



**Making Cents
International®**

Youth Microenterprise and Livelihoods: State of the Field

Lessons from the 2007 Global
Youth Microenterprise Conference

Global
Youth
Microenterprise
Conference



Developed with support from:





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Lessons from the 2007 Global Youth Microenterprise Conference

To provide feedback or other comments on this publication please contact:
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Dear Colleague,

It is a great honor and privilege for Making Cents International to present this publication to the global community interested in supporting youth livelihood development. This publication is a culmination and synthesis of the presentations and discussions that took place at the first-ever Global Youth Microenterprise Conference, which was held in Washington, D.C. September 10-11, 2007. I would like to personally thank each and every participant for their important contributions to the learning event, and request forgiveness for our inability to highlight every presentation and comment made.

This is an exciting and critical time for youth livelihood and enterprise development. While there is a growing gap between the number of youth seeking employment and the opportunities available to them, there is also a growing recognition of the need to support and invest in young people as key partners in socio-economic development.

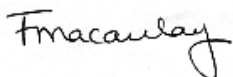
The high demand for and tremendous participation in this conference demonstrates the interest that members of our field have in sharing experiences, strategies and approaches.

At the opening of the conference, Rick Little of the ImagineNations Group challenged participants “to imagine a future and then to find ways together to create that future—in the midst of skepticism, in the midst of unanswered questions, in the midst of complexity.” And the 270 conference participants did! The conference, as summarized in this publication, created new connections, collaborations and funding opportunities. But this is just the beginning.

With your feedback and participation, Making Cents is continuing to expand the global knowledge base around youth livelihood and enterprise, with innovative learning and community building events that include the **2008 Global Youth Enterprise Conference**, which will take place in Washington, D.C. September 15-16. This conference will address topics our community has identified as being key to ensuring youth livelihood initiatives have sustainable and positive impacts such as, market-led approaches and monitoring and evaluation.

I welcome all readers to leverage and apply the lessons learned highlighted in this publication, and continue to build the community of youth livelihood development practitioners so we can collectively make a greater difference in the lives of disadvantaged youth around the world.

Yours,



Fiona Macaulay
President, Making Cents International

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List of Acronyms

ADA: <i>Appui au Développement Autonome</i>	MENA: Middle East and North Africa
AED: Academy for Educational Development (ADE in Portuguese)	MFI: Microfinance Institution
AIR: American Institutes for Research	MIF: Multilateral Investment Fund
ARC: American Refugee Committee	NFTE: National Foundation for Teaching Entrepreneurship
BRAC: Bangladesh Rural Advancement Committee	OAS: Organization of the American States
CAMFED: Campaign for Female Education	OECD: Organization for Economic Co-operation and Development
CHF: Cooperative Housing Foundation	PATHWAYS: Preventive Activities and Training that Work for At-Risk Youth
CIDA: Canadian International Development Agency	PEDN: Private Education Development Network
CIF: <i>Centre d'Innovation Financière</i>	PTE: Partners in Technology Exchange
EDC: Education Development Center	RICH: Responsibility, Identity, Creativity and Hope
GBI: Grassroots Business Initiative	SEA: Secondary Education Activity
GFEP: Global Financial Education Program	SSI: Soft Skills Index
ICRW: International Center for Research on Women	STD: Sexually Transmitted Disease
ICT: Information Communication and Technology	TOT: Training of Trainers
IDB: Inter-American Development Bank	UNICEF: United Nations Children's Fund
IDRC: International Development Research Centre	UYF: Umsobomvu Youth Fund
IFC: International Finance Corporation	Y2Y: Youth 2 Youth
ILO: International Labour Organization	YABT: Young Americas Business Trust
IYF: International Youth Foundation	YES: Youth Employment Summit
IDP: Internally-Displaced People	YSO: Youth Service Organization
MEDA: Mennonite Economic Development Associates	

List of Definitions

In recognition that there are alternative definitions and viewpoints, for the purposes of this publication, the following definitions are used:

Business incubator – organizations that support the entrepreneurial process, usually working to increase survival rates of start-up companies. Resources offered can include: office space, management coaching, assistance with business plan development and sourcing financing, administrative and technical support, and business networking.

Enabling environment – a set of inter-related conditions, such as legal, bureaucratic, fiscal, informational, political and cultural, that impact the capacity of actors to engage in development processes in a sustained and effective manner (Thindwa, 2001:3).

Enterprise development – the process of assisting individuals and entities that aim to make a profit by selling goods or services in the marketplace. This process usually requires the investment of time and capital in creating, expanding or improving the operations of a business.

Entrepreneurship – the practice of starting new businesses or organizations, or revitalizing existing ones, in response to identified market opportunities.

Financial literacy – knowing enough about how to use and manage money wisely to be able to make good financial decisions. It includes the ability to read, analyze, manage and communicate the financial conditions that affect material well-being, as well as the ability to discern financial choices, discuss money and financial issues without (or despite) discomfort, plan for the future, and respond competently to life events that affect everyday financial decisions.¹

Life skills – the large group of psycho-social and interpersonal skills that can help youth make informed decisions, communicate effectively, and develop coping and self-management skills that may help them lead a healthy and productive life (UNICEF).

Livelihood development – refers to efforts to improve the capacities, capital (human, social, productive and economic) and activities needed to sustain life (Chambers and Conway, 1992). This definition of livelihood is broad in that it includes all types of income generation, employment, enterprise development and production that help to supply enough food, clothing and shelter to lead a healthy and dignified life.

Mentoring – the process of one person (mentor) assisting another (mentee) do a job more effectively or progress in their career and knowledge base.

Social entrepreneur – one who plays the role of change agent within the social sector by applying business principles for the benefit of society.

Workforce development – see definition for livelihood development.

Youth – people ages 12 to 24 years old (United Nations, 2004).

¹ “Financial Literacy in America: Individual Choices, National Consequences,” NEFE, Mar. 20, 2006.

Acknowledgements

This publication is a direct result of the hard work and dedication of individuals who participated in the 2007 Global Youth Microenterprise Conference. We thank them for their contributions and for their review of draft sections, demonstrating the breadth of initiatives they are supporting to promote youth livelihood development around the world. Appendix C offers the complete list of conference participants.

We are grateful to the ImagineNations Group for their generous sponsorship which helped to make this publication possible.

Anita Champion with support from Elizabeth Dowling did a superb job of extracting valuable experiences and lessons shared at the conference and carefully crafted them into a cohesive format, while maintaining the integrity of the original presentations.

Thanks go to John Schiller of Plan International and Mary Liz Kehler of Fundacion Paraguaya and for taking time to review the full draft publication and provide valuable feedback.

Making Cents staff also deserve recognition for their contributions to the publication in the following capacities: Whitney Harrelson and Fiona Macaulay for their conceptualization, writing, editing and review; Andrew Baird and Brandy Bertram for their review and editing; Laura Dominguez for her work on the formatting and Alexandra Blogier for compiling the appendixes.

Executive Summary

Why Focus on Youth Enterprise Development?

With the global youth population reaching an historical high of 1.5 billion, economies world-wide are increasingly unable to provide young people with jobs². The situation has reached critical proportions in developing countries where 1.3 billion youth reside. As youth employment grew by only 0.2 percent over the past decade while the global youth population grew at a rate of 10.5 percent³, the world is experiencing a youth employment crisis and the challenges surrounding youth livelihoods have become increasingly complex.⁴ Innovative and sustainable approaches are therefore necessary to ensure these young people are able to lead healthy and productive lives that contribute to socioeconomic development in their communities.

Developing a Community, Growing a Field

It is within this context that Making Cents International organized the first-ever Global Youth Microenterprise Conference, which took place September 10-11, 2007 in Washington, D.C. This conference aimed to: 1) build the youth microenterprise field; and 2) catalyze groundbreaking work within it (Appendix B provides a summary of the conference agenda). The event brought together 270 leaders in youth development, microenterprise development, education, microfinance, health, and other areas to share their experiences and lessons learned, expand their networks, and forge new partnerships for change.

Due to strong demand for the conference, as evidenced by it being over-subscribed 45 days in advance and close to 300 additional people requesting conference outcomes, Making Cents International decided to write a publication to relay the plethora of good information and lessons learned at the conference to those who were not able to attend. So as to more thoughtfully capture the trends and lessons presented at the conference, the decision was made to write a publication focused on strategies and lessons learned, rather than a traditional conference proceedings paper. This publication is not meant to be all inclusive, as it does not address all of the issues or highlight the full range of activity related to youth livelihood development. It is a culmination and synthesis of some of the information shared by presenters and participants at this conference.

The specific objectives of the publication are to: 1) highlight the importance of youth economic initiatives; 2) provide insight into promising practices on youth livelihood development, which encompasses employment preparation as well as enterprise creation and development; 3) demonstrate the wide spectrum of stakeholders, sectors and approaches involved; 4) contribute to consensus building on the need for standardized indicators and improved monitoring and evaluation; 5) begin to identify opportunities for scaling up and replication of successful approaches; 6) extract some of the challenges members of all sectors are facing on this issue; and 7) raise awareness on the need to invest in youth livelihood opportunities as part of socio-economic development efforts. Ultimately, this publication aims to support efforts to increase the number of youth in the workforce, particularly through self-employment, and the ability of youth livelihood programming to achieve greater impact and sustainability.

It is hoped that the key findings and lessons contained herein will support practitioners in their efforts to achieve a larger and more lasting impact on youth livelihood development, especially within the field of youth microenterprise.

² Ibid.

³ P. 1, ILO 2004.

⁴ P.4, *World Development Report*, 2007.

Key Findings and Lessons Learned

The following key findings emerged from the conference. They have broad implications and hold significant potential for application in a variety of environments.

A. The youth livelihood development community could benefit from clarifying and distinguishing between various programming objectives. Divergent views about youth and different drivers for youth livelihood development programs are a source of confusion among practitioners in the community. One of the primary factors hindering consensus on the top priorities is the fact that youth livelihood development initiatives are currently driven by a broad spectrum of objectives. While some youth livelihood development programs focus on reducing youth unemployment, others are more concerned about mitigating youth vulnerabilities and involvement in armed conflicts. These differences in objectives cause practitioners to emphasize different messages and results. To raise awareness and create a sense of community among youth livelihood development practitioners, there is a need to clarify and distinguish programming objectives so that results can be compared and communicated in a more consistent and transparent manner.

B. To address the wide variety of needs and interests of today's youth, a holistic approach to youth livelihood development is merited. The term "livelihood development" refers to all efforts to improve the capacities, capital (human, social, productive and economic) and activities needed to sustain life (Chambers and Conway, 1992). It broadly includes activities related to employment preparation and entrepreneurship, as well as enterprise creation and development. Hence, common components included in an effective and sustainable holistic approach to youth livelihood development are:

- **life skills**, such as building self-confidence, working in teams, and other interpersonal skills;
- **employability and/or entrepreneurial skill building**, such as via career counseling, job or business opportunity identification, market-led product development, labeling, advertisement and distribution;
- **financial literacy education**, including personal financial management, the importance of savings mobilization, and how to calculate returns on investment and interest costs; and,
- **access to investment capital**, which can come from grants, family or personal savings, loans or equity investments.

Other components of a holistic approach to youth livelihood development can include access to market information and social networks, safety and support from adult role models, and institutional support from governments, educational institutions and the private sector.

C. Local and international partnerships should be used to facilitate holistic and integrated approaches to serving youth. Partnerships can facilitate youth's access to the full range of livelihood development services needed (e.g., life skills, employability and entrepreneurial skills, financial access and literacy, etc.). Working in partnerships also offers opportunities to maximize technical quality and depth, as well as leverage and speed up results. Furthermore, integrated partnerships allow for the transitioning of youth from one stage of learning to the next, for example, from learning life skills and enterprise development skills to starting businesses, or from having internships to obtaining paid employment.

D. Pre-assessment should determine local youth and community needs, opportunities and concerns, which should be integrated into program design. Program design should always include the involvement of youth that the program hopes to serve. Assessing local needs and opportunities is just one aspect. Program language and tools also must be adapted to local culture and norms to ensure that concepts are well received, are based on local realities and address sensitive issues carefully.

E. Experiential learning is the best approach for teaching entrepreneurship and enterprise development, especially if it allows youth to make decisions, take risks, and even make mistakes. Youth livelihood development programs should create an environment that simulates the daily realities and decisions of those engaged in the work force, while being comfortable enough for youth to have opportunities to make mistakes and learn from them.

F. Programs should be oriented to market opportunities, and programmers should stimulate local

market responses to provide services to youth. Based on best practices in enterprise development today, business development services should be geared to the actual opportunities and needs current and potential entrepreneurs have (i.e., the demand side of the market). Once those needs and opportunities are identified, business development programmers should work to stimulate and encourage the business development market to respond with sustainable products, services and solutions that meet those needs and opportunities. Similarly, youth livelihood programmers should work to encourage market mechanisms to respond to youth's needs by being facilitators or stimulators of local market responses, rather than temporary direct service providers.

G. Broad community involvement is important to positive youth development. Many programs have found it imperative to gain community involvement and support when initiating any youth livelihood development program. Community members, including parents, teachers and business people, can serve as educators, trainers, and mentors. They can also help facilitate linkages to knowledge, markets, employment opportunities, and networks. In addition, they can offer valuable support and encouragement to youth, especially needed through the tough times (e.g., when youth businesses fail), and help young people to extract the lessons from those experiences.

H. Interventions should not damage market mechanisms. Programmers must be careful when offering business development or financial services to young entrepreneurs to ensure that they are not undermining local service providers, by offering free or below market priced services to youth. While grants can be offered to low-income youth as start-up capital, the expectation should be that funds for expansion will come from future revenue streams from the business and market-based financing. Youth enterprise development programs should not attempt to combine grants with on-going finance by offering subsidized loans. Experience has shown that offering subsidized loans tends to distort and undermine natural market mechanisms (e.g., compete with sustainable financial institutions). Where access to finance is limited, grants can also be used to fund guarantee programs to encourage financial institutions to lend to youth.

I. Combining financial literacy training with access to a broad range of financial services supports youth's financial success. Financial literacy training combined with access to financial services allows youth to develop their ability to make good financial decisions and increase their wealth potential. Having access to safe ways to save and manage various sources of money helps youth to learn core financial concepts, such as the impacts of compounding interest and inflation. By learning these concepts while they are still young, youth will be able to make better decisions related to larger financial transactions, such as accessing a business loan, when they are older. As they become more financially literate, youth need access to a broad range of financial services, including savings accounts, leases, insurance, as well as loans.

J. Youth should be involved in program design, implementation, monitoring, and evaluation. Involving youth in a variety of ways can help ensure programs are client-responsive (demand-driven), are designed appropriately, and demonstrate to other youth how youth can be leaders and add value. In addition, youth can offer a variety of skills needed to run the 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, society and other youth.

Where Should Youth Livelihood Development Go from Here?

Given the findings and lessons learned shared at the conference and summarized in this publication, the following next steps are proposed to continue to advance knowledge related to youth livelihood development and further address many youths' growing and diverse needs and interests for assistance in generating income that improves their well-being:

A. Raise awareness of growing youth employment gap within the development community. It has taken awhile for the youth unemployment gap to become a recognized issue to those outside the immediate youth livelihood development arena. Unless it is addressed now, and in a way that results in large scale, sustainable impact, the problem is going to have multiple and rippling effects on countries and economies

around the world. Donors, government agencies and the private sector must join together now to find viable, holistic and integrated approaches preparing youth to engage in successful, productive livelihoods. Public education systems and campaigns, for example, could integrate livelihood development messages so that youth could become more aware of how they can begin preparing for their future livelihood.

B. Conduct more research to determine best practices and to make the case for investing in youth. The field of youth livelihood development could benefit from clearer guidance on which approaches work best to achieve each objective, in which settings and with which target groups (i.e. youth market segments). There needs to be a better understanding of what youth require to transition through each stage of the life cycle and to become economically self-sufficient. The development community must work together even more effectively to share best practice approaches, especially those that are able to reach significant scale (i.e., serve a large number of youth), be replicated in other settings and environments (with minimal adaptation), and achieve sustainability.

C. Develop common standards and indicators for monitoring and evaluating impact, and intentionally design programs to achieve specific results. To identify and validate best practices and applications that are cost-effective and can reach scale, the youth livelihood development community must standardize indicators and use them to regularly monitor and evaluate impact against clear and specific objectives.

D. Facilitate more learning, knowledge sharing and community building. To achieve meaningful and lasting results, there is a need for more productive sharing of knowledge and lessons learned (from positive and negative experiences). One youth livelihood practitioner is not likely to identify all issues. Instead, youth livelihood practitioners must work collectively as part of a functional community, in which it is safe to share project failures and build off each other's experiences and acquired knowledge, thereby facilitating the identification and evolution of best practices. Donors can play a role in developing a sense of community among practitioners by investing in projects that bring practitioners together and call on them to share knowledge to advance youth livelihood development. In this way, donors can stop "recreating the wheel" and begin to create improved wheels. By calling practitioners to work together, a stronger sense of community will be forged. Information technology and especially the Internet can be used to support such information sharing via community databases, online blogs, virtual conferences, etc.

There is also a need for more knowledge sharing, learning and community building among youth. As youth can relate best to their peers, peer to peer information sharing and mentoring can be a powerful tool to support youth livelihood development. In addition, the more opportunities youth have to exchange ideas with practitioners, government and donor agency policy makers, the better informed and more effective the youth development community will be in making decisions that will impact current and future youth.

E. Clarify appropriate roles for governments and donors. More work is needed to help governments and donors identify and create appropriate policies to support youth livelihood development. For example, governments and donors should be careful when offering subsidies or other incentives to stimulate job creation or enterprise development for youth, so as to avoid damaging market mechanisms that support these efforts or other private sector initiatives that benefit society and the economy. Governments and international donors should collaborate to ensure that emerging best practices are being applied, related to protecting the rights and interests of youth through appropriate laws and regulations, as well as effective enforcement mechanisms. However, governments must strike a careful balance between protecting youth from abuses and protecting youth's opportunities to gain livelihood skills that will allow them to contribute productively to society.

Donors should use their funds to encourage research, innovation and pilot testing, especially to identify youth livelihood development approaches that are scalable, replicable and sustainable. Given their funding limitations, however, governments and donors should seek to forge public-private sector partnerships to share responsibility and leverage results.

F. Increase involvement of the private sector. Given the emphasis on identifying market opportunities to drive youth livelihood development programming, there is a need to increase awareness within and the participation of the private sector. The private sector is increasingly involved in youth livelihood

development, especially through professional networks and mentoring opportunities. Given that the private sector tends to have the best knowledge of expanding markets, as well as job opportunities, the global youth livelihood development community must find creative ways to attract and draw private sector participants into the dialogue and facilitate additional linkages to their programs and the youth they serve. Vocational schools, for example, could work more closely with the private sector to adapt its technical training and education to changing market needs as well as facilitate linkages for youth internships and job placements. By helping the private sector understand the economic and social risks involved with a growing population of unemployed youth, large resources could be unleashed to support more youth livelihood development programming, which is needed to address the enormity of youths' needs today and in the future.

Conclusion

To reduce the growing youth unemployment gap and apply these emerging lessons, youth livelihood development practitioners must work together as a community. The community must be willing to share knowledge, systematically collect and integrate feedback so that all can use the compiled knowledge, and learn and adapt quickly in response to new knowledge. Only by working collectively does the community have a chance to expand outreach to youth faster than the youth population is growing and entering the work force. To continue the dialogue and information sharing initiated at the 2007 Global Microenterprise Conference and culminating in this publication, a follow-on conference is being organized for 15-16 September 2008, which will be held at George Washington University in Washington, D.C. By reviewing the content of this publication, those who missed the 2007 conference will be able to join in and contribute to the discussion. In this way, the field of youth livelihood development will be able to move ahead in a collective manner to maximize impact over the next decade, when the surge of youth entering the workforce will be most pronounced.

I. Opportunities and Challenges of Youth Today

Given the enormity and urgency of the growing youth employment gap, it is important for practitioners to understand the key challenges and opportunities related to youth livelihood development today. Divergent views about youth and different drivers for youth livelihood development programs are currently hindering practitioners from reaching consensus on what the priorities are and from working together to effectively address the gap. This section highlights the value of engaging youth in the development process and clarifies the spectrum of objectives that guide youth livelihood programming in an attempt to forge a sense of community among the broad range of global youth livelihood practitioners.

A. Youth as Assets in the Development Process

Youth currently make up 25 percent of the working population worldwide, but represent 47 percent of the unemployed.⁵ The youth employment gap is even greater when considering the number of youth stuck in low productivity and low paying jobs. Youth who do not have the opportunity to prepare properly for their work life, which typically begins between ages 12 and 24, are at risk of increased poverty, prolonged unemployment and bad decision making (resulting in unwanted pregnancies, HIV and AIDS, involvement with drugs, crime, etc.). These negative impacts can cause youth to be seen as burdens to society. Youth livelihood development programs are working in a variety of ways to address these issues and to view youth as assets and partners in the development process, and who are able to make positive impacts on the economy, society and other youth.

Reducing youth unemployment offers many benefits. There are significant, tangible benefits to investing in youth and attempting to reduce their unemployment. According to the ILO (2004), halving the current global youth unemployment rate could substantially boost growth in developing economies. The Middle East North Africa (MENA) region's youth unemployment rate was the highest in the world at 25.7 percent in 2005, due largely to the high percentage of unemployed female youth (representing 31.7 percent of all unemployed in region vs. 22.8 percent of male youth)⁶. The largest relative gain from reducing youth unemployment would be in Sub-Saharan Africa, where Gross Domestic Product would increase by 12 to 19 percent.⁷

Providing young people with employment and enterprise opportunities can contribute to human development objectives, such as improved health, and can reduce the likelihood that young people will engage in harmful activities. Young people who are well prepared when they start working are less likely to experience prolonged unemployment later. An opportunity to contribute productively to society also fosters civic responsibility and social justice. Finally, when young people are given the opportunity to lift themselves out of poverty, they take steps toward effectively discontinuing the vicious cycle of poverty that repeats generation after generation.

Skepticism will be overcome by a constant demonstration of these benefits. While there is clear evidence demonstrating the benefits of investing in young people, skeptics remain. As Rick Little of ImagineNations pointed out in his keynote address, this skepticism even exists within the youth development field, where some see young people through a deficit lens as "problems to be solved." He argued that we need to see young people through a more empowering lens, to recognize young people as assets that "can be deployed" and "part of the solution." The lens through which youth are viewed obviously impacts the approach taken in youth development work and the decisions made about youth investment. Just as there were disparate perspectives and skepticism around whether or not the poor and women were viable credit risks, which the success of microfinance has overcome, so we need to view young people as partners in development who deserve to reach a higher socioeconomic status and provide hope where it is lacking.

⁵ P.99, *World Development Report*, World Bank, 2007.

⁶ *Global Trends for Youth 2006*, ILO, 2006.

⁷ *Global Trends for Youth 2004*, ILO, 2004.

Policies must be created and reformed to be more inclusive of youth and their livelihood needs.

There are thousands of organizations that demonstrate the value of investing in youth, and that view youth as assets and engage them in the development process. Many of the organizations represented at the conference are doing this work today; some have been doing it for years. When youth are viewed as assets and worthy investments, they become partners in the solution and the focus can then rightly be placed on how to create effective programs and reform policies to build an inclusive enabling environment that makes it easier for young people to enter the labor market. The impact of the Campaign for Female Education's (CAMFED) work on the life of a young, rural entrepreneur, Patricia Mangoma in Zimbabwe is just one of many good examples of how a positive impact on one young person can be leveraged to improve the lives of multiple youth (Box 1.1).

Youth programming needs to be improved to hasten the demonstration effect. To turn the tide of the growing global youth unemployment problem and begin to achieve significant impact—to reach a “tipping point”—discussions around investing in youth must to a greater extent address critical challenges, such as the lack of rigorous data collection for monitoring and evaluation, and the lack of programming that reaches scale and is sustainable. There continues to be an imbalance in the number of programs that focus on the “preparation or supply side” (i.e., those that train young people and provide them with valuable support services) compared to the number of available jobs and access to capital (in both the formal and informal economy) on the other side (i.e., the demand side). An all too common story is that of the young person who excels in a business development or job training program only to graduate and find no job or access to capital to start a business. Strategies are needed that effectively train young people in what the market demands and links them to available and relevant opportunities in the formal and informal labor markets, as well as to financial services, which can help transform their business ideas into reality.

Box 1.1: Testimonial to the Benefits of Livelihoods Development Programs for Female Youth

One of the first young women to benefit from CAMFED's program in Zimbabwe, keynote speaker Patricia Mangoma presented her story as follows:

Initial impact: I was selected as one of the CAMFED beneficiaries to join Form 1 (Secondary Education) in 1992, since my parents could not afford to send me to secondary school. My father had three wives and we depended on subsistence farming. I completed secondary school with flying colors, but was still unemployed. I sent applications to different institutions, but opportunities were few and competition was high. I was tired of applying for jobs with no results; and the postage was expensive for my family, which was struggling to feed us. In 1998, I attended an event organized for young rural women, where CAMFED offered to provide us training and grants to start a business. We named the program “The Seed Money Scheme,” which has the mission of promoting the economic independence of young rural women by giving them access to microfinance and equipping them with skills and training to start businesses in their home communities. I was one of the first women to start a business. Over 50 of us were given the opportunity to start our own businesses and we formed a network, CAMA, to provide each other with peer support. We met to discuss experiences, hopes and challenges. Some

of my colleagues had problems with their relatives who threatened to take their grants. We discussed this and came up with strategies and solutions. We believed in each other and helped each other to stay positive. With time, my poultry business flourished. I could afford to apply for any job, any college, with ease, without sacrificing a meal for my family. I felt more confident in my abilities and more hopeful about my future. Later, I was voted the best business woman of the year and more young women started coming to me for mentoring and encouragement.

Greater impact: Today, I am Head of Programs for CAMFED Zimbabwe, where I train hundreds of young women community leaders and support a growing network of African young women leaders. Through women's higher incomes, thousands of children have been kept in school. In 2006 alone, our network of 5,000 members supported over 25,000 children to remain in school. Communities are now willing to invest in young rural women and their businesses. No longer are women seen only as child bearers. No longer are girls in our community forced to trade sex for money. I have seen livelihoods programming work for thousands of my colleagues back home. Let us make this conference work for all the Patricias of the world, for all youth everywhere.

B. Spectrum of Challenges Driving Programming Objectives

The diversity of conference participants reflects the diversity of people, organizations, and sectors interested in supporting youth livelihood and enterprise development. Coming from a variety of backgrounds, those who engage in youth livelihood development programming have different drivers for their interests and interventions. This section addresses three of the more common programming objectives driving youth livelihood, enterprise and entrepreneurship development initiatives. They are: to reduce youth unemployment, to mitigate youth vulnerabilities and to deter youth's involvement in armed conflicts. By clarifying programming objectives, one can better distinguish and compare results in a more consistent and transparent manner.

Reducing Youth Unemployment

Programs that focus on reducing youth unemployment usually offer one of two tracks: i) to improve youth's employability; or ii) to create jobs for youth through self-employment and enterprise development. Some argue that entrepreneurship is not for all people and therefore, the best option is to provide youth with information on these two employment tracks and empower them to make the decision that is best for them, based on their interests, opportunities and skill sets. Junior Achievement Worldwide, for example, emphasizes the importance of youth self-selecting into entrepreneurship programs, and that we should not "assume entrepreneurship is for everyone" and that programs should "give youth a chance to opt in or opt out."⁸

Some practitioners who have worked to reduce youth unemployment have experienced another impact, in which some youth have decided to return to school as a result of participating in the program. The drive to return to formal education, nonetheless, is usually linked to the youth's expectation of improved employment opportunities as a result. A 2006 Gates Foundation study found that 81 percent of U.S. high school dropouts said that if school had provided more opportunities for real world learning, it would have improved their chances of graduating.⁹ Another study in the Dominican Republic found that by simply informing students how much better their salary potential would be if they had a diploma caused a 12 percent increase in students continuing their education in the following year.¹⁰

Mitigating Youth Vulnerabilities

Other youth enterprise development programs are driven less by the potential to improve family and community-level economics and more by a concern to keep youth safe. Many such programs aim to mitigate youth vulnerabilities to teenage pregnancy, becoming involved in crime, using drugs, contracting HIV & AIDS or becoming subject to human trafficking or sexual exploitation. Some of these programs work to proactively deter youth from such harmful activities, while others are focused on offering those who have succumbed to have a second chance for a safe and healthy life. To increase the bargaining power of female youth and thereby decrease their likelihood of marrying early, for example, BRAC's Adolescent Development Program and Employment and Livelihood Program provides adolescent females in Bangladesh with life skills and financial literacy training, as well as access to group loans through its village-based microfinance model.¹¹

Avoiding Involvement in Armed Conflicts

Some programs focus on youth livelihood with an aim to deter their involvement in armed conflicts. While armed conflicts could be considered the ultimate youth vulnerability, it is treated as a separate objective, in part, because of the additional difficulties and unique challenges that programs operating within conflict environments must manage. There are approximately 300,000 of the world's youth

⁸ John M. Box, PhD, Vice President, Product Development and Support, JA Worldwide, Sept. 4, 2007.

⁹ P.12, Bridgeland, John M, etal, "The Silent Epidemic: Perspectives of High School Dropouts" The Bill & Melinda Gates Foundation, 2006, available at <http://www.civcenterprises.net/pdfs/thesilentepidemic3-06.pdf>

¹⁰ P. 7, World Development Report, Jensen, 2006.

¹¹ P. 32-40, Dowling, Elizabeth, etal, "Investing in Youth: Large Scale Approaches to Employment and Entrepreneurship," Dec. 2007.

under age 18 engaged now or previously in an armed conflict,¹² indicating the need to proactively offer youth viable alternatives to becoming involved in armed conflicts, as well as the need to assist young ex-combatants as they reintegrate into society.

There are unique issues and challenges involved in developing livelihoods for youth affected by armed conflict. Box 1.2 highlights the range of issues that one program faced in assisting young ex-combatants return and reintegrate into society in order to become productive members of their communities in Northern Uganda. CHF International's publication entitled¹³ "The Mechanics of Hope," highlights some of the common issues and challenges involved in working with youth for change and conflict resolution. Using eight stories from its work in Colombia, it highlights lessons learned from its global experiences. In addition to describing CHF's approach used to train 1,200 Colombian youth on relevant business skills, vocational skills, leadership, social responsibility and conflict mitigation, it also explains the mediation techniques and neighborhood watch strategies used to mitigate conflict and reduce internal displacement.

Box 1.2: Working with Young Ex-Combatants in Northern Uganda

In Northern Uganda, Friends of Orphans targets vulnerable youth (ages 12-30), including those who have been afflicted by HIV & AIDS and affected by war. The 21 year war in Uganda is between the Lords' Resistance Army (LRA) and the Government of Uganda. The LRA often abducts children and youth to fight in the war.

Friends of Orphans targets disadvantaged communities and camps for internally displaced people (IDPs). It uses an integrated and multi-sector approach with ex-combatants, offering a combination of education and vocational training to help youth reintegrate productively into society. By building on the leadership skills of the ex-combatants, the program places a strong emphasis on empowerment, which the program managers believe to be a key factor in reducing youth's chance of returning to armed combat.

Given that formal education is not an option for youth who have been out in the "bush" for 6-7 years, the Friends of Orphans' Atim Kikoma "Let Me Do It Myself" vocational training centre provides vocational training, entrepreneurship and income generating skills.

Participants receive a one week orientation before beginning the program, which allows them to select the kind of skills they want to develop and determine whether they are more comfortable pursuing an enterprise development or employment track. For those who choose to participate in the enterprise development training, once completed, trainees are provided with access to capital, primarily via small community loans, to launch a sustainable business or income generating activity.

Reintegration is not easy and some ex-combatants, particularly females, have to be relocated to a new area where their past is unknown to avoid the stigma of their prior role in the war. In addition, Friends of Orphans works with the communities on peace building. They build on local culture by using a "traditional cleansing ceremony" to facilitate forgiveness for the reintegrating ex-combatants, which are led by tribal chiefs. Sometimes they even use religious and spiritual training to encourage peace building. They also teach them about human rights and how to protect themselves from HIV & AIDS.

II. The Holistic Approach to Youth Development

At the 2007 Global Youth Microenterprise Conference, there was resounding consensus on the need to take a holistic approach when addressing the wide variety of needs and interests of today's youth. This chapter highlights the common characteristics and components involved with holistic youth livelihood development programming, including a detailed description of the products and services currently offered to youth by conference participants.

¹² P. 21, *World Development Report*, 2007.

¹³ Chaves, Fernando. *The Mechanics of Hope: Eight Stories of Hope and Personal Growth*, CHF International, 2006.

Youths' diverse needs and interests require a holistic approach to livelihood development. Young people's diverse needs can range from assistance with childcare while they attend classes, to physical protection while they disengage from gang involvement, to access to financial services to expand their business. The holistic approach implies recognizing these diverse needs and interests and bringing together various partners to collectively offer youth the full range of products and services needed to be productive workers and effective entrepreneurs. Common components included in an effective and sustainable holistic approach to youth livelihood development are:

- **life skills** or “soft skills,” such as building self-confidence, working in teams, and other interpersonal skills;
- **employability and/or entrepreneurial skill building**, such as via career counseling, job or business opportunity identification, market-led product development, labeling, advertisement and distribution;
- **financial literacy education**, including personal financial management, the importance of savings mobilization, and how to calculate returns on investment and interest costs, among others; and
- **access to investment capital**, which can come from grants, family or personal savings, loans or equity investments.

The components of a holistic approach to youth livelihood development vary. The four skill sets mentioned above were the most frequently highlighted at the conference. Other factors can and often are included in designing a holistic approach to addressing youths' livelihood development needs. For example, Mercy Corps' Youth Development Framework includes access to market information and social networks, safety and support from adult role models, and institutional support from governments, educational institutions, members of the private sector, etc. Others include teaching civic rights, ethics and corporate social responsibility. There is no one correct way to frame all that should be included in a holistic approach to youth livelihood development, and adaptations will be needed for every culture and environment.

Forge partnerships to offer holistic services. In regards to providing a holistic approach, one organization or institution rarely has all the resources and capacity required to offer youth the full range and depth of services they need. Partnering is often the ideal way to create a holistic approach to ensure young people's needs and interests are adequately addressed. Working in partnerships also offers opportunities to leverage and speed up results. Box 2.1 highlights how American Refugee Committee partnered with international and local organizations to create a holistic approach to youth livelihood development, which achieved rapid and significant results in conflict-affected communities in Guinea.

Implementers should work to ensure that the products and services offered to youth are well integrated. Without clear processes and mechanisms to create an integrated approach to serving youth, programs run the risk of operating in “silos,” which can result in less effective and more costly programming from programmatic gaps or overlaps. Poor program integration also can lead to young people going from “pillar to post” for the different services. As a result, young people might drop out due to an inability to effectively navigate the system or end up without the full range of training and supports needed to obtain a successful livelihood. The Umsobomvu Youth Fund found that when it created one-stop shops for the diverse range of services youth required (e.g., entrepreneurial training, vouchers, finance, job linkages, etc.), young people were better able to navigate the system. Through the more integrated system, Umsobomvu management is now also better equipped to monitor the services provided to each youth and offer more customized counseling and support services. To avoid potential negative impacts, partners must discuss and coordinate the prioritization and sequencing of the services offered so they can mutually support the transfer of core knowledge and information, and maximize the benefit to young people.

Box 2.1: Applying a Holistic Approach to Youth Enterprise Development in Guinea

The American Refugee Committee (ARC), in partnership with Making Cents International, designed and implemented the USAID-funded Preventive Activities and Training that Works for At-Risk Youth (PATHWAYS) project in an area where youth were susceptible to kidnapping and recruitment into neighboring country conflicts. The project had three objectives:

1. to improve community capacity to prevent and respond to violence through the creation of a network of community management committees and youth conflict prevention animators;
2. to create greater youth and community capacity to resist violence through a program of conflict prevention-oriented life skills training for 5,000 at-risk youth aged 16-35; and
3. to remove economic incentives for potential conflict by providing and facilitating access to economic opportunities for 1,600 at-risk youth.

Through local and international partnerships, the PATHWAYS project offered youth a holistic and integrated approach to livelihood development, including:

Life Skills Development – ARC and a local NGO, MARWOPNET, offered literacy and numeracy training to improve youths' abilities to absorb the technical material, and placed them with local master craftsmen for vocational training, in areas such as carpentry, embroidery, tailoring and mechanics.

Entrepreneurial Skills Development – Making Cents International adapted its MicroEnterprise Fundamentals™ training curriculum to the local culture and to meet the needs of illiterate youth. With an emphasis on experiential learning through role plays, illustrated visuals, simulations, group work and facilitated discussions, participants were taught basic business skills, such as budgeting, marketing, accounting, planning and communications. Making Cents also guided participants in developing a solid business plan, and integrated techniques to build confidence and motivate them to start and grow profitable microenterprises.

Access to Capital – Youth who successfully completed the enterprise training course and submitted viable business plans could apply for a small grant. Averaging US \$60, each grant was dispersed in two tranches to support the start of their businesses. To support their ongoing growth, the project referred successful businesses to local microfinance institutions, another way in which the program ensured that services were integrated to meet the full range of youth livelihood development needs.

PATHWAYS' results to date have been promising, as participating young people's incomes have increased and the likelihood of their engaging in violence and destabilizing activities has decreased. In September 2006, after just one year of the project, a Knowledge, Attitudes and Perceptions study found:

- **a reported decrease in poverty** – the number of respondents who had an income of less than \$1 a day fell from 72 percent to 62 percent;
- **reduced interest in returning to combat** – the number of ex-volunteer combatants who were prepared to take up arms again fell from 82 to 46 percent;
- **reduced participation in violence** – the number of respondents who participated in violent conflict in the last three months of 2006 fell from 21 percent to 15 percent; and
- **fewer incidences of violence** – the number of respondents who had heard of or known about recent conflicts in their communities fell from 65 percent to 50 percent.

By the end of the project, youth businesses were demonstrating their profit potential, resulting in:

- **55% average increased income** reported by the 500 youth who qualified for the full start-up grant amount (the second half of the grant was only disbursed to youth who had invested 75 percent of their profits back into their businesses).

A. Empowering Youth through Life Skills Development

Many youth development programs attempt to empower youth through development of life skills. *Life skills are the large group of psycho-social and interpersonal skills that can help youth make informed decisions, communicate effectively and develop coping and self-management skills that may help them lead a healthy and productive life.*¹⁴ Common life skills that youth livelihood programmers focus on

¹⁴ UNICEF, "Definition of Terms: Life Skills," http://www.unicef.org/lifeskills/index_7308.html

developing include: problem solving, critical thinking, team work, risk assessment, decision making, innovation, conflict management and leadership.

Different environments call for emphasis on different types of life skills. In the case from Guinea (see Box 2.1), for example, youth requested literacy and numeracy training, which are skills needed for many aspects of life. These skills also helped the young participants to absorb more of the business training materials and concepts. In more developed countries, life skills, such as writing and presentation skills, might be merited. Box 2.2 highlights two diverging approaches to developing life skills and preparing youth for employment applied by the American Institutes for Research (AIR) in Brazil and in Macedonia.

Life skills development can be integrated into livelihood development programs. Life skills development does not have to be a separate and distinct component of a youth livelihood development program. Instead life skills can be transferred to youth by emphasizing the concepts within the technical programming component. Many youth livelihood programmers develop leadership skills in youth by empowering them to take lead roles as trainers and/or mentors to support their peers' development of entrepreneurial skills. Ideally, a parent or adult can simultaneously work with youth leaders to mentor them and facilitate their learning and development process. This integrated approach is likely to be more efficient in terms of time and cost, and more effective at building a thorough understanding of concepts, than preparing and delivering life skills and technical skills development programs as separate components.

Developing strong life skills can reduce youth's vulnerabilities. Research has shown that developing life skills has a strong correlation with reducing youth's vulnerabilities to high risk activities, such as drug use, violence and adolescent sexual activity.¹⁵ While all youth are vulnerable to some degree to being

Box 2.2: AIR Emphasizes Life Skills Development for Youth in Brazil and Macedonia

American Institutes for Research (AIR) is a non-profit organization that focuses on behavioral and social science research to identify ways to maximize human capacity and potential. Its team has worked with youth around the world and strongly believes in the importance of life skills development to prepare youth to become productive members of society. Nonetheless, AIR adjusts and adapts its programs based on local and market needs in selecting the life skills it will emphasize.

AIR's Secondary Education Activity (SEA) Program in Macedonia was designed to achieve the following goals:

- Improve administration at primary and secondary educational schools;
- Make learning more relevant, interactive and practical for students; and
- Establish career centers at secondary vocational schools and provide students with opportunities for hands-on experience through real and virtual firms and state-owned enterprises.

Given that Macedonia is a fairly developed country that was moving toward a market-driven economy, AIR emphasized the development of soft skills, including resume writing, public speaking and leadership.

In Brazil, AIR's JOVEM Project worked with disadvantaged youth in three northeastern cities, providing training through a network of 30 community-based organizations. Through trial and error, AIR found that its "Employability and Technology" module was the most effective in achieving high job placement rates for youth. This life skills module trained youth in four areas:

1. **Technical Skills** – Word, Excel, Power Point, Internet Use
2. **Inter-Personal Skills** – Leadership, Self-Confidence, Critical Thinking, Teamwork, Entrepreneurship, Oral Communication
3. **Professional Skills** – Ethics, CV Preparation, Networking, Planning, Professional Writing
4. **Social Skills** – Citizenship Roles and Responsibilities, Political Participation

Youth also participate in a 60 hour e-learning business program, during which time they produce a business plan to present to MFIs or other financial institutions. Out of 4,200 participating students, 1,000 found jobs, and 84 percent were still on the job three months after starting work. Interestingly, those who completed the Employability and Technology module were 76 percent more likely to be hired than those who did not.

¹⁵ The Search Institute at www.search-institute.org

exposed to such negative activities, developing life skills is particularly important when working with youth who are at high risk of engaging in these activities. In general, having strong life skills helps youth make good life decisions. In developing the attitudes and behaviors needed for youth to have a productive life, one practitioner asserts that “giving kids a sense of hope and vision of a positive future is one of the best ways to keep kids from engaging in high risk activities.”¹⁶

B. Preparing Youth for Employment and Linking Them to Opportunities

Preparing youth for employment entails improving their employment readiness, building skills to increase their employability, and linking them to employment opportunities. Employment readiness implies that youth understand their options and have skills to pursue them, including knowing how to prepare a resume and how to identify and apply for jobs. The Academy for Educational Development (AED) defines employability as “the capacity to move self-sufficiently into and within labor markets, to fulfill potential through sustainable employment or self-employment.” Therefore, building employability skills is relevant for preparing youth for a job as well as for preparing youth to start and operate a successful business.

Whether a livelihood program emphasizes preparing youth for formal employment or entrepreneurship will depend on several factors, including: the number of formal employment opportunities, the skills inherent in the culture and target population, and whether one believes that the entrepreneurial spirit is an innate characteristic or can be developed, among others. In all countries, some youth will inevitably be attracted to acquiring a formal sector job. In these cases, there are a number of ways that livelihood programs can help youth to improve their chances of acquiring and being successful in a job.

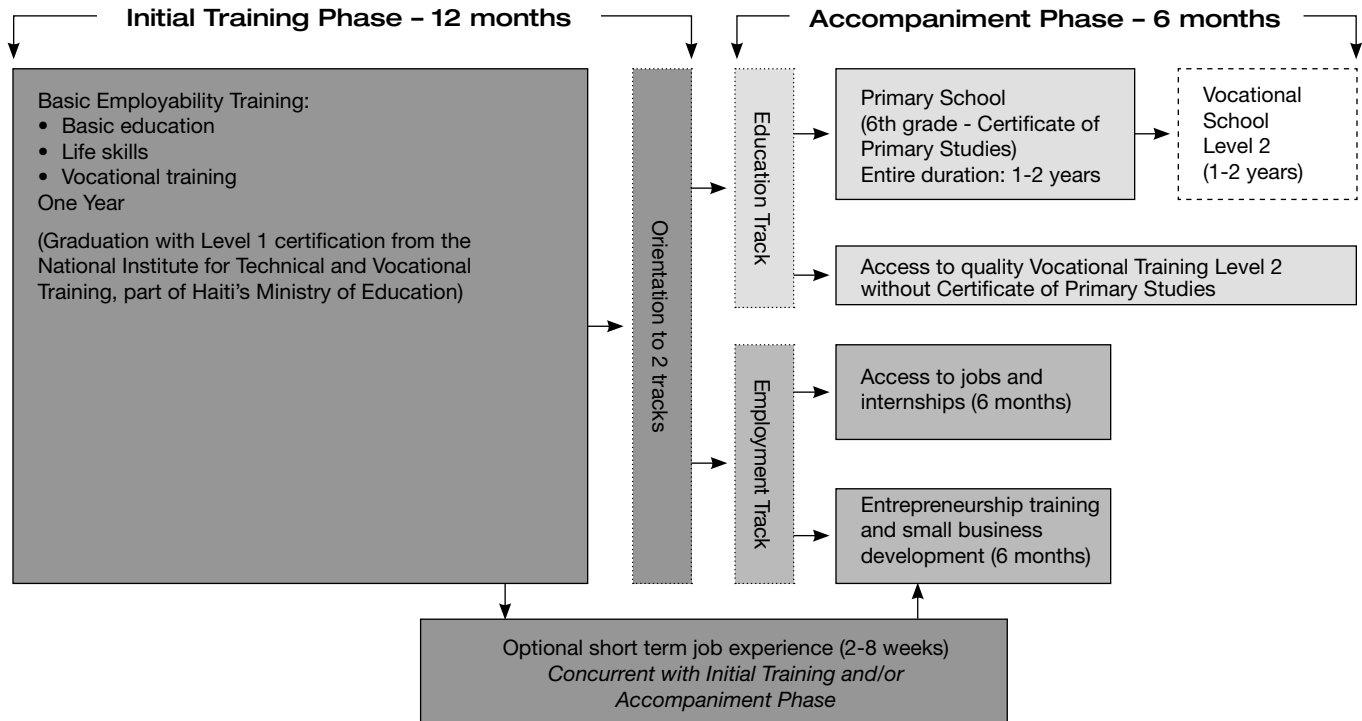
Allow youth to choose their path to employment. Part of employment readiness includes the ability of youth to understand their options, so they can make the best career decisions for their specific skills and interests. The Education Development Center’s (EDC) USAID-funded Haitian Out-of-School Youth Initiative (IDEJEN) developed a livelihood model that allows youth to select their preferred livelihood development path, as depicted in Exhibit 2.1. The program targets youth ages 15 to 24 who have never attended school or who dropped out of primary school before reaching grade four. After the initial phase, which began with 450 youth in April 2005, the IDEJEN project was expanded to provide training and mentorship to help graduates acquire a viable livelihood. The program offers out-of-school youth an 18-month program, beginning with basic employability training (life skills, basic education, vocational training and short-term work experience), followed by an orientation to and choice between two tracks: i) an employment track, and ii) an education track. Youth who choose employment are able to practice what they are learning through income-generation activities, internships with local businesses, or through the creation of small businesses within structured “incubator” environments. Youth who choose further education are provided with partial scholarships or assistance with financial planning and income-generating activities to facilitate their integration into the formal school system. Both of these options include longer-term work experience and mentorship to increase the potential for success in whichever path they choose to pursue.

Of the original 450 youth, 400 completed the program, with almost half choosing the education track and slightly more than half choosing the employment track. The results of the non-formal basic education training were good: 78 percent of the youth who took the completion test in June 2006 passed it, qualifying them for graduation with Level 1 certification from the National Institute for Technical and Vocational Training, part of Haiti’s Ministry of Education. A key finding was that those with some previous schooling (up to three years of primary education) were far more likely to pass the test (90 percent pass rate) than those with little or no previous schooling. The results of the vocational education training were also strong: 72.3 percent of the 400 youth passed the test. Of the youth who participated in the pilot phase, 73 chose to pursue micro enterprise development, 82 undertook internships, and 91 became involved in income-generating activities at the training centers. IDEJEN is planning a follow up study on the progress of these youth.

¹⁶ Quote from Barry Stern of EDC’s USAID-funded EQUIP3 project, November 2007.

These initial results are impressive, especially in light of Haiti's difficult environment and ongoing internal conflicts. Currently, the project has 2,200 out-of-school youth who are in training and on track to complete the program. The project was recently extended for another three years, which will expand activities so that 13,000 youth will be trained by 2010.

Exhibit: 2.1: IDEJEN Youth Livelihood Development Program in Haiti



For apprenticeships to be effective, financing and incentives are needed. While informal apprenticeships have long been used to prepare youth for the labor market, they are not always accessible to the poor and vulnerable youth. Despite the fact that apprenticeships account for 80-90 percent of all skills training in Ghana, for example, the ILO reports that a recent survey on apprenticeship financing found that the average apprentice had completed 6 to 9 years of schooling and paid a fee of US \$160, most of which had to be paid in the beginning of the training. These costs and requirements can be prohibitive for low-income youth. Access to grants, microfinance or guarantee mechanisms could serve as an incentive to increase youth's access to apprenticeships, as well as to improve the quality and effectiveness of apprenticeship training. Several studies in developing countries have found that due to the lack of incentives and knowledge on how to properly transfer skills, apprenticeships "often amount to not much more than paid labor with little value added in terms of learning skills for better jobs and decent work."¹⁷ Given the costs of apprenticeships and lack of incentives for trade-oriented entrepreneurs to mentor youth to become future competitors, apprenticeships are not likely the most reliable or effective solution to addressing the youth employment gap. Apprenticeships, however, in which one family member passes on a trade to another can be effective in overcoming these common barriers, as families have natural incentives to pass knowledge and wealth on to the next generation.

Link youth to job market needs. In preparing youth for employment, programmers should begin by looking to growing market needs and trends and direct youth accordingly. The International Youth Foundation (IYF) and the Inter-American Development Bank's (IDB's) Multilateral Investment Fund (MIF), USAID and a number of corporate donors, including Nokia, Merrill Lynch and others, have teamed up to create a \$29 million program, entra 21. The entra 21 program co-finances youth employment projects that are linked to market-driven needs related to information technology. Specifically, entra 21 supports

¹⁷ ILO, 2001, <http://www.ilo.org/public/english/employment/geforum/skills.htm>

local projects and public-private partnerships to train youth and help them acquire IT-related jobs, and identifies, documents, and disseminates related best practice information. To date, the entra 21 program has trained 19,000 disadvantaged youth and has placed 53 percent of its participants in good quality jobs. One finding shared by IYF was the need for vocational schools to regularly adapt to changing market opportunities and to integrate business skills as well as technical skills in their curricula to maximize the employability of the young students.

C. Developing Entrepreneurial Capacity

Given the fact that many developing countries will suffer serious gaps in the number of formal sector jobs available to those seeking employment for the foreseeable future, enterprise development will be the only employment alternative for many of the world's low-income youth. In other words, many youth are becoming entrepreneurs more out of need, than due to personal preference. This was a finding of a recent IDB study, which also found that even for those youth that prefer formal sector employment, self-employment can later facilitate the transition to paid employment for youth.¹⁸ Nonetheless, youth face many disadvantages in trying to start a business. They tend to have limited access to capital and business networks, as well as knowledge of markets and opportunities. Business development services that are available are often not holistic or integrated. Several approaches have been applied to develop young people's entrepreneurial skills and to overcome these limitations. This section highlights a few of the approaches that have yielded promising results, as well as some of the findings relevant to the holistic approach to youth livelihood development.

Empower youth to visualize a better future. Martin Burt, the Founder of Fundacion Paraguaya and conference key note speaker, believes that entrepreneurship can be taught and transferred to anyone. Through innovative and integrated programs, Fundacion Paraguaya supports young people by providing technical, entrepreneurial and practical life skills, as well as microcredit. Together, these services can help lift young people out of poverty and help them build sustainable livelihoods for themselves and future generations. To date, Fundacion Paraguaya has provided business, economic and financial education to 91,000 young people across the country and has provided loans to 30,600 young entrepreneurs (50 percent of whom are rural) with a repayment rate of 98 percent. Box 2.3 describes how Fundacion Paraguaya integrates its programs to offer rural youth a holistic education that enables them to become successful rural entrepreneurs. In describing the agricultural high school's entrepreneurial education model, in his keynote address, Martin explained, "Through whatever combination of business ideas that the youth might have, they get hooked, and the transfer of the skills becomes very easy because they are actually running to the library and to the Internet, etc. In this way, youth discover the power of education and how liberating it can be."

Participatory training is more effective at transferring enterprise development knowledge to youth than traditional classroom style training. While participatory training is effective for all age groups, it is especially effective for working with highly energetic youth. Participatory style training (including role plays, simulations, group work, and interactive question and answer sessions) facilitates youth's involvement and interaction with the material and allows them to build on their own knowledge and experiences. As a result, participants tend to experience higher levels of knowledge retention, an increased sense of empowerment and overall satisfaction with the training. To become successful entrepreneurs, youth need a combination of training and capacity building support to help them understand and know how to apply a range of business concepts, often including: purchasing, adding value, selling for profit, selling on credit and managing risk, planning and income allocation, basic record keeping, product costing and pricing, understanding the market (including supply and demand), negotiating and selling techniques, developing a marketing strategy and production, processing and packaging techniques.

Link youth to competitive markets and value chains. As youth employment programs should be linked to market opportunities, so should youth enterprise development programs. In an increasingly

¹⁸ P. 7, Llisterri, Kantis, Angelelli and Tejerina, "Is Youth Entrepreneurship a Necessity or an Opportunity?" IDB, May 2006.

Box 2.3: A Holistic Approach to Transforming Poor Rural Youth into Successful “Rural Entrepreneurs”

The San Francisco Agricultural High School, a boarding school/farm run by the Fundación Paraguaya, provides the children of very low-income farmers a holistic education in agriculture and entrepreneurship, equipping them to become economically successful “rural entrepreneurs.” The school integrates traditional high school subjects (leading to a high school diploma) with the running of small-scale, on-campus agricultural enterprises. These enterprises serve as a platform for students to develop practical agricultural and entrepreneurial skills, financial literacy, life skills and

leadership, while also generating income to cover the school’s operating costs. Upon graduation, students have the skills to start their own rural enterprises on their family farms (with a business plan and micro-loan in hand), get responsible jobs in the modern agricultural sector or go to university. Meanwhile, the school’s financial self-sufficiency (100% in 2007) opens the door to its massive replication, providing opportunities for many more youth to overcome unemployment and poverty. This replication process has begun in Brazil, Kenya, Nicaragua, Paraguay, South Africa and Uganda.

global economy, end markets for many products are outside the producing country. Programmers can assist young entrepreneurs develop an understanding of market opportunities and link them to value chains. A value chain is the full range of activities involved in getting product from inception to the final consumer.¹⁹ By linking young entrepreneurs to value chains that are competitive and growing, they will have the opportunity to expand their business in line with growing demand for the product or service. The World Cocoa Foundation, for example, is working with youth and young adults to expand capacity and opportunities in cocoa communities in Ghana and Ivory Coast. Plan International’s new livelihood development pilot project in West Africa, “Making Financial Services and Business Skills Development Available to African Children and Youth,” is also planning to use participatory value chain analysis to identify viable economic activities for youth. When young entrepreneurs’ focus is not linked to markets and value chains but is supply-driven, it is much more difficult for the business to succeed. The Centre d’Innovation Financière’s (CIF) and Appui au Développement Autonome’s (ADA) work with young artisans in Senegal and Burkina Faso found that “when young entrepreneurs who have no previous professional experience start up a business in saturated markets, it is very difficult for the business to become viable.” In addition, they found that microfinance institutions were reluctant to finance new young entrepreneurs, as they generally do not finance business start-ups. Despite upfront subsidies to cover costs during a 3 to 6 month no-interest grace period on loans, few artisans were able to achieve self-sufficiency and access commercial finance.

In addition to training, entrepreneurial capacity building requires ongoing community support, mentoring and follow-up. One additional component to developing successful entrepreneurs includes forging community and family support for youth through community management committees and discussions with families. Programmers should work with participants’ families to make sure they understand the importance and value of entrepreneurship training to their children’s future and are committed to supporting them in their endeavors. Ideally, the community helps to identify local mentors who can assist youth in understanding business concepts, accessing markets and overcoming business problems as they arise. Mentors can help youth to extract important lessons and avoid quitting in the face of difficulty or the first business failure. To further strengthen the support structure for young entrepreneurs, programs should consider conducting a training of trainers (TOT) to develop local trainers, who are respected by youth within the community. The TOT can help to develop local trainers with a deep knowledge and understanding of enterprise development curriculum. These community trainers can offer fee-based support to graduates after the training and additional trainings to other youth after the donor-funds end, which ensures long-term sustainability and on-going impact for the local community.

Entrepreneurial skills are desirable traits for formal employment as well. To be a successful entrepreneur requires a combination of problem solving and interpersonal skills, as well as self-

¹⁹ Kaplinsky and Morris, “A Handbook for Value Chains Research,” IDRC, 2001.

confidence and leadership attributes, which are also important skills for becoming a successful employee. In other words, investments in youth entrepreneurship are valuable even if the young participant does not start a business. The challenge is to develop skills in response to the world's complex and ever changing environment. Many of the skills required of young entrepreneurs today are also desired by employers, including the ability to think critically and creatively, to process large bodies of information, to prioritize and make decisions, to manage difficult situations and people, and to work effectively in teams. Keynote speaker and former Vice President of Starbucks, Stephen Kreml, presented the following traits Starbucks looks for in its shift supervisors, which are arguably desirable traits for an entrepreneur, including: results oriented, good composure, able to deal ambiguity, good decision maker, customer focus, interested in personal learning, reliable, with good ethics and integrity.

D. Financial Literacy for Youth

On a personal level, financial literacy implies knowing enough about how to use and manage money wisely to be able to make good financial decisions. In essence, it is the ability to be able to read, analyze, manage and communicate about the financial conditions that affect material well being. It includes the ability to discern financial choices, discuss money and financial issues without (or despite) discomfort, plan for the future and respond competently to life events that affect everyday financial decisions.²⁰ In relation to enterprise development, financial literacy can be further defined as “the capacity to sufficiently understand financial market products, concepts and risks, in order to make informed choices, to identify and avoid abuse and to take other effective actions to improve well-being.”²¹ Regardless of the specific definition, financial literacy is becoming increasingly important as the financial world becomes more global and complex. Financial literacy influences an individual's money management and is a key determinant in whether a poor person is able to leverage his or her opportunities to move out of poverty and accumulate wealth. Lack of financial literacy, on the other hand, leads to poor management and decision making and it can be a breeding ground for financial predators that use deceptive practices and unfair competition to take advantage of the uneducated, causing them to become even poorer.

The younger financial literacy education can begin, the better. Financial literacy is a life long process, as there is continually new information, products and opportunities one needs to explore and understand to navigate life's financial playing field. Financial literacy is an important life skill and should be taught at a young age, especially in developing countries where youth assume financial responsibilities and even emerge as heads of households at very young ages. Box 2.4 highlights Aflatoun, a program that emphasizes collective savings mobilization, while transferring social, financial and business knowledge to children. In many societies, girls are particularly vulnerable and can face social, cultural and political obstacles to their financial independence, including lack of inheritance rights and expectations that they pass all money to male household members.

Many youth can and do have access to money. Just as there have long been misconceptions about the poor's ability to save, there have been similar misconceptions about low-income youth's access to funds. Through their work in many developing countries around the world, Save the Children consistently finds that low-income youth have access to money or assets that can be liquidated from a range of sources, including from parents and personal savings from small income generating initiatives. Exhibit 2.2 highlights Save's findings regarding youth's economic activities and other sources and uses of money that they have prior to participating in livelihood readiness programs. It used these research findings to design core components of its youth livelihood readiness programs, including financial, market literacy and access to financial services.

²⁰ “Financial Literacy in America: Individual Choices, National Consequences,” NEFE, Mar. 20, 2006.

²¹ G8 Finance Ministers, “Improving Financial Literacy Conference Summary,” 2006, http://www.g8finance.ru/doc_eng_310506.htm

Box 2.4: Aflatoun’s Child Savings Scheme Facilitates Financial Literacy and Civic Responsibility

Aflatoun, a program of Child Savings International, helps children ages 6-14 year olds to improve their knowledge of social rights and financial literacy through a savings program. Based on questions coming in from a Child Help Line in India, Aflatoun was first piloted with 70,000 children in India, but is now in 11 countries worldwide. The program works through schools and guides children to set up their own banks. The program has five basic elements: 1) personal exploration, building self-esteem; 2) understanding rights/responsibilities; 3) financial literacy and savings; 4) planning and budgeting; and 5) enterprise development, which can be a social project or a for profit activity.

But before teaching the children about financial responsibilities, Aflatoun teaches them about their civic rights and responsibilities and emphasizes confidence building. One example of Aflatoun’s impact was seen in Egypt when children in the program went down to the local police station to complain about how a police officer had treated them, which was such an unusual event that it was published in the newspaper there.

By having the children actually set up and run the bank, they gain enormous self-confidence as well as integral knowledge of how banking works, which simultaneously offers them a chance to simulate a successful business before beginning their own.

Exhibit 2.2: Youth’s Access to and Use of Money

Country	Current Economic Activity	Other Sources of Money	Use of Money	Factors Required for Success in New Activity
Bolivia Gender: Male and Female Age: 14-18	<ul style="list-style-type: none"> • Food Vending • Selling Mobile Phone time 	<ul style="list-style-type: none"> • Parents • Savings 	<ul style="list-style-type: none"> • Computer games • Movies • School Fees 	<ul style="list-style-type: none"> • Moral support from parents • Money management skills
Malawi Gender: Female Age: 14-19	<ul style="list-style-type: none"> • Sex trade 	<ul style="list-style-type: none"> • Relatives (very few) 	<ul style="list-style-type: none"> • Gambling 	<ul style="list-style-type: none"> • Having more livelihood options • Money management skills
Bangladesh Gender: Female Age: 13-19	<ul style="list-style-type: none"> • Tutoring • Embroidery • Raising poultry • Raising goats 	<ul style="list-style-type: none"> • Savings from school fees • Parents • Elders 	<ul style="list-style-type: none"> • Cosmetics • Paying for younger siblings’ schooling 	<ul style="list-style-type: none"> • Moral support from parents • Market linkages • Money management skills
Morocco Gender: Male and Female Age: 18-24	<ul style="list-style-type: none"> • Part time vending 	<ul style="list-style-type: none"> • Parents 	<ul style="list-style-type: none"> • Migration 	<ul style="list-style-type: none"> • Planning skills and commitment • Access to financial services

Financial literacy education should develop a broad range of competencies and be adapted to local norms. There are many ways in which programs can develop youth’s financial understanding and decision making skills. Population Council, for example, began its integrated program by conducting a baseline assessment to determine the full range of competencies needed (see Box 2.5).

The program brought groups of 10 youth (males and females, ages 16-24) for weekly five-hour sessions, which were facilitated by a young adult mentor and included a financial literacy component to:

- Increase awareness of self and rights;
- Improve numeracy skills;
- Manage personal and household finances, especially how to build, retain and safeguard assets;
- Improve access to available opportunities, such as social benefits and job training;
- Prepare them for predictable events, such as payment of school fees and personal income tax;

Box 2.5: Use of Assessment Findings to Design Integrated Financial Literacy Program for Youth

Population Council has a program working with youth in Durban, South Africa, which it designed in response to a baseline assessment. The assessment found that:

- youth who participated in community groups were more likely to have heard media-based HIV awareness and prevention messages (80% vs. 60% than those not in groups);
- females with many friends were more likely to take an HIV test (52% vs. 40% with few friends); and
- females with financial goals have more realistic assessment of the HIV risk (52% vs. 40% without financial goals).

To reduce girls' vulnerabilities and improve their economic potential, Population Council created an integrated program, which combined:

- community forums to solicit input and support from tribal authorities and the community;
- safe spaces to reduce the girls' social isolation;
- context-specific financial literacy (more detail below);
- social networking and community linkages via connections with local role models and mentors, informal savings groups, interactions with formal financial institutions, and information about internships and job possibilities;
- education on how sexual diseases, including HIV & AIDS, can be contracted and prevented.

The program brought groups of approximately 10 youth (males and females, ages 16-24) together in safe spaces for weekly five-hour sessions, which were facilitated

by a young adult mentor. Since the pilot project ended in Sept. 2007, Population Council is in the process of conducting an evaluation to see the extent to which this project had an impact on its overall goals, including the indicators and variables in the baseline assessment. Preliminary findings were positive, indicating attitudinal and behavioral changes related to self-esteem, financial matters and protection from HIV & AIDS, including:

- **Participation improved youths' views of themselves and their capabilities**, according to nearly 75% of female participants and 61% of male participants.
- **Participants were more likely to talk about financial matters and act based on what they learned.** Of the young female participants, 75% had discussed financial decisions vs. 21% of female non-participants. Their saving behaviors increased by 50% as compared to no increase within the control group.
- **Young female participants reported increased autonomy in financial decisions**, which increased from 82% in the baseline survey to 90% in the evaluation.
- **Participants were more likely to have heard media-based HIV awareness and prevention messages** (e.g. reports of hearing radio-based HIV-related messages increased by 20% over the baseline assessment);
- **Female participants were more likely to take an HIV test** (increased from 34% at baseline to 57% at end line); and participants were more likely to discuss avoiding or delaying sex with their partner (61% at baseline vs. 76% after the project ended).

- Deal with special challenges, such as death of a parent, or a pregnancy; and
- Improve their economic opportunities for the future via education, household and business activities.

Other common elements of financial literacy programs include:

- creating a positive vision for the future;
- addressing negative attitudes/perceptions about money;
- becoming familiar with specific savings and investment vehicles;
- understanding the value of compound interest and the negative effect of inflation;
- learning how to open a bank account, how to borrow smartly and build a good credit history;
- understanding the importance of monitoring cash flow;
- learning about the balance between risks and returns; and
- emphasizing the importance of giving back to the community.

There are many delivery channels through which to transfer financial literacy skills to youth. While

some might assume that it is the parents' responsibility to teach their children financial literacy, the reality is that many adults lack financial literacy and thus the ability to pass on good financial habits and information to their children. Many believe we need to do more to overcome the lack of financial literacy and knowledge transfer within families, including teaching it in school systems. Some schools are attempting to develop youth's financial literacy. In the United States, Colorado's Department of Education, for example, developed standards and a framework for teaching financial literacy in 1995, which it is now actively applying in schools from grades K-12 (elementary through high school).²² In North Carolina, NC REAL Enterprises, a non-profit organization, offers a holistic experiential learning entrepreneurship program, including a financial literacy component as well as entrepreneurial training, through a variety of delivery channels, including in elementary, middle and high schools, as well as in post-secondary schools, correctional facilities and other community based organizations. Given the reality that most schools do not teach financial literacy, however, there are other delivery channels that can be used to reach youth, including: after-school programs and youth clubs, vocational institutions, financial institutions, religious institutions and cross-sectoral programs for youth, such as health programs. Microfinance Opportunities and Freedom from Hunger are the project leaders of the Global Financial Education Program (GFEP), a large-scale financial education program targeted at those just above and below the poverty line in developing countries. GFEP has reached over 64,000 clients through classroom training to date. Trainers have adapted the information to various delivery channels, including radio shows, street theatre and newsletters, and through these channels the program has reached nearly 6.5 million people. The program recently developed a new module targeting adolescents and young adults that teaches them how to manage money more effectively through savings and budgeting. These skills serve as a foundation for young people who are in a transition from dependent to independent economic and social roles and personal financial management. To implement the project, Microfinance Opportunities and Freedom from Hunger are working through partnerships with Binti Pamoja (Kenya), Save the Children (Bolivia and Nepal), Colectivo Integral de Desarrollo (Peru), Pro Mujer (Bolivia) and Zakoura (Morocco).

E. Funding Youth Enterprises

Youth face several constraints to accessing formal finance, including their lack of credit history and business experience, as well as the fact that they often fall outside the legal framework, which makes it impossible to legally enforce a contractual agreement made with them. These reasons, as well as the perception that youth are higher risks, impede their access to finance. As a result, young entrepreneurs often have to rely on family and friends to fund their business start-up and expansion.

Grants can be used as start-up capital, but should not be confused with loans. Since some youth may not meet age and suitability criteria to access a loan, micro-grants may be used to fund their start-up enterprises. Deutsche Bank's Pyramid Awards to entrepreneurial artisans (Box 2.6) and CAMFED's SEED Money Program (described in Box 1.1) are positive examples of how grants can be used to support youth

Box 2.6: Deutsche Bank Offers Competitive Grants to Young Artisans

Deutsche Bank believes in investing in young people's enterprise skills and entrepreneurial spirit. Via its Pyramid Awards program, Deutsche Bank's Corporate Social Responsibility Department encourages young artisans to compete for grants of £8,000 (approximately US\$16,500) that allow them to set up a business or project to launch their career in the year after they graduate from one of its partner colleges. Students come from a variety of disciplines, including music, drama, art, design, photography, fashion, dance and other performing arts. The program aims to help artists

understand the importance of and to develop business skills, as well as creative skills. It does this by offering advice on marketing and business skills, presentation skills training and on-going support to Pyramid awardees.

In addition to demonstrating the Bank's commitment to supporting contemporary art and entrepreneurship, the program provides volunteer opportunities for its staff, which further expands their social and professional networks.

²² http://www.cde.state.co.us/action/Financial_Literacy/CDEStandards.htm

enterprise development. It is important, however, that such grants be seen as a one time opportunity to launch a business tied to an incentive, such as requiring 20 percent cash or in-kind contribution to their potential business with the expectation that future funds for expansion will have to come from the revenue streams from the business and market-based financing. This incentive reaffirms commitment on the part of youth to the enterprise and may be a determining factor of their entrepreneurial success. Youth development programs should not attempt to combine a grant subsidy with on-going finance, such as by offering interest-free loans. Experience has shown that offering subsidized loans tends to distort and undermine natural market mechanisms (e.g. they compete with sustainable microfinance institutions). Below market interest rate loans tend to be seen as a gift or donation by the recipient, reducing the chance of repayment. By linking with a local financial institution or microfinance provider, youth can use the capital from the grant and the cash flow from their successful business to access loans and other financial services to expand their businesses in the future.

Youth can be viable borrowers. Many financial institutions avoid lending to youth, at least in part because they consider them to be riskier clients. Nonetheless, some microfinance institutions, such as Fundacion Paraguaya and ProMujer/Bolivia (see Box 2.7), find youth to be credit-worthy and believe that targeting youth gives them an edge over their competition in terms of developing their future client base. A global survey of 81 microfinance institutions and youth service organizations (YSOs) showed that those institutions that did lend to youth did not find that they were higher risk or more administratively costly to serve than non-youth.²³ Surprisingly, very few of these youth financiers adapted products to youths' specific needs or interests. Youth have other needs for finance as well, such as to support higher education or participation in a vocational school or apprenticeship. More research is needed to understand and document the range of needs and the risks involved in providing finance to support youth livelihoods.

Box 2.7: ProMujer Integrates Youth into Its Program in Bolivia

In August 2007, the microfinance institution, ProMujer/Bolivia, began piloting a program for male and female youth ages 14-23 in El Alto, which was selected for its high rates of poverty (84%) and youth population (62%). ProMujer offers youth an integrated combination of savings and loan services, business training and health awareness information. The savings and loan program is based on ProMujer's proven solidarity group methodology, in which youth are involved in

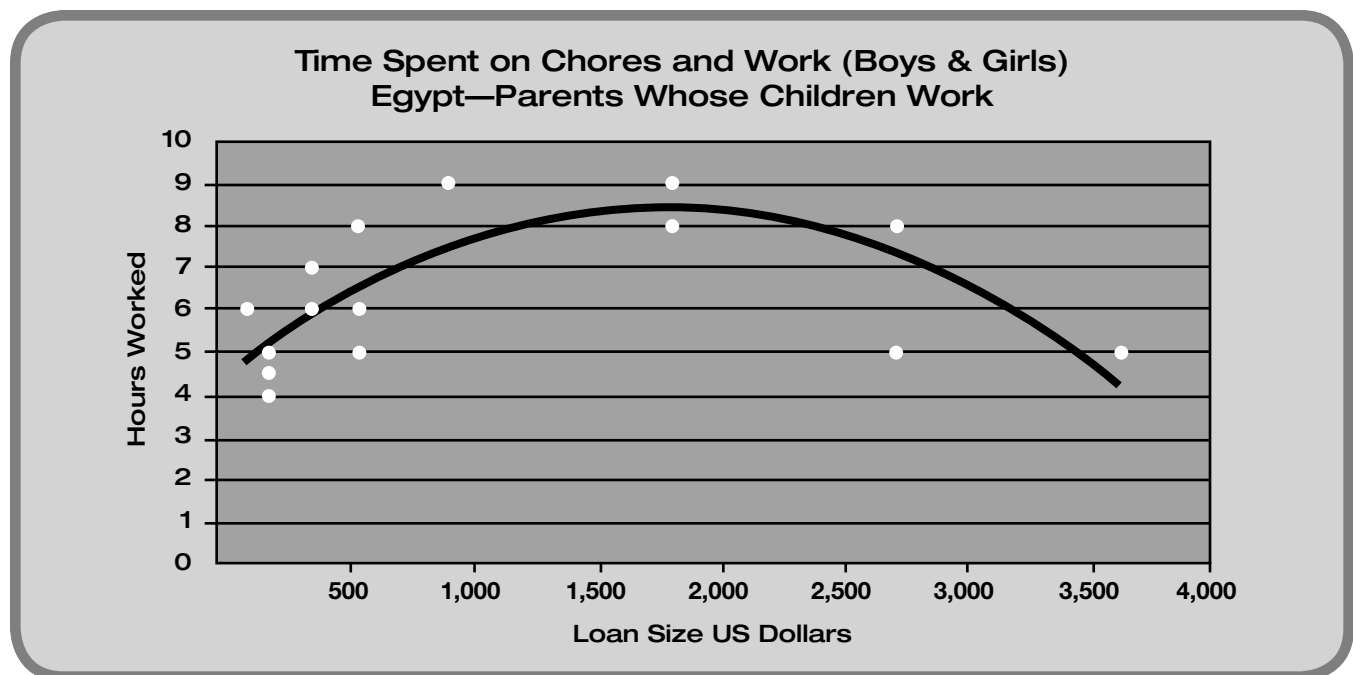
the selection and co-guarantee of other members. By holding meetings in conjunction with ProMujer's regular community association meetings, youth have the opportunity to learn and benefit from the expertise of its more experienced clients. After some initial challenges, by November 2007, ProMujer had trained 352 youth, of which 275 accessed loans, with an average size of \$130 each, in addition to savings services.

Loans to parents may have unanticipated consequences on youth, including children. There have been studies done on the indirect impact on children of lending to their parents that might have relevance for youth enterprises. A study funded by the Canadian International Development Agency (CIDA) and carried out in collaboration with Partners in Technology Exchange (PTE) and Mennonite Economic Development Associates (MEDA) found that microloans to their parents can have unanticipated impacts on youth, which should be considered in direct lending to youth enterprises. As most microenterprises in developing countries are family businesses, various family members, including children, usually end up playing some role in helping to support the business, whether by participating directly in the business or taking on increased responsibilities at home. The study found in several countries around the world that indirect lending (i.e. offering a microloan to a parent) often increased children's workload in terms of total time spent on chores and work. This finding raises some concerns as to the extent to which this increased work load detracts from children's time for studies and play (especially a concern for those ages 14 and under). In the short-term, however, the work children do can help the family expand their business and increase income overall. Only one country in the study was able to look at the impact on children as loan size grew larger. In Egypt, PTE/MEDA found that children's time spent on work, either on

²³ P.4, McNulty, "Serving Youth with Microfinance," USAID microReport #30, September 2005.

chores or for the business, peaked when the loan reached approximately \$2,000, after which it declined (as shown in Exhibit 2.3). This finding indicates that if maximum loan sizes are too low, family businesses will have difficulty growing to the point that their children will reap the benefits of reduced work loads. Interestingly, the classic pattern of girls doing more chores than boys was not found. In fact, boys did more of the chores in some countries of this study. While more research is needed, these findings suggest that as businesses move from micro to small loans, they are able to generate sufficient income to cover additional costs of adult labor for the business and/or for the household (e.g. paying for or freeing up one parent to do housekeeping, babysitting, cooking, etc.). In addition, these larger businesses are more likely to be able to generate funds to cover the costs of education for youth in the family. Nonetheless, youth livelihood development programs should assist youth in accessing a broad range of financial services, including savings, insurance and others, depending upon their needs and interests.

Exhibit 2.3: Impact on Children’s Work Time from Indirect Lending by Loan Size



Loans to youth are best offered from a financial institution. Rather than trying to serve all young people’s needs, experience shows that youth service organizations should link youth to a financial institution instead of attempting to offer loans directly to youth.²⁴ In addition to the fact that youth service workers rarely have financial and organizational skills required to run a loan department, those that work as youth mentors and counselors should not be put in the uncomfortable role of trying to collect loan payments from youth.

Deposit services are especially important to youth and can reinforce financial literacy education. While few financial institutions are willing to lend to youth and their start-up businesses, some financial institutions, such as Cantilan Bank (see Box 2.8)²⁵ specifically target youth by offering savings accounts, which can be an important way for youth to learn the value of saving and how interest compounds over time. Some financial institutions, such as the rural banks in the Philippines, use entrepreneurs’ savings histories to assess cash flow for loan decisions. Eventually, the collateral value of savings and the account’s ability to demonstrate the business’s positive cash flow can be used to convince financial institutions to make a loan. In the meantime, accumulated savings can be used to fund business growth and investment. In addition, savings can be used for other purposes, such as for school or consumption,

²⁴ Ibid.

²⁵ P.3, “Piggy Banking for Profits,” Chemonics International, 2006.

which are also important to youth. Even children can benefit from the financial education that goes along with savings. In fact, Population Council believes that savings services are often more appropriate than traditional microfinance for adolescent girls and that they can be used to reinforce financial literacy education.²⁶ In the slums of Kibera, Kenya, for example, Population Council has had positive results in helping youth to see the value of saving and applying their financial education. However, the project also found that increased savings could increase and/or decrease youth's vulnerability. While many benefited from increased financial freedom and knowledge (including reduced incidences of transactional sex), there were some reports of physical abuse by family and boyfriends who became aware of the savings. As a result, Population Council adjusted its program to help youth manage their savings more confidentially and worked on their communication skills related to the topic.

Box 2.8: Cantilan Bank's Student Savers Clubs

To instill the value of savings in children and prepare them to become valued clients in the future, Cantilan Bank of the Philippines created Student Savers Clubs in partnership with local schools. An account officer regularly visits partner schools to emphasize the value of savings and to open accounts and collect deposits from young savers. With as little as 20 pesos, a student can open an account and receive a passbook with a cartoon

character on it. Additional incentives, such as a piggy bank, and interest (2% for balances over 500 pesos) are offered when they reach certain savings levels. While Cantilan Bank will not be able to assess the full value of this program until the children reach adulthood, average balances of the children's savings have been increasing over time, which is a positive indication.

III. Additional Strategies for Working with Youth

A number of additional youth livelihood development approaches were proposed at the conference, including the role of social entrepreneurship, the private sector, and networking and information sharing. Various programmatic adaptations were discussed based on specific target groups, such as adolescent females, and by age or life cycle.

While still emphasizing a holistic approach, this chapter highlights a range of approaches applied to develop youth and enabling environments to support their livelihood development.

A. Involving Youth in Social Entrepreneurship

One definition of a social entrepreneur²⁷ is one who plays the role of change agent within the social sector, by:

- Adopting a mission to create social value;
- Recognizing and relentlessly pursuing new opportunities to serve that mission;
- Engaging in a process of continuous innovation, adaptation and learning;
- Acting boldly without being limited by resources;
- Exhibiting heightened accountability to the constituencies served and for the outcomes created.

Broadly defined, social entrepreneurship provides an opportunity for youth to learn and apply business principles to a social venture. In some countries (e.g. Bangladesh), social entrepreneurs are often motivated by failures of the government to make positive investments in human development. In other cases, social entrepreneurs work hand in hand with the public sector. As the benefits of social

²⁶ *Note from Kenya: Improving Programs to Support Most Vulnerable Youth*, USAID, August, 2006.

²⁷ P.4, Dees, J. Gregory, "The Meaning of Social Entrepreneurship," Duke University, revised May 30, 2001. http://www.fuqua.duke.edu/centers/case/documents/dees_SE.pdf

entrepreneurship become more apparent, public and private sectors are becoming more involved in promoting, funding and advising social entrepreneurs, many of whom are youth.

Involving youth in social entrepreneurship initiatives is an excellent way to teach youth business principles and ethics by practically applying them to social ventures. While business entrepreneurship is primarily focused on achieving a monetary profit, social entrepreneurship measures impact primarily in terms of improvements in human and social capital, such as enhanced knowledge for better decision making, improved standards of living for the poor, better protection for the environment, and reduced inequalities based on gender or race. While social enterprises might not be financially self-sufficient, successful social enterprises are sustainable in the sense that they demonstrate sufficient value to generate ongoing community support. Box 3.1 describes how youth can be involved as social entrepreneurs to combat the global HIV and AIDS pandemic.²⁸

Supporting young social entrepreneurs is not only good for youth, but for the global community. Young social entrepreneurs, such as conference keynote speaker Kyle Taylor from Youth Venture, can identify a social problem and use entrepreneurial principles to organize, create, and manage a venture to make social change. Ashoka launched Youth Venture in 1996 to inspire and invest in young people so they can start their own social ventures, and make a long-term and positive impact on their communities. Youth Venture is collecting the stories of young social entrepreneurs from around the world to build a community whose members can inspire each other to take action. Youth Venture believes that this generation of young people understands that for sustainable solutions to be achieved for addressing common human development challenges, they must influence the systems themselves that are creating those challenges. Youth Venture is a catalyst of a global movement of young people looking for synergies between business and social sectors to create sustainable social change.

Box 3.1: Youth Learn Valuable Skills While Combating the Global HIV and AIDS Pandemic

Youth have been involved in a number of HIV & AIDS-related projects in ways that have strengthened their understanding and ability to apply a range of life and business skills, which can improve their chances of gaining higher quality, permanent employment in the future. By involving youth in advocating for, designing, and providing HIV & AIDS education and support services, these young social entrepreneurs gain important communication, marketing, planning and organizational skills, and benefit from the income earned. Programs benefit from having access to low

cost youth workers and from their approaches and messages being better tailored to the youth that they seek to reach. For example, Student Partnerships Worldwide, a non-profit organization that works in Sierra Leone, South Africa, Tanzania, Uganda, Zambia, Zimbabwe, India and Nepal, pays youth (ages 18-24) a subsistence allowance to serve as peer health educators in rural communities for eight to nine months following a training period of four to six weeks. In Zimbabwe, youth also provide home-based care to people living with HIV & AIDS and their families.

B. Leveraging Expertise of Private Sector Corporations

Youth livelihood development stakeholders can benefit from leveraging the expertise of and forging linkages with the private sector, and private sector corporations can benefit from engaging in these capacity building programs. For example, assisting youth to make connections with private sector mentors and professional networks helps improve young people's understandings of market opportunities and their chances of gainful employment. Additionally, capacity building programs for youth can become more

²⁸ P.37-38, Santis, W, Rosenblum, L, Vince Whitman, C, Bloome, A. (2007). *Involving Young People in Efforts to Combat HIV and AIDS in Africa: The Importance of Income-Generating Strategies*. Education Development Center and The Youth Information Technology HIV/AIDS Work Zambia Project; International Youth Foundation; and U.S. Department of State, African Workforce Development Grant. Newton, MA: Education Development Center.

informed of current market needs through this direct link to the private sector, which can help ensure employability and entrepreneurship programs are teaching skills youth need to obtain employment or start their own businesses. If private sector corporations can also provide input into these programs, and engage with them as mentors and volunteers, they also have a greater ability to ensure these programs produce high quality future employees.

Private sector partnering can be a win-win strategy for all stakeholders. With initial funds from the World Bank, the Andhra Pradesh Government in India created the Jobs Mission. The Jobs Mission's institutional framework of having senior government officers and private sector representation on the Executive Committee facilitates bringing together private sector partners, government officers and federations of rural women to create employment opportunities for socially and economically underprivileged youth from remote villages and drought-prone rural areas. Through a business-to-youth network, the program aims to create 150,000 jobs for rural youth by 2009. To achieve this objective, the Jobs Mission offers youth one of two options: to stay in the rural area or to relocate to increase their earning potential (as described in Box 3.2). To date, the program has trained 77,500 youth and an additional 17,500 youth are currently being trained in the 191 rural training centers. Begun in 2005, the program is already having significant results, as 80 percent of trained youth have been placed in high quality, entry-level jobs with companies, such as McDonalds, Dell, Genpac, Microsoft, Pizza Hut, Reliance, Tata companies, Wipro, HDFC Bank, G-4 Securitas and Hindustan Unilever. Starting annual salaries for participating youth range from Rs.24,000-Rs.80,000 (US \$607-US \$2,026)²⁹, which is much higher than their parents, whose average annual salary in the rural areas is just Rs.10,000 (US \$253).

The Jobs Mission is a true public-private sector partnership, as it involves its business partners in developing training modules and mentoring the youth, as well as regularly inviting company representatives to be guest lecturers. The private sector finds the program useful as it helps fill a large

Box 3.2: Offering Rural Youth Options on Their Path to Private Sector Employment

Through partnerships with private sector companies, the government-funded Jobs Mission program offers rural youth optional paths to entry level jobs, depending on their educational qualification and aspirations and their willingness to relocate, as illustrated below:

Security Academy. For youth willing to relocate to urban areas, the Security Academy works in collaboration with the multinational G-4 Securitas to reduce the exploitation of youth, particularly from fly-by-night businesses that either take advantage of youth by not paying them for their labor or send them to overseas jobs without the proper paperwork (e.g., legal work visa). The Security Academy works to build young people's English and soft skills and places them in jobs with multinational corporations, such as Microsoft, Dell, and General Electric. The average annual salary for youth entering this program is 48,000 rupees (US \$1,215), of which approximately half is sent back to their families in rural areas. A study found that families often used these additional funds to reduce debt (38%), increase savings (23%) or assets (19%), or to pay for younger sibling's education (12%).

Rural Retail Academies. Retail chains are expanding in rural and metropolitan areas. The Rural Retail Academies work to prepare youth for jobs in retail chains, such as Future Group, McDonalds, Spencers and Reliance Fresh. Youth from the Rural Retail Academies also work with companies entering the rural markets in telecom companies, such as Vodafone, Tata and Airtel, and in product sales for Hindustan Unilever and HDFC Bank. Operating mostly out of unused government buildings, the Rural Retail Academies offer six-week trainings on English, life and soft skills, as well as general work readiness. In some cases, it offers more specialized trainings on customer relations, computers and retailing. Human resource directors of multinational corporations have been impressed with the results and regularly visit to understand how the program works. During a recent visit, one employer exclaimed, "We have never seen anything like this before; this is what the industry needs!"

²⁹ Exchange rate of INR 39.49: US\$1 effective 17 Dec. 2007, per <http://www.x-rates.com/calculator.html>

number of jobs with rural youth, who they find to be motivated and loyal employees. In rural areas, the trained youth often know the local markets well and can help companies enter the market more smoothly. The Andhra Pradesh government is pleased with the results of the program as the return on investment is high and impact can be seen within two to six weeks. Rural youth are especially appreciative as the program builds their confidence and levels the playing field with their urban counterparts. The rural families and communities benefit from the money sent to the villages, which stimulates growth of the local economies.

Link youth to the private sector through mentoring and professional networking. In Brazil, AED developed a non-governmental organization, ADE-Brasil, designed to help disadvantaged youth lead productive lives by overcoming some of the barriers to learning and professional networking that often facilitate access to employment. The NGO worked with 50 youth (25 males; 25 females), ages 16 to 21 years old, four hours per day for one year, on a curriculum that was aligned with current market demands, that simulated the work place and emphasized project-based learning. The program also includes an e-mentoring component, which provides online access to private sector mentors from multiple skill areas to reinforce youth learning and facilitate career guidance and counseling. By creating and facilitating positive attitudes, learning and networking opportunities, ADE-Brasil helped 92 percent of the youth participants gain employment within three years and 31 percent of those were promoted within their first year of employment. Some of the young professionals are mentors or work as assistants of the new projects implemented by ADE-Brasil. Other approaches to facilitating networking with the private sector include trade fairs and exhibitions, as well as business incubators, where young entrepreneurs can come together to share office space and machines and provide support to one another.

Youth employment programs should develop skills linked to private sector job requirements. ADE-Brasil partly attributes its success to the fact that its curriculum was designed based on current market needs. By conducting a market assessment prior to start-up, ADE-Brasil found that the most commonly demanded skills among potential employers included: information communication and technology (ICT) skills, teamwork and personal initiative, communication, presentation and English language skills, among others. By focusing their efforts on developing these sought after skills, ADE Brasil greatly increases participating youths' ability to find lasting, quality employment (92 percent remain employed after three years). Another finding from ADE Brasil is that the more disadvantaged the youth, the greater the cost of developing their livelihood capacity.

C. Integrating Youth in All Aspects of Programming

The more youth can be integrated into program design, implementation and monitoring and evaluation, the more opportunities they will have to learn. Conference participants have found that integrating youth in a variety of ways also can help to ensure that programs are client responsive (demand-driven), are designed appropriately and demonstrate to other youth how youth can be leaders and add value. In addition, youth can offer a variety of skills needed to run the program at a lower cost than similarly skilled adults and will simultaneously benefit from the capacity building experience.

Listen to youth and involve them in monitoring and evaluation. Various technologies and networks facilitate youth dialogue and have demonstrated the extent to which youth have diverse views and divergent opinions. Youth livelihood development programmers should embrace that vitality and encourage youth to vocalize their opinions, which if properly channeled can improve programming and increase young people's active participation and learning. Ideally, youth would be engaged in each aspect of program design or adaptation to assess their reaction and receptivity to various ideas and approaches. While many programs ask youth to conduct a self-assessment and provide feedback on the program's personal impact on them, youth can also be involved in the program's overall monitoring and evaluation. Some programs integrate youth into all aspects of programming, including the identification and assessment of the barriers to youth employment. Box 3.3 highlights an example from Plan International's West Africa Regional Office of how youth can be integrated into all aspects of program development, from project design to monitoring and evaluation.

Encourage youth to be part of the solution. Peace Child International, a registered charity of the United

Kingdom, empowers young people to identify and take responsibility for global challenges, including through the support of youth business and social entrepreneurship. Through its “Be The Change!” youth-led sustainable development action program, for example, Peace Child supported the creation of a fish farm in Cambodia, which was a student-driven solution to reduce school drop-outs due to a lack of funds for school lunches. The fish farm generated sufficient food and funds to support a school lunch program, as well as taught them basic enterprise management. In Western Kenya, where clean water is scarce and water-borne illnesses are common, Peace Child’s “Be the Change!” funded the local youth association’s clean water project. Youth dug the well, laid the concrete and installed a pump, which created income to cover the project’s operational and maintenance costs, and resulted in a reduction in sick visits at the local health clinic. The positive results of this project inspired the youth to then pursue a horticulture business, which now employs most of the youth involved in its creation. These youth-led entrepreneurial initiatives demonstrate the value to youth and their communities that can be derived by encouraging youth to be part of the solution to community problems.

Develop youth leaders, trainers and mentors. Youth are most inclined to listen to other youth they respect, and youth tend to understand other youth’s current issues and concerns better than adults. For these reasons, programmers should consider developing youth people’s capacities to play as many roles in implementing project objectives as possible. The Youth Transitional Jobs Initiative, spearheaded by the National Transitional Jobs Network based in Chicago, provides resources and technical assistance to communities seeking to help youth overcome barriers to employment by establishing local Transitional Jobs programs. These programs offer paid work experience for three to nine months, support services, and job readiness skill development opportunities to help youth move into permanent employment. Youth who graduate from Transitional Jobs programs and move into permanent employment can often serve as

Box 3.3: Plan International’s Youth-Led Programmatic Consultations

To ensure that a project was designed to be demand-driven and truly implementable, Plan International organized and held a three day youth-led consultation to review proposed project plans for a youth livelihood development program in West Africa prior to submitting it to potential funders. The meeting convened organizations and technical experts in the areas of microfinance, microenterprise development, business skills training and participatory market research. With youth leading the discussions and responding to the technical experts’ ideas, the team managed to develop a logical framework, implementation plan and budget for the entire 3-year pilot. The framework, including its overarching monitoring and evaluation plan, is outlined below. In early 2008, however, Plan will hold a series of workshops involving youth to develop the tools and protocol for implementation. To ensure that youths’ perspectives and considerations are the driving force through project implementation, the team decided to establish youth advisory boards that will have representative decision making powers and be integrally involved in project management and oversight.

Goal: to provide opportunities to and support to 3,000 out-of-school youth (ages 15-24) in Senegal, Sierra Leone and Niger so they can have access to financial services, business development technical support and life-skills development.

Approach: identify effective approaches and methodologies that result in sustainable and replicable program models to provide access to appropriate financial services, business skills development and essential life-skills training.

Monitoring & Evaluation Framework:

Result 1: By the end of 2009, 3,000 out-of-school 15-24 year old working children and youth from Senegal, Sierra Leone and Niger are using appropriate and accessible financial services through a local institution.

Result 2: By the end of 2010, 3,000 out-of-school 15-24 year old working children and youth from Senegal, Sierra Leone and Niger have participated in tailor-made business, entrepreneurial and life-skills training programs.

Result 3: By the end of 2010, 3,000 out-of-school 15-24 year old working children and youth from Senegal, Sierra Leone and Niger have access to support structures for and are using the acquired business, entrepreneurial and life-skills in managing viable small economic activities.

Result 4: By the end of 2010, replicable models for out-of-school working children and youth support are created, monitored, evaluated and shared.

mentors for their peers who are just beginning the program. Box 3.4 provides one example of how youth mentors can help prepare their peers for employment. Developing young people's capacity to play a role in other young people's development can also reduce costs, increase impact and help a program be more sustainable over the long-term.

Box 3.4: Youth Help Prepare Youth for Employment

The KEY Program at ROCA, Inc., a youth development non-profit agency in Chelsea, Massachusetts provides transitional employment to youth ages 16-24. Youth can join work crews and complete public works projects or gain entrepreneurial and food service experience in the organization's social enterprise, Circle Catering. During

their transitional employment, youth are also linked to critical services within ROCA and in the surrounding community to pursue other life goals, such as continuing their education. In some cases, youth who have graduated from the KEY program serve as mentors or work crew supervisors for new participants.

D. Facilitating Youth Networking and Information Sharing

Efforts to address youth livelihood development needs are often hindered by a lack of information. As a result, opportunities for youth networking and peer-to-peer information sharing and mentoring are becoming more common at the national, regional, and global level. These initiatives have contributed to youth gaining new social capital.

National Level Networking and Information Sharing. The Private Education Development Network (PEDN) in Uganda is a good example of a national organization that has created networking opportunities for multiple stakeholders to promote youth empowerment in public/ private secondary schools and communities throughout the country. The main objective of PEDN is to nurture the innovative and creative potential of Ugandan youth by equipping them with entrepreneurial, business skills, and career guidance. In doing so, the Network seeks to produce creative, competitive and productive individuals, who are job creators. The activities are driven by youth and led by youth.

PEDN works with a network of several stakeholders at different levels, from youth to those who work with youth directly and those who indirectly support youth through the enabling environment for youth livelihood and enterprise activities. At Level 1, stakeholders include national and district level education officers, teachers, parents, donors, and youth NGOs. At this level, PEDN's main task is advocacy for proper policies to support and integrate entrepreneurship training at all levels of the education system. PEDN believes that the best way to impact policy is to provide these stakeholders with multiple networking and information-building and sharing events (e.g., workshops, formal reports, etc.). At Level 2, stakeholders include local teachers and students/young people and PEDN works with schools and communities in a club model. Teachers from several interested schools are trained in one group allowing for networking, information sharing and experience sharing. The trained teachers then go back to their school, mobilize clubs of young people and implement programs. Level 3 includes youth-to-youth information sharing and networking within and across clubs as well as within camps, workshops and organized conferences and meetings. By putting young people in charge of their own learning, youth learn invaluable communication, leadership, decision making and other life skills. PEDN provides all members of its network with information through various publications and postings on the internet and television.

PEDN has found that the network model promotes team work, skill building and knowledge sharing, as well as monitoring and evaluation to ensure long-term scale and sustainability. The networking model allows stakeholders to learn from each other and reduces the need to re-invent the wheel in program design and implementation.

Regional Level Networking and Information Sharing. Young Americas Business Trust (YABT), associated with the Organization of the American States (OAS), is a catalyst for developing young entrepreneurs in the thirty-four countries of the Americas. YABT links young entrepreneurs and national associations in a

regional network that provides access to business mentors, courses and events aimed at preparing young people to become socially responsible business leaders. They provide access to hands-on training and “real world” business experiences and utilize the potential of the Internet to provide information (e.g., through video conferencing and e-learning experiences) and networks for training, business opportunities and to build e-communities.

YABT is an initiative that effectively uses technology to promote regional networking and information sharing. They have developed InfoBiz, which consolidates essential business-related information (e.g., legal and licensing requirements) from OAS Member States in a one-stop online resource center. The mybiz.net website is a multi-faceted open-source online platform for education, entrepreneur and trade communities. YABT is currently working to create a platform to facilitate exchanges and networking between young entrepreneurs on the site as well. Members have free access to a wide variety of tools (from learning and communication tools to knowledge management applications) and services (e.g. hosting learning groups, entrepreneurship organizations, web-events and much more). The online portal allows every user to:

- Integrally search for members, groups, activities and knowledge resources
- Download and upload resources
- Interact synchronously and a-synchronously with people and groups
- Create personal groups and activities
- Easily navigate through personalized environments (e.g. a compiled personal page of enrolled groups, discussions, agendas, surveys and personal documents)

Global Networking and Information Sharing. The Youth Employment Summit (YES) Campaign is one of the few examples of youth-led, global-level networking and information sharing related to youth employment and business development. YES was launched in 2002 and now includes 83 country networks. YES networks rely on public and private sector partners to effectively address youth unemployment.

The Campaign was created to develop the capacity of youth to lead in-country youth employment initiatives; to promote youth employment to address key development challenges; and, to build in-country coalitions to develop national strategies to address youth unemployment. Cooperation between country and regional networks provides opportunities for peer-to-peer learning, program-based innovation, and large-scale project planning. With the support of its diverse stakeholders, YES-sponsored networks organize and facilitate customized programming that relies on youth to drive the implementation process. Since inception, the lives of one million youth have benefited from YES programming.

To bridge the gaps in information sharing, the YES Campaign, in partnership with TakingITGlobal, has developed a Global Knowledge Resource on Youth Employment. It is a database and communication medium where all stakeholders of youth employment can share and access innovative initiatives, useful toolkits, and comprehensive research and publications. Through the database, users can learn from the experiences gained and shared by others from all over the world, effectively leapfrogging project learning and fast tracking sustainable development of youth livelihood creation.

E. Adaptations Based on Youth Target Groups

Thus far, this publication has been emphasizing the differences between youth and adults. Nonetheless, youth are not a homogenous population to which one approach can be applied. In fact, there are a broad range of approaches and adaptations to consider depending on the target population’s gender, degree of vulnerability (to drug use, crime, violence, HIV & AIDS, etc.), age or life cycle stage, among others. While additional considerations and adaptations will be needed depending on local culture, level of education and other factors, this section highlights some of the findings youth livelihood development practitioners attending the conference shared related to these topics.

i. The Gender Factor

Adaptations may be necessary to meet the specific needs of male or female participants, or to address both genders adequately when serving a mixed population (males and females). Several youth livelihood programs found, however, that females were often marginalized in programs that simultaneously served male and female youth. Either female young people's specific needs were not adequately addressed as their participation was overshadowed by more assertive males, or they withheld from sharing and fully participating out of cultural norms or other reasons. As a result, an increasing number of youth livelihood programs are making special efforts to target female youth populations. They offer the following insight:

Adolescent girls and female youth face a number of barriers to their economic empowerment that limit their ability to maximize their potential and participate fully in the economy, including:

- **Early marriage** – 82 million girls are married before their 18th birthday in developing countries;
- **Illiteracy and school dropout** – in low income countries, female literacy rates are only 76.5 percent of male literacy rates,³⁰ which is one of the key Millennium Development indicators targeted for improvement;
- **Early pregnancy and childrearing** – 14 million females ages 14-19 give birth each year;
- **Exposure to HIV and AIDS** – Almost half of all new infections occur in youth, ages 15-24;³¹
- **Patriarchal social structures** can cause women's voices and opinions to be overshadowed by men's;
- **Employer discrimination and biases**;
- **Family responsibilities** – many family responsibilities fall on young females, including child care, cooking, cleaning, etc.;
- **Reduced social rights** related to land ownership, inheritance, etc.

Female youth are better served if programming focuses uniquely on their needs. Many youth livelihood programs have found this to be true and as a result an increasing number are focusing solely on working with young females, including CAMFED, BRAC, Population Council and Nike Foundation.

Females often need safe spaces and special considerations to reduce their vulnerabilities. Shared findings from organizations working with young people find that young females benefit greatly from safe spaces, which offer the ability to meet with friends, cultivate and maintain social networks and have a protective community environment where it is safe to share information and ask questions that impact their lives. In addition, livelihood development for female youth can require additional support, such as child care assistance, self-confidence building activities and methods to keep savings and profits confidential. Through these networks, female entrepreneurs begin to build social capital that they can use to expand their businesses.

Livelihoods development programming increases females' participation in the productive economy. Through its livelihood development work with adolescent girls, Population Council has found that it can help youth to overcome or at least mitigate the negative impact of many of the disadvantages that hinder young female's participation in the productive economy and their ability to accumulate wealth (see Box 3.5). Participation in Population Council's program resulted in delayed marriage, better school retention and greater knowledge about how sexually transmitted diseases (STDs) are communicated and can be avoided. While Population Council's findings are statistically significant, one of the difficulties it found in collecting monitoring and evaluation data from adolescent girls' overtime was that they were hard to track, as youth tend to be fairly mobile and usually move when they do marry. Nonetheless, Population Council overcame this difficulty by collecting new contact information for the married youth, mapping out the addresses and strategically following up in way that maximized information collection while reducing costs (i.e. by focusing on nearby residences or meeting with them during a visit to their original family residence).

³⁰ http://earthtrends.wri.org/searchable_db/static/410-4.csv

³¹ *Report on the Global AIDS Epidemic*, UNAIDS, 2004.

Box 3.5: Population Council's Health and Livelihoods Development for Adolescent Girls in Bangladesh

Population Council offered a holistic health and livelihood development program to female youth (ages 15-24) in 90 villages in Bangladesh. Adolescent girls organized into peer groups of approximately 30 girls per group met weekly for one hour for life-skills lessons. A select group received livelihood training and an even more select group received credit to support their income generating projects. All members were encouraged to save small amounts of money weekly.

After two years, Population Council found that the program had the following result:

- Positive and significant outcomes (e.g. delayed

marriage and school retention) were most often found only among unmatched members. Especially successful were the younger, more educated girls from the poorest district, Sherpur.

- Positive outcomes among all members included:
 - Greater knowledge of STDs
 - Somewhat greater knowledge of contraceptive methods
 - Increased sense of well-being
 - Increased pay for work among all members

According to the International Center for Research on Women (ICRW), a non-profit organization that specializes in researching female issues, more work related to livelihood development for young females is needed to:

- Create more non-traditional opportunities
- Reach out to the hardest-to-reach
- Protect opportunities to earn with savings accounts
- Inform and reaffirm the right of girls to their savings

ii. Vulnerable and At-Risk Youth

Youth livelihood programs can be adapted to address youth vulnerabilities. There are many ways in which youth become at-risk or vulnerable, whether from exposure to sexually transmitted diseases, including HIV & AIDS, drugs or gangs, from the risk of extreme poverty, being orphaned or homeless, or from involvement in crimes from petty thievery to extreme violence and murder. Idleness and unemployment are often linked to negative behaviors, such as violence, especially in young men. Investments in youth livelihood development can reduce these negative impacts and help to stabilize social behaviors.³² Youth livelihood programming requires adaptations to address the specific vulnerabilities faced by the target population to meet their particular needs and concerns. Street Kids International, for example, aims to mitigate the vulnerabilities that homeless children face due to poverty, and dangerous and unhealthy work on the streets (see Box 3.6).

Vulnerable youth can benefit from cross-sectoral approaches to youth livelihoods development. In many cases, reducing the impact of a specific vulnerability, such as HIV & AIDS, is the driving force for livelihoods development programming. To reduce vulnerability to HIV & AIDS and other forms of violence against orphans and vulnerable children, (Grassroots Organization Operating Together in Sisterhood) GROOTS Kenya uses community-led livelihood development approaches to mobilize and empower youth caregivers and builds their capacity to take action and obtain justice when rights are violated or services are denied. Box 3.7 describes how GROOTS Kenya applies a cross-sectoral approach to reduce youth's vulnerabilities to the negative impacts of HIV and AIDS.

iii. Youth by Life Cycle and Age Categories

Livelihoods development programs should be adapted to youth's age and life cycle stage. Youth

³² <http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTCY/0,,contentMDK:20243956~menuPK:565264~pagePK:148956~piPK:216618~theSitePK:396445,00.html>

Box 3.6: Reducing Street Kids' Vulnerabilities via Holistic Livelihood Development

Street Kids International works with youth aged roughly 14-25 who either live on the street, are street-involved, or economically marginalized. Its Street Work program aims to empower young people to develop safe and healthy ways to earn a living. Through its Street Business and Street Banking Toolkits, Street Work training provides front-line youth workers with participatory and real-life based tools to facilitate financial education and personal development curricula, including an animated story featuring five characters with challenges and opportunities close to those faced

by the youth. Through the program, youth learn to develop business plans, which may qualify them for a business loan and additional support. The Street Banking Toolkit guides youth through the steps required to start their own solidarity group savings and credit system to support their income generating activities. In each case, Street Work develops national Master Trainers who adapt materials to local context and experience and ensure the momentum of the program continues beyond the funding cycle.

livelihood development practitioners must consider the specific level of maturity and development of the youth they plan to serve. While it might be possible to generalize about the characteristics of a specific age group in a particular country, youth of that same age group in another country can be vastly different, requiring programmatic adjustments. Exhibit 3.1 highlights techniques that Save the Children has adapted for its youth livelihood planning process to address the specific needs and competencies commonly identified in certain age groups. During livelihood planning sessions, Save the Children makes programmatic adaptations based on youth's input as well as adjustments related to the occurrence of life cycle events.

Box 3.7: Reducing Vulnerabilities to HIV/AIDS via Livelihoods Development in Kenya

GROOTS Kenya is a movement of over 2,500 women self-help groups and community based organizations in Kenya that work together to address the increasing number of orphans resulting from the AIDS pandemic. The number of AIDS orphans is estimated to grow from 12.3 million at the end of 2003 to 18.4 million by 2010 in Africa (United Nations Children's Fund, 2004). To mitigate the vulnerabilities of orphaned youth, particularly girls who are often overworked, sexually abused and dispossessed of their property inheritance rights, GROOTS Kenya employs a holistic approach to simultaneously reduce youths' vulnerabilities to HIV/AIDS while facilitating orphans' livelihood development through establishment of small income generating activities. GROOTS Kenya uses community-led approaches to mobilize and empower youth caregivers

on economic security, to reduce vulnerability to HIV & AIDS and violence against orphans/vulnerable children, and to build their capacity to take action to obtain justice when rights are violated or services are denied. Its economic security (i.e. community resources and livelihood development) program uses strategies such as, i) peer learning and exchanges across community groups locally and international as means to enhance sharing and learning of best practices; ii) amplifying the voices of grassroots communities, mainly women and orphans (including facilitating their participation in decision making platforms and other forums, such as the Global Youth Microenterprise conference); iii) capacity-building through various life skill trainings, entrepreneurship and psychosocial support and; and iv) advocacy, outreach networking and partnerships.

Exhibit 3.1: Techniques per Age Category for Engaging Youth in Livelihood Planning Activities

Age	Most Effective Techniques
11-13	Use of third person, narration, drawings, ranking activities that enables girls to move items, probing for examples
14-16	Use of third person and games, real life community experiences, letting them facilitate each other, probing for clarification
17-19	Use of third person, games, letting them facilitate each other, real life experiences

Common life cycle events that can have a significant impact on youth and livelihood programming include entering and leaving school, marriage, pregnancy, leaving home, entering the labor market, becoming responsible for household finances, gaining full rights as a citizen, etc. Each of these events implies a new or additional level of responsibility, which might require an adaptation in the approach to livelihood development. Exhibit 3.2 presents how the Consortium for Entrepreneurship Education (an association of educators and other supporters of youth entrepreneurship education in the United States) has broken down entrepreneurial learning into five stages. The chart highlights the typical stages or “life cycle” of learning for an entrepreneur, which can be applied to livelihood programming.

Exhibit 3.2: Five Stages of Entrepreneurship Education

Job Training and Education			Job Experience	
Stage 1	Stage 2	Stage 3	Stage 4	Stage 5
<ul style="list-style-type: none"> • gain prerequisite basic skills • identify career option • understand economics and free enterprise 	<ul style="list-style-type: none"> • discover entrepreneurship competencies • understand problems of employers 	<ul style="list-style-type: none"> • learn entrepreneurship competencies • apply specific occupational training • learn how to create new businesses 	<ul style="list-style-type: none"> • become self-employed • develop policies and procedures for a new or existing business 	<ul style="list-style-type: none"> • solve business problems effectively • expand existing business

F. Developing an Enabling Environment for Youth Livelihoods

Thus far, this publication has focused primarily on developing strategies for working with youth directly to strengthen their livelihood capabilities. Without an adequate enabling environment (including policy, legal and regulatory framework) that supports youth livelihood initiatives, however, youth livelihood development programs have limited impact. This section highlights some of the most important components and latest thinking related to creating youth-friendly policies, regulations and infrastructure needed to support youth livelihood.

Laws meant to protect employees can hinder youth employment. In OECD countries, for example, employment protection laws have been found to reduce employment overall. When such laws result in fewer job opportunities, the impact on youth is the greatest as they create barriers to entry into the labor market. Minimum wage rates, for example, when set too high can discourage job creation and limit work experiences for young people. While laws prohibiting child labor can protect youth from being exploited and missing out on education, they can also limit youth’s ability to gain skills and earn wages, which can help pay for basic necessities and education. More research is needed to help countries strike the appropriate balance between protecting youth and supporting their gaining skills and experience needed to become productive members of the work force. In addition, policies that hinder mobility, such as restrictive immigration laws, can hinder youth livelihood development as youth tend to be fairly mobile

and willing to relocate to where a job opportunity exists.³³

Market-oriented economies, as well as export orientation and openness to foreign direct investment increase opportunities for youth. In general, open markets help create more job opportunities in a country; the more job opportunities, the more opportunities for youth. Openness to foreign markets, and foreign direct investment in particular, have been linked to increased opportunities and hiring of youth.³⁴

Policies that are pro-small business development are often pro-youth enterprise development. Youth-specific policies are often needed and policy makers should also try to mitigate any potential negative impacts existing laws have on youth. In terms of enterprise development, most of the same policies that support small business development are also needed to support youth enterprise development. A pro-small business enabling environment often includes: clear legal framework, especially for contracts, bankruptcy and to protect property rights, a functional court system to manage grievances, easy and low cost business registration processes, transparent tax structures, etc. South Africa is a good example of a country that has developed sound business policies, linked to its national youth strategy, that support youth enterprise development. In addition, the South African Government committed \$143 million to create the Umsobomvu Youth Fund (UYF), which is making entrepreneurship a more accessible option for South Africa's young people.³⁵

Governments should create mechanisms to allow youth a voice in national planning and policy setting. For example, El Salvador and Nicaragua youth departments (or ministries) have been successful at listening to youth and capturing their opinions, which has been used to contribute to national plans, define priorities and align sector policies to youth livelihood needs.³⁶ At a minimum, governments should solicit feedback on policies and laws that will affect them prior to implementation.

IV. Conclusions

While the Global Youth Microenterprise Conference did not include all practitioners involved in youth livelihood development, those who attended highlighted a number of key findings and lessons learned that might be beneficial to other practitioners. This section summarizes those findings that seem to have the broadest implications and potential for replication in other environments.

A. Key Findings and Lessons Learned

Below is a summary of some of the key findings and lessons learned that emerged from the conference as fairly universal and when applied can improve the effectiveness of youth livelihood development programming.

1. Local and international partnerships should be used to facilitate holistic and integrated approach to serving youth. Partnerships facilitate young people's access to the full range of livelihood development services needed without sacrificing technical depth and quality for each service or component of a holistic program. Working in partnerships also offers opportunities to leverage and speed up results (e.g. ImagineNations works with MFI networks, such as Mercy Corps, to encourage multiple microfinance institutions to provide more youth with access to finance). Furthermore, integrated partnerships allow for the transitioning of youth from one stage of learning to the next, for example, from life skills and enterprise development skills learning to business start-up, or from internship to paid employment.

2. Pre-assessment should determine local youth and community needs, opportunities and concerns, and integrate them into program design. In other words, program design should always include the involvement of the target community. Assessing local needs and opportunities is just one aspect. In

³³ P. 22, World Development Report, World Bank, 2007

³⁴ P. 118, Ibid.

³⁵ P.15, Dowling, Elizabeth, et al., "Investing in Youth: Large Scale Approaches to Employment and Entrepreneurship," Dec. 2007.

³⁶ P.219, Ibid.

addition, program language and tools must be adapted to local culture and norms to ensure that concepts are well received, are based on local realities and address sensitive issues carefully. Furthermore, programs should be designed intentionally to address specific goals and objectives, and their effectiveness should be monitored and evaluated against clear, relevant and measurable indicators.

3. Experiential learning is best for teaching entrepreneurship and enterprise development, especially if it allows youth to make decisions, take risks, and even make mistakes. Youth livelihood development programs should create an environment that simulates the daily realities and decisions of those engaged in the work force, while being comfortable enough for youth to have opportunities to make mistakes and learn from them. Given the demand for employees and businesses with practical experience, the more hands on and experience-based livelihood development programs are, the better prepared youth will be for the work world.

4. Programs should be oriented to market opportunities, and programmers should stimulate local market responses to provide services to youth. In the past, many enterprise development projects focused on the supply side of the market, identifying the existing suppliers of business development services and helping them to improve and expand the services they were offering. Best practice today, however, is to assess what the actual opportunities and needs are from current and potential entrepreneurs (i.e., the demand side of the market). Once those opportunities and needs are identified, enterprise development programmers work to stimulate the business development market to respond with sustainable products, services and solutions that meet those needs. Similarly, youth livelihood programmers should work to encourage the market mechanisms to respond to youth's needs by being facilitators or stimulators of local market responses, rather than as temporary providers of direct services. Making Cents International, for example, has a strong focus on developing qualified local youth trainers so that its entrepreneurial training can be provided using a youth peer-to-peer model on an on-going basis at local market rates.

5. Broad community involvement is important to youth's development. Many programs have found it imperative to gain community involvement and support when initiating any youth livelihood development program. While youth are most likely to listen to peers, there are a wide range of roles that adults can play to support youth livelihoods. Community members, including parents, teachers and business people, can serve as trainers and mentors and facilitate linkages to knowledge, markets, employment opportunities and networks. In addition, adults can support youths' livelihood education by creating internships, apprenticeships and other learning opportunities. Community members can offer valuable support and encouragement to youth, especially through the tough times, and help them to extract the lessons from those experiences. By involving adults in youth livelihood development, the community will benefit in many ways. A parent of one youth participant in a financial literacy training, for example, claimed that the entire family benefited from the concepts and that the family finances were now being managed better, as a result.

6. Interventions should not damage market mechanisms. Programmers must be careful when offering business development services to young entrepreneurs to ensure that they are not undermining local service providers, by offering free or below market priced services to youth. An alternative way to reduce business development service costs while supporting natural markets is to offer vouchers to young entrepreneurs that allow them to choose among many local service providers, who can exchange collected vouchers for payment for services. Similarly, programmers should be careful when offering financial assistance to youth. While youth often do have some access to money, rarely do they have access to significant resources. Hence, grants can be offered to low-income youth as start-up capital, but it should be communicated to young grantees that these funds are a one time opportunity to be used to launch a business. The expectation should be that funds for expansion will come from future revenue streams from the business and market-based financing. Youth development programs should not attempt to combine grants with on-going finance, by offering subsidized loans.³⁷ Experience has shown that offering zero-interest or subsidized loans tends to distort and undermine natural market mechanisms (e.g., compete

³⁷ As Anicca Jansen of USAID explains, "grants mixed with loans create GROANS."

with sustainable microfinance institutions). Where access to commercial finance is limited, grants can also be used to fund guarantee programs to encourage financial institutions to lend to youth.

7. Combining financial literacy training with access to a broad range of financial services supports youth's financial success. Financial literacy training combined with access to financial services allows youth to expand and demonstrate their abilities to make good financial decisions and increase their wealth potential. Some youth livelihood development programs are working to expand young people's access to finance. Few financial institutions, however, are dedicating resources to understanding youth's specific needs and preferences for financial services. As with adults, youth need access to a broad range of financial services, including savings accounts, leases, insurance, as well as loans. Given young people's limited access to loans to support their livelihood initiatives, more emphasis should be placed on savings mobilization. Having access to safe ways to save and manage their various sources of money, youth can learn core financial concepts, such as the impacts of compounding interest and inflation, while they are still young, so they will be able to make better decisions related to larger financial transactions, such as accessing a business loan, when they are older.

8. Youth should be involved in program design, implementation, monitoring, and evaluation. Involving youth in a variety of ways can help ensure programs are client-responsive (demand-driven), are designed appropriately, and demonstrate to other youth how youth can be leaders and add value. In addition, youth can offer a variety of skills needed to run the program at a lower cost than similarly skilled adults, and will simultaneously benefit from the capacity building experience.

B. Where Should Youth Livelihood Development Go from Here?

Given the plethora of findings and lessons shared at the conference and summarized in this publication, the logical next question is "Where do we go from here?" This section proposes some of the next steps needed to continue to advance knowledge related to youth livelihood development and further address young people's growing and diverse needs for assistance in becoming productive members of society.

1. Raise awareness of growing youth employment gap within the development community. Given the significance of the growing youth employment gap, more efforts are needed to raise awareness within the development community and ensure resources are directed to address the problem. As with global warming, it has taken a long time for the seriousness of the youth employment gap to come to light and if not addressed more urgently and in a way that results in large scale, sustainable impact, the youth unemployment problem is going to have even more severe and rippling effects on countries and economies around the world. Some donors have begun to confront the issue by investing in programs that target youth livelihood development, such as World Bank's Youth Innovation Fund (see Box 4.1)³⁸. The Inter-American Development Bank, in partnership with Microsoft, has similarly created a youth fund to support youth-led initiatives in Latin America and the Caribbean. However, much more needs to be done. Other donors, as well as government agencies and the private sector must act now and join together to combat the problem and find viable, holistic and integrated approaches to transitioning youth to successful, productive livelihoods. Public education systems and campaigns, for example, could integrate livelihood development messages so that youth could become more aware of how they can begin preparing for their future livelihood.

2. Conduct more research to determine best practices. The field of youth livelihood development could benefit from clearer guidance on which approaches work best to achieve each objective, in which settings and with which target groups (i.e. youth market segments). A better understanding of what youth need to transition through each stage of the life cycle and to become economically self-sufficient is needed. The development community must work together even more effectively to share best practice approaches, especially those that are able to reach significant scale (i.e., serve a large number of youth), be replicated in other settings and environments (with minimal adaptation), and achieve sustainability.

ImagineNations and its partners have developed case studies on a number of youth livelihoods

³⁸ <http://go.worldbank.org/BX0F2FYT10>

Box 4.1: World Bank Invests in Raising Awareness of Youth Issues

World Bank management understands the seriousness of the global youth unemployment problem and is investing significant resources in raising awareness among its staff and the development community. In addition to its World Development Report, which documents many of the key issues related to youth livelihood development, the World Bank has created the Youth Innovation Fund, which is a Youth 2 Youth (Y2Y) program designed to raise awareness of young people's issues and needs and to help World Bank staff

implement youth-focused projects together with local partners. World Bank's Y2Y 2007 agenda includes:

- influencing youth-related policy at the World Bank using youth-driven ideas;
- supporting youth development activities across the globe; and
- enhancing the experience of young people working at the World Bank through the organization of social, educational and professional development activities.

development programs that are working at scale in effective and sustainable ways with significant impacts on young people. By conducting these case studies, they have begun to identify some emerging best practices, which will be pilot tested and replicated in other countries. In Indonesia, for example, ImagineNations is working with the Government and the World Bank to apply lessons related to the importance of offering youth comprehensive and well integrated services (e.g., access to business development and financial services, high quality training, linking to market opportunities, etc) that meet the diverse needs of various youth target groups.

Currently, most livelihood development programs are sustained only with considerable external support. To become more cost efficient, more research is needed to determine the relative contributions and impacts of each programmatic aspect (e.g., safe spaces, group organization, social skills and economic empowerment, etc.). In addition, a better understanding of how to identify and nurture dynamic entrepreneurs (those that will grow their businesses and create more employment) is needed to maximize impact. A recent IDB study found that most young enterprises have a small impact on job creation (95 percent remain small, with fewer than 10 employees), but that dynamic entrepreneurs in Latin America tend to be more educated (94 percent finished secondary school) and come from middle class households.³⁹ This finding implies that dynamic young entrepreneurs have access to knowledge and networks that place them at an advantage. The development community needs to identify cost-effective ways of facilitating access to the knowledge and networks that can make a difference between a slow growing and a fast growing enterprise with significant hiring potential.

3. Develop common standards and indicators for monitoring and evaluation, and intentionally design programs to achieve specific results. To identify and validate best practices and applications that are cost-effective and can reach scale, the youth livelihood development community must standardize indicators and use them to regularly monitor and evaluate impact against specific objectives. Mercy Corps, for example, not only measures access to employment or increased income, but also is designing a Soft Skills Index (SSI) to measure programmatic impact on youth attitudes in terms of increased responsibility, resilience and access to information. Although not perfect, this index provides a proxy to measure young people's attitude changes after training programs or other institutional capacity building efforts. A simple questionnaire evaluates a youth's understanding of life and interpersonal skills including their sense of responsibility, identity, creativity and hope (RICH). The questions are designed based on the drivers of economic development and peace (i.e. risks of conflicts) identified by research findings across disciplines such as psychology, sociology and macro-economics. Furthermore, programs should be designed intentionally to address specific goals and objectives, and their effectiveness should be monitored and evaluated against clear, relevant and measurable indicators.

4. Facilitate more learning, knowledge sharing and community building. To speed up and improve results, there is a need for more productive knowledge sharing of lessons learned (through positive and

³⁹ P.8-9, Llisterri, Kantis, Angelelli and Tejerina, "Is Youth Entrepreneurship a Necessity or an Opportunity? IDB, May 2006.

negative experiences). One youth livelihood practitioner is not likely to identify all issues. Instead youth livelihood 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.

Donors can play a role in developing a sense of community between practitioners by investing in projects that bring practitioners together and call on them to share knowledge to advance youth livelihood development. Currently there are many financial literacy training modules for youth, for example, from which a donor could extract the best practice components and approaches by supporting a team of practitioners representing diverse institutions to develop a new state of the art training module. In this way, donors can stop recreating "the wheel" and begin to create improved wheels. By calling practitioners to work together, a stronger sense of community will be forged. Information technology and especially the Internet can be used to support such information sharing via community databases, online blogs and virtual conferences, etc.

There is also a need for more knowledge sharing, learning and community building among youth. As youth often can relate best to their peers, peer to peer information sharing and mentoring can be a powerful tool to support youth livelihood development. In addition, the more opportunities that youth have to exchange ideas with livelihood development practitioners, government and donor agency policy makers, the better informed and more effective the youth development community will be in making decisions that will impact current and future youth.

5. Clarify appropriate roles for governments and donors. More work is needed to help governments and donors identify and create appropriate policies to support youth livelihood development. For example, governments and donors should be careful when offering subsidies or other incentives to stimulate job creation or enterprise development for youth, so as to avoid damaging market mechanisms that support these efforts or other private sector initiatives that benefit society and the economy. Each environment is unique and will require a thoughtful assessment to identify the best combination of approaches to support youth livelihoods there. To address the growing orphan population in Kenya, for example, GROOTS recommends the following policy and regulatory actions: i) develop national policy initiatives that protect orphans' property and inheritance rights (e.g. provide capacity-building on policy issues at all levels through government structures mainly for disadvantaged groups); and ii) involve external parties to monitor orphans' guardians to support adherence to the law and avoid abuse of property.

Governments should work with international donors to ensure that emerging best practices are being applied, related to protecting the rights and interests of youth through appropriate laws and regulations, as well as effective enforcement mechanisms. However, governments must strike a careful balance between protecting youth from abuses and protecting young people's opportunities to gain livelihood skills that will allow them to contribute productively to society.

Donors should use their funds to encourage research, innovation and pilot testing, especially to identify youth livelihood development approaches that are scalable, replicable and sustainable. The International Finance Corporation's (IFC) Grassroots Business Initiative (GBI) works through partners and intermediaries to identify, strengthen, scale up, and replicate innovative business models that empower poor, disadvantaged youth. IFC's GBI has focused on standardizing key services to youth including:

- Access to finance – Creating revolving loan funds
- Capacity building – Providing youth with business skills
- Mentoring services – Providing linkages and improving quality

IFC's GBI also promotes innovative models, such as Business Angel Clubs, which are comprised of leading successful business people with an interest in investing and supporting start-up enterprises, many of which are owned by young entrepreneurs. They bring knowledge, guidance and capital to micro and small entrepreneurs. IFC's GBI is currently assisting in the development and expansion of such angel clubs, as well as provides business skill training and coaching, facilitates networking, advocacy and linkages with other sources of enterprise financing. To date, IFC has supported the development of the Social Entrepreneurship Investment Council in Indonesia, which has four members who have agreed to

invest \$400,000. The Indonesian Business Angel Club has committed funding to 3 young entrepreneurs and is considering funding 5 new potential enterprises. In January 2006, the Mali Angel Club was formed and 20-30 potential investors began meeting every two months. They have already provided support to 7 enterprises and have identified a pipeline of another 37 potential enterprises they wish to support.⁴⁰

Given their funding limitations, however, governments and donors should seek to forge public-private sector partnerships to share responsibility and leverage results.

6. Increase involvement of the private sector. Given the emphasis on identifying market opportunities to drive youth livelihood development programming, there is a need to increase awareness and participation of the private sector in reducing the youth unemployment gap. The private sector is increasingly involved in youth livelihood development, especially through professional networks and mentoring opportunities. As the private sector tends to have the best knowledge of expanding markets as well as job opportunities, the global youth livelihood development community must find creative ways to attract and draw private sector participants into the dialogue and facilitate additional linkages to their programs and the youth they serve. Vocational schools, for example, could work more closely with the private sector to adapt its technical training and education to changing market needs as well as facilitate linkages for youth internships and job placements. By helping the private sector understand the economic and social risks involved with a growing population of unemployed youth, large resources could be unleashed to support more youth livelihood development programming, which is needed to address the enormity of young people's needs today and in the future.

C. Closing Message: A Call to Unite

To mitigate the growing youth unemployment gap and apply these emerging practices and lessons, practitioners must work together as a community. Youth livelihood programmers must be willing to share knowledge. By systematically collecting, sharing and integrating feedback so that all within the community can use the compiling knowledge, the entire community will be able to learn and adapt more quickly. Only by working collectively does the community have a chance to expand outreach to youth faster than the youth population is growing and entering the work force. The field of youth livelihood development must mobilize quickly, as the surge of youth entering the workforce will be most pronounced over the next decade. The time to act is now.

⁴⁰ [http://www.ifc.org/ifcext/gbo.nsf/AttachmentsByTitle/GlobalAngelClubInitiative/\\$FILE/Angel+Club+Global.pdf](http://www.ifc.org/ifcext/gbo.nsf/AttachmentsByTitle/GlobalAngelClubInitiative/$FILE/Angel+Club+Global.pdf)

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Appendix B: Conference Agenda

PROGRAM AT A GLANCE

Monday, September 10

7:00 – 8:30 am Registration

8:45 – 9:15 am Welcome
Fiona Macaulay, President, Making Cents International

9:15 – 10:00 am Opening Speaker:
Rick Little, Founder of Quest, the International Youth Foundation, and the ImagineNations Group

THEME I: The Role of Youth Microenterprise in the 21st Century: Facing the Challenge of Youth Unemployment and Vulnerability

10:00 – 10:45 am Plenary Speaker:
Patricia Mongoma, youth entrepreneur and Head of Program, the campaign for Female Education (CAMFED) in Zimbabwe

10:30 – 10:45 am Break

10:45 am – 12:15 pm Breakout Sessions
Theme I: The Role of Youth Microenterprise in the 21st Century: Facing the Challenge of Youth Unemployment and Vulnerability

12:15 – 1:15 pm Lunch

THEME II: Strategies to Address the Needs of Youth Entrepreneurs

1:15 – 2:15 pm Plenary Speakers
Martin Burt, Founder and Managing Director, Fundacion Paraguaya
Kyle Taylor, Social Entrepreneur, Youth Venture/Ashoka

2:15 – 2:30 pm Break

2:30 – 4:00 pm Breakout Sessions
Theme II: Strategies to Address the Needs of Youth Entrepreneurs

4:00 – 4:15 pm Break

4:15 – 6:00 pm World Café:
Structured Networking Event

6:00 – 7:30 pm Reception:
Cafritz Conference Center (Main Ballroom)

Tuesday, September 11

9:00 – 9:15 am Second Day Kick Off

THEME III: Building Partnerships and Advancing Youth Microenterprise to Support Social and Economic Development

9:15 – 9:45 am Plenary Speaker:
Stephen Krempl, Vice President of Global Learning, Starbucks

9:45 – 10:15 am Break

10:15 – 11:45 am Breakout Sessions
Theme III: Building Partnerships and Advancing Youth Microenterprise to Supporting Social and Economic Development

11:45 am – 1:00 pm Lunch

1:00 – 2:30 pm Roundtable Discussions

2:30 – 2:45 pm Break

2:45 – 4:15 pm International Donor Panel

4:15 – 4:30 pm Break

4:30 – 5:30 pm Summary of Conference Outcomes and Launch of New Initiatives

Appendix C: List of Conference Participants

Name	Organization	Title	Country
Pauline Achola	Mennonite Economic Development Association (MEDA)	Technical Advisor	Canada
Christine Adamczyk	USAID	Democracy Officer	U.S.
Jude Aidoo	Youth Employment Network, West Africa Office	Senior Specialist on Youth Employment	Senegal
Bree Akesson	Program on Forced Migration, Columbia University	Program Manager, Care and Protection of Children	U.S.
Dalia Al-Awqati	Civil Society Consultant		Middle East and Iraq
Maggi Alexander	ImagineNations	Consultant	U.S.
Isabel Alvarez	Inter-American Development Bank (IDB)	IDB YOUTH Network Coordinator	U.S.
Patricia Amador	KATALYSIS	Coordinator, Youth Program	Honduras
Paula Ambrose	Hewlett-Packard Company	Grants Program Manager	U.S.
Luis Amilcar Sevilla	Young Honduras Presidential Program	Technical Coordinator	Honduras
Sajeda Amin	Population Council	Senior Associate	U.S.
Ricky Anywar Richard	Friends of Orphans	Founder and Director	Uganda
Anila Arapi	Terre des hommes	Operational Project Manager	Albania
Ingrid Arinez	Heifer International	Program Officer for Gender Equity	U.S.
Monika Aring	Making Cents International	Consultant	U.S.
Alice Arnold	The College of William and Mary	MBA Candidate	U.S.
Karen Austrian	Binti Pamoja	Co-founder and Independent Consultant	U.S.
Andrew Baird	Making Cents International	Director of International Programs	U.S.
Susan Ball	Campaign for Female Education (CAMFED)	Board Member	U.S.
Saeed A. Bancia	Heifer International	Program Officer	U.S.

Name	Organization	Title	Country
Jay Banjade	Save the Children	Director of Enterprise Development	U.S.
Bonnie Barhyte	Academy for Educational Development (AED)	Senior Vice President, Leadership and Institutional Development	U.S.
Binod Basnet	Small Industries Federation		Nepal
Jacqueline Bass	Emerging Markets Group	Senior Manager	U.S.
Marshall Bear		Microenterprise Specialist	U.S.
Melanie Beauvy	Education Development Center (EDC)	Associate Director	U.S.
Jason Befus	Winrock	Senior Program Associate	U.S.
Robin Bell	Opportunity International	Managing Director, Latin America	U.S.
Shawn Benn	Young Americas Business Trust Guyana Inc.	National Chairman	Guyana
Steven Berlin	Insight LLC	Vice President	U.S.
Brandy Bertram	Making Cents International	Senior Youth Enterprise Specialist	U.S.
Annie Bertrand	Mercy Corps International	World Youth Initiative Advisor	U.S.
Kristin Beyard	CHF International	Associate Program Officer	U.S.
Jeroo Billimoria	Aflatoun Child Savings International	Executive Director	Netherlands
David Black	The Aspen Institute	Program Manager	U.S.
Tony Bloome	Rotary - Washington, DC	Youth IT Project Lead	U.S.
Rachel Blum	CHF International	Senior Technical Advisor	U.S.
Alejandra Bonifaz	Education Development Center (EDC)	Project Associate	U.S.
Neil Boothby	Program on Forced Migration Columbia University	Director	U.S.
Susan Bornstein	TechnoServe	Director of Program Development	U.S.
Adriana Boscov	International Youth Foundation (IYF)	Business Development Manager	U.S.

Name	Organization	Title	Country
Julika Breyer	International Labor Organization (ILO)	Technical Expert	Switzerland
Melissa Brinkerhoff	CARANA Corporation	Senior Vice President	U.S.
Sam Bronson	Association for Enterprise Opportunities (AEO)	AEO Shriver Intern	U.S.
Judith Bruce	Population Council	Program Director	U.S.
Martin Burt	Fundacion Paraguaya	Founder and Managing Director	Paraguay
Cynthia Butler	The Village Net	Executive Director	U.S.
Beth Campbell	Chickasaw National Entrepreneurship Academy, Chickasaw Nation	Manager	U.S.
Anita Champion	Making Cents International	Consultant	U.S.
Michelle Carhart	Financial Literacy Foundation	Executive Director	U.S.
Marianne Carliez	Development Innovations Group	Senior Program Officer	U.S.
Juan Casimiro	Insight LLC	President	U.S.
Nicole Cassidy	ACCION International	Communications Assistant	U.S.
Natasha Cassinath	Street Kids International	Program Manager	U.K.
Erick Castillo	Peace Corps-Nicaragua	Project Specialist SBD	Nicaragua
Kate Cavelle	Deutsche Bank	Director, Corporate Social Responsibility - U.K.	U.K.
Elena Cedillo	Colectivo Integral de Desarrollo (CID)	Executive Director	Peru
Barry J. Colley	Heifer International	Director of Entrepreneurship Development	U.S.
Tom Coogan	ImagineNations/African Development Foundation		U.S.
Rebecca Corral	Academe NGO		U.K.
Tim Cross	ImagineNations/YouthBuild		U.S.
Agnes Dasewicz	International Finance Corporation (IFC), Grassroots Business Initiative	Program Manager	U.S.

Name	Organization	Title	Country
Renee DeMarco	USAID	Advisor-Africa Bureau	U.S.
Jennifer Denomy	Mennonite Economic Development Association (MEDA)	Consultant	Canada
Tony Doggett	American Institutes for Research (AIR)	Managing Project Specialist	U.S.
Laura Dominguez	Making Cents International	Program Assistant	U.S.
Cheryl Doty	Chemonics International	Director	U.S.
Gilbert Doumit	Beyond Consulting and Training	Senior Partner	Lebanon
Elizabeth Dowling	ImagineNations	Director of Research	U.S.
Michael Doyle	Cattaraugus Allegany BOCES	Program Manager MST	U.S.
Karen Doyle Grossman	Mercy Corps International	Senior Director, Strategic Innovations	U.S.
Cedrick Drumfield	Microbusiness Development Corporation	Youth Entrepreneur	U.S.
Kyle Eggert	Oregon Coast Community College	Student	U.S.
Ameer Elnager	Sudanese Association for Youth Development		Sudan
Ann Emerson	American Institutes for Research (AIR)	Project Associate	U.S.
Grant Ennis	Global Center for Social Entrepreneurship, University of the Pacific	Youth Entrepreneurship Consultant	Honduras
Leslie Enright	Kosovo Enterprise Program		Kosovo
Veronique Faber	Appui au Développement Autonome (ADA)	Project Coordinator	Luxemburg
Eugene Faison	Equals 3 Communications	Chairman and CEO	U.S.
Jamie Famula	ImagineNations	Consultant	U.S.
Nancy Fareed	ImagineNations/YouthGive	Vice President, Marketing Director	U.S.
Guy Faust	Oregon Coast Community College	Director, Small Business Development Center	U.S.

Name	Organization	Title	Country
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Name	Organization	Title	Country
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Name	Organization	Title	Country
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Name	Organization	Title	Country
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Name	Organization	Title	Country
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