youth. Many of those at the vanguard of this practice





gathered for Making Cents International's 2008 Global Youth Enterprise Conference and Youth-Inclusive Financial Services: Emerging Good Practices course. They highlighted lessons learned and promising practices, which can be incorporated into various program approaches and designs that both youth-serving organizations and financial institutions can utilize.

The current state of the youth-inclusive financial services field is exploratory, innovative and exciting. Practitioners and funders have a growing interest in exploring different models, tools, and approaches, and also sharing their findings with and learning from others. There are many similarities between the state of the field of youth-inclusive financial services today and that of the microfinance field about 30 years ago. It is clear that continued research, support, and knowledge sharing are needed to ensure impact and achieve goals of scale and sustainability. The following are some more specific steps forward this field needs to take:

### **A. Learn from Others Who Have Already Designed and Implemented Youth-Inclusive Financial Services Programs.**

Through conferences, courses, and networking opportunities, staff from youth-serving, financial, and other organizations can learn important considerations, challenges, and opportunities from those who already have experience providing youth with financial products or services. They can also learn about particular models, products, and services that have been used in various contexts. This kind of exchange can help prevent organizations from making the same mistakes others have already made and can also build on successes others have had.

### **B. Build, Consolidate, and Disseminate a Body of Knowledge on Youth-Inclusive Financial Services.**

For a new field to develop, it is important for those who are at the forefront of it to analyze, synthesize and consolidate their promising practices, lessons learned, and innovative approaches and share them so others can utilize and further test them. This analysis, synthesis and consolidation are starting to happen, and members of the growing global community that are working in this field have expressed a demand for more practical resources on the subject, especially those that can be used in capacity building. Donors should invest in building this body of knowledge to enhance impact and support programs reaching scale and becoming sustainable.

### **C. Research Existing and Develop New Youth-Friendly Market Research Tools.**

Many organizations at the conference and course stated that the market research tools they use in their youth-inclusive financial services programs were designed to be used with adults. These tools therefore may not be appropriate to use when conducting research on youth. Before using a market research tool that has only been used with adults, organizations should identify some of the new youth-friendly market research tools that exist and see if they can utilize them to understand the financial needs of the youth they would like to serve. If the existing tools do not exactly meet the needs of the organization, the organization should consider developing new ones and sharing them with the broader community which might also benefit from them.

### **D. Conduct Regular Market Research on Youth when Developing and Maintaining a Youth-Inclusive Financial Services Program.**

Examples from the conference and course show that adults, including staff of financial institutions, often make erroneous assumptions about youth, which market research debunks. While conducting initial market research



on the specific youth population a financial institution intends to serve is important, it is also important to continually research the financial needs this population has over time as these needs may change.

### **E. Explore Potential Partnerships between Youth- Serving Organizations and Financial Institutions.**

The Youth-Inclusive Financial Services course particularly showed that a gap exists between most youth-serving organizations and financial institutions. YSOs and MFIs, for example, should explore partnership opportunities so they can stick to their core competencies and minimize costs while taking a holistic approach to serving youth.

### **F. Develop a Network of Youth-Inclusive Financial Services Providers to Facilitate Knowledge Sharing.**

As more and more organizations and practitioners are becoming engaged in youth-inclusive financial services, and recognizing the significant demand that exists in this field, there is a need to connect financial service providers so they can learn from each other how to effectively design and implement youth-inclusive financial services programs, and thus address the growing youth population that needs access to financial services and education. This kind of network can also facilitate a culture of capturing and sharing learning within the youth-inclusive financial services and enterprise development communities.

### **G. Increase Capacity Building Opportunities for Youth-Inclusive Financial Services Providers.**

Many financial services providers have expressed that while they would like to serve the youth market in their countries, they do not know how. The expertise of financial institutions lies in finance, not in serving youth, and since youth have particular needs and interests, financial institutions that want to engage them as clients need to understand how to reach them, what kinds of training and other support they might need, what kinds of products and services to provide them, and how to work with them as clients. Training that is built on evidence of what works, and not assumptions, will play an important role in building this field and ensuring impact within it. Through various capacity building opportunities, practitioners can gain the knowledge, skills and tools to be able to design interventions directly, or in partnership with complementary organizations.

### **H. Conduct Monitoring, Evaluation, and Impact Assessments to Understand “What Really Works” in Youth-Inclusive Financial Services.**

Significant research is still needed on the models, tools, methodologies, approaches, products, and services that organizations have started to use to meet the complex financial needs young people have. As with the field of youth enterprise, employment, and livelihoods development, there are not enough rigorous evaluations or impact assessments yet that can definitively say which approaches are effective under which particular circumstances. Constant feedback and assessments will allow for more demand-driven and relevant programming, as well as for adjustments to be made to programming as necessary.

### **I. Fund More Youth-Inclusive Financial Services Initiatives.**

Millions of young people lack access to quality financial services and education. There is an urgent need to develop initiatives that can help bridge the gap that often exists, for example, between a youth entrepreneur with a winning business idea and the seed capital s/he needs to turn that idea into reality. Also, many young people do not have a safe place to store and grow their savings or access to training to learn how to manage



their money. With funding for additional pilot youth-inclusive financial services programs, new understandings will emerge and the gaps in access to needed financial services will diminish. The findings from these new programs should be documented and shared with the broader community to continue to build the field.



## Youth-Inclusive Financial Services

Content for this chapter came from the following presentations. All PowerPoint Presentations and Session Materials can be found on the program page of the 2008 Global Youth Enterprise Conference website: <http://www.youthenterpriseconference.org/agenda.asp>

### Youth and Microfinance: Groundbreaking Global Initiatives

#### Facilitators:

- **Annie Bertrand**, World Youth Initiative Advisor, Mercy Corps
- **Karen Doyle Grossman**, Senior Director of Innovations, Mercy Corps

#### PowerPoint Presentation:

*Youth and Microfinance: Groundbreaking Global Initiatives*

#### Presenters:

- **Meaghan Murphy**, Leland International Fellow, Mercy Corps, Mongolia
- **Grant Ennis**, Research Coordinator, Katalysis, Honduras
- **Selma Jahic**, Director of Marketing, Partner Microcredit Organization, Bosnia & Herzegovina

#### PowerPoint Presentation:

*Partner Microcredit Foundation*

- **Lara Storm-Swire**, Relationship Manager, Pro Mujer

#### PowerPoint Presentation:

*Pro Mujer: Jovenes Emprendedores*

#### Session Handouts:

*Katalysis - Youth Entrepreneurship Program Manual*  
*ImagineNations Group Case Study Report*

#### Session Material:

*Youth Transformation at Mercy Corps Cordes Foundation and Katalysis Network: Youth Entrepreneurship Microfinance Program Manual*

### Health Micro Insurance: Creating a Sustainable Model for Adolescent Girls

#### Facilitator:

- **Ryan Lynch**, Manager, Micro Insurance Agency International

### Incorporating Financial Services into Youth Development Programs: Cases from Malawi and Morocco

#### Presenters:

- **Veronica Torres**, Senior Specialist-Economic Opportunities-Youth, Save the Children
- **Jessie Nasungu**, Village Savings and Loan Association Coordinator, Save the Children, Malawi
- **Btissam Derdari**, Youth Project Coordinator, Zakoura, Morocco
- **Leila Akhmisse**, Director of Development, Zakoura, Morocco

### Children Dreaming and Driving Markets in Uganda

#### Presenters:

- **Irene Mutumba**, Chief Executive Officer, Private Education Development Network, Uganda
- **Sara De Paz-Castro**, Advocacy Manager, Aflatoun & Child Friendly Banking

#### PowerPoint Presentation:

*Aflatoun & PEDN in Uganda: Children dreaming and driving markets in Uganda*

### Youth-Inclusive Financial Services: Emerging Good Practices

This practitioner-generated document emerged from Making Cents International's Youth-Inclusive Financial Services course. To download a copy, and to view related videos, please visit: [http://www.makingcents.com/consulting/youth\\_financial.php](http://www.makingcents.com/consulting/youth_financial.php)



# CHAPTER IV: CONCLUSION





Making Cents International looks forward to continuing to work with the youth enterprise, employment, and livelihoods development community to identify, synthesize, share, and utilize lessons learned, promising practices, and innovative ideas to advance this field. As this publication demonstrates, many organizations are blazing new trails and enhancing and improving economic opportunities available for youth each day. The challenges that are mentioned in the publication are ones that the community can only overcome collectively, and the next steps are those that require innovative partnerships and long-term investments. While significant progress has been made, the topics highlighted in this publication are only starting to be addressed, and a lot of work remains to be done to meet the diverse and complex needs young people have and the seemingly intractable barriers they often face.

With the global economy in crisis, the need to work together in creative ways is stronger than ever. There are not enough donor funds to go around and not enough time available for us as a community to continue with business as usual. We need to better identify synergies across programs operating in the same context, engage new types of actors in expanded partnerships, and openly and regularly share our understandings in order to effectively create new entrepreneurial and employment opportunities for young people despite this economic crisis. The repercussions of the economic crisis are far-reaching and exacerbate the existing youth unemployment crisis.

As each action we make today will have effects far into the future, we must ask ourselves:

*What is our 2020 vision for this field, and how are our initiatives and ideas going to turn that vision into a reality for young people to have greater access to entrepreneurial and employment opportunities?*

Join us at the 2009 Global Youth Enterprise Conference to tackle this question, and help strengthen our community and this field. The conference will take place in Washington, DC September 29-30, 2009. For more information, please visit: [www.youthenterpriseconference.org](http://www.youthenterpriseconference.org).







# ANNEXES





## ANNEX I. Definitions

**ASCA** – An informal way for poor people to accumulate savings and borrow funds.

**Additionality** – An approach which is the articulation of changes initiated by program interventions that are relative to the likely outcomes for relevant members of society without the intervention. In other words, the outcomes that are likely to occur without project assistance. The approach takes account of: whether non-target populations are participating in the program (leakage); substitution of project activities for existing activities (youth work rather than attend school), and the displacement of outputs and outcomes for non-participants by project outputs and outcomes (youth take jobs from older workers). Additionality also quantifies how project effects might multiply over time (increased youth incomes benefit the local economy and result in more employment opportunities for youth).

**Attribution** – An act, which is tied to the issue of impact assessments and which seeks to ensure that the causal inferences between specific program activities and changes in youth well-being are valid. It involves ruling out other potential causes of these changes, such as existing differences between participants and non-participants and factors external to the program.

**Built environment** – A UN HABITAT term that defines its human settlements agenda and the goal UN HABITAT has of adequate shelter for all and sustainable human settlements development in an urbanizing world.

**Business Development Services (BDS)** – Services that improve the performance of an enterprise, and an enterprise's access to markets and its ability to compete. BDS include business planning, money management, networking, marketing, financial literacy training, market analysis, and coaching.

**Causal Model** – A depiction of the logical or causal links between project activities and the ultimate objectives of the project (for youth).

**Child Status Index (CSI)** – An evaluation tool that captures a holistic view of well-being in six areas: food and nutrition, shelter and care, protection, health, psychosocial, and education and skills.

**Collateral** – A physical good a borrower owns that a financial institution can take possession of to pay the borrower's loan if he or she defaults.

**Evaluation** – A function that involves not only the ability to monitor, but also to assess in a systematic and objective manner the effectiveness of the program in improving youth outcomes.

**Financial literacy** – The ability to understand finance sufficiently to make appropriate decisions regarding one's personal finances.

**Financial products** – Products of a financial nature that can be sold to an individual or entity, such as loans or insurance policies.

**Financial services** – Services provided to an individual or entity for a financial purpose. These services might include savings deposit services, remittance services, or brokerage services.

**Financial viability** – Having sufficient funds to achieve set goals for a project or business.

**Impacts** – The long-term effects caused by the program activities specifically. 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.

**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.

**“Mapping” the market** – A presentation of a value chain as a market system and the various factors that determine its overall competitiveness and flow of benefits, including end markets, the business enabling environment, inter-firm horizontal and vertical links, supporting markets and upgrading.

**Market-based assessment** – An assessment of the market for products and services. It includes labor markets in which the target population(s) of workers compete 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 and guide young entrepreneurs as they build their businesses and take on more responsibility.

**Microfinance institutions** – In the context of this publication, the narrow definition of microfinance institutions includes NGOs or non-bank financial institutions which began financial service activities as donor-supported credit programs and evolved or are evolving into organizations offering a broader range of financial products (including savings, remittance services, insurance, and others). Cooperatives and commercial banks are therefore distinct from “MFI”.

**Microinsurance** – The act, system, product, or business that involves the protection of low-income people against specific perils in exchange for regular premium payments proportionate to the likelihood and cost of the risk involved.

**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.

**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.

**Post-program supports** – Program support services provided to graduates of a program.

**Public-private sector partnership (PPP)** – A government service or private business venture which 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).

**Rotating Savings and Credit Association (ROSCA)** – An informal grouping of individuals who agree to meet for a defined period of time in order to save and borrow together. ROSCAs are commonly known as the “poor man’s bank,” where money is not idle for long but changes hands rapidly to satisfy both consumption and production needs.

**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.

**Social entrepreneurship** – The work of a social entrepreneur, someone who recognizes a social problem and uses entrepreneurial principles to organize, create, and manage a venture to make social change.

**Social Return on Investment (SROI)** – An evaluation methodology that emphasizes measuring the intrinsic cost and/or the social benefit/value of the project for all stakeholders. The measurement of future gains or losses—the long-term view—is also something that SROI intends to quantify.

**Soft skills** – Skills that are often associated with “life skills”, and encompass personal and inter-personal skills that affect social and work performance.

**South-South cooperation** – A type of cooperation that signifies developing countries working together, cooperating and sharing knowledge, experience and resources on development issues that include economic, population, political, legal, and environmental among others.

**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.

**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 changes to improve young people’s livelihood prospects, and involves alliances, networks and institutions for youth to advance their economic interests.

**Youth cohort** – A distinct group of youth defined by specific characteristics such as geographic location, age, educational level achieved, etc.



## ANNEX II. 2007-2008 Resources on Youth Enterprise, Employment, and Livelihoods Development

### PUBLICATIONS, REPORTS, TOOLKITS, AND ARTICLES

Academy for Educational Development and Save the Children. (2008, February). *Economic Strengthening for Vulnerable Children: Principles of Program Design & Technical Recommendations for Effective Field Interventions*. USAID Field Report 2.

From: <http://www.aed.org/Publications/upload/FIELD.pdf>

This report is a seminal set of guidelines for donors and practitioners to strengthen economic opportunities for orphans, vulnerable children and their caretakers. The guidelines draw from the experience and expertise of the FIELD-Support consortium, Microenterprise Development, and other USAID specialists.

Adams, A. V. (2007, June). "Helping Youth Make the Transition from School to Work". *Development Outreach*. World Bank.

From: <http://www1.worldbank.org/devoutreach/june07/article.asp?id=412>

This article looks at the choices available for youth skills development and employment outcomes of different choices, and highlights programs that offer disadvantaged youth a second-chance for successfully making the transition to work.

African Union. (2007, January). *Strategy to Revitalize Technical and Vocational Education and Training (TVET) in Africa*.

From: [www.africa-union.org/root/AU/Conferences/2007/May/HRST/29-31/TVET\\_Strategy\\_english.doc](http://www.africa-union.org/root/AU/Conferences/2007/May/HRST/29-31/TVET_Strategy_english.doc)

This document presents a strategic policy framework and a set of practical recommendations to inform national policies and action plans aimed at promoting quality and relevant technical and vocational education and training.

Agence Française de Développement. (2007) *Youth and Labour Markets in Africa: A Critical Review of Literature*.

From: <http://www.afd.fr/jahia/Jahia/home/publications/documentsdetravail/pid/>

This survey of literature stresses that a clear diagnosis of youth employment problems in African countries based on hard data and analytical research is badly needed. This paper presents some new evidence based on the 1-2-3 Surveys recently conducted in 10 African countries, which provide a consistent and comparable picture of the situation of youth employment in urban labor markets in these countries.

Alissa, S. (2007). *The School to Work Transition of Young People in Syria*. International Labour Organization.

From: <http://www.ilo.org/public/english/employment/yett/download/swtssyria.pdf>

This report shares the results of an ILO school-to-work transition survey of youth in Syria. The results of the survey confirm that Syrian young people face significant challenges in finding decent employment after leaving school.

Alzua, M. L., Nahirnak, P., & Alvarez de Toledo, B. (2007, September). "Evaluation of entra 21 Using Qualitative and Quantitative Data." *Q-squared Working Paper No. 41*. University of Toronto Centre for International Studies.

From: [http://www.q-squared.ca/pdf/Q2\\_WP41.pdf](http://www.q-squared.ca/pdf/Q2_WP41.pdf)



This paper evaluates *entra 21*, a training program for disadvantaged youth in Latin America and the Caribbean carried out by private NGOs. By using both quantitative and qualitative methods, a much better understanding of how these programs work is gained.

America's Promise. (2007, September). "Under-Equipped and Un-Prepared: America's Emerging Workforce and the Soft Skills Gap". *Issue Brief: Workforce Readiness*.

From: [http://www.americaspromise.org/uploadedFiles/AmericasPromiseAlliance/Issue\\_Spotlight/Home\\_Page\\_Issue/ECEP%20Workforce%20Brief.pdf](http://www.americaspromise.org/uploadedFiles/AmericasPromiseAlliance/Issue_Spotlight/Home_Page_Issue/ECEP%20Workforce%20Brief.pdf)

This issue brief details the current state of workforce readiness in the United States.

Amin, S. (2007, July). "Empowering Adolescent Girls in Rural Bangladesh: Kishori Abhijan." *Transitions to Adulthood, Brief No. 13*. New York: Population Council.

From: [http://www.popcouncil.org/pdfs/TABriefs/PGY\\_Brief13\\_KishoriAbhijan.pdf](http://www.popcouncil.org/pdfs/TABriefs/PGY_Brief13_KishoriAbhijan.pdf)

In 2001, UNICEF initiated a pilot intervention to test whether livelihoods opportunities could ameliorate the situation regarding early marriage and other adverse outcomes for girls in rural Bangladesh. This brief shares the results from the 3 year program.

Amin, S. (2008, January). "Enhancing the Benefits of Girls' Livelihood Initiatives". *Transitions to Adulthood. Brief No. 17*. New York: Population Council.

From: [http://www.popcouncil.org/pdfs/TABriefs/PGY\\_Brief17\\_Livelihoods.pdf](http://www.popcouncil.org/pdfs/TABriefs/PGY_Brief17_Livelihoods.pdf)

This brief describes a variety of programs and partnerships formed by the Population Council that work towards livelihood programs targeted to adolescent girls. It also offers suggestions to program planners based on their experiences.

Anuszkiewicz, B., Salomon, N., Schmid, W., & Torrico, R. (2008, November). "Finding Resources to Support Mentoring Programs and Services for Youth". *The Finance Project*.

From: <http://nyec.org/page.cfm?pageID=11&CategorySearch=137>

This brief highlights three strategies that leaders and stakeholders can use to finance and sustain mentoring programs and services for youth. These strategies include building partnerships with businesses and foundations, conducting community fundraising to generate revenue and maximizing public revenue. In addition, it provides information on 25 federal funding sources that can be used to finance and sustain these programs.

Assaad, R. & Barsoum, G. (2007, December). *Youth Exclusion in Egypt: In Search of "Second Chances"*. The Wolfensohn Center for Development at Brookings & The Dubai School of Government.

From: <http://www.shababinclusion.org/content/document/detail/540/>

Despite progress on some fronts, youth continue to be a most disadvantaged group in terms of higher rates of unemployment, lower earnings, and limited job security and stability, with the majority of new entrants finding jobs within the informal economy.

Attanasio, O., Kugler, A., & Meghir, C. (2008, April). "Training Disadvantaged Youth in Latin America: Evidence from a Randomized Trial". *NBER Working Paper 13931*. Cambridge, MA: National Bureau of Economic Research.

From: <http://www.nber.org/papers/w13931>

This paper evaluates the impact of a randomized training program for disadvantaged youth introduced in Colombia in 2005 on the employment and earnings of trainees.



Baylies, C. (2007). "The Impact of AIDS on Rural Households in Africa: A Shock like Any Other?" *Development and Change* 33 (4): 611-632. Institute of Social Studies.

From: <http://www3.interscience.wiley.com/journal/118538567/toc?cookieSet=1>

This article looks at the decrease in household labor activities because of HIV/AIDS in Zambia.

Betcherman, G., Godrey, M., Puerto, S., Rother, F., & Stavreska, A. (2007, October). "A Review of Interventions to Support Young Workers: Findings of the Youth Employment Inventory". *Social Protection Discussion Paper No. 0715*. Washington, DC: World Bank.

From: <http://go.worldbank.org/E5BWW1PYY0>

The World Bank has compiled a world-wide inventory of the interventions that are designed to integrate young people into the labor market.

Betcherman, G., Godrey, M., Puerto, S., Rother, F., & Stavreska, A. (2007, July) *Global Inventory of Interventions to Support Young Workers Synthesis Report*. World Bank.

From: [http://siteresources.worldbank.org/EXTECAREGTOPYOUTH/Resources/YEI\\_Synthesis\\_Paper\\_Final\\_July\\_13\\_2007.pdf](http://siteresources.worldbank.org/EXTECAREGTOPYOUTH/Resources/YEI_Synthesis_Paper_Final_July_13_2007.pdf)

This report synthesizes the information from this inventory and a set of background reports to document the global experience with youth employment programs.

Boardman, G., Briones, R., Caroline Fawcett, Hamid, A., & Rostiawati, Y. *Jobs for the 21st Century: Indonesia Assessment*. Washington, DC: Education Development Center.

From: <https://secure.edc.org/publications/prodview.asp?1822>

This assessment, funded by the USAID Asia and Near East Bureau and conducted by EDC, focuses on three main questions: 1) What is the demand of firms and industry for technical workers in Aceh and surrounding provinces? 2) What are the main linkages between workforce institutions and labor demand? 3) What are the key characteristics of youth workforce in Aceh that will influence job search, recruitment and participation in polytechnic education?

Boudarbat, B. & Ajbilou, A. (2007, September). *Youth Exclusion in Morocco: Context, Consequences, and Policies*. The Wolfensohn Center for Development at Brookings & The Dubai School of Government.

From: <http://www.shababinclusion.org/content/document/detail/542/>

This paper outlines how youth cohort and their expectations and focus on the economic dimensions of youth exclusion. In understanding the consequences of economic exclusion, however, the paper also extends the analysis to look at various social and political dimensions.

BRAC. (2008, September). *Youth-Inclusive Financial Services: The Case of BRAC and Adolescent Girls in Bangladesh*.

From: <http://www.cyesnetwork.org/sites/default/files/Case%20Study%20on%20BRAC%20and%20Youth.pdf>

This case study shares information on BRAC's experience in the area of youth-inclusive financial services.

Brand, M., Dardari, B., Nansungu, J., & Reilly, E. (2008, September 17). *Challenges, Opportunities, and Learning in Youth Microfinance*. USAID presentation at the 25th installment of the USAID Microenterprise Development in its Microfinance Learning and Innovations After Hours Seminar Series.

From Microlinks Web Site: [http://www.microlinks.org/ev\\_en.php?ID=25131\\_201&ID2=DO\\_TOPIC](http://www.microlinks.org/ev_en.php?ID=25131_201&ID2=DO_TOPIC)





Margie Brand, Btissam Dardari (Morocco), Jesse Nansungu (Malawi) and Elena Reilly (Bolivia) discussed how to make youth microfinance sustainable and ensure a positive impact, as well as lessons learned in their programs so far and recommendations for future program design.

Buvinic, M., Guzmán, J.C., & Lloyd, C.B. (2007, June). “Gender Shapes Adolescence”. *Development Outreach*. World Bank.

From: <http://www1.worldbank.org/devoutreach/june07/article.asp?id=410>

This paper reviews the impact gender has on opportunities. Adolescent girls are at an initial disadvantage when compared to adolescent boys; this disadvantage influences the nature and level of *opportunity, agency, and second chances* available to adolescents, and calls for greater policy and program efforts targeted to adolescent girls, to equalize outcomes for both genders.

Chaaban, J. (2008, May). *Costs of Youth Exclusion in the Middle East*. The Wolfensohn Center for Development at Brookings & The Dubai School of Government.

From: <http://www.shababinclusion.org/content/document/detail/983/>

This breakthrough study estimates the economic costs to societies across the Middle East due to youth unemployment, youth joblessness, school dropouts, adolescent pregnancy, and youth migration.

CHF International. (2008, February). “Youth, Conflict, and Enterprise”. *International Development Matters*.

From: <http://www.chfinternational.org/node/21515>

*International Development Matters* is a CHF International series of occasional papers addressing key issues faced by those implementing development programs worldwide. The second volume in the series, “Youth, Conflict and Enterprise”, provides diverse perspectives on the challenges associated with providing youth with the economic opportunities to develop their potential.

Corbanese, V., & Rosas, G. (2007). “Young People’s Transition to Decent Work: Evidence from Kosovo”.

*Employment Policy Paper 2007/4*. Geneva: International Labour Organization.

From: <http://www.ilo.org/public/english/employment/yett/download/swtskosovo.pdf>

This report shares the results of an ILO school-to-work transition survey of youth in Kosovo, which include information on the labor market status of young people, the different types of transitions leading to work and the quantity and quality of employment opportunities.

Cunningham, W., Cohan, L., Naudeau, S., & McGinnis, L. (2008). *Supporting Youth at Risk: A Policy Toolkit for Middle Income Countries*. World Bank: Washington, DC. From: <http://go.worldbank.org/U26H7QN200>

This Policy Toolkit is produced in response to a growing demand from government clients and partners for advice on how to create and implement effective policies for at-risk youth. The Toolkit highlights 22 policies (six core policies, nine promising policies, and seven general policies) that have been effective in addressing the following 5 key risk areas for young people around the world.

Cunningham, W., McGinnis, L., Garcia Verdu, R., Tesliuc, C., & Verner, D. (2008) *Youth at Risk in Latin America and the Caribbean: Understanding the Causes, Realizing the Potential*. Washington, DC: World Bank.

From: <http://go.worldbank.org/MI9UISEE90>

This book will be of great interest to those working in the areas of social analysis and policy, social development and protection, and poverty reduction. The authors describe 23 policies and programs that experts agree are the



foundation of a successful youth development portfolio, and lay out strategies for implementing such a portfolio in a budget-constrained environment.

Dhillon, N. & Yousef, T. (2007, December). *Youth Employment Inventory Database Inclusion: Meeting the 100 Million Youth Challenge*. The Wolfensohn Center for Development at Brookings & Dubai School of Government.  
From: <http://www.shababinclusion.org/content/document/detail/623/>

This bilingual flagship report addresses the Middle East's next development challenge: how to create economic and social opportunities for young citizens in the Middle East that are commensurate with their education and expectations.

Duflo, E. & Kremer, M. (2003). *Use of Randomization in the Evaluation of Development Effectiveness*. Presented at the World Bank Operations Evaluation Department Conference on Evaluation and Development Effectiveness. Washington, D.C.  
From: <http://econ-www.mit.edu/files/765>

This authors argue that current evaluation practices often encounter problems that prevent them from effectively determining program impact, and that there is considerable scope for greater use of randomized evaluation methods in addressing these problems.

El Zanaty and Associates. (2007). *School to Work Transition: Evidence from Egypt*. Employment Policy Paper. Geneva: International Labour Organization.  
From: <http://www.ilo.org/public/english/employment/yett/download/swtsegypt.pdf>

This analytical report shares the results of an ILO school-to-work transition survey El-Zanaty & Associates conducted in Egypt. The results of the survey confirm that Egyptian young people face significant challenges in finding decent employment after leaving school.

Ennis, G. *Youth Entrepreneurship Microfinance Program Manual – A concise hands-on manual for Microfinance Institutions to create Youth Entrepreneurship Programs, Services and Financial Products*. Katalysis Central American Microfinance Network / Cordes Foundation.  
From: [http://youthenterpriseconference.org/sitemanager/cuteeditor\\_files/uploads/CordesKatalysisManuelSubmission.doc](http://youthenterpriseconference.org/sitemanager/cuteeditor_files/uploads/CordesKatalysisManuelSubmission.doc)

Garcia, M. H. (Ed.) & Fares, J. (Ed.) World Bank. (2008, April). *Youth in Africa's Labor Market*. World Bank.  
From: [http://publications.worldbank.org/e-commerce/catalog/product?item\\_id=6136661](http://publications.worldbank.org/e-commerce/catalog/product?item_id=6136661)

The authors examine the challenges facing Africa's youth in their transition from school to working life, and propose a strategy for meeting these challenges. Topics covered include the effect of education on employment and income, broadening employment opportunities, and enhancing youth capabilities.

Gardiner, D. (2008, November). *Building the Case for Business Collaboration on Youth Employment: Good Practice from West Africa*. International Labour Organization. From the International Labour Organization Web Site:  
[http://www.ilo.org/public/english/employment/yen/downloads/psi/the\\_business\\_case\\_for\\_ye.pdf](http://www.ilo.org/public/english/employment/yen/downloads/psi/the_business_case_for_ye.pdf)

The publication profiles eight cross-sectoral youth employment partnerships between business and their social partners (civil society, government and multilateral institutions) with the goal of documenting and sharing good practice and lessons learned in collaboration in this issue area. The guide also outlines the rationale for business engagement in youth employment and summarizes the main areas where business contribution can have the greatest impact on the employment situation for youth.



Ghose, A.K., Majid, N., & Ernst, C. (2008). *The Global Employment Challenge*. Geneva: International Labour Organization.

From: <http://www.ilo.org/public/english/employment/strat/download/gechallenge.jpg>

This volume offers an in-depth analysis of the state of employment in the world today.

Global Entrepreneurship Monitor. (2007). *2006-2007 Executive Report*. Babson College.

From: <http://www3.babson.edu/ESHIP/research-publications/gem.cfm>

The Global Entrepreneurship Monitor is the largest and longest-standing globally focused entrepreneurship research. Researchers from Babson College, the London Business School, and a university team for each participating country, explore the role of entrepreneurship in national economic growth.

Global Entrepreneurship Monitor. (2007). *Report on Women and Entrepreneurship*.

From: <http://www3.babson.edu/ESHIP/research-publications/gem.cfm>

This report provides a comprehensive and up-to-date study of the role played by women involved in entrepreneurial activity across the world economy.

Guarcello, L. & Rosati, F. (2007, March). *Child Labor and Youth Employment: Ethiopia Country Study*. World Bank.

From: <http://go.worldbank.org/89RJ1IZNB0>

There is limited empirical basis in Ethiopia for formulating policies and programs promoting youth employment and successful school to work transitions. This study is aimed at beginning to fill this gap by analyzing a set of youth employment indicators drawn primarily from the 2001 Ethiopia Labor Force Survey.

Harrelson, W., Macaulay, F., & Champion, A. (2008, February). "Youth Enterprise and Livelihoods Development in Conflict Settings." *International Development Matters*.

From: <http://www.chfinternational.org/node/21347>.

This article examines Making Cents International's work to expand youth entrepreneurship in conflict-affected environments, as well as the common findings and lessons learned following the first-ever Global Youth Microenterprise Conference, which Making Cents organized in September, 2007.

Hossein, C.S. & Bantug-Herrera, A. (2008). „Understanding the Impact of Employment, Entrepreneurship and Training Programs on Youth in Jordan and Rwanda". USAID. *MicroNOTE #52*. U.S. Agency for International Development and Chemonics International.

From: [http://www.microlinks.org/ev\\_en.php?ID=27775\\_201&ID2=DO\\_TOPIC](http://www.microlinks.org/ev_en.php?ID=27775_201&ID2=DO_TOPIC)

This publication seeks to examine the status, perceptions, and experiences of alumni graduating from or completing youth enterprise programs. Three organizations working in Jordan and Rwanda were competitively selected to participate in this research.

Inter-American Development Bank's Youth Development and Outreach Program. (2008). *Agentes de Cambio*.

From: [http://www.iadb.org/EXR/SPE/youth/pdf/Jovenes\\_agentes.pdf](http://www.iadb.org/EXR/SPE/youth/pdf/Jovenes_agentes.pdf)

This practical guide provides concrete ideas for young people on how they can make a positive difference in their local communities as social entrepreneurs and changemakers. It is only available in Spanish.

International Labour Organization. (2008). *Decent Work and Youth: Latin America, an Agenda for the Hemisphere 2006-2015*.

From: [http://white.oit.org.pe/tdj/informes/pdfs/tdj\\_informe\\_regional\[ingles\].pdf](http://white.oit.org.pe/tdj/informes/pdfs/tdj_informe_regional[ingles].pdf)



This report highlights several proposals that combine analyses and experiences related to youth employment and the reality of decent work opportunities for youth in Latin America and the Caribbean.

International Labour Organization. (2008, October). *Global Employment Trends for Youth*.

From: <http://www.ilo.org/public/english/employment/strat/global.htm>

The ILO's third edition of the *Global Employment Trends for Youth* examines the most recent labor market indicators and finds that young people still suffer disproportionately from a deficit of decent work opportunities. However, progress has been seen in some regions. The report, which updates the world and regional youth labor market indicators presented in previous reports (2004 and 2006), is organized according to nine regional analyses.

International Labour Organization. (2008, April). *Joining Forces for Young People: A Practical Guide to Collaboration with Young People*.

From: [http://www.ilo.org/public/english/employment/yen/downloads/yen\\_youth\\_guide\\_eng.pdf](http://www.ilo.org/public/english/employment/yen/downloads/yen_youth_guide_eng.pdf)

This guide for youth acts to facilitate and motivate young peoples' participation in youth employment policymaking. It is part of ongoing efforts to systemize the substantive and meaningful engagement of young people in the development and implementation of youth employment strategies.

International Labour Organization. (2007). *Key Indicators of the Labor Market Fifth Edition*. Geneva: International Labour Organization.

From: <http://www.ilo.org/public/english/employment/strat/kilm/index.htm>

The Key Indicators of the Labour Market (KILM) makes labour market information and analysis easily accessible and facilitates the comparison of key elements of national labor markets. It contains a core set of 20 labor market indicators that cover various facets of decent work deficits around the world. The KILM thereby is a wide-ranging and broadly-used reference tool that meets the ever-increasing demands for timely, accurate and accessible labor market information and analysis in a rapidly changing world of work.

International Labour Organization Regional Office for Latin America and the Caribbean. (2007). *Decent Work and Youth : Latin America*. Port of Spain, ILO.

From: [http://white.oit.org.pe/tdj/informes/pdfs/tdj\\_resejec\\_ing.pdf](http://white.oit.org.pe/tdj/informes/pdfs/tdj_resejec_ing.pdf)

This report provides an overview of the youth employment situation in Latin America and the Caribbean.

International Labour Organization. (2008, June). *Voices of Women Entrepreneurs in Ethiopia, Tanzania, Uganda and Zambia*.

From: <http://www.ilo.org/public/english/employment/skills/disability/download/voices.pdf>

This document highlights the personal stories of women entrepreneurs across four East African countries that have benefited from the ILO-Irish Aid Partnership Programme. These women, some of whom are youth, share their experiences and demonstrate how they help to positively shape and influence public opinion and gender-based assumptions about women entrepreneurs.

International Labour Organization. (2008). *Skills for Improved Productivity, Employment Growth and Development*. Report 97.

From: [http://www.ilo.org/global/What\\_we\\_do/Publications/ILOBookstore/Orderonline/Books/lang--en/docName--WCMS\\_092574/index.htm](http://www.ilo.org/global/What_we_do/Publications/ILOBookstore/Orderonline/Books/lang--en/docName--WCMS_092574/index.htm)

This report seeks to examine how, within a decent work perspective, countries can develop their skills base so as to increase both the quantity and the productivity of labor employed in the economy.



International Labour Organization. (2008). *Youth Employment: Breaking Gender Barriers for Women and Man*. Geneva: International Labour Organization.

From: [http://www.ilo.org/wcmsp5/groups/public/---dgreports/---gender/documents/publication/wcms\\_097919.pdf](http://www.ilo.org/wcmsp5/groups/public/---dgreports/---gender/documents/publication/wcms_097919.pdf)

This brochure provides a substantive overview of the state of youth employment around the world, and emphasizes the particular challenges facing young women.

International Youth Foundation. (2008, October). “Working with the Business Sector to Advance Employment”. *Field Notes*, 3, 13.

From: [http://www.iyfnet.org/uploads/FieldNotes13BizSector\\_FINAL.pdf](http://www.iyfnet.org/uploads/FieldNotes13BizSector_FINAL.pdf)

This volume of *Field Notes* focuses on working with the business sector to advance youth employment.

ImagineNations. (2007). *Youth Employment: Case Studies*.

From: <http://www.imagenations.org/Home.aspx>

ImagineNations’ global strategy builds on the experience of large-scale youth employment models around the world, including the Umsobomvu Youth Fund (UYF) in South Africa, BRAC in Bangladesh and the All-China Youth Federation (ACYF) in China. ImagineNations has entered into learning partnerships with each of these initiatives to develop the in-depth case studies that provide tangible and inspiring examples of youth livelihood and employment schemes operating at scale.

James-Wilson, D. (2008, June). *Youth Livelihoods Development Program Guide*. Education Development Center.

From: <http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf>

This Guide responds to the interest on the part of USAID and development practitioners worldwide for a common language to describe youth livelihoods programs and a practical set of suggestions and reference materials to improve youth livelihoods development practices and to expand programming in this increasingly important area.

James-Wilson, D. & Torres, V. (2008, May). *Getting to What We Don’t Know We Don’t Know: Using Youth Inclusive Market Research Tools and Approaches to Develop Effective, Demand-Driven Youth Livelihoods Programs*. Vol. 1

The Coordinator’s Handbook provides program directors with an overview of an approach to assessing the livelihoods context of young people, their existing economic activities and understanding the economic decision-making within families and communities.

Jimenez, E. & Murthi, M. (2007, June). “Investing in the Next Generation”. *Development Outreach*. World Bank.

From: <http://www1.worldbank.org/devoutreach/june07/article.asp?id=407>

The Report discusses what the priorities are for government action across the five youth “transitions” that shape investments in young people’s human capital: learning, working, staying healthy, forming families and exercising citizenship.

Kabbani, N. & Kamel, N. (2007, September). *Youth Exclusion in Syria: Social Economic, and Institutional Dimensions*.

The Wolfensohn Center for Development at Brookings & The Dubai School of Government.

From: <http://www.shababinclusion.org/content/document/detail/537/>

A combination of factors contributes to actual or potential economic exclusion of young people in Syria. This paper focuses on three of them: economic, social, and institutional. Instead of drawing attention to the multidimensionality of youth economic exclusion, the paper highlights the interaction among the contributing factors.



Kalyanwala, S. (2007). “Influencing Girls’ Lives: Acceptability and Effectiveness of a Livelihoods Skill Building Intervention in Gujarat”. *Transitions to Adulthood*, 18. New York: Population Council.  
From: [http://www.popcouncil.org/pdfs/TABriefs/PGY\\_Brief18\\_SEWA.pdf](http://www.popcouncil.org/pdfs/TABriefs/PGY_Brief18_SEWA.pdf)

Through this report, the Population Council shares information on its partnership with the Self-Employed Women’s Association (SEWA) in Gujarat to respond to the absence of programs devoted specifically to the social and economic empowerment of adolescent girls and young women.

Katz, E. (2008). *Programs Promoting Young Women’s Employment: What works?* Adolescent Girls Initiative. Washington, DC: World Bank.  
From: <http://siteresources.worldbank.org/INTGENDER/Resources/GenderYouthEmploymentKatz.pdf>

This paper reviews existing policies and programs designed to promote labor force participation of young women in developing countries.

Khandekar, S.R., Koolwal, G. and Sinha, N. (2008). *Benefits of Improving Young Women’s Labor Market Opportunities: Evidence from Group-Based Credit Programs in Rural Bangladesh*. Background paper for Adolescent Girls Initiative. Washington, DC: World Bank.  
From the World Bank Web Site: <http://siteresources.worldbank.org/INTGENDER/Resources/ImprovingYoungWomenLaborMarketOpportunities.pdf>

This paper examines whether young women demand more credit, and whether borrowing by younger women has improved a number of their individual and household outcomes relative to borrowing by older women and men.

Lam, D. (2007). “The Demography and Economics of the World’s ‘Youth Bulge’.” *Development Outreach*. World Bank.  
From: <http://www1.worldbank.org/devoutreach/june07/article.asp?id=408>

Many developing countries have reached or will soon reach a historical peak in the size of their youth population, a peak that is probably the largest number of young people these countries will ever see. This article discusses the impacts and implications of the “youth bulge”.

Leahy, E., Engelman, R., Vogel, C. G., Haddock, S., & Preston, T. (2007) *The Shape of Things to Come*. Population Action International. From:  
[http://www.populationaction.org/Publications/Reports/The\\_Shape\\_of\\_Things\\_to\\_Come/Summary.shtml](http://www.populationaction.org/Publications/Reports/The_Shape_of_Things_to_Come/Summary.shtml)

This report is about the ages of populations, how age is structured within populations, why that matters, and how governments and societies can influence population age structure.

Levine, R., Lloyd, C., Greene, M., & Grown, C. (2008). *Girls Count: A Global Investment and Action Agenda*. Washington, DC: Center for Global Development.  
From: <http://www.cgdev.org/content/publications/detail/15154>

This report describes why and how to initiate effective investments that will give adolescent girls in developing countries a full and equal chance for rewarding lives and livelihoods.

Llisterri, J. & Angelelli, P. (2007, June). “Is Youth Entrepreneurship an Option?” *Development Outreach*. Washington, DC: Inter-American Development Bank.  
From: <http://www1.worldbank.org/devoutreach/june07/article.asp?id=412>

This paper asks if entrepreneurship is a valid activity for adolescents and under what conditions is it a realistic option. It questions what can be done to help youth microenterprises be more sustainable and



addresses such questions in an attempt to better understand youth businesses that are “by necessity” as opposed to “by opportunity.”

Lopes, T. and Pasipanodya, T. (2008, November). *Youth Employment Initiatives in West Africa: An Overview of Survey Results*. ILO: Youth Employment Network, West Africa.

From: [http://www.ilo.org/public/english/employment/yen/downloads/survey/en\\_survey\\_youth\\_employment\\_west\\_africa.pdf](http://www.ilo.org/public/english/employment/yen/downloads/survey/en_survey_youth_employment_west_africa.pdf)

YEN-WA has undertaken a survey which identifies youth employment initiatives in West Africa.

Making Cents International. (2007). *Youth Microenterprise and Livelihoods: State of the Field: Lessons from the 2007 Global Youth Microenterprise Conference*.

From: [www.youthenterpriseconference.org](http://www.youthenterpriseconference.org)

This publication is a culmination and synthesis of the presentations and discussions that took place at the first-ever Global Youth Microenterprise Conference which Making Cents organized in Washington, D.C. September 10-11, 2007.

Making Cents International. (2008). *Youth Enterprise and Livelihoods: State of the Field, Market-Driven Approaches; Monitoring, Evaluation, and Impact Assessment; Youth-Inclusive Financial Services*.

From: [www.youthenterpriseconference.org](http://www.youthenterpriseconference.org)

This publication is a culmination and synthesis of the presentations and discussions that took place at the 2008 Global Youth Enterprise Conference and the first-ever Youth-Inclusive Financial Services course, which Making Cents organized September 15-19, 2008.

McDowell, C. (2007, June) “Youth as Assets for Development”. *Development Outreach*. Washington, DC: World Bank.

From: <http://www1.worldbank.org/devoutreach/june07/article.asp?id=413>

This article addresses whether entrepreneurship is a valid activity for adolescents and under what conditions is it a realistic option and questions what can be done to help youth microenterprises be more sustainable? All in an attempt to better understand youth businesses that are “by necessity” as opposed to “by opportunity.”

Meyer, J.; Zimmerman, J.; & Boshara, R. (2008, July) “Child Savings Accounts: Global Trends in Design and Practice.” Washington, DC: New America Foundation.

From: [http://www.newamerica.net/publications/policy/child\\_savings\\_accounts\\_global\\_trends\\_design\\_and\\_practice](http://www.newamerica.net/publications/policy/child_savings_accounts_global_trends_design_and_practice).

This paper aims to provide an overview of the landscape of Child Savings Accounts (CSAs) around the world; a summary of reasons why governments, financial institutions, and non-profits are offering CSAs and features of the accounts they offer; and a few of the obstacles these institutions face to successfully offering CSAs.

Microfinance Opportunities, Freedom From Hunger, & Citigroup Foundation. *Global Financial Education Program*.

From: <http://www.microfinanceopportunities.org/workFE.php>

The Global Financial Education Program develops curriculum targeted to low-income households and trains a broad range of service organizations to use it.



Morrison, A. & Sabarwal, S. (2008). *The Economic Participation of Adolescent Girls and Young Women: Why Does It Matter?* Background paper for Adolescent Girls Initiative. Washington, DC: World Bank.

From: <http://siteresources.worldbank.org/INTGENDER/Resources/PolicyNoteRevised.pdf>

This note summarizes available research on the impact of schooling and employment of adolescent girls and young women on earnings and poverty reduction, demographic outcomes, child development outcomes and female empowerment. It identifies key implications of this research for the formulation of public policy.

Nagarajan, G. (2005, March). *Microfinance, Youth and Conflict: Emerging Lessons and Issues*. USAID AMAP Publication.

From: <http://www.microfinancegateway.org/content/article/detail/31355>

This note outlines current practices, learnings and relevant issues for further examination to serve youth in conflict situations with microfinance.

National Youth Employment Coalition. (2007). *Career and Technical Education's Role in Dropout Prevention and Recovery*.

From: <http://nyec.org/page.cfm?PageID=11&CategorySearch=137&startRow=31>

This issue brief will explore the critical role that career and technical education (CTE) plays in dropout prevention and recovery. High quality career and technical education can help more students persist in and complete high school by preparing them for the postsecondary education and training that will be critical to future economic successes; by increasing student engagement; by building positive relationships; and by providing innovative delivery methods. It includes vignettes of programs or schools in Midwest City, Oklahoma; Miami, Florida; and Cincinnati, Ohio.

National Youth Employment Coalition. (2008). *The Youth Opportunity Grants Initiative Evaluation Report*. From:

[http://wdr.doleta.gov/research/keyword.cfm?fuseaction=dsp\\_resultDetails&pub\\_id=2393&mp=y](http://wdr.doleta.gov/research/keyword.cfm?fuseaction=dsp_resultDetails&pub_id=2393&mp=y)

The objective of the Youth Opportunity Grants Initiative (YO) was to concentrate a sufficient level of funds in high poverty areas to improve the long-term educational and employment outcomes of youth living in these areas and to serve a high enough proportion of those youth to positively affect peer pressure.

National Youth Employment Coalition. (2008, February). *Disconnected Youth: Federal Action Could Address Some of the Challenges Faced by Local Programs That Reconnect Youth to Education and Employment*.

From: <http://nyec.org/page.cfm?PageID=11&CategorySearch=137&startRow=21>

While most young people successfully transition to adulthood, a significant number of youth are disconnected from school and employment. These youth are more likely than others to engage in crime, become incarcerated, and rely on public systems of support. Several federal agencies oversee a number of programs and grants that assist local programs in serving this population at the local level. GAO reviewed the following: (1) characteristics of locally operated programs that serve disconnected youth; (2) the key elements of locally operated programs to which directors attribute their success in reconnecting youth to education and employment; and (3) challenges involved in operating these programs and how federal agencies are helping to address these challenges.

Nopo, H., Robles, M., & Saavedra, J. (2007, October). *Occupational Training to Reduce Gender Segregation: The Impacts of ProJoven*. Research Department Working Paper #623. Washington, DC: Inter-American Development Bank.

From: <http://idbdocs.iadb.org/wsdocs/getdocument.aspx?docnum=1179634>





This paper discusses program evaluation for ProJoven, the Peruvian youth labor training program. The evaluation shows substantial differences in ProJoven's impact for males and females. The results suggest that labor-training programs that promote equal gender participation have disproportionately positive effects on outcomes for women trainees in the labor market with substantial gender differences.

Partnership for 21<sup>st</sup> Century Skills. *Transition Brief: Policy Recommendations on Preparing Americans for the Global Skills Race*.

From: [http://www.21stcenturyskills.org/documents/p21\\_transition\\_paper\\_nov\\_24\\_2008.pdf](http://www.21stcenturyskills.org/documents/p21_transition_paper_nov_24_2008.pdf)

This policy brief offers the Obama Administration recommendations on ways to improve the U.S. school and workforce development systems for students, workers, and citizens to succeed in the global skills race.

Plan International. (2007). *Because I Am a Girl: The State of the World's Girls 2007*.

From: <http://www.plan-international.org/resources/publications/childrights/becauseiamagirl/>

*Because I am a Girl: The State of the World's Girls 2007* is the first in a series of annual reports published by Plan on youth economic empowerment. This report examines the rights of girls throughout their childhood and adolescence and as young women.

Puerto, O. S. (2007, July). *Interventions to Support Young Workers in Latin America and the Caribbean: Regional Report for the Youth Employment Inventory*. World Bank.

From: <http://go.worldbank.org/E5BWW1PYY0>

This report presents the results of the Youth Employment Inventory in Latin America and the Caribbean (LAC). It describes the main characteristics of the interventions and analyses both the quality of the information and the quality of the intervention.

Puerto, O.S. (2007, January). *Labor Market Impact on Youth: A Meta-Analysis of the Youth Employment Inventory*. World Bank.

From: <http://go.worldbank.org/H978C6DJP1>

This paper uses a meta-analytical framework that examines the evaluation evidence collected by the Youth Employment Inventory, a World Bank initiative that compiles world-wide interventions designed to integrate youth into the labor market.

Puerto, O.S. (2007, January). *International Experience on Youth Employment Interventions: The Youth Employment Inventory*. Washington, DC: World Bank.

From: <http://go.worldbank.org/5AIMJQDJG1>

The Youth Employment Inventory (YEI) is a World Bank initiative that compiles policies and interventions designed to integrate young people into the labor market. The documentation of 289 studies, synthesis reports and experiences from 84 countries has yielded a rich knowledge base on what can be done to support young workers. The inventory offers a highly comprehensive sample of interventions for youth, with an exhaustive collection of programs with impact evaluations, as well as programs with only basic and descriptive information.

Puerto, O.S. & Rothe, F. (2007, March). *Interventions to Support Young Workers in OECD Countries: Regional Report for the Youth Employment Inventory*. Washington, DC: World Bank.

From <http://go.worldbank.org/E5BWW1PYY0>



This report by the World Bank synthesizes an inventory of policies and interventions aimed at integrating young people into the labor market. It documents the experiences made with the member countries of the OECD with a view to arrive at a presentation of the key lessons learned.

Reese, W. S. & Williams, A. (2007, June). "Taking Matters into Their Own Hands: The Role of Today's Young Social Entrepreneurs." *Development Outreach*.

From: <http://www1.worldbank.org/devoutreach/june07/article.asp?id=418>

This paper addresses a growing trend with today's young social entrepreneurs who are addressing a host of development issues, ranging from HIV/AIDS to child trafficking, environmental destruction, and civic apathy. It also discusses the role that IYF and other organizations have taken to support these youth.

Robinson, J.P., (2008, May). *Living in Limbo: Burma's Youth in Thailand See Few Opportunities to Use Education and Vocational Skills*. Women's Commission on Refugee Women and Children.

From: [http://www.womenscommission.org/pdf/th\\_youth.pdf](http://www.womenscommission.org/pdf/th_youth.pdf)

The report is based on the Women's Commission for Refugee Women and Children's May 2008 visit to the Thailand-Burma border. The purpose of the assessment was to look at the educational needs of young people from Burma living in refugee camps in Thailand—what education and job training programs are available, what appears to be working and what more is needed to help young people make the transition from education programs into jobs or self-employment.

Rosas, G. & Rossignotti, G. (2008). *Guide for the Preparation of National Action Plans on Youth Employment*. Geneva: International Labour Organization.

From: [http://www.ilo.org/global/What\\_we\\_do/Publications/ILOBookstore/Orderonline/Books/lang--en/docName--WCMS\\_091361/index.htm](http://www.ilo.org/global/What_we_do/Publications/ILOBookstore/Orderonline/Books/lang--en/docName--WCMS_091361/index.htm)

This Guide has been developed by the ILO to assist governments, employers' and workers' organizations as well as other relevant stakeholders such as youth groups in preparing National Action Plans on Youth Employment (NAPs).

Salehi-Isfahani, D. & Dhillon, N. (2008, October). *Stalled Youth Transitions in the Middle East: A Framework for Policy Reform*. The Wolfensohn Center for Development at Brookings & The Dubai School of Government.

From: <http://www.shababinclusion.org/content/document/detail/1166/>

This paper is a framework for policymakers to improve youth outcomes by addressing institutional distortions across sectors – from the education system to the employment, housing, and credit markets.

Salehi-Isfahani, D. & Egel, D. (2007, December). *Youth Exclusion in Iran: The State of Education, Employment and Family Formation*. The Wolfensohn Center for Development at Brookings & The Dubai School of Government.

From: <http://www.shababinclusion.org/content/document/detail/538/>

Using conceptual frameworks relating to social exclusion literature and life transitions, the inclusion of youth and their successful transition to adulthood is analyzed in this paper by looking at three dimensions: acquiring skills for productive employment, finding a job and setting up a family.

Santis, W., Rosenblum, L., Whitman, C.V., & Bloome, A. (2007, May). *Involving Young People in Efforts to Combat HIV and AIDS in Africa: The Importance of Income-Generating Strategies*. Washington, DC: Education Development Center.

From [http://hhd.org/documents/combat\\_hiv\\_in\\_africa.pdf](http://hhd.org/documents/combat_hiv_in_africa.pdf)



To inform and guide policymaking, this report explores the role of youth engagement and income-generating strategies in mitigating the devastating impact of HIV and AIDS. It describes innovative efforts to compensate youth for their work in HIV and AIDS prevention, treatment, and care throughout sub-Saharan Africa.

Save the Children. (2008). *Economic Strengthening for Vulnerable Children: Principles of Program Design & Technical Recommendations for Effective Field Interventions*. USAID Field Report 2.

From Microlinks Web Site: [http://www.microlinks.org/ev\\_en.php?ID=21730\\_201&ID2=DO\\_TOPIC](http://www.microlinks.org/ev_en.php?ID=21730_201&ID2=DO_TOPIC)

This is a seminal set of guidelines for donors and practitioners to strengthen economic opportunities for orphans, vulnerable children and their caretakers. The guidelines draw from the experience and expertise of the FIELD-Support consortium, Microenterprise Development, and other USAID specialists.

Scholvinck, S. Zelenev. (2007) *World Youth Report 2007: Young People's Transition to Adulthood: Progress and Challenges*. United Nations Department of Economic and Social Affairs.

From: <http://www.un.org/esa/socdev/unyin/wyr07.htm#wyr07>.

The Report focuses on the obstacles faced by youth in finding decent work. It states that educational gains have not been translated into increased employment opportunities. Although education enrolment rates have increased, inadequate and low quality education perpetuates a mismatch between the skills acquired by youth at school and the demands of labour markets.

Simpson, S. (2006, February). *The Measurement and Recognition of Soft Skills: Developing a Common Standard*.

From: <http://www.surrey.ac.uk/politics/cse/M-and-R-of-Soft-Skills.pdf>

This paper addresses the possibility of developing a common standard of measurement for soft skills and whether there is a need for standardization.

Singerman, D. (2007, December). *The Economic Imperatives of Marriage: Emerging Practices and Identities Among Youth in the Middle East*. The Wolfensohn Center for Development at Brookings & The Dubai School of Government.

From: <http://www.shababinclusion.org/content/document/detail/559/>

Through statistical, economic, political, and anthropological data, this paper first highlights the financial pressures that marriage places on young people and their families. The paper argues that we must conceptualize the political economy of youth through the lens of the “marriage imperative” because the financial investment in marriage takes years to accumulate and influences other key transitions of adolescence, including schooling, employment, education, and identity formation.

Silver, Hilary. (2007, December). *Social Exclusion: Comparative Analysis of Europe and Middle East Youth*.

The Wolfensohn Center for Development at Brookings & The Dubai School of Government.

From: <http://www.shababinclusion.org/content/document/detail/558/>

In this paper, the author emphasizes that social exclusion is context-specific, relationship, and multi-dimensional. Everyone goes through youth, and most of us are socially included, making the “normal” transition to adult social membership. However, studying the exclusion of youth as a status or group is justified insofar as age serves as a basis of social differentiation in both Europe and the Middle East that impedes full participation in adult social life.

Sobeih, A. (2007, August) *ICT and Enterprise Development*. Sustainable Development Association. Egypt, Alexandria.

From: [http://www.yesweb.org/docs/Toolkit ICT\\_12\\_AUG\\_2007.pdf](http://www.yesweb.org/docs/Toolkit ICT_12_AUG_2007.pdf)



This paper presents some projects that have succeeded in the use of ICTs to create youth employment opportunities and offers concrete examples of youth fighting against the digital divide. Stavreska, Antoneta. (2007, April). *Europe and Central Asia Youth Employment*. World Bank. <http://go.worldbank.org/E5BWW1PYY0>

Stern, B. & Balestino, R. (2008, August). *Rapid Youth Assessment in the Eastern Caribbean*. USAID and EQUIP 3. From: <https://secure.edc.org/publications/prodview.asp?1930>

A rapid youth assessment was conducted in Grenada, St. Lucia, St. Kitts/Nevis, and Antigua to inform USAID/Eastern Caribbean's strategic planning. The assessment sought to determine the realities faced by 15-20-year-olds in the region and identify the resources and programs youth have access to. These findings and strategic options for USAID/EC's youth strategy are presented in this report.

Street Kids International. "Street Business Toolkit". (2008).

From: <http://www.streetchildren.org.uk/reports/Business%20and%20Banking%20Toolkit%20Overview.pdf>

The "Street Business Toolkit" training of trainers focuses on three levels of training: training of the content to the youth, training of the content and facilitation techniques to the youth workers, and peer-to-peer learning through collaboration between the various NGOs and participating practitioners.

Torres, V. (2008). "Utilizing Youth Responsive Market Research". *Note from the Field*. Save the Children.

From: [http://www.microlinks.org/ev\\_en.php?ID=25631\\_201&ID2=DO\\_TOPIC](http://www.microlinks.org/ev_en.php?ID=25631_201&ID2=DO_TOPIC)

This USAID *Note from the Field* highlights Save the Children's development of "youth friendly" market research tools to create stronger programs.

Torres, V. & Salima, N. (2008, January). *Market Based Decision-Making Activity Book for Adolescent Girls: Complementary Material to Junior Farmer Field Schools, Village Savings and Lending Groups and REFLECT Circles*.

The activity book provides youth livelihoods facilitators with a resource to use with girls in rural areas of Malawi. The material includes activities on budgeting and diversification of income sources.

The Partnership for 21st Century Skills. (2008) *21st Century Skills, Education & Competitiveness*.

From: [http://www.21stcenturyskills.org/documents/21st\\_century\\_skills\\_education\\_and\\_competitiveness\\_guide.pdf](http://www.21stcenturyskills.org/documents/21st_century_skills_education_and_competitiveness_guide.pdf)

This guide summarizes the challenges and opportunities in 21<sup>st</sup> Century education.

Vollmer, G., Ishii, A., & Mangiaterra, V. (2008, June). *From Consultation to Participation: Youth Voices in Development Processes*. Washington, DC: World Bank.

From: <http://www1.worldbank.org/devoutreach/june07/article.asp?id=419>

Consultations can be a useful tool to engage with young people when they are perceived as equal partners. This paper reviews positive reasons for youth participation in programs.

Weller, J. (2007, August). "Youth Employment: Characteristics, Tensions, and Challenges." *CEPAL Review* 92: 61-82.

From: <http://www.cop-la.net/es/node/339>

This article examines the circumstances, origins and consequences of these problems and reviews the statistical information available on recent trends in youth employment variables. It then identifies a number of tensions between the subjective perceptions of the young and the reality of the labour market, and reviews options for



improving the youth employment situation with regard to the issues of employability, equal opportunities for young men and women, entrepreneurship and employment creation.

Women's Commission on Refugee Women and Children. (2008, October). "Market Assessment Toolkit for Vocational Training Providers and Youth".

From: [http://www.womenscommission.org/pdf/ug\\_ysl\\_toolkit.pdf](http://www.womenscommission.org/pdf/ug_ysl_toolkit.pdf)

The "Market Assessment Toolkit" is a combination of questionnaires and activities to assist vocational training providers and youth in gathering information on local market demand and translating it into improved programming. The aim of the toolkit is to assist service providers to take a more demand-driven approach, matching youths' interests, skills and available resources to market opportunities for employment and self-employment.

Women's Commission. (2008, October). *Desperate Lives: Burmese Refugee Women Struggle to Make a Living in Malaysia*.

From: [http://www.womenscommission.org/pdf/mys\\_rep.pdf](http://www.womenscommission.org/pdf/mys_rep.pdf)

The Women's Commission traveled to Malaysia to learn whether economic opportunities can protect Burmese refugees who live and work in Kuala Lumpur from gender violence, especially if they do not have legal status or the right to work.

Women's Commission, Global Youth Action Network, UNICEF and UNFPA. (2007, September). "Will you listen?": *Young Voices from Conflict Zones*.

From: [http://www.womenscommission.org/pdf/Will%20You%20Listen\\_090607.pdf](http://www.womenscommission.org/pdf/Will%20You%20Listen_090607.pdf)

This youth report accompanies the official 10 year Graca Machel Strategic Review report that was submitted to the UN General Assembly on October 17, 2007. It compiles the views and recommendations from more than 1,700 young people from 92 countries through focus group discussions (including Women's Commission research in northern Uganda and Sierra Leone) and an online questionnaire.

Woollcombe, D. (2007, November). *Youth-Led Development. Harnessing the Power of Youth to Make Poverty History*. Peace Child International.

From: <http://www.peacechild.org/estore>

In this briefing, David Woollcombe explains why youth is such a promising new field for overseas development assistance. He argues that youth should be at the centre of all development policy, and offers examples of where young people's interventions are most effective.

Woolsey, L. & Katz-Leavey, J. (2008, May). *Transitioning Youth with Mental Health Needs to Meaningful Employment and Independent Living*. National Collaborative on Workforce and Disability for Youth (NCWD/Youth).

From: [http://www.ncwd-youth.info/assets/reports/mental\\_health\\_case\\_study\\_report.pdf](http://www.ncwd-youth.info/assets/reports/mental_health_case_study_report.pdf)

NCWD/Youth, with funding from the Office of Disability Employment Policy of the U.S. Department of Labor, carried out a study on successful strategies to help youth with mental health needs transition to postsecondary education, employment, and independent lives. With a focus primarily on the role of skills development, work, and career exploration, case studies were conducted of five promising program sites, and program design features and system-level policies that appear to help youth and young adults with mental health conditions better transition into adulthood and life-long success were identified.

World Bank. (2007, June). "Evaluating Youth Interventions". *Youth Development Notes*, 2, 5.

From: <http://siteresources.worldbank.org/INTCY/Resources/395766-1186420121500/YDNVolII5Evaluation.pdf>



This note outlines some approaches to producing evidence of what works in the context of youth development projects, and looks at expanding the set of outcome indicators to more fully capture the effects of these projects on the welfare of young people around the world.

World Bank. *Global Inventory of Interventions to Support Young Workers*. (2008).

From: <http://go.worldbank.org/E5BWW1PYY0>

The Youth Employment Inventory has been compiled to improve the evidence base for making decisions about how to address the problem of youth employment. The World Bank has compiled a world-wide inventory of interventions designed to integrate young people into the labor market.

World Bank. (2008, September) *Kosovo - Youth in Jeopardy : Being Young, Unemployed, and Poor in Kosovo: A Report on Youth Employment in Kosovo*.

From: <http://go.worldbank.org/L4S1VFN270>

The main objective of the report is to provide a diagnosis on youth employment in Kosovo, which can provide the basis for future policy design.

World Bank. (2008, September) *Madagascar – Post Primary Education: Developing the Workforce, Shaping the Future – Transformation of Madagascar’s Post-Basic Education* Vol. 1 of 2.

From: <http://go.worldbank.org/BVPNAW83Z0>

The main purpose of this report is to provide analytical inputs for the development of post-basic education reforms. Specifically, the report identifies and prioritizes: (i) the need for change in the structure, content and delivery of Madagascar’s post-basic education and training system, and (ii) the key reforms in financing, governance and sub-sector management required to support changes to the structure, content and delivery of the post-basic system.

World Bank. (2008, September) *Madagascar – Post Primary Education: Developing the Workforce, Shaping the Future - Transformation of Madagascar’s Post-Basic Education*. Vol. 2 of 2.

From: <http://go.worldbank.org/L26S4V8420>

This report is the second in the series, which is described above.

World Bank. (2008, March) *School and Work in the Eastern Caribbean: Does the Education System Adequately Prepare Youth for the Global Economy?*

From: [http://publications.worldbank.org/e-commerce/catalog/product?item\\_id=8162869](http://publications.worldbank.org/e-commerce/catalog/product?item_id=8162869)

The study provides in-depth analysis and relevant international cutting-edge practices to guide policymakers, educators, and private sector leaders in fostering a creative, productive, and well-paid workforce. Specifically, it makes the case for why the education and training systems in OECS member countries need to be more responsive to changing labor market demands in the region, taking into consideration the latest education and training policies in the region.

World Bank. (2008, January). *Thailand Social Monitor on Youth: Development and the Next Generation*.

From: <http://go.worldbank.org/94ELK8BPU0>

*Thailand Social Monitor on Youth Report* provides a framework for applying the lessons of the *World Development Report 2007* at the national level, and deepens the understanding of the risks and opportunities faced.



World Bank. (2007, February). *The Role of Youth Skills Development in the Transition to Work: A Global Review*. Human Development Network Children and Youth Department Working Paper: No. 5.

From: <http://siteresources.worldbank.org/INTCY/Resources/395766-1187899515414/RoleofYouthSkills.pdf>

This paper reviews literature from advanced and developing countries on the role played by skills in the transition to work and the economic outcomes in earnings and employment associated with the different approaches. Using results from rigorous program evaluations that control for selection bias, the paper highlights effective strategies for equipping youth with skills to make the transition to work, and for those who miss early education, it identifies programs that can offer youth a second chance to make this transition.

World Bank. 2007, October. *Timor-Leste – Youth Development and the Labor Market*.

From: <http://go.worldbank.org/N4JTB440R0>

The World Bank, in cooperation with related locations and international partners of development, is assisting the Government of Timor-East in regard to their youth population. As part of this assistance, the World Bank has prepared this report — one among three reports — Timor-Leste : Developing Youth Employment and Markets.

World Bank. (2008, August). *The World's Youth, Their Future and Development*. Washington, DC: World Bank.

From: <http://go.worldbank.org/DGBETYWI60>

The World Bank shares a brief article about the status of the world's youth.

World Bank. (2007). *World Development Report 2007: Development and the Next Generation*. Washington, DC:

World Bank.

From: <http://go.worldbank.org/N17EUZ4T31>

The report says that young people make up nearly half of the ranks of the world's unemployed, and, for example, that the Middle East and North Africa region alone must create 100 million jobs by 2020 in order to stabilize its employment situation. Moreover, surveys of young people in East Asia and Eastern Europe and Central Asia-carried out as research for the report-indicate that access to jobs, along with physical security, is their biggest concern.

World Bank. (2008, April). *Youth Advisory Groups: New Allies in the World Bank's Work*. Washington, DC:

World Bank. From:

<http://siteresources.worldbank.org/INTCY/Resources/395766-1187899515414/YAGishii.pdf#YAGs>

Youth Advisory Groups are a promising, new Bank initiative that links youth and decision makers in effecting changes in their communities that benefit all. This report captures the experiences and lessons learned from this initiative and outlines the variety of approaches and activities possible within the Youth Advisory Group framework.

World Bank. (2007, June). "Youth and Development". *Development Outreach*. World Bank. Washington, DC:

World Bank.

From: <http://www1.worldbank.org/devoutreach/june07/>

This issue of *Development Outreach* explores the implications of the youth demographic trends by elaborating and expanding on the topics covered in the *World Development Report 2007: Development and the Next Generation*. In particular, this issue focuses on ways countries can maximize the opportunities and minimize the risks facing young people by leveraging their human capital. A common theme running through the special report is that investing in youth would benefit not only that particular age group but the whole of society as well.



World Bank. (2009). “Youth and Employment in Africa: The Potential, the Problem, the Promise”. *Africa Development Indicators 2008/9*. Washington, D.C.: World Bank.

From: [http://inesite.org/uploads/documents/store/doc\\_1\\_ADI-2008-final-11-12-08.pdf](http://inesite.org/uploads/documents/store/doc_1_ADI-2008-final-11-12-08.pdf).

This year’s publication of the *Africa Development Indicators 2008/9* includes an essay on youth and employment on the African continent. Published by the Africa Region of the World Bank, the Forward of the *ADI* publication names youth unemployment as “surely one of the continent’s greatest challenges.” The report introduces facts about youth and labor markets, analyzes past interventions and potential policy responses, and offers case study examples from Burkina Faso and Kenya.

World Bank. (2008). *Youth: An Undervalued Asset: Towards a New Agenda in the Middle East and North Africa*. Washington, D.C.: World Bank.

From: [www.worldbank.org/](http://www.worldbank.org/)

This brief reviews the status and challenges of young people in the region, as well as the benefits of investing to enhance their opportunities and capabilities.

World Bank. (2008, June). *Youth Entrepreneurship: Measures to Overcome the Barriers Facing Youth*. Washington, DC: World Bank.

From: <http://siteresources.worldbank.org/INTCY/Resources/Vol2No6YouthEntrepreneurship.pdf>

This note highlights some of the barriers to and opportunities for youth entrepreneurship and suggests policies that may help to overcome these barriers.

Yordy, R. (2008). *Enhancing ‘Learning Through Work’: Strengthening Educational Opportunities for Children Working in Micro-Enterprises in Egypt*. Canada: PTE/MEDA.

From: <http://www.baalty.org/en/index.html>

This document outlines research conducted into “Learning Through Work,” an initiative PTE/MEDA is piloting in its PPIC-Work Egypt project to examine and improve the ways that working children and youth learn while they are working.

Women’s Commission for Refugee Women and Children. (2008, July). *Youth and Sustainable Livelihoods: Linking Vocational Training Programs to Market Opportunities in Northern Uganda*.

From: [http://www.womenscommission.org/pdf/ug\\_ysl\\_rep.pdf](http://www.womenscommission.org/pdf/ug_ysl_rep.pdf)

This report looks at vocational training (VT) in northern Uganda. VT is at the intersection of economic recovery, education and rehabilitation and reintegration. It is uniquely positioned to meet the demands of youth and broader goals of economic reconstruction in post-conflict situations.

Youth Employment Summit Campaign. (2007). *The 3P’s Strategy: Policy Partnership Program: A Guide to Developing Poverty Eradication Programs in YES Networks*.

From: [http://www.yesweb.org/docs/The\\_3Ps\\_Strategy\\_Policy\\_Partnership\\_Program.pdf](http://www.yesweb.org/docs/The_3Ps_Strategy_Policy_Partnership_Program.pdf)

This document outlines the 3P’s program design strategy — identify the policy to effect, establish partnerships, and develop programs. This strategy focuses on reducing the number of unemployed youths in the developing world.

Youth Entrepreneurship Strategy Group. (2008, November). *Youth Entrepreneurship Education in America: A Policymaker’s Action Guide*.

From: [www.aspeninstitute.org/yesg](http://www.aspeninstitute.org/yesg)





This *Action Guide* provides concrete steps U.S. policymakers can take to increase the access U.S. students have to entrepreneurship education in their schools. It also advocates for more investment in entrepreneurship education as a way to empower young people and build their critical mix of success-oriented attitudes and opportunity recognition skills the 21st Century requires.

Zeesman, M., Robinson, J.P., Quick, D., Dublon, D., & Cunningham, J. (2008, April) *Country at a Crossroads: Challenges Facing Young People in Sierra Leone Six Years after the War*. Women's Commission for Refugee Women and Children.

From: [http://www.womenscommission.org/pdf/sl\\_youth.pdf](http://www.womenscommission.org/pdf/sl_youth.pdf)

Six years after the war ended, young people in Sierra Leone continue to be marginalized and lack opportunities. The Women's Commission for Refugee Women and Children traveled to Sierra Leone in February 2008 as part of its Youth Initiative to assess young people's needs, what services appear to be working, gaps in programming for young people and what more is needed.

Zimmerman, J., Boshara, R., Sherraden, M., Li Zou, Meek, L., Feldman, A., McKee, K., (2007, June). *Global Savings, Assets and Financial Inclusion: Lessons, Challenges and Directions*.

From: [http://www.newamerica.net/files/Singapore%20report\\_0.pdf](http://www.newamerica.net/files/Singapore%20report_0.pdf)

The report addresses emerging global trends, opportunities and collaborations across the fields of asset building, microfinance, policy and financial education, and describes lessons, challenges and opportunities for thinking about how the poor, in developed and developing countries, can build their assets and wealth.



## **ANNEX III. List of Internet-Based Resources on Youth Enterprise, Employment, and Livelihoods Development**

### **WEBSITES and PORTALS**

#### **BDS Knowledge Website**

This is an inter-agency database on developing value chains, linkages and service markets – adopted by the Donor Committee for Enterprise Development. The site is dedicated to the results being achieved through systemic approaches, particularly in Private Sector Development.

<http://www.bdsknowledge.org>

#### **Children, Youth and Economic Strengthening Network and Portal**

This website provides program descriptions, articles and a library of documents for diverse donors and practitioners engaged in economic strengthening strategies for young people and their caregivers.

<http://www.cyesnetwork.org/>

#### **Citi's Financial Education Site**

The online component to Citi's 10 year, \$200 million global commitment to financial education. The site offers educational resources covering topics such as microfinance, entrepreneurship, foreclosure prevention, financial literacy and using credit wisely.

<http://financialeducation.citi.com>

#### **Development Gateway's Youth Employment Portal**

dgCommunities is both a place to find knowledge resources focused on development issues and an interactive space where you can share your own work, participate in discussions, find people with similar interests and more.

<http://youth.developmentgateway.org/>

#### **ELDIS Children and Young People Country Profiles**

ELDIS and British Library for Development Studies (BLDS) have developed searchable databases by country for the latest reports on children and youth, many of which address youth employment, enterprise, and livelihood development.

<http://www.eldis.org/go/topics/resource-guides/children-and-young-people/children-and-young-people-country-profiles>

#### **Entrepreneurship: Uniting the power of ideas**

This free, online international community is designed for building 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 here.

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

#### **Entrepreneur Oasis**

The objective of Entrepreneur Oasis is to be the central source of information, resources, and social networking for entrepreneurship. Everything people need to learn about or facilitate entrepreneurship, or to start or grow a business is here.

[www.EntreOasis.com](http://www.EntreOasis.com)



### **ILO Database of Conditions of Work and Employment Laws**

This database contains comprehensive legal information from countries around the world. It covers legislation on maternity protection, minimum wages and working time.

<http://www.ilo.org/public/english/protection/condtrav/database/index.htm>

### **International Labor Organization: Database on International Labour Standards (ILOLEX)**

International Labour Standards cover the key issues of educational capacity, enhancing employability, entrepreneurship and the creation of productive jobs for young people. They also lay down important 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 labour inspection.

<http://www.ilo.org/public/english/employment/yett/ils.htm>; <http://www.ilo.org/ilolex/english/index.htm>

### **International Labor Organization Database on National Labour Legislation (NATLEX)**

NATLEX is the database of national labour, social security and related human rights legislation maintained by the ILO's International Labour Standards Department.

[http://www.ilo.org/dyn/natlex/natlex\\_browse.home?p\\_lang=en](http://www.ilo.org/dyn/natlex/natlex_browse.home?p_lang=en)

### **International Labor Organization: LaborDoc's Resource Guide on Youth Employment**

This portal provides a comprehensive guide to finding information on ILO resources pertaining to youth.

<http://www.ilo.org/public/english/support/lib/resource/subject/youth.htm>

### **International Labor Organization: Inter-American Centre for Knowledge Development in Vocational Training**

The objective of this youth, training and employment site is to report the multiple efforts implemented in the Latin American region by those training institutions, ministries and agents that have direct competence in policy design, planning, execution and/or evaluation, programs and/or projects that address youth. It looks for improving the information flow generated by youth training and employment programs in the region by means of providing a communication, exchange and learning space that increases the quality, relevance and equity of the referred programs through the study of learned lessons from implemented actions.

<http://www.ilo.org/public/english/region/ampro/cinterfor/temas/youth/index.htm>

### **International Labor Organization: Youth Employment Inventory for West Africa.**

This database 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 (ILO), Youth Employment Network, December 2008.

<http://www.ilo.org/public/english/employment/yen/whatwedo/projects/inventory.htm>

### **International HIV/AIDS Alliance and Family Health International. OvC Support Toolkit**

The "OVC Support Toolkit" is an electronic library of resources collected by the International HIV/AIDS Alliance and Family Health International from a wide range of organizations, based on the understanding that there are many good approaches to supporting orphans and vulnerable children.

<http://www.ovcsupport.net/sw505.asp>

### **Journal of Economic Education**

The *Journal of Economic Education* offers original articles on innovations in and evaluations of teaching techniques, materials, and programs in economics. Journal entries are available from 1984-2008.

<http://www.indiana.edu/~econed/tocindex.htm>



### **Livelihoods Development & Microenterprise**

This web page from the EQUIP3 web site includes information on what youth livelihoods development & youth microenterprise are, as well as links to related EQUIP3 projects and documents.

<http://www.equip123.net/webarticles/anmviewer.asp?a=606&z=12>

### **Making Cents International**

This website contains links to Youth-Inclusive Financial Services educational resources, virtual case studies, and the “Emerging Guidelines for Youth-Inclusive Financial Services” document.

[www.makingcents.com](http://www.makingcents.com)

### **MicroLINKS**

This site gives various updates on USAID projects -present and past- related to good practices and innovations in youth-inclusive development. Additionally, it provides resources, like documents, presentations, links to the field and features upcoming events, conferences, workshops, trainings and online discussions that aim to improve social and economic conditions for youth.

[www.microLINKS.org/youth](http://www.microLINKS.org/youth)

### **National Content Standards for Entrepreneurship Education**

This Toolkit for the U.S. National Content Standards for Entrepreneurship Education is designed to give visitors the standards and Performance Indicators framework necessary for developing curriculum for entrepreneurship programs as a lifelong learning process.

[http://www.entre-ed.org/Standards\\_Toolkit/](http://www.entre-ed.org/Standards_Toolkit/)

### **National Standards of Practice for Entrepreneurship**

U.S. educators can access this “recipe book” for creating effective entrepreneurial learning opportunities for students at all levels of the Lifelong Learning model.

<http://www.entre-ed.org/stdsofpractice.htm>

### **U.S. Department of Labor: Office of Entrepreneurship Education**

The Office of Entrepreneurship Education provides information on the importance of entrepreneurship education, as well as resources for youth, educators, and practitioners working on youth entrepreneurship in the U.S.

<http://www.dol.gov/odep/pubs/fact/entrepreneurship.htm>

### **Youth Employment Summit Campaign: Toolkits for Youth Involvement in Employment Creation**

This site features toolkits that have been developed to aid organizations in establishing and implementing effective youth employment strategies. The toolkits aim to provide youth with step-by-step instruction, along with valuable resources and advice to help carry out Action Plans.

[http://www.yesweb.org/gkr\\_toolkits.htm](http://www.yesweb.org/gkr_toolkits.htm)

### **Youth Venture**

Youth Venture helps teams of young people start new youth-led organizations that make a social impact. The site offers youth a number of resources on how to become a *changemaker* and start an organization or venture.

[http://www.genv.net/en-us/do\\_it](http://www.genv.net/en-us/do_it)



## **ANNEX IV. 2009 Youth Enterprise, Employment and Livelihoods Development Events**

### **CONFERENCES, WORKSHOPS and COURSES**

#### **Youth-Inclusive Financial Services Course**

March 2-5, 2009. Washington, DC, USA.

This course will provide “youth champions” an overview on the importance of youth-inclusive financial services and of the emerging good practices in the field. It will also provide practitioners and others with the knowledge, skills and tools to design financial services interventions directly or in partnership with other complementary organizations. By providing a step-by-step, practical framework for exploring youth-inclusive financial services interventions, course participants will be able to: plan market assessment and market research; design a holistic youth-inclusive financial services package; cultivate partnerships with complementary organizations; and measure results to ensure youth and the organizations that support youth benefit. For more information, please visit [www.makingcents.com](http://www.makingcents.com) or contact Jan Duhamel of Making Cents International at [jan@makingcents.com](mailto:jan@makingcents.com); +1 202-783-4090.

#### **Be Your Own Boss: Entrepreneurship Day Conference**

March 6, 2009. Cedar Falls, USA.

The Jacobson Institute for Youth Entrepreneurship along with Iowa’s five Pappajohn Entrepreneurial Centers provide Iowa high school and college students the opportunity to attend a one-day entrepreneurship conference. For more information, please visit <http://www.jacobsoninstitute.org/conference.html> or contact Dawn Bowlus at [dawn-bowlus@uiowa.edu](mailto:dawn-bowlus@uiowa.edu); +1 319-335-0985.

#### **Engaging Youth Entrepreneurs for Change**

April 2, 2009. Baltimore, USA.

This conference encourages youth and those working with them to engage in entrepreneurial skill building, financial literacy, and leadership skills. This year’s theme, “EYE Am An Agent for Change”, challenges and celebrates youth who are transforming their communities and the economy by launching successful business ventures. For more information, please visit <http://www.eyeforchange.org/article.php?id=17>.

#### **Young Americas Forum: For the Participation of Young People in the Summit of the Americas Process**

April 15-16, 2009. Port of Spain, Trinidad and Tobago.

The dialogue will provide an occasion for young representatives, including youth entrepreneurs, from the Latin America and Caribbean region to discuss implementation and follow up strategies relating to the priority themes of the V Summit of the Americas and its draft Declaration of Commitment. For more information, please contact Valerie Lorena at [vlorena@oas.org](mailto:vlorena@oas.org); +1 202-458-6442.

#### **2009 Annual IIEE Young Entrepreneurs Conference**

April 30-May 2, 2009. Chicago, USA.

The Annual Illinois Institute for Entrepreneurship Education Young Entrepreneurs Conference is designed for high school students exploring the field of entrepreneurship. It provides business workshops, a business expo, business plan competitions and more. For more information, please visit



<http://www.iiee.org/default.asp?contentID=20> or contact Kandias Conda, Director of Youth Conferences and Programs, at [kandi@iiee.org](mailto:kandi@iiee.org); +1 312-587-9296.

### **World Creative Youth Forum (WCYF)**

May 5-10, 2009. Bulacan, Phillipines.

The event aims to bring together the youth from around the world and from the Philippines to discuss themes like Peace and Human Rights, Climate Change, Sustainable Lifestyle, Entrepreneurship and Education and Technology. For more information, please visit <http://www.worldcreativeyouthforum.net/>.

### **Price-Babson Symposia for Entrepreneurship Educators**

May 25-29, 2009. Wellesley, USA.

Babson College seeks to raise the quality, the content and the process of teaching entrepreneurship through its Symposia for Entrepreneurship Educators' (SEE) programs. For more information, please visit <http://www3.babson.edu/ESHIP/outreach-events/symposia/price-babson.cfm> or contact Carolyn Henderson at [chenderson@babson.edu](mailto:chenderson@babson.edu); +1 781-239-4449.

### **E-Learning Africa 2009 – International Conference on ICT for Development, Education, and Training**

May 27-29, 2009. Dakar, Senegal.

The Continent's largest annual assembly of eLearning and education professionals from Africa is gathering a worldwide network for people involved in all aspects of technology-enhanced education and training in Africa, including management and policymaking. For more information, please visit [www.e-learning-africa.com](http://www.e-learning-africa.com) or contact [info@elearning-africa.com](mailto:info@elearning-africa.com); +49 (0)30 310 18 18 0.

### **TIC Americas 2009 Finals**

May 28-29, 2009. San Pedro Sula, Honduras.

TIC Americas is an international young entrepreneur competition that goes beyond traditional business plan competitions to establish an on-going process of young entrepreneur development, incorporating training, mentoring, and product testing to accelerate the development of innovative young entrepreneurs and scientists. For more information, please visit [www.ticamericas.net](http://www.ticamericas.net) or contact Yeruti Méndez at [ymendez@oas.org](mailto:ymendez@oas.org); +1 202-458-3512.

### **Babson College Entrepreneurship Research Conference**

June 3-6, 2009. Wellesley, USA.

Founded by Babson College in 1981, BCERC is considered by many to be the premier entrepreneurship research conference in the world. For more information, please visit <http://www3.babson.edu/ESHIP/outreach-events/bcerc.cfm> or contact Georgia Papavasiliou at [papavasiliou@babson.edu](mailto:papavasiliou@babson.edu); +1 781-239-4992.

### **Social Entrepreneurship For The Next Generation**

Summer 2009. Rwanda.

The conference will host 100 students (50 College, 50 High School) for five days of workshops and real life training on how they can utilize the lessons they learn to uplift their community, continent and world. For a brochure on the conference and how you can partner with this work, please contact: [paul@paulrudatsikira.com](mailto:paul@paulrudatsikira.com).



### **Building Bridges through Preparing Tomorrow's Leaders Today**

July 9-10, 2009. Belgrade, Serbia.

Topics to be discussed include: Diaspora Youth Leadership Development; Youth and Economic Development; Image of Serbians in a Global Context: Sport, Music, Art; Global Networks and Collaborations; Overcome Poverty, Violence; Youth Entrepreneurship; International Exchange Programs; Peace Building; Young People and ICT. For more information, please visit <http://futuregloballeadership.com> or contact [info@futuregloballeadership.com](mailto:info@futuregloballeadership.com).

### **Native American Youth Entrepreneur Camp—University of Arizona**

July 19-24, 2009. Tucson, USA.

The camp fosters skills to encourage private-sector development in Indian Country, teaching high-school juniors, seniors, and recent graduates the basics of economics, computer skills, and business-plan preparation through activities that lead to personal and professional development. For more information, please visit <http://nmi.arizona.edu/nayec/index.php> or contact Carrie Stusse at [cms1@u.arizona.edu](mailto:cms1@u.arizona.edu) or Julian Billy at [jbilly@u.arizona.edu](mailto:jbilly@u.arizona.edu); +1 520-626-0664.

### **2009 JA Worldwide® Leadership Conference**

July 20-24, 2009. Boston, USA.

For additional information, please visit <http://www.ja.org/wlc/default.shtml>.

### **International Entrepreneurship Summit**

September 1-5, 2009. México City, Mexico.

The Mexican federal government through the Ministry of Economy and in partnership with Fundación E will host the first global entrepreneurship summit for entrepreneurs who are interested in building their networks, participating in an active learning event, finding investors, and building commercial relations to import and export their goods and services. Also, stakeholders and policy makers will be welcome to build a global alliance to support and empower entrepreneurs from all over the world. For more information please visit: [www.fundacione.org](http://www.fundacione.org).

### **Global Youth Enterprise Conference**

September 29-30, 2009. Washington, DC.

Making Cents International is organizing this demand-driven and participatory learning event for practitioners, educators, members of the private sector, policymakers, funders, youth entrepreneurs, and other key stakeholders who develop, implement, monitor, evaluate, and fund programs and policies in the field of youth enterprise, employment, and livelihoods development. For more information, please visit [www.youthenterpriseconference.org](http://www.youthenterpriseconference.org) or contact Whitney Harrelson, Conference Manager, Making Cents International at +1 202-783-4090 or [whitney@makingcents.com](mailto:whitney@makingcents.com).

### **Youth Social Enterprise Initiative – The Feast Conference**

October 1-2, 2009. New York City, USA.

This conference will take a cross-disciplinary look at executions, strategies and concepts - digital answers to global problems, social design solutions and successful triple-bottom line business models. For more information, please visit <http://www.alldaybuffet.org/thefeast/>



## ANNEX V. List of Participating Organizations in 2008 Global Youth Enterprise Conference

**THE CONFERENCE CONVENED 350 PEOPLE FROM 175 ORGANIZATIONS AND 50 COUNTRIES.**

Academy for Educational Development	Educational Services	Comité de Reconstrucción y Desarrollo Economico Social de Comunidades de Suchitoto, Cuscatlán
ACDI/VOCA	BRAC	
Action Des Anciens Parlementaires Juniors Pour la Protection de L'Enfance	Brandeis University	Community Empowerment Network
ADA Microfinance	Camfed International	Community Law Center
ADE Brasil	Camfed Zambia	Consortium for Entrepreneurship Education
ADRA International	CARANA Corporation	Consultative Group to Assist the Poorest, the World Bank
Aflatoun	Caribbean Development Bank	Consulting for a Better World
Aga Khan Foundation	Cattaraugus-Allegany	Cordes Foundation
Alabama Council on Economic Education	Center for International Private Enterprise	Cornell Institute for Public Affairs
Albanian Center for Entrepreneurial Communities	Center for Teaching Entrepreneurship	Corporación Ser Paz
Alliance of Students Against Poverty	Corporation for Enterprise Development	Council of University Social Entrepreneurs, University of the Pacific
American Refugee Committee	Chemonics International	Creative Associates
American University	Cherokee Nation	Development Alternatives, Inc.
Amigos de las Americas	CHF International	David and Lucile Packard Foundation
Association of Volunteers in International Service	Children Incorporated	Department for International Development, Government of United Kingdom
Banking with the Poor Network	Children International	Digital Opportunity Trust
Beachwood High School	Christian Children's Fund	
Bentley College	Cisco Entrepreneur Institute	
Board of Cooperative	Citi Foundation	
	Colectivo Integral de Desarrollo	
	Columbia University	



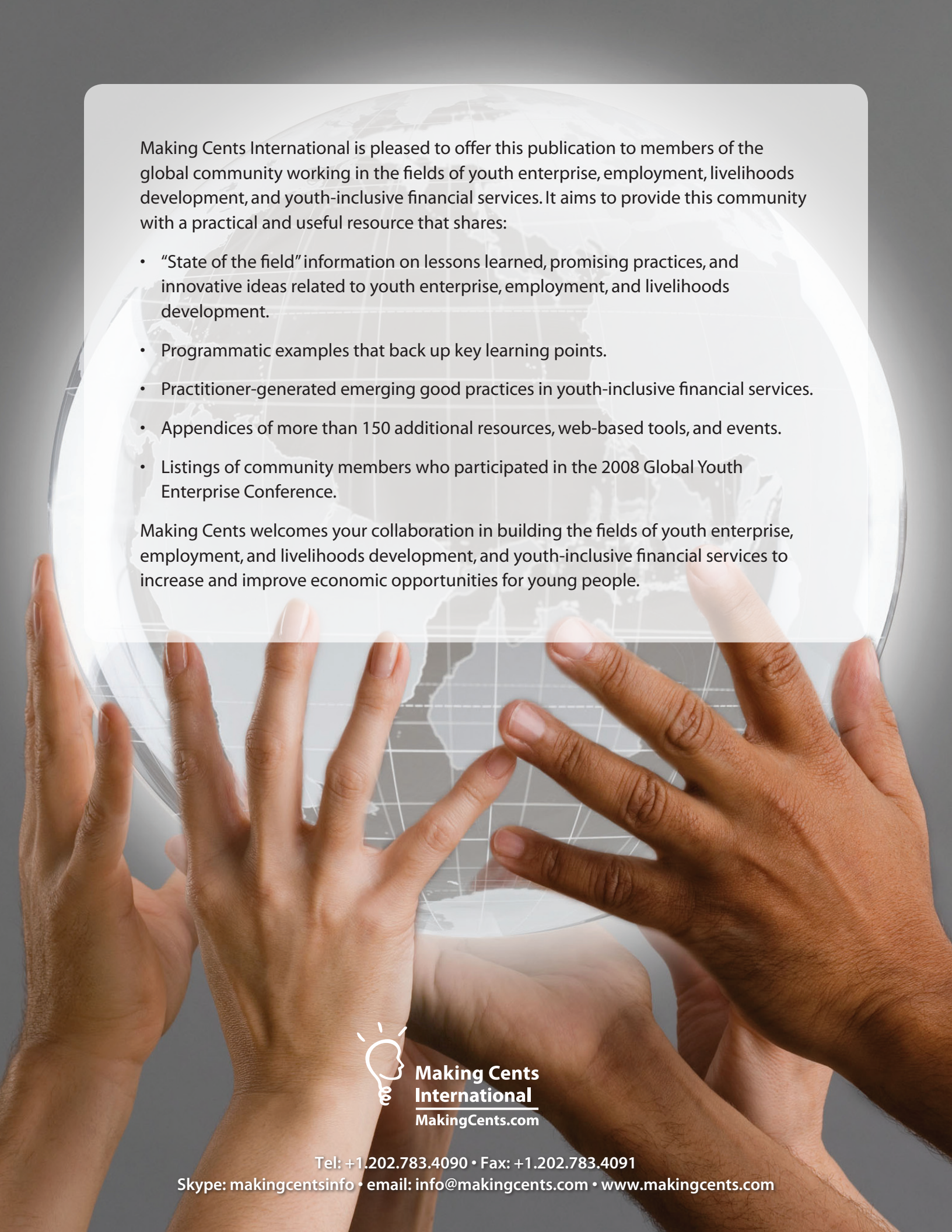


Dingman Center for Entrepreneurship, University of Maryland	Futures Group International	LEARN
Displaced Children & Orphans Fund, USAID	German Technical Cooperation, Government of Germany	Liberian Initiative for Developmental Services
DOT USA	Girls' Entrepreneurship Trust, Empower Foundation	Mennonite Economic Development Associates
Eastern University	Give to Colombia	Mercy Corps
Eastside Resource Center	Global Center for Social Entrepreneurship, University of the Pacific	Micro Insurance Agency
EDAC at Morgan State University	Global Fund for Children	Microfinance Opportunities
Education Development Center	Grassroots Business Initiative/ Grassroots Business Fund	Mijoba Communications, LLC
Emerging Markets Group	Habitat for Humanity	Millennium Challenge Corporation
Empower	Heifer International	Ministry of Panchayati Raj, Government of India
Enterprise for Equity	Honduras Joven	Ministry of the Economy, Sub-Secretary of Small & Medium Enterprises, Government of Mexico
Environmental Youth Alliance	IKATU	Moises Bertoni Foundation
The Elliott School for International Affairs, George Washington University	ImagineNations Group	Nathan Associates Inc.
EYE for Change	Inter-American Foundation	National Council on Economic Education
Family Health International	International Center for Research on Women	National Foundation for Teaching Entrepreneurship
Foundation for Environmental Security and Stability	International City/County Management Association	Nike Foundation
FINCA International	International Executive Service Corps	Opportunity International
Foundation Zakoura	International Rescue Committee	Pact Inc.
Four Bands Community Fund	International Youth Foundation	Partner MKF
Freedom from Hunger	IRIS Center, University of Maryland	Partners of the Americas
Fundación de Mujeres por el Desarrollo del Este	JE Austin Associates	PATH
Fundación E	Junior Achievement	Peace Corps
Fundación Paraguaya	Kampala City Council	Peery Foundation
Fundación ph15 para las Artes (ph15)	Katalysis Network	PH International



Plan International	Sudanese Youth Organization for Water Resources	W.K. Kellogg Foundation
Plan – West Africa Regional Office	TechnoServe	Wake Forest University
Private Education Development Network	The Diamond Club Foundation	Weidemann Associates
Pro Mujer	The International Rescue Committee	Wellspring Advisors
Project Harmony	The QED Group, LLC	Wolfensohn Center for Development, Brookings Institution
Public Health Institute	TowTS International	Women’s Commission for Refugee Women and Children
Reach India	UN Habitat	Women’s Global Empowerment Fund
ResCare International	Union des Institutions Mutualiste Communautaire d’Epargne et de Cr�dit	World Bank
Rotary - Washington, DC	United Way of Central Iowa	World Partners for Development
RTI International	University of California, Berkeley	World Vision
Save the Children	University of California, Santa Barbara	Youth 2 Youth, World Bank
School for Advanced International Studies, Johns Hopkins University	University of Nebraska – Lincoln	Yap Small Business Development Center
SEED Program/ Georgetown University	University of Notre Dame/ RCLC	Youth Business International
The SEEP Network	United Nations Relief and Works Agency	Youth Employment Scheme, Government of Sierra Leone
Seoul National University	United Nations Special Unit on South-South Cooperation	Youth Give
Songhai Center	United States Agency for International Development	Youth Services, Inc.
Southern New Hampshire University		Youth Business International
Students Partnership Worldwide		





Making Cents International is pleased to offer this publication to members of the global community working in the fields of youth enterprise, employment, livelihoods development, and youth-inclusive financial services. It aims to provide this community with a practical and useful resource that shares:

- “State of the field” information on lessons learned, promising practices, and innovative ideas related to youth enterprise, employment, and livelihoods development.
- Programmatic examples that back up key learning points.
- Practitioner-generated emerging good practices in youth-inclusive financial services.
- Appendices of more than 150 additional resources, web-based tools, and events.
- Listings of community members who participated in the 2008 Global Youth Enterprise Conference.

Making Cents welcomes your collaboration in building the fields of youth enterprise, employment, and livelihoods development, and youth-inclusive financial services to increase and improve economic opportunities for young people.



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