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

Programming and Policymaking in Youth Enterprise, Employment, and Livelihoods Development; and Youth-Inclusive Financial Services

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

I am pleased to share with you the lessons learned and programmatic examples that emerged from Making Cents International's third Global Youth Enterprise & Livelihoods Development Conference, which took place in Washington, DC September 29-30, 2009. This publication culminates a year-long collaboration with hundreds of organizations located around the world. This collaboration helped build a demand-driven and participatory learning event that highlighted the current state of the youth enterprise, employment, and livelihoods development field; as well as the increasing interest that exists among stakeholders to work in partnership in order to achieve greater impact, scale, and sustainability.

Building and strengthening this field is like constructing a building: it requires skilled architects, savvy engineers, visionary leaders, and hard-working technicians. Each of the more than 300 participants from 43 countries who attended the 2009 conference play these roles at the local, national, and global levels every day. Making Cents deeply values their commitment, and is excited to be sharing information on the important work they are doing so that others may benefit from their promising practices, diverse experiences, and innovative approaches.

For the 2009 conference, Making Cents posed a question to our community: *What is your 2020 vision for the field of youth enterprise, employment, and livelihoods development; and how are your current initiatives contributing to where you want this field to be in 10 years?* This question framed the thought process for developing this conference. My 2020 vision for the field is that we – as a global community – develop higher impact programs that can achieve scale and sustainability. In 10 years, I hope we have an evidence base that demonstrates which initiatives, tools, and approaches are effective. When we gather for the 2020 conference, we need to be able to say with more certainty – using proven results – that we understand which mix of programs best support youth in their efforts to achieve productive livelihoods; we are clear on the success factors; and we know how to most effectively deliver services to specific youth market segments. With what I have seen at the three Global Youth Enterprise & Livelihoods Development Conferences to date, this vision is one that I believe will become reality.

At the 2009 conference, participants engaged in two intense days of knowledge sharing on a variety of topics that emerged through the following conference tracks: **Program Design & Implementation; Policy & Advocacy; Monitoring, Evaluation & Impact Assessment; Partnerships;** and **Cross-Cutting.** Part I. of the publication covers topics related to Programming and Policymaking in Youth Enterprise, Employment, and Livelihoods Development. Part II. of the publication is dedicated to the information shared at the conference on youth-inclusive financial services via the conference's "focus on finance".

This publication also builds upon the information that was shared via Making Cents' two previous post-conference publications. The 2007 and 2008 post-conference State of the Field publications are downloadable from: www.youthenterpriseconference.org. They have been downloaded more than 2,000 times in more than 200 countries to date, which shows the high demand for this information globally.

Making Cents believes strongly in evaluating the outcomes of these learning events and publications in order to ensure they are useful to the growth and development of this field. Making Cents has found that as a direct result of having participated in these conferences or having read these publications, members of this global community have: 1) gained new technical capacity; 2) established new partnerships; 3) revamped programs and policies; and 4) given or received invitations to submit funding proposals. Making Cents is interested in hearing how the conference and its resulting publication have impacted *you* and the work *you're* doing.

My sincere appreciation goes to the conference sponsors and Global Advisory Committee members who each made significant investments in the 2009 learning program. Thank you for all your many contributions. Making Cents encourages readers to visit the conference website to see who these leading stakeholders are: http://www.youthenterpriseconference.org.

The 2009 Global Youth Enterprise & Livelihoods Development Conference came at an exciting time for Making Cents: our ten year anniversary. Looking back over the past ten years, I see that we – like many of you – took risks, worked on pilot projects, and convened people together in new ways. We have all had successes and failures, but we've learned along the way, and it's now time to capitalize on what we know as a field to take this field to the next level.

Sincerely,

Fiona Macaulay

Founder and President, Making Cents International

Fiona@makingcents.com
Skype: fmacaulay

Dear Colleagues,

ImagineNations Group and the Global Partnership for Youth Investment (GPYI) are proud to once again be sponsors of Making Cents' annual Global Youth Enterprise & Livelihoods Development Conference and its resulting publication.

The level of participation and engagement at the 2009 conference demonstrates that investing in young people, job creation and youth employment is now even more important than ever. With the world's economic crisis transforming the roles of the private, public and civil society sectors, it was exciting to see our emerging community expand to welcome more multi-sector partners under the youth employment and entrepreneurship tent.

Together with Making Cents' visionary leadership, we are building a field to help meet the opportunity and the challenge of the approximately 1.2 billion young people entering the global labor pool over the next 10 years.

The 2009 conference was about looking back to see what lessons can be learned and what promising practices exist in youth employment, enterprise and livelihoods development. There were active discussions about how we can scale what we have learned to impact more youth in more effective and sustainable ways. New innovations in technology, software and programming, such as micro-franchising for youth, showcased how partners could extend their reach and achieve impact beyond their initiatives' borders.

Looking forward to 2020, conference participants shared their individual and collective visions and committed themselves to work together to achieve those visions. There was consensus that programs aimed at youth entrepreneurship and employment should be shaped by the voices of youth - that youth-led, youth-empowered development needs to be at the core of every approach. For example, engaging young people in participatory monitoring and evaluation of programs, connecting them through social networking platforms, investing in "home-grown vehicles," and listening to participant-based needs assessments that target different youth demographics, e.g., girls, should be standard practice over the next decade.

There are high hopes for unleashing the potential of partnerships and technology to create opportunities and impact at the scale young people around the world need. We are at a critical moment. Technology is helping us bridge long-standing divides. Entrepreneurship and employment programs and financing mechanisms are being tailored to target young people.

With increased awareness, leadership, empowered young people and new alliances, we can together meet the challenge of expanding the global labor pool over the next decade. Drawing on the principles that my colleague, Rick Little, president of ImagineNations Group and CEO of Silatech, urged us to consider at the first Making Cents International Global Youth Enterprise & Livelihoods Development Conference: The belief that a rising share of young, working-age people within a population can increase the rate of a country's economic growth, I want to echo Rick's enthusiastic words that only together can we "transform the youth bulge into a youth dividend!"

I thank each of you for your demonstrated leadership and commitment to young people, their entrepreneurial dreams and economic and personal aspirations. I want to applaud my good friend and partner, Fiona Macauley, for her and her team's tireless work on behalf of young people and youth-led enterprise.

Together we are not just building a global platform for youth investment, we are building a movement. Congratulations to each of you and I look forward to a 4th robust conference in 2010.

Warmest,

Alan

Alan H. Fleischmann
Co-Founder and Managing Director, ImagineNations Group and Chairman of the
Executive Committee, Global Partnership for Youth Investment with The World Bank (GPYI)

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Making Cents International wishes to acknowledge and thank the hundreds of organizations and individuals that contributed to building the 2009 learning program by participating as sponsors, Global Advisory Committee members, contributors to the global consultation, presenters, Session Reporters, volunteers, interns, and vendors. This publication is the result of a year-long collaboration with partners that support youth enterprise, employment, and livelihoods development around the world.

Thank you, Rick Little, Alan Fleischmann, the rest of the ImagineNations team, and also their Global Partnership for Youth Investment with the World Bank Group for their contributions to the conference and post-conference publication. We would like to make a special acknowledgment to the ImagineNations Group for providing a Lead Writer, Elizabeth Dowling, and a Copy Editor, Jennifer Dowling, for *Part I: Programming and Policymaking in Youth Enterprise, Employment & Livelihoods Development* of this publication. We would also like to recognize the Session Reporters from the ImagineNations team: Anna Elfving and Stefanie Harrington.

Making Cents thanks The MasterCard Foundation for its support of the half-day Focus on Finance event. We are grateful for their commitment to Youth-Inclusive Financial Services.

Making Cents International also recognizes and acknowledges the contributions of our staff:

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EXECUTIVE SUMMARY

Part I: Programming and Policymaking in Youth Enterprise, Employment & Livelihoods Development

Introduction

Within the field of youth enterprise, employment and livelihoods development (YEELD), practitioners, educators, funders, policymakers, researchers, and youth entrepreneurs are increasingly sharing their lessons learned, promising practices, and innovative ideas for ending the world's youth employment crisis. The field has come a long way in recent years to build a knowledge base around "what works" and to identify the gaps in understanding that still exist. At Making Cents International's 2009 Global Youth Enterprise and Livelihoods Development Conference, members of this global community convened to review the growth the field has made to date and to share visions for what the field should look like by 2020.

At this third annual Global Youth Enterprise and Livelihoods Development Conference, Making Cents International convened 320 leading stakeholders in the YEELD field from more than 40 countries. The 2009 conference's themes and tracks were determined by input Making Cents International received from global consultations with hundreds of organizations located around the world. These organizations are working to increase and improve economic opportunities for youth. The themes and tracks of the 2009 conference were:

- Program Design and Implementation
- Policy and Advocacy
- Monitoring, Evaluation and Impact Assessments
- Partnerships
- Cross-Cutting Topics
- Youth-Inclusive Financial Services

This publication is a consolidation and synthesis of the key findings and lessons learned, common challenges, and recommended next steps that participants highlighted during the 2009 conference.

Within the publication, the key findings and programmatic examples related to some of these themes and tracks are dispersed within and across different chapters. For example, many of the lessons learned from presentations under the Program Design and Implementation track are summarized across different chapters related to capacity building strategies.

While this publication is not a comprehensive review of these themes, it offers an intriguing look into the state of the YEELD field. The experiences and ideas this publication shares explain how many members of this global community are building upon the past and working towards achieving their 2020 visions for the field.

1. Market-Driven Approaches

Key Findings and Lessons Learned

1. Market-based assessments and value chain analyses provide critical information that should inform all stages of program design and implementation. Market-based assessments and value chain analyses reveal market trends, opportunities, and constraints; show which markets are expanding or stagnating; highlight political, cultural, social, and economic conditions; and identify key market players, linkages and potential partners. With this information, practitioners can tailor their programs to current and future economic and market conditions and be able to provide youth with access to relevant business services and market opportunities.

2. For YEELD capacity building programs to be relevant and effective over time, they must take a broad view of the market in which young people are being trained to work and/or start a business. Traditional market-based assessments and value chain analyses often fail to address the many barriers and opportunities that young people face in the political, cultural, economic, and social contexts in which they live. Comprehensive market-based assessments and value chain analyses that are youth-focused take a broader view of the market in order to understand and take into account these barriers and opportunities. The results of these assessments and analyses offer program providers the information they need to effectively design market-driven training for youth that is aligned with resources that are available to youth where they live.

3. Market-based assessments and value chain analyses should be conducted with specific target groups in mind. The market provides different opportunities for different segments of a population, including different segments of the youth population. Practitioners must be careful not to lump all young people into one target group of "youth", as the youth population in any context is heterogeneous. Different segments of a population also have access to specific types of resources. As such, market-based assessments and value chain analyses need to be designed and implemented in ways that address the specific needs, capacities, experiences, and interests of the specific segment of the target population they are intended to serve. They also need to recognize the resources to which that segment of the target population has access. For example, a value chain analysis that considers a specific target population will look at the opportunities within the value chain that are available and relevant to that target group and measure the strengths and constraints of that group in reaching a particular market opportunity.

4. It is valuable to engage young people when conducting comprehensive market-based assessments and value chain analyses. Engaging youth in the process of conducting market-based assessments and value chain analyses can result in a more complete picture of what products, services, and skills are most in demand by youth and in a particular market. This can help programs determine which opportunities are the most promising, and which are the best fit for young people, given their existing skills and preferences. Young people can also be effective researchers, as they can often obtain more reliable and in-depth information from other young people than adult researchers can. Engaging young people can also help programs remain market-driven, as programs and their clients need to stay abreast of changing market conditions and new opportunities. Participation in market assessments and value chain analyses also builds the capacity of young people to read and analyze the market independently, once they have completed their training and moved on to employment or entrepreneurial activities.

5. The most effective way for youth workforce development programs to achieve their goals of youth employment and enterprise development is for the programs to be actively

involved in the market. Many presenters shared at the conference how their program interventions were more effective in reaching their goals when they were directly involved within the activity of the market[4]. This happens when the goods and services that young people are learning about and/or producing within a program are sold in the market. To achieve this, YEELD programs need to engage program providers and instructors in the market by selling the goods and services that students produce or selling their own services as trainers of youth. Experiencing success in the market has a two-pronged outcome: 1) it supports young people gaining the entrepreneurial skills that can help them transition out of programs and into employment or entrepreneurial activities; and 2) it helps programs achieve their goals of ensuring graduates get jobs or can start their own businesses.

6. A program's success in selling the goods or services that it is training youth to provide is an objective measure of program quality. If a youth enterprise or employment training program cannot sell the goods and services that it is teaching its participants to provide, then it is likely that its youth participants are not being trained in skills the market values and the training program is not designed appropriately. When program providers and trainers are engaged in the sale of goods and services, they receive direct feedback from the market as to whether their youth participants are being effectively trained or whether the program needs to be redesigned in order to be better aligned with market demand.

7. Active participation in the market allows teachers and trainers to obtain market-relevant training and experience, which positively impacts program interventions offered to youth. Many practitioners have learned that by engaging instructors in the market, instructors know how to better align curricula and training experiences to the market. The youth participants in their program are subsequently more prepared with the skills, knowledge, and attitudes that employers are willing to pay for. This engagement in the market allows for teachers and trainers to: stay up-to-date on market developments and adjust their course content and methodology accordingly; develop their own entrepreneurial skills, which they can pass on to their students; and become more effective and well-informed role models for their students.

8. When trainers and instructors actively participate in the market, they learn that their program will benefit from the development of a recognizable program "brand" and that they have the opportunity to constantly look for new market niches in which to train their youth participants. By participating in the market, program trainers and instructors have the opportunity to witness the impact that branding can have on raising their program's profile and contributing to the effectiveness of their youth enterprise, employment, and/or livelihoods development program. For example, by participating in the market, these programs can recognize new market trends and opportunities from which their youth participants can benefit.

Where Do We Go from Here?

1. Continue to invest in the training of program providers and instructors on how to conduct market-based assessments and value chain analyses, and also on how to apply that learning to program design and implementation. The field continues to suffer from a lack of program providers and instructors who are adequately trained on how to conduct market-based assessments and value chain analyses, and especially those that are youth-focused, and then apply the information obtained from those assessments and analyses to the design and implementation of YEELD programs.

[1] This information is also highlighted in SEEP's technical note, *Market-Driven Youth Programs and the Bottom Line: Using Income-Generating Activities to Make Programs 100 percent Market Drive*, which was an output of SEEP's Practitioner Learning Program (PLP) on Youth and Workforce Development: http://www.seepnetwork.org/Pages/YouthandWorkforceDevelopment.aspx.

2. Continue to invest in building comprehensive market-based assessments and value chain analyses that have a specific focus on a target group. Traditional market-based assessments and value chain analyses often fail to capture the specific nuances of the social, political and cultural contexts that affect particular target groups, such as young people. Taking a broader view of the contexts that impact the lives of young people and their abilities to effectively access enterprise, employment and livelihoods opportunities provides organizations with a deeper understanding of youth-related national and local issues. This information will help ensure that youth programs are market-driven, aligned to the local context, and effective.

3. Continue to learn from, and invest in, the creation of programs that are market-driven as a result of their direct involvement in the market system. Market-driven programs and approaches should continue to be explored, and their findings disseminated, so that more stakeholders can learn from and build upon these models.

2. Entrepreneurship Education

Key Findings and Lessons Learned

1. Not only does entrepreneurship education help young people develop entrepreneurial skills, attributes and behaviors; but it also can promote entrepreneurship as a viable career path for youth. Entrepreneurship education can foster creativity, problem solving skills, and risk-taking attitudes that support young people as they pursue livelihoods in entrepreneurship. Many argue that entrepreneurship education should be part of a youth employment strategy that enables a smooth transition of young women and men from school to work. Further, entrepreneurship education is not just about enterprise development or job creation. It is also about changing mindsets regarding entrepreneurship as a productive and viable career path for young people – and one from which societies and economies can benefit through the creation of sustainable enterprises.

2. Specific curricula and training tools are available to promote the skills youth need to be entrepreneurial in today's global economy, and to create a fertile ground for the development of sustainable enterprises as a viable option for income generation. Specific examples of curricula and training tools are highlighted, and explanations for how they have been used in various contexts are provided in the publication.

3. Tools are also available to support teachers and trainers in developing comprehensive entrepreneurship education programs. There are a variety of tools and curricula available – for sale and for free – that teachers and trainers can use to create and/or supplement their own initiatives in the area of entrepreneurship education. A few tools that were shared at the 2009 conference are recognized in this section of the publication.

4. Support in business plan development is often a key component of entrepreneurship education. Entrepreneurship education aims to build entrepreneurial attitudes and skill sets. A key program component of many entrepreneurship education toolkits is support for the development of business plans.

5. Entrepreneurship education is often provided to youth through a comprehensive curriculum that integrates financial literacy training with business and life skills training. Organizations in the YEELD field are finding that young people often need education and training that build a comprehensive range of skills, including financial, business and life skills.

6. Partnerships are helpful in scaling the use and impact of entrepreneurship education. To effectively scale entrepreneurship education, partnerships with stakeholders in the public, private and civil society sectors are necessary.

Where Do We Go from Here?

1. For youth to obtain effective entrepreneurship education, practitioners, researchers and other stakeholders in the field of youth enterprise, employment and livelihoods development should continue to investigate the key skills and capacities young people need to be successful in specific markets. There is a small but growing evidence base on the skills and capacities young people need to gain employment or start a business in different contexts. The field should continue to promote and facilitate this knowledge development and dissemination, and use the evidence to inform program design and implementation. Greater attention should also be paid to how the relevant skills and competencies of youth vary across different cohorts of youth.

2. Continue to study the benefits of combining life skills education with financial literacy training and business development capacity building. While this field has some evidence on the value of providing young people with a comprehensive package of capacity building (i.e., one that combines business, financial, and life skills training), many young entrepreneurs still do not have access to it. The field should continue to share evaluations and case studies that provide evidence of the positive impact of combining these training components. It should also continue to encourage and support organizations that seek to design, fund and implement such training for youth.

3. Innovative partnerships, including those that engage online networks, should be facilitated and leveraged to support and scale effective entrepreneurship education. Partnerships can be better leveraged to scale the use of effective entrepreneurship education. The field and particularly partners that have developed and/or have access to effective entrepreneurship education should be encouraged to seek ways to share their curricula and training tools with youth enterprise organizations around the world. Online networks that are focused on building the YEELD field should also be tested for their ability to help broaden the partnership network and scale the use of effective entrepreneurship.

3. Investing in the Training of Trainers

Key Findings and Lessons Learned

1. The return on investments in capacity building for YEELD teachers, trainers and staff is higher quality and more market-driven programming. By investing in capacity building for their teachers, trainers, and programming staff, organizations are finding that their YEELD program interventions are more effective in achieving their goals. They also are more efficient in meeting the needs and interests of young people, as well as the demand of the markets in which the young program participants live and work.

2. Tools and curricula are increasingly available to facilitate the capacity building of YEELD teachers, trainers and staff. Many organizations in the YEELD field lack well-trained teachers, trainers and programming staff. As stated previously, many organizations do not have the resources (e.g., funding, access to expert trainers, etc.) to ensure that their programs and the youth they aim to serve are benefitting from highly trained trainers. There are, however, tools available to help promote the skills of teachers, trainers and staff.

Where Do We Go from Here?

1. Continue to test, enhance and disseminate information on existing market-driven tools, curricula and training programs to ensure young people gain the skills they need to become successful entrepreneurs and employees. Stakeholders should continue to test and improve available curricula and training programs in order to determine if and how they are effective. They should also share their assessments with other stakeholders in this field. The development of new curriculum and training should be informed by the growing base of research that is available (e.g., research related to skills and competencies needed in the marketplace). They should also be tailored to meet the varying needs and capacities of specific target groups of youth.

2. Increase the access program providers have to capacity building opportunities and training tools. In addition to supporting and promoting the creation and improvement of curricula and training tools, the field should enhance access to capacity building opportunities. These opportunities need to be easily accessible; and the related training tools easily adaptable to other organizations, demographics and cultures.

4. Preparation for Employment

Key Findings and Lessons Learned

1. Some youth enterprise, employment and livelihoods development programs offer young people the option to choose different "pathways" for economic empowerment. In recognition that not all young people will become entrepreneurs, some economic empowerment programs targeting youth give youth participants the option to pursue a path towards employment or a path towards entrepreneurship. This point was also emphasized in Making Cents International's post- 2007 conference publication, which can be downloaded from: www.youthenterpriseconference.org.

2. When employability skill building programs provide youth with "real-world" employment experiences, youth are more likely to develop market-relevant skills. Experience to date suggests there is significant value in providing young people with access to "real-world" job experiences.

3. Some organizations have developed tools that support young people in their efforts to access jobs for which they are sufficiently qualified. Young people around the world often have difficulty accessing information about job vacancies for which they are qualified. They also often do not have the tools they need to adequately market their skills and experiences to potential employers

4. Organizations can leverage partnerships with members of the public, private and civil society sectors to help young people access employment opportunities. Organizations in the YEELD field are leveraging cross-sector partnerships to ensure graduates of their programs become employed. There are many ways for partners to engage in this effort, which are described in more detail in the chapter.

Where Do We Go from Here?

1. Program providers should continue to investigate the benefits of offering youth different livelihood pathways, as well as the tools and support that can help them make appropriate selections to improve their livelihoods. It would benefit the field to continue to learn from

organizations that offer youth different livelihoods pathways, and to build knowledge around this approach as an effective way to help young people as they transition to the labor market.

2. Program providers should continue to consider the benefits of providing young people with access to "real-world" work experience during their training period. Providers should also evaluate if, and how, this training approach provides improved access for young people to employment opportunities once the training ends.

3. Organizations that offer employability skill building programs should seek to provide young people with information on job vacancies and connect employers with qualified youth. The tools described in this chapter of the publication serve as good examples of ways to provide youth with information on the job market and to connect employers with qualified youth. Additional suggestions are also provided for organizations working in a variety of contexts.

5. Connecting Youth to Mentors

Key Findings and Lessons Learned

1. Seasoned business professionals can serve as ent or entrepreneurship. Seasoned business professionals can provide young people with practical advice, encouragement, and support, which can help youth in their transition out of training programs and into jobs and other income-generating activities.

2. Mentors typically have greater impact when their roles are clearly defined, their placement is aligned to their skills and values, and they are well-prepared for the type of training program in which they will be involved. Mentors can help reinforce training programs, for example, by providing current examples of how employability skills impact one's ability to secure and maintain employment. Business professionals can also speak to the value of education and having transferable skills in the local and global job market. These "real world" statements lend credibility to the messages that some students hear only from teachers, trainers and parents.

3. Alumni of YEELD programs can be effective mentors to current young participants. Very often the most successful mentor to a youth program participant is a same-aged peer who has graduated from the same program. Alumni often have unique insights into the benefits of a program. They also can offer current youth participants advice on how to make the most of a program intervention, and how to successfully transition to the market.

3. In addition to young program alumni serving as mentors to current youth participants, the current youth participants themselves often mentor each other. Especially when formal mentoring programs and support services are not available, young program participants often rely on each other for informal mentoring and guidance. This kind of informal mentoring can offer necessary support to young program participants, while building their social capital.

Where Do We Go from Here?

1. The YEELD field should continue to pursue and test various mentoring strategies, and organizations should consider which strategy would best meet the needs and interests of the youth target group with which it is working for a particular program. There is significant anecdotal evidence of the benefit mentoring can have for young program participants, especially on their ability to access employment and entrepreneurship opportunities upon graduation. Additional research and

evaluation are needed though to better understand the impact of the different mentoring strategies that are commonly used, and how they make a positive difference on certain youth cohorts in particular contexts.

2. When struggling to find appropriate mentors for program participants, organizations should consider program alumni and peers who have successfully gained employment or started their business. Gaining access to trained and effective mentors is a key consideration for many organizations. When it is not possible or desirable to engage adult members of the local private sector, organizations and programs should consider involving program alumni or other young people in the local area who have successfully gained employment or started their own business. These young people can provide valuable advice and guidance to their peers who are currently participating in the capacity building program. Lessons learned on how to design and implement mentoring strategies to best fit the demographics of different target populations should continue to be tested and shared.

6. Investing in Adolescent Girls and Young Women

Key Findings and Lessons Learned

1. A growing number of YEELD programs have placed a specific or sole focus on engaging adolescent girls and young women. Many organizations and programs are already targeting or are seeking to target adolescent girls and young women in order to more effectively increase and improve their enterprise, employment and/or livelihoods opportunities. These organizations and programs are interested in learning about and sharing promising practices that can contribute to the development of higher impact programming that better serves this target population and the communities in which they line.

2. When targeting adolescent girls and young women, traditional value chain analyses may need to be modified in order to successfully inform YEELD program design. Organizations working in the YEELD field are investigating if and how the traditional value chain approach needs to be modified in order to successfully target adolescent girls and young women. These organizations are finding that focusing on adolescent girls and/or young women as part of value chain analyses requires some refinement of the typical value chain approach.

3. When struggling to find appropriate mentors for program participants, organizations should consider program alumni and peers who have successfully gained employment or started their own business. Organizations working in the YEELD field are investigating if and how the traditional value chain approach needs to be modified in order to successfully target adolescent girls and young women. These organizations are finding that focusing on girls as part of value chain analyses requires some refinement of the typical value chain approach.

4. Many of the organizations that are focusing on increasing enterprise, employment and livelihoods opportunities for adolescent girls and young women are also working on improving the access these youth have to financial services. There is a recognizable increase in the number of organizations that are taking this more holistic approach in their programming.

Where Do We Go from Here?

1. Continue investing in the livelihoods development of adolescent girls and young women, and document and broadly disseminate lessons learned on the impact this investment has at the individual, community, and global levels. There is growing evidence that investing in adolescent

girls and young women not only benefits their own development, but also that of their community. As such, the YEELD field should continue to invest in, research, disseminate findings on programmatic outcomes and impact, and develop more evidence-based initiatives that increase and improve enterprise, employment and livelihoods opportunities for adolescent girls and young women.

2. The field should continue to research and disseminate learning around the benefit of conducting female-centered, market-based assessments and value chain analyses; and build knowledge around how to conduct these assessments and analyses when working with different demographics of adolescent girls and young women. Recent experience shows that focusing on youth when conducting market-based assessments and value chain analyses for youth-related programming contributes to the effectiveness of the program interventions. Female-centered and youth-focused market-based assessments and value chain analyses though comprise a relatively new concept. There is much still to learn on how to adapt and implement current approaches in order to effectively serve these population cohorts. Examples presented at the conference provide the field with some early lessons to build on and the impetus to begin testing and pursuing this female-centered approach.

7. Working in Conflict-Affected Areas

Key Findings and Lessons Learned

1. Given the ever-changing realities of markets impacted by conflict, a comprehensive situation analysis should be conducted prior to and during a program intervention in order to continuously inform program providers of the effectiveness of programming. A situation analysis provides information on the changing dynamics of the region and/or country in which the program will operate; the impact the conflict has, or has had, on the political, social, economic and physical infrastructure; and the impact the conflict has had on the lives of young people and their opportunities to achieve sustainable livelihoods. This information can be systematically collected through a specific analysis of the conflict, as well as a participatory needs assessment. This chapter of the publication explains the intricacies of conducting situation analyses, conflict analyses and participatory needs assessments in conflict-affected environments.

2. With information collected from a situation analysis, it is then important to conduct a market analysis to identify if, and how, the conflict has affected the specific supply and demand for goods and services, the viability of occupations and enterprises, and existing value chains. Reliable and up-to-date market analyses that are specific to youth enterprise and livelihoods development are crucial in conflict-affected areas, especially because the stability of markets and value chains can be constantly changing.

3. In conflict-affected areas, it is often necessary to create incentives for young people to engage in livelihood development opportunities. Due to safety concerns, lack of opportunity, or lack of capacity, it is common for young people living in conflict-affected areas to lack the incentives to engage in livelihood development opportunities. It is important to understand the incentives of young people and their respective communities and, when necessary, to create incentives for young people to engage in improving their livelihoods.

4. In conflict-affected areas, where there can be a deep-seated mistrust between young people, communities and international NGOs, it is critical to take the time necessary to build lasting, trusting relationships. Organizations that presented at the 2009 conference recognized the

importance of building trust between themselves and members of the community, private and public sectors where they work.

5. In conflict-affected areas, the technical and managerial capacities of trainers and service providers often challenge the long-term sustainability and success of program interventions. While a lack of qualified trainers and service provides is a common constraint in the YEELD field, in conflict-affected environments it is often even more challenging to access qualified trainers. In many cases, the education or business training of the trainers has been disrupted due to the conflict. In addition, qualified trainers have left the country and/or have become involved in the conflict and/or other employment opportunities as a result of the conflict. Organizations working in these areas often find it necessary to invest in the training of trainers in order to implement effective and sustainable programming.

6. Organizations working in conflict-affected areas are often challenged by the sensitivity of intervening without taking away the ownership and leadership of local communities and leaders. While it is important to build local capacity, care must be taken not to undermine local leadership and in determining how to best include marginalized groups. There are often intra- or inter-group tensions that must be understood and carefully considered. While the goal might be to include all groups, even the most marginalized, it might not be appropriate.

7. While it is true of any YEELD programming, well managed, designed and implemented youth programming is especially critical in conflict-affected areas. In conflict-affected areas, where the market and lives of young people are constantly changing, interventions should be easily implemented and require a simple and flexible management structure.

8**. In conflict-affected areas, it is difficult to achieve sustainable funding and programming.** Partners and donors have a heightened level of risk aversion when working in conflict-affected areas. Even when capital is available, it is often not for the long-term or stable.

Where Do We Go from Here?

1. Continue to increase levels of knowledge development and dissemination. More needs to be learned and shared on how to design and implement effective program interventions for youth enterprise, employment and livelihoods development in conflict-affected areas. It will also require the continued and renewed commitment and focus of organizations and donors to take a youth-lens to situation analyses and market-based assessments in conflict-affected environments. With up-to-date information on "what works" for youth enterprise, employment and livelihoods development in conflict-affected environments, program interventions are more likely to be relevant to the needs, incentives, and realities of youth. These interventions will also be better able to capitalize on the livelihoods assets available to them.

2. Continue to focus on relationship building in conflict-affected environments. Building trusting relationships between young people, communities, NGOs, and public and private sector partners and stakeholders is extremely important when working in conflict-affected environments, especially when involving youth. Building trusting relationships often takes time and often involves investing in the capacity building of a wider target group. In these environments, time is precious. Organizations and donors should consider relationship building as an important part of program design and implementation.

3. Encourage donors to take a long-term view of working with youth in conflict-affected areas. To help encourage donors to make long-term investments in youth living in conflict-affected areas, practitioners should help donors understand the complexity of working in these areas and the reality that

making a positive impact takes time. Any available information about the cost effectiveness and positive impact of investing in youth living in conflict-affected areas will be beneficial to donors.

8. Micro-franchising

Key Findings and Lessons Learned

1. Micro-franchising is being examined as a mechanism that can potentially reduce the risk young people face when starting businesses. While micro-franchising includes features of other income-generating activities (IGAs) (e.g., business training, microfinance, mentorship and other support services), it also provides youth micro-franchisees with built-in business supports (e.g., branding, relationships with service providers and potential consumers) and operational support structures (e.g., accounting and management systems). Given that a micro-franchise comes with these built-in support structures, practitioners are finding that micro-franchising might be an effective approach for young people when it comes to starting their own businesses, especially those that lack sufficient business training or are more risk-averse.

2. There are a number of ways NGOs can become involved in youth micro-franchising. NGOs can create, own, or inspire micro-franchising opportunities for youth. As business *creators*, the NGO acts as the franchisor. In essence, the NGO becomes the parent company by creating the business model along with the training and systems to replicate the business. As an *investor*, NGOs can invest in micro-franchises that need additional financial assistance to replicate and scale. NGOs can also inspire connections and partnerships – connecting young people to micro-franchise opportunities in the market as *facilitators*.

3. Youth-owned micro-franchises can be engaged in the value chain of a parent franchise in two ways: as supplier and as distributor. This chapter contains an example of a business whose franchisees act as suppliers; and examples of youth micro-franchisees acting as distributors.

4. Youth micro-franchise training benefits youth by placing a direct focus on the specific operational details relevant to a given franchise. Micro-franchise training is targeted to a specific sector, product and/or service in which the young person will work. This helps streamline training and provides young people with highly relevant workplace readiness skills and experience. In addition, given the potential heightened level of investment of the franchisor and his/her commitment to the franchisee's training, it is possible that youth micro-franchisees will receive more applied training in operational components (such as branding, customer service, employee management, and bookkeeping) than their peers in other enterprise and livelihoods development programs.

5. Franchise owners and other relevant service providers along franchise value chains may not want to associate the brand of the franchise with certain segments of young people. Some business owners and service providers that support existing franchises see young people as risky investments and are hesitant to support youth as micro-franchise owners. As such, practitioners working in youth micro-franchising are finding it relevant to focus on establishing relationships with service providers and others in the private sector to help them see youth as reliable investments and business partners.

6. When key stakeholders have responsibilities related to the success of youth-led micro-franchises, organizations are finding that the youth-led micro-franchises are more likely to succeed. Franchisors and service providers (such as those that provide products or services to support the

franchise) are often skeptical about working with youth so organizations may have to use specific strategies for engaging key stakeholders in the process of designing and developing the micro-franchise.

7. There is currently a small but growing base of information on youth micro-franchising. While only a small number of organizations are working in this space, they are offering the field useful information and tools to continue to explore the potential of this model.

8. Micro-franchises can act as a bridge between training and independent business operation. Practitioners currently engaged in youth micro-franchising are finding that young micro-franchisees are able to apply learning from working in the micro-franchise to later self-employment opportunities. The skills acquired during the training as well as the experience developed during the running of the micro-franchises have proven to be transferable to other businesses and business start-up efforts.

9. Experienced youth micro-franchisees can support and train their peers in youth micro-franchising. Youth micro-franchisees can support each other and form business support networks. For example, young people are working together to develop strategies for approaching franchise owners with specific issues or requests, as well as strategies for improving their individual franchisee practices. Young people also report that they are interested in serving as business mentors to their peers.

10. It is important to measure, document, and understand a program's success in implementing the micro-franchise model with youth. It is important to identify some key indicators that will demonstrate the positive outcomes of this model, which would be informative to other organizations exploring this approach.

Where Do We Go from Here?

1. There is a need to better understand how to build valid and reliable monitoring and evaluation systems applicable to the youth micro-franchising model. Increased monitoring and evaluation of micro-franchising programs will provide a deeper understanding of this approach, and how micro-franchises can serve as an effective way for youth to improve their livelihoods. This will also show whether micro-franchising can serve as a bridge for a young person to eventually move on from training to an independent business operation.

2. Determining which financial and non-financial services are necessary to help build and scale effective and sustainable youth micro-franchises remains a challenge. There is currently not enough reliable or valid data to determine which combination of financial and non-financial services is needed to help build or scale effective and sustainable youth micro-franchises. As the youth micro-franchise model continues to be refined and tested, stakeholders should continue to question and evaluate the range of services that best supports youth micro-franchisees and their businesses.

3. There is a need to continue to build youth networks around micro-franchising and engage youth in program design and implementation decisions. Young people should be engaged in discussions of micro-franchising program design and implementation. They can, when appropriate, help identify and scale the reach of the franchises throughout the youth population and relevant value chains. Young people could be particularly helpful in refining and increasing levels of marketing to other youth and potential partners on micro-franchising opportunities.

4. There is a need to create "win-win" situations for NGOs, micro-franchisors and youth micro-franchisees. Not all micro-franchises or franchisors will be appropriate for youth micro-franchisees.

NGOs, franchisors (and other private sector partners) and youth should work together to identify which sectors, models, and strategies best meet the interests and capacities of youth.

9. Sustainability

Key Findings and Lessons Learned

1. Organizations are more likely to be financially sustainable when they incorporate market-driven, income-generating activities that directly engage young people. By generating revenues from the sale of goods and services, YEELD programs can begin to cover part or all of their operating costs. This can reduce their dependency on external funding and enhance their prospects for long-term financial sustainability.

2. Organizations that are financially sustainable tend to have IGAs that are built upon well-informed and designed business plans. The business plans generally have a long-term vision for the organization and make clear that the IGAs have been created to contribute economic value to the organization. Business plans for IGAs establish growth and revenue targets for the IGAs and detail, when necessary, the strategies and rate at which start-up costs will be covered. The plans tend to identify how to ensure qualified and well-trained staff will manage the IGAs; and often also include strategies for marketing the IGAs within local, national and regional markets.

3. Organizations that incorporate IGAs into their financial sustainability strategies need to understand and plan for the fact that IGAs take time to mature and provide organizations with reasonable returns on investment. While incorporating IGAs into an organization's strategy for achieving financial sustainability has proven to be successful in many cases, organizations must be aware that any IGA will take time to become successful and provide the organization with a reasonable return on investment. Organizations must address this need for time in their business plans, budgets and fundraising strategies.

4. Financial sustainability plans should include the creation of a financial cushion against contingencies such as political unrest, inflation, and global recession. The majority of YEELD organizations struggle to achieve and maintain financial sustainability. The idea of preparing for additional costs related to unforeseen events – such as emergencies, disasters, economic fluctuations and conflict – is one that even those that have achieved financial sustainability are often unable or unwilling to address. Without these contingencies in place, the financial sustainability of these organizations can be immediately erased.

5. An organization's financial sustainability is strengthened when it can leverage funding and other resources from multiple partners. Organizations and programs often achieve financial sustainability by building on the funds, facilities and expertise their partners can provide them. For example, some organizations can access funding, capacity building, training facilities, classrooms, and expertise in various areas from their partners, either for free or at a discounted rate. This can significantly reduce the operational costs an organization has to bear, and it subsequently improves the likelihood of an organization and its programs achieving financial sustainability.

6. Decentralized, low-cost operating structures support financial and program sustainability. Program interventions can be implemented through a decentralized operating structure, which can engage training and support strategies and services in a less costly way than others. While a decentralized operation structure is not always designed with the intent that the structure will support organizational goals for

sustainability, organizations in the field of youth enterprise, employment and livelihoods development are finding that a decentralized model does in fact foster program and financial sustainability.

7. Young people can be engaged as key partners in program and financial sustainability efforts. There are many ways to engage young people in youth enterprise, employment and livelihoods development programs that reduce programming costs and increase program and financial sustainability. For example, young people are often engaged to serve as peer mentors and trainers; conduct program assessments; and lead focus group discussions with other young people. Programs that engage youth in program implementation strategies should ensure that the young people are adequately trained and that their involvement benefits both the young people and the program.

8. Some YEELD programs are intentionally involving their staff and trainers in efforts to achieve program and organizational sustainability. There are a number of organizations that have developed methods for engaging staff and trainers in efforts to achieve program and/or organizational sustainability. By investing in the market-based training of staff and trainers, these organizations can then hold them at least partially responsible for the success and sustainability of programs and, at times, the larger organization.

9. Some YEELD organizations are investing in the capacity building of local partners so that program interventions can be sustainable long after donors and other partners end their involvement and support. In the YEELD field, program interventions are often sustainable only to the extent that donors and partners provide necessary support (e.g., funding, training and in-kind resources). For organizations to be fully *self*-sustaining, some are building the capacity of local partners to take over responsibility of program interventions once partners exit.

10. Monitoring and evaluation (M&E) systems can help organizations track their progress towards achieving and/or maintaining their financial and programmatic/organizational sustainability. Through methods and systems for measuring project or program efficiency and effectiveness, M&E provides organizations with data-based evidence and results regarding program interventions. This information allows YEELD organizations to assess the level of progress they are making towards achieving financial and program sustainability. It also provides them with the information they need to make mid-course adjustments, when appropriate, in order to improve upon efforts to achieve and maintain financial and program sustainability. By incorporating M&E into program design and implementation, organizations can continually rely on data to inform decision-making regarding financial and program sustainability issues.

Where Do We Go from Here?

1. The field should continue to research and share knowledge related to how organizations and programs can become financially sustainable. Much can be learned from organizations that have achieved financial self-sustainability, and investing in capacity building of local partners is an important lesson learned from organizations attending the conference. The field should continue to seek information on how to promote self-sustainability of YEELD programs and share that knowledge with key stakeholders, including NGOs, donors, and public and private sector partners.

2. The YEELD field should continue to develop case studies that provide evidence of financially self-sustaining YEELD programs, and share those case studies with a wide audience of stakeholders. There are few examples in the YEELD field of organizations and programs that are completely financially self-sustaining. To continue to build the case for investing in youth enterprise, employment and livelihoods development in ways that promote the financial and programmatic sustainability

of organizations – and to provide other organizations with lessons learned, as well as methods they can adapt and implement, to achieve their own financial and program sustainability – it is important to develop and disseminate case studies of self-sustaining organizations.

3. The YEELD field should continue to provide capacity building support to organizations during the program design phase to help plan for financial and program sustainability, and to align monitoring and evaluation strategies with efforts to achieve sustainability. Many organizations do not plan for financial or program sustainability during the design phase of their work. As a result, sustainability becomes a distant ideal, with few organizations achieving it, and most organizations remaining dependent on donor support on a long-term basis. There is a growing number of organizations that can assist others in planning for sustainability. There are also many models, such as those described in this chapter, that can provide examples of program approaches and strategies for effectively achieving program and/or financial sustainability. A critical component for achieving sustainability is to have monitoring and evaluation systems that include up-to-date market assessments that inform program design and implementation.

4. The field should continue to support and seek out innovations to help achieve financial and program sustainability. While financial self-sustainability is still considered by most organizations a distant ideal, there are examples of organizations that have achieved it. There are also many examples of innovations that programs have investigated and implemented to effectively achieve and maintain financial and program sustainability. The YEELD field should access knowledge-sharing resources to share examples of these innovations and continue to seek out new program innovations.

10. Scale

Key Findings and Lessons Learned

1. When an organization is planning to scale, it should identify the typology(ies) across which scale will be considered and understand the implications on program design and financial sustainability. Scale can be measured and achieved across the following typologies: cultures, geography, time, donors, types of funding, numbers and types of organizations, numbers and types of people (e.g., across socio-economic groups, gender, ethnicities, age, degree of challenges, etc.). In planning for a program to ultimately scale, relevant typologies must be identified and addressed in order to embed them in design and sustainability plans.

2. There are a number of reasons to scale YEELD programs, as well as other types of economic and social development initiatives. The following are a few:

- To increase the reach and impact of a specific program intervention(s) or service(s).
- To have a broader, system-wide impact beyond the immediate target group.
- To optimize funding and other resources and motivate an increase in donor demand.
- To better access and leverage knowledge and experience.
- To provide evidence that one theory of change might be more effective than another.

3. Scaling up takes time. For a program to effectively scale, the program or model must first be proven to be effective (and thus worthy of scaling up). Once it is clear that scaling up is a good option, an appropriate

strategy must be selected, partners must be identified, and information (through manuals, training, or technical assistance) must be effectively shared.

4. Important first steps for achieving scale are: to include plans for scaling in the organization's vision and to create plans for scaling during the early design phase of any program intervention. To support a commitment to scale, the vision should be long-term and involve a well-articulated theory of change that is internalized by the entire organization. For each program intervention, there must also be a clear and consistent strategy for achieving scale that project staff is aware of, supports, is prepared for, and trained on, to pursue.

5. Scale is more likely to be achieved when there is a culture for scaling within the organization. Organizations that promote a culture for scale enable adaptation and evolution without changing their core identity. To promote a culture of scaling, an organization needs to strike a careful balance between promoting the creativity and flexibility needed to take programs to a new level of impact without compromising the need to maintain the quality of impact. The organization also needs to strive to limit a sense of competitiveness within the organization and address any individual or organizational egos that threaten the culture for scale.

6. Piloting supports efforts to scale programs. By piloting initiatives, organizations can identify the most effective and efficient program implementation strategies that can be scaled to maximize impact. Piloting allows organizations to define the minimum critical specifications regarding what is needed to scale with quality, and then build on the essential elements of success (i.e., knowing what can and should be changed, as well as what cannot and should not be changed).

7. Scale is more readily achieved when an organization's management structure is able to provide relevant and effective services at low cost. The few organizations in the field that have been able to do this offer useful examples from which others can learn.

8. The presence of a strong monitoring and evaluation system, run by well-trained staff, is critical to scaling in effective and sustainable ways. An organization's theory of change and its plans for achieving scale must be informed by evidence. Programs that scale effectively tend to be from organizations that have strong monitoring and evaluation systems in place. These organizations tend to continually measure, learn, and reflect in order to identify weak links and strategies, then successfully address them. These organizations invest in the training of their staff to ensure assessments are reliable and up-to-date.

9. Scale is more readily achieved when the organization listens to the voices of its clients. If organizations listen to their clients and let the information they share inform the organization's programming, it is more likely the programs will be relevant, effective, and scalable.

10. Reliable assessments (e.g., value chain analyses, market-based assessments, etc.) help create an informed road map for achieving scale. Market-based assessments and value chain analyses provide important information for achieving scale in effective ways. These assessments help to provide an understanding of the larger systems (e.g., political, social, economic, etc.) that impact program interventions. This information allows organizations to more easily determine what private, public and civil society partners could, and should, be leveraged to achieve goals for scale. In addition, it helps identify what factors in political, social and economic contexts might serve as disincentives for scale.

11. Designing for scale requires an understanding of short- and long-term funding needs. Organizations that struggle to stay afloat financially should not consider scaling programs, no matter how impressive they are in achieving goals and objectives. Every organization's plans for achieving scale with their

programs should be well-aligned with that organization's funding and financial sustainability status. As such, organizations need to have a solid sense of current and future levels of (stable and consistent) donor support, and whether financial sustainability objectives align with their objectives to achieve scale.

12. Scale is more readily achieved when staff members are continually trained in organizational values and how to design and implement quality programming. NGOs that are interested in scaling their programs often attempt to do so without well-trained or prepared staff. As organizations plan to scale their programs, they must continually align staff training with those plans.

13. Scale is often easier to achieve when resources are leveraged from multiple partners and networks. Resources for scaling are often scarce. As such, plans to scale an initiative are supported more often when resources can be leveraged from multiple partners and when donors, investors and other stakeholders are working in partnership, and not in competition, for resources.

14. When partners are invited to engage in scaling efforts, it is critical to ensure that the quality of the program is preserved or improved. Organizations may need to take certain measures, such as mentoring or training their partners, in order to ensure the quality of programming is not compromised.

15. There is much to learn from members of the private and civil society sectors that have successfully achieved scale. On the one hand, the private sector has much to teach the civil society sector about concepts that support scale. Such topics include branding, knowing how to maintain a strict focus on the essential elements of success and how to protect and promote the integrity of a product, understanding the client, knowing how to branch out, and ensuring that there is a clear and concise vision that is internalized by those on the staff or team. On the other hand, civil society has much it can teach the private sector in terms of how to achieve scale successfully. Many NGOs for example rely on the strength of their brand, and their ability to branch out, quickly mobilize resources and engage client and partner involvement.

16. Technology and software can be used to support efforts to scale. Through the use of accessible technology (e.g., laptop computers, cell phones, etc.), software and digital networks (e.g., social networking, data management, etc.), organizations are better able to streamline their operations, manage and communicate knowledge, communicate with new partners and clients more efficiently, and generate "buzz" about their initiative to attract support and resources. Leveraging the full complement of technologies and networks enables organizations to rapidly learn from others, identify and connect with potential partners in new locations where projects may be scaled. This allows for an enhanced level of operational functionality that supports efforts to increase cost effectiveness and scale.

Where Do We Go from Here?

1. YEELD organizations need to include planning for scale within the visions, missions and design phases of the programs the organizations intend to scale. Many organizations lack the necessary training and experience to effectively plan for scale. Funders can, and should, require funding proposals to include information about plans for scale. Many of the organizations that presented at the 2009 conference have invested time and research into studying the scaling process. These organizations and others like them provide valuable lessons on how to design for the scaling process.

2. Young people should be engaged in designing and implementing strategies for scale. Higher levels of youth engagement in program design and implementation will ensure that YEELD programming is

scaled in ways that are relevant to the needs and capacities of youth. This enhanced level of client relevancy will support efforts to scale in effective and sustainable ways.

3. There needs to be heightened levels of investment in monitoring and evaluation systems that focus on providing reliable and valid evidence regarding if, how, and when to scale effectively and across which typologies of scale. Investment in monitoring and evaluation is becoming increasingly common in the YEELD field. Pursuing evidence related to scale is often a more complex and costly process than pursuing other evidence. For example, evidence related to scale involves proving the value and feasibility of scaling up a program intervention, having data on the (comparative) impact and cost-effectiveness of the intervention, and knowing the demand for the intervention compared to the supply of clients and resources. Organizations should continue to seek training and financial support in monitoring and evaluation as related to scale. Donors should require that funding be dependent on reliable and valid results. Donors should also financially support monitoring and evaluation systems that support scaling efforts.

4. Effective partnerships should continue to be leveraged to scale YEELD programming. Organizations more readily achieve scale when they can effectively leverage the resources of multiple partners. However, it is often difficult to identify and understand what partners might best support plans for scale, or how to involve them. Organizations would benefit from a deeper understanding of which strategies are most effective in terms of engaging partners in scaling efforts. This section of the publication lists questions organizations should consider.

5. Access to technology and software that supports efforts to scale YEELD program interventions should continue to be developed and improved. Technology companies should continue to be invited to the table as partners in creating and implementing innovative tools for scaling YEELD programs. Low cost ways for leveraging technology to achieve scale are available, and new ones are being pursued (e.g., aggregated and scaled use of shared resource computing). The field should continue to pursue these tools and training support.

6. The field should continue to invest in designing innovative ways to scale YEELD program interventions. In addition to considering innovation through technology, as described above, alternative program interventions, such as micro-franchising, are slowly being considered as relevant options for scaling YEELD efforts. Continuing to study and test ways to develop revenue generation strategies that support YEELD will also help to scale future programming.

11. Partnerships

Key Findings and Lessons Learned

1. For YEELD programming to effectively meet the needs of youth, a multi-sectoral response that engages a wide range of partners is generally necessary. As mentioned previously, this lesson learned is one shared by a growing number of organizations working in this field. This is also a key finding that has been emphasized in Making Cents International's previous post-conference publications.

2. Multi-sectoral partnerships are being formed to *scale* the impact of program interventions. Multi-sectoral partnerships are increasingly being formed to scale youth enterprise, employment, and livelihoods development programming. These partnerships are focused on improving the quality and market-orientation of training programs for youth, addressing policy issues, increasing access to capital and business development services, removing structural barriers, and creating new linkages to markets. The success of

these initiatives rests with their ability to draw together the key attributes and strengths of each partner organization.

3. Multi-sectoral partnerships have their challenges, given the likelihood of competing and/or conflicting program strategies, goals and timelines for achieving impact. In partnerships, there are often conflicting goals and objectives that must be addressed; timelines for achieving impact may differ; and there may be different levels of access to funding and resources, which can cause challenges between partners. As a result of these and multiple other challenges to developing effective partnerships, the process of developing partnerships and executing agreed-upon YEELD activities can be difficult and time consuming.

4. Catalyst organizations are often needed to bring together what may initially appear to be disparate elements in multi-sectoral partnerships. As members of different sectors usually have their own interests, perspectives and resources, it is often necessary for one of the parties to take the lead in bringing the other parties together, finding common ground, and identifying a workable arrangement. All parties in any partnership, multi-sectoral or otherwise, need to invest in the outcomes of the initiative, reach agreement on common goals, and contribute their fair share to the initiative.

5. Partnering with organizations that are well-connected to the private sector and can help connect youth to employment and entrepreneurship opportunities can help organizations meet their YEELD goals. Often, the most efficient way to achieve an organization's youth employment or entrepreneurship goals is to partner with other organizations that have a more intimate connection to the private sector.

6. Partnerships with the public sector can be leveraged to engage members of civil society and the private sector in YEELD programs. Governments tend to have the resources, authority, capacity and expertise to successfully engage members of different sectors in YEELD work. As such, it is often helpful to have the public sector directly involved in programming, and to ask them to invite the participation of other sectors.

7. Young people can be important partners in developing and implementing YEELD programs and policies. When engaged as partners in the design and implementation of YEELD programs and policies, young people can bring programs and policies a heightened level of relevance and validity. Engaging young people as partners also builds in them a greater commitment to, and ownership in, the training and skills development they receive. Additionally, many youth gain a greater sense of empowerment and self-worth.

8. Organizations can successfully involve young people as partners in monitoring and evaluating YEELD programs. Two organizations based in the United States that presented at the 2009 conference have developed successful strategies for engaging youth as true partners in monitoring and evaluating youth employment systems in San Francisco, California and Philadelphia, Pennsylvania. Both organizations believe that significant benefits come from engaging youth as true partners in programming.

9. Increasingly, technology and software companies are becoming involved as partners in YEELD. Technology companies are aware of the macro needs and problems that exist at the "base of the economic pyramid". Technology companies are engaging by contributing software; building IT-capacity; providing training in technology; and partnering to fund knowledge management and social networking platforms. More information on how technology and software companies are working within the field to help NGOs achieve their programming goals is also provided in the *Technology* chapter.

10. Donors are increasingly investing in initiatives that bring partners together and call on them to share knowledge that advances work being accomplished in the YEELD field. Donors are increasingly recognizing that to best support youth enterprise, employment and livelihoods development, holistic, comprehensive, large scale, and sustainable program interventions are often needed. They are therefore increasingly seeing the value in convening multiple stakeholders so they can work in a coordinated fashion around key challenges. For more information on how donors are promoting cross-sectoral partnerships and engaging in the field, see the chapter on *What the Donors Are Saying*.

Where Do We Go from Here?

1. Continue to build effective multi-sectoral partnerships that support market-driven YEELD programs and policies. Stakeholders in YEELD are increasingly seeking partnerships to leverage their respective resources in order to make a positive, scalable and sustainable impact. As the field continues to make progress, there is a growing number of partnership opportunities for stakeholders to join. As such, stakeholders interested in partnering should see if potential partnerships to which they could link already exist. Existing multi-sectoral partnerships that are interested in engaging more partners should support and become involved in convening events, research initiatives and online resources, and also invite other partners into the fold.

2. Continue to build evidence on the benefits of partnering in YEELD programming. There is growing evidence that partnership models can benefit all parties involved. For example, benefits to the private sector include opportunities to implement their Corporate Social Responsibility commitments, access future employees who have been adequately trained, and engage in program and policy design and development. Benefits to the public sector include more informed policy-making; increased access to resources and capacity; and the opportunity to implement more comprehensive, scaled policy interventions. Civil society organizations benefit from increased access to resources and capacity building tools, as well as improved access to funding and infrastructure support. Donors benefit from investing in partnership models because they can leverage their investments and have a greater, scaled impact on young people.

3. Continue to build knowledge consortiums and convening events that welcome stakeholders from multiple sectors to become involved in YEELD programming. There are a growing number of learning events and hubs of knowledge focused on youth enterprise, employment and livelihoods development. These knowledge sharing opportunities and hubs of knowledge should be open to all stakeholders. All stakeholders should consider ways that they can participate to further advance existing activities, knowledge and resources. Opportunities for knowledge sharing include: conferences, publications, television, film, focus group discussions, leadership roundtables, and online forums.

12. Policy/Advocacy

Key Findings and Lessons Learned

1. Current policy directions in youth enterprise, employment and livelihoods development should be built upon systemic thinking surrounding the barriers and opportunities that exist for youth at the meta, macro, meso and micro levels. Current policy directions in the area of youth enterprise, employment and livelihoods development should promote comprehensive programs aimed at ensuring the economic empowerment of young women and men, while simultaneously working to remove systemic barriers that impede young people's access to decent work opportunities. All approaches to policy-making and program development implementation should take gender into account to ensure that both young

women and young men benefit effectively from enterprise and entrepreneurship development measures on all levels.

2. To build the case for public expenditure in YEELD, the issue must be cast in language policymakers understand. In addition, evidence must be provided that the interventions implemented are effective. While there is strong evidence for investing in some types of youth development program interventions, the World Bank stressed that more rigorous impact evaluations and cost-benefit analyses must be conducted to impact policy investments in the YEELD field. At the 2009 conference, the World Bank highlighted its view of youth-related programs that may be effective, but need more rigorous analyses on various interventions, which are highlighted in this chapter.

3. Governments, private sector companies, multi-lateral organizations and civil society organizations can all play a role in policymaking. Multiple sectors of society can be involved in efforts to impact policymaking related to youth. These societal agents have the resources, authority, capacity and expertise to affect national level policy decisions. This section provides examples of how these different sectoral-level partners can engage in and impact YEELD-related policymaking.

4. It is important to integrate and coordinate what role members from each sector can play in order to effectively influence policymaking at the local, national and international levels. Members of any sector can take the lead in integrating stakeholders from multiple sectors into meaningful partnerships that result in well-coordinated policies and related programs.

5. Policies that promote YEELD should facilitate and advance entrepreneurship education programming. Creating entrepreneurial societies starts with education and making sure that education fosters creativity, problem-solving skills, risk-taking attitudes and enterprising mindsets. Entrepreneurship education typically provides young people with the opportunity to explore and consider the self-employment option. Getting entrepreneurship education integrated into school systems usually is a challenging task that requires the involvement of policymakers.

6. Engaging youth in policy development helps ensure policies are more relevant to the lives and capacities of the youth they are aiming to serve. This engagement also promotes young people's involvement in their own economic empowerment. Engaging youth in policy design, promotion and implementation is key to ensuring the effectiveness and relevancy a policy can have for a youth target population. Youth participation also helps in the development of trusting relationships between all stakeholders (e.g. governments and their constituents). Through active participation in the policymaking process, young people can develop problem-solving skills and gain a sense of power over their own lives, independence and self-sufficiency.

Where Do We Go from Here?

1. Those who design and implement YEELD initiatives need to continue to make the case to policymakers and engage multiple sectors in efforts to advance national level policies that will more effectively promote YEELD programming. For the policies to be effective and relevant, policymakers should be made aware of the multiple factors that influence effective YEELD programming, including the needs, incentives and capacities of young people, and the demands of the market. Policies should be encouraged that provide young people with education and training that is relevant to the market and that provide youth with access to affordable finance and links to jobs in the labor market.

2. The field should continue to seek a better understanding of the role young people can play in the policymaking process and what mechanisms can be put into place to better engage young people in policy design and implementation. As evident from the examples provided in the section, young people are being engaged in efforts to impact policy design and implementation related to YEELD. However, there is still much more that can be learned about the role young people, including female youth, can have in policy design and implementation, and the different ways to effectively engage them in these efforts.

3. Continue to build partnerships that impact and advance effective policies for YEELD. It is important to continue to study how to build and scale multi-sectoral partnerships that impact youth policy development and advancement, and what the value is in these partnerships.

13. Technology

A. Key Findings and Lessons Learned

1. Technology can provide young people with tools and access to skill building opportunities they need to succeed in business. Technology is having an ever-increasing impact on the success of young entrepreneurs and in helping them to develop the skills and qualifications they need to be successful. Young entrepreneurs need to be able to communicate and collaborate with their customers, vendors and suppliers. Technology allows them to do this through voicemail, texts, email and other online postings (e.g., via Facebook profiles). Through technology, young entrepreneurs can access online training courses, acquire certification, and establish relationships with mentors and advisors to help them develop and refine their skills. Young people can also access information using technology that might impact sales and about how and where to best market their products. They can also access banking and accounting software to support the financial management of their business.

2. Technology can serve as the key business tool for youth entrepreneurs who participate in, and graduate from, YEELD programs. In addition to supporting the development of skills and qualifications of young entrepreneurs, technology can, in effect, be the business of young entrepreneurs. That is, technology can be used to help young entrepreneurs generate income.

3. Online tools and business models exist that can be used to support and scale youth enterprises. There are existing, online models that connect donors and investors to entrepreneurs around the world. There are others that provide business owners with tools for marketing their businesses and engaging in e-commerce. These existing platforms and tools could be better marketed to serve youth entrepreneurs, and the YEELD field could work on engaging these current models and platforms as partners. In its presentation at the conference, Microsoft provided a few examples of online business models that can serve to scale and support youth enterprises.

4. To contribute to efforts impacting social change around the world, private sector companies are supporting NGOs in their attempts to better access and utilize technology for YEELD programming. Private sector companies are supporting NGOs engaged in YEELD programming in meeting their programming goals and objectives by providing them with innovative and secure technology, as well as access to improved service delivery and online social networks. For example, both Microsoft and Intel are private sector companies engaged in these efforts.

5. Mobile technology, such as laptop computers, cell phones and personal digital assistants (PDAs), provide organizations with easily transportable tools that manage, store and analyze growing amounts of information at a lower cost, and enable them to address connectivity issues. YEELD programs, their partners and other social development organizations are beginning to invest in mobile technology for more efficient and accessible data recording, storage and management. This technology allows practitioners and service providers that are responsible for data management (e.g., loan portfolio management) to transport the technology with them to program intervention sites and input data at the site. Mobile technology also allows practitioners and service providers the opportunity to not have to always be connected to the Internet. They can therefore input and store data at one site and download and save the data at a more secure server at another site and time. Mobile technology allows for the ability to scale knowledge and information, as well as a more streamlined and manageable data management process. Finally, given that mobile technology allows service providers to use a limited number of devices to input and store data at multiple intervention sites without having to return to the central data storage site, mobile technology reduces the costs of technology.

6. Cell phones and personal digital assistants (PDAs) provide a technological opportunity to address connectivity issues and improve the operational performance of organizations. As prices have come down, cell phones are now in the hands of most people in the world. In addition, computers are becoming increasingly affordable and accessible. Cell phones and PDAs can be used as mobile phones (e.g., smartphones), web browsers, or portable media players.

7. Netbooks and Notebooks are forms of mobile technology that are being used in the international development arena to address connectivity issues and improve the operational performance of organizations. Netbooks are small, light, rugged computers that are less expensive than typically-sized laptop computers and require less power to operate. They are used mostly for general computing and Internet access. Notebooks are slightly larger than Netbooks, and Notebooks can allow the user to complete multiple tasks beyond content consumption and Internet usage.

8. Technology offers new delivery models that allow for reduced program costs and greater access to information and expertise. Not all organizations can afford to provide staff and/or clients with access to a computer. Many technology companies have developed new technologies to reduce the costs of technology and increase the number of people with access to technology and software, which are explained in this chapter.

9. Online data management tools are available that allow YEELD programs to transfer from largely manual systems of data management and storage to an automated system of record-keeping. Online data management tools are available that provide organizations with the ability to reduce staff time spent on manual data entry, while also reducing the time and cost of data management. Practitioners that use these data management tools are finding that they have to do very little to adapt these tools to their own needs and services. While these online data management tools are largely being accessed by microfinance institutions, they can be adapted to meet some of the data management needs of YEELD programs.

10. The open source model, in contrast to proprietary software, is one of the latest models to expand opportunities for bridging the digital divide and addressing ownership (e.g., sustainable software development) and capacity-building concerns. Open source software is increasingly being used by social development organizations to address ownership and capacity-building issues. Open source provides these organizations with key functionality uses, including client management, portfolio management, loan repayment tracking, fee and savings transactions, and reporting. Users of open source software are free to adapt the software to meet their needs and the needs of their clients. With open

source software, localization is much more possible to achieve, and users can develop their own expertise and not depend on it being handed to them from an outside source. This helps reduce costs, and it supports efforts to scale.

11. Open source, social networking sites have recently been developed to target youth entrepreneurs and other stakeholders invested in YEELD. While online social networking has spread across the globe – and for many youth, it has become the preferred method of communication – social networking sites are new entrants into the YEELD field. These sites provide youth entrepreneurs with access to information, training and other business development services. Young people can access mentors and serve as peer mentors for each other.

Where Do We Go from Here?

1. The field should continue to invest in the training of practitioners and encourage stakeholders to pursue a better understanding of the current and potential future uses of, and needs for, technology. Often, organizations do not have a clear understanding of their current or future technology needs or how technology can be best used to serve their clients. Technology companies, donors and other partners should seek ways to help organizations identify their current and potential future technology needs, and work with them to find cost-effective ways to meet those needs. Partners should also help organizations better understand how technology can help support them in achieving their program goals and objectives.

2. Young people, often more literate with technology than older generations, should be consulted and included in discussions and efforts to leverage technology in the YEELD field. By engaging the voices and expertise of youth in efforts to innovate technology to help scale effective and sustainable YEELD programs, these efforts will be more relevant to the needs, interests and capacities of youth, and thereby are more likely to be successful.

3. Online tools and business models exist that could be used to support and scale youth enterprises. There are online models that connect donors and investors to entrepreneurs around the world, and others that provide business owners with tools for marketing their businesses and engaging in e-commerce. Investments should be made to make multimedia content and free Internet tools more widely available to social networking sites, especially those that have been specifically designed to support youth entrepreneurs.

14. Monitoring, Evaluation and Impact Assessments

Key Findings and Lessons Learned

1. The first priority in designing an M&E system for a YEELD program is to understand the logic underlying the program's model or approach. The design of an M&E system must be informed by, and built upon, a program's vision, mission, and objectives; and the program approach/model must be built to achieve them.

2. Ensure M&E systems are considered during the program design phase to ensure for necessary feedback loops throughout the program. Presenters at the 2009 conference recommended YEELD practitioners integrate monitoring into daily program activities by program staff. As many practitioners stated at the conference that M&E is a time-intensive and costly process, it is important to

ensure that appropriate feedback loops are in place throughout the program. This will help develop the type of M&E process and system that will wisely use resources and help implementers understand the outcomes and impact an initiative has.

3. Ensure local program and partner staff are provided training in M&E. Many practitioners recognized during the conference that there is often a disconnect between what headquarters want to be monitored and evaluated in a program and what field staff do on the ground. Also, local staff must understand what data to collect, when and how to collect it, why they are collecting it, how it is processed, and for what purposes it will be used – in order for an M&E system to be effective.

4. If funding is available, M&E systems should be in place during the design phase of a project to measure outcomes and impacts effectively. While YEELD programs often aim for long-term impacts, there are rarely sufficient resources, staff, capacity, or time available to monitor and evaluate this. These limitations have made it difficult for many organizations to incorporate M&E into any part of their project work.

5. M&E systems should disaggregate and analyze program data according to multiple youth demographics – such as sex, age, and socio-economic factors – for a more detailed assessment of the impact of a program intervention. Youth are not a homogenous group and M&E systems should reflect this by measuring disaggregated data according to demographics, as well as different social constructs such as ethnicity, race, and religion.

6. A mixed-method approach to M&E that involves quantitative and qualitative analyses provides a more detailed assessment of a program and helps explain what aspects of a program make it effective or ineffective. Qualitative data is often used to triangulate and confirm quantitative data. A mixed-method approach allows organizations to answer the "how" and "why" questions that quantitative analyses alone do not provide. While a mixed method approach requires time and financial support, the detail it provides is of benefit to organizations that are looking to scale and/or replicate program interventions.

7. When young people engage in M&E activities, they build skills and grow more committed to the programs and services being evaluated. When youth are engaged in M&E activities, program developers are able to assess youth's reactions and receptivity to various ideas and approaches. Young people are able to develop their problem-solving skills as they address constraints and contribute to the design of interventions. Young people who participate in information gathering exercises (e.g., surveys, interviews, etc.) often feel an increased sense of empowerment and self-worth. Young people also develop greater commitment to, and ownership of, the project. Engaging young people as evaluators and data collectors is also a cost-effective way to build and scale data management efforts.

8. Low-cost management-oriented approaches are being developed. M&E can be a costly program component that is rarely adequately funded, if funded at all. Stakeholders in the YEELD field are considering innovative ways to reduce M&E costs, while also producing scientifically robust M&E systems.

Where Do We Go from Here?

1. Organizations should be encouraged to seek out training and capacity building to understand the logic underlying a program's model/approach. The causal chain model can be applied as organizations attempt to frame their own approaches and develop a relevant M&E program

to assess the effectiveness of the approach. Organizations should also be encouraged to document and disseminate their causal models for greater industry-wide learning.

2. The YEELD field should continue to seek ways to invest in impact assessments and mixed-method approaches regarding M&E. There are many factors that may influence the success (i.e., final positive outcomes and impact) of YEELD programs. As a result, it is often difficult to identify direct causal effects between program activities and outputs, and outcomes and impacts. For example, a program may report better-than-expected rates of youth employment as an outcome, but the outcome might have been more the result of growth in the local economy than the effects of program activities. The YEELD field should continue to investigate the cost/benefit of these forms of assessment; while continuing to share the lessons learned and results of these assessments.

3. Young people should be engaged in M&E efforts, as well as program design and implementation. As evident in the examples shared in this section, engaging youth in M&E offers benefits to young people and to programs. Young people often have a unique perspective on program interventions and how to make them maximally effective. They also are often best qualified to capture the real life experiences of their peers. Finally, when young people are engaged in M&E, they can help reduce related staff costs.

4. Innovative M&E tools should continue to be developed and tested. The costs of M&E and the time constraints related to conducting effective M&E programs have encouraged organizations to seek innovative ways to assess YEELD programs. The field should continue to invest in innovative M&E systems that will move the field forward.

5. The field should encourage organizations and donors to take a long-term approach to M&E and YEELD. YEELD programs tend to have an impact over the long term, and yet they often seek results (or are asked by donors to achieve results) in the short term. The reality is that the impact of employability and entrepreneurial skills building programs can take many years to become apparent, a timeline that is well beyond that of most programs and evaluations. Stakeholders, particularly donors, should be encouraged to invest in long-term program impact.

6. The field should continue to share knowledge on lessons learned. In the recent years, the YEELD field has made progress in knowledge sharing. More specifically, an increasing number and diversity of stakeholders have become involved in knowledge sharing events; knowledge consortiums; and innovations in online social networking communities. These knowledge sharing platforms will continue to move the field forward by bringing stakeholders together to share promising practices and to streamline and scale program interventions. Stakeholders should continue to seek ways to build, fund, and share knowledge.

15. What the Donors are Saying

A plenary session dedicated to funders engaged in youth enterprise, employment, and livelihoods development (YEELD) was held at Making Cents International's 2009 Global Youth Enterprise and Livelihoods Development Conference. Donors identified key investment areas, and their interest in supporting innovative ideas that can show measurable impact and partnerships that support program sustainability and scale. Panelists discussed the recent trend of funders coming together to determine how to leverage their respective balance sheets in order to maximize impact and return on investments. They also discussed the value of facilitating and promoting relationships with grantees that put grantees and funders at an equal level, free from traditional power dynamics. This section of the publication shares specifics from presentations by USAID, the Caribbean Development Bank, the Cordes Foundation, the MasterCard Foundation, and the Peery Foundation.

16. Lessons Learned from Young Entrepreneurs

Young entrepreneurs from Mexico, Syria, Haiti, Colombia, and the United States shared their entrepreneurial experiences and what aspects of capacity-building have impacted them and the success of their businesses the most.

Part II: Youth-Inclusive Financial Services

1. The Case for Youth-Inclusive Financial Services

Access to appropriate financial services can play a critical role in enabling youth to navigate the challenges and opportunities they face, regardless of their employment or educational status. Financial services – whether a safe place to save or an appropriately structured loan for investment in an enterprise or education – should be an integral part of youth livelihoods strategies. And it can help ensure that the vulnerability faced by so many youth today does not turn into a crisis. We all need access to appropriate financial services. Youth do too.

Why do youth need financial services? Appropriate and inclusive financial services for youth can play a critical role in assisting them transition from childhood to adulthood by equipping them with the resources and support to become productive and economically active members of their households and communities. Doing so at the right times in their lives, with the right supports, can help them improve their livelihoods in the short term and position themselves for more productive lives over the longer term. The opportunities abound for those who are providing financial services to start attracting youth as potential clients for life, and for youth themselves to start demanding access to quality services.

A. Emerging Guidelines

Experience in the nascent sector of youth-inclusive financial services has suggested that by following certain practices, institutions will have a greater chance of offering relevant and impactful financial services to youth and that can create the basis for doing so on a sustainable basis and at scale. These six Emerging Guidelines are:

1. Involve youth in market research and product development.
2. Develop products and services that reflect the diversity of youth.
3. Ensure that youth have safe and supportive spaces.
4. Provide or link to other youth complementary non-financial services.
5. Focus on core competencies by utilizing partnerships.
6. Involve community.

B. State of the Practice

What is the state of the practice in youth-inclusive financial services? Making Cents International conducted a global survey in August 2009, which looked at the state of the practice and future perspectives. It found that half of Financial Services Providers (FSPs) were already providing financial services to youth, with many others seeking to provide such services in the future. More than a quarter of the overall respondents acknowledged that although they did not segment their clients by age, that youth were part of their market. More research is needed on how products and services that are deliberately designed, adapted, and delivered meet the needs of youth and contribute to the provider's double bottom line. Nearly three-quarters of FSPs

indicated that building their client base and increasing their market share were motivations for serving this market and the same proportion indicated that it would build long term customer loyalty.

Only a quarter of Youth-Serving Organizations (YSOs) were actually linking youth to financial services with another third exploring linking while 13 percent were providing financial services directly. The motivations of YSOs were driven primarily from concerns about rampant youth unemployment, but they were also driven to some extent (about a quarter) by a desire to attract more youth to their programs and increase the loyalty and satisfaction of the youth they were serving.

Given the specialized nature of financial service provision, there is a great opportunity to increase the visibility of YSOs and FSPs to each other so that they can partner to expand financial services to youth supported by appropriate non-financial services, allowing each to focus on their comparative advantage.

In terms of volume, through the self-reported, unverified data from the survey Making Cents learned that some 4.2 million youth are getting access to financial services, with $186 million outstanding in credit, $48 million in savings, and $1.2 million in insurance. Given that respondents only represent a portion of those actually offering financial services targeted to youth, and that many others are offering services that reach youth, but do not segment their market by age, it is clear that these numbers are far lower than the actual volume.

In regard to types of services being provided, whereas currently more organizations are providing credit than savings, according to FSPs, demand is greatest in the area of savings, followed by credit, and then by other services including insurance, but also credit and debit cards, transfer and payment services, and remittances. Most of the products were individual rather than group based, although many of them required some involvement of parents or caregivers.

Respondents indicated that non-financial services, especially business training and financial education, are particularly valuable to youth. This is the locus of collaboration between YSOs and FSPs, and there is great potential value added here, as it is assumed that youth, perhaps more than other market segments, need a range of financial and non-financial services to fully realize their potential.

The greatest challenge for expanding access of youth to financial services according to the survey is prejudice of staff against the youth segment; youth are still considered a high risk market. A better understanding of this market, and how to design and deliver products and services that meet the needs of youth can minimize real risks and help dispel misperceptions held by staff about youth. A number of respondents also cited legal and regulatory barriers as a challenge.

Analysis of the key challenges to expanding and improving youth-inclusive financial services indicated areas where capacity building is necessary to design and deliver appropriate financial services and to forge partnerships with organizations that can provide needed supporting non-financial services. It is also important to share the knowledge and experience in order to build the case and create the platforms that facilitate knowledge exchange. Additionally, there is a clear need to dispel some of the myths about youth as a market segment so that financial services providers will be willing to enter the market. This will help enable youth to access and utilize financial services, so that they can build assets and build a secure and successful future.

2. Key Findings and Lessons Learned

Emerging Guideline #1: Involve youth in market research and product development.

Attention to the particularities of the youth market and involvement of youth in the development processes may result in simple, yet important changes to existing – and in critical elements for new – products and delivery channels

1. Market research relating to youth-inclusive financial services should begin with an understanding of the context in which the product will be made available in terms of the social, cultural, political, economic, financial, and regulatory environment, with particular attention to those factors that would affect a youth-oriented product.

2. Ideally youth should be involved in the participatory market research, not only as subjects of the research, but also in collecting and analyzing the data, enabling the researchers to test assumptions all along the way, rather than simply designing market research to confirm those assumptions or being open-minded but misinterpreting the research findings.

3. Market research regarding financial products and services for youth should not only look at availability and access, but also usage. It is important to understand what are the barriers to usage of products that may be currently available—for example in terms of costs, returns, eligibility, conditionality—and how they affect the use of available products.

Emerging Guideline #2: Develop products and services that reflect diversity of youth.

The youth market contains sub-segments related to age (legal age), life cycle stage (marital and parental status), gender, education, employment status, and vulnerability. These differences should be taken into consideration in product design and delivery.

1. Youth-inclusive financial services should be intentionally designed or adapted to meet the needs of youth—and should take into consideration the diversity within that category. The product differentiation needed to accommodate the preferences of sub-segments of the youth market is often minor and easy to manage.

2. Compromise will generally be required between clients' wants and needs and the institutional capabilities or interests. A balance must be struck to attract, retain, and satisfy clients and to provide the institution with a profitable product that it is manageable operationally.

3. Sometimes the differentiation between youth and adult products is more about how the products are used and their profitability rather than significant design distinctions.

4. Engagement of senior leadership and middle management to youth during the market research and design process can lead to greater product buy-in and support of the target market.

5. Sometimes even careful market research and product design may not work out as expected if the target clientele's need for the type of financial services being offered is only transitory.

Emerging Guideline #3: Ensure that youth have safe and supportive spaces.

These help build youth's confidence and enable them to take advantage of opportunities. This may involve infrastructure considerations, delivery mechanisms, and social networks. It also includes appropriate protections through codes of conduct that are age appropriate.

1. Youth can be more vulnerable and need more support than adults do, due to their lack of life experiences and their cognitive, emotional, and social developmental stage. In order to be able to fully benefit from financial or other services, it is important that youth have safe and supportive spaces.

2. Product design should differentiate between youth needs for safe and supportive spaces along the continuum to invitation and comfort, in terms of relative needs and support required for different sub-segments. The market research should illuminate what these vulnerabilities might be for a particular market segment or sub-segment, and to take these findings into consideration when designing products.

3. Staffing youth-oriented products with people of a similar background as the target clientele can help create a sense of safety amongst the young clients, for example, female staff for adolescent girl clients, young rural men for rural product oriented to youth.

Emerging Guideline #4: Provide or link to other youth complementary non-financial services. These may include such non-financial services as mentoring, financial literacy, cultivation of a savings culture, and life-skills training.

1. Due to their lack of life and working experiences, youth in particular can benefit from additional complementary non-financial services that can enhance their ability to take advantage of the financial services offered.

2. A well-designed and carefully selected package of priority non-financial services whether delivered directly by the financial services provider or in partnership with another organization can make the difference.

3. Some youth, particularly adolescent girls in certain cultural contexts, or street children, or orphans and vulnerable children (OVC), are even more vulnerable and need additional supports and services to be able to access and use financial services.

Emerging Guideline #5: Focus on core competencies through partnerships. Assess institutional capacities and complement strengths and weaknesses by collaborating with YSOs, schools, training institutes, and other entities, particularly for safe spaces and non-financial services.

1. Partnerships enable each institutional type to focus on its core competencies and yet bring additional benefits to the youth they are serving. Deliberate, well-designed and well-managed partnerships can be efficient, cost-effective, and impactful.

2. Partnerships can involve two or more partners, each playing a specialized role.

3. Partnerships can be forged across private and public sectors.

Emerging Guideline #6: Involve community. Involve the community—starting with the family, but also including schools, teachers, and other local groups—to mutually reinforce and enhance the effectiveness of financial and non-financial services.

1. The community support will look different in different countries and cultures and for different types of youth. Market research can shed light on the opportunities and constraints faced by youth and what services and supports are needed to achieve the desired outcomes.

2. In some societies the ability of certain groups to achieve their full potential is limited by the existence of harmful views or practices. Without also engaging the community, educating girls about these challenges or providing them with financial services is unlikely to be sufficient.

3. In many situations and cultures and depending on the age group of the youth involved, it is important to involve parents in the program or at least ensure that they are informed about the products and services and program.

3. Where Do We Go From Here?

The future of youth-inclusive services depends on its ability to have a demonstrated positive impact on the youth accessing these services, to be offered sustainably, and to be offered at significant scale—that is to thousands or tens of thousands or even hundreds of thousands of clients per financial services provider. These all imply that we have a means of measuring and assessing these dimensions. Below is a discussion of where we are and where we are going along each of these three dimensions, and what is the status of our ability to measure our progress. The report concludes with a 2020 vision of youth-inclusive financial services. It is a vision of what is possible, if there is the commitment to realize it.

A. Impact

What difference does it make to youth to have access to youth-inclusive financial services? We have some anecdotal evidence, but even that is still scant. Clearly we need to have more evidence, and more rigorous evidence, that these services can and do have a positive impact on youth in terms of improved livelihoods. This will require donor investment. Donors will need to be sufficiently convinced even prior to rigorous impact studies that youth want and need these services, that the services seem to be sufficiently promising to have the intended impacts, and that there is enough interest on the part of the providers to take these approaches to scale. In the meantime, it would be very interesting to get some more youth demand assessment undertaken at scale in a few countries or regions.

B. Sustainability

While the benefits of such services to the youth seem quite clear, making the business case to financial services providers is more challenging. It seems that it is not only product line analysis that is required, but perhaps a life-of-the-client profitability analysis. There is more work to be done to develop business case models—and then populate them with data.

Youth want and need more than one product or service, they are likely consumers of one or more savings, credit, and insurance products, and will likely want transfer and payment services, remittance facilities and more. If they are satisfied, they are likely to spread the word—amongst friends, family, and community members. But how much does it cost to attract and retain them? How profitable will they be and over what time frame? We have limited evidence to date, and will require more from the pioneers to be able to convince the skeptics or even the positively inclined.

C. Scale

Financial services providers are not going to invest in scaling up a product—or range of products to a market segment—without confidence that the product or market segment is or will be profitable. Assuming that financial services providers can develop and/or adapt products through thoughtful design, testing and re-design that are profitable, what will it take to scale up? From the experience to date, it appears that simple and flexible products that are responsive to youth needs have the best chance of being scaled up. There also needs to be a commitment within management to the market segment and/or product to help overcome any reticence that some staff might have. We also need to look at the question of measurement of scale, which is

complicated by the varying definitions of youth and the lack of data collection by age at many institutions. Clearly we have more work to be done to get the needed data even on this apparently simple indicator.

4. 2020 Vision for Youth-Inclusive Financial Services

The Focus on Finance portion of Making Cents International's 2009 Global Youth Enterprise & Livelihoods Development Conference concluded with the 2020 Vision for Youth-Inclusive Financial Services. The vision put forward is bold, but achievable if the various stakeholders commit to improving and expanding access to quality financial services to youth, and to working together to share knowledge, improve the practice and remove the barriers. This 2020 vision is that:

- Youth have options to choose the products and services that work best for them;
- Financial services providers are offering profitable youth-inclusive financial products and market-driven services;
- These products and services are being offered on massive scale and are being used by tens or hundreds of millions of youth around the world;
- Appropriate complementary non-financial services are being offered in partnership with youth-serving organizations and other specialized institutions;
- A solid base of evidence exists that demonstrates the social and economic impact of these financial services on youth and that proves the business case for financial services providers; and that
- A robust enabling environment exists in many countries, with the elimination of structural and cultural barriers to the availability and utilization of youth-inclusive financial services.

To make this a reality, we not only need the vision, but also the visionaries to see it and make it happen. Leadership is required, and that must come at all levels – from the youth demanding the financial and non-financial services they need to improve their lives and contribute to the development of their communities, to the financial services providers and youth-serving organizations that are developing and providing the services and the technical assistance providers and funders that are supporting these efforts, to the policymakers and government bodies that are setting policies and allocating resources to facilitate improved access to youth-inclusive financial services.

Conclusion

Making Cents International looks forward to continuing to work with the youth enterprise, employment, and livelihoods development (YEELD) community to identify, synthesize, share, and utilize lessons learned, promising practices, and innovative ideas to advance the field and achieve its goals for 2020. As this publication demonstrates, the YEELD field has made great progress in identifying and utilizing effective approaches, capturing and sharing lessons learned, and developing innovative tools and models that help push the field forward. As a whole, the field is more knowledgeable and better prepared to address the gaps and barriers that still exist. Members of the global community working to increase and improve economic opportunities for young people must continue to work in partnership in order to effectively meet the diverse and complex needs of young people and the seemingly intractable barriers they often face.

With the global economy still in crisis, the need to respond to the challenges and opportunities young people face is as urgent as ever. If we are to achieve our individual and collective 2020 visions for youth enterprise, employment, and livelihoods development and youth-inclusive financial services, we must continue to seek

innovative solutions, identify synergies across programs and partners, engage and expand partnerships to achieve scale and sustainability, and openly and regularly share knowledge.

Join us at the 2010 Global Youth Enterprise and Livelihoods Development Conference, which will take place in Washington, DC September 15-16, 2010, so we can continue to share our learning and track our progress in achieving our visions. For more information, please visit www.youthenterpriseconference.org.

PART I:

Programming and Policymaking in Youth Enterprise, Employment, and Livelihoods Development

Chapter 1: Market-Driven Approaches

Introduction

Youth enterprise, employment and livelihoods development (YEELD) stakeholders widely recognize the importance of taking a multifaceted approach when seeking to increase and improve economic opportunities for youth. They are focusing more than ever before on both the financial and non-financial barriers young people must overcome in order to successfully secure employment or start their own business. At Making Cents International's 2009 Global Youth Enterprise and Livelihoods Development Conference, many participants stressed the importance of taking market-driven approaches when designing and implementing YEELD initiatives.

They emphasized that comprehensive market-based assessments and value chain analyses should inform the creation of YEELD programs to ensure these programs are relevant to market realities and demands. There was also widespread agreement that it is important to provide young people with the training and experience they need to conduct their own market-based assessments and value chain analyses. Thus, when they graduate from programs, they will understand how to identify different employment and entrepreneurial opportunities within an ever-changing economy.

This chapter of the publication provides lessons learned shared by stakeholders at the 2009 conference with regards to designing and implementing effective market-based assessments and value chain analyses related to youth enterprise, employment and livelihoods development. It also explains how YEELD programs that are part of the market system are more likely to meet their programming goals than those that are not directly involved in the market.

Key Findings and Lessons Learned

1. Market-based assessments and value chain analyses provide critical information that should inform all stages of program design and implementation. As noted in Making Cents International's post- 2008 conference publication, market-based assessments and value chain analyses reveal market trends, opportunities, and constraints; show which markets are expanding or stagnating; highlight political, cultural, social, and economic conditions; and identify key market players, linkages and potential partners. With this information, practitioners can tailor their programs to current and future economic and market conditions and be able to provide youth with access to relevant business services and market opportunities.

2. For YEELD capacity building programs to be relevant and effective over time, they must take a broad view of the market in which young people are being trained to work and/or start a business. As highlighted in Making Cents International's post- 2008 conference publication, traditional market-based assessments and value chain analyses often fail to address the many barriers and opportunities that young people face in the political, cultural, economic, and social contexts in which they live. Comprehensive market-based assessments and value chain analyses that are youth-focused take a broader view of the market in order to understand and take into account these barriers and opportunities. The results of these assessments and analyses offer program providers the information they need to effectively design market-driven training for youth that is aligned with resources available to youth where they live.

1.1 Emerging Market Group's Community-Based Orphan Protection and Empowerment (COPE) Project

The Emerging Markets Group (EMG) provided an example at the 2009 conference of how it is using market-based assessments and value chain analyses to inform multiple levels of program design and implementation related to youth enterprise, employment and livelihoods development.

In its *Community-Based Orphan Protection and Empowerment* (COPE) project, EMG works in select districts in Tanzania, Uganda, Rwanda and Mozambique to reduce the socio-economic impact of the Human Immunodeficiency Virus & Acquired Immune Deficiency Syndrome (HIV & AIDS) on orphans and vulnerable children (OVCs), as well as their caregivers. The COPE program provides OVCs and their caregivers with opportunities to enter into income-generating activities (IGAs) that are available to them in their respective markets.

EMG conducted a market assessment of potential IGAs in each of the districts of the target countries to determine potential products and revenue streams for OVCs and their caregivers. This market-based methodology revealed that individuals in the target group were not connected to value chains that reached beyond local markets. This limited the size of the market that was available to them and consequently, their earning potential.

As a result of the findings from their market-based assessment, EMG's interventions were developed in three major streams: 1) microenterprise development activities for caregivers of OVCs; 2) workforce development activities for out-of-school OVCs; and 3) capacity building initiatives for existing associations that aimed to serve the needs of OVCs and their caregivers. The findings also indicated that to increase the incomes and secure the long-term financial sustainability of this target group, it was necessary to ensure that the products and services the OVCs and their caregivers were attempting to sell were commercially viable and were part of higher-growth value chains. The market-based approach that EMG took identified economic opportunities in each country that linked caregivers to leading firms located within high-growth industries. This helped to increase the access they had to new markets, upgrade their market knowledge, enhance their technical and business skills, create economies of scale, and limit the amount of market risk.

EMG's COPE program in Uganda offers a concrete example of how EMG used the results of the market assessment to impact program design and implementation. There, COPE is moving 800 caregivers (who supported a total of 2,000 OVCs) from dried fruit IGAs into higher return raw fruit IGAs. To date, a total of 2,295 caregivers, supporting 9,439 OVCs, have benefited from the market-driven COPE program.

3. Market-based assessments and value chain analyses should be conducted with specific target groups in mind. The market provides different opportunities for different segments of a population, including different segments of the youth population. Practitioners must be careful not to lump all young people into one target group of "youth", as the youth population in any context is heterogeneous. Different segments of a population also have access to specific types of resources. As such, market-based assessments and value chain analyses must be designed and implemented in ways that address the specific needs, capacities, experiences and interests of the specific segment of the target population they are intended to serve. They also need to recognize the resources to which that segment of the target population has access. For example, a value chain analysis that considers a specific target population will look at the opportunities within the value chain that are available and relevant to that target group and measure the strengths and constraints of that group in reaching a particular market opportunity.

In support of the Nike Foundation's *Value Girls* Project being implemented in Kenya, EMG conducted a value chain analysis to determine if the sectors in which young women and girls were working were the most relevant and productive sectors for them. Given the high levels of marginalization of girls in Kenyan society, EMG realized the need to create a girl-centered value chain analysis and accompanying situation assessment. The value chain analysis was conducted to determine how relevant the current value chains were to the lives of girls and young women. EMG also hoped it would reveal why girls and young women had not taken up core market functions within the sector in which they were working. Additionally, the girl-centered value chain analysis intended to identify any barriers or opportunities to entry into the sector and identify the relative competitive advantages for integrating adolescent girls and young women into related value chains.

The primary objectives of the situation assessment were to: 1) assess the social, physical and educational challenges girls and young women faced in this community; 2) identify a minimum package of social, health and other services and interventions that could be provided to the girls and young women participating in the program; and, 3) identify incentives or constraints to the girls' and young women's participation in value chains that the assessments found to have high-growth potential in Kenya.

The findings of the girl-centered value chain analysis, coupled with information gathered from the situation assessment, determined that the value chains in which girls and young women were currently embedded (e.g., the tilapia fish sector) involved high safety risks. In addition, the girls and young women were engaging in few opportunities within these value chains. As a result of these findings, the program shifted its focus away from introducing new girls into these value chains and focused instead on strengthening the capacity, negotiation skills and bargaining power of girls already working in these chains.

4. It is valuable to engage young people when conducting comprehensive market-based assessments and value chain analyses. As first highlighted at Making Cents International's 2008 Global Youth Enterprise and Livelihoods Development Conference, engaging youth in the process of conducting market-based assessments and value chain analyses can result in a more complete picture of what products, services, and skills are most in demand by youth and in a particular market. Participants in the 2009 conference

1.2 Economic and Community Development Institute's *Behind the Veil* initiative

The Economic and Community Development Institute (ECDI), an NGO in Pakistan, provided an example at the 2009 conference of the learning they gained from implementing a comprehensive value chain analysis that focused on youth. This analysis specifically considered the impact gender had on the success of young women entrepreneurs in specific sectors of the market in Pakistan.

In its *Behind the Veil* initiative, ECDI conducted value chain analyses as part of efforts to engage Pakistani homebound rural women (60 percent of whom are youth) in production and processing of their embroidery. Most of them were economically active at the beginning of the initiative, but their economic opportunities, mobility, and access to resources were extremely limited due to cultural norms and discrimination. Based on the knowledge that these young women relied on their male relatives to get their embroidered cloth products to market, ECDI's initiative used the results of their value chain analysis to help female embroiderers reach high-value urban markets sustainably, directly, and on a large scale.

Once the high-value markets were identified, over 200 female sales agents were trained to help the women entrepreneurs reach these more lucrative markets. Within three years, the women sales agents had linked over 9,000 home-bound rural women to urban markets. Embroiderers have on average tripled their income, inspiring other women to enter this market for the first time.

confirmed this can help programs determine which opportunities are the most promising, and which are the best fit for young people, given their existing skills and preferences. Young people can also be effective researchers, as they can often obtain more reliable and in-depth information from other young people than adult researchers can. Engaging young people can also help programs remain market-driven, as programs and their clients need to stay abreast of changing market conditions and new opportunities. Participation in market assessments and value chain analyses also builds the capacity of young people to read and analyze the market independently, once they have completed their training and moved on to employment or entrepreneurial activities.

5. The most effective way for youth workforce development programs to achieve their goals of youth employment and enterprise development is for the programs to be actively involved in the market. Practitioners involved in the SEEP Network's Practitioner Learning Program (PLP) on *Youth and Workforce Development* shared at the conference how their program interventions were more effective in reaching their goals when they were directly involved within the activity of the market[2]. This happens when the goods and services that young people are learning about and/or producing within the program are sold in the market. To achieve this, YEELD programs need to engage program providers and instructors in the market by selling the goods and services that students produce or selling their own services as trainers of youth. Experiencing success in the market has a two-pronged outcome: 1) it supports young people gaining the entrepreneurial skills that can help them transition out of programs and into employment or entrepreneurial activities; and 2) it helps programs achieve their goals of ensuring their graduates get jobs or can start their own businesses.

1.3 The SEEP Network

The SEEP Network is an association of more than 70 international NGOs that support micro- and small enterprise development programs around the world. SEEP connects microenterprise practitioners in a global learning community by developing practical, innovative solutions to key challenges in the field. SEEP disseminates its learning through training, publications, professional development, and technical assistance. SEEP developed a Practitioner Learning Program (PLP) on *Youth and Workforce Development* to identify, encourage, and disseminate replicable strategies for using market-driven program design to improve youth employment success and for measuring the effectiveness of these strategies. For more information, visit: http://seepnetwork.org/pages/youthandworkforcedevelopment.asp

The SEEP technical note, *Market-Driven Youth Programs and the Bottom Line: Using Income-Generating Activities to Make Programs 100 percent Market Drive*, which was an outcome of the SEEP PLP and which SEEP showed at the conference – highlights two PLP partners, Fundación Paraguaya (FP) and Partners of the Americas (POA), which developed program interventions that operate as part of the active market system. The following are brief overviews of their programs. For Fundación Paraguaya, the inspiration for pursuing the approach grew out of a goal to be financially self-sufficient within five years of its program's start date. Meanwhile, POA was inspired by the opportunity to access matching funds from the Multilateral Investment Fund of the Inter-American Development Bank (IDB). The technical note is available at http://seepnetwork.org/Resources/youthPLP_MarketDriven.pdf.

[2]This information is also highlighted in SEEP's technical note, *Market-Driven Youth Programs and the Bottom Line: Using Income-Generating Activities to Make Programs 100percent Market Drive*, which was an output of the PLP.

1.4 Fundación Paraguaya: taking a market-driven approach

Fundación Paraguaya offers an innovative model of technical, vocational, financial, and entrepreneurial education through its San Francisco Agricultural School – a co-ed boarding farm/school for Paraguayan youth aged 15-19, who are children of low-income farmers. This model provides students with both classroom instruction and practical experience running on-campus enterprises. The school's goal is to equip students to become successful "rural entrepreneurs". These on-campus enterprises serve as a real-world, market-driven training platform, preparing students for employment, entrepreneurship, and/or higher education, while simultaneously engaging the school as an active participant in the market. Through the school's seventeen on-campus enterprises, students receive training in farming, tourism, marketing, and business management. They learn how to produce, package, market, and sell the school's agricultural products (e.g., fruits, vegetables, and eggs) in the market. These income-generating activities cover 100 percent of the school's operating costs, including depreciation.

FP considers that one measure of its model's success is that 100 percent of its students are "productively engaged" within four months of graduation, meaning that students have either found a job in the modern agricultural sector, become an instructor at another agricultural school or an agricultural extension agent, have started their own rural enterprise (with a business plan and a line of credit in hand), or entered university.

1.5 Partners of the Americas: taking a market-driven approach

Partners of the Americas, another PLP partner, developed *A Ganar/A Vencer* ("To Earn") in 2005. *A Ganar/A Vencer* is a youth employment program targeting over 3,100 at-risk youth, ages 16-24, in Brazil, Columbia, Ecuador, and Uruguay. The program uses a soccer-based methodology to motivate and assist youth in translating sports skills and values into market-driven employment skills. The goal is to provide youth with the knowledge, skills, confidence, experience, and work history that will enable them to successfully compete in the marketplace. While not all youth secure jobs at the end of the program, all *A Ganar/A Vencer* youth develop market-relevant employment skills by graduation.

Partners of the Americas received a US$36 million grant from the Inter-American Development Bank's Multilateral Investment Fund to help start its *A Ganar/A Vencer* program. To receive the IDB grant, POA had to match the IDB funds with an additional US$1.2 million in cash and US$1.2 million in in-kind donations from other sources. This match requirement motivated POA to take a market-driven approach. POA began to directly market itself as a training provider and training broker to potential employers in the countries in which *A Ganar/A Vencer* was to operate.

During this ongoing program, POA seeks partnerships with companies that are interested in hiring youth trained for a specific sector. The companies specify which type of training they need and POA trains the youth in those skills. By working closely with potential employers to create training programs that develop in youth the skills that employers are demanding, POA makes sure the product (i.e., trained youth) that POA is selling is market-relevant. In return, the companies that are working with POA provide co-financing to help cover the costs of training, and/or in-kind support, such as training rooms or food. The companies that engage in the program also benefit from having access to young people who have received training in the specific skills they seek in their workforce.

6. A program's success in selling the goods or services that it is training youth to provide is an objective measure of program quality. If a youth enterprise or employment training program cannot sell the goods and services that it is teaching it participants to provide, then it is likely that its youth participants are not being trained in skills that the market values, and the training program is not designed appropriately. When program providers and instructors are engaged in the sale of goods and services, they receive direct feedback from the market as to whether their youth participants are being effectively trained or whether the program needs to be redesigned to be better aligned with market demand.

For example, instructors at FP's San Francisco Agricultural School decided to stop teaching their students how to grow cotton when the school was unable to make a profit growing this crop. This flew in the face of tradition. Not only is Paraguay is a cotton-producing country, but other agricultural schools in the country continue to teach cotton production, and many small farmers continue to grow it, despite the fact that cotton is no longer a profitable crop for small producers. Because the instructors were active participants in the market, they were able to determine that it would be better for their students to learn to grow other crops proven more profitable for family farms.

7. Active participation in the market allows teachers and trainers to obtain market-relevant training and experience, which positively impacts program interventions offered to youth. SEEP's PLP partners learned that by engaging instructors in the market, instructors know how to better align curricula and training experiences to the market. The youth participants in their programs are subsequently more prepared with the skills, knowledge, and attitudes that employers are willing to pay for. According to SEEP's technical note on market-driven programming, this engagement in the market allows for teachers and trainers to: stay up-to-date on market developments and adjust their course content and methodology accordingly; develop their own entrepreneurial skills, which they can pass on to their students; and become more effective and well-informed role models for their students.

8. When trainers and instructors actively participate in the market, they learn that their program will benefit from the development of a recognizable program "brand" and that they have the opportunity to constantly look for new market niches in which to train their youth participants. By participating in the market, program trainers and instructors have the opportunity to witness the impact that branding can have on raising their program's profile and contributing to the effectiveness of their youth enterprise, employment, and/or livelihoods development program. For example, by participating in the market, these programs can recognize new opportunities from which their youth participants can benefit.

1.6 A Tool to Ensure Market-Driven Training

For nearly 30 years, the Consortium for Entrepreneurship Education (CEE) has worked to build the field of entrepreneurship education in the United States. The Consortium provides tools, most of which are free, to its members and through a variety of networks. For example, CEE developed the *National Content Standards for Entrepreneurship Education* which program providers and instructors can use to ensure students receive market-driven training and that they are adequately prepared to enter the labor market.

Teachers often use this tool for planning and validating their entrepreneurship curriculum, as the National Content Standards guide content development and facilitate the comprehensive coverage of topics that pertain to entrepreneurship.

Program providers from around the world provide feedback to CEE about how the *National Content Standards* and other CEE tools help them focus on building entrepreneurial skills in the courses, workshops, and programs they offer.

POA's and FP's examples provide details about this learning point.

A Ganar/A Vencer staff members look for job opportunities for 20 to 80 youth within a specific company or sector. They regularly adjust the technical focus of the training and curriculum they provide youth participants according to the current opportunities they have identified in the market. Staff members are willing and able to make adjustments for every group of young people who enter the program. This constant contact with the market and the ability to identify market niches and adjust program components according to market-demand keep the program up-to-date and relevant to the business community. It also increases the chances that program graduates find employment.

Building on lessons learned in the marketplace on the value of branding, FP's San Francisco Agricultural School markets its products under its own "Cerrito" brand. The brand is named for the town in which the school is located and is meant to evoke the idea of wholesome, natural products. Through the Cerrito brand, the school seeks to contribute to the reputation of the school and, through this reputation, increase product sales. Cerrito products are marketed by students at the weekly organic farmers market, as well as at the school's roadside store and rural hotel.

Where Do We Go from Here?

1. Continue to invest in the training of program providers and instructors on how to conduct market-based assessments and value chain analyses, and also on how to apply that learning to program design and implementation. The field continues to suffer from a lack of program providers and instructors who are adequately trained on how to conduct market-based assessments and value chain analyses, and especially those that are youth-focused, and then apply the information obtained from those assessments and analyses to the design and implementation of YEELD programs.

On a positive note, there is a growing number of promising market-driven approaches and programs in the YEELD field. However, too few organizations are utilizing the information emerging from these approaches and programs.

Poor funding is a leading reason for this lack of sufficient staff training. Donors and other partners should be encouraged to support efforts to train program providers and instructors in this area. Also, YEELD programs should seek out funding support for this kind of staff capacity building through grant facilities and other means. Much can be learned from the models presented in this chapter in terms of ways to engage program providers and instructors in market activities. These approaches provide staff members with a strong market orientation that they can apply to program design and implementation.

2. Continue to invest in building comprehensive market-based assessments and value chain analyses that have a specific focus on a target group. Traditional market-based assessments and value chain analyses often fail to capture the specific nuances of the social, political and cultural contexts that affect particular target groups, such as young people. Taking a broader view of the contexts that impact the lives of young people and their abilities to effectively access enterprise, employment and livelihoods opportunities provides organizations with a deeper understanding of national and local issues, particularly as they impact youth. This information will help ensure that youth programs are market-driven, aligned to the local context, and effective.

3. Continue to learn from, and invest in, the creation of programs that are market-driven as a result of their direct involvement in the market system. Through SEEP's Practitioner Learning Program on Youth and Workforce Development, PLP partners have demonstrated both the value of designing

program interventions that are actively engaged in the market, and also the value of having program providers and instructors be engaged in the daily activities of the market. These programs and approaches should continue to be explored, and their findings disseminated, so that more stakeholders can learn from and build upon these models.

Chapter 2:
Entrepreneurship Education

Introduction

At Making Cents International's 2009 Global Youth Enterprise and Livelihoods Development Conference, the International Labour Organization (ILO) emphasized the importance of engaging YEELD stakeholders in discussions on the characteristics and "drivers" of successful entrepreneurs. The ILO also stressed the need to focus on enabling environments for entrepreneurship in order to help the field develop higher quality and more relevant entrepreneurship education. The ILO encouraged stakeholders at the conference to consider what "makes" an entrepreneur. Participants agreed that a successful entrepreneur is usually the result of factors related to both "nature" (e.g., attitudes towards risk, intelligence quotient (IQ) levels, and self-confidence) and "nuture" (e.g., family characteristics, social background, and a history of entrepreneurs in the family).

In addition to considering the nature-nurture debate, the ILO guided stakeholders in considering the life situations that lead an individual to become an entrepreneur. ILO presenters asked, "Is it mostly necessity or opportunity that leads one to become an entrepreneur?" According to the ILO, "necessity" entrepreneurs tend to have less formal education and face difficulties finding other forms of employment. These entrepreneurs tend to remain in small, informal enterprises that generally do not create decent jobs. "Opportunity" entrepreneurs generally have had access to more education and are predominantly male, and they tend to engage in growth-oriented enterprises that create employment.

The ILO stated at the conference that most young male and female entrepreneurs around the world are "necessity" entrepreneurs. The presenters emphasized that entrepreneurship education is a crucial strategy for fostering more young "opportunity" entrepreneurs. Furthermore, they recommended that entrepreneurship must be introduced in the education system as a "life skill" subject, so that young women and men acquire enterprising qualities and thus are better prepared for self-employment when leaving school and entering the world of work.

Key Findings and Lessons Learned

1. Not only does entrepreneurship education help young people develop entrepreneurial skills, attributes and behaviors; but it also can promote entrepreneurship as a viable career path for youth. According to the International Labour Organization (ILO), entrepreneurship education fosters creativity, problem solving skills, and risk taking attitudes that support young people as they pursue livelihoods in entrepreneurship. However, ILO presenters stressed that entrepreneurship education should be part of a youth employment strategy that enables a smooth transition of young women and men from school to work. Further, entrepreneurship education is not just about enterprise development or job creation. It is also about changing mindsets regarding entrepreneurship as a productive and viable career path for young people – and one from which societies and economies can benefit through the creation of sustainable enterprises.

2.1 ILO Youth Entrepreneurship "Education" and "Training"

- Entrepreneurship education for in-school youth – *Know about Business* (KAB)
- Entrepreneurship training for out-of-school youth (start-ups) – *Generate Your Business Idea* (GYB), *Start Your Business* (SYB), *GET Ahead for Women in Enterprise,* and *Bizz-up: Self-employment skills for young people*
- Enterprise development for existing young entrepreneurs – *Improve Your Business* (IYB)
- Business expansion for growth-oriented young entrepreneurs – *Expand Your Business* (EYB)

2.2 Consortium for Entrepreneurship Education: tools for teachers and trainers

The Consortium for Entrepreneurship Education (CEE) is one organization in the U.S. that has developed and compiled multiple tools for teachers and trainers to use in developing and implementing a comprehensive entrepreneurship curriculum.

For example, CEE developed the *National Content Standards for Entrepreneurship Education* to guide content development related to youth entrepreneurship education in the U.S. and ensure comprehensive coverage of the subject matter. Early stage entrepreneurs were asked in focus groups throughout the U.S. what they needed to know and be able to do in order to succeed as an entrepreneur when the performance indicators were developed.

The *National Content Standards* serve as a framework for teachers to use in building appropriate and measurable objectives, learning activities, and assessments for their students. Using this framework, teachers can provide students with progressively more challenging educational activities; experiences that will enable them to develop the insight needed to discover and create entrepreneurial initiatives; and the expertise to successfully start and manage their own businesses. Teachers can also measure progress via specific performance indicators.

CEE also developed a *Lifelong Learning Model* that identifies the different classroom activities that should be provided to young people at different stages of their development. Entrepreneurs and entrepreneurship educators worked jointly to create a model for learning that entrepreneurial skills are needed throughout a life time. These stages are as follows:

- **Stage 1: Young people are ready to learn basic information.** They focus on understanding the economy and mastering basic skills that will help them to become successful in the market. Motivation to learn and a sense of individual opportunity are outcomes at this stage.
- **Stage 2: Students develop an awareness of their competency and learn to speak the language of business.** They are able to see problems and challenges from the point of view of small business owners.
- **Stage 3: Students are often exploring business ideas and a variety of ways to plan a business.** Students gain a greater depth and breadth of knowledge at this stage. Stage 3 may take place during advanced high school career or technical programs, two-year colleges where there are special courses, associate degree programs, and/or some colleges and universities.
- **Stages 4 and 5 usually involves individuals who have had time to gain experience as an entrepreneur or gain job experience to enhance their technical skills and/or further their education.**

Persons focusing on entrepreneurial preparation and programs around the world have reported to CEE that this *Lifelong Learning Model* has been helpful to them when they analyzed how to focus their preparation.

CEE has also developed an *Entrepreneurship Process Readiness Checklist*, which can be used to determine where prospective entrepreneurs are in the process of developing their entrepreneurial skills. The stages of readiness identified by the Checklist include:

- **Discovery:** The entrepreneur generates ideas; recognizes opportunities; and determines the feasibility of ideas, markets, and ventures.
- **Concept Development:** The entrepreneur plans the venture; identifies needed resources using a business plan; and identifies strategies to protect intellectual property.
- **Resourcing:** The entrepreneur identifies and acquires the financial, human, and capital resources needed for the venture startup.
- **Actualization:** The entrepreneur operates the venture and utilizes resources to achieve its goals/objectives.
- **Harvesting:** The entrepreneur decides on the venture's future (growth, development, demise).

2.2 Consortium for Entrepreneurship Education continued

Entrepreneurship educators can use the *Entrepreneurship Process Readiness Checklist* with individuals as they begin their preparation. Knowing where the student is in the process allows the instructor/trainer to focus the student on the most needed skills to advance toward the next stage in their business development.

Finally, CEE has also partnered with the United States Department of Labor to develop and refine the *Entrepreneurship Competency Model*. The model identifies personal, academic, employability, and entrepreneurial competencies that are helpful to succeed in developing an enterprise. The model covers competencies ranging from the most basic and fundamental to those that are more industry-and-career-specific. The Entrepreneurship Competency Model is intended to help teachers, students, and potential employees understand the competencies required to perform successfully in their own businesses. The model can also be used by trainers or teachers to tailor curriculum that develops and reinforces these competencies. Students without requisite mathematics skills, such as applying personal money-management principles and strategies to personal finances, would need to develop the math skills essential to manage their personal funds. Once the math skills essential for personal financial management are acquired, they can then advance to acquiring the technical skills that entrepreneurs need, such as preparing estimated/projected income statement. Personal effectiveness competencies are often linked to essential entrepreneurial technical competencies, as developing one empowers the other.

2. Specific curricula and training tools are available to promote the skills youth need to be entrepreneurial in today's global economy, and to create a fertile ground for the development of sustainable enterprises as a viable option for income generation.

The ILO's *Know About Business* (KAP) curricula (http://kab.itcilo.org/en) is an example of a training program that the ILO shared at the 2009 conference. This program aims to raise awareness regarding self-employment as a career option for students in secondary school, vocational and technical training institutions, and those

2.3 University of Maryland's Dingman Center for Entrepreneurship: *The Dingman Process*

The Dingman Center for Entrepreneurship at the University of Maryland in the U.S., a presenter at Making Cents International's 2009 Global Youth Enterprise & Livelihoods Development Conference, shared at the conference how it helps students turn their business ideas into actionable business plans. At the Dingman Center for Entrepreneurship, students experience the different stages involved in cultivating a business by following a proven business methodology called *The Dingman Process*. This systematic framework for turning a business idea into an actionable business concept involves four key steps: 1) identifying trends in the marketplace and arriving at an idea for a business that is fundamentally sound; 2) assessing the feasibility of that idea in the marketplace; 3) determining a time- and cost-efficient way to launch the business; and 4) continually reviewing, improving, and scaling the business for increased return on investment (ROI).

The Center provides two-week training classes called *Dingman Jumpstart*. Students are invited to come with their own business idea or they will be given one to transform into a real business. Program components include workshops, literature, daily access to advisors, and, possibly, funding. *The Dingman Jumpstart* program is free, and all current University of Maryland students are eligible to apply to participate.

enrolled in higher education around the world. Teachers and facilitators using the KAB curriculum intend to encourage positive attitudes about the role enterprises and self-employment play in society. They also develop lesson plans related to the required attributes and specific challenges of starting and operating a successful enterprise in different contexts. Finally, the ILO showed that KAB aims to prepare trainees to work productively in small and medium-sized enterprises, usually in environments in which formal, full-time wage employment may be scarce or unavailable.

3. Tools are also available to support teachers and trainers in developing comprehensive entrepreneurship education programs. There are a variety of tools and curricula available – for sale and for free – that teachers and trainers can use to create and/or supplement their own initiatives in the area of entrepreneurship education.

4. Support in business plan development is often a key component of entrepreneurship education. Entrepreneurship education aims to build entrepreneurial attitudes and skill sets. A key program component of many entrepreneurship education toolkits is support for the development of business plans.

5. Entrepreneurship education is often provided to youth through a comprehensive curriculum that integrates financial literacy training with business and life skills training. Organizations in the field of youth enterprise, employment and livelihoods development are finding that young people often need education and training to build a comprehensive range of skills, including financial, business and life skills. Mercy Corps' *Skills and Knowledge for Youth Empowerment* (SKYE) program in Niger and the Education Development Center's (EDC) *Haitian Out-of-School Youth Livelihood Initiative* (IDEJEN) program in

2.4 Mercy Corps' *Skills and Knowledge for Youth Empowerment* (SKYE) Program

Lessons learned from the two-year SKYE program in Niger, as well as the findings from Mercy Corps' Youth Assessment, conducted there in October 2007, suggest that it is important to combine life skills and vocational training with business development skills training to ensure youth obtain the wide range of skills they need to be successful in employment and/or entrepreneurship. Mercy Corps found that it was important to complement the vocational training with management training, so that any use of new skills would result in successful management of enterprises. The SKYE program, implemented in the Agadez region of Niger, sought to reduce vulnerability to extremism amongst youth by providing them with improved opportunities to become actively engaged in the market through employment or enterprise development. SKYE combined its enterprise development training and access to financial services with life skills training. The life skills modules included: Self Knowledge/Self-Confidence; Citizenship/Decentralization; Youth Reproductive Health; STI/HIV/AIDS Prevention; and Group Management. The program required youth to take each module a few times to become proficient in facilitating group sessions, which greatly increased youths' confidence and skills in communicating.

Through its life skills training program, 85 percent of participants developed a stronger sense of citizenship (compared to 57 percent of youth who did not participate in the program). Also, 81 percent feel concerned about the successful functioning of their community (compared to 64 percent of youth who did not participate in the program). Twenty-five percent now have more friends whom they trust as a result of the training. Approximately 90 percent of youth in the program now believe that they have access to government services (compared to 48 percent of youth who did not participate in the program). Overall, the life skills training modules were considered to be effective. Youth participants expressed high levels of satisfaction with both the life skills and the vocational training components.

2.5 Education Development Center's Haitian Out-of-School Youth Livelihood Initiative (IDEJEN)

In 2003, Education Development Center started working on the *Haitian Out-of-School Youth Livelihood Initiative* (IDEJEN), an education and training program in Haiti that focused on improving the life, literacy and numeracy skills of out-of-school young men and women. As a result of careful program assessments, EDC – with funding support from the U.S. Agency for International Development (USAID) – found that the Haitian youth who were participating in the program would benefit from additional financial and nonfinancial capacity building. EDC recognized that the services being offered were not enough for Haitian youth and that what young people in Haiti really needed was the opportunity to earn a livelihood. The program adapted quickly to better respond to the livelihoods challenges Haitian youth were facing by offering them a package of services that included basic education, market-based vocational training, and life skills training.

Over 13,000 out-of-school youth have been served to date by the IDEJEN program. As a result of the life skills training, graduates of IDEJEN have exhibited lower levels of violent behavior and an increase in self-confidence. As a result of IDEJEN's education and market-based training, 2,750 youth have been certified by Haiti's national vocational training institute, 1,000 youth have pursued further schooling, 500 have accessed internships or jobs, 150 youth have pursued further vocational training, and 75 have started to develop micro-enterprises[3].

Haiti offer good examples of organizations that have combined entrepreneurial skills training with non-financial services training (including life skills training).

6. Partnerships are helpful in scaling the use and impact of entrepreneurship education. The ILO recognized at the 2009 conference that to effectively scale entrepreneurship education, partnerships with stakeholders in the public, private and civil society sectors are necessary.

The ILO plays a significant role in promoting and supporting entrepreneurship education throughout the world via its partnerships. It does so by leveraging its partnerships and the role it plays within multi-sectoral youth employment initiatives. For example, through its Youth Employment Programme (YEP), which coordinates youth employment and entrepreneurship activities through 60 ILO offices worldwide, the ILO is able to promote its KAB curriculum and other similarly focused programs. The ILO also has a lead role in the Youth Employment Network (YEN), which is a global partnership between the ILO, World Bank, and United Nations (UN). The YEN promotes youth employment as part of development agendas and enables an exchange on policies and programs to improve youth employment opportunities for youth. Additionally, the ILO has established partnerships with governments, and employers' and workers' organizations, capitalizing on the view that such groups are major players in the development of youth policies and programs. Through these partnerships, the ILO has been able to mainstream its KAB curriculum into schools. The ILO also partners with vocational and technical education institutes and YEELD programs to implement the ILO curriculum described in the text box below.

Where Do We Go from Here?

1. For youth to obtain effective entrepreneurship education, practitioners, researchers and other stakeholders in the YEELD field should continue to investigate the key skills and

[3] This information was current right before the earthquake that struck Haiti on January 12, 2010

capacities young people need to be successful in specific markets. There is a small but growing evidence base on the skills and capacities young people need to gain employment or start a business in different contexts. The field should continue to promote and facilitate this knowledge development and dissemination, and use the evidence to inform program design and implementation. Greater attention should also be paid to how the relevant skills and competencies of youth vary across different cohorts of youth.

2. Continue to study the benefits of combining life skills education with financial literacy training and business development capacity building. While this field has some evidence on the value of providing young people with a comprehensive package of capacity building (i.e. one that combines business, financial, and life skills training), many young entrepreneurs still do not have access to it. The field should continue to share evaluations and case studies that provide evidence on the positive impact of combining these training components. It should also continue to encourage and support organizations that seek to design, fund and implement such training for youth.

3. Innovative partnerships, including those that engage online networks, should be facilitated and leveraged to support and scale effective entrepreneurship education. Partnerships, such as the ones described in this chapter of the publication, can be better leveraged to scale the use of effective entrepreneurship education. The YEELD field, and particularly partners that have developed and/or have access to effective entrepreneurship education, should be encouraged to seek ways to share curricula and training tools with stakeholders around the world. Online networks that are focused on building the field of youth enterprise, employment and livelihoods development should be tested for their ability to help broaden the partnership network and scale the use of effective entrepreneurship.

2.6 ILO's KAB Partnerships Impacting Youth around the World

In Syria, a young entrepreneur named Najib Tayyara was able to access the ILO's *Know About Business* (KAB) program through a partner organization called Strategy for Highlighting and Building Abilities for Business (SHA-BAB). SHA-BAB is a national NGO in Syria that has supported the introduction of the KAB curriculum in secondary, vocational and higher education institutions to help young people prepare and look for work while also developing entrepreneurial skills. As a result of his participation in a KAB course, Mr. Tayyara took the initiative to open an information and communications technology (ICT) business that provides networking and communication services for other businesses in his hometown of Homs, Syria. Mr. Tayyara reflected on his business experiences and the impact the KAB program had on him during his presentation at the 2009 conference.

Chapter 3:

Investing in Teachers, Trainers, and Staff

Introduction

The teachers, trainers and staff who are responsible for providing training and support services to young people are often not adequately trained themselves in youth enterprise, employment and livelihoods development. As explained in Making Cents International's 2008 post-conference publication, program providers often lack information and experience on how to effectively design and implement market-driven programs. However, a growing number of organizations and funders recognize the value of investing in staff development. A few examples of staff capacity building efforts were shared at Making Cents International's 2009 Global Youth Enterprise and Livelihoods Development Conference.

Key Findings and Lessons Learned

1. The return on investments in capacity building for YEELD teachers, trainers and staff is higher quality and more market-driven programming. By investing in capacity building for their teachers, trainers, and programming staff, organizations are finding that their YEELD program interventions are more effective in achieving their goals. They also are more efficient in meeting the needs and interests of young people, as well as the demand of the markets in which the young program participants live and work.

3.1 BRAC: investing in staff capacity

BRAC, an international NGO based in Bangladesh, attended the Making Cents 2009 conference and stressed that investing in the training and professional development of staff is one of its core values. BRAC often hires new university graduates for middle level positions and high school graduates for most community-based fieldwork. BRAC Uganda has a training center to provide its trainers with fifteen days of training followed by a refresher class once a month. Staff trainers can take courses, such as operational management, leadership and club management, training of trainers, targeting, assessing needs, and life-skills development. The continual training and support that BRAC provides its staff over time, as well as the specific design of BRAC's training materials, ensures BRAC's para-professionals are qualified to provide an excellent service that meets the needs and interests of the people it serves. In less than two years, BRAC's *Employment and Livelihood for Adolescent Girls* (ELA) program in Uganda has trained over 500 local club leaders, educators, and trainers using this approach.

2. Tools and curricula are increasingly available to facilitate the capacity building of YEELD teachers, trainers and programming staff. Many organizations in the field of Youth Enterprise, Employment and Livelihoods Development lack well-trained teachers, trainers and programming staff. As stated previously, many organizations do not have the resources (e.g., funding, access to expert trainers, etc.) to ensure that their programs and the youth they aim to serve are benefitting from highly trained trainers.

There are, however, tools and curricula available to help promote the skills of teachers, trainers and programming staff. At Making Cents International's 2009 conference, CEE and the ILO both shared tools that they have made accessible to the field. A couple of these tools are summarized below.

3.2 CEE's *National Standards of Practice*

The Consortium for Entrepreneurship Education recognized early in its development that most teachers in the United States have not been prepared – through training or experience – to teach entrepreneurship in schools. CEE decided to dedicate its work to the training of teachers in the U.S., and to providing them with the resources and tools they need to effectively teach entrepreneurship to their students. Tools for teachers are available on their website: www.entre-ed.org.

An example of a tool CEE developed is the *National Standards of Practice for Entrepreneurship Education*, which provides suggestions for ways in which educators can integrate high-quality entrepreneurship education into their existing programs. These *National Standards of Practice* ("How to Teach") complement the *National Content Standards for Entrepreneurship Education*, which were mentioned previously ("What to Teach"). They offer a consistent definition of entrepreneurship to inform and guide all program providers. This consistency in definition is intended to build the expertise of teachers and trainers, while supporting streamlined communication related to programming for entrepreneurial skills development between programs. The detail provided within the *National Standards of Practice's* five focus areas also help support teachers and trainers in their efforts to provide comprehensive programming and high quality delivery. The *National Standards of Practice* are accompanied by a rubric that allows community-based entrepreneurs and educators to review the programs and determine how closely they are aligned to the *National Standards of Practice* which have been shown to allow for effective delivery of entrepreneurship education.

3.3 ILO's *Know About Business* Curriculum

The ILO's *Know About Business* (KAB) curriculum and methodologies in which take the 'learning by doing' approach provide another good example of a tool that successfully supports teachers and trainers. The KAB curriculum provides teachers and trainers with lesson plans on how to promote entrepreneurial attitudes and behaviors. Additional lessons are provided to help guide students on how to generate business ideas, assess the market and develop business plans. The program includes 120 hours worth of lesson plans related to the role of business in society and the contribution sustainable enterprises make to national economies. KAB's supporting material for teachers and trainers is relevant for those who work in vocational, secondary and higher education. Additional information is available through the ILO's website: www.ilo.org.

Where Do We Go from Here?

1. Continue to test, improve and disseminate information on existing market-driven tools, curricula and training programs to ensure young people gain the skills they need to become successful entrepreneurs and employees. Stakeholders should continue to test and improve available curricula and training programs in order to determine if and how they are effective. They should also share their assessments with other stakeholders in this field. The development of new curriculum and training programs should be informed by the growing base of research that is available (e.g., research related to skills and competencies needed in the marketplace). They should also be tailored to meet the varying needs and capacities of specific target groups of youth.

2. Increase the access program providers have to capacity building opportunities and training tools. In addition to supporting and promoting the creation and improvement of curricula and training tools, the field should enhance access to capacity building opportunities. These opportunities need to be easily accessible; and the related training tools need to be easily adaptable to different organizations, demographics and cultures.

Chapter 4:
Preparation for Employment

Introduction

Weak social networks, negative stereotypes, transience, discrimination, lack of skills, and limited work experience conspire to prevent many young people from gaining access to quality, stable, and long-term employment and entrepreneurial opportunities. This chapter focuses on key findings and lessons shared at Making Cents International's 2009 Global Youth Enterprise and Livelihoods Development Conference that relate to supporting youth as they transition to employment.

Key Findings and Lessons Learned

1. Some youth enterprise, employment and livelihoods development programs offer young people the option to choose different "pathways" for economic empowerment. EDC is supporting two programs, the *Prepara Ami ba Servisu* (PAS) program in Timor Leste and the *Haitian Out-of-School Livelihood Initiative* (IDEJEN) program in Haiti, which have provided young people with the opportunity to select the livelihood pathway (i.e. whether employment or entrepreneurship) that they want to pursue. Lessons learned from these programs are shared below.

4.1 *Prepara Ami ba Serviso* (PAS) Program – Timor Leste

EDC's PAS program, which is taking place in Timor Leste, provides 16-30 year-old youth living in rural areas with the option to choose between job training and enterprise development. PAS has a Livelihood Preparation Phase and a Livelihood Accompaniment Phase. During the Livelihood Preparation Phase, young people are given classroom-based instruction to build their life skills and work readiness skills, and are able to gain practical experience through technical training they receive in market-relevant opportunities. After this training, during the Livelihood Accompaniment Phase, youth are assisted in selecting from one of three pathways: 1) enterprise development; 2) jobs or internships; or 3) further education and training. During the Accompaniment Phase, youth receive an additional four months of training and support in the pathway selected.

The PAS program also supports youth in their livelihood option selection through livelihood exposure fairs. Adult experts in each one of the three pathways are invited to attend the fairs and explain to the youth participants the impact of the different choices they can make. These experts discuss the pros and cons of the different pathways to each young person, based on their personal situation and also based on the nature of the district in which the young person lives.

In Timor Leste, there is a disconnect between youth aspirations and market opportunities in rural areas. To help better align them, and guide youth in selecting appropriate livelihood options, PAS has developed a framework that helps young people look at the intersection between their livelihood interests, the assets that are available to them, and the employment and business opportunities that exist. For example, in Timor Leste, many rural youth are interested in being interpreters, and there is a high demand for interpreters in the market. However, few youth have the assets (i.e., interpretation skills) to achieve employment as interpreters. After the assessment, these young people are advised to seek an alternative livelihood option or seek out continued training to develop their interpretation skills.

In three years, the program will reach 2,000 youth; fifty percent of whom are female. The program takes eight months to implement.

4.2 Haitian Out-of-School Livelihood Initiative (IDEJEN) – Haiti

The IDEJEN program, which was discussed previously, has an Employability Phase and an Accompaniment Phase. Both phases support young people in transitioning successfully to the market. During the Employability Phase, which consists of a year-long training program, young people receive non-formal education and gain technical training experience in a specific technical competency. They are then given an orientation to two pathways for livelihood development: continued education or employment (which includes enterprise development). Young people are then supported in selecting which pathway to pursue during the Accompaniment Phase. Young people can also select to pursue both pathways at the same time.

During the six-month Accompaniment Phase, youth are able to further develop their skills in the pathway(s) selected. For example, they are provided with opportunities to pursue internships or jobs, obtain entrepreneurship training, and/or receive scholarships to return to school. Additional information on this model can be found in Making Cents International's post- 2007 conference publication, which can be downloaded from: www.youthenterpriseconference.org.

2. When employability skill building programs provide youth with "real-world" employment experiences, youth are more likely to develop market-relevant skills. A number of organizations at the conference discussed the value of providing young people with access to "real-world job" experiences. Lessons learned from the Youth Career Initiative (YCI) and Junior Achievement (JA) Arizona follow.

4.3 Youth Career Initiative (YCI)

YCI is the result of a partnership between the International Business Leaders Forum (IBLF) and the international hotel industry to provide young people with six months of comprehensive training and work experience in the hotel industry. Participants develop their skills by having the opportunity to experience 15 different areas of a successful full-service hotel operation including engineering, housekeeping, kitchen work, human resources and event planning. At the hotels, the students receive classroom-based and practical training that pertains to how the hotel operates. They also are trained in personal finance, interpersonal skills, and personal health and well-being. The young participants become familiar with the different departments within the hotels and are invited to participate in training sessions that are usually available only to hotel personnel. In addition, the students can participate in in-house/staff meetings and refresher courses for employees.

By the end of the program, the participants understand how a hotel operation works and they have become familiar with the high standards of running a successful business. Having gained an insight into the workings of a range of hotel areas, YCI graduates are better prepared to make informed career choices available to them. In addition, participants develop self-confidence and self-esteem through being mentored by senior hotel staff. About 47 percent of graduates find jobs within hospitality, 2 percent are able to secure jobs in other sectors (often in service-based industries) and 12 percent are able to engage in further education.

4.4 Junior Achievement (JA) Arizona

JA Arizona provides another meaningful example of how YEELD organizations are helping to develop market-driven skills in young people through experiential learning. JA is the world's largest non-profit organization devoted to inspiring and preparing young people to succeed in the global economy. It provides students in kindergarten through high school with lessons and experiences that promote skill development in work readiness, entrepreneurship and financial literacy.

Junior Achievement Arizona developed a program called the *JA You're Hired! Workplace Skills Challenge*.

The *Challenge* provided 160 youth from Arizona the opportunity to apply the skills they had learned from their local JA programs. They learned skills such as: the fundamentals of researching potential employers; writing resumes; preparing for and thriving in interviews; and succeeding in the workplace through positive performance. They also had the opportunity to apply them via a unique competition where the youth could explore concepts and skills that are important in the global job market. All of the JA members who participated in the *Challenge* reported that it was a great learning experience, and that it helped them develop skills in how to get and keep a job.

3. Some organizations have developed tools that support young people in their efforts to access jobs for which they are sufficiently qualified. Young people around the world often have difficulty accessing information about job vacancies for which they are qualified. They also often do not have the tools they need to adequately market their skills and experiences to potential employers. Youth Employment

4.5 Youth Employment Systems (YES) Rwanda

At the 2009 conference, presenters from YES Rwanda explained that employers in Rwanda lack knowledge about where to recruit qualified, motivated and well-trained employees. There are also few services available to employers to post information about job vacancies. To provide young people with better access to information about available jobs, YES Rwanda established a Job Desk. The Job Desk is available online (www.yesrwandajobs.org) and also operates as physical facilities for those who may not be able to access online services. YES Rwanda has partnered with local authorities to take the Job Desk services closer to the people in rural and country side settings, where the majority of youth are located.

The Job Desk initiative provides youth with access to job search engines, and advertisement and recruitment services. It also provides employers with a low-cost means for posting job advertisements and recruitment. Rwandan youth can, for example, access Curriculum Vitae (CVs) forms. Once completed, the CVs are stored in a database that matches youth qualifications with available job vacancies. Employers are able to access the CVs of those youth that match the qualifications they seek.

The Job Desk also has a job alert system, which sends registered users emails that contain job advertisements as soon as they are posted on the website. Employers learn about the Job Desk through Human Resources forums and sensitization workshops; advertisements in print media, radio, and television; and through word-of-mouth when the Job Desk team visits employers at their workplaces and gives presentations.

The Job Desk has enabled Rwandan youth to gain better access to available jobs, and workplace orientation and skills, which has allowed them to compete more effectively in the labor market. It has also helped place Rwandan youth in the jobs for which they are best qualified.

Systems (YES) Rwanda and EDC's PAS program have both developed tools that support youth in accessing job information and marketing themselves to employers. These tools are briefly described below.

4. Organizations can leverage partnerships with members of the public, private and civil society sectors to help young people access employment opportunities. Organizations in the field of youth enterprise, employment and livelihoods development are leveraging cross-sectoral partnerships to ensure graduates of their programs become employed. There are many ways for partners to engage in this effort. A few examples shared at the conference by IDEJEN and the Youth Career Initiative (YCI) are provided below.

4.6 PAS's Skills Passport

To help youth transition successfully to employment opportunities in Timor Leste, the PAS program developed a Skills Passport. Young people can submit their Skills Passport to potential employers in the effort to find a job that best matches their skills. The Skills Passport operates much like a resume or CV.

Where Do We Go from Here?

1. Program providers should continue to investigate the benefits of offering youth different livelihood pathways, as well as the tools and support that can help them make appropriate selections to improve their livelihoods. It would benefit the field to continue to learn from organizations that offer youth different livelihoods pathways, and to build knowledge around this approach as an effective way to help young people as they transition to the labor market. Providing youth with decision-making power often empowers them to take greater ownership over their training experience. By providing them with the option to select a livelihoods pathway, experience has shown that they are more likely to be more engaged in the training and supports provided by the program, and more committed to pursuing their livelihood option upon graduation. Engaging youth in pathway selection might also help program providers reach their goals for job placement, as young people have the unique insight into what their interests are and what assets are available to help them transition successfully into the labor market. These possibilities and this approach need to be further pursued and tested so the field can benefit from the learning that emerges.

4.7 Haitian Out-of-School Livelihood (IDEJEN) Program: partnerships

To effectively transition young people from the Accompaniment Phase of the IDEJEN program into one, or both, of the livelihood pathways available to trainees, EDC has established partnerships with members of Haiti's public, private and civil society sectors. Haiti's Ministry of Education and National Vocational Training Institute have helped to ensure that the training young people receive through IDEJEN qualifies them for nationally recognized vocational certifications. Through Chambers of Commerce and Youth Career Development Centers (CDCJs), IDEJEN has been able to access information on private sector job vacancies, advertise the IDEJEN program to employers in the private sector, and access mentors for youth. Through NGOs, IDEJEN has been able to link IDEJEN trainees to the additional training and/or education they seek.

While the partnership model has been critical for IDEJEN to be able to provide young people with the support and opportunities they need to be successful in the market, EDC identified a number of challenges in the partnerships that have been established. For example, private sector partners showed minimal support and participation in the beginning. However, after the project began identifying "champions," including leading members of the Chambers of Commerce, support from the private sector increased.

4.8 Youth Career Initiative: partnerships

In an attempt to broaden the training opportunities available to young participants, and to equip them with the skills they need in order to gain decent employment upon graduation, YCI has involved in its programming relevant public, private and civil society partners. These partners have the capacity of adding value to the learning experience of the participants and to the program in general. Private sector hotels provide most of the resources needed to run the program, including the time and attention of hotel staff. Other private sector businesses have been invited to provide additional in-kind support, such as hygiene products and stationary for trainees. Business experts from the private sector are also invited to give lectures to trainees on job-related issues. Local NGOs and members of the public sector support the program by providing YCI with access to suitable candidates.

2. Program providers should continue to consider the benefits of providing young people with access to "real-world" work experience during their training period. Providers should evaluate if, and how, this training approach provides improved access for young people to employment opportunities once the training ends. A number of organizations have incorporated "real-world" work experiences as part of the training programs they offer young people. This approach should be further tested to assess the value added of providing young people with this type of training program and the access it provides to potential employers. For example, the field would benefit from knowing if, by providing young people with access to "real-world" work experiences, young people have stronger employability skills and are more prepared to enter the world of work than those who do not receive this training. Another key question to test is if this "real-world" work experience, which provides young people with direct access to potential employers, helps to increase the number of young people who gain employment upon graduation from the training program. Organizations that pursue this approach should look to work with partners (e.g., employers in the private sector) that are similarly committed to building the employability skills of young people.

3. Organizations that offer employability skill building programs should seek to provide young people with information on job vacancies and connect employers with qualified youth. The tools described in this section of the report (i.e., the YES Rwanda Job Desk and the PAS Skills Passport), serve as good examples of ways to provide youth with information on the job market and to connect employers with qualified youth. Organizations should consider strategies they can develop and/or pursue to improve the access graduates have to information on job vacancies. Some web portals (e.g., www.EntreOasis.com and www.theimaginenetwork.org) offer job postings as a function on their sites. Chambers of Commerce are also usually good places for young people to post CVs and access job vacancy information. Organizations may also want to consider planning job fairs as a way to link youth participants in their training programs to potential employment opportunities.

Chapter 5:
Connecting Youth to Mentors

Introduction

The field of youth enterprise, employment and livelihoods development (YEELD) is increasingly recognizing the benefit of providing young people with access to mentors. Mentors can help build the capacity of young people to transition effectively into employment and/or entrepreneurship. Mentors can offer youth guidance, support and encouragement while helping youth develop market-relevant business and life skills. Mentors can be business professionals, alumni of YEELD programs, and/or peers of youth program participants.

Key Findings and Lessons Learned

1. Seasoned business professionals can serve as effective mentors to young people as they transition from training programs to employment or entrepreneurship. Seasoned business professionals can serve as effective mentors for young people, providing them with practical advice, encouragement, and support that can help them in their transition out of training programs and into jobs and other income-generating activities.

5.1 Mercy Corps' SKYE Program: connecting youth participants to mentors

In the Agadez region of Niger, Mercy Corps' SKYE program engages local private sector leaders as mentors to at-risk youth. The mentors provide on-the-job coaching and accounting instruction. After vocational training, some of the youth preferred to stay on as apprentices with a local entrepreneur, instead of immediately accessing credit and becoming independent entrepreneurs. This has helped the youth participants hone their skills, as well as better understand how the business works.

The SKYE youth program participants access mentors through Business Advisory Clinics. The clinics are structured to provide an "open door" service. They are available on a regular basis and located close to where the youth participants live. Mercy Corps' promotional activities encourage youth associations' and extension agents' interest and participation in SKYE program activities. Also, Mercy Corps has found that the youth who have been trained in SKYE are interested in serving as mentors to the new cohort of youth participants.

2. Mentors typically have greater impact when their roles are clearly defined, their placement is aligned to their skills and values, and they are well-prepared for the type of training program in which they will be involved. Mentors can reinforce training programs, for example, by providing current examples of how employability skills impact one's ability to secure and maintain employment. Business professionals can also speak to the value of education and having transferable skills in the local and global job market. These "real-world" statements lend credibility to the messages that some students hear only from teachers, trainers and parents.

JA Arizona shared at Making Cents International's 2009 Global Youth Enterprise and Livelihoods Development Conference that mentors in the *JA You're Hired* program advised JA to incorporate role-playing into the volunteer orientation JA runs for its mentors. This, they said, would help the adult mentors know how to more easily interact with students between fourteen and eighteen years of age. Many of the business professionals who served as mentors in a recent *JA You're Hired* program had not interacted with youth of this age group in many years, and were surprise at the communication difficulties they faced. As a result of other mentor feedback, JA Arizona also plans to incorporate training for mentors on how to engage students from diverse backgrounds, how to overcome potential challenges to learning, and how to utilize effective coaching techniques.

5.2 Junior Achievement Arizona: connecting youth participants to mentors

In addition, for the *JA You're Hired!* program mentioned previously, Junior Achievement Arizona invites business professionals to help participating high school students in Arizona prepare for this workplace skills competition. Business professionals volunteer to help students develop and practice employability and life skills, such as interviewing, ethical decision-making, and networking.

There are a number of different roles from which business professionals can choose when they volunteer to become involved in the *JA You're Hired!* program. As JA Consultants, for example, business professionals meet with students to lead two *JA You're Hired!* training sessions. They then attend the competition and serve as coaches to provide encouragement, advice, and feedback to the participating students. Another option is to serve as Business Networkers, where these business professionals help students develop and practice their networking skills. Finally, these business professionals can serve as Leadership Volunteers, where they engage in role-playing exercises with students so the students can learn about different leadership styles while competing to sell products to a limited number of potential buyers. Unbeknownst to the students, each Leadership Volunteer is assigned to coach on one out of four of the pre-designated leadership styles. Students who have participated in recent *JA You're Hired* programs had to maintain a productive team dynamic with their volunteer mentor. They reported having learned both effective and ineffective ways to interact with employers, which was useful to them in considering their job search and interview strategies.

5.3 REACH Vietnam: engaging program alumni to serve as mentors

The Ray of Everlasting and Continuous Hope (REACH), a local NGO in Vietnam, offers a good example of an organization that has effectively engaged its alumni network to mentor young people currently in its capacity building program. Plan International has supported REACH in providing disadvantaged youth who are between 18 and 25 years-old, and who have little to no formal education and no access to further education with life skills training. This training is followed by three months of technical training in one of three sectors identified by market assessments to hold viable employment and entrepreneurship opportunities for these youth.

REACH has successfully engaged its alumni network in multiple program strategies. For example, the alumni help market the program, recruit youth participants, and advise program providers on program design and implementation. Beyond also serving as mentors to current participants, REACH alumni support each other and mentor each other in their current employment and enterprise endeavors. Alumni are always welcome to come back to the program to teach classes, share experiences and provide advice.

REACH has found that the peer mentors have provided young participants with powerful role models. REACH has thus far served 1,200 youth over the past two years, via three different training centers. A total of 3,500 youth have been trained. Close to 90 percent of REACH graduates gain employment. REACH believes that alumni mentoring has had a positive impact on achieving this high rate of employment outcomes.

4. Alumni of YEELD programs can be effective mentors to current young participants. Very often the most successful mentor to a youth program participant is a same-aged peer who has graduated from the same program. Alumni often have unique insights into the benefits of a program. They also can offer

current youth participants advice on how to make the most of a program intervention, and how to successfully transition to the market.

3. In addition to young program alumni serving as mentors to current youth participants, the current youth participants often mentor each other. Especially when formal mentoring programs and support services are not available, young program participants often rely on each other for informal mentoring and guidance. This kind of informal mentoring can offer necessary support to young program participants, while building their social capital.

5.4 BRAC: connecting youth participants to mentors

The Village Organization (VO) model BRAC has incorporated into its *Social and Financial Empowerment of Adolescents* (SOFEA) program provides an interesting example of young people providing informal peer-to-peer mentoring and support to help each other benefit from program interventions. BRAC launched its SOFEA program in 2008 with support from the Nike Foundation to empower adolescent girls and increase their access to savings and credit. The VO model used in the SOFEA program fosters informal peer-to-peer mentoring and support. Peers actively engaged in the Village Organizations serve as role models and mentors to girls who are new to the program. The safe spaces the SOFEA program provides youth participants offers these girls opportunities to socialize and seek guidance and support.

SOFEA program mentors are usually girls who have interests, experiences or goals that are similar to those of current program participants. They can provide current participants with friendship, encouragement, and valuable advice. They serve as role models, especially for the younger adolescent girls who participate. These mentors can be positive influences on the adolescent girls who may need extra attention or those who do not have a good support system available to them in their homes. These mentors can therefore contribute to positive behavioral changes in the young program participants.

Where Do We Go from Here?

1. The YEELD field should continue to pursue and test various mentoring strategies, and organizations should consider which strategy would best meet the needs and interests of the youth target group with which it is working for a particular program. There is significant anecdotal evidence of the benefit mentoring can have for young program participants, especially on their ability to access employment and entrepreneurship opportunities upon graduation from a training program. Additional research and evaluations are needed though to better understand the impact of the different mentoring strategies that are commonly used, and how they make a positive difference on certain youth cohorts in particular contexts.

2. When struggling to find appropriate mentors for program participants, organizations should consider program alumni and peers who have successfully gained employment or started their own business. When it is not possible or desirable to engage adult members of the local private sector, organizations and programs should consider involving program alumni or other young people in the local area who have successfully gained employment or started their own business. These young people can provide valuable advice and guidance to their peers who are currently participating in the capacity building program. Lessons learned on how to design and implement mentoring strategies to best fit the demographics of different target populations should continue to be tested and shared.

Chapter 6

Investing in Adolescent Girls and Young Women

Introduction

In many impoverished communities, girls are often not able to attend school, finding themselves on a path to early marriage, childbirth, and exposure to HIV and AIDs. The impact on girls is irreversible, and the effects on communities devastating. Stakeholders in the YEELD field are becoming increasingly aware of the importance of investing in the healthy development and economic empowerment of girls. When girls are supported, educated and empowered, they can bring unprecedented social and economic change to their families, communities and countries.

In response to this growing awareness, stakeholders in the YEELD field are developing capacity building material that addresses the specific needs of adolescent girls and young women, and that also trains teachers and staff on how to effectively engage female youth in program interventions. They are also learning about and implementing various strategies for training and supporting female youth as they seek employment and entrepreneurship opportunities. Below are a few examples that were shared at Making Cents International's 2009 Global Youth Enterprise and Livelihoods Development Conference on how adolescent girls and young women are being engaged and empowered in YEELD programming.

Key Findings and Lessons Learned

1. A growing number of YEELD programs have placed a specific or sole focus on engaging adolescent girls and young women. It was evident at the 2009 conference that an increasing number of organizations and programs are already targeting or are seeking to target adolescent girls and young women in order to more effectively increase and improve their enterprise, employment and/or livelihoods opportunities. These organizations and programs are interested in learning about and sharing promising practices that can contribute to the development of higher impact programming that better serves this target population and the communities in which they live.

2. When targeting adolescent girls and young women, traditional value chain analyses may need to be modified in order to successfully inform YEELD program design. Organizations working in the field of youth enterprise, employment and livelihoods development are investigating if and how the traditional value chain approach needs to be modified to successfully target adolescent girls and young women. These organizations are finding that focusing on adolescent girls and/or young women as part of value chain analysis requires some refinement of the typical value chain approach. Lessons learned from EMG's work in Kenya have been touched upon in early sections of the report and are discussed in more detail below.

3. Many of the organizations that are focusing on increasing enterprise, employment and livelihoods opportunities for adolescent girls and young women are also working on improving the access these youth have to financial services. Many of the organizations that presented as part of the 2009 Global Youth Enterprise Livelihoods Development Conference's "Focus on Finance" exemplify this synergy. Part II of this publication provides detail.

Where Do We Go from Here?

1. Continue investing in the livelihoods development of adolescent girls and young women, and document and broadly disseminate lessons learned on the impact this investment has at the individual, community, and global levels. There is growing evidence that investing in adolescent girls and young women not only benefits their own development but also that of their community. As such, the YEELD field should continue to invest in research; disseminate findings on programmatic outcomes and impacts; and

develop more evidence-based initiatives that increase and improve enterprise, employment and livelihoods opportunities for adolescent girls and young women.

6.1 BRAC: engaging adolescent girls and young women

BRAC is an example of an organization that has placed a specific focus on empowering adolescent girls and young women in order to improve their income-generating opportunities. As mentioned previously, BRAC recently expanded its programming to Uganda. BRAC first conducted careful research to learn if its existing youth programming from Bangladesh could meet the specific needs and interests of adolescent girls in Uganda. The BRAC team in Uganda talked with BRAC Uganda's microfinance clients and their daughters as part of the research. They learned that Ugandan girls often drop out of school before completing primary education, and that early pregnancy is extremely prevalent. Also, a substantial number of them have multiple sex partners, and most have no alternatives to spend their free time in a productive way – resulting in many having little hope for the future. BRAC researchers also learned that most organizations in Uganda that are working with adolescents are primarily focused on in-school adolescents; whereas, out-of-school adolescent girls are the most vulnerable and need urgent help.

As a result of this extensive research, BRAC is now replicating its SOFEA program in Uganda. SOFEA provides adolescent girls with safe spaces in which the girls can socialize and receive training. The training program is comprised of the following two components: 1) life-skills component (e.g., life-skills training, human rights, reproductive health); and 2) livelihood component (e.g., financial services, financial literacy training, livelihood training). BRAC's adolescent program in Uganda currently reaches 12,700 girls through 500 adolescent clubs.

BRAC Uganda also works with community members to sensitize them to the value of investing in girls in this way. By involving community members in their programming, BRAC is able to raise awareness on the socio-economic situation of adolescent girls who live in both urban and rural Uganda. For example, many community members were not aware of the negative effects some common cultural practices (e.g., early marriage) can have on the lives of girls. After this awareness building, mothers at monthly meetings appreciate that adolescents have a right to lead a life of their own and make their own decisions, including the type of livelihood they want to have. Adolescent girls involved in the SOFEA program in Uganda are now aware of their rights, and their parents are showing greater support towards their daughters.

BRAC's Research and Evaluation Department has found other evidence as well that the SOFEA program in Uganda has had positive effects on girls. For example, the safe spaces where girls meet to socialize and receive training have helped create social cohesion amongst the girls. The socialization activities BRAC Uganda has organized for various age cohorts from different backgrounds has helped the girls learn new ideas and skills. They have also been able to share their experiences which are essential for positive adolescent growth and development. The life skills training has also been found to raise the level of social awareness the girls have, which has helped them make informed decisions about their lives. The livelihoods training has equipped girls with the skills they need to engage in income-generating activities. This training has helped place girls on a path towards financial independence. The financial literacy courses also have provided training in the financial aspects of managing a small business. Additionally, BRAC Uganda's credit and savings facilities have been good sources of seed capital for the girls to start their own small businesses. Over time, BRAC Uganda expects the girls in the SOFEA program will become even more confident and independent through this social and financial empowerment approach.

2. The field should continue to research and disseminate learning around the benefit of conducting female-centered, market-based assessments and value chain analyses, and build knowledge around how to conduct these assessments and analyses when working with different demographics of adolescent girls and young women. Recent experience shows that focusing on youth when conducting market-based assessments and value chain analyses for youth-related programming contributes to the effectiveness of program interventions. Female-centered and youth-focused market-based assessments and value chain analyses though comprise a relatively new area. There is much still to learn on how to adapt and implement current approaches in order to effectively serve these population cohorts. Examples presented at the 2009 conference provide the field with some early lessons to build on and the impetus to begin testing and pursuing this female-centered methodology.

6.2 EMG: engaging adolescent girls and young women

In its report entitled, *Early Lessons Targeting Populations with Value Chains*, the Emerging Markets Group (EMG) shared key lessons on how to successfully target a specific population with the value chain approach. The example provided in the report on how to successfully target female adolescents and young women with the value chain approach is the Nike Foundation funded *Value Girls* project, which began in June 2008. The program works with girls aged 14 to 24 years-old in the Lake Victoria region of western Kenya. It targets out-of-school adolescent girls and young women, as well as in-school adolescent girls. The project facilitates value chain entry and strengthens value chain participation for out-of-school adolescent girls and young women, and it prepares in-school adolescent girls to eventually integrate into the formal economy.

In the first few months of the project, EMG conducted a girl-centered assessment of the value chains in which adolescent girls and young women living along the shores of Lake Victoria are currently embedded (i.e., Tilapia, Omena and related value chains). To develop a girl-centered value chain, additional questions were added to traditional value chain analyses for each of the audiences (e.g., fish processors, retail traders, vendors, transporters, fishermen, boat owners) along the value chain. Questions pertained to perceptions of adolescent girls' participation in the value chain, the various factors and barriers that might impact adolescent girls and young women, and their respective attitudes and experiences related to working with young women. Adolescent girls' perspectives were also incorporated into the evaluation, as were the perspectives of the "gatekeepers" of adolescent girls (e.g., the boys and men, parents and teachers in the lives of these girls). Interviews were also conducted with government and NGO representatives that serve adolescent girls and young women in western Kenya.

The results of the value chain analysis found that there were significant barriers for incorporating new adolescent girls into the main activities of the Omena and Tilapia value chains. For example, girls currently embedded in the fish sector were found to be vulnerable to sexual coercion, social isolation, competition for supply, and cultural barriers and safety issues. As a result, the program shifted its focus away from introducing new adolescent girls into these value chains. It has decided instead to strengthen the capacity, negotiation skills and bargaining power of adolescent girls already working in these chains. A number of existing functions were identified as being good economic options for young women to participate in as key market actors. For example, other fish sector activities – such as Tilapia cage farming, cage production, and manufacturing – were identified as viable economic opportunities for girls. The findings of the analysis were used to work with key stakeholders and market actors (particularly adolescent girls and young women) to develop a strategy aimed at creating economic opportunities for adolescent girls and young women along the value chain.

Chapter 7
Working in Conflict-Affected Areas

Introduction

Presenters at Making Cents International's 2009 Global Youth Enterprise and Livelihoods Development Conference highlighted how youth are among the most under-served of all people affected by conflict and displacement. Women's Refugee Commission (WRC) shared how youth are especially vulnerable to exploitation, abuse and recruitment into armed groups when they are marginalized during period of conflict. Their disrupting schooling and lack of livelihoods opportunities and support can put youth in conflict-affected areas at a further disadvantage.

Working to build effective YEELD programs in conflict-affected areas poses multiple challenges. In these environments, organizations often face difficulties in accessing and sustaining funding in order to develop YEELD programs that are well managed; built upon reliable assessments; and responsive to the political, social and economic realities of the conflict. WRC also noted that programs operating in these environments must also be flexible to meet the changing needs of young people, and also the changing realities of the conflict. He stressed that it is important to work with local institutions or individuals with similar incentives, and to also engage a wide range of community members and partners in programs. It is also important, he noted, to focus on building system-wide capacity.

Key Findings and Lessons Learned

1. Given the ever-changing realities of markets impacted by conflict, a comprehensive situation analysis should be conducted prior to, and during, a program intervention in order to continuously inform program providers of the effectiveness of programming. Women's Refugee Commission (WRC) recommended at the 2009 conference that before designing YEELD program interventions to serve conflict-affected youth, a careful situation analysis should be conducted. A situation analysis provides information on the changing dynamics of the region and/or country in which the program will operate; the impact the conflict has, or has had, on the political, social, economic and physical infrastructure; and the impact the conflict has had on the lives of young people and their opportunities to achieve sustainable livelihoods. This information can be systematically collected through a specific analysis of the conflict, as well as a participatory needs assessment. Both of these are described in more detail below.

According to WRC, a conflict analysis should be a part of any situational analysis to analyze the impact of the conflict on young people and whether a program may perpetuate the conflict or feed into the war economy. A conflict analysis provides important information on how the conflict has impacted livelihoods and the potential impact program interventions may have on the conflict. Issues to consider in a conflict analysis include relations of intervening organizations with the host community; the role of young people in the conflict; the impact of the conflict on youth; the impact of the conflict on youth-led businesses; the presence of support services; young people's access to finance; and the likelihood of income generation within conflict-affected communities. The conflict analysis should also help the decision-making process on program sustainability in that context. For more guidance on this, refer to WRC's "Building Livelihoods: A Field Manual for Practitioners in Humanitarian Settings": www.womensrefugeecommission.org/docs/livelihoods_manual.pdf.

In addition to a conflict analysis, WRC recommends that every situation analysis includes a participatory needs assessment, which assesses the priorities and needs of the targeted program participants. Participatory needs assessments identify existing skills/capacities, experiences (including training needs) and resources of the target population. Participatory needs assessments inform program design and help ensure higher levels of program relevancy and effectiveness. They also can be used to inform beneficiaries of the various livelihood opportunities available to them in the market. Assessments can

involve focus group discussions (FGDs), structured interviews, household surveys, and observations. WRC, EMG, and ACDI/VOCA all shared key learning points related to the importance of carefully assessing the needs of the target group when working in conflict-affected areas. Their learning is summarized below.

- **It is important to think more broadly about a program's target populations when working in conflict-affected areas.** While the specific target group may be youth, especially in conflict-affected areas, the people who need to be engaged in the programming include parents, schools, communities and all key stakeholders along relevant value chains. By reinforcing networks and building capacities of a broader target group, the likelihood that the lessons from the program will extend outside project areas in sustainable ways is optimized.
- **Program interventions in conflict-affected areas should be careful to ensure that by targeting young people for service and support, the program is not stigmatizing them as weak, violent, or in need of extra attention or help.** By including a broad range of people and stakeholders in programming efforts, the potential for stigmatizing any one group and the counterproductive behavior that stigmatization can elicit are reduced.

7.1 EMG's SPRING Project: learnings on targeting ex-combatants

This issue surfaced in the EMG-supported and USAID-funded, *Stability, Peace and Reconciliation in Northern Uganda* (SPRING) project. The goal of the three-year SPRING project is to mitigate the causes and consequences of conflict and strengthen northern Uganda's transition from relief to longer-term, sustainable development. EMG realized that if they explicitly targeted ex-combatants, they might face stigmatization by non-combatants. Given the project objectives of stabilization, SPRING has chosen to take an 'inclusive without being exclusive' approach. Some of the groups may be more vulnerable, and others may be more at risk of reigniting conflict, but the community as a whole requires assistance, and SPRING will be focusing on the demonstrated need of the broader population.

- **To ensure the situation analysis is comprehensive, experts from a variety of disciplines should be engaged.** A thorough situational analysis requires extensive research and analysis. To support efforts to create comprehensive situation analyses, experts from a variety of disciplines can be invited to contribute to the assessment. According to WRC, experts to include can come from agencies on the ground (e.g., United Nations High Commissioner for Refugees and other UN agencies), development actors in the region, relevant government ministries, community leaders, other NGO partners, and potential participants in program interventions (e.g., young people).
- **In conflict-affected areas, it is particularly important to focus on existing job readiness skills and experiences, and to identify current and potential future opportunities for youth.** According to WRC, program interventions in conflict-affected areas are often created with the perception that displacement and violence caused by conflict are temporary. The programming tends to focus on keeping young people busy and not on training young people in skills that are relevant to the current or future labor market. As a result, young people develop false expectations about their future employment and earning potential. By not considering current and future opportunities for youth, there is a waste of potential and an erosion of marketable skills. As a result, displaced youth and those living with conflict also end up remaining in a cycle of dependency on food aid and humanitarian assistance, and lacking opportunities to promote and develop their own skills.

WRC is working to capitalize on existing job readiness skills and the skills people had when conflicts began.

- **Beyond assessing job readiness and skill levels, it is important to take a holistic approach towards understanding the specific needs and characteristics of the target population.** To get a comprehensive understanding of the capacities of, and assets and resources available to, young people living in conflict-affected areas, WRC recommends taking a holistic view of the lives of young people. In its participatory needs assessments, WRC looks at the social (e.g., assets related to networks, connections, decision-making power), human (e.g., those assets relating to health, nutrition, education, capacity to work), physical (e.g., assets related to infrastructure of roads, communication, energy as well as access to tools and technology), financial (e.g., assets related to credit, savings, wages), and natural (e.g., assets related to land, water, biodiversity, wildlife) capital of young people.
- **In conflict-affected environments, practitioners must be keenly aware of prejudices about young people in order to carefully determine how to address those barriers in program interventions.** Young people in conflict-affected areas are sometimes perceived as risks and perpetrators of violence. As a result, youth in conflict-affected environments can become isolated or excluded as youth-directed funding and support services often are halted or re-directed. To reduce potential prejudices and/or avoidance of participation with young people on the part of local partners, program interventions should seek ways to provide community members, local partners, and service providers with opportunities to see young people engaged in positive activities.

7.2 ACDI/VOCA's Agriculture for Children's Empowerment Project: addressing prejudice towards youth in conflict-affected environments

ACDI/VOCA shared key learning on how to respond to prejudices against youth from their work in conflict-affected environments at the 2009 conference.

In Liberia, for example, ACDI/VOCA supports the *Agriculture for Children's Empowerment* (ACE) project to work with primary schools and service providers to set up and run school gardens as part of a larger livelihoods program. ACDI/VOCA realized early in the project that young people were victims of prejudice from community members as a result of negative connotations related to youth involvement with civil conflict in the nation. By working together on the school gardens and linking teachers, students, parents, and various stake-holders and community partners together, the community at large began to see young people involved in positive actions that would benefit everyone. Participants and their counterparts were able to start building trust and better understanding each other's needs, incentives, and capacities.

2. With information collected from a situation analysis, it is then important to conduct a market analysis to identify if, and how, the conflict has affected the specific supply and demand for goods and services, the viability of occupations and enterprises, and existing value chains. Reliable and up-to-date market analyses, specific to youth enterprise and livelihoods development, are crucial in conflict-affected areas where the stability of the market and the resources, products and partners along viable value chains may be constantly changing. According to WRC, a reliable market analysis in a conflict-affected area includes a market-based assessment, a labor market assessment, and value chain analyses. Each assessment is informed by the situation analysis and is designed to identify how the conflict affects the market, labor and value chains. WRC, EMG and ACDI/VOCA shared at the 2009 conference key considerations to consider when

designing market analyses in conflict-affected areas. Some of their learning is shared below. More information about market-based assessments can be found in Chapter I on Capacity Building: Market-Driven Approaches.

- According to WRC, market-based assessments that are conducted in conflict-affected areas are more likely to be effective when they ask questions such as:
  - What priority goods and services are available within the conflict environment?
  - As a result of the conflict, which goods are bought most often?
  - How has the conflict affected the availability and the purchase of these goods?
  - Where do people buy goods as a result of the conflict?
  - How has the conflict impacted the number of buyers in the market compared to sellers?
  - Are wholesalers and traders able to respond to an increase in demand for their goods?
  - What are the government policies and restrictions that affect the market economy?
  - How has the conflict affected the rate of inflation?
- **Labor market assessments help identify if, and how, the conflict has affected the demand for labor in the market.** A labor market assessment provides information about the supply dynamics of the target community. A comprehensive assessment includes reviewing existing market assessments (e.g., available data on labor markets, pay rates, etc.), identifying new and growing markets, and determining which sectors are capable of absorbing youth labor. Often, in environments affected by conflict, available data may no longer be relevant. Sectors that absorbed youth before the conflict may no longer be accessible to them. As such, labor market assessments must track if, and how, labor markets have been impacted and what the best current and potential future opportunities are for youth within the labor market.
- **Practitioners working in conflict-affected environments must be sure to implement up-to-date value chain analyses that assess the impact of the conflict on existing value chains.** Value chains look at the life cycle of a product, from initial production through the chain of events and actors to the final markets. In conflict-affected environments, where value chains are often disrupted and unstable, practitioners should continually assess who the relevant market actors are; what the relationships are between suppliers, producers, and consumers; and how to engage young people in the supply chain in the most effective and sustainable ways.

7.3 ECDI's and MEDA's *Pathways and Purse Strings:* continually assessing value chains in conflict-affected areas

The Entrepreneurship and Community Development Initiative (ECDI) partnered with Mennonite Economic Development Associates (MEDA) on a project called *Pathways and Purse Strings.* It is a market-led initiative to facilitate the integration of Pakistani women, including young women, into profitable markets. Recognizing the importance of continually assessing viable value chains in conflict-affected areas, ECDI has helped develop the capacity of four Pakistani organizations to understand and apply value chain analyses that are relevant to the lives of these women. As a result, ECDI and MEDA have helped 16,000 women enter into four viable value chains.

- **To build a competitive value chain in conflict-affected areas, it is necessary to build the capacity of the suppliers, producers and consumers.** Organizations working in conflict-affected areas find that it is important to consider multiple stakeholders in value chain assessments and to consider ways, based on the results of those assessments, to build the capacity of those stakeholders. ACDI/VOCA provides an example of an organization that has conducted a broader value chain analysis.

7.4 ACDI/VOCA's *Agriculture for Children's Empowerment* (ACE) Program: building "buy-in" throughout the value chain

ACDI/VOCA has found that in Liberia, many existing agricultural programs focus almost exclusively on farmers. At best, programs try to connect farmers to potential buyers, but usually with lackluster long-term benefits to both parties. The *Agriculture for Children's Empowerment* (ACE) program was designed to stimulate rural economic growth through the development of small-holder agriculture (rice and horticulture), so that households would be able to invest more in children's education and nutrition. ACDI/VOCA found that in order to successfully get a community and stake-holder "buy in" for the program, they had to invest in the education and knowledge building of all stakeholders in the entire value chain, from the school children to the community leaders to the suppliers. They did this by, for example, facilitating access to private sector extension services and relationships between schools and private firms, working with the Ministry of Education to upgrade skills of teachers, better engaging principals and parents, and addressing issues related to the national examination board.

- **Market-based assessments and value chain analyses assess if traditional practices for income generation can be relevant and productive during periods of conflict.** Conflicts often have an impact on traditional ways of engaging youth in income-generating activities. Practitioners should work closely with community members and service providers to determine the most relevant and effective ways to generate income for youth in the conflict-affected environment.

7.5 ACDI/VOCA's ACE Program: a market analysis that challenged assumptions

When ACDI/VOCA was designing the ACE project in Liberia, they conducted a market analysis and found that demand for domestically produced rice in Liberia was huge. It was also the common crop that was traditionally produced. As such, they expected farmers to be keen to increase their rice production in response to market demand. But this was not the case. The market analysis found that, for the farmers, rice is viewed as being primarily a safety net crop, not a viable cash crop. Farmers – particularly youth farmers – were unwilling to invest much in rice farming past the basics. Therefore, the program had to expand beyond traditional crops and focus on alternatives such as horticulture – seen as a more viable and lucrative trade than traditional rice farming. By examining the attitudes about farming among locals, the program was able to evolve to more directly meet the needs of the local farmers.

3. In conflict-affected areas, it is often necessary to create incentives for young people to engage in livelihood development opportunities. Due to safety concerns, lack of opportunity, or lack of capacity, it is common for young people living in conflict-affected areas to lack the incentives to engage in livelihoods development opportunities. It is important to understand the incentives of the young people and their respective communities and, when necessary, to create incentives for young people to engage in improving their livelihoods.

7.6 ACDI/VOCA: building incentives for youth livelihoods development in Liberia and Iraq

The importance of building incentives for livelihood development is evident in the work ACDI/VOCA has done in Liberia. ACDI/VOCA believes that in order for young people to engage in enterprise development, they must first have the incentive to learn. In Liberia, education is greatly undervalued due to the education system's failings to address the needs of the burgeoning youth population that is unprepared to enter the job market. More than 50 percent of the population is under age 25, and they have known nothing but war for most of their lives. Only 33 percent of children are enrolled in primary school, and even fewer are enrolled in secondary school. During wartime, there are few opportunities for continuous schooling, and educated people are either not valued or persecuted. ACDI/VOCA found that farmers in Liberia had no incentive to learn something new or invest further in agriculture. Farmers simply wanted to focus on what they needed to do to survive. At the same time, youth lacked the incentive to attend school. Most youth wanted to work on a plantation or in a mine, or to move to the capital to engage in petty trading or manual labor.

As such, instead of focusing exclusively on helping farm families improve agricultural practices, ACDI/VOCA found that it needed to first focus on creating incentives to learn and changing community attitudes towards learning (education, experimentation, innovation). To do this, the ACE program worked with schools to create new curricula and practices to make schooling more relevant not just for young people, but also for teachers, parents, and community partners. As a result of successful programming in the schools, education and horticulture development are now seen as directly related to income generation.

With its *Community Action Program* (CAP) in Iraq, ACDI/VOCA found it necessary to facilitate youth seeking employment in the private sector. After decades of having many sectors of the economy nationalized under the state, the labor market in Iraq is extremely distorted, largely consisting of only the public sector. Iraqis have little incentive to participate in private sector work, as it is perceived as very risky and the alternative, the public sector, provides better incomes and benefits.

With the hope and anticipation that the private sector will slowly continue to grow in Iraq, ACDI/VOCA has worked to build incentives by providing youth with apprenticeships in which they receive practical trainings that offer transferable skills between public and private sector jobs. For example, an apprenticeship program linked with the Ministry of Water and Ministry of Electricity provides training to youth so that they can develop their skills in water management, plumbing, or as electricians – skills that can eventually help them transfer over to private-sector jobs as the economy continues to shift toward private sector jobs in the future. The apprenticeship program also provides young people with basic work force skills that are useful in the private sector, including how to compose emails, write business letters, and work ethics.

4. In conflict-affected areas, where there can be a deep-seated mistrust between young people, communities and international NGOs, it is critical to take the time necessary to build lasting, trusting relationships. For example, with its CAP program in Iraq, ACDI/VOCA has recognized the importance of building trust between themselves and members of the community, private and public sectors. By linking youth apprentices with public and private sector opportunities and working closely with supervisors, ACDI/VOCA is helping to build trust between youth, service providers (including ACDI/VOCA) and employers.

5. In conflict-affected areas, the technical and managerial capacities of trainers and service providers often challenge the long-term sustainability and success of program interventions. While a lack of qualified trainers and service provides is a common constraint in the YEELD field, in conflict-affected environments it is often even more challenging to access qualified trainers. In many cases, the education or business training of the trainers has been disrupted due to the conflict. In addition, qualified trainers have left the country and/or have become involved in the conflict and/or other employment opportunities as a result of the conflict. So the availability of qualified trainers and service providers can be limited. Organizations working in these areas often find it necessary to invest in the training of trainers in order to implement effective and sustainable programming.

7.7 ECDI: investing in capacity building in a conflict-affected environment

In their *Behind the Veil* initiative, ECDI learned that a key constraint to improving young Pakistani women's access to the embroidery market was poor training of agents who marketed and sold their products. In response, ECDI developed Regional Facilitators, which are centers that provide training in business development to these sales agents. In three years, over 200 sales agents have received training, assisting over 9,000 female embroiderers (mostly youth) in accessing relevant markets.

6. Organizations working in conflict-affected areas are often challenged by the sensitivity of intervening without taking away ownership and leadership of local communities and leaders. While it is important to build local capacity, care must be taken not to undermine local leadership and in determining how to best include marginalized groups. There are often intra- or inter-group tensions that must be understood and carefully considered. While the goal might be to include all groups, even the most marginalized, it might not be appropriate.

7.8 ACDI/VOCA: addressing sensitivities through the CAP program in Iraq

With its CAP program in Iraq, ACDI/VOCA realized that many of the apprentices' supervisors lacked managerial and other professional skills relevant to their respective sectors. As such, they had limited capacity to effectively mentor the young people under their supervision. In response, ACDI/VOCA developed and implemented training seminars for management supervision and leadership for the supervisors. ACDI/VOCA staff intentionally used the Arabic word for "seminar" when conducting this programming with the supervisors as words like "training" may be perceived as condescending or inconsiderate of the seniority held by these mid- to late-career professionals.

7. While it is true of any YEELD programming, well managed, designed and implemented youth programming is especially critical in conflict-affected areas. In conflict-affected areas, where the market and lives of young people are constantly changing, interventions should be easily implemented and require a simple and flexible management structure.

8. In conflict-affected areas, it is difficult to achieve sustainable funding and programming. Partners and donors have a heightened level of risk aversion when working in conflict-affected areas. Presenters highlighted that even when capital is available, it is often not for the long-term or stable. It typically goes to specific initiatives and populations that are not seen as high-risk as young people often are. Donors often want and/or need to see immediate impact and the results of their investment. In conflict-affected areas, results may take more time to be achieved, and assessing impact may be a more complex and time-intensive process. Additionally, programs can go off track if conflict erupts.

Where Do We Go from Here?

1**. Continue to increase levels of knowledge development and dissemination.** More needs to be learned and shared on how to design and implement effective program interventions for youth enterprise, employment and livelihoods development in conflict-affected areas. It will also require the continued and renewed commitment and focus of organizations and donors to take a youth-lens to situation analyses and market-based assessments in conflict-affected environments. With up-to-date information on "what works" for youth enterprise, employment and livelihoods development in conflict-affected environments, program interventions are more likely to be relevant to the needs, incentives, and realities of youth. These interventions will also be better able to capitalize on the livelihoods assets available to them.

2. Continue to focus on relationship building in conflict-affected environments. Building trusting relationships between young people, communities, NGOs, and public and private sector partners and stakeholders is extremely important when working in conflict-affected environments, especially when involving youth. Building trusting relationships often takes time and often involves investing in the capacity building of a wider target group. In these environments, time is precious. Organizations and donors should consider relationship building as an important part of program design and implementation.

3. Encourage donors to take a long-term view of working with youth in conflict-affected areas. To help encourage donors to make long-term investments in youth living in conflict-affected areas, practitioners should help donors understand the complexity of working in these areas and the reality that making a positive impact takes time. Any available information on the cost effectiveness and positive impact of investing in youth living in conflict-affected areas will be beneficial to donors.

Chapter 8
Micro-franchising

"The young kids now talk about coming together as a group (of micro-franchisees) to discuss issues with the franchisors (for more leverage). A year ago, these same kids had no idea what micro-franchising was."

– Ms. Radha Rajkotia, Senior Technical Advisor, Youth & Livelihoods for West Africa
International Rescue Committee

Introduction

Two organizations, International Rescue Committee (IRC) and Street Kids International (SKI), presented on micro-franchising as a model for youth economic empowerment and shared some early learning at Making Cents International's 2009 Global Youth Enterprise and Livelihoods Development Conference. These organizations decided to venture into micro-franchising when they found that more traditional efforts of youth enterprise, employment and livelihoods development programming did not result in high rates of sustained youth entrepreneurship or employment. Following a brief description of micro-franchising, the early learning presented by these organizations provides a more complete picture of the micro-franchising model the organizations that presented at the conference are using.

A micro-franchise is a small business that has minimal start-up costs and is built upon an existing business operation (i.e., an established franchise). A micro-franchise typically comes with tested business concepts, defined operations and cost structures, and an already established brand (a "business in a box"). Practitioners are working to see how to best adapt this model for youth-specific enterprise programming.

There are usually two parties involved in a micro-franchise. The micro-franchisor (i.e., usually the person who created the original business idea) sells the model of a successful enterprise to a micro-franchisee. The micro-franchisee establishes an agreement with the franchisor, based upon either on a fee or a consignment model, to replicate the business idea and manage the business by following explicit, pre-determined operational processes set by the franchisor. The micro-franchisor typically provides training, marketing and branding support to the franchisee.

Micro-franchising is a relatively new tool for poverty alleviation and economic growth, particularly as it applies to youth. It is considered by some practitioners to be an effective "hybrid model" that offers youth the best opportunities of self-employment and employment. That is, with micro-franchising, youth are connected to an employment opportunity with an existing franchise/business, but they also run the business on their own and benefit from the profit and learning that comes with that experience.

There is still much more to be learned regarding whether micro-franchising can be an effective and sustainable program intervention for youth in a variety of contests. The presentations at the 2009 conference pertaining to micro-franchising offer the following key findings and lessons learned.

Key Findings and Lessons Learned

1. Micro-franchising is being examined as a mechanism that can potentially reduce the risk young people face when starting businesses. While micro-franchising includes features of other income-generating activities (IGAs) (e.g., business training, microfinance, mentorship and other support services), it also provides youth micro-franchisees with built-in business supports (e.g., branding, relationships with service providers and potential consumers) and operational support structures (e.g., accounting and management systems). Given that a micro-franchise comes with these built-in support structures, practitioners are finding that micro-franchising might be an effective approach for young people, especially those that lack sufficient business training or are more risk-averse.

8.1 Street Kids International: implementing the micro-franchise model in Nepal

Street Kids International discovered that the micro-franchise model might be an effective approach for young people through experience. Given that street youth take a longer than average amount of time to transition to self-employment and that there exist very few employment opportunities for these young people, Street Kids International's partner SathSath in Kathmandu, Nepal, provided 38 young people with a "business in a box" on loan to provide them with a first experience at running a business. Youth were identified by the youth workers from their respective organizations and were encouraged to participate in the project based on their responsiveness to SKI's *Street Business* training and their readiness and interest in running a business. They were loaned a momo (dumpling) cart and given training in entrepreneurship, financial literacy, and operating the business they were loaned. Further, they were supported throughout their business venture by their peers and youth worker.

Young people, aged 17-24, worked alone or in pairs and ran a business for two weeks to four months. This period was longer than originally expected.

Youth enjoyed the experience of running a business with their friends and were reluctant to pass up the opportunity to make money, spend time with their friends, and feel supported. It was clear that this model attracted youth and if it were configured more as a micro-franchise, this could be a cost recovery model that would allow the program to grow.

The money youth earned (after the running costs were repaid), was saved for the youth to be used towards their own business. Upon completion, 80 percent of the youth had been successful in saving funds. A few youth started small businesses immediately after completing the project; however, it is premature to determine how many of the total number of youth participants have committed the funds saved to start their own businesses. A number of organizations in Nepal are still working with youth in the 'implementation' phase of their business, and a number of youth who saved money have reinvested their savings into 'saving circles' where they hope to see the funds increase enough to pay for school fees, assist their families, and eventually start a business.

2. There are a number of ways NGOs can become involved in youth micro-franchising. According to Street Kids International, NGOs can create, own, or inspire micro-franchising opportunities for youth.

- As business *creators*, the NGO acts as the franchisor. In essence, the NGO becomes the parent company by creating the business model along with the training and systems to replicate the business. This approach requires long-term financial and human resource commitments from the NGO. In its pilot work with youth micro-franchising in Nepal, Street Kids International hoped to "spin off" their business to a local company. For example, the momo cart business could have been sold to a local branded momo restaurant.

  Another example that Street Kids International presented at the 2009 conference was Coast Coconut Farms in Kenya. Coast Coconut Farms has worked with engineers from Brigham Young University to design small-scale coconut oil micro-franchise businesses. The business model for making virgin coconut oil costs about US$1,000 and employs four to five women. It also provides the women with equipment and training to make the oil. Women take out loans to start their micro-franchise. They are encouraged to sell half of their products to local markets and half to a large cosmetic company. The model allows women to make five to seven times their current income.
- As an *investor*, NGOs can invest in micro-franchises that need additional financial assistance to replicate and scale. This approach requires the NGO to have the business and financial management

skills needed to help the businesses achieve and maintain financial sustainability, and to do so in ways that benefit youth.

- NGOs can also *inspire* connections and partnerships – connecting young people to micro-franchise opportunities in the market. IRC and Street Kids International shared at the 2009 conference that they have found the role of facilitator to be the most appropriate for NGOS in their position. In trying to inspire market-driven solutions for youth, it is important to maintain as many of the transactional relationships between youth and the businesses themselves. NGOs can play a support service role.

8.2 IRC: implementing the micro-franchising model in Sierra Leone

In Sierra Leone, where 70 percent of young people are unemployed, IRC found that existing skills training programs were ineffective in linking youth to the labor market. The trades young people were being trained in (e.g., tailoring, hairdressing, and carpentry) had already been saturated with workers. There were few opportunities for youth. Not only were the skills that young people were being trained in non-transferable to the workplace, but the skills they received were also of poor quality. Similarly, businesses also lacked the financial and operational capacity to absorb youth as employees.

Young people in Sierra Leone also lacked the confidence, skills and connections to the private sector to become entrepreneurs. As a result, IRC piloted *YouthWORKS* to inspire the creation of youth micro-franchises in Sierra Leone and better connect 15-25 year-old youth with existing businesses, which have capacity for growth and to meet demand for their goods and services. IRC is also connecting youth micro-franchisees with local banks. More information about this IRC initiative is provided later in this section.

3. Youth-owned franchisees can be engaged in the value chain of a parent franchise in two ways: as supplier and as distributor. At Making Cents International's 2009 Global Youth Enterprise and Livelihoods Development Conference, Street Kids International provided ForesTrade as an example of a business whose franchisees act as suppliers. ForesTrade is dedicated to the preservation of forests and the collection, distribution and sale of organic forest products. Over 4,000 farmers and villagers in Indonesia and Guatemala have been trained in sustainable harvesting techniques. These farmers and villagers supply the franchisors with certain spices, essential oils, coffee and fragrances from their local forests.

The youth micro-franchisee might also act as a distributor within the value chain of the franchise. In this role, the young person extends the reach of the product or service to a larger number of clients by running, for example, an office, kiosk, or store related to the franchise. When youth micro-franchisees are acting as the distributor, the young person and his or her business become the face of the franchise. As such, these young people need training in marketing, customer service, and branding.

4. Youth micro-franchise training benefits youth by placing a direct focus on the specific operational details relevant to a given franchise. Micro-franchise training is targeted to a specific sector, product and/or service in which the young person will work. This helps streamline training and provides young people with relevant workplace readiness skills and experience. In addition, given the potential heightened level of investment of the franchisor and his/her commitment to the franchisee's training, Street Kids International predicts that youth franchisees might have the benefit of receiving more applied training in operational components (such as branding, customer service, employee management, and bookkeeping) than their peers in other enterprise and livelihood development programs.

8.3 Fan Milk Limited: implementing the micro-franchise model in Ghana, Togo, Benin, and Burkina Faso

In Ghana, Togo, Benin, and Burkino Faso, Fan Milk Limited is engaging young people as distributors of micro-franchises. Fan Milk has over 8,000 franchisee distributors. Fan Milk allows an individual to become a vendor for US$22. The money goes towards the purchase of a bike, which can be returned if the person leaves the company. The micro-franchise owner then sells Fan Milk products, including yogurt, chocolate milk, ice cream, and fruit popsicles. While the owner typically has to purchase about US$33 of inventory daily, he or she can profit about US$5.50 per day. As the micro-franchise grows, the vendor can purchase additional bikes and sub-lease them out to new recruits. Fan Milk provides equipment repair, as well as biannual training on product handling and hygiene. The option for health insurance exists. Fan Milk requires US$0.55 per day in forced savings, which Fan Milk distributes when a micro-franchise owner leaves the company. The average tenure for a micro-franchise owner is 8 years.

5. Franchise owners and other relevant service providers along franchise value chains may not want to associate the brand of the franchise with certain segments of young people. Some business owners and service providers that support existing franchises see young people as risky investments and are hesitant to support youth as micro-franchise owners. As such, practitioners working in youth micro-franchising are finding it relevant to focus on establishing relationships with service providers and others in the private sector to help them see youth as reliable investments and business partners.

8.4 Street Kids International and IRC: addressing perceptions of youth as micro-franchisees

An example can be seen in Nepal, where due to the strong caste system and prevalent prejudice towards street youth, Nepalese companies do not want to associate their food brand with street youth. As a result, Street Kids International must approach companies with a solid business plan to sell the idea. Similarly, IRC also found an initial resistance from businesses about the youth's commitment to their businesses and their ability to act responsibly with the business brands. IRC addressed this by arranging meetings between the businesses and young people as early as possible, so that both sides knew with whom they were getting involved. IRC has learned this is an important step to stress in future programming. Furthermore, they learned that the selection of youth for franchisees is very important, since this model will not work for all youth. It is important for organizations to consider the specific youth cohort with which they are working before deciding whether to move ahead with your micro-franchise development.

6. When key stakeholders have responsibilities related to the success of youth-led micro-franchises, organizations are finding that the youth-led micro-franchises are more likely to succeed. Franchisors and service providers (such as those that provide products or services to support the franchise) are often skeptical about working with youth. IRC has developed a strategy for engaging a youth micro-franchisee, the franchisor and other members of civil society and the private sector in the process of

designing and developing the micro-franchise. IRC has found that by engaging key stakeholders in this way, all parties are more heavily committed to the success of the business.

7. There is currently a small but growing base of information on youth micro-franchising. For example, Street Kids International has created a *Micro-franchise Toolkit* that provides a simple introduction to the concept and examples of standardized models of youth micro-franchises. The toolkit serves as a helpful guide for those interested in this approach for youth enterprise and livelihoods development. IRC-Sierra Leone has also created micro-franchise tools that NGOs can use to connect youth to franchisors. These tools include a questionnaire the NGO can use with youth to help them identify what type of franchise to introduce and connect youth to; conduct market assessment surveys; develop a template for micro-franchise business plans; and, create a sample Memorandum of Understanding (MOU) for use between youth micro-franchisee and franchisors.

8.5 Street Kids International and IRC: engaging various stakeholders in the youth microfinance model

From the beginning of its *YouthWORKS* program, IRC worked to engage all relevant stakeholders in the design and development of youth micro-franchises. To engage youth in program design and delivery, young people complete a questionnaire that asks, among other things, whether the youth are interested in setting up their own business and, if so, what type of business and why. Youth are trained by IRC using the *Street Kids Business Toolkit* and additional micro-franchising concepts, to study the market and choose a franchise in which they are interested. The youth are given choices of existing franchises (e.g., a bakery that makes special bread; a recognized fishing company; a cosmetics enterprise; an ice factory, etc.) from which to select one. They then receive the needed business training and support from IRC to prepare a business plan to become a franchisee, which they present to the franchisor. This allows the franchisor to give feedback and become more deeply engaged in the success of the young person.

The youth are also engaged in preparing a market assessment, which includes questions to pose to potential customers, franchisors and retailers in the private sector. To further engage all parties, Memoranda of Understanding (MOUs) are signed between IRC, youth, and the franchisors. IRC provides funds to cover start-up costs to the franchisee, as well as tools and equipment (e.g., ingredients for bakery), and connects them to banks for financial literacy training. Franchisors have also provided marketing and branding help (e.g., banners with the name of the franchise on it). IRC reports that this level of engagement has helped to promote ownership in the youth micro-franchisee and build confidence between the franchisor and youth micro-franchisee. IRC also found that businesses were more likely to be interested in engaging in youth micro-franchising when they were involved in the process.

8. Micro-franchises can act as a bridge between training and independent business operation. Practitioners currently engaged in youth micro-franchising are finding that young micro-franchisees are able to apply learning from working in the micro-franchise to later self-employment opportunities. The skills acquired during the training as well as the experience developed during the running of the micro-franchises have proven to be transferable to other businesses and business start-up efforts. One such example is that of a youth who completed the implementation phase of his supported momo cart business and used the funds he saved to start a candle-making and distributing business. He is currently running a candle business with three employees – all

of whom he trained using the skills and knowledge he acquired during the training and running of the micro-franchise.

9. Experienced youth micro-franchisees can support and train their peers in youth micro-franchising. In Sierra Leone, IRC has found that youth micro-franchisees are coming together to support each other and form business support networks. For example, young people are working together to develop strategies for approaching franchise owners with specific issues or requests, as well as strategies for improving their individual franchisee practices. Young people also report that they are interested in serving as business mentors to their peers. The groups of youth franchisees meet on a regular basis and provide an important source of support and encouragement for each other. These meetings were initially attended by IRC youth workers to assist in providing structure to the meetings, but youth have subsequently been coming together independently of IRC involvement which demonstrates an increase in their own confidence.

10. It is important to measure, document, and understand a program's success in implementing the micro-franchise model with youth. While IRC is still in the early stages of working in youth micro-franchising, it has identified some key indicators to measure the positive outcomes of their work. For example, IRC is interested in measuring the number of youth who are still engaged in their micro-franchises one year after they initiated their business. They are also interested in measuring the number of youth who are still involved in productive relationships with the owners of their franchise and the number of franchise owners who are interested in expanding their involvement in youth micro-franchising. Finally, they are interested in measuring improvements in money management by youth, including their spending habits and savings.

Where Do We Go from Here?

1. There is a need to better understand how to build valid and reliable monitoring and evaluation systems applicable to the youth micro-franchising model. Increased monitoring and evaluation of micro-franchising programs will provide a deeper understanding of this approach, and how micro-franchises can serve as an effective way for youth to improve their livelihoods. They will also show whether micro-franchising can serve as a bridge for a young person who can eventually move on from training to an independent business operation. Monitoring and evaluation efforts in youth micro-franchising can learn from and build upon the monitoring and evaluation approaches used with existing micro-franchise models and YEELD programs. Practitioners are currently considering what indicators to use that are specific to youth micro-franchising and what type and levels of impact are most important to monitor. A key early step in monitoring and evaluation activities is to identify the most relevant sectors for growth and potential various franchise opportunities have for youth. Market-based assessments that have a youth lens will help provide this information.

2. Determining which financial and non-financial services are necessary to help build and scale effective and sustainable youth micro-franchises remains a challenge. There is currently not enough reliable or valid data to determine which combination of financial and non-financial services is needed to help build or scale effective and sustainable youth micro-franchises. As the youth micro-franchise model continues to be refined and tested, stakeholders should continue to question and evaluate the range of services that best supports youth micro-franchisees and their businesses.

3. There is a need to continue to build youth networks around micro-franchising and engage youth in program design and implementation decisions. Young people should be engaged in discussions of micro-franchising program design and implementation. They can, when appropriate, help identify and scale the reach of the franchises throughout the youth population and relevant value chains. Young people could be particularly helpful in refining and increasing levels of marketing to youth and potential partners

about micro-franchising opportunities. While there are currently very few online sites specifically dedicated to supporting and scaling youth micro-franchising, youth micro-franchisees should be encouraged and supported in making better use of existing online sites that focus more broadly on youth enterprise, employment and livelihoods development (see the chapter of this publication on Technology for more information on those sites). Youth micro-franchisees are also valuable knowledge resources for franchisors. As such, there should be well-established communication systems that allow for a continuous flow of learning and training among the franchisees, and between franchisees and franchisors.

4. There is a need to create "win-win" situations for NGOs, micro-franchisors and youth micro-franchisees. Not all micro-franchises or franchisors will be appropriate for youth micro-franchisees. NGOs, franchisors (and other private sector partners) and youth should work together to identify which sectors, models, and strategies best meet the interests and capacities of youth. NGOs, youth, franchise owners and other key stakeholders should try to identify how to best replicate franchises in ways that engage youth. They should also identify additional support structures from which young people may benefit. For example, it may be necessary to cover start-up costs for youth and ensure that repayment schedules are relevant to the lives of youth.

Chapter 9
Sustainability

"Self-reliance is a concept we believe is good. We do it ourselves; we generate our own income. We have a hotel so that the profit made is financing our training program. We are donor independent."

– Machiel Pouw, Regional Director and Co-Founder, Ujima Foundation

Introduction

In today's economy, stakeholders engaged in the YEELD field increasingly realize the value of building program interventions that are financially and programmatically sustainable. Many programs that achieve financial and program sustainability do so by mixing their funding sources and by engaging a wide range of partners. These programs tend to also be innovative, market-oriented programs that have intentional goals and objectives for becoming financially sustainable. While few programs in YEELD are fully financially sustainable, there are examples of programs that have developed income-generating activities (IGAs) that allow them to be. There is much that can be learned from these models.

This section of the publication shares some key findings and lessons learned presenters shared at the 2009 conference on their experiences with achieving organizational and programmatic sustainability.

Key Findings and Lessons Learned

1. Organizations are more likely to be financially sustainable when they incorporate market-driven, income-generating activities that directly engage young people. By generating revenues from the sale of goods and services, this can reduce their dependency on external funding and enhance their prospects for long-term financial sustainability. As highlighted in SEEP Network's technical note, *Market-Driven Youth Programs and the Bottom Line: Using Income-Generating Activities to Make Programs 100 percent Market Driven*, which was shared at the 2009 conference, program and financial sustainability are more likely for organizations that have market-driven IGAs, which also involve youth directly in the market. This may be done in a variety of ways, such as by having youth sell the goods and services that they are learning to produce, or by selling the program's services to future employers of their youth participants.

The Ujima Foundation and Fundación Paraguaya serve as examples of organizations that engage young people in IGAs that are actively involved in the market. Their key lessons learned related to financial sustainability are shared throughout this chapter.

9.1 Ujima Foundation's Model for Achieving Sustainability

Ujima Foundation provides employment training for orphaned young people in Kenya who are taking care of their siblings. Ujima decided early on in its programming that it wanted its programs to be financially self-sustaining. Ujima believes that financial sustainability allows for continuity of the program interventions (i.e., program sustainability) and allows the organization to be in charge of its own budget and expenditure. It also ensures that the organization is free of shifts in donor interest and policy. When the goal and intention is to be financially self-sustaining, Ujima believes managers are more committed to considering methods for achieving a good return on investment. The Foundation has developed a financially sustainable business model that engages youth in income-generating guesthouses, while simultaneously training them to work in the hotel industry. The training offered to the youth center around four areas: employability skills, job exposure, informed decisions, and good citizenship.

To effectively train young people in market-driven employment skills, while also creating a financially self-sustaining business model to support that training, Ujima has created two separate institutions. Through a non-profit training institution, Ujima trains youth in skills that are in-demand in the market (e.g., skills required by the hotel industry). Each training center is linked to an income-generating guesthouse.

To ensure their training and business model is market-driven, Ujima conducted a needs assessment in 2004 with hotel employers about their experiences with junior staff. The employers stated that the junior staff lacked adequate skills in communication, conflict and problem solving, and had a negative attitude towards work and employers, and on inability to balance work and family life. As a result, the assessment found that the schools and colleges were not preparing youth with the adequate knowledge, skills, and attitudes that were needed in the job market.

To ensure that Ujima's model is financial self-sustainable, money is generated at the guesthouses, which funds the training center. For example, there is a guesthouse called Maili Saba Camp where tourists are able to enjoy the guesthouse facilities while visiting a nearby crater. The guesthouses offer job exposure to trainees. Through this process, trainees are able to access training at no cost. Ujima ensures that each guesthouse and accompanying training center is financially sustainable before moving on to build additional guesthouses and centers. Ujima hopes to continue to expand its model throughout Kenya and more broadly across Africa.

In addition to its income-generating guesthouses, Ujima also charges for services it provides other organizations. For a fee, Ujima provides program design assistance, conducts needs assessments, and helps develop business plans and strategies for IGAs. Ujima also assists in organizational and method development, and offers one-on-one coaching and training sessions for individuals and teams. Furthermore, student alumni, who are former trainees of Ujima Foundation, is another part of their self-sustaining model. Besides their mission of promoting good citizenship in Kenya, the student alumni also provide a forum where former trainees can interact and improve their job skills, form a network where new and old job seekers can access the job market, and provide mentorship for Ujima trainees.

2. Organizations that are financially sustainable tend to have IGAs that are built upon well-informed and designed business plans. The business plans generally have a long-term vision for the organization and make clear that the IGAs have been created to contribute economic value to the organization. Business plans for IGAs establish growth and revenue targets for the IGAs and detail, when necessary, the strategies and rate at which start-up costs will be covered. The plans tend to identify how to ensure qualified and well-trained staff will manage the IGAs; and often also include strategies for marketing the IGAs within local, national and regional markets.

3. Organizations that incorporate IGAs into their financial sustainability strategies need to understand and plan for the fact that IGAs take time to mature and provide organizations with reasonable return on investment. While incorporating IGAs into an organization's strategy for achieving financial sustainability has proven to be successful in many cases, organizations must be aware that any IGA will take time to become successful and provide the organization with a reasonable return on investment. Organizations must address this need for time in their business plans, budgets and fundraising strategies. The Ujima Foundation recommends that organizations not consider being free from donor support until IGAs have proven their economic value to the organization and have established the desired return on investment.

4. Financial sustainability plans should include the creation of a financial cushion against contingencies such as political unrest, inflation, and global recession. The majority of YEELD organizations struggle to achieve and maintain financial sustainability. The idea of preparing for additional costs related to unforeseen events – such as emergencies, disasters, economic fluctuations and conflict – is one that even those that have achieved financial sustainability are often unable or unwilling to address. Without these

9.2 Fundación Paraguaya's Model for Achieving Sustainability

Fundación Paraguaya (FP) also developed a financially self-sustaining model. Its financially self-sufficient San Francisco Agricultural School does not rely on government subsidies, long-term donor support or costly school fees that would exclude the poor. This model of sustainable education integrates the teaching of traditional high school subjects with the running of 17 small-scale, on-campus rural enterprises. Since 2007, school revenues from the on-campus enterprises have covered 100 percent of the school's operating costs, including depreciation. This amounts to about US$300,000 per year.

FP follows the steps below in order to integrate the school's academic program with the running of its income-generating activities, thereby creating a program that transforms the sons and daughters of low-income farmers into "rural entrepreneurs". These are important key steps for schools to consider when they are interested in incorporating IGAs into their programming to support financial sustainability.

- Step 1: Estimate program expenses, such as teacher salaries, food for students and staff, and electricity costs.
- Step 2: Define the relevant competencies that students need to become successful rural entrepreneurs, for example, how to calculate a break-even point, how to add value to agricultural production, and how to provide good client service.
- Step 3: Consider which IGAs would offer the best platforms for teaching those competencies to young people, using a "learning by doing" methodology.
- Step 4: Determine if there is market demand for those IGAs.
- Step 5: Determine whether the school could establish those IGAs with the staff, physical space and financial resources at its disposal.
- Step 6: Develop a business plan for each enterprise to ensure that each meets a minimum level of profitability. Keep daily records on the costs and performance of each enterprise.
- Step 7: Establish a schedule of classes and practical activities that corresponds to the investment and production plans of each enterprise.
- Step 8: Conduct continuous evaluation to assess whether the young people are being effectively trained to develop core competencies needed to be successful in the enterprises, and whether the enterprises are achieving the predicted financial results.
- Step 9: Continuously adjust program activities according to the results of these assessments.

contingencies in place, the financial sustainability of these organizations can be immediately erased. The Ujima Foundation has prepared for these contingencies in its planning for financial sustainability. The training and the income-generating programs have budgeted for contingencies and provide a buffer for when they occur.

9.3 Financial Literacy Foundation's Model for Achieving Sustainability

The story of a graduate of the Financial Literacy Foundation below also explains how she applied her training to create an IGA activity within her school, which is now financially sustainable and making a good profit.

Ms. Tamila Spells is a 17-year old graduate of the Financial Literacy Foundation's entrepreneurship program in Washington, DC. Ms. Spells took a Foundation class at her school, which inspired her and some student colleagues to sign a petition to take control of the school's store. The lessons she learned from the training she received have enabled Ms. Spells and her colleagues to create a financially self-sustaining IGA out of the school store. When she first decided to seek control of the store, the school administration promised her $10,000 to make the store functional and efficient. However, the school reduced that to $5,000 soon thereafter. Ms. Spells knew she needed funding support to build a more productive store that would be more attractive to students. So, building on lessons learned, Tamila and her student colleagues sent a funding proposal to the State Farm Youth Advisory Board and received a grant worth $100,000.

With this money, the students began negotiating a new space for the store and were able to pay the school to build a bigger room for the store. Additionally, to ensure the goods they sold were in demand in the market (i.e., by the students in the school), they prepared a survey, which they sent out to all school students with questions on what the kids would like to see the store selling. Of the large grant, $50,000 was for inventory usage, which enabled the store to stock up on items (such as the Ipod shuffle), which provided a greater incentive for kids to spend money at the store. In addition to store inventory, Ms. Spells and her colleagues had to think about other practical things, such as store equipment and whether the store employees should wear uniforms.

Every October, the store passes on to a different class once that class has been taught basic financial skills. Additionally, every year, the class of students adds a touch of their own to the store. This year, the students are planning to open up the store to the community and are also thinking about opening a store website to sell the products online, expanding the outreach beyond school and community.

5. An organization's financial sustainability is strengthened when it can leverage funding and other resources from multiple partners. Organizations and programs often achieve financial sustainability by building on the funds, facilities and expertise their partners can provide them. For example, some organizations can access funding, capacity building, training facilities, classrooms, and expertise in various areas from their partners, either for free or at a discounted rate. This can significantly reduce the operational costs an organization has to bear, and it subsequently improves the likelihood of an organization and its programs achieving financial sustainability. A number of organizations at the 2009 conference shared their experiences in engaging partners to move towards, or to achieve, financial sustainability.

9.4 Ujima Foundation: utilizing partners to achieve sustainability

The Ujima Foundation has found success in efforts to achieve financial sustainability by enlisting the advice and support of partners. Ujima advises organizations to seek the advice of experts in the YEELD field and follow through on the advice they get from these experts. Ujima also encourages organizations to ask for help and seek out capacity building when it is needed in certain areas. Ujima, for example, has recruited experts in the hotel industry and youth employment field to participate in its training program and in the guesthouses it has built.

9.5 Youth Career Initiative: utilizing partners to achieve sustainability

The Youth Career Initiative (YCI) is the result of a partnership between the International Business Leaders Forum (IBLF) and the international hotel industry to provide young people with life and employability skills to empower them to make informed career choices and to improve their employability. This partnership and others have supported YCI in developing a financially sustainable program intervention. For example, approximately 85 percent of the resources needed to effectively train youth in the YCI program intervention are provided in-kind by the local properties of hotels chains that participate in this initiative (e.g., Marriott, Starwood, InterContinental, Four Seasons, Hyatt and Orient Express). The hotels provide pro bono time of the hotel management staff, training rooms, uniforms and transportation allowances for participants.

Other business sectors are also involved, providing lectures and showcasing job opportunities to participants. For instance, in Mexico, the participants took part in a field trip to a local plant of Grupo Bimbo (an international baking company) to learn about the production of its goods and the quality standards in the manufacturing sector. The other 15 percent of needed resources are provided either globally or locally to YCI from other partners, sponsors, and donors such as foundations and development agencies.

A number of organizations from the non-profit sector, such as Junior Achievement and World Vision, among others, also support YCI at a local level by helping to identify deserving young people for the YCI program and by arranging extra training sessions on life and work skills. The target group of young people is disadvantaged youth between 18-21 years-old, who have completed high school (or the equivalent); are able to commit full-time; have limited or no opportunities to improve their employability; and have a willingness to learn.

6. Decentralized, low-cost operating structures support financial and program sustainability. Program interventions can be implemented through a decentralized operating structure, which can engage training and support strategies and services in a less costly way than others. While a decentralized operation structure is not always designed with the intent that the structure will support organizational goals for sustainability (e.g., a decentralized structure may be implemented out of necessity due to distance between program intervention sites), organizations in the field of youth enterprise, employment and livelihoods development are finding that a decentralized model does in fact foster program and financial sustainability. BRAC serves as an example of an organization that implements a decentralized operational structure that serves to impact its program and financial sustainability.

9.6 BRAC's Decentralized Operating Structure: contributing to sustainability

Research from BRAC's Research and Evaluation Department has shown that the decentralized nature of BRAC's operating structure, as well as the peer-to-peer training and teaching structure that define the village organization model, make BRAC adolescent programming incredibly cost effective – a key aspect of ensuring continued program and financial sustainability.

For example, the adolescent program in Uganda is implemented through a network of branch offices staffed by one Project Officer. Each Project Officer is responsible for the set-up and management of 15 SOFEA clubs. At the next level are the Area Managers, who supervise five Project Officers and their respective branches. The Area Managers report directly to the program head, based at the country office. The Project Officer is expected to visit each club under his or her supervision at least twice a week. The Area Managers visit each branch office at least once a week and provide advice and support to the Project Officers. This simplistic, standardized and easily replicable structure has enhanced program and financial sustainability and been critical to BRAC as it successfully scaled the program.

7. Young people can be engaged as key partners in program and financial sustainability efforts. There are many ways to engage young people in YEELD programs that reduce programming costs and increase program and financial sustainability. For example, young people are often engaged to serve as peer mentors and trainers to youth trainees. They are also engaged in conducting program assessments, including leading focus group discussions with young people and conducting in-person interviews and surveys. Programs that engage youth in program implementation strategies should ensure that the young people are adequately trained and that their involvement benefits both the young people and the program.

The following are a few examples of organizations that have involved young people in their financial sustainability efforts:

- BRAC's model engages a peer-to-peer training and teaching structure. By engaging peers as mentors and teachers to youth participants, and by providing youth participants with a physical space to work and learn together, BRAC is able to reduce training fees and help support financial and program sustainability.
- Ujima views its youth trainees as key partners in ensuring the program model is sustainable and engage them in decision-making.

9.7 Fundación Paraguaya: engaging staff and trainers in sustainability efforts

Fundación Paraguaya (FP) is intentionally engaging staff and trainers in efforts to achieve program and organizational sustainability. At FP schools, teachers are in charge of teaching students entrepreneurial skills and how to generate income through the on-campus enterprises in their area of expertise. In these roles, teachers are largely responsible for how well enterprises are aligned with the market, how well students are trained in market-driven enterprise development and the financial success of the student-run enterprises. To meet these responsibilities, teachers are encouraged to stay abreast of market changes and adjust their course content and methodologies to ensure they remain market-driven. In these ways, teachers are held partially responsible for program and organizational sustainability.

8. Some YEELD programs are intentionally involving their staff and trainers in efforts to achieve program and organizational sustainability. There are a number of organizations that have developed methods for engaging staff and trainers in efforts to achieve program and/or organizational sustainability. By investing in the market-based training of staff and trainers, these organizations can then hold them at least partially responsible for the success and sustainability of programs and, at times, the larger organization.

9.8 EDC's PAS and IDEJEN Programs: engaging partners in sustainability efforts

EDC strengthened the capacity of local partners in order to continue (i.e. sustain) the PAS program in Timor Leste once support from USAID and EDC had to come to an end. With the hope that local partners will continue the programming once the PAS program is over, USAID and EDC have trained 16 NGO partners in workforce readiness. This training is intended to help local partners achieve government certification.

In addition, EDC's IDEJEN project in Haiti works through local community-based organizations (CBOs) to run 110 Youth Training Centers. More than 60 CBOs work with the project; all receive training in organizational and financial management, as well as training in key concepts of youth development. In addition, some of the best-performing CBOs receive support from EDC to start income-generating activities that provide both short-term employment to the youth participants as well as income for the CBOs.

9. Some YEELD organizations are investing in the capacity building of local partners so that program interventions can be sustainable long after donors and other partners end their involvement and support. In the YEELD field, program interventions are often sustainable only to the extent that donors and partners provide necessary support (e.g., funding, training and in-kind resources). For organizations to be fully *self*-sustaining, some are building the capacity of local partners to take over responsibility of program interventions once partners exit.

9.9 Fundación Paraguayas's M&E System in Support of Sustainability

Fundación Paraguaya has incorporated market assessments and daily revenue generation information (e.g., costs of enterprises, profit of enterprises) into its M&E system to continually inform the organization on the financial sustainability of their initiatives. The school records data daily on costs, production, and sales. It also evaluates each enterprise's financial performance at least once a month. If a product or service is not selling, the school takes immediate action to determine the cause. It then adjusts its production or marketing techniques and its training activities, as needed, in response to market demand. It also opens new enterprises as it identifies attractive new market niches and closes others when they become less profitable relative to other opportunities.

The San Francisco Agricultural School maintains an updated M&E system using software called AgroWin. AgroWin is an Agricultural Management System developed by a software company called Prompt-To. AgroWin allows the school to keep separate records on each enterprise. It also provides a variety of financial reports that allow teachers, students, and administrators to analyze the performance of each enterprise in real time and make timely management decisions. For more information on the AgroWin accounting software, visit www.prompt-to.com.

10. Monitoring and evaluation (M&E) systems can help organizations track their progress towards achieving and/or maintaining their financial and programmatic/organizational sustainability. Through methods and systems for measuring project or program efficiency and effectiveness, M&E provides organizations with data-based evidence and results regarding program interventions. This information allows YEELD organizations to assess the level of progress they are making towards achieving financial and program sustainability. It also provides them with the information they need to make mid-course adjustments, when appropriate, in order to improve upon efforts to achieve and maintain financial and program sustainability.

9.10 BRAC'S M&E System in Support of Sustainability

BRAC also has a well developed M&E system that allows staff to continually assess the sustainability of its program interventions – if, and how, they are financially sustainable within themselves, and also if, and to what degree, they can support the financial sustainability of the larger organization through revenue generation strategies (e.g., through production of dairies and hatcheries, and microfinance lending). In Uganda, BRAC ensures program and financial sustainability of its female adolescent programs by aligning its revenue-generating program interventions (e.g., micro-lending to adolescent females through the SOFEA program) with a comprehensive M&E system.

For example, building on results and lessons learned from M&E assessments of its *Adolescent Development Program* (ADP), ELA and its centers – as well as the careful needs assessments and focus group discussions it holds with adolescent females – BRAC has developed the SOFEA program with the knowledge that having a stronger support structure customized to the needs of adolescents will equip the girls to invest better and take higher loans on average. Higher loans will increase the average loan size, thereby helping the program to attain financial sustainability. Through these efforts to build on the learning gained from previous program assessments; solicit and act on feedback from its members; collect comprehensive demographic information on clients; and continuously review microfinance data (e.g., loan size, repayment rates); BRAC is able to make the necessary mid-course corrections should the SOFEA program prove to be financially or programmatically unsustainable.

By incorporating M&E into program design and implementation, organizations can continually rely on data to inform decision-making regarding financial and program sustainability issues. If the program intervention is not effective, it will likely lose donor and other partner support, which could directly affect the continuity of a program or organization. By providing donors and partners with information that comes from strong M&E systems, as well as sound budgetary practices, organizations can better ensure their donors and partners will continue to support them as they work to achieve financial sustainability.

Where Do We Go from Here?

1. The field should continue to research and share knowledge related to how organizations and programs can become financially sustainable. Many programs that achieve program and financial sustainability do so by leveraging funding sources and engaging partners that contribute to capacity building and provide in-kind support. Most organizations in the YEELD field rely on this support to achieve and maintain sustainability. The ideal goal for most organizations is to be fully self-sustainable. However, most organizations

do not have the knowledge, resources or support to design or implement strategies for self-sustainability. Much can be learned from organizations that have achieved financial self-sustainability, and investing in capacity building of local partners is an important lesson learned from organizations attending the conference. The field should continue to seek information on how to promote the self-sustainability of YEELD programs and share that knowledge with key stakeholders, including NGOs, donors, and public and private sector partners.

2. The YEELD field should continue to develop case studies that provide evidence of financially self-sustaining YEELD programs, and share those case studies with a wide audience of stakeholders. There are few examples in the YEELD field of organizations and programs that are completely financially self-sustaining. Case studies of some of these organizations, such as FP and BRAC, exist. To continue to build the case for investing in youth enterprise, employment and livelihoods development in ways that promote the financial and programmatic sustainability of organizations – and to provide other organizations with lessons learned, as well as methods they can adapt and implement, to achieve their own financial and program sustainability – it is important to develop and disseminate case studies of self-sustaining organizations. These case studies should be widely shared with stakeholders, including donors and policymakers, so that knowledge and learning can be scaled.

3. The field should continue to provide capacity building support to organizations during the program design phase to help plan for financial and program sustainability, and to align monitoring and evaluation strategies with efforts to achieve sustainability. Many organizations do not plan for financial or program sustainability during the design phase of their work. As a result, sustainability becomes a distant ideal, with few organizations achieving it, and most organizations remaining dependent on donor support on a long-term basis. There are a growing number of organizations that can assist others in planning for sustainability. There are also many models, such as those described in this section of the publication that can provide examples of program approaches and strategies for effectively achieving program and/or financial sustainability. A critical component for achieving sustainability is to have monitoring and evaluation systems that include up-to-date market assessments that inform program design and implementation.

4. The field should continue to support and seek out innovations to help achieve financial and program sustainability. While financial self-sustainability is still considered by most organizations a distant ideal, there are examples of organizations that have achieved it. There are also many examples of innovations that programs have investigated and implemented to effectively achieve and maintain financial and program sustainability. The YEELD field should access knowledge-sharing resources to share examples of these innovations and continue to seek out new program innovations.

Chapter 10:
Scale

"Scaling is difficult, but not scaling is no longer an option."

– Eric Rusten, Academy for Educational Development

"Technology is helping to reinvent what is possible (in terms of scale) at the client level."

– Alex Counts, Grameen Foundation

Introduction

Often times, YEELD programs are unable to reach scale due to greater urgencies to respond to immediate emergency and survival needs. However, by not investing in long-term, sustainable solutions that can be scaled to address the world's macro problems, program interventions will fail to maximize positive impact. As a result, practitioners in the YEELD field need to continue to discover, test, and invest in effective solutions that can be scaled.

What does it mean to scale an initiative? The Academy of Educational Development (AED) and BRAC Uganda led a dialogue at the 2009 conference on the challenges and possibilities surrounding the need for YEELD initiatives to achieve scale in order to reach more young people and have greater impact.

According to AED, scale has multiple definitions within this global community and even within an organization. One definition AED mentioned that is commonly used is that scale is a "process of extending and expanding change, social benefit and value by increasing the number of people benefiting from a change that they have adopted or adapted." However, they feel that this definition does not include many of the elements of scale that projects, programs and organizations should consider when trying to achieve scale.

Scaling YEELD programs is a major challenge that members of all sectors are facing around the world. This chapter provides examples of organizations that shared at Making Cents International's 2009 Global Youth Enterprise and Livelihoods Development Conference many of their lessons learned and experiences on scaling programs.

Key Findings and Lessons Learned

1. When an organization is planning to scale, it should identify the typology(ies) across which scale will be considered and understand the implications on program design and financial sustainability. According to AED, scale can be measured and achieved across the following typologies:

- Cultures
- Geography
- Time
- Donors
- Types of funding
- Numbers and types of organizations
- Numbers and types of people (e.g., across socio_economic groups, gender, ethnicities, age, degree of challenges, etc.)

For example, if a YEELD program decides to scale a program intervention specifically to reach more out-of-school, female youth, it will most likely impact how the program seeks to engage community leaders and parents. It may, for example, require additional funds to pay for buildings accessible to these female youth. As

such, in planning for a program to ultimately scale, relevant typologies must be identified and addressed to embed in design and sustainability plans. According to AED, scaling, when done right, also seeks to reproduce quality results, not only replicating the physical characteristics and attributes of a project across a range of typologies (such as those described above).

10.1 BRAC: taking programs to scale

BRAC is one example of an organization that has designed and implemented innovative approaches in many key areas of development, including YEELD, and taken them to scale within Bangladesh and other countries around the world. BRAC touches 115 million people in 9 countries and involves 135,000 employees. BRAC is currently working in 5 African countries, with 3,300 staff and US$77 million in loans disbursed.

Three years after beginning programming in Uganda, BRAC is now the largest NGO in the nation. In 2008, BRAC began replicating its adolescent program in Uganda, leveraging its 15 years of experience in Bangladesh with initial support from Nike Foundation. Today, BRAC's *Adolescent Program* in Uganda operates through a network of 35 branches spread across 16 districts. The program currently reaches over 14,000 girls providing them with training, safe spaces and financial services – all through the 500 adolescent clubs formed by BRAC.

2. There are a number of reasons to scale YEELD programs, as well as other types of economic and social development initiatives. AED started its discussion at the 2009 conference by involving participants in a process of identifying some of the most common reasons for scaling social programs, including:

- **To increase the reach and impact of a specific program intervention(s) or service(s).** BRAC had this as a specific goal when it started to scale its ELA and SOFEA programs.
- **To have a broader, system-wide impact beyond the immediate target group.** AED noted that achieving scale is often sought to create a "tipping point" where change is self_replicating and sustaining. One example would be the Nike Foundation's '*Girl Effect*' campaign where promoting the successes of individual interventions has the ability to shift policies to become more girl-friendly in both public and private institutions. AED's successful *eMentoring* activity is another example. The primary focus of *eMentoring* is the youth; however, there is also a potential secondary impact when mentors' perceptions of youth and the causes of problems that disadvantaged youth face change through the *eMentoring* process – that ripples through society through the mentors' peers and organizations. Ultimately, the impact of a very local activity within a project scales across the wider society.
- **To optimize funding and other resources and motivate an increase in donor demand.** Achieving scale can often reduce per-person costs, often without reducing the quality of results. Starting a new program often requires significant investment at the front end. Expanding a project to reach more individuals takes advantage of the investments that have already been made in creating appropriate curricula, for example, and allows for a greater return on that investment and economies of scale as the program is replicated and scaled. Promoting these economies of scale and showing how a new donor will not have to replicate these investments and be able to reap the benefits can encourage their interest in supporting a program to scale.

- **To better access and leverage knowledge and experience.** When knowledge and experience are leveraged effectively, scaled programs can increase the speed of replicating program interventions and the odds of achieving stated goals and outcomes. For example, if a program scales geographically and is present in different countries, regions or continents, staff have greater opportunities to network, more opportunities to learn about what others are doing, to engage in diverse experiences, and be challenged by peers in other organizations. This can lead to an accelerated flow of new knowledge and perspectives into and through the organization which can have a positive impact on the capacity of the program to scale. Much of this depends on the nature of the organization's culture of learning. If the organization is hierarchical and has a culture that inhibits learning from others and among staff, there will be little or no capacity to leverage knowledge or experience as a program scales.
- **To provide evidence that one theory of change might be more effective than another.** This evidence allows for the organization to better advocate for change and/or interventions through more relevant policy engagements and an increase in donor support. Theories of change that enable programs to be effective, replicated, and scaled must reflect how the environments evolve in the organizations and programs they operate in. The challenge facing many programs and approaches is that the theories of change on which they are based do not evolve as the context evolves. At the same time, scaling itself demands that theories of change that functioned effectively at a pilot level may not be as affective at larger levels of scale. Organizations that operate with theories of change that can evolve or adapt to different conditions, especially at different levels of scale, may have greater ability to garner donor support. For example, AED's approach to youth employability and its theory of changes originated in a pilot program in Brazil with 50 highly disadvantaged youth. It is now being used in three projects in Brazil, South Africa and Mozambique under three different donors, serving the needs of three different types of youth, and in three very different cultural and socio-economic contexts. Having evidence that AED's theory of change can scale in diverse ways is enabling them to attract other donors to support our approach and enable them to scale in increasing diverse situations.

3. Scaling up takes time. In the SEEP Network's technical note, *Scaling up Market-Driven Youth Workforce Development Programs*, which was shared at the 2009 conference, for a program to effectively reach scale, the program or model must first prove to be an effective model, which can take some time. Once it is found that scaling up is good and viable option, an appropriate strategy must then be selected, partners must be identified, and information (through manuals, training, or technical assistance) must be effectively shared.

4. Important first steps for achieving scale are to include plans for scaling in the organization's vision and to create plans for scaling during the early design phase of any program intervention. According to AED and BRAC, social organizations should include plans for scale in the overall vision they have for the program. To support a commitment to scale, the vision should be long-term and involve a well-articulated theory of change that is internalized by the entire organization. For each program

10.2 BRAC'S Vision for Scale

BRAC is an example of an organization that has included plans for scale in its vision statement and whose vision for scale permeates the entire organization, as well as all of its program interventions. BRAC's vision is to create "just, enlightened, healthy and democratic societies free from hunger, poverty, environmental degradation and all forms of exploitation based on age, sex, religion and ethnicity". By taking an international and long-term approach to empowering the poor, BRAC's vision statement represents well its intentions to scale its impact within and across nations.

intervention, there must also be a clear and consistent strategy for achieving scale that project staff is aware of and supports; and is prepared for and trained on to pursue.

5. Scale is more likely to be achieved when there is a culture for scaling within the organization. As highlighted by AED during the 2009 conference, organizations that promote a culture for scale enable adaptation and evolution without changing their core identity. To promote a culture of scaling, an organization needs to strike a careful balance between promoting the creativity and flexibility needed to take programs to a new level of impact without compromising the need to maintain the quality of impact. The organization also needs to strive to limit a sense of competitiveness within the organization and address any individual or organizational egos that threaten the culture for scale. The demand to raise funds and prepare a proposal to compete for the next project often contributes to a culture of short-term perspectives that usually does not go beyond the next new project and rarely looks back. When an organization's incentive systems reward winning new proposals rather than achieving scale of initiatives, the problems that result from this short-term orientation are exacerbated.

However, there are many challenges of creating a new culture that seeks to achieve scale within an existing project or program. For example, some priorities of donor organizations might not be aligned with achieving scale. Also given the inherent complexities of scaling initiatives beyond a pilot to another country, or to meet the needs of a different client group, the process can be complex.

6. Piloting supports efforts to scale programs. By piloting initiatives, organizations can identify the most effective and efficient program implementation strategies that can be scaled to maximize impact. Piloting allows organizations to define the minimum critical specifications regarding what is needed to scale with quality, and then build on the essential elements of success (i.e., knowing what can and should be changed, as well as what cannot and should not be changed).

10.3 BRAC: piloting for scale

Through its 35 years of experience, BRAC has always included careful piloting of program interventions. As a result, BRAC has realized that the key to scaling up programs successfully is simplicity in program design. BRAC has been able to identify the minimum critical specifications that are needed in both its management structure and program operations. For example, by simplifying the management structure (i.e., branch offices oversee management of ELA clubs) and implementing standardized, low-cost program interventions (e.g., those provided by community health workers), BRAC is able to scale quickly and sustainably.

7. Scale is more readily achieved when an organization's management structure is able to provide relevant and effective services at low cost. BRAC offers relevant and effective services in a manageable way, at low cost. In Uganda, for example, BRAC has revised its management structure such that every branch office is now responsible for setting up and operating fifteen adolescent clubs.

8. The presence of a strong monitoring and evaluation system, run by well-trained staff, is critical to scaling in effective and sustainable ways. As AED explained at the conference, an organization's theory of change and its plans for achieving scale must be informed by evidence. Programs that scale effectively tend to be from organizations that have strong monitoring and evaluation systems in place. These organizations tend to continually measure, learn, and reflect in order to identify weak links and strategies,

10.4 AED's Measurable Performance Standards for Scale

According to AED, an effective and reliable monitoring and evaluation system, focused on scale, has created measurable performance standards that address the following questions:

- What organizational, operational, and technical factors were critical to success during the pilot phase, and which of those can and should be scaled?
- Can the parent organization effectively implement plans for scale, or should other partners be engaged? Who would those partners be?
- What is the (comparative) unit cost in plans for scale?
- Do current policies align with plans for scale?
- Are plans for scale relevant to the market and lives of youth?
- Is the demand for the program intervention stronger than supply? Is the pull (demand of the market) more than the push (supply)?
- Have market-based and value chain assessments been conducted, and what are the results of those assessments?
- Are the voices of young people being engaged to inform plans for scale?
- What are the needs, capacities and interests of youth?
- What are the existing incentive systems that might catalyze or sustain scale?

then successfully address them. These organizations invest in the training of their staff to ensure assessments are reliable and up-to-date.

9. Scale is more readily achieved when the organization listens to the voices of its clients. If organizations listen to their clients and let the information they share inform the organization's programming, it is more likely the programs will be relevant, effective, and scalable.

10.5 BRAC: listening to clients to effectively achieve scale

Through focus group discussions and regular conversations, BRAC constantly solicits and acts on feedback, criticisms, and suggestions from its clients. In Uganda, the BRAC program team conducted needs assessments, carefully listening to people's voices. When the team talked with BRAC microfinance clients and their daughters, they learned that most girls drop out before completing primary school, become mothers at a young age and have few opportunities for productive activity. They also learned that most organizations working with adolescents in Uganda were mainly focused on in-school adolescents, whereas out-of-school girls are the most vulnerable and need urgent help. Informed by these conversations and a systematic needs assessment, the adolescent program was launched in Uganda. BRAC believes that by listening to the voices of these clients and their daughters, the ELA program in Uganda is more relevant to the lives of adolescent girls and, as a result, more likely to scale throughout the nation.

10. Reliable assessments (e.g., value chain analyses, market-based assessments, etc.) help create an informed road map for achieving scale. Market-based assessments and value chain analyses provide important information for achieving scale in effective ways. As SEEP and AED explained at the 2009 conference,

these assessments help to provide an understanding of the larger systems (e.g., political, social, economic, etc.) that impact program interventions. This information allows organizations to more easily determine what private, public and civil society partners could, and should, be leveraged to achieve goals for scale. In addition, it helps identify what factors in political, social and economic contexts might serve as disincentives for scale.

SEEP's technical note, *Scaling Up Market-Driven Youth Workforce Development Programs*, highlights how PLP partners worked through local organizations (which know local markets better) to conduct market assessments in every new location in which they worked. They also provided training or information on how to identify and respond to market opportunities to all engaged partners. These relationships with local experts and the information they collected helped PLP partners scale in effective, market-driven ways.

11. Designing for scale requires an understanding of short- and long-term funding needs. Organizations that struggle to stay afloat financially should not consider scaling programs, no matter how impressive they are in achieving goals and objectives. Every organization's plans for achieving scale with their programs should be well-aligned with that organization's funding and financial sustainability status. As such, organizations need to have a solid sense of current and future levels of (stable and consistent) donor support, and whether financial sustainability objectives align with their objectives to achieve scale.

In addition, organizations that cannot articulate the unit cost of their theory of change (e.g., the number of young people who have access to business development training, and/or the number of youth businesses that start as a result of young entrepreneurs' participating in a program, etc.) are not at a place where they should be considering scale. Funders are increasingly requiring organizations to provide evidence of performance metrics that reflect the true unit cost of providing program interventions. This requirement alone may negate the ability of organizations to receive the funding support they need to scale and may inhibit them from considering scale.

10.6 BRAC'S Financial Management: ready for scale

BRAC is, for the most part, a financially self-sustaining organization. It has a low-cost operating structure and a means to generate revenue. BRAC's income is generated mostly through its microfinance clients repaying credit and from the enterprises it manages (e.g. diaries, hatcheries, and shops). This strategic planning has allowed BRAC to scale its programs within and across countries.

12. Scale is more readily achieved when staff members are continually trained in organizational values and how to design and implement quality programming. NGOs that are interested in scaling their programs often attempt to do so without well-trained or prepared staff. As organizations plan to scale their programs, they must continually align staff training with those plans.

10.7 BRAC's Investment in Staff Capacity: preparing for scale

One of BRAC's core values and strategies for achieving scale is to invest in staff training and to support the continuing professional development of its employees. In Uganda, BRAC has invested in staff capacity building by creating a dedicated training facility and offering month-long training sessions for program staff and club mentors. In addition, it provides regular refresher courses. BRAC believes that a laser-like focus on implementation is critical for achieving scale, so it ensures all of its staff have effective implementation skills. It does so by continually training staff, promoting trained staff from within BRAC, and ensuring all staff, including heads of programs, spend more than 60 percent of their time in the field with clients.

13. Scale is often easier to achieve when resources are leveraged from multiple partners and networks. Resources for scaling are often scarce. As such, plans to scale an initiative are supported more often when resources can be leveraged from multiple partners and when donors, investors and other stakeholders are working in partnership, and not in competition, for resources. Resources that can be leveraged to support scale can include financial resources, partner relationships, access to new markets, infrastructure, staff, and technical expertise. If done well, forming collaborative partnerships to achieve scale immediately connects the initiative to new networks of assets including potential funders, skilled professionals, experienced volunteers, physical facilities where projects can be located, local partners, an existing positive reputation of success, and new communities of need. Establishing these assets from scratch can take years and consume scarce resources. Scale is also supported by partnerships that allow each partner to focus on their core strengths, the real needs of potential clients and on proven effective practices (and less focused on competition or testing out the latest, innovative ideas).

AED recommends identifying and engaging local champions and leaders in discussions and efforts to scale program interventions. When community members are effectively engaged, they are able to feel a sense of

10.8 Fundación Paraguaya: scaling and replicating in partnership

Fundación Paraguaya (FP) has been able to scale up its model of financially self-sufficient schools in various countries by partnering with local institutions and leveraging their resources. By partnering with local institutions (which are generally in the best position to convince local authorities, teachers, parents, and other stakeholders of the merits of the model and are also best positioned to adapt the model to local market conditions), FP has been able to replicate the model within Paraguay, and export it throughout Latin America, and around the world where it is reaching scale.

FP has also implemented innovative methods for reaching scale by building relationships through its sister organization, Teach A Man To Fish, a separate non-profit based in London (www.teachamantofish.org.uk). The mission of Teach A Man To Fish is to raise public awareness on the concept of financially sustainable schools developed by Fundación Paraguaya's financially sustainable school model and develop a network of institutions around the world interested in replicating the model in their countries. Teach A Man To Fish does this by sharing news and information through its website, holding competitions, and hosting conferences on the subject. FP and Teach A Man To Fish have also developed and posted a series of nine online, open-access "how to" guides for setting up financially sustainable schools known collectively as "School in a Box." FP and Teach A Man To Fish also provide technical assistance to partners interested in implementing the model. These tools and services are meant to guide partners in designing and implementing their own schools in keeping with their own needs and market opportunities, thereby further scaling the model around the world.

10.9 Partners of the Americas: scaling in partnership

Partners of the Americas (POA), one of the SEEP PLP partners, is an example of an organization that is also carefully developing its partnership model in an effort to help its programs achieve scale. POA recognized that its *A Ganar/A Vencer* program was naturally scaling through the strong and formalized links it had with organizations and programs in countries in which the program could become established. POA is now carefully piloting a more intentional scale-up strategy that assesses each partner's ability to help scale the program and slowly builds alliances with partners.

ownership of the program interventions and are more likely to share resources and expertise, while supporting efforts to scale. While working in partnership is growing increasingly common, the impact of how working in partnership *affects scale* should be better researched, funded, and communicated.

14. When partners are invited to engage in scaling efforts, it is critical to ensure that the quality of the program is preserved or improved. When partners are invited to support efforts to scale, the quality of programming should not be compromised. By studying methods for scaling amongst PLP members, SEEP has identified a number of ways to promote and maintain quality amongst partnering organizations that are working to achieve scale. For example, partners can be mentored and trained in effective practice, or they can be put through more formal quality control efforts, such as systems of accreditation or certification.

15. There is much to learn from members of the private and civil society sectors that have successfully achieved scale. As AED pointed out during the 2009 conference, when thinking about organizations and programs that have scaled, one tends to immediately think about private sector businesses, such as McDonalds, Starbucks, Walmart, and Nike. Yet, equally as impressive, if not more so in terms of scale, is the expansion and reach that non-profit organizations (e.g. Boy Scouts, the Catholic Church, and Alcoholics Anonymous) have achieved.

On the one hand, the private sector has much to teach the civil society sector about concepts that support scale. Such concepts include branding, how to maintain a strict focus on the essential elements of success, how to protect and promote the integrity of a product, knowing the client, how to branch out, and how to ensure that there is a clear and concise vision that is internalized by those on the staff or team. When one thinks of the above-mentioned businesses, it is probably easy to identify the different companies' brands, as well as the specific products they are known for and who their products target. It is also most likely easy to identify where to access the products and how employees of each company might market their respective products. This is not as easy to do for scaled organizations within the civil society sector. Perhaps, however, their efforts to scale could be maximized if NGOs invested more in improving upon these program components.

On the other hand, civil society has much it can teach the private sector in terms of how to achieve scale successfully. For example, much like the private sector companies mentioned above, BRAC's success in scaling within and across countries and continents is also strongly dependent on the strength of its brand. It is also dependent on its ability to branch out, quickly mobilize resources and engage client and partner involvement.

16. Technology and software can be used to support efforts to scale. According to AED, Information and Communication Technologies (ICTs) are effective tools for organizations to use when helping their programs achieve scale. Through the use of accessible technology (e.g., laptop computers, cell phones, etc.), software and digital networks (e.g., social networking, data management, etc.), organizations are better able to streamline their operations, manage and communicate knowledge, communicate with new partners and clients more efficiently, and generate "buzz" about their initiative to attract support and resources. Leveraging the full complement of technologies and networks enables organizations to rapidly learn from others, identify and connect with potential partners in new locations where projects maybe be scaled. This allows for an enhanced level of operational functionality that supports efforts to increase cost effectiveness and scale.

For example, through technology, organizations that are interested in achieving scale can access relevant data management tools, including market-based and value chain assessment tools. They can also provide service providers and young people with access to multi-media content related to business training and financial and non-financial services.

Mentors are also accessible online. Many clients maintain mentoring relationships based solely on email communications and other forms of technology-supported communications (e.g., Skype, texting, etc.). Social

networking sites, such as EntreOasis, provide youth with the ability to connect to peers, mentoring advice and resources. These software tools are available at no cost.

Where Do We Go from Here?

Practitioners, funders and other public, private and civil society partners in the YEELD field recognize that while scaling is difficult, it is possible. They are increasingly coming together to consider ways to partner in order to scale their programming and impact the lives of more young people, while improving the future of many developing economies. Some of the key concepts being discussed regarding the effective scaling of YEELD programming are provided below.

1. YEELD organizations need to include planning for scale within the visions, missions and design phases of the programs the organizations intend to scale. Many organizations lack the necessary training and experience to effectively plan for scale. Funders can, and should, require funding proposals to include information about plans for scale. Organizations that presented at the 2009 conference – such as AED, BRAC, the Grameen Foundation, and the SEEP Network – have invested time and research into studying the scaling process. These organizations and others like them provide valuable lessons on how to design for the scaling process. Social networking sites such as EntreOasis and the ImagineNetwork can be accessed to post information and available training related to designing for scale.

2. Young people should be engaged in designing and implementing strategies for scale. Higher levels of youth engagement in program design and implementation will ensure that YEELD programming is scaled in ways that are relevant to the needs and capacities of youth. This enhanced level of client relevancy will support efforts to scale in effective and sustainable ways.

3. There needs to be heightened levels of investment in monitoring and evaluation systems that focus on providing reliable and valid evidence regarding if, how, and when to scale effectively and across which typologies of scale. Investment in monitoring and evaluation is becoming increasingly common in the YEELD field. Pursuing evidence related to scale is often a more complex and costly process than pursuing other evidence. For example, evidence related to scale involves proving the value and feasibility of scaling up a program intervention, having data on the (comparative) impact and cost-effectiveness of the intervention, and knowing the demand for the intervention compared to the supply of clients and resources. Organizations should continue to seek training and financial support in monitoring and evaluation as related to scale. Donors should require that funding be dependent on reliable and valid results. Donors should also financially support monitoring and evaluation systems that support scaling efforts.

4. Effective partnerships should continue to be leveraged to scale YEELD programming. Organizations more readily achieve scale when they can effectively leverage the resources of multiple partners. However, it is often difficult to identify and understand what partners (e.g., from the public, private and civil society sectors) might best support plans for scale, or how to involve them. For example, organizations might question if there is a need for one or more intermediary organizations to support the scaling-up process. They might also question what help is needed, and which organizations are best suited to perform these roles. Organizations would benefit from a deeper understanding of which strategies are most effective in terms of engaging partners in scaling efforts. For example, are there mobilizing or marketing campaigns that can be implemented to better engage the private sector? Are there specific advocacy campaigns that can be developed with and for the public sector? Are there existing models of youth engagement that can be replicated? Are there models of effective strategies for engaging local leaders? What online networks can be better accessed to scale YEELD programs? The field should continue to pursue the answers to these questions and seek ways

to disseminate any knowledge or information gained around the topic of better engaging partners in efforts to scale.

5. Access to technology and software that supports efforts to scale YEELD program interventions should continue to be developed and improved. Technology companies should continue to be invited to the table as partners in creating and implementing innovative tools for scaling YEELD programs. Technology companies and donors should be encouraged to continue to address accessibility and connectivity issues and pursue training of practitioners and clients in the use of technology and software. Young people are more tech-literate than older generations and should be engaged in program design and delivery mechanisms that utilize technology to achieve goals for scale. Young people are also often best prepared and able to use technology to expand social and business networks, as well as scale their own enterprises and those of their peers. Low cost ways for leveraging technology to achieve scale are available, and new ones are being pursued (e.g., aggregated and scaled use of shared resource computing). The field should continue to pursue these tools and training support.

6. The field should continue to invest in designing innovative ways to scale YEELD program interventions. In addition to considering innovation through technology, as described above, alternative program interventions, such as micro-franchising, are slowly being considered as relevant options for scaling YEELD efforts. For micro-franchising to play a larger role in the YEELD field, more attention and investment needs to be made in determining the particular package of services (i.e., financial and non-financial services) needed to scale and to maximize the success of youth micro-franchises. Continuing to study and test ways to develop revenue generation strategies that support YEELD will also help to scale future programming.

Chapter 11
Partnerships

"Successful partnerships are based on trust, equality, and mutual understanding and obligations."

– Henry Clarke Kisembo, YES Rwanda

Introduction

Multi-sectoral partnerships are increasingly being formed to improve and take to scale YEELD programs. Multi-sectoral partnerships can refer to partnerships involving members of the public, private and civil society sectors. The term is also used to describe partnerships that happen, for example, between the health and enterprise development sectors, or between the education and enterprise development sectors. There is growing recognition of the need to close the gaps between all types of sectors in order to develop effective, comprehensive programming that improves the quality and market-orientation of programs in this field.

Multi-sectoral partnerships in this field are leading to new policy initiatives and bringing new actors to the table. For example, microfinance institutions and international corporations are joining the discussion like never before. While there is great movement within the "partnership building space", there remains a great need to better understand how to develop effective and long-lasting partnerships across sectors.

Participants in Making Cents International's 2009 Global Youth Enterprise and Livelihoods Development Conference discussed promising partnerships that are being formed in The YEELD field. They offer lessons learned and interesting approaches that can be useful to organizations that are considering ways to develop new partnerships.

Key Findings and Lessons Learned

1. For YEELD programming to effectively meet the needs of youth, a multi-sectoral response that engages a wide range of partners is generally necessary. As mentioned previously, this lesson learned is one shared by a growing number of organizations working in this field.

The YCI program in each country is managed by a local Youth Career Council consisting of hotel General Managers, NGOs, a member of the Education Board and other representatives, where appropriate. The Youth

11.1 EDC's Involvement of Partners in IDEJEN

Education Development Center (EDC), for example, recognized during the implementation of its IDEJEN program in Haiti that one organization could not accomplish its program goals alone. Program implementers knew that an effective approach would require inviting partners from multiple sectors to become involved in the initiative. EDC immediately began to think systematically about the types of partners it could engage to help achieve the IDEJEN program's goals.

EDC has subsequently established partnerships within Haiti's public, private and civil society sectors. Within the public sector, it established relationships with the Ministry of Education's Institute of Vocational Training to provide certification of the vocational training. EDC also established partnerships with members of the private sector to provide internships and short term employment opportunities to IDEJEN participants. EDC also has worked closely with local Chambers of Commerce and community based organizations (CBOs) in Haiti that are already working with youth. Through the CBOs, IDEJEN has been able to better reach youth and recruit them into the program. EDC works closely with the CBOs, which provide the training to participants through their Youth Training Centers.

11.2 Youth Career Initiative's Involvement of Partners

The Youth Career Initiative (YCI) engages international hotels in providing a six-month education program that empowers high school graduates from disadvantaged backgrounds with life and employment skills. YCI brings together organizations from the private, public and non-profit sectors to collaborate and create needs-focused education and employability programs that can be implemented at a local level. Partner contributions are based on their core competencies.

Career Council meets two to three times per year to discuss how to add value to the program and how to find scholarships for the students, among other relevant topics. YCI works closely with local NGOs and other in-country partners. Leveraging their networks and local knowledge, these partners help to recruit the students, adapt the program to local needs, liaise with other local organizations, and ensure the sustainability of the program. Guest lecturers from a variety of private sector businesses are asked to participate in the program by the in-country coordinator. Such lecturers bring additional expertise and exposure, as well as a breadth of skills and knowledge. As a result of the YCI program, graduates understand the world of work and are familiar with the high standards of a successful business.

2. These partnerships are focused on improving the quality and market-orientation of training programs for youth, addressing policy issues, increasing access to capital and business development services, removing structural barriers, and creating new linkages to markets. The success of these initiatives rests with their ability to draw together the key attributes and strengths of each partner organization. Multi-sectoral partnerships impacting scale of YEELD programming include the Global Public-Private Partnership for Youth Investment (GPYI) described below.

11.3 Global Public-Private Partnership for Youth Investment: a multi-sectoral partnership example

In partnership with ImagineNations Group and International Finance Corporation (IFC), the World Bank Group has founded the Global Public-Private Partnership for Youth Investment (GPYI). GPYI brings together civil society organizations (international and domestic), the private sector, foundations, global media and corporate philanthropists on issues of specific concern to young people living in developing countries. Partner organizations of the GPYI share a common mission – to improve the lives of young people (with a special emphasis on adolescent girls and young women) through their economic advancement and social inclusion. Mobilizing a network of partners to commit to directing new funds, knowledge and technical capacity toward achieving a common set of goals is the key to the GPYI's success, which is viewed as sustained impact at scale. GPYI helps partners and stakeholders to conceptualize, incubate, and support home-grown, public-private partnership programs that lead to sustainable and scaled impact for young people.

3. Multi-sectoral partnerships have their challenges, given the likelihood of competing and/or conflicting program strategies, goals and timelines for achieving impact. In partnerships, there are often conflicting goals and objectives that must be addressed; timelines for achieving impact may differ; and there may be different levels of access to funding and resources, which can cause challenges between partners.

As a result of these and multiple other challenges to developing effective partnerships, the process of developing partnerships and executing agreed-upon YEELD activities can be difficult and time consuming. The SEEP Network has found that amongst its PLP partners, partnerships have proven to be effective when there is a strong commitment to collaboration and strategic alliances. In successful partnerships, members work together to ensure that expectations are well-articulated and aligned with the goals and objectives of the program intervention. Open communication, transparency, clarity of roles and ground rules, and regular opportunities for review also support effective partnership development.

11.4 IRC's Lessons in Partnership Building

Based on learning from its work in post-conflict Liberia, where IRC's partnerships were fraught with broken connections, defunct institutions, and outdated policies and procedures, IRC has identified a number of ways to effectively address challenges in partnership development. These recommendations are shared in the SEEP Network's technical note, *Staying Connected: Partnerships That Keep Youth Workforce Development Programs Market Driven*. The first step is to refer back to the original agreement and re-evaluate partners' expectations and commitments. IRC also recommends that members of the partnership be aware of the skills and technical expertise required to manage and engage in the partnership. In addition, IRC suggests that members support each other in functioning effectively in their roles as partners.

4. Catalyst organizations are often needed to bring together what may initially appear to be disparate elements in multi-sectoral partnerships. As members of different sectors usually have their own interests, perspectives and resources, it is often necessary for one of the parties to take the lead in bringing the other parties together, finding common ground, and identifying a workable arrangement. All parties in any partnership, multi-sectoral or otherwise, need to invest in the outcome of the initiative, reach agreement on common goals, and contribute their fair share to the initiative.

11.5 Global Center for Entrepreneurship: catalyzing a multi-sectoral partnership

The Global Center for Social Entrepreneurship at the University of the Pacific served as the catalyst organization for a multi-sectoral partnership that aimed to develop and implement a model that would increase the access young entrepreneurs have to finance in Central America. The Global Center took the lead in identifying and coordinating various organizations that would become partners in this effort. It was important to the Global Center that the partners had a shared vision regarding youth social and business entrepreneurship. The Global Center for Social Entrepreneurship (a university-based NGO) convened the Cordes Foundation (a family foundation), the Katalysis Central American Microfinance Network (a network of microfinance institutions), Otis McAlister (an international corporation), ASDIR (a microfinance institution in Guatemala), and a young person to develop and implement the model in Central America.

Each organization played a distinct, yet synergistic, role that has made this partnership successful. For example, beyond identifying and coordinating the partners, the Global Center facilitated communication and the implementation of the project. The Cordes Foundation provided needed funding support. Otis McAlister's corporate social responsibility office worked alongside ASDIR's youth program to enable youth participants to sell their products through Otis McAllister's local business partners. The young people, who were recent college graduates, gave their time to help design and implement the model in Central America. All parties were invested in achieving the goals of this initiative for the short- and long-term.

5. Partnering with organizations that are well-connected to the private sector and can help connect youth to employment and entrepreneurship opportunities can help organizations meet their YEELD goals. Often, the most efficient way to achieve an organization's youth employment or entrepreneurship goals is to partner with other organizations that have a more intimate connection to the private sector. The work EDC is doing with the IDEJEN program in Haiti serves as an example of an organization that has established relationships with partners that provide IDEJEN youth participants with better access to employment opportunities in the private sector.

11.6 EDC: Building partnerships locally in Haiti

The Haitian economy is highly informal. Only 15 percent of the workforce is in the formal sector, and most youth have no access to it. Even though EDC anticipated that its youth graduates would most likely find work in the informal sector, it established partnerships with private sector members of the formal sector. These private sector partners provide IDEJEN youth participants with short-term work in the formal sector, which enables the youth to gain valuable experience that could bolster their reputation as responsible workers.

One of IDEJEN's private sector partners is the Chamber of Commerce in Haiti. Regional Chambers of Commerce in Haiti work with the IDEJEN program to identify the most marketable vocational trades in which to train new youth cohorts. They also help connect the IDEJEN program with their member businesses, which offer youth participants internships and provide the space to host Youth Career Centers, where IDEJEN provides job placement services and small business training. Additionally, these regional Chambers of Commerce have helped IDEJEN develop a database of private sector "champions," which are firms that have given IDEJEN youth participants internships or jobs for more than three months. This has encouraged other private companies to place additional youth participants in internships.

6. Partnerships with the public sector can be leveraged to engage members of civil society and the private sector in YEELD programs. Governments tend to have the resources, authority, capacity and expertise to successfully engage members of different sectors in YEELD work. As such, it is often helpful to have the public sector directly involved in programming, and to ask them to invite the participation of other sectors. Mercy Corps and IRC have both found the public sector to be a critical asset in engaging partners from other sectors.

11.7 IRC's Approach for Engaging Public Sector Partners in Niger

In the Agadez region of Niger, young people tend to have little engagement in the formal labor market. Youth are often limited to day labor or informal opportunities in petty trading, small shops, hair salons, barbershops, or as physical day laborers or domestic help. Building on lessons learned in youth development programs worldwide, results to date from the SKYE program, and findings from Mercy Corps' Youth Assessment in Niger, Mercy Corps is currently working to improve government and citizen participation, engage and empower at-risk youth to participate in economic and social development, improve access to information, and increase the dissemination of constructive messages. Key program features include a dual focus on developing the soft skills (e.g., leadership), as well as the concrete skills youth require to develop enterprises and find employment.

This initiative also focuses on building the capacity of government partners that had proven to be supportive in the SKYE program. From the SKYE program, Mercy Corps knew that a key way to impact the lives of young people was by engaging communes, which are the level of elected government closest to Niger's citizens. Communes had proven to have the power to unify communities, and they are able to identify and address the common needs of youth. The communes also helped connect citizens and civil society to regional and national policies and resources. In addition, the communes increased parent awareness and private entrepreneur awareness to accept youth apprentices. As the government-sponsored youth movement was also represented at the commune- and regional-levels, the youth leaders' involvement was necessary and useful. As a result, all these youth leaders became promoters of the project.

11.8 IRC's Approach for Engaging Public Sector Partners in Liberia

IRC recognized that its workforce development programs in Liberia could have greater reach if IRC engaged the public sector in expanding the idea of market-driven solutions for youth at the national level. Through its relationship with the government, IRC has been able to include the private sector in a National Working Group on Technical and Vocational Education and Training (TVET), a body consisting mostly of key government ministries and other local and international stakeholders. The National Working Group (NWG) has focused its efforts on improving the TVET system to better address high youth unemployment.

This partnership with the public sector has also led to new partnerships with members of the private sector in Liberia. Private sector representatives from the industry and Chamber of Commerce are now present in milestone events or key discussions on TVET reform. One specific example of this is the NWG's conference 'Lifting Liberia through TVET Reform' in August 2000, which brought all stakeholders together to review and lobby around an amendment to current legislation on TVET coordination and implementation. IRC has found this partnership approach vital for the potential for sustainability and scale of program interventions.

7. Young people can be important partners in developing and implementing YEELD programs and policies. When engaged as partners in the design and implementation of YEELD programs and policies, young people are able to bring programs and policies a heightened level of relevance and validity. Engaging young people as partners also builds in them a greater commitment to, and ownership in, the training and skills development they receive. Additionally, many youth gain a greater sense of empowerment and self-worth. Through these processes, young people are often seen as productive assets to their communities. This contributes to their sense of self-worth, while simultaneously promoting a positive view of young people by community members.

11.9 REACH and Plan Vietnam: engaging young people as partners

The REACH program in Vietnam and its partner, Plan Vietnam, serve as examples of organizations that are intentionally engaging young people in program design and implementation. REACH and Plan Vietnam see peer-to-peer interactions as being the most effective way to transfer learning to youth. As such, peer-to-peer mentoring and support is a key component of their programs that target youth in Vietnam. Alumni of the programs are highly engaged in recruiting young people to the programs, serving as mentors, and providing vocational training classes. Alumni also have a seat on the board of directors of REACH and are involved in event planning for the organization.

8. Organizations can successfully involve young people as partners in monitoring and evaluating YEELD programs. Two organizations based in the United States that presented at the 2009 conference have developed successful strategies for engaging youth as true partners in monitoring and evaluating youth employment initiatives in San Francisco, California and Philadelphia, Pennsylvania. Both organizations believe that significant benefits come from engaging youth as true partners in programming.

11.10 Youth Leadership Institute: engaging youth partners in M&E

In San Francisco, the Youth Leadership Institute (YLI) builds communities where youth and their adult allies come together to create positive social change. Building on "real world" program experiences, YLI creates evidence-based curricula and training programs that reveal young people's leadership skills in the area of violence prevention, civic engagement and youth philanthropy. YLI has found that engaging youth in evaluating and improving programs benefits youth, organizations, institutions and communities.

11.11 Philadelphia Youth Network: engaging youth as partners in M&E

In Philadelphia, the Philadelphia Youth Network (PYN) provides young people with access to work readiness programs and opportunities for developing their leadership and employability skills. For example, young people are invited to actively participate in a conference, where they test their leadership, public speaking, and program development skills. Young people also participate in a week of training on how to conduct research. They learn how to conduct interviews and capture information on other young people's experiences. Additionally, PYN invites youth to become Youth Ambassadors. These Ambassadors are youth representatives of PYN. They advocate for the best interest of Philadelphia's young people by providing critical feedback on PYN's program design and policy initiatives, and also by monitoring youth satisfaction with PYN-funded programs and initiatives.

9. Increasingly, technology and software companies are becoming involved as partners in YEELD. Technology companies are aware of the macro needs and problems that exist at the "base of the economic pyramid" and within the international development arena. Technology companies are increasingly engaging in various fields by contributing software; building IT-capacity; providing training in technology, and partnering to fund knowledge management and social networking platforms. Examples of such technology

company involvement in YEELD follow. In addition, more information on how technology and software companies are working within the field to help NGOs achieve their programming goals is provided in the ***Technology*** chapter of this publication.

11.12 Microsoft: a technology partner

Microsoft is utilizing technology to empower organizations and individuals around the world to realize their full potentials. By working through partnerships, Microsoft is engaged in multiple efforts that are creating and strengthening economic opportunities. The company works with dozens of NGOs to develop technology solutions that are relevant to the needs of NGOs, as well as the needs of their respective clients and partners. Microsoft provides its partners with innovative uses of technology, optimized service delivery mechanisms, and support in accessing stable and secure technology. The company also supports various initiatives aimed at elevating the capacity of local programs.

For example, Microsoft is one of thirty-five donors that support TechSoup Global, an online community that brings technological empowerment and philanthropy to NGO partners all over the world. In 2008, TechSoup provided over 900,000 technology products to over 45,000 partner organizations. Microsoft also holds NGO connection days around the world. Over 40 have been held to date. NGOs and government officials are invited to spend a day talking about their technology needs with Microsoft. To date, 2,400 NGOs have participated.

11.13 Intel: a technology partner

Also involved in YEELD efforts, Intel is working to identify and develop "shovel ready" solutions for youth enterprise and livelihoods development that are rapid, replicable, scalable, and sustainable. Intel is working with partners to enhance connectivity in rural areas by minimizing the costs and complexity of technology and software. Intel also provides financial support to NGOs working in the field and works with universities to conduct research that assesses client needs and the impact of technology on improving lives.

10. Donors are increasingly investing in initiatives that bring partners together and call on them to share knowledge that advances work being accomplished in the YEELD field. Donors are increasingly recognizing that to best support youth enterprise, employment and livelihoods development programming, holistic, comprehensive, large scale, and sustainable program interventions are most often needed. They are therefore increasingly seeing the value in convening multiple stakeholders so they can work in a coordinated fashion around key challenges. For more information on how donors are promoting cross-sectoral partnerships and engaging in the field, see the chapter on *What Donors Are Saying.*

Where Do We Go From Here?

1. Continue to build effective multi-sectoral partnerships that support market-driven YEELD programs and policies. Stakeholders in YEELD are increasingly seeking partnerships to leverage their respective resources in order to make a positive, scalable and sustainable impact. As the field continues to make progress, there is a growing number of partnership opportunities for stakeholders to join. As such, stakeholders interested in partnering should see if potential partnerships to which they could link already exist. Existing

multi-sectoral partnerships that are interested in engaging more partners should support and become involved in convening events, publications and online resources and also invite other partners into the fold.

2. Continue to build evidence on the benefits of partnering in YEELD programming. There is growing evidence that partnership models can benefit all parties involved. For example, benefits to the private sector include opportunities to implement their Corporate Social Responsibility commitments, access future employees who have been adequately trained, and engage in program and policy design and development. Benefits to the public sector include more informed policy-making; increased access to resources and capacity; and the opportunity to implement more comprehensive and scaled policy interventions. Civil society organizations benefit from increased access to resources and capacity building tools, as well as improved access to funding and infrastructure support. Donors benefit from investing in partnership models because they can leverage their investments and have a greater, scaled impact on young people.

3. Continue to build knowledge consortiums and convening events that welcome stakeholders from multiple sectors to become involved in YEELD programming. There are a growing number of learning events and hubs of knowledge focused on youth enterprise, employment and livelihoods development. These hubs of knowledge and knowledge sharing opportunities should be open to all stakeholders. All stakeholders should consider ways that they can participate to further advance these activities, knowledge and resources. Careful consideration should continue to be made as to how to engage young people as partners in knowledge development and sharing. Opportunities for knowledge sharing include: conferences, publications, television, film, focus group discussions, leadership roundtables, and online forums.

Chapter 12
Policy & Advocacy

Introduction

From many points of view – global security, geo-political, social, moral and economic – bold and urgent steps must be taken to change the current youth employment situation. Yet, despite existing evidence that investing in young people can boost national economies, governments tend to be reluctant investors in policy and program development focused on youth enterprise, employment and livelihoods development. The YEELD policies that exist and that are proving to be sound and effective are built upon systemic thinking about the barriers and supports to youth economic empowerment at meta, macro, meso and micro levels. These policies advance comprehensive, integrated approaches that promote business enabling environments for youth within the context of education and training, market relations, skill development, apprenticeships, mentorships and other forms of vocational opportunities. The policies also engage partnerships between the public, private and civil society sectors in promoting an increased number, and higher quality, of programs for youth economic empowerment.

While progress continues to be made in the number of effective policies that advance and promote YEELD, to further improve the living standards of youth and facilitate their contribution to national and global economies, the case for heightened levels of investment in youth must be made. To do this, the youth unemployment situation must be cast in economic language that policymakers understand. In addition, there must be reliable and valid evidence that interventions result in a positive rate of return on investment.

Key Findings and Lessons Learned

1. Current policy directions in youth enterprise, employment and livelihoods development should be built upon systemic thinking surrounding the barriers and opportunities that exist for youth at the meta, macro, meso and micro levels. According to the ILO, current policy directions in the YEELD field should promote comprehensive programs aimed at ensuring the economic empowerment of young women and men, while simultaneously working to remove systemic barriers that impede youth's access to decent work opportunities. The approaches integrate business development training and services, and offer situated and experiential learning experiences. Youth-related policies are increasingly informed by "systemic thinking" that analyzes the constraints and bottlenecks pertaining to youth economic empowerment at meta, macro, meso and micro levels. All approaches to policy-making and program development implementation should take gender into account to ensure that both young women and young men benefit effectively from enterprise and entrepreneurship development measures on all levels.

At meta levels, the promotion of a culture of entrepreneurship is crucially important. The social and cultural attitudes, along with family values and norms, have a strong influence on whether a young person decides to pursue an entrepreneurial career. Just as society's norms influence an individual's approach to life, they similarly influence entrepreneurial activity. Entrepreneurship culture campaigns, the promotion of young successful entrepreneurs as role models, business idea competitions, awards, media coverage, youth business events and entrepreneurship education are important strategies for creating a culture of entrepreneurship.

At the macro level, improvement of the legal and regulatory environment – with emphasis on the specific barriers and burdens faced by young entrepreneurs (especially young women entrepreneurs) – is especially important. National-level policies and action plans are being created that promote activities like youth business climate surveys, youth business regulatory reforms, youth entrepreneurship culture campaigns, the promotion of successful young entrepreneurs as role models, and business plan competitions for young entrepreneurs.

At the meso level, policies are promoting program development related to entrepreneurship education, business start-up and improvement programs, the development of young entrepreneur associations and cooperatives, and the establishment of finance schemes to fund innovative youth-led projects.

At the micro level, demand for entrepreneurship services needs to be stimulated among young people, so that they know where to access information, business support, business linkages and mentors.

2. To build the case for public expenditure in YEELD, the issue must be cast in language policymakers understand. In addition, evidence must be provided that the interventions implemented are effective. While there is strong evidence for investing in some types of youth development program interventions (e.g., early childhood development, keeping children in school through secondary school, promoting effective parenting, etc.), the World Bank stressed at the 2009 conference that more rigorous impact evaluations and cost-benefit analyses must be conducted to influence policy investments in the YEELD field. The World Bank highlighted its view of youth-related programs that may be effective, but need more rigorous analyses:

- Education equivalency programs
- Job training programs that include a mixture of technical skills, life skills, and internships
- Programs that provide financial incentives for good decision-making
- Programs that offer activities in youth-friendly spaces
- Youth service programs
- Mentoring programs
- Targeted employment services that assist youth with job search and retention
- Programs that integrate life skills into all interventions
- Support pilot self-employment programs

3. Governments, private sector companies, multi-lateral organizations and civil society organizations can all play a role in policymaking. Multiple sectors of society can be involved in efforts to impact policymaking related to youth. These societal agents have the resources, authority, capacity and expertise to affect national level policy decisions. Examples of how these different sectoral-level partners can engage in and impact YEELD-related policymaking are provided below.

- **Governments set the stage for national youth policies.** The role of governments in policymaking generally involves creating specific policies and enabling environments for youth enterprise, employment and livelihoods development; creating and advancing programs and strategies that support those policies; and facilitating linkages and partnerships that support and advance those policies.
- **Policy creation.** The policies created by a national government are a sign and symbol of the country's commitment to the economic empowerment of youth. The policies set a basis for strategic planning and provide a framework for the development of programs and strategies related to youth economic empowerment. Policies usually call for a concerted effort by all ministries and departments of government. They also help create the enabling environment for laws and regulations to facilitate the development of effective YEELD programming. For example, the Youth Entrepreneurship Strategy Group (YES) developed an entrepreneurship policy guide for federal, state and local policy makers. It is briefly described in the Text Box 12.1.
- **Creating and advancing programs:** The government is often involved in developing specific YEELD programs and strategy interventions that advance youth policies. Specific government

departments may be involved in delivering these initiatives. Governments often provide financial and technical assistance in the operation and management of these initiatives, either by directly administering a program of support, or through contracting other agencies (community or private agencies) to provide services on their behalf.

- **Facilitating linkages.** A national youth policy demonstrates the distinctive and complementary roles of governments, the private sector, NGOs and youth groups in youth development. To effectively advance youth policies, governments are often involved in forming linkages between different stakeholders involved in youth enterprise and livelihood development.
- **Scaling impact of programming.** To effectively scale YEELD programming, it is generally helpful to align youth-related policy and advocacy efforts with national development policies. While it is not always the case, a country's policies towards young people are effective or appropriate, in most cases, when youth development policies exist. As such, any efforts to impact policy should consider if, and how, to align with national policies set forth by the government.

12.1 Entrepreneurship Policy Guide for Federal, State and Local Policymakers

The Youth Entrepreneurship Strategy Group (YES) in the U.S. developed an entrepreneurship policy guide for U.S. federal, state and local level policy makers. YES, which is no longer active, consisted of U.S. stakeholders from the fields of education, entrepreneurship and business, public policy, media and philanthropy. A partnership of the Aspen Institute, the group aimed to implement youth entrepreneurship education in low-income communities around the U.S, with special attention to the 9th and 10th grade levels. It has evolved into the Youth Entrepreneurship Alliance. The policy action guide can be accessed via the following web address: http://www.nfte.com/news/publicpolicy/documents/PolicymakersActionGuide_2008.pdf.

- **Multi-lateral development agencies are increasingly becoming engaged in supporting and promoting policy development focused on YEELD programming.** The Youth Employment Network (YEN), discussed previously, highlights how the ILO, World Bank, United Nations, and other YEN partners are working together to support policymaking and program development in this field. YEN partners specifically focus on the following "4 Es":
  - Employability: ensuring young women and men have the right skills for employment;
  - Equal opportunities: combating gender discrimination in the labor market;
  - Entrepreneurship: enterprise education and training for in-school and out-of- school youth; and
  - Employment creation: policies and sector strategies to boost job-rich economic growth.
- **The private sector can be an important partner in the development and advancement of youth policies.** The private sector can play an important role in youth enterprise and employment promotion by providing advice and support on policy and program development, program sponsorship and business-linkage opportunities. In addition, the private sector can provide extremely valuable resources, such as buildings, facilities, equipment and staff.
- **Civil society organizations are increasingly involved as partners in efforts to design and implement youth development policies and programs.** There are many ways for civil society organizations to serve as partners in policy development and the advancement of policies

on the ground. For example, civil society organizations can contribute resources, expertise and infrastructure support.

12.2 YES Rwanda: coordinating multiple sectors for policymaking

Established in 2002, YES Rwanda is a Rwandan NGO and member of the global Youth Entrepreneurship and Sustainability (YES) network. YES Rwanda recognizes that holistic, well-articulated strategies and action created for youth employment and enterprise development in Rwanda must be grounded in the country's national development priorities in order for them to achieve maximum effectiveness.

For example, YES Rwanda's four programming priority areas are aligned with the Government of Rwanda's priorities in youth. The four priority areas address particular youth issues around: 1) Policy Research and Advocacy (PORA), which seeks to create an enabling environment for youth growth and development; 2) Business and Enterprise Development (BED), which promotes youth entrepreneurship and employment; 3) Youth Livelihoods and Education (YLE), which supports and promotes youth education and human capital development; and 4) Communication and Outreach (CO), which is a programme that shares and delivers information about labor markets and workforce development among youth and development partners.

To advocate for policy change, YES Rwanda works with various public sector partners, such as the Ministry of Youth, Ministry of Labor, Ministry of Education, National Youth Council, Office of the Presidency, and local and district authorities.

One of the results of YES Rwanda's efforts within the public sector is the government's creation of a Youth Development Fund. The purpose of the Fund is to support the creation of youth enterprises, employment and livelihoods development. As a result, the Fund gives financial support in the form of soft loans to youth engaging in entrepreneurship. The Fund is organized in cooperatives and is managed by the Youth Cooperative bank called COOGAD.

The Ministry of Youth also endorsed the development of youth-friendly centers, of which there are now 30. Business development service centers have also been established at district level.

YES Rwanda also engages in diplomatic efforts that advocate for policy change relating to youth employment and enterprise development issues in ways that relate to Rwanda's Economic Development and Poverty Reduction Strategy (EDPRS). Rwanda's EDPRS provides a medium-term framework for achieving the country's long term development aspirations as embodied in Rwanda Vision 2020, the Government of Rwanda's seven-year programme, and the Millennium Development Goals. Youth have been included as a target population in EDPRS. YES Rwanda advocated for youth inclusion in the EDPRS, which is now included as priority areas for the Government of Rwanda.

Furthermore, YES Rwanda works with private sector partners to impact policymaking around YEELD. Private sector partners include the Private Sector Federation of Rwanda, Banks/MFIs, manufacturing companies, artisan and small-scale manufacturers, among others. Private sector partners have played a major role in policy development, especially in financing enterprise development. The Private Sector Federation also supported the establishment of youth-friendly centers.

In addition to the public and private sectors, YES Rwanda is working with civil society institutions to lobby and advocate for specific policy issues. One of the priority action areas for YES Rwanda and its civil society partners is to lobby for the removal of barriers to economic empowerment for youth. They are also lobbying for the adoption of policies and strategies that facilitate the development of youth employment and entrepreneurship. YES Rwanda's Policy Research and Advocacy (PORA) Program conducts research to generate knowledge on issues relating to youth employment and enterprise development, as well as institutional responses to this challenge. PORA's research enables YES Rwanda to serve as an advocate for appropriate responses from all sectors.

4. It is important to integrate and coordinate what role members from each sector can play in order to effectively influence policymaking at the local, national and international levels. Members of any sector can take the lead in integrating stakeholders from multiple sectors into meaningful partnerships that result in well-coordinated policies and related programs. YES Rwanda provides a good example of the different ways an NGO can engage the public, private and civil society sectors in YEELD policy development.

5. Policies that promote YEELD should facilitate and advance entrepreneurship education programming. Creating entrepreneurial societies starts with education and making sure that education fosters creativity, problem-solving skills, risk-taking attitudes and enterprising mindsets. Entrepreneurship education typically provides young people with the opportunity to explore and consider the self-employment option. Entrepreneurship education can target in-school and/or out-of-school youth. It is usually focused on business development, administration and management skills, as well as life skills, such as negotiation, taking initiative and problem-solving.

12.3 ILO Involving Policymakers to Support Entrepreneurship Education

Getting entrepreneurship education integrated into school systems usually is a challenging task that requires the involvement of policymakers. When the ILO saw a demand for its KAB program to be integrated into formal education systems, it recognized that it needed the buy-in from public officials. To obtain this buy-in, the ILO started with an awareness-raising program that targeted decision-makers. It then requested a one-year project that would involve twenty to thirty selected schools and provide training for the teachers from these schools on how to deliver KAB. The ILO and its partners then conduct an impact assessment at the end of the year, which gives decision-makers valuable information to help make a decision about the integration of KAB into the national curriculum.

Policies should facilitate and advance access to affordable finance (start-up, investment and working capital) for young people interested in starting, improving or expanding their businesses. Many young people have limited or no access to financing. To address these barriers, policies should be developed that engage multiple sectors in providing young people with access to grants, soft loans, access to conventional banking finance, and/or the creation and use of finance and support networks.

6. Engaging youth in policy development helps ensure policies are more relevant to the lives and capacities of the youth they are aiming to serve. This engagement also promotes young people's involvement in their own economic empowerment. Engaging youth in policy design, promotion and implementation is key to ensuring the effectiveness and relevancy a policy can have for a youth target population. Youth participation also helps in the development of trusting relationships between all stakeholders (e.g. governments and their constituents). Through active participation in the policymaking process, young people can develop problem-solving skills and gain a sense of power over their own lives, independence and self-sufficiency.

12.4 YES Rwanda: engaging Youth in Policymaking

YES Rwanda serves as an example of an organization that is engaging young people in its policy and advocacy efforts. YES Rwanda designs activities, workshops and seminars that are intended to spark dialogue among youth on policy issues related to YEELD. These activities aim to empower youth and help them feel more directly and actively involved in the resolution of issues affecting them. YES Rwanda believes strongly in the importance of linking youth to the democratic process.

12.5 Youth Leadership Institute: engaging youth in Policymaking

Another example of an NGO that engages youth in policy development is the Youth Leadership Institute (YLI). YLI builds communities where youth and their adult allies come together to create positive social change. They have identified seven key research and evaluation questions for youth (Youth-led Action Research) to frame issues and questions, gather information, develop recommendations for change, and take action. YLI wants to utilize the information young people collect to inform policymakers about "what works" in youth workforce development.

Where Do We Go from Here?

1. Those who design and implement YEELD initiatives need to continue to make the case to policymakers and engage multiple sectors in efforts to advance national level policies that will more effectively promote YEELD programming. For the policies to be effective and relevant, policymakers should be made aware of the multiple factors that influence effective YEELD programming, including the needs, incentives and capacities of young people, and the demands of the market. Policies that provide young people with relevant education and training to the market and provide youth with access to affordable finance and links to jobs in the labor market should be encouraged. Much can be learned from multi-sectoral initiatives that are aligning with, and/or impacting, policy development related to YEELD.

2. The field should continue to seek a better understanding of the role young people can play in the policymaking process and what mechanisms can be put into place to better engage young people in policy design and implementation. As evident from the examples provided in the section, young people are being engaged in efforts to impact policy design and implementation related to YEELD. However, there is still much more that can be learned about the role young people, including female youth, can have in policy design and implementation, and the different ways to effectively engage them in these efforts.

3. Continue to build partnerships that impact and advance effective policies for YEELD. It is important to continue to study how to build and scale multi-sectoral partnerships that impact youth policy development and advancement, and what the value is in these partnerships. Multiple stakeholders in YEELD programming have specific resources and capacities that should be incorporated into the design of effective youth development policies.

Chapter 13
Technology

Introduction

The pace of change in the world of technology, as well as the way it is used and experienced, has changed dramatically over the past five to ten years. The range of devices being used and the increased access to information and communication that technology provides via the Internet, e-commerce, and rapid communication options, have touched nearly every person on this planet. However, many NGOs, programs and practitioners in the youth employment, enterprise, and livelihoods development (YEELD) field have not effectively harnessed technology as a means for achieving their programming goals. The establishment of an accessible and sustainable information and communication infrastructure targeting YEELD requires finding appropriate information and communication technology (ICT) solutions, as well as ways to develop and deploy those ICT solutions in effective, scalable and sustainable ways.

There is much the YEELD field can learn from the microfinance field in how it has effectively utilized technology to grow and strengthen the field, while simultaneously increasing the effectiveness of organizations and programs operating within the field. For example, many microfinance institutions are using technology to update and streamline their data management, data storage, and monitoring and evaluation tools. The Grameen Foundation – a leader in the microfinance field that has effectively harnessed the power of technology to support its initiatives – shared at Making Cents International's 2009 Global Youth Enterprise and Livelihoods Development Conference lessons from which the YEELD field can learn. Tools currently being used by Grameen and other financial institutions include cell phones and laptop computers, as well as online, open source data management and social networking tools.

Technology is also being used by many young entrepreneurs. Youth are often the drivers of technology use and development around the world. Technology is assisting many young entrepreneurs achieve their enterprise, employment and livelihoods development goals. Many young entrepreneurs, including a few who participated as presenters in the 2009 conference, have started their own technology companies.

Key Findings and Lessons Learned

1. Technology can provide young people with tools and access to skill building opportunities they need to succeed in business. Technology is having an ever-increasing impact on the success of young entrepreneurs and in helping them to develop the skills and qualifications they need to be successful.

Intel identified key skills and qualifications young entrepreneurs need to succeed in the 21st Century, and the ways in which technology can help them be successful. Young entrepreneurs need to be able to communicate and collaborate with their customers, vendors and suppliers. Technology allows them to do this through voicemail, texts, email and other online postings (e.g., via Facebook profiles). Young entrepreneurs need to develop and refine their skills in their respective business or trade. Through technology, young entrepreneurs can access online training courses, acquire certification, and establish relationships with mentors and advisors to help them develop and refine their skills. Young entrepreneurs need support in sales and marketing. Through technology, young people can access information that might impact sales (e.g., weather information that might impact crop yields; how competitors are pricing products; costs of support services) and about how and where to best market their products. They can also market their goods and services through personal and business websites and online communities. They can also access banking and accounting software to support the financial management of their business.

2. Technology can serve as the key business tool for youth entrepreneurs who participate in, and graduate from, YEELD programs. In addition to supporting the development of skills and qualifications of young entrepreneurs, technology can, in effect, be the business of young entrepreneurs. That

is, technology can be used to help young entrepreneurs generate income. For example, Grameen Phone in Bangladesh has turned technology into a business.

13.1 Grameen Phone: technology as a business

Grameen came up with the idea of providing one woman per village in Bangladesh with a cell phone. This woman would become an entrepreneur, earning money as village members paid for use of her phone. The women who participated in this initiative easily learned how to use the phones and implement their pay-for-usage phone service. Alex Counts, Founder and President of Grameen Foundation, believes that it makes sense to extend this model to young people, as young people tend to be more tech-literate than their parents.

3. Online tools and business models exist that can be used to support and scale youth enterprises. There are existing, online models that connect donors and investors to entrepreneurs around the world. There are others that provide business owners with tools for marketing their businesses and engaging in e-commerce. These existing platforms and tools could be better marketed to serve youth entrepreneurs, and the YEELD field could work on engaging these current models and platforms as partners. In its presentation at the 2009 conference, Microsoft provided a few examples of online business models (e.g., Kiva.org, hopemongers.org, and seeyourimpact.org) that can serve to scale and support youth enterprises.

4. To contribute to efforts impacting social change around the world, private sector companies are supporting NGOs in their attempts to better access and utilize technology for YEELD programming. Private sector companies are supporting NGOs engaged in YEELD programming in meeting their programming goals and objectives by providing them with innovative and secure technology, as well as access to improved service delivery and online social networks. For example, both Microsoft and Intel are private sector companies engaged in these efforts.

5. Mobile technology, such as laptop computers, cell phones and personal digital assistants (PDAs), provide organizations with easily transportable tools that manage, store and analyze growing amounts of information at a lower cost, and enable them to address connectivity issues. Youth enterprise, employment and livelihoods development programs, their partners and other social development organizations are beginning to invest in mobile technology for more efficient and accessible data recording, storage and management. This technology allows practitioners and service providers that are responsible for data management (e.g., loan portfolio management) to transport the technology with them to program intervention sites and input data at the site. Mobile technology also allows practitioners and service providers the opportunity to not have to always be connected to the Internet. They can therefore input and store data at one site and download and save the data at a more secure server at another site and time.

Mobile technology also allows for the possibility of providing training to service providers, enabling service providers to easily import rich content (e.g., web pages, presentation, audio and video) and information, and allowing them to share information with clients (e.g., youth entrepreneurs, farmers, etc.). As a result, mobile technology allows for the ability to scale knowledge and information, as well as a more streamlined and manageable data management process.

Finally, given that mobile technology allows service providers to use a limited number of devices to input and store data at multiple intervention sites without having to return to the central data storage site, mobile technology reduces the costs of technology. It can also reduce the administrative costs associated with travel. Open source solutions accessible via hand-held devices further reduce the costs for implementation and have the opportunity to result in scaled use of the technology.

13.2 Microsoft: increasing access to and use of technology

Microsoft supports NGOs by providing them with access to innovative technology that supports economic and social development. By providing ICT support services and training, Microsoft also supports improved service delivery. They provide the tools, software and training to be able to access and use stable and secure technology.

In addition, workforce development is a major focus of Microsoft. As such, Microsoft supports national-level workforce development programs by providing them with comprehensive technological skills and certification programs and engaging public-private partnerships to help scale the programs. They also provide community technology skills programs that have a job skills and employability focus with grants, software and curriculum.

Specific examples of how Microsoft is working to strengthen organizations through ICT include:

- Microsoft is one of thirty five donors that support TechSoup Global, an online community that brings technological empowerment and philanthropy to NGO partners all over the world. In 2008, TechSoup provided over 900,000 technology products to over 45,000 partner organizations. It is also intended to help build the training capacity of local programs.
- Microsoft holds NGO connection days around the world. NGOs and government officials are invited to spend the day talking about their technology needs. More than forty such days have been held so far, and to date, 2,400 NGOs have participated.
- Microsoft supports the Nethope Consortium, which works across its membership of partners to solve common technology problems and foster strong relationships between humanitarian organizations and private industry.
- In partnership with the International Youth Foundation (IYF), Microsoft also supports a youth empowerment program being implemented in Kenya, Nigeria, Senegal and Tanzania. The program has reached 40,000 individuals, trained 10,000, and placed 70 percent of clients in jobs. Microsoft has provided the technology components, including software donations, IT capacity building, technology training, and a knowledge management platform.

At the 2009 conference, Microsoft, Intel and the Grameen Foundation shared examples of mobile technology being used by international development organizations to improve information sharing and data management. These tools can be more widely used within the field of YEELD to help improve and scale programming.

6. Cell phones and personal digital assistants (PDAs) provide a technological opportunity to address connectivity issues and improve the operational performance of organizations. As prices have come down, cell phones are now in the hands of most people in the world. In fact, according to

13.3 Intel: increasing access to and use of technology

Intel has also made strides for the YEELD field by connecting young people to the technology that helps them learn, succeed economically, and improve their health. Intel supports more than 160 programs in over 60 countries. Intel supports efforts to create effective learning and working environments that have access to technology, programs, and resources. They support public-private partnerships that provide technology solutions to the world's problems. Intel also supports programs that improve education by providing access to technology, teacher training, and more. They have invested over US$1 billion in the past ten years. Currently, Intel is heavily engaged in efforts to create low cost mobile technology options.

Tim Dubel, Director of Global Community Affairs at Microsoft, approximately four billion people have cell phones. In addition, computers are becoming increasingly affordable and accessible. Mr. Dubel believes that it is reasonable to assume that in the next ten years, 100 percent of the planet will have mobile technology coverage.

Cell phones and PDAs can be used as mobile phones (e.g., smartphones), web browsers, or portable media players. Many hand-held devices can access the Internet, intranets or extranets. They are increasingly being used by financial institutions to automate the loan collection process and by business owners to streamline and better operate their own businesses.

13.4 Grameen's Experience with Cell Phones Supporting Businesses

In Uganda, Grameen Bank is using phones to capture data useful to poor farmers, health care workers, and issues of most concern to the poor. Grameen Bank is seeing the children of its clients play an increasing role with cell phone-driven businesses, because they are more tech-literate than their parents. By providing youth with access to phones, young people can create businesses by being the knowledge source for the community.

7. Netbooks and Notebooks are forms of mobile technology that are being used in the international development arena to address connectivity issues and improve the operational performance of organizations. Mr. Mathew Taylor, World Ahead Senior Solutions Architect at Intel, highlighted at the 2009 conference various ways Netbooks and Notebooks are being utilized in social and economic development. Netbooks are small, light, rugged computers that are less expensive than typically-sized laptop computers and require less power to operate. They are used mostly for general computing and Internet access. Notebooks are slightly larger than

13.5 Intel Examples: technology being used in social and economic development

Intel explained at the 2009 conference that the U.S. Presidents Emergency Plan for AIDS Relief (PEPFAR) and the United States Department of Defense are distributing Netbooks to peer educators in the U.S. military to conduct HIV & AIDS counseling. The Netbooks are being used to collect and store health information, as well as electronic health records. Intel is partnering with this initiative by exploring the option of developing the Intel Computer Clubhouse Model on government military bases. Through the Clubhouse, young people would be able to access training in video/audio production, ICT and life-skills training, as well as business development services.

Intel is also supporting the Great Lakes Cassava Initiative, an initiative of NetHope. Cassava Mosaic Disease and Cassava Brown Streak Disease impact over one million farmers across Burundi, Democratic Republic of the Congo, Kenya, Rwanda, Tanzania and Uganda. It costs approximately US$60 million per country, per year. Intel is supporting the initiative by supplying mobile personal computers (PCs) that enable efficient data recording, access to worker training, and reduced need for travel by workers. As a result of the technology, farmers are able to access early warning about the spread of the disease, as well as information on how weather may impact crops. They can also research alternative seed varieties that are not susceptible to the disease and access training in how to multiply seed production. In addition, the farmers can market their crop production. Intel has found that the technology they provide is an easy solution that quickly pays for itself.

Intel also supports Infoladies, which provides young women in Bangladesh with mobile technology so that the women can help communities to access expert advice on issues related to health and education. They can access purchasing and market information related to crops and other products, as well.

Netbooks, and Notebooks can allow the user to complete multiple tasks beyond content consumption and Internet usage. For example, Notebooks allow for the creation of content and the use of compact discs (CDs) and digital video discs (DVDs).

8. Technology offers new delivery models that allow for reduced program costs and greater access to information and expertise. Not all organizations can afford to provide staff and/or clients with access to a computer. Microsoft has developed new technologies to reduce the costs of technology and increase the number of people with access to technology and software.

For example, it has developed shared resource computing, which allows for multiple users to be connected to one personal computer, relying on one monitor and allowing for the use of multiple mice. Shared resource computing also allows for multiple users to be connected to one PC through multiple monitors and the use of multiple mice.

9. Online data management tools are available that allow YEELD programs to transfer from largely manual systems of data management and storage to an automated system of record-keeping. Online data management tools are available that provide organizations with the ability to reduce staff time spent on manual data entry, while also reducing the time and cost of data management. Practitioners that use these data management tools are finding that they have to do very little to adapt these tools to their own needs and services. While these online data management tools are largely being accessed by microfinance institutions, they can be adapted to meet some of the data management needs of YEELD programs.

13.6 Grameen's Use of Online Data Management Tools

Grameen Foundation has supported Grameen Bank in developing Grameen Banker, a data management tool that allows Grameen Bank to take its microfinance programming to the next level and effectively scale the work it does. In the late 1990s, Grameen Bank realized it needed to become more client-friendly. As part of this effort, it launched Grameen Banker software, now in version 5.0, to automate its record-keeping system. This has helped Grameen Bank improve and scale its service to the poor, while providing a centralized monitoring of programs in a secure and flexible setting. By 2007, all operations of Grameen Bank branches were fully computerized and operating with Grameen Banker 5.0. Grameen Banker is an independent, commercial software that is now used by a number of foreign MFIs around the globe.

10. The open source model, in contrast to proprietary software, is one of the latest models to expand opportunities for bridging the digital divide and addressing ownership (e.g., sustainable software development) and capacity-building concerns. Open source software is increasingly being used by social development organizations to address ownership and capacity-building issues. Open source provides these organizations with key functionality uses, including client management, portfolio management, loan repayment tracking, fee and savings transactions, and reporting. Open source software is entirely under the control of the clients/users. Users of open source software are free to adapt the software to meet their needs and the needs of their clients. With open source software, localization is much more possible to achieve, and users can develop their own expertise and not depend on it being handed to them from an outside source. This helps reduce costs, and it supports efforts to scale. Examples of open source software being used in the field of microfinance, that could be extended and adapted to the YEELD field, include MiFos, developed by Grameen Technology, and the Portfolio Tracking System by Village and Savings and Loan (VSL) Associates.

In addition, the VSL Portfolio Tracking System, developed by VSL Associates, has become a standard monitoring tool within microfinance organizations. This database tracks performance data, which provides VSL members management over their own savings and loan portfolios. A field officer collects the data and passes it along to a data management clerk. The clerk then inputs it into the project's VSL Portfolio Tracking System, which is built on an Excel platform. Once the data is entered into the system, the output can be sorted in a number of ways to provide information on field officer performance as well as characteristics of individual portfolios. The program consolidates the data from each Field Officer and is able to provide program-wide performance updates (for more information about the tracking system, see http://edu.care.org/Documents/Programmepercent20Guidepercent20VSL_English.pdf). VSL portfolio tracking is available online as a free download and is accessible in a variety of different languages. VSL Portfolio Tracking System is currently being implemented by Plan International in communities in Sierra Leone, Senegal, and Niger.

13.7 Grameen's Use of Open Source Software

MiFos is the open source tool offered by Grameen Technology. It is an industry-wide initiative to provide a freely available management information system (MIS) that can standardize processes, accommodate regional variations, and scale for innovations in the future. With MiFos, YEELD programs can select locally-based deployment and support specialists to assist with the implementation and maintenance of support services. MiFos offers an open partnership, whereby technology experts are the service and support channel for all users and are core to the success of the MiFos ecosystem. For more information about MiFos, see http://www.mifos.org.

11. Open source, social networking sites have recently been developed to target youth entrepreneurs and other stakeholders invested in YEELD. While online social networking has spread all across the globe – and for many youth has become the preferred method of communication – social networking sites are new entrants in the YEELD field. These sites (including EntreOasis.com, theImagineNetwork.org, and OpenEntry.com) provide youth entrepreneurs with access to information, training and other business development services. Young people can access mentors and serve as peer mentors for each other. These sites will likely have a large impact on scaling YEELD programs, particularly if technology companies and donors continue to innovate ways to scale accessibility to technology and connectivity issues across the globe.

13.8 EntreOasis

One such site, Entreoasis.com, is a central networking site for entrepreneurs. The site was soft-launched in 2009, and currently has about 1,000 knowledge resources available for users to access. There are several thousand registered users, primarily from North America. The hope is that it will become the central source for the global entrepreneurship community. It supports multiple languages for resource posting. The content, once uploaded, is still owned by the user. Resources can be rated, reviewed, and commented on. Anyone can view the available resources, but users must be registered to upload content. The site allows for social networking with others, creating/joining groups, asking/answering questions, and learning. The sustainability of the site is based on sponsorship. Currently, the plan for scale is to reach out to educational institutions. www.entreoasis.com

13.9 ImagineNetwork

ImagineNetwork is also one of the top social networking sites for young entrepreneurs, enabling them to connect to their peers, advice and resources that help build businesses and livelihoods around the world. The site serves as a one-stop platform for young people, NGOs, supporters, financing sources, commercial outlets and others to interact virtually to promote youth entrepreneurship and development. The site serves as an innovative platform for scaling YEELD programs. ImagineNetwork allows users at the local and global level to exchange ideas, experiences and learning to support the development of youth-led businesses. Each member creates an online space and profile for interacting with other young entrepreneurs or supporters with similar expertise and interests. ImagineNetwork immediately links young entrepreneurs with common interests, ideas and challenges to mentors, supporters and a range of information, tools and resources. Users are able to connect with people or groups in their local area or other countries to share ideas and support each other. ImagineNetwork helps busy business owners and professionals find convenient and rewarding opportunities to support small business owners around the world. Mentors can support entrepreneurs via email or the phone, or by simply answering questions and offering advice. www.imagine-network.org

13.10 OpenEntry

Also leveraging open source social networking sites, OpenEntry provides people engaged in small and medium enterprises (SMEs) with free tools to engage in e-commerce by creating online catalogs. OpenEntry catalogs are based on Google spreadsheets that are simple to maintain from any computer on the Internet. OpenEntry catalogs allow SMEs to bypass middlemen, which are particularly beneficial for SMEs selling products traded on international markets. With OpenEntry, SMEs can also manage online catalogs via 3G-enabled cell phones. In addition, OpenEntry enables SME networks (such as chambers of commerce, trade promotion organizations, or industry associations) to aggregate their members' catalogs into online "network markets" capable of generating the visibility and credibility necessary for global e-commerce. OpenEntry can also scale through social networking services, such as Facebook and Twitter. There is also a user manual video available on YouTube.com. As such, OpenEntry is self-sustaining and scalable. OpenEntry User Support staff is available online to provide assistance in real time with SME users anywhere in the world. Please visit http://sites.google.com/site/openentry2/live-user-support for guidelines on creating an OpenEntry e-commerce website or catalog. www.openentry.com

Where Do We Go from Here?

While technology can provide useful and important tools to YEELD organizations, it is not always an obvious solution for organizations that have difficulty with acquisition, connectivity, capacity building, maintenance, and/or affording the costs of technology. Much can be learned from microfinance institutions that are increasingly engaging technology to scale and improve program interventions. While some organizations in developing nations might invest in ICT, they often do so to help meet immediate operational and programmatic needs. As a result, they are left with software and technology that is challenging to adapt, modify, or customize to changing needs. Technology companies and software developers must continue to work as partners with YEELD programs to seek out innovations that are relevant, affordable and accessible to organizations in the developing world. This includes considering ways to scale platforms for e-commerce, developing and scaling

innovative ways to increase access to technology at low cost, leveraging the use of PDAs as much as possible, and leveraging online training programs and technical support at a low cost.

1. The field should continue to invest in the training of practitioners and encourage stakeholders to pursue a better understanding of the current and potential future uses of, and needs for, technology. Often, organizations do not have a clear understanding of their current or future technology needs or how technology can be best used to serve their clients. Technology companies, donors and other partners should seek ways to help organizations identify their current and potential future technology needs, and work with them to find cost-effective ways to meet those needs. Partners should also help organizations better understand how technology can help support them in achieving their program goals and objectives. This includes an informed understanding of what automated or online tools are needed, what online tools could be leveraged, the extent of documentation, analysis and reporting that is conducted, staffing needs and capabilities, and licensing requirements. Regardless of the technology that is used for data entry or management, all practitioners should be well trained in how to collect and manage data.

2. Young people, often more literate with technology than older generations, should be consulted and included in discussions and efforts to leverage technology in the YEELD field. By engaging the voices and expertise of youth in efforts to innovate technology to help scale effective and sustainable YEELD programs, these efforts will be more relevant to the needs, interests and capacities of youth, and thereby are more likely to be successful. Social networking sites focused on YEELD provide young people with powerful platforms for engaging in dialogue and innovations related to technology. Technology companies and all YEELD stakeholders should engage in these social networking platforms, attend to the voices of youth, and encourage and support their continued involvement in innovating technology for the field.

3. Online tools and business models exist that could be used to support and scale youth enterprises. There are online models that connect donors and investors to entrepreneurs around the world, and others that provide business owners with tools for marketing their businesses and engaging in e-commerce. Investments should be made to make multimedia content and free Internet tools more widely available to social networking sites, especially those such as ImagineNetwork and EntreOasis that have been specifically designed to support youth entrepreneurs. These sites should continue to invite partners to contribute their resources and services to the sites so that young people can benefit from freely available resources, such as curriculum, training and mentors.

Chapter 14
Monitoring, Evaluation and Impact Assessments

Introduction

Monitoring and evaluation (M&E) provides information that can be used to improve project design, inform programming decisions, determine final outcomes or results achieved, and identify how to scale-up effective methods in sustainable ways. M&E continues to be a challenge for most M&E implementers, as few have the capacity, time and resources to design and implement monitoring, evaluation and impact assessment systems. This lack of adequate resources, time and capacity dedicated to M&E has led to a dearth of effective assessments and analyses, resulting in limitations in the knowledge and information that could serve and advance the YEELD field. Key stakeholders in this field need to continue to work together to find ways to incorporate monitoring, evaluation, and impact assessments into their programming in order to be able to effectively demonstrate how youth programs function, evolve, affect the outcomes of young people, and cause longer-term outcomes related to a young person's employability or entrepreneurial potential. Funders also need to increase their funding of and attention to M&E as adequate funding from project donor can help address some of the M&E challenges this field is facing.

Stakeholders at Making Cents International's 2009 Global Youth Enterprise and Livelihoods Development Conference discussed the promising work being done in this area, as well as the need to continue to improve M&E and impact assessment concepts, tools and practices. This section discusses key findings and lessons learned in regard to designing and implementing effective monitoring, evaluation and impact assessments.

Key Findings and Lessons Learned

In SEEP PLP's technical note, *Monitoring and Evaluation for Youth Workforce Development Programs*, which was shared at the 2009 conference, PLP partners have transformed data collection into simplified and useful management tools. At the 2009 conference, two out of the six PLP partner organizations shared their M&E tools and lessons: Partner Microcredit Foundation (Partner MKF) and EDC. Examples of how all six PLP partners engaged in the M&E tools are provided throughout this chapter. The six PLP partners are EDC, Mercy Corps/Partner MKF, IRC, Save the Children, POA, and FP. The technical note is available at http://seepnetwork.org/Resources/YouthPLP_MonitoringEval.pdf.

1. The first priority in designing an M&E system for a YEELD program is to understand the logic underlying the program's model or approach. At the 2009 conference and in SEEP's technical note, *Monitoring and Evaluation for Youth Workforce Development Programs*, SEEP outlines the causal chain model that can inform M&E system development. The note underscores that the design of an M&E system must be informed by, and built upon, a program's vision, mission, and objectives, and the program approach/model must be built to achieve them. That is, the M&E system should be designed and implemented to show how the specific program *activities* (e.g. access to finance, training, etc.) and their related *outputs* (e.g., number of loans provided, number of youth trained, etc.) lead to intended *outcomes* and *impact(s)* identified in vision and mission statements as well as program objectives. These steps are linked to each other through a series of cause-and-effect relationships to form a *causal chain*. Making Cents International's post-2008 conference publication (www.youthenterpriseconference.org) and the SEEP PLP technical note (www.seepnetwork.org/Pages/YouthandWorkforceDevelopment.aspx) contains additional information on the causal chain.

2. Ensure M&E systems are considered during the program design phase to ensure for necessary feedback loops throughout the program. Presenters at the 2009 conference recommended YEELD practitioners integrate monitoring into daily program activities. As many practitioners stated at the conference that M&E is a time-intensive and costly process, it is important to ensure appropriate feedback loops are in place throughout the program. This will help develop the type of M&E process and system that will wisely use resources and help implementers understand the outcomes and impact an initiative has.

14.1 EDC: determining IDEJEN outcomes to track

EDC's IDEJEN program initially faced difficulties in choosing which outcomes to track in their M&E system, as well as what program outputs would support them in achieving the outcomes they sought. In countries like Haiti, where 85 percent of the jobs are in the informal economy, employment opportunities for youth are extremely limited. In such situations, traditional measures of employment are not sufficient. To get a more complete picture of the likely employment *outcomes* for IDEJEN youth, EDC decided to define employment broadly by looking at job placement and self-employment in the formal and informal sectors. Employment *outputs* were then defined as the number or percentage of young people who had at least one income-generating opportunity during its accompaniment phase. It also recognized that continuing education is an important outcome for this population, and thus selected specific outputs related to youth continuing education or training (e.g., number of youth pursuing vocational training).

3. Ensure local program and partner staff are provided training in M&E. Many practitioners recognized during the conference that a disconnect often exists between what headquarters wants to be monitored and evaluated in the program and what field staff are doing on the ground. Thus, training local staff is important to make sure headquarters and local staff all understand what data to collect, when and how to collect it, why they are collecting it, how it is processed, and for what purposes it will be used- in order for an M&E system to be effective.

4. If funding is available, M&E systems should be in place during the design phase of a project in order to measure outcomes and impacts effectively. Many practitioners, including those involved in the PLP, identified at the 2009 conference some common challenges to implementing an effective M&E system. One challenge is that YEELD programs often aim for long-term impacts; however, there are rarely sufficient resources, staff capacity, or time available to monitor and evaluate this. These limitations have made it difficult for many organizations to incorporate M&E into any part of their project work.

5. M&E systems should disaggregate and analyze program data according to multiple youth demographics – such as sex, age, and socio-economic factors – for a more detailed assessment of the impact of a program intervention. Youth are not a homogenous group and M&E systems should reflect this by measuring disaggregated data according to demographics, as well as different social constructs such as ethnicity, race, and religion. One of the key lessons shared by SEEP PLP partners at the 2009 conference and in its technical note is the importance of making sure the organization that is designing the M&E system

14.2 Gallup: the Silatech Index

At the 2009 conference, Jim Clifton, Chairman and Chief Executive Officer (CEO) of Gallup, talked about the Silatech Index during his keynote address. Silatech is the first comprehensive poll of youth in the League of Arab States. The Silatech Index was developed by Gallup, in partnership with Silatech and members of the Silatech Knowledge Consortium. The Index focuses on the outlook of youth and Arab society on the subject of job creation; the access young people have to the many things they need to find a job; and, the obstacles they see in the way of their success in achieving a job. The Index is meant to inform leaders of Arab States on how to best support job creation for Arab youth. The findings of the Index can be aggregated according to nation, gender, age, socio-economic indicators, employment status, and more.

understands the needs, qualities, and characteristics of the target group of youth. Only with this information will they be able to identify the key demographic constructs to include in M&E.

6. A mixed-method approach to M&E that involves quantitative and qualitative analyses provides a more detailed assessment of the program and helps explain what aspects of a program make it effective or ineffective. Qualitative data is often used to triangulate and confirm quantitative data. A mixed-method approach allows organizations to answer the "how" and "why" questions that quantitative analyses alone do not provide. For example, from quantitative data alone, an organization might be able to learn that female youth were more likely than male youth to drop out of a business development training course. It will not, however, provide detail on why this result occurred. Thus, desk research, qualitative data, one-on-one interviews, and focus group discussions will help build out the reasons behind this result. While a mixed method approach requires time and financial support, the detail it provides is of benefit to organizations that are looking to scale and/or replicate program interventions.

7. When young people engage in M&E activities, they build skills and grow more committed to the programs and services being evaluated. When youth are engaged in M&E activities, program developers are able to assess young people's reactions and receptivity to various ideas and approaches. Young people are able to develop their problem-solving skills as they address constraints and contribute to the design of interventions. Young people who participate in information gathering exercises (e.g., surveys, interviews,

14.3 Youth Leadership Institute's Youth-led Action Research Tool

YLI created a Youth-led Action Research Tool that consists of seven steps for engaging youth in research and evaluation. The tool encourages young people to address a number of questions at each of the seven steps. The steps and related questions are:

Define the goal; define the question. Ask yourself what you really want to learn from the research. What is the purpose of your research/evaluation? Are you asking the right questions?

Determine how to measure the goal and questions, and what information is needed. How would you break down the questions into different parts that you can analyze? What information will you need to help answer the large and the small questions? Will you need information from public records, from people, from other sources?

Design the research/evaluation process and your plan. What is the best combination of methods to collect the information you need to answer your questions? If it is a focus group and a survey, what questions will you ask in the focus group, and what questions will be better for the survey? What are your deadlines? Who is responsible for what, what resources do you need, and do you need any training to carry out the evaluation process?

Collect data and information. Now that the research/evaluation process has been planned, this step is about doing the interviews, gathering the information, and handing out and collecting the surveys.

Analyze and interpret data. This step is about compiling and calculating all of your totals and figuring out what they mean. How did people respond to the questions? What themes did you find in your observations or people's responses? What do your results mean to you?

Develop recommendations and action plan. Based on results and your interpretation of their meaning, what kinds of recommendations would you make? What kinds of changes would you suggest to address the issues that emerged? Who needs to know your results and your recommendations? How will you present your results to your chosen audience?

Review and evaluate the research, and then evaluate the process. Did the process succeed? What worked well? What would you change next time?

etc.) often feel an increased sense of empowerment and self-worth. This may be the first time they have been asked these kinds of questions, and often the first time they realize that they have valuable experiences and opinions of their own to contribute. Young people also develop greater commitment to, and ownership over, the project as they engage in market assessments. They gain an understanding for the thinking behind the approaches and are given an opportunity to reflect on their own decision-making with respect to economic opportunities. Engaging young people as evaluators and data collectors is also a cost-effective way to build and scale data management efforts. The following programmatic example provides additional information to that which was shared previously.

8. Low-cost management-oriented approaches are being developed. M&E can be a costly program component that is rarely adequately funded, if funded at all. Stakeholders in the YEELD field are considering innovative ways to reduce M&E costs, while also producing scientifically robust M&E systems.

14.4 Freedom from Hunger: Lot Quality Assurance Sampling

One of the greatest recurrent costs in program assessments is the cost of travel for staff members to physically observe clients or ask questions in the field. In addition to the travel, costs are elevated when it is a large sample size. Freedom from Hunger sought out a sampling approach that would allow staff to visit as few clients as possible, while maintaining quality results to inform program design. Freedom from Hunger uses Lot Quality Assurance Sampling (LQAS). It is a low-cost data management tool because it relies on a small sample (typically only ninteen observations are required). In addition, LQAS data analysis and interpretation are straightforward. LQAS measures indicators such as attendance and repayment rates, and it uses the results to direct funding to effective program interventions. Results of LQAS surveys can help identify the progress of the program area as a whole, and if there are differences in knowledge and practices among program areas.

Where Do We Go from Here?

1. Organizations should be encouraged to seek out training and capactity building to understand the logic underlying a program's model/approach. SEEP's technical note on M&E provides one useful guide to help organizations understand causal chain models in youth and workforce development programs. The causal chain model was also described extensively in Making Cents International's 2008 post-conference publication in the chapter on M&E. The causal chain model can be applied as organizations attempt to frame their own approaches and develop a relevant M&E program to assess the effectiveness of the approach. Organizations should also be encouraged to document and disseminate their causal models for greater industry-wide learning.

2. The YEELD field should continue to seek ways to invest in impact assessments and mixed-method approaches regarding M&E. There are many factors that may influence the success (i.e., final positive outcomes and impact) of YEELD programs. As a result, it is often difficult to identify direct causal effects between program activities and outputs, and outcomes and impacts. For example, a program may report better-than-expected rates of youth employment as an outcome, but the outcome might have been more the result of growth in the local economy than the effects of program activities. To identify direct causal effects, impact evaluations (such as the one described in the Mercy Corps/Partner MKF example) and/or

mixed methods approaches can be useful. However, good impact evaluations and mixed methods approaches are expensive, can take time, and may involve advanced technical capacity in M&E. The YEELD field should continue to investigate the cost/benefit of these forms of assessment, while continuing to share the lessons learned and results of these assessments.

3. Young people should be engaged in M&E efforts, as well as program design and implementation. As evident in the examples shared in this section, engaging youth in M&E offers benefits to young people and to programs. Young people often have a unique perspective on program interventions and how to make them maximally effective. They also are often best qualified to capture the real life experiences of their peers. Finally, when young people are engaged in M&E, they can help reduce related staff costs.

4. Innovative M&E tools should continue to be developed and tested. The costs of M&E and the time constraints related to conducting effective M&E programs have encouraged organizations to seek innovative ways to assess YEELD programs. The SEEP Network and Freedom from Hunger have provided the field with recommendations and tools for creating low cost M&E strategies. The field should continue to invest in innovative M&E systems that will move the field forward.

5. The field should encourage organizations and donors to take a long-term approach to M&E and YEELD. YEELD programs tend to have an impact over the long term, and yet they often seek results (or are asked by donors to achieve results) in the short term. The reality is that the impact of employability and entrepreneurial skills building programs can take many years to become apparent, a timeline that is well beyond that of most programs and evaluations. Stakeholders, particularly donors, should be encouraged to invest in long-term program impact.

6. The field should continue to share knowledge on lessons learned. In the recent years, the YEELD field has made progress in knowledge sharing. More specifically, an increasing number and diversity of stakeholders have become involved in knowledge sharing events, such as Making Cents International's Global Youth Enterprise and Livelihoods Development Conference; knowledge consortiums, such as the Silatech Knowledge Consortium; and innovations in online social networking communities, such as ImagineNetwork and EntreOasis. These knowledge sharing platforms will continue to move the field forward by bringing stakeholders together to share promising practices and to streamline and scale program interventions. Stakeholders should continue to seek ways to build, fund, and share knowledge.

Chapter 15
What the Donors are Saying

A plenary session dedicated to funders engaged in YEELD was held at Making Cents International's 2009 Global Youth Enterprise and Livelihoods Development Conference. Donors identified key investment areas, and their interest in supporting innovative ideas that can show measurable impact and partnerships that support program sustainability and scale. Panelists discussed the recent trend of funders coming together to determine how to leverage their respective balance sheets in order to maximize impact and the return on investments. They also discussed the value of facilitating and promoting relationships with grantees that put grantees and funders at an equal level, free from traditional power dynamics.

This chapter of the publication summarizes some of the ideas and concepts presented by funders at the conference.

USAID: USAID is a large, complex bilateral agency of the U.S. Government that has a long history of working on youth-directed programming. In 2008-2009, USAID dedicated just under US$100 million to youth-directed projects. Youth-directed programming spans many different sectors within USAID. For example, youth are the target of funding in conflict mitigation programming, counter-terrorism, family planning, HIV prevention, and financial planning. When YEELD programming receives USAID funding, it is usually as a component of a different funding area. For example, approximately US$270 million a year is directed to youth-related initiatives under the President's Emergency Plan for AIDS Relief (PEPFAR). In 2008, US$23 million of PEPFAR funds went to youth enterprise development. USAID is working to involve multiple and diverse stakeholders in thinking more systematically about youth development needs between and across sectors. While it is difficult to work cross-sectorally within the structure of USAID, an increasing number of USAID country-level missions are developing cross-sectoral strategies for youth engagement. For additional information, please visit: www.usaid.gov.

Caribbean Development Bank (CDB): The CDB was established in 1970. The Bank sees itself as a catalyst for development resources in the Caribbean region and aims to reduce poverty and work to achieve the Millennium Development Goals (MDGs) through social and economic empowerment. The CDB sees youth enterprise as a key strategy for engaging youth in efforts to achieve the MDGs. CDB's strategy for empowering youth includes broadening their opportunities to develop their human capital; and developing their capabilities as decision-making agents. CDB's youth-directed funds focus on the development of physical infrastructure for primary and secondary schools; improving access to post-secondary and skills training; student loan schemes; youth scholarship programs; building capacity of youth-serving organizations; microcredit; and micro, small and medium-sized enterprise development.

CDB is also addressing youth through the Basic Needs Trust Fund (BNTF). The BNTF is a grant-funded program started in 1979 as a short term, emergency response to deprivation and social disruption in the region. It provides non-reimbursable funds to participating countries.

To receive funding support from CDB, proposals must meet CDB's 4 pillars, as follows:

- Promoting broad-based economic growth
- Fostering inclusive social development
- Promoting good governance
- Fostering regional cooperation and integration

Other important elements of successful proposals include determination of how sustainability will be achieved and how the project is environmentally sound. The impact on the target population and how the proposed project will contribute to employment creation must also be clear. Strategies for engaging partners must be outlined, in addition to plans for program replication. The ideal program that CDB looks to fund has a high

level of ownership among beneficiaries and is part of a wider program funded by other donors and partners. It is financially sustainable with a well-defined, small target population. It responds to clearly identified problems and relies on well-tested solutions. As CDB moves forward with its support for youth-related initiatives, the Bank anticipates placing an even stronger focus on building partnerships between the Bank and civil society. For additional information, please visit: www.caribank.org.

Cordes Foundation: The Cordes Foundation is a family foundation founded in 2006. It seeks to play a catalytic role in innovative projects designed to fight global poverty. The funding criteria for the Cordes Foundation include well-targeted programs whose impact is measurable and that show evidence for sustainability and scale. The Foundation is currently involved in projects promoting home ownership for low-income families in the United States; as well as microfinance, Fair Trade agriculture, and sustainable schools in Kenya, Rwanda and Uganda. The Foundation has also supported an initiative focused on understanding how MFIs in Central America can increase the access youth in the region have to credit. The Foundation also partners with the Katalysis Network, a network of twenty-two MFIs, to offer a loan guarantee fund for youth borrowing, which covers 50 percent of losses to any loans made to youth. This guarantee fund has allowed MFIs to enter into youth microfinancing due to the reduced risk. Also, in partnership with the Global Center for Social Entrepreneurship, which is housed at the University of the Pacific, the Foundation funded business plan competitions for students in Uganda and Rwanda. The Foundation is providing winners of the competition with tactical support and funding to make their businesses a reality.

The Mastercard Foundation: The MasterCard Foundation is an independent, private foundation with over $2 billion in assets. Its global mandate is to enable people living in poverty to improve their lives – and the lives of their families and communities – by expanding their access to microfinance and education. The Foundation was established through a gift of shares from MasterCard Worldwide at the time of the company's initial public offering in 2006. The Foundation operates independently of the company; and its Directors, President and CEO make decisions on programming, policies, and operations.

The Foundation is focused on two primary areas that relate to making "the global economy work for everyone": microfinance and youth education. The following overview is an excerpt from the MasterCard Foundation's website on the focus of its programs. Its programs seek to:

- Mainstream outreach to youth in microfinance through the development of appropriate products and services. This includes technology-based solutions.
- Foster collaboration and learning between youth-serving organizations and microfinance practitioners.
- Provide training and learning opportunities to enable poor youth to utilize microfinance.
- Build the capacity of microfinance practitioners to reach youth.
- Additional microfinance program areas of focus include:
- Expanding microfinance in Sub-Saharan Africa.
- Strengthening the microfinance sector.

The Foundation is also focused on enabling young people to make the school-to-work transition successfully. This includes increasing the access they have to the knowledge, skills, networks, and technology they need to succeed. The Foundation is currently exploring and supporting synergies between microfinance and youth education.

The Foundation tends to fund organizations that are innovative, consistently generating new insights and working to expand access to impactful programs. It primarily works with non-profit and non-governmental organizations that are respected for their leadership, issue expertise, program and financial management,

and their track record of success. The Foundation assesses proposals according to how well they align with Foundation's goals; if the proposed program is built on best practice; if it has clearly articulated strategies for impacting the poor and achieving efficiency and sustainability; and if there is a clear plan in place for program evaluation.

The Foundation is committed to sharing learning and insights that emerge from its microfinance and youth education programs with funders, policymakers, academics, think tanks and the public. The Foundation does not accept unsolicited proposals at this time. For more information, please visit: http://www.mastercardfdn.org/.

Peery Foundation: The Peery Foundation is a family foundation that aims to strengthen youth and families, so that they may live lives of dignity and self-reliance. The majority of the Foundation's funding is directed in the San Francisco, CA area. The Foundation is particularly interested in investing in market-based approaches such as youth enterprise. The ideal grantee for the Peery Foundation is an organization that has a project idea that is innovative, sustainable, and scalable. The organization should also be able to measure and demonstrate impact. Additionally, the Peery Foundation is interested in supporting social entrepreneurs who exhibit a passion and drive to solve problems and create solutions.

Chapter 16
Lessons Learned from Young Entrepreneurs

Young entrepreneurs from Haiti, Colombia, Syria, Mexico and the United States shared at the 2009 conference their entrepreneurial experiences and what aspects of capacity-building have impacted them and the success of their businesses the most.

Gary Barois: Haiti

In 2007, **Gary Barois**, a graduate of EDC's IDEJEN program in Haiti, started a micro-enterprise called Top Apel (Top Call). The business is located in Port-au-Prince, in a neighborhood called Nazon. He and his youth partners sell phone cards, cell phones and call phone minutes. Mr. Barois chose the cell phone business for several reasons, including his past experience selling phone cards. The Accompaniment Phase of the IDEJEN program also helped him study the market. He learned that the number and reach of cell phone companies in Haiti are increasing and that there is a high demand for communication technology in his community. When Mr. Barois started the business, he had no assets, so he was not eligible for financial services. The IDEJEN program provided him with help in developing his business plan, US$400 in seed money, and training and mentoring for six months. With these supports, he was able to build the assets he needed to be eligible for a loan. Gary and his partners were running their business at the time of the 2009 conference and attending school. Their monthly revenues were US$337.50. His goals for the next five years were to become the official distributor of cell phone items for Digicel or Voila (two leading cell phone companies in Haiti).

Mr. Barois identified in his presentation the challenges his business faced before entering the IDEJEN program. For example, before the program, he was not able to access credit. He also had weak management skills and faced prejudice from potential clients who were weary of working with youth. IDEJEN gave him the business development training, business mentoring, and access to seed money he needed to start his business. In addition to these supports, Mr. Barois shared that the keys to his business's success included a strong team spirit, discipline, a product that was in high demand, and the knowledge that he should start small and then grow slowly.

Jean Alexis Guerra Gomez: Colombia

Jean Alexis Guerra Gomez from Colombia co-developed IRIS with other youth partners. IRIS is a system and tool that enables visually impaired children to "see" images with their hands. IRIS transforms the shapes and colors of images into codes that can be understood through the hands. IRIS is currently being used in classrooms, as it offers teacher a database of pedagogical images they can use to explain concepts to visually impaired students via graphic shapes and colors. Mr. Gomez and his partners invested US$250,000 and came up with six prototypes that they pilot tested and now sell. They have won several youth entrepreneur competitions. For more information on IRIS, please see www.duto.org.

Mr. Gomez advises other youth entrepreneurs to set a goal, pursue their dreams and work hard to make their dreams reality. In addition, he attributes teamwork, support, a business network and access to finance as key factors thathelp young entrepreneurs succeed. Mr. Gomez encourages other young people to be social entrepreneurs and to become social agents of change.

Najib Tayyara: Syria

In 2008, **Najib Tayyara** completed the ILO's Know About Business (KAB) program while attending university in Syria. He had studied computers in high school and went to university to receive advanced technical training. During this time, he also worked for five years in different ICT companies. The KAB program helped Mr. Tayyara develop his business plan and conduct a market assessment in his community to determine the viability of his idea. KAB also introduced Mr. Tayyara to the characteristics of a successful entrepreneur, the decision

making process in business, the concept of time management, how to identify a viable business opportunity, and how to secure the necessary funding to start a business. Mr. Tayyara also credits his KAB teacher as contributing directly to his success.

Mr. Tayyara has since opened a business that provides network services, DSL landlines, broadband lines, and other technology tools and services. He hopes to scale his business in another location soon.

Mr. Tayyara did face some challenges in starting his business in Syria. For example, he had a difficult time accessing the necessary start-up capital he needed and finding the right location for his business. After a number of failed attempts to secure a loan from a bank, Mr. Tayyara ended up acquiring a loan from his father. Mr. Tayyara visited many companies to market his business and utilized the media as well.

Carlos Camacho: Mexico

Carlos Camacho started his business, Bamboorganic, to focus on the trash problem he noticed in his native country of Mexico. Given that plastics take 800 years to degrade, he decided to make biodegradable bags, dishes and plates, made from sugarcane and bamboo. To build up his business skills, Mr. Camacho attended a business leadership program, called Genera, at his university. Genera fosters the talents of entrepreneurs in an effort to solve socioeconomic problems of the country. The program helped him build his business plan. His company is advertised on social networking sites. His business has received over 80,000 visits in one year. Mr. Camacho recommends that young people trust themselves and take a risk when starting a business.

Chante Goodwin: U.S.

In 2005, **Chante Goodwin** started Your Way IT Solutions when she was still in high school in the United States. Her company is a full-service IT consulting and support company based in Suitland, Maryland. Her clients tend to be individuals, non-profit organizations and small- and medium-sized businesses in the Washington, D.C. metro area. The specific services she offers are technical support and consulting for businesses, computer repairs, upgrades and installations, custom built computers, and computer training. Ms. Goodwin started her company with US$500, which were used to cover tools, parts, advertising, and trade name registration. Within the year, she had profited US$1,000; by 2006, she had profited US$5,000; and by 2009, she had profited US$25,000. In the next five years, Ms. Goodwin wants to build her business to include a technology center that provides young people with computer training, a homework lab, and gaming and computer services.

Ms. Goodwin has identified her competitive advantage as a result of business training that she received at a young age through the Network For Teaching Entrepreneurship (NFTE). Through NFTE, she can network with top business professionals, build relationships, and access business resources, such as a NFTE mentor. She also provides high-quality services and markets her business via the NFTE network.

Ms. Goodwin started her business because she had a passion for technology. Her experience with NFTE helped her direct that passion to develop her business. She won a business plan competition hosted by NFTE. In addition to a cash prize, which she used to cover her start-up costs, she was given an internship that provided her with business training. The company with which she did her internship is now her client.

In her presentation, Ms. Goodwin identified challenges to being a business owner, including managing time with work and school and lacking legal resources (e.g., contracts, registration, licenses and permits, and general legal advice). She believes the key attributes of a successful youth entrepreneur include a commitment to the community in which you work and a drive to be successful while improving the lives of others. She recommends that youth enterprise organizations ask students to first identify their passion, not what

business they want to open. She recommends that organizations focus more on teaching young people how to communicate what their business does. She also believes organizations should provide young people with mentors and access to alumni.

Part II.
Youth-Inclusive Financial Services

I. Introduction

1.1 Focus on Finance at 2009 Global Youth Enterprise & Livelihoods Development Conference

The Focus on Finance component of the 2009 Global Youth Enterprise & Livelihoods Development Conference provided an opportunity to share promising practices and key learnings in this nascent sector. Practitioners from around the world shared their experiences through presentations and case studies that highlighted key learnings in the various stages of market research, product development, marketing and delivery, partnership, and monitoring and evaluation. Each presenter focused primarily on savings or on credit or on a combination of both. These presentations each provided some insights into and lessons related to the emerging guidelines in youth-inclusive financial services.

Access to appropriate financial services can play a critical role in enabling youth to navigate the challenges and opportunities they face, regardless of their employment or educational status. Financial services – whether a safe place to save or an appropriately structured loan for investment in an enterprise or education – should be an integral part of youth livelihoods strategies. And it can help ensure that the vulnerability faced by so many youth today does not turn into a crisis. We all need access to appropriate financial services. Youth do too.

The second part of this publication will share the Emerging Guidelines in Youth-Inclusive Financial Services, which serve to structure the key findings and programmatic examples that are presented. The results of a survey conducted in August 2009, which describe the state of the nascent sector of youth-inclusive financial services, will be highlighted. Additionally, some of the visions for the future of youth-inclusive financial services, as expressed by the plenary panelists at the Focus on Finance portion of Making Cents International's 2009 Global Youth Enterprise & Livelihoods Development Conference, will be shared. Next, key learnings from the experiences of select practitioners related to the six Emerging Guidelines will be examined. Then, there will be an exploration of what organizations are doing to position themselves to deliver financial services to youth at scale and on a sustainable basis, and how they are analyzing the impacts of such interventions. Finally, conclusions that emerged from the half day of presentations and discussions at the Focus on Finance portion of the conference will be shared. They put forth a vision of youth-inclusive financial services in 2020 that is intended to be a rallying cry to devote the creativity, energy, and resources to improving and expanding the availability and quality of youth-inclusive financial services.

II. Why do youth need financial services?

Definitions of youth and young people vary – even within the same agencies. While the United Nations officially defines "youth" as people between the ages of 15-24, individual countries have their own definitions, some extending beyond35 years of age. Implementing organizations and programs have their own definitions for programming purposes. There are policy, political, and programmatic reasons that explain these differences, but it makes it difficult to come to consensus on a shared and clearly defined definition.

Regardless, this part of the population is growing globally, as noted above, and particularly in certain countries with similar characteristics. This phenomenon can be examined from the "youth dividend" perspective – that is, seeing this time as one of great opportunity to invest in these youth and therefore to contribute to countries' human, social and economic capital.

Appropriate and inclusive financial services for youth can play a critical role in assisting them transition from childhood to adulthood by equipping them with the resources and support to become productive and economically active members of their households and communities. Doing so at the right times in their lives, with the right supports, can help them improve their livelihoods in the short term and position themselves for more productive lives. Given the numbers of youth, current and projected, the opportunities abound for those who are providing financial services to start bringing these potential clients for life into their fold, and for the youth themselves to start demanding that not only do they have access to services, but that these services meet their particular needs and that they are quality services.

III. State of the Practice

A. Findings from Global Survey on Youth-Inclusive Financial Services

As part of its effort to understand the state of the practice in the nascent sector of youth-inclusive financial services, Making Cents International conducted a global survey in August 2009. This survey was intended to serve as a baseline for this nascent sector to tell us who is out there, what are they doing, and what are the gaps in capacity and delivery. It also aimed to give us insights into what is needed to be able to better respond to the actual and potential demand of youth for appropriate financial services. Future surveys will allow us to start to track trends in the growth and development of the sector and hone our understanding of evolving practices.

1.2 Strengthening the Sector: mapping, analyzing, and capacity building

The Youth-Inclusive Financial Services Linkage Program (YFS-Link) is a global initiative of Making Cents International, funded by the MasterCard Foundation, to build the capacity of financial service providers and others to develop demand-driven financial products and services for youth, expand the body of knowledge of this sector and connect practitioners and other stakeholders working in this space.

YFS-Link Resources You Can Access Today

Online platform: www.yfslink.org

The "go-to" place for and by the youth-inclusive financial services community. Access the latest information, cutting-edge tools, map of who is doing what where, and forum where experts and newer entrants to the YFS field can post questions and exchange with others.

YFS Classroom Training Modules (www.makingcents.com/link)

- **Making the Case for Offering Youth-Inclusive Financial Services (1/2 day):** Equips decision-makers with key information regarding the social and business case for offering youth-inclusive financial services
- **Implementing Sound Practices in Youth-Inclusive Financial Services (2 days):** Offers institutions a practical step-by-step framework for understanding what it takes to offer youth-inclusive financial services
- **Market Research with Young Clients (3 days):** Provides institutions with the specific tools and methodologies to conduct effective market research with young people
- **Adapting and Developing Financial Services for Young Clients (3 days):** Provides institutions with the tools to develop a product specifically for young people
- **Partnering for Improved Service Delivery with Young Clients (2 days):** Presents strategies for institutions to leverage core competencies and effectively develop partnerships to better deliver financial services to young people

By the time of the soft close of the survey in early September 2009, one hundred thirty-one organizations from around the world that are currently engaged in or are interested in becoming engaged in youth-inclusive financial services shared their experiences and perspectives. Of the respondents, 34 percent are from or are working in Africa, 22 percent are from Latin America and the Caribbean, 21 percent are from Asia, 11 percent are from the Middle East and North Africa, 10 percent are from Europe, and two percent are from Australia and Oceania. The types of respondents included technical assistance providers and international non-governmental organizations (24 percent), youth-serving organizations (23 percent), financial services providers (20 percent), trainers (19 percent), funders and researchers (7 percent), and associations (seven percent).

The presentation of the survey findings examined the different motivations and results for two primary types of providers of services to youth-Financial Services Providers (FSPs) and Youth-Serving Organizations (YSOs). It found that half of FSPs that responded were providing financial services to youth, with many others were seeking to provide such services in the future. More than a quarter of the overall respondents acknowledged that although they did not segment their clients by age, youth were part of their market. More research is needed on how products and services that are deliberately designed, adapted, and delivered meet the needs of youth and contribute to the financial services provider's double bottom line. Nearly three-quarters of FSPs indicated that building their client base and increasing their market share were motivations for serving this market and the same proportion indicated that it would build long term customer loyalty. A significant portion of respondents also cited the social motivation for offering these services as part of their strategy to address high youth unemployment.

Only a quarter of YSOs were actually linking youth to financial services and another third were exploring options to provide this linkage. Some YSOs (13 percent) were providing financial services directly and others (21 percent) were considering doing so. The motivations of YSOs were driven primarily by their concerns with rampant youth unemployment, but they were also driven to some extent (about a quarter) by a desire to attract more youth to their programs and increase the loyalty and satisfaction of the youth they were serving.

Given the specialized nature of financial service provision, there is a great opportunity to increase the visibility of YSOs and FSPs to each other so that they can partner to expand financial services to youth supported by appropriate non-financial services, allowing each to focus on their comparative advantage.

In terms of volume, through the self-reported, unverified data from the survey we learned that some 4.2 million youth are getting access to financial services, with $186 million outstanding in credit, $48 million in savings, and $1.2 million in insurance. Given that respondents only represent a portion of those actually offering financial services targeted to youth, and that many others are offering services that reach youth, but do not segment their market by age, we know these numbers are far lower than the actual volume. We expect that as we collect this data over time, not only will the volume grow because more and more organizations are actually providing financial services to youth, or linking youth to such services, but also because more of those organizations which already are providing those services will start to segment their market and report on the youth segment, and still others will simply start to report on their data.[4]

In regard to types of services being provided, whereas currently more organizations are providing credit than savings, those providing financial services noted that demand is greatest in the area of savings, followed by credit, and then by other services including insurance, but also credit and debit cards, transfer and payment services, and remittances. Most of the financial products, whether loans or savings, were individual rather than group based, although many of them required some involvement of parents or caregivers.

[4]There is a case to be made for including some youth-specific indicators in the data that are gathered in microfinance, such as the MixMarket, a microfinance benchmarking service (www.mixmarket.org)

Respondents indicated that non-financial services are particularly valuable to youth, particularly business training and financial education. This is the focus of collaboration between YSOs and FSPs, and there is great potential value added here, as it is assumed that youth, perhaps more than other market segments, need a range of financial and non-financial services to fully realize their potential.

Respondents stated that the greatest challenge for expanding access of youth to financial services was prejudice of staff against the youth segment; youth are still considered a high risk market. A better understanding of this market and how to design and deliver products and services that meet the needs of youth can minimize real risks and help dispel misperceptions held by staff about youth. A number of respondents also indicated that legal and regulatory barriers created difficulties in serving this market. Regulations that set minimum ages to sign contracts necessary for accessing credit or to withdraw savings or open savings accounts can be impediments to youth accessing financial services. As a field we need to build capabilities to design and deliver appropriate financial services and to forge partnerships with organizations that can provide needed supporting non-financial services. This will help enable youth to access and utilize financial services, so that they can build assets, and subsequently, a more secure and successful future.

B. The Future of Youth-Inclusive Financial Services: Perspectives from the Experts

The three plenary panelists were asked to respond to the survey findings and share their own perspectives on the current state and future prospects of youth-inclusive financial services.

For Dr. Pawan G. Patil, the architect and head of the Global Partnership for Youth Investment (GPYI), World Bank, it is really about creating a movement for change with the economic security and advancement of young people at its center. He noted that this may seem like a bad idea to many, particularly when it comes to the financial services sector. In fact, in his experience, a lot of banks and other financial services providers think it is a very, very bad idea. Dr. Patil's research since 2000 suggests that while there are some 300 million young people currently eligible for financial services across emerging markets, only .025 percent of loan portfolios of major financial services providers are in the hands of young women and men. Although it is encouraging that the survey revealed that there is growing interest in serving the youth market, the move is only incremental to date, and the gap is monumental. The first order of business to start to reduce this gap is to change the existing mindset or bust the myth held by lenders – namely, that young women and men are any more or less risky to lend to than adults. Dr. Patil and his team have been looking across microfinance portfolios where lenders provide services to young people and adults, and have discovered some useful findings. With similar balance sheets, youth-led enterprises tend to have higher repayment rates than adult-led enterprises, in some cases a full percentage point higher. Dr. Patil suggests it comes back to the biases or mindset of those making decisions on behalf of financial institutions – the loan officer, the CEO, etc. and not the inherent characteristics of young people themselves. But, financial institutions are not yet responding to these facts. Dr. Patil suggests we need to share this knowledge and experience and continue to build the case and create the platforms to facilitate that knowledge exchange. We further need to build the alliances and partnerships necessary to make this movement a reality. Our responsibility is to steer what seems to many in the financial industry as a "very bad idea" into a very good direction.

Mr. Chandula Abeywickrema, Deputy General Manager, Hatton National Bank, Sri Lanka, offered ample evidence that providing financial services to youth can indeed be a very good idea. Mr. Abeywickrema observed that youth can be a major business opportunity, but quipped that too many commercial banks have a short term horizon when it comes to profitability. With this short-term perspective, such banks are unwilling to invest now to realize financial benefits in the medium and long term. He challenged these banks to take this broader perspective to consider how serving youth can be part of their double bottom line and contribute to their overall corporate social responsibility. He suggested that regulators not take such a narrow view on the issue,

and they should avoid imposing too many regulations pertaining to the provision of financial services to youth. He observed that it is critical for all to actually listen to and hear the voices of youth to better understand their wants and needs, and to be able to deliver on them in a way that also takes into consideration banks' needs for profitability and regulators' needs for prudential responsibility.

Youth should also have access to capacity building, particularly in the area of skills development, continued Mr. Abeywickrema. Partnering to ensure that youth have access to education, skills building, and employment opportunities will enhance their outcomes. It will also help the banks realize the opportunity that youth provide as financial services clients. While basic savings and credit products are essential, a wider range of financial products will be necessary that address their life and business cycles needs. For example, many youth are part of the migrant work force, making remittances and transfer payment services important. Providing youth with appropriate financial services, coupled with supportive non-financial services from other providers, requires long term commitment and patience. The rewards will be significant, and well worth the investments made. Economically active and enriched youth will be the ones to drive development and bring a better future to society as a whole.

Ms. Madeleine Hirschland, Independent Consultant, picked up on the concerns of some over whether youth could and should have access to financial services and concurred that it was reminiscent of the debate some twenty years ago about whether the poor were too poor to save, have access to loans, and be able to pay interest on those loans. She noted that advocacy focuses on appropriate and effective financial services that will meet the needs of young people. She challenged us to bring together those who know youth and those who know financial services to provide responsible services that build on best practices in microfinance rather than assuming that youth services are fundamentally different than services for other segments of the market.

And yet, with all this opportunity, youth are not being served – or not being served deliberately, but as a matter of course as they access generic products and services. The prejudice against youth as clients by staff of financial services providers noted in the survey is similar to the prejudice of staff of financial services providers against poor clients from some twenty years ago. Ms. Hirschland asked the audience "Who are these staff with their prejudices?" And she replied to her own question: "We are the staff! Let us all get beyond our own preconceptions of what we think youth need and really look at what is crucial. Yes, it would be nice to have a full array of services, but we might need to look at what is the minimum that they really need. Yes, these services can be expensive, but let's look at what we can do to bring the costs down, get the services out at large scale, and reach sustainability or profitability over time. The challenge is there for us – if we really want to reach over one billion youth, most of whom are currently not being served, let's get beyond the preconceptions and get to those key things that are needed to take on this challenge."

IV. Key Findings and Lessons Learned: Emerging Guidelines in Youth-Inclusive Financial Services

This section provides highlights of the learnings that emerged at Making Cents International's 2009 Global Youth Enterprise & Livelihoods Development Conference – from the case studies, presentations, and discussions – as they relate to each of six Emerging Guidelines in Youth-Inclusive Financial Services. Regardless of the type of financial service, it appears that certain principles and practices hold true. Time will tell whether these principles and practices – what we are calling "emerging guidelines" – apply equally to the full range of financial products and services, but we believe they will.[5]

[5] To date, services developed specifically for youth have been limited to savings and loan products, but it is likely that more will be developed over time as providers gain experience serving this market and better understand their wants and needs.

There are a handful of organizations that have long recognized the need for youth to have access to financial services, particularly savings. These organizations are more recently being joined by other financial services providers that see the market opportunity and/or are driven by social motivation to offer services to this mostly excluded population. Based on the early experiences, six guidelines have emerged for this nascent sector. Examining evidence to date, programs that follow these guidelines, intentionally or not, appear to have greater success in offering financial products that meet the needs of the intended market segment and that have greater potential for impact, sustainability and scale. Each of the six guidelines with a brief explanation, appear in the box below.

1.3 Evolution of Emerging Guidelines in Youth-Inclusive Financial Services

During the 2007 Global Youth Enterprise & Livelihoods Development Conference, practitioners and others identified that it was necessary to incorporate financial services into their programming, but they recognized that there was little information and capacity building available on how to better link young people to appropriate financial services. To address this gap, Making Cents added a Youth-Inclusive Financial Services track to the 2008 Global Youth Enterprise & Livelihoods Development Conference's learning agenda, and invited leading practitioners who were piloting YFS initiatives to a workshop where they shared their strategies and lessons learned. Out of this workshop and related consultation came 15 guidelines, which were distilled to the six that appear below and which provide the structure of this part of the publication. We expect that over time these emerging guidelines will evolve into sound practices, as more experience is accumulated in youth-inclusive financial services

1.4 Emerging Guidelines for Design and Implementation of Youth-Inclusive Financial Services

To achieve desired impact on youth and be able to offer quality integrated financial services at scale and on a sustainable basis, financial services providers should:

1. **Involve youth in market research and product development.** Attention to the particularities of the youth market and involvement of youth in the product development processes may result in simple, yet important changes to existing–and in critical elements for new–products and delivery channels.
2. **Develop products and services that reflect the diversity of youth.** The youth market contains sub-segments related to age (legal age), life cycle stage (marital and parental status), gender, education, employment status, and vulnerability. These differences should be taken into consideration in product design and delivery.
3. **Ensure that youth have safe and supportive spaces.** These help build youth's confidence and enable them to take advantage of opportunities. This may involve infrastructure considerations, delivery mechanisms, and social networks. It also includes appropriate protections through codes of conduct that are age appropriate.
4. **Provide or link to youth complementary non-financial services.** These may include such non-financial services as mentoring, financial literacy, cultivation of a savings culture, life-skills training, livelihoods, and workforce development.
5. **Focus on core competencies by utilizing partnerships.** Assess institutional capacities in delivery of financial services and complement strengths and weaknesses by collaborating with YSOs, schools, training institutes, and other entities, particularly for safe spaces and non-financial services.
6. **Involve community.** Involve the community–starting with the family, but also including schools, teachers, and other local groups–to mutually reinforce and enhance the effectiveness of financial and non-financial services.

A. Emerging Guideline #1: Involve youth in market research and product development. Attention to the particularities of the youth market and involvement of youth in the development processes may result in simple, yet important changes to existing – and in critical elements for new – products and delivery channels.

Financial services providers, particularly those in the microfinance sector, have increasingly recognized the importance of using qualitative and participatory methods of market research to better understand their clients' wants and needs – and to delve more deeply into their clients' or prospective clients' lives. This is all the more important when we are talking about youth, as stereotypes abound about the wants and needs of this market segment. Simply replicating products and systems into different market niches may not work – and in any case, are likely to be sub-optimal at best. We have learned that poor product performance, client dissatisfaction, and client drop outs are generally a result of inappropriately designed products, delivery channels, or marketing. By engaging in a thorough and participatory market research and product development process, many of these problems can be avoided. Investing appropriately in research up front can save time, expense, and headaches later on.

It is important, of course, to begin with a thorough understanding of the context in which the product will be made available in terms of the social, political, economic, financial, and regulatory environment, with particular attention to those factors that would affect a youth-oriented product. Much of this can be secondary research through a desk review, as was done by Women's World Banking (WWB) in collaboration with Microfinance Opportunities (MFO) with XacBank in Mongolia in 2008. Building on secondary research on the overall environment and existing youth financial services programs, the team gathered data on market size, literacy, child labor and child-related laws, marriage, household and gender dynamics, vulnerable groups among female youth, existing low-income youth education initiatives, computer and mobile phone use, existing banks and savings products (particularly XacBank's existing children's savings product, called "Future Millionaire"), personal money management and aspirations, and XacBank's retail savings performance and marketing strategies. This analysis led to the development of a very different product than the team expected to develop, as will be described later.

Once these contextual factors are understood, more detailed market research should be undertaken that uses participatory approaches. These should involve youth in the market research, not just as subjects, but ideally getting some input into the design of the market research plan and tools, the data collection itself, and the analysis of the results. This enables the researchers to test assumptions all along the way, rather than simply designing market research to confirm those assumptions or being open-minded but misinterpreting the research findings.

There are a number of participatory tools that are particularly well adapted to use with youth. Primary amongst them are focus group discussions (FGDs) that can be used with groups of six to eight respondents and should be approximately an hour in length. Groups should be segregated according to specific characteristics such as gender, age, marital status, educational status, professional status, or socio-economic status so that details of each group can emerge. For example, young girls could be grouped together while older girls would be part of a different group. By organizing homogeneous groups for FGDs, more details of the wants, needs, behaviors, and attitudes of a particular sub-segment can be understood, which can then later be used to develop products that take into consideration the specificities of each of the sub-segments. This does not mean that each sub-segment necessarily needs its own product, but the deeper understanding that comes from this approach to market research can help product designers take those preferences into consideration, and build in appropriate flexibility to meet the needs of the market segment – and its constituent sub-segments – into the product design.

These discussions should not only look at availability and access, but also usage. It is important to understand what are the barriers to usage of products that may be currently available – for example in terms of costs, returns, eligibility, conditionality – and how they affect the use of available products. FGDs also provide a useful setting in which to begin exploring potential product features, such as product maturity, nature of deposits/repayments, liquidity – ease of access to savings/speed of disbursement of loan, and other access issues.

In addition to understanding the perspective of the target youth market, ideally FDGs should be organized with other groups of stakeholders as well, such as parents/guardians, teachers/religious leaders, and community leaders. These groups will have important insights into what works and what doesn't, the social context in which the products will be made available, what kinds of supports others in the community might provide, what kinds of barriers might need to be overcome, and so on. MFO has worked with a number of organizations to adapt its market research tools, such as individual interview guides, stakeholder interview guides, focus group discussion guides, and participatory rapid appraisal activities, for each new country and local context.[6]

Other qualitative tools that *MicroSave* and the Population Council have found particularly useful for and adapted to understanding youth wants and needs and for designing appropriate products include seasonality analysis, cash mobility, time series, lifecycle analysis, financial services matrix, and venn chapati diagrams.

MicroSave and Population Council collaborated on participatory market research in Kibera, Kenya in June 2007 with over 200 adolescent girls of various age and schooling segments. Key findings from this study were that 1) girls had money–although in small/irregular amounts; 2) if an appropriately designed savings account (safe, trusted provider, easy to access) was available, girls would save in them; and 3) girls wanted health and social activities alongside the opportunity to save. Since the market research results showed that the girls were not yet ready for credit, a product concept for a group-based savings account was developed to address both the legal constraints of minors not being able to hold individual accounts and to provide the girls with access to "safe spaces" for building their social networks.

From this research, the partners came to find that the girls know a lot–even things that the girls did not think they knew. They save. In fact, they do more saving than borrowing. The girls do not want a typical savings product, but something more integrated or holistic such as a product that combines savings with education, reproductive health information, and meetings for social activities. There are also big differences among girls, including gender and rural-urban location, that must taken into account for the research itself to inform product design well. This helps ensure adequate product uptake, enhances the utility of the services for the girls themselves, and favors the long-term profitability for the financial service provider.

Save the Children in Bangladesh also believes that youth must be involved in a participatory market research process so that product design will be demand driven. Beyond the usual prerequisites for successful qualitative research, they found that experience working with youth is essential and that the team members must believe in the potential and strengths of youth and be willing to consider their insights and aspirations in designing a product. Furthermore, members of the team must have an open mindset and have an ability to establish good rapport with youth.

Their market research in the Kishoree Kontha (Adolescent Girls' Voices) Project in southern Bangladesh indicated that girls aged 10-19 valued skills related to money management, time management, accounting, savings etc. over traditional vocational training. As a result, a financial literacy curriculum was designed and pilot-tested. Although the scheme allowed both savings and lending, the piloting showed that girls were not interested in loans. In this model, girls run the savings mechanism themselves, selecting management, setting

[6] MFO and WWB noted that it learned in Mongolia that some of these tools, such as the individual interview, can be used to inform design of both financial and non-financial (financial education) services simultaneously. For focus groups, however, it is better to develop separate FGD guides for each topic. By using two or more tools, research teams can triangulate to ensure the information is complete and accurate.

rules and using a locally made savings box with three locks. After success with the savings scheme, the next step is for girls to link with financial services providers even as they expand their range of economic activities. Participatory market research was the key to break away from the traditional practice of providing the stereotypical vocational skills training for youth, and instead design program of savings led financial services combined with financial education.

In Plan International's West Africa program in Senegal, Sierra Leone, and Niger, youth were significantly involved in the design and evolution of the Youth Financial Services program through a series of consultations and workshops, which culminated in a SIDA-funded program that was launched in August 2007. Market research focused on out-of-school, mostly urban youth aged 15-24 and revealed that youth were seeking increased market opportunities combined with financial services focused on savings and entrepreneurship and life skill training. Plan International decided to adopt the Village Savings and Loan (VSL) methodology, successful with other market segments throughout West Africa and elsewhere. VSL was selected as the most appropriate way to introduce financial services to youth, because it minimizes risk and presents the opportunity for members to earn high returns, thereby enhancing savings.

Accordingly, Plan International, with the assistance of Oxfam America in Senegal and VSL Associates in Niger and Sierra Leone, trained three local implementing partner organizations in VSL. Implemented on a pilot basis with youth, VSL proved both appropriate and popular. By the end of July 2009, 3,919 youth (of which 80percent were female) had become members of VSL groups and were performing basically as well as adults in other programs, exceeding projections. This gave Plan International confidence to propose a follow on program to dramatically increase outreach. To address the demand for market opportunities, Plan teamed up with Making Cents International, which conducted further youth-centered research, which in turn led to the development of a training curriculum and the training and certification of local trainers.[7]

One element that contributes to successful market research includes getting buy-in from the financial institution, particularly from senior management. This can be a tough sell in formal financial institutions for which "market research" means hiring an outside firm to do a survey. The more qualitative market research leads to design of solid financial products, and the more these are documented, the easier it will be for financial institutions to not only accept qualitative research, but also pay for it, and participate in it themselves to enhance their own understanding of their markets.

Because market research results can lead to institutional buy-in from skeptical FSPs for both financial services and/or and financial education targeted to youth, MFO suggests that by involving the staff and if possible the leadership in key instances in well-designed and efficiently and effectively – conducted market research FSP staff capacity can be built, if that is a priority. This enables them to understand that youth actually have and manage money and the types of financial services they could use, as well as the gaps in knowledge, skills, attitudes and behaviors that can be addressed through financial education. At times it is beneficial to use an external firm that is familiar with FSPs and YSOs and is able to develop customized market research for the youth market. MEDA found that with adequate engagement with local partners, an external firm could provide the information needed to make decisions and design financial products and services.

Partner MK in Bosnia and Herzegovina took a quantitative approach and used a self-administered survey instrument to gather data from potential clients and active clients in the designated age category. The following table provides an overview of its research approach.

[7] The market opportunities training as well as life skills training components were being rolled out when the project was suspended in February 2009 due to lack of funds. Both components will be picked up again in the next phase of the project

1.5 Partner Research Methodology Overview	
Research objectives	To determine the following: • Are young people interested in starting-up their own business? • How would the polled obtain the start-up capital? • Are they interested in attending business training? • Their expectations from the training
Research technique	Self-completion questionnaire (6 pages)
Sampling plan	Target: Random (all young people that fall into required age category and reside in Tuzla municipality) Size: 112 Method: Census
Data collection	Fieldwork: 14-16 May 2008
Data analysis	The following statistical methods were applied: Pfor checking statistically significant differences between groups – nominal and ordinal variables (chi square and Fisher test), Pearson correlation analysis to explore correlations. Results are statistically significant at the significance level 0.1.

Partner MK developed a product that included business training and mentoring which it believed responded to the needs expressed in the market research. It experienced problems in getting youth to attend the business training classes, however. Complementing the quantitative research with some more qualitative research may have helped improve the product design and saved Partner MK the expense and challenge of offering training that did not attract clients as expected.

B. Emerging Guideline #2: Develop products and services that reflect the diversity of youth. The youth market contains sub-segments related to age (legal age), life cycle stage (marital and parental status), gender, education, employment status, and vulnerability. These differences should be taken into consideration in product design and delivery.

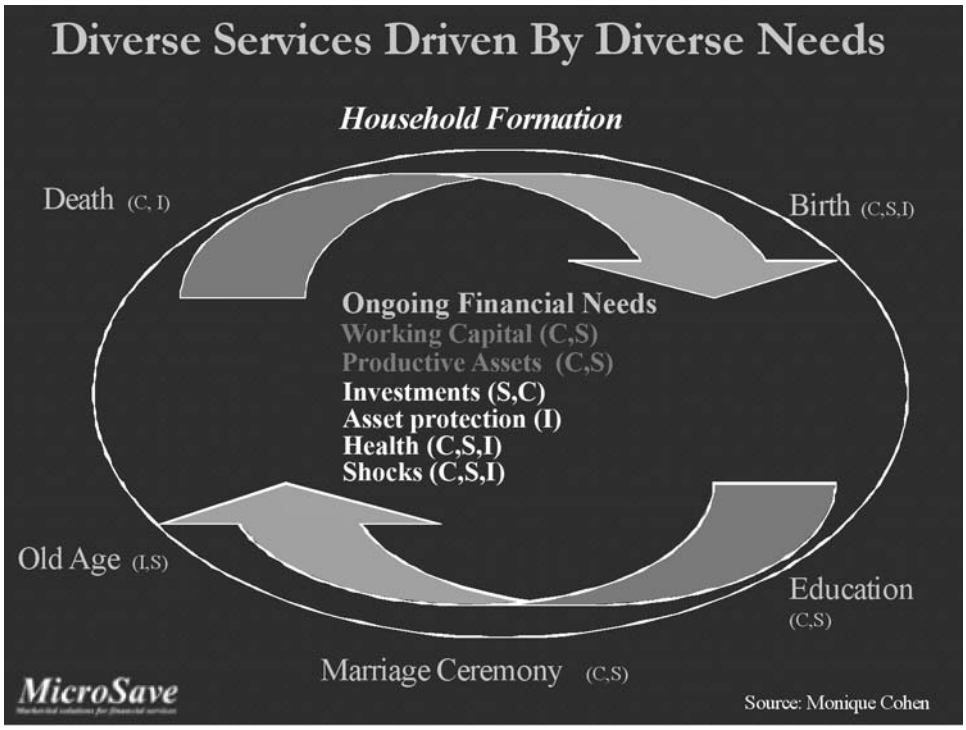
We know from experience that once we reach the frontiers of finance, the people at the frontier need a range of financial services just as those at the center do. Twenty-five years ago when attention was first being paid to providing financial services to the poor, they had fewer few options in terms of products and services. Much of that has changed today, although there are still places where a "one size fits all" approach to financial services for the poor prevails. As one of the latest frontiers, youth too in some cases are finding no or limited choices in products. But with all the experience that exists in reaching new markets, we should be able to move much more rapidly to a wide array of appropriate financial services for youth.

Youth-inclusive financial services should be intentionally designed or adapted to meet the needs of youth – and should take into consideration the diversity within that category. As discussed in the previous section, market research should examine the particularities of the sub-segments. These findings should then be utilized in the product design phase. One particularly useful concept is that of lifecycle needs of the target market, and then matching the products and services to those needs. From birth to death there are various needs for lump sums

and/or flows of money. Each cycle requires certain financial services – credit, savings, insurance, remittances, etc. – with features that render them appropriate for people in that cycle. Sound market research can help product designers understand what the youth in the target segment are experiencing and expecting and what they need liquidity or lump sums of money for – e.g., education, working capital or capital assets for their business, marriage ceremony, health investments for young family, etc. Age alone does not always provide enough information, as the products and features will vary based on gender, marital status, whether urban or rural, working or in school or self-employed. Youth are a heterogeneous group, and have various financial needs and wants. These diverse needs should be met by commensurately diverse products and features.

These diverse services driven by diverse needs in the lifecycle are depicted in the diagram below. The services for each phase in the lifecycle around the circle and for ongoing financial needs within the circle include savings (S), credit (C), and insurance (I).

1.6 Diverse Services Driven By Diverse Needs



There is a wide array of tools available – many of them adapted from general product design approaches that can be easily adapted to designing products for youth. *MicroSave*, for example, has effectively utilized its Product Concept Design Matrix and the 8 Ps (product, price, physical evidence, positioning, promotion, people, process, place) to design market-led products for specific market segments such as adolescent girls. Participatory techniques are used to develop initial product ideas into concepts, which are then tested in the field, and then modified and discussed by the product development team. The process also ensures that the product complies with legal and regulatory requirements, as well as minimum institutional product development policies. Pricing and costing of the product is also carried out. The concept is again revised after more FGDs to get clients final preferences and input into product. The resulting prototype is then ready for

testing. This approach ensures that the "needs of clients, as expressed by the clients themselves, are at the fore front." A tool translating some of these findings to product features is below.

1.7 *MicroSave*/Population Council: Translating Market Research Findings into Product Features with Girls in Kenya

Market Research Findings/ Girls Programming Knowledge	Product Features
Girls Need Friends/Social Networks that they meet regularly	Girls are organized into groups Groups meet once a week
Girls Need & Want a Mentor that they have Regular Access to	Each savings group has a mentor Groups meet once a week
Girls Need a Safe Place to Meet	Financial institution provides a safe place in the community for the weekly meetings
Girls Want to be in Control of their Account and to Be Able to Access with Confidentiality	Each girl has her own account that is not dependent on the other girls in the group Girl's parent does not need to be involved unless the girl wants her to
Girls Save in Small and Irregular Amounts	No fees to deposit Can deposit any amount
Girls Want More than Just Savings	Group meeting are enriched with trainings on financial education and health Periodic fun days are part of the activities
Girls under 18 Cannot Legally Withdraw/Operate an Account	Group Mentor serves as a proxy for the guardian figure
Girls need to be rewarded for: • The regularity of their deposits • The balance of their accounts • Regular active participation in the group (regardless of savings activity)	Most frequent depositor (regardless of amount) from each group rewarded twice a year Interest payments Most active participant in each group is rewarded twice a year
Girls keeping money at home is risky	Girls are given a lockable home bank to keep their savings in during the week/ between group meetings

Source: MicroSave and Population Council.

Sometimes the needs of the clients are not so clear or several different profiles emerge, requiring compromises. As part of its *YouthInvest* program, MEDA's market research with MFIs in Morocco looked at current and potential clients and youth with different employment statuses – youth still in school, youth running an enterprise, youth looking to start an enterprise, employed youth, and youth seeking employment. The data showed that the needs are very different for each of the profiles leading to questions about for whom to develop the financial products? Should the training be designed for those who read or those who cannot? One thing that became clear is that the youth client needs more follow-up than some other client types. This has implications for staffing and scheduling. Designing products based on market research may require balancing needs and

weighing trade-offs. MFIs will not necessarily be able to offer products based entirely on the youth needs as described in the survey; a balance will need to be struck between what youth want and what institutions can actually offer. *YouthInvest* will be involved in managing expectations on both sides, ensuring that MFIs and young potential clients find common ground.

At times the product differentiation to accommodate the preferences of sub-segments of the youth market is actually quite small and easy to manage. Panabo Multi-Purpose Cooperative (PMPC) in the Philippines carried out informal market research as well as a formal market survey to gain a better understanding of the youth market that they segment further into "Youth Savers Club" (0-12 years old) and "Power Teens Club" (13-18 years old). Youth financial products were designed using the results from the market research and an analysis of financial products being offered by competitors. A key component of the product design was the branding. The youth product logo was selected through a competition between the WOCCU partner credit unions. Its fun, educational and vibrant colors are used to captivate the imagination of youth. The product characteristics of the Youth Savers Club and Power Teen Savers Club are compared with the Standard Adult Cooperative Savings products in the table below.

1.8 PMPC Youth and Adults Savings Products Characteristics

	Youth Savers Club, "Kiddies" (YS)	Power Teens Saver Club (PT)	Standard Adult Coop Savings Account
Membership category	Associate	Associate	Regular/Associate
Requirements	Membership Application with Parent/Guardian consent/ signature	Membership Application with Parent/Guardian consent/ signature (for 13-16 year olds)	Membership Application
Account management	Guardian as co-signer/ required to withdraw savings	13-16 year olds require guardian consent on withdrawals 17-18 year old savers are independent	Independent
Initial deposit	$2	$3	$10
Interest bearing minimum balance	$5	$5	$10
Withdrawals	Unlimited	Unlimited	Unlimited
Interest rate	2.5 percent (tax free)	2.5 percent (tax free)	2.5 percent (tax free)
Add-on advantages	free accident insurance reimbursement	free accident insurance reimbursement	free accident insurance reimbursement, mortuary aid, leverage savings to get loans
Rewards for savings	Yes (i.e., school supplies for saving a minimum of $1 ten times)	No	No
Loan eligibility	No	No	Yes

In general, working with both children and youth requires similar interventions, but with different dynamics. PMPC has observed that children at the primary level save more than the older kids and a larger portion of their allowances goes to savings. In addition, "Youth Savers" respond well to rewards, with the motto "the more you save, the more rewards you get." Primary school teachers encourage savings through contests. In secondary school, "Power Teen Savers" like the glamour of print and media. In addition, they respond to recognition more than rewards. The highest savers receive the title of "youth ambassadors" and have the opportunity to represent youth at credit union events.

Sometimes the differentiation between youth and adult products is more about how the products are used and their profitability rather than significant design distinctions. In reflecting on the different requirements for designing products for youth, and particularly adolescent girls, BRAC observed that for most adult borrowers, savings act like a cushion in case of immediate needs. For adolescent girls, on the other hand, savings function differently. Savings features therefore need to be specially designed to take into consideration the livelihood functions it serves. Adolescent girls use savings to support further education, lend a hand to her family in times of need, win her family's confidence towards her, or gather some money she could take with her when she enters a new life after getting married. These factors need to be considered in designing the features of a loan product that will motivate adolescent girls to save. In regard to loans, adolescent girls tend to have smaller average loan size than adults for two main reasons. First, youth in general tend to be more mobile than adults are, and adolescent girls in particular, as they tend to get married and move to a different village before they reach larger loan amounts. In addition, adolescent girls are more risk-averse and usually resist taking large loans as their absorptive capacity is low. With a lower average loan size, it takes longer for youth-focused products to achieve financial sustainability. This has implications in the pricing and costing aspects of product design and the break-even analysis for the product overall.

1.9 ProMujer Learnings from 2009 Youth Solidarity Group Desertion Study

Segment your market: While Pro Mujer's market research analyzed the potential for offering financial services to this new youth market, one key mistake was to disregard those young clients between the ages of 18-23 that Pro Mujer already served under its traditional product offering. These young clients were living the lives of adults, many having married and had children; they also seemed to function well within Pro Mujer's regular product offering.

Mixing youth with adult clients presents significant challenges. Combining youth with experienced clients in existing communal banks made sense from a cost standpoint and also from a social standpoint in that older clients were expected to serve as mentors. But youth were impatient with the time required for adult clients to complete paperwork and adult clients felt the young people were disrespectful of group rules such as arriving on time. The training themes did not resonate with young people and group meeting times conflicted with their class schedules.

Marketing to client's children may present undesirable results. It turned out that many clients wanted their children to have different lives than they had, and to instead become professionals-doctors, nurses, lawyers, or accountants. For those who did take a loan, often the loans went directly to their parents since they did not necessarily have a business activity to invest in, leading to higher arrears and desertion.

Some youth segments are less creditworthy than others. Although ProMujer invested in specialized training for youth and dedicating specially trained loan officers to work with young people, the youth that took up this product were more volatile, and went into arrears and left the program in much higher numbers than other clients.

Sometimes even careful market research and product design may not work out as expected if the target clientele's needs for the type of financial services being offered are only transitory. Based on market research, ProMujer in Bolivia designed a product for adolescent girls ages 14-17 and young people ages 18-23. Many of these young people were single and tended to be more interested in pursuing a professional career via higher education, and were operating a business with this in mind. Although both individual loans and a savings-only product were identified as potential products for this segment, ultimately ProMujer decided to develop the Youth Solidarity Group approach consisting of 4-6 young people ranging in age from 14-23 years who received one week of specialized pre-credit training before accessing a loan that was approved by other youth group members and co-signed by a parent or guardian. These groups were then to be incorporated within an adult communal bank – to increase efficiency, lower costs, and offer mentorship to the youth. The credit product offered to youth is virtually the same as that offered to the adult clients with the exception that the guarantee falls strictly within the youth solidarity group rather than the entire adult communal bank.

ProMujer in Bolivia also used findings from the pilot test to make project design adjustments. For example, it shortened the pre-credit training to speed up disbursements, improve staff training to foster better communication with a younger market segment, and created greater parental involvement via a co-signer

1.10 Findings and Implication from Market Research and Pilot of XacBank

Finding: Client research indicated that girls whose parents had opened Future Millionaire accounts for them were aware of the account but did not make transactions, were not aware of their parents making transactions, and did not know their account balance. Additionally, while some girls appreciated the withdrawal restriction feature, others thought age 18 was too long to wait to have access to the money, and still others wanted no restrictions at all. The team also found that almost all girls received some money that could be saved regularly and understood the importance of doing so.

Implication: Girls were ready to save, but the team would have to design a new set of products and a new marketing strategy to meet the girls' needs and engage them in saving. For the pilot, the team designed three products with and without withdrawal restrictions

Finding: Even though no bank was then providing services to girls under 16, the team looked hard at the relevant Mongolian laws and found that children 14 and over are permitted to open accounts and withdraw money independently.

Implication: XacBank was the first bank in Mongolia to offer accounts to 14 and 15 year-olds.

Finding from pilot: Opening accounts was a lot more difficult than expected; girls cited accounts in other banks, thinking they did not have enough money, and, for working girls, lack of official ID as reasons.

Implication: Despite the overwhelmingly positive feedback the program received when the prototype was tested before the pilot, more had to be done for girls to open accounts. For the roll out, various modifications to the models were made:

- New incentives for opening accounts were tested and introduced;
- Adding school girls themselves as direct marketers;
- Integration of the savings products into financial education;
- Financial education messages were added to all marketing;
- Better branch staff training in communications and direct marketing and toolkits provided;
- Branch staff and schools to organize presentations for parents and teachers, as interviews uncovered how important they were to girls' participation in financial education and saving;
- Handouts on how to obtain official IDs produced for all girls, especially working girls.

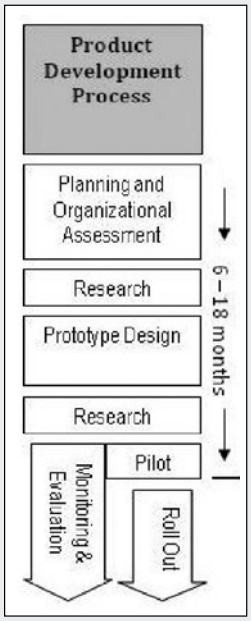
requirement. Cost constraints, however, prevented Pro Mujer from meeting several of the youth's demands including individual loans or independent youth communal banks (separate from the adult communal associations), and adjusting meeting times around school schedules in the evenings and on weekends. ProMujer also was not able to develop and deliver additional youth-specific training topics.

ProMujer identified increasing arrears as well as high drop-out rates, which eventually led management to discontinue the product. Youth clients in good standing were offered the opportunity to integrate themselves completely into an adult communal bank, but will no longer receive any additional youth-specific training or support.

While the largest research component comes in the beginning, WWB continues to seek feedback from the end-users and other influential stakeholders throughout the product development process. WWB also emphasizes a carefully designed and monitored pilot phase, where different approaches can be tested and mistakes made without costly implications. Below are highlights from some findings from ongoing feedback during the pilot phase of the financial component of the adolescent girl integrated product at XacBank in Mongolia and the implications for the revisions to the product before roll out.

1.11 Keys to Success in Product Development Process at XacBank with WWB Support

- Buy-in of key bank personnel, achieved through learning visit and personal exposure to girls
- In-depth research and continuous stakeholder feedback
- Flexible, inclusive and simple product offering
- Engaging outside expertise (NGOs) when needed
- A pilot with clear learning objectives and a robust monitoring plan
- Developing strong, mutually-beneficial partnerships to reach clients
- Integrating marketing and financial education delivery and content
- Developing efficient direct marketing strategies



C. Emerging Guideline #3: Ensure that youth have safe and supportive spaces.

These help build youth's confidence and enable them to take advantage of opportunities. This may involve infrastructure considerations, delivery mechanisms, and social networks. It also includes appropriate protections through codes of conduct that are age appropriate.

Youth are more vulnerable and need more support than adults do, due to their lack of life experiences and their cognitive, emotional, and social developmental stage. In order to be able to fully benefit from financial or other

services, it is important that youth have safe and supportive spaces. The market research should illuminate what these vulnerabilities might be for a particular market segment or sub-segment, and to take these findings into consideration when designing products.

For example, in Kibera the Population Council and MicroSave ensured that there were physical safe spaces, such as schools, churches, and community halls, where girls where girls can meet with other girls of their age regularly to receive training in financial education and health topics. In addition, each group has a mentor who is a young woman from the community who meets with them regularly to facilitate financial transactions and leads discussions and serves as role model and source of support in the community.

Padakhep, an NGO in Bangladesh, provides street children ages 8-18 with drop in centers, satellite centers, and a day and night time shelter to provide them the physical safe space to get off the streets. Within these spaces, it provides them with counseling, life skills education, STI/HIV/AIDS awareness training and other supports to help equip them to make choices and take actions to improve their lives. Financial services are provided via groups and working with guardians, if any, to provide additional social support, security, and transparency as the children complete their financial transactions.

Hatton Bank too has found that its best bankers are those who are most like the people it is serving: its "barefoot bankers" are generally young people who return to the communities they are from to be more than a banker, but also a leader, mentor, guide and friend to the youth. The mini-banks established within schools across the country are run by students themselves, who are trained to offer services to other students.

Save the Children in Bangladesh learned that it first needs to reach and mobilize parents and the community in order to demonstrate girl-led activity at the community level, so they can see that girls are capable. Parent education is required so that they feel comfortable with their daughters accessing financial services. In addition, Save the Children assigns female staff to work with the girls, get permission from their parents and the community, and identify safe spaces where the girls can meet the girl peer educators who conduct sessions on life skills, financial literacy, reproductive health and group savings. After the six month learning cycle, afemale staff person continues to provide technical assistance to the girl-led post cycle activities at community level.

D. Emerging Guideline #4: Provide or link youth to complementary non-financial services. These may include such non-financial services as mentoring, financial literacy, cultivation of a savings culture, and life-skills training.

Adolescence is a critical time of transition from childhood to adulthood, and a significant part of this transition is the shift from economic dependence to economic independence. Due to their lack of life and working experiences, youth in particular can benefit from additional complementary non-financial services. Some youth, particularly young women in certain cultural contexts, or street children, or orphans and vulnerable children (OVC), are even more vulnerable and need additional supports and services to be able to access and use financial services. A well-designed and carefully selected package of priority non-financial services whether delivered directly by the financial services provider or in partnership with another organization can make the difference.

During these transitional years, many girls and young women start to work, earn money, and take on more financial responsibilities. In its work around the globe (Kenya, Bolivia, Peru, Morocco, and Nepal) to develop a general financial education program for young people, MFO found that financial education, coupled with financial services, particularly savings, can help adolescents build knowledge, skills, and attitudes to make informed judgments and take effective decisions about the use and management of money throughout their lives. The themes and specific content of that financial education is determined based on market research within each context.

1.12 Current and Desired KSAs and Behaviors (from MFO's global market research with youth)		
Current	→ Financial Education →	**Desired**
Plan for only their most immediate needs		Set financial goals
Do not save regularly		Save regularly
Do not believe banks would serve them		Have confidence to use banks if banks offer appropriate services

BRAC created a program to empower an adolescent girl both socially and financially called *Social and Financial Empowerment of Adolescents* (SoFEA), with six components designed to complement each other to create a strong support structure. These components include a clubhouse, providing a safe place for girls to socialize and share their stories; training on life-skills to provide the girls with the knowledge to make informed decisions; livelihood training for girls to learn a skill they could utilize to earn a good living; a course to equip girls with financial literacy; savings and credit facilities; and community sensitization to make the community members more aware of the role that the adolescent population could play to bring the much-needed development to society.

Knowing that the street children are some of the most vulnerable in society, and realizing that they could actually take advantage of financial services with the right set of complementary non-financial services, Padakhep developed a comprehensive program for street children ages 8-18 which over time came to include numerous components such as shelter, nutrition supplementation, non-formal education, STI/HIV/AIDS awareness, referral services, awareness training, health service, recreation, psychological counseling, skill training, legal aid, job placement, etc. Not surprisingly, such a multi-faceted and comprehensive program requires extensive cross-subsidization through direct donor contributions and sponsorships, in addition to the interest rate and financial service charges for the financial services.

Although CRS in Rwanda found that the standard Savings and Internal Lending Communities (SILC) methodology widely – used by CRS works for youth, even for orphans and vulnerable children (OVC), it did make some key adaptations – primarily the inclusion of vocational training and apprenticeship programs. The participants also benefit from a start-up kit, as well as additional training in business skills development and basic accounting. This additional intervention has contributed to improvements in nutrition, a reduced school drop-out rate, and contributions to the national insurance scheme by OVCs participating in SILC, all while maintaining high repayment rates.

In the Kishori Kontha Project, Save the Children Bangladesh works with rural adolescent girls in 5 sub-districts of Bangladesh to help build their human, social and economic assets. It does this by offering reproductive health information, life skills education, and financial literacy in addition to the group-managed savings, and eventual links to other financial services. Youth serve as peer educators. Save the Children believes that it is only with these additional supports in the form of information and training and dialogue about how to apply them in their lives – and the support of their peers and trained facilitators to actually apply them – that the adolescent girls can fully take advantage of the financial services to make a difference in their lives.

Sometimes figuring how to deliver the complementary services can prove to be a challenge, especially for financial services providers. Partner MK in Bosnia discovered that it was extremely difficult to motivate the clients to attend business training. Even those who originally expressed interest would not show up. Partner

MK then changed training locations and times, provided lunches, and paid transportation costs. Time will tell whether this additional investment will increase attendance sufficiently and whether the training will result in the anticipated business improvements and impact of performance of the financial services. Another challenge encountered by Partner MK was motivating external experts and officials to become mentors. Partner MK addressed this issue by training its own staff to play this role. It will need to assess the cost of these adaptations to the organization and the impact that they have on the clients, given that there seems to be less of a demand for some of these services than initially expected.

Aflatoun is committed to social development and financial literacy of children aged 6-14. This focus on the complementary services is intended to provide children with access to financial education that equips them to make decisions, manage the money they have access to, and start to take advantage of financial services that are available to them. This is particularly powerful when these programs are offered in conjunction with financial services providers. In Peru, when Aflatoun partnered with the MFI FINCA Peru it found that there was significant information exchange between the children and parents in terms of what they had learned through the financial education and that children's savings patterns are improving.

As we have seen, whether or not non-financial services are included and the particular mix of non-financial services, if adopted, depend on the findings from the market research. This decision also depends on the capacity of the financial services provider to provide, in limited cases, or to link to an organization which is better positioned to provide them. This will be discussed further in the next guideline.

E. **Emerging Guideline #5: Focus on core competencies through partnerships.** Assess institutional capacities and complement strengths and weaknesses by collaborating with YSOs, schools, training institutes, and other entities, particularly for safe spaces and non-financial services.

Partnerships can be a very effective way to ensure that youth get access to the financial services and the supporting non-financial services they need to improve their lives and be good long-term clients of the financial services providers. Partnerships enable each institutional type to focus on its core competencies and yet bring additional benefits to the youth they are serving. Deliberate, well-designed and well-managed partnerships can be efficient, cost-effective, and impactful.

Partnerships can involve two or more partners, each playing a specialized role. In Uganda, Banyan Global (international development consulting firm), Equity Bank Uganda, and Mayanja Memorial Medical Training Institute came together to bridge a financial barrier for nursing students in Uganda to continue their education and to practice their profession, and thereby improve the availability and quality of health services in the area. Banyan Global's role was greatest at the start-up phase, having a focus on conducting market research, influencing product development and helping to define the role of each partner, subsequently encouraging both institutions to take the product to scale, which could also include brokering new partnerships with other medical training institutes and exploring the potential to structure a guarantee to accelerate lending to underserved markets. Equity Bank's role was primarily to develop and deliver appropriate financial service based on the market research. Mayanja Memorial Medical Training Institute's role was to train nursing students well to deliver health services and to help them secure job placements at the end of their training. The key learning points that emerged from the partnership building process included the need for identifying and capitalizing on mutual, long term interests of partners; involving the leadership of partner organizations from the start to ensure their complete ownership; identifying champions or "relationship-managers" within each partner institution to drive day-to-day activities, and finally, clearly stipulating the terms of the partnership in written agreements to ensure that responsibilities are upheld and the partnership continued in the event of staff turnover or change in leadership.

Partnerships can be forged across private and public sectors. In Sri Lanka, Hatton Bank approached the Ministry of Education in 1990 with a plan to adopt schools that would assist the schools in its infrastructure development (including construction of science laboratories, libraries, and support of sports programs) and capacity building of the schools, while in return requesting access to establish a Student Banking Unit within the premises of the school. The student banking program provided a means to inculcate the habit of saving, expose the students to banking, and provide financial education.

Another example of private-public partnerships can be found in the example of PMPC in The Philippines. PMPC has found that partnering with schools, referred to as "school hopping," is the most effective way of increasing the number of youth members. To recruit youth, PMPC branches partner with schools (primary, secondary and colleges) in its area of operation. This involves providing information to the school, parents, and children, so that they can determine whether or not to participate, and once they decide to do so, to enable parents and/or children to complete their applications and forms and make initial savings. Representatives of PMPC visit participating schools at least twice a month to monitor and collect the saved money, while withdrawals must be processed at a PMPC branch.

1.13 PMPC and Schools: keys to successful youth financial services

Involvement of teachers. Teachers give the credit union representatives time during their classes to promote savings and collect deposits. In addition, teachers play a role in promoting the value of savings and financial preparedness on an ongoing basis.

Communication with parents. PMPC does this through events held at the schools to ensure parents understand the program.

Building loyalty and relationships with the youth. PMPC has found that building relationships with the students has had a positive impact on how the youth feel about savings, leading to an increased sense of trust in the financial institution and an increased level of savings.

Assigning a "point person." Each classroom designates a point person, who is responsible for reminding the youth to save and providing feedback to the credit union.

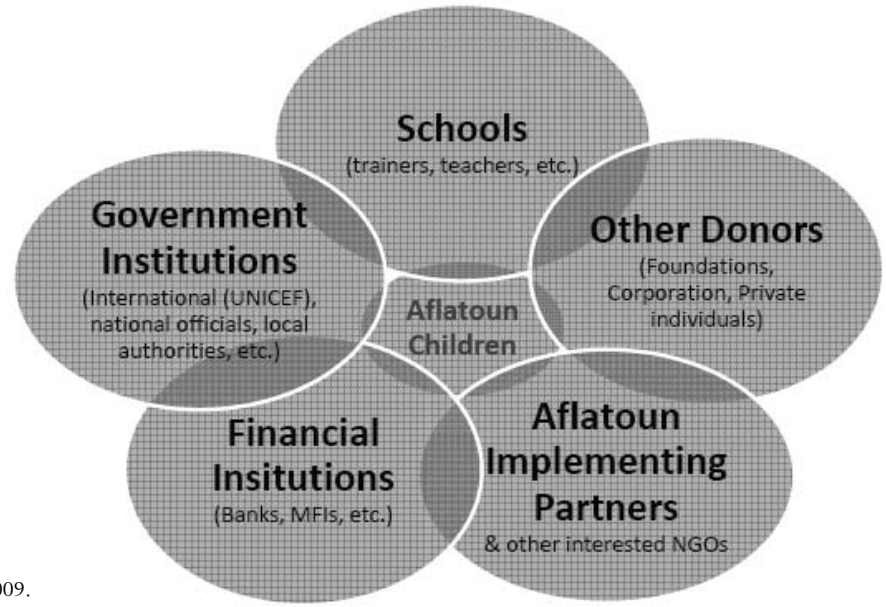
Facilitating the formation of youth officers. PMPC has created a youth officers program to promote leadership.

Conducting periodic focus group discussions. PMPC periodically carries out focus groups with classroom point people and youth officers to help PMPC learn how to better serve and motivate the youth, beyond offering savings services.

Hosting events and sponsoring academic scholarships. In response to feedback received during focus groups, PMPC has organized trainings, seminars and fun fair activities to better serve the youth members.

When Aflatoun enters a country, it seeks to create a network to support children getting access to social and financial education and financial services. Aflatoun works with government at international, national, and local levels to create the supporting environment for its work. It also engages with donors, financial institutions, regulators, and educationalists, both internationally and locally. Additionally, Aflatoun partners with a variety of other organizations to link children with financial services. Schools and non-formal centers are typically the venue where the social and financial education is offered. The Aflatoun country network is depicted in the diagram below.

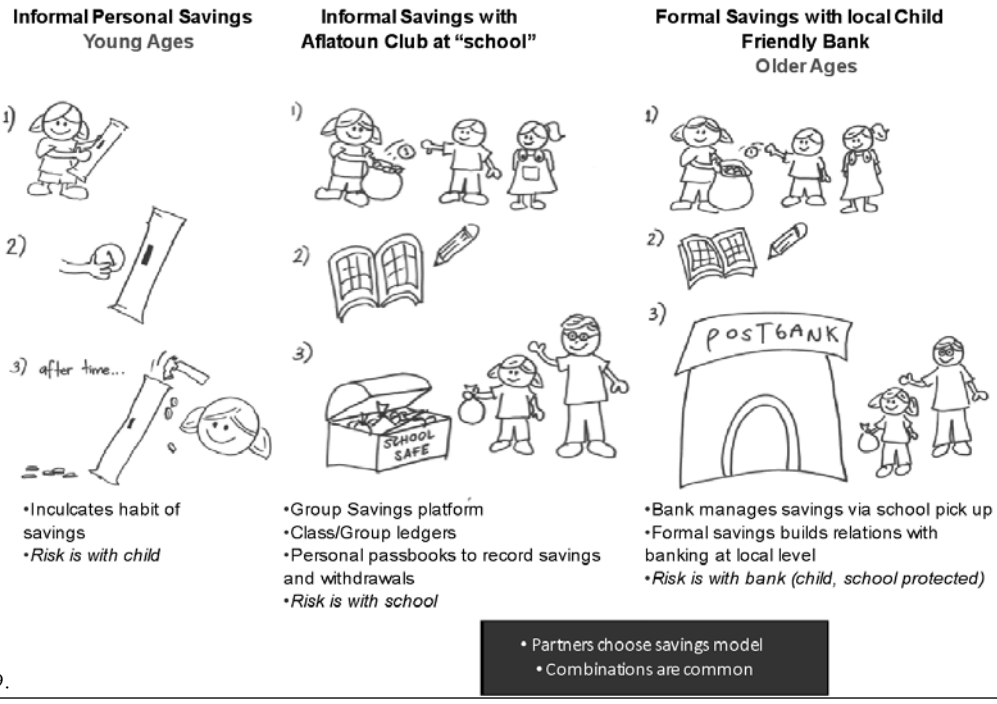
1.14 A Country-Level Aflatoun Network



Source: Aflatoun, 2009.

The opportunities to promote child savings and the partnerships implied varies with the age of children, as can be seen in the diagram below, with the youngest children saving individually and informally using mechanisms (such as individual piggy banks and Aflatoun boxes), slightly older children also saving informally but also possibly saving communally in the class or club setting, and the oldest children saving formally with a local child-friendly bank (in partnership with a local financial service provider).

1.15 Child Savings within Aflatoun



Source: Aflatoun, 2009.

The WWB and XacBank partnership in Mongolia has international and local dimensions that have allowed all to focus on their core competencies in working to enable low-income girls to change their savings behavior and begin to build assets. WWB's role is to assist XacBank in designing and rolling out the savings products and marketing campaigns, as well as designing and rolling out a financial education program that provides a meaningful stand-alone experience while also supporting uptake of the bank's targeted products. The project is designed to leverage the skills and experience of two additional international partners: Microfinance Opportunities (MFO) and the Nike Foundation. MFO is responsible for designing the financial education content as well as working on the monitoring and evaluation. The Nike Foundation is providing funding as well as expert guidance on project evaluation, while also facilitating communication among other girls' savings project implementers. In Mongolia, XacBank is responsible for designing, piloting and rolling out the savings product (including all marketing) and collaborating with local partners to implement the financial education program. An experienced external research firm is leading the design and implementation of a qualitative evaluation of the project's impacts. Two models were developed for delivery of financial education, each with different partners.

1.16

Pilot Products and Financial Education: Girls 14 -17 years old

Products	• Demand Deposit (Passbook/Payment Card) • Time Deposit (CD -Like, with pay -ins allowed)

Financial Education

Delivery Model	School-Based	Community Center - Based
Target Market	School girls	Working girls
Educators	University students selected and trained by local NGO	Trainers from existing local NGO serving working girls
Location	In empty classrooms at schools	In community training center

Monitoring and Evaluation

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After piloting, the team further developed the school-based partnership model to include two levels of partnership with schools:

- Model 1: Bank provides occasional direct marketing to school girls, with financial education messages integrated.
- Model 2: Adds 8-sessions of facilitated financial education classes for girls to model 1.

Initially model 2 will only be delivered in the capital city due to resource constraints with the intention to adapt the model for rural areas and ultimately for a similar program for boys.

Partnerships can provide an effective and efficient way of providing the additional support and non-financial services that youth might need to fully realize their potential in using tailored financial services.

F. **Emerging Guideline #6: Involve community.** Involve the community – starting with the family, but also including schools, teachers, and other local groups – to mutually reinforce and enhance the effectiveness of financial and non-financial services.

Given young people's relative lack of life and business experience, as well as financial management experience, it is critical to involve community when financial services are being extended to young people. Market research is important to understand what might be the opportunities and constraints in the community for the target youth clientele to adopt the desired behaviors and practices. This can inform the product design as well as indicate what other services and supports might be needed to achieve the desired outcomes. The community support will look different in different countries and cultures and for different types of youth. But without these webs of supporting networks, it will be difficult for youth to adopt and sustain the desired changes.

This is particularly true in societies in which the ability of certain groups to achieve their full potential is limited by the existence of harmful views or practices by some. For example in Bangladesh, adolescent girls can be confronted with early marriage, dowry, or even physical abuse. Without also engaging the community, educating girls about these challenges or providing them with financial services is unlikely to be sufficient. For this reason, BRAC engages the community to ensure that the club has its moral, operational, and financial support, so that it can continue to be a platform for activities for girls long into the future. Establishing clubs for girls in the community is a first step. A second and more difficult step is getting family and community support for girls to save and take out loans. It is mandatory that one of the girl's parents is present to sign the loan contract along with the member. This indicates that the member has already spoken to her family and has convinced them that she is capable of utilizing the loan, and it sets off the process of empowerment of the adolescent girl. A girl in Bangladesh is seen as a burden on her parents because she cannot go out like their son to earn money and will eventually be married off to another family (along with a dowry that is often demanded by the groom's family). Therefore, with every bit of cash she earns herself, with every installment she pays herself, with every new loan she takes, this adolescent girl enters a new dimension of independence. It makes her believe in herself and it makes her family believe in her, and ideally gives her more authority over her life decisions.

Save the Children in Bangladesh has also found that it is critical to reach parents and community members and provide them with education about girls' potential to effectively utilize financial services and to get them to see girls as productive parts of the family and community.

In the "Gami Pubuduwa" ("Village Reawakening") program of Hatton Bank in Sri Lanka, the young people identified to be professional "barefoot bankers" were charged with working with the entire community to not only provide financial services, but also to bring financial education to all. They were tasked with establishing a relationship with the village opinion leaders to identify youth who were ready to launch or expand their micro-enterprise and self-employment projects. The success of this program is due in part to how the "barefoot bankers" became the most loved personalities among the village community leaders, as well as among the youth who saw that they understood the aspirations of the youth to build their lives economically.

The majority of Filipino youth is living with and is economically dependent on their parents. Many derive their savings from their allowances. As a result, PMPC has found that it is important to get buy-in from the parents and provide them with updates on students' savings accounts and other activities. In the Philippines, mothers often gather in "waiting rooms" to pick up their children from school. This has provided the credit union with a great opportunity to communicate with the parents so that they can support their children's growing financial understanding and their capacity to save and eventually to use other financial services.

Sometimes there are indirect ways of gaining support in the community. For Plan International, with little experience in most of the urban areas (Dakar, Freetown, Niamey) where it chose to implement its youth program, it was essential to complete situation analyses of these settings. One of Plan's main partners was the African Movement for Working Children & Youth (AMWCY), which had participated in the initial consultations and which had a presence in Dakar and Niamey. In both cities, youth were engaged as enumerators to both gather data for the needs analyses and explain the project to community leaders and groups. This was particularly important with respect to the parents of future project beneficiaries to whom the youth enumerators were known and possessed credibility. This gained an important degree of acceptance of the project by the communities.

Community also means government, whether local or national. For Partner MK, some of the local youth NGOs and Cantonal Employment Bureaus were approached during the process of identification of the target market. Young people who were members of youth association or were registered as unemployed were directly contacted. Additionally, many youth NGOs invited Partner MK to their workshop to present to youth participants. Findings from the impact study will be presented to them in the hopes that positive results may lead to similar strategies being adopted on municipal and cantonal level. The findings – if the original hypothesis is confirmed-can also be used as an argument in favor of introducing entrepreneurial classes and more effective vocational education within the of reform of education as an ongoing process.

The experiences from a variety of settings from around the world have underscored the importance of the six Emerging Guidelines to those considering offering, improving existing, or expanding tested youth-inclusive financial services. By carefully considering how each guideline can be applied to a particular market segment, institutional context and socio-economic setting, those conducting market research, designing financial products, or marketing and delivering financial services to youth will be increasing the likelihood of success. We have more to learn as we continue to expand the number and variety of products and services offered to youth, and to extend such services to other countries. These new learnings will be assessed and findings incorporated into the Emerging Guidelines, so that they can be a living tool for those committed to expanding access of youth to appropriate financial services.

V. Where Do We Go From Here?

The future of youth-inclusive financial services depends on its ability to have a demonstrated positive impact on the youth accessing these services, to be offered sustainably, and to be offered at significant scale-that is to thousands or tens of thousands, or even hundreds of thousands of clients, per financial services provider. These all imply that we have a means of measuring and assessing these dimensions. Below is a discussion of where we are and where we are going along each of these three dimensions, and what the status is of our ability to measure our progress. This part of the publication concludes with a 2020 vision of youth-inclusive financial services. It is a vision of what is possible, if there is the commitment to realize it.

A. Impact

What difference does it make to youth to have access to youth-inclusive financial services – and, we would add, complementary non-financial services? We have some anecdotal evidence, but even that is still scant. Clearly we need to have more evidence, and more rigorous evidence, that these services can and do have a positive impact on youth in terms of improved livelihoods. This will require donor investment. Donors will need to be sufficiently convinced even prior to rigorous impact studies that youth want and need these services, that the services seem to be sufficiently promising to have the intended impacts, and that there is enough interest on the part of the providers to take these approaches to scale. In the meantime, it would be very interesting to

get some more youth demand assessment undertaken at scale in a few countries or regions. Below are some perspectives on what the impact has been to date of specific products, services, or programs.

In its OVC program in Rwanda, CRS had some very specific findings about the outcomes for those who had participated in the program, as follows, and they were overwhelming positive:

- 90 percent contribute to national health insurance scheme
- 81 percent afford to eat least two meals a day
- School drop-out reduce 20 percent to 14 percent
- Social cohesion has been improved.

CRS has developed an OVC well-being tool to capture information that will provide insight on the holistic "well-being" of adolescent children. It is being used to track changes over time in order to make improvements in the services provided. It has been pilot tested in at least five different countries and is being utilized by several other agencies in addition to CRS. CRS is looking to enhance it to better capture the impacts of financial services on this population.

Partner MK in Bosnia will be doing a detailed impact study of the effect of business training and mentoring one year after business training is completed. The research design called for 400 young entrepreneurs to be randomly divided in the following groups:

1. 100 youths who receive the youth loan product with a maximum maturity of 48 months and a maximum loan amount of KM 7,500
2. 100 youths who are offered to extend their loan term to 60 months
3. 100 youths who are offered to extend their loan term to 60 months AND increase their loan size to KM 10,000
4. 100 youths who receive the loan as specified in 1) and are offered free business training

The control group will be comprised of 150 clients who refused to attend business training. The aim of the survey is to collect detailed information on clients' incomes and businesses before and after the training and with the control group. Partner MK hopes to use the results not only for its own expansion of the program, but also to influence the sector to recognize the value of providing business training and mentorship in additional to financial services to make a difference on the youths' businesses and livelihoods.

Padakhep has built in a monitoring and evaluation component into its program operations that include baseline information and changes over time. They have found the impacts to be overwhelmingly positive on street children, in terms of their economic situation and their financial behaviors and practices, as well as on their personal outlook and social connectedness.

BRAC has a strong monitoring system and has found that participating adolescent girls have a sense of economic and social empowerment, have more decision-making opportunities within the household, and are better able to engage in the community. With its longstanding commitment to research, perhaps BRAC will undertake an impact assessment of SoFEA in the future.

Other impact studies are underway. The Population Council and *MicroSave* are doing an evaluation in Kenya and Uganda to measure the effect at the level of the girl of having a savings account, with both quantitative and qualitative components, which will include not only indicators on savings behavior and customer satisfaction, but also economic independence, social mobility, gender norms, self esteem, social networks, financial literacy, and basic health information.

B. Sustainability

"It's not about the short term gains, it's about the long term gains." Those words come from the Deputy Director of Hatton Bank, a financial services provider that has been one of the leaders in adopting and promoting that point of view. While laudable, and certainly appreciated by the hundreds of thousands of youth that are receiving these services from Hatton Bank and the millions of their family members that are also experiencing the benefits, many financial services providers will need more to go on to make substantial investments in serving youth. While the benefits of such services to the youth seem quite clear, making the business case to financial services providers is more challenging. It seems that it is not only product line analysis that is required, but perhaps a life-of-the-client profitability analysis. There is more work to be done to develop business case models – and then populate them with data.

Youth want and need more than one financial product or service, they are likely consumers of one or more savings, credit, and insurance products, and will likely want transfer and payment services, remittance facilities and more. If they are satisfied, they are likely to spread the word-amongst friends, family, and community members. But how much does it cost to attract and retain them? How profitable will they be and over what time frame? We have limited evidence to date, and will require more from the pioneers to be able to convince the skeptics or even the positively inclined.

The following are what some of those pioneers have said about their motivation to provide financial services to youth. What we will need going forward are the numbers to back up these hypotheses.

MicroSave and Population Council asserted that while the social benefits to the girls in Kenya were clear, making the business case to the financial institution partners (K-Rep and Faulu Kenya) was a bit more complicated. The financial institutions were engaged on the basis of three main business benefits: 1) these girls were their future customer base and if they successful reached them at a young age they would win lifelong loyalty; 2) these girls had parents, guardians, and a wider community that is largely unbanked and the financial institutions can use the girls savings product as a way to reach and market their mainstream products to a new potential clientele; and 3) if delivered correctly, this would improve the image of the financial institution in the community.

Equity Bank in Uganda saw that providing youth-inclusive financial services was to their advantage to (1) familiarize youth with formal financial services early on and (2) to extend loans in a stable sector and build relationships with youth borrowers who will likely have diversified future financial service needs.

For PMPC, the initial decision to engage in serving youth was based on both the business and social case. Filipinos are savers, even on meager incomes. Savings in the Filipino culture is handed down from generation to generation. To this day, many children and adults still use "traditional ways" of saving money in their home, including saving in cans, piggy banks, and bamboo posts. From a social perspective, reaching out to youth provided PMPC with an opportunity to give youth a safe place to save-even the smallest amounts-and to promote a culture a savings at a young age. From a business perspective, PMPC saw offering youth savings products as an opportunity to capture this untapped, unbanked market. The primary goals were to 1) increase outreach by targeting youth and at the same time bringing in their parents and 2) increase deposits, a low-cost source of funds for PMPC that does not use any external financing to fund its loan portfolio. The results have been that over time, through youth outreach efforts, the cooperative has increased its visibility in the community, resulting in increased membership, savings generation, and loans and enhanced bottom line.

Plan International noted that the word "sustainability" has a different meaning to them in the context of their youth project. It does not refer to a sustainable institution, like an MFI or even a community-based VSL group. The expectation is that many of the VSL groups will not survive beyond 3 or 4 years because of the mobile nature of youth and the likelihood that adult life will take them other places to do other things. What the project

hopes will be sustainable is the habit to save brought about by membership in a VSL group, and increased understanding of financial management at the individual, household and community levels.

C. Scale

In many ways, sustainability is the precursor to scale. Financial services providers are not going to invest in scaling up a product – or range of products to a market segment – without having a pretty good sense that the product or market segment is or will be profitable. Assuming that financial services providers can develop and/or adapt products through thoughtful design, testing and re-design that are profitable, what will it take to scale up?

Before turning to this question, however, we need to look at the question of measurement of scale. This seems like a simple task. Simply count the youth served. But it is more complex than it first appears. First, it seems that everyone has a different age range to define youth: 15-24, 12-24, 8-18, and more. Secondly, very few institutions actually collect data on their clients by age categories. Clearly, we have more work to be done to get the needed data even on this apparently simple indicator.

WWB reminds us that we should not pilot products that do not have potential to go to scale – it is not worth it. The principal for developing such a program has been "Pilot only what you can roll-out, and roll out only what you think that you can do well at scale." And that is what XacBank is doing in Mongolia. As of September 2009, XacBank targeted reaching 20,000 girls with savings and financial education by June 2011. With over 230,000 savers overall, it has the potential to reach even more girls in the future.

To address the needs of youth for financial services, Plan International simply started with what it knew already worked with other market segments and which had the potential for dramatic scale up because the methodology offers appropriate products at low risk, is simple to manage by groups members, be they adult women or youth, and is cost effective. Following the success of the pilot, Plan has set a four year outreach target of 70,000 youth. It will experiment with the use of "community volunteers" to reach scale (essentially youth who in exchange for training and support for transportation from the project, agree to form and train a certain number of groups under the supervision of paid project staff).

Hatton Bank seemed to be following the "just do it" adage. Whether based on fear of another youth insurrection or faith that youth were actually the way to a brighter future or a savvy response to regulatory constraints on where the Bank could operate, Hatton Bank simply chose youth. Over 65 percent of the microfinance portfolio of Hatton Bank falls in the youth category of 18-26 years, with some $20 million in savings deposits from rural youth. Over the last two decades, over 600,000 students began a relationship with Hatton Bank through the Student Banking Unit. As a market segment in rural areas and in schools across geographies and as future bankers serving these markets in the form of barefoot bankers and student managers, Hatton Bank chose youth and went big.

VI. Youth-Inclusive Financial Services Conclusions

A. Focus on Finance Conclusion

The main conclusions regarding youth-inclusive financial services at this early stage in the sector's evolution appear below and are based on the presentations and discussions that took place during the half day Focus on Finance component of the conference.

- Youth can benefit from appropriate financial services. Not all youth. Not all products. What is important is to ensure that youth have access, and can make informed choices.

- Youth tend to prefer savings over credit or other services. Population Council and *MicroSave* shared their market research experiences with both K-REP and Faulu-Kenya, which led them to develop similar but distinctive products.
- Good market research is critical to appropriate product design. Youth should be involved in market research and included in product design as well. We need to pay attention to further segmentation of the youth market by age and gender. And we need to ensure that it is iterative, to refine product design.
- Youth tend to prefer the same features as the poor-safety, access, small and regular deposits, and no fees. This is illustrated in the WWB case study of XacBank in which the intention was to replicate the successful "Future Millionaire" product, but market research indicated that the girls actually wanted greater access to their savings than that which was offered by that product.
- Context and culture matter. In Bangladesh, BRAC found that it was important that the family was supportive of girls getting access to loans, even to the extent of possibly using a portion of the loans for other purposes, in order to build buy-in and acceptance of girls accessing financial services. In Kenya, on the other hand, girls did not want their parents to be involved in their financial services. Instead, they relied on mentors who met age requirements to open accounts on behalf of the girls.
- Serving youth can be a competitive advantage to financial services providers. In some markets, there is already competition for the youth market. In others, there may be first mover advantage. In addition to attracting new clients, serving youth can develop loyal long-term clients.
- Client profitability is a prime consideration of financial institution. There is a need to have a long-term perspective, as highlighted by Hatton Bank experience. How long a perspective is needed? Padakhep indicated that because they were dealing with street children, an even higher-risk and more vulnerable sub-set of youth, they needed to be more patient in achieving break-even.
- Strategies for financing piloting and/or a time frame to reach profitability need to be developed. This involves cross-subsidization from other more profitable product lines, cross-selling to other family members, seeking external operational subsidies, and seeking external loan guarantees.
- Scaling up is one of the greatest challenges, and we have seen only a few examples to date. BRAC Uganda emphasized that scaling up needs to be incorporated into the program's design in the first place, whereas *MicroSave* and Population Council took the approach of developing scaling up strategies after they successfully piloted and incorporated their lessons learned.
- Take advantage of marketing and delivery opportunities to reach youth. These can come in the form of schools, as evidenced by PMPC in the Philippines, Hatton Bank in Sri Lanka, and XacBank in Mongolia; and even hospitals, in the case of Hatton Bank. A number of programs piggy-backed on existing group-based lending opportunities, such as the informal delivery channels of CRS in Rwanda and ProMujer in Bolivia.
- Staff training, support, and motivation are all crucial to attracting youth to financial products and retaining them as clients. Also, getting buy-in from leadership and middle management is also essential.
- Non-financial services can be even more important to youth than to other populations, given their lack of business experience, financial education, and more limited life experience.
- Distinguish between must haves and nice-to-haves non-financial services. Don't make package too complicated or burdensome.
- FPSs and YSOs should draw on comparative advantage. Partnerships should be clear about what each provides and have exit strategy if relevant.

B. Outstanding Questions

The experiences to date enable us to draw a number of conclusions about developing and delivering youth-inclusive financial services, which suggest potential exists along the impact, sustainability and scale axes. They also raise some broader questions as we improve and expand youth-inclusive financial services and seek to deepen our understanding of what works and what doesn't, and what is essential and what is nice to have. These primary questions that we will be asking going forward are the following:

- Do financial products and services need to be specifically designed for youth or can youth be reached as well – or well enough giving trade-offs in costs – by services not specifically targeted to youth?
- How do we know what is the optimal combination of financial and non-financial services, given trade-offs in cost and with desire to reach scale?

C. 2020 Vision for Youth-Inclusive Financial Services

The Focus on Finance portion of the 2010 Global Youth Enterprise & Livelihoods Development Conference concluded with the 2020 Vision for Youth-Inclusive Financial Services. The vision put forward is bold, but achievable if the various stakeholders commit to improving and expanding access to quality financial services to youth, and to working together to share knowledge, improve the practice and remove the barriers. This 2020 vision is that:

- Youth have options to choose the products and services that work best for them;
- Financial services providers are offering profitable youth-inclusive financial products and market-driven services;
- These products and services are being offered on a massive scale and are being used by tens or hundreds of millions of youth around the world;
- Appropriate complementary non-financial services are being offered in partnership with youth-serving organizations and other specialized institutions;
- A solid base of evidence exists that demonstrates the social and economic impact of these financial services on youth and that proves the business case for financial services providers; and that
- A robust enabling environment exists in many countries, with the elimination of structural and cultural barriers to the availability and utilization of youth-inclusive financial services.

To make this a reality, we not only need the vision, but also the visionaries to see it and make it happen. Leadership is required, and that must come at all levels – from the youth demanding the financial and non-financial services they need to improve their lives and contribute to the development of their communities, to the financial services providers and youth – serving organizations that are developing and providing the services and the technical assistance providers and funders that are supporting these efforts, to the policymakers and government bodies that are setting policies and allocating resources to facilitate improved access to youth-inclusive financial services.

Conclusion

Conclusion

Making Cents International looks forward to continuing to work with the youth enterprise, employment, and livelihoods development (YEELD) community to identify, synthesize, share, and utilize lessons learned, promising practices, and innovative ideas to advance the field and achieve its goals for 2020. As this publication demonstrates, the YEELD field has made great progress in identifying and utilizing effective approaches, capturing and sharing lessons learned, and developing innovative tools and models that help push the field forward. As a whole, the field is more knowledgeable and better prepared to address the gaps and barriers that still exist. Members of the global community working to increase and improve economic opportunities for young people must continue to work in partnership in order to effectively meet the diverse and complex needs of young people and the seemingly intractable barriers they often face.

With the global economy still in crisis, the need to respond to the youth employment challenge is as urgent as ever. If we are to achieve our individual and collective 2020 visions for youth enterprise, employment, and livelihoods development; and youth-inclusive financial services, we must continue to seek innovative solutions, identify synergies across programs and partners, engage and expand partnerships to achieve scale and sustainability, and openly and regularly share knowledge.

Join us at the 2010 Global Youth Enterprise and Livelihoods Development Conference, which will take place in Washington, DC September 15-16, 2010, so we can continue to share our learning and track our progress in achieving our visions. For more information, please visit www.youthenterpriseconference.org.

Annexes

Annex I: Acronyms

ACE: Agriculture for Children's Empowerment

ACDI/VOCA: Agricultural Cooperative Development International/Volunteers in Overseas Cooperative Assistance

ADP: Adolescent Development Programming

AED: Academy for Educational Development

AIDS: Auto-Immune Deficiency Syndrome

CAP: Community Action Program

CBO: Community-based Organization

CDB: Caribbean Development Bank

CEE: Consortium for Entrepreneurship Education

CEO: Chief Executive Officer

CD: Compact Disc

CDCJ: Career Development Centres Pour Les Jeunes

COPE: Community-Based Orphan Protection and Empowerment

CRS: Catholic Relief Services

CV: Curriculum Vitae

DVD: Digital Video Disc

ECDI: Economic and Community Development Institute

EDC: Education Development Center

EDPRS: Economic Development and Poverty Reduction Strategy

ELA: Employment and Livelihood for Adolescents

EMG: Emerging Markets Group

EYB: Expand Your Business

FGD: Focus Group Discussion

FLF: Financial Literacy Foundation

FP: Fundación Paraguaya

GDP: Gross Domestic Product

GET: Gender and Enterprise Development Together

GPYI: Global Partnership for Youth Investment

GYB: Generate Your Business Idea

HIV: Human Immunodeficiency Virus

HIV/AIDS: Human Immunodeficiency Virus/ Acquired Immune Deficiency Syndrome

IBLF: International Business Leaders Forum

ICT: Information and Communication Technologies

IDB: Inter-American Development Bank

IDEJEN: Initiative Pour le Development Des Jeunes

IFC: International Finance Corporation

ILO: International Labour Organization

IGA: Income-Generating Activity

INGO: International Non- Governmental Organization

IRC: International Rescue Committee

IT: Information Technology

IYB: Improve Your Business

IYF: International Youth Foundation

JA: Junior Achievement

KAB: Know About Business

LAC: Latin America and Caribbean

LQAS: Lot Quality Assurance Sampling

MCI: Making Cents International

M&E: Monitoring and Evaluation

MEDA : Mennonite Economic Development Associates

MF: Microsoft Foundation

MFI: Microfinance Institution

MFO: Microfinance Opportunities

MIS: Management Information Systems

MOU: Memorandum of Understanding

MYEEP: Mayor's Youth Employment and Education Program

NFTE: Network for Teaching Entrepreneurship

NGO: Non-Governmental Organization

OVC: Orphans and Vulnerable Children

Partner MKF: Partner Microcredit Foundation

PAS: Prepara Ami ba Servisu

PC: Personal Computer

PDA: Personal Digital Assistant

PEPFAR: President's Emergency Plan for AIDS Relief

PLP: Practitioner Learning Program

POA: Partners of the Americas

PORA: Policy, Research and Advocacy Program

PYN: Philadelphia Youth Network

REACH: Ray of Everlasting and Continous Hope

ROI: Return on Investment

SEEP: Small Enterprise Education and Promotion

SHA-BAB: Strategy for Highlighting and Building Abilities for Business

SIDA: Swedish International Development Agency

SILC: Savings and Internal Lending Communities

SKYE: Skills and Knowledge for Youth Empowerment

SOFEA: Social and Financial Empowerment of Adolescents

SPRING: Stability, Peace and Reconciliation in Northern Uganda

STI: Sexually Transmitted Infection

SYB: Start Your Business

ToT: Training of Trainers

TVET: Technical and Vocational Education and Training

UN: United Nations

UNHCR: United Nations High Commissioner for Refugees

USAID: U.S. Agency for International Development

VO: Village Organization

VSL: Village Savings and Loans

WOCCU: World Council of Credit Unions

WRC: Women's Refugee Commission

WWB: Women's World Banking

YCI: Youth Career Initiative

YEA: Young Entrepreneurs Alliance

YEELD: Youth Enterprise, Employment, and Livelihoods Development

YEN: Youth Employment Network

YEP: Youth Employment Programme

YES Rwanda: Youth Employment Systems Rwanda

YFS: Youth-Inclusive Financial Services

YFS-Link: Youth-Inclusive Financial Services Linkage Program of Making Cents International

YLI: Youth Leadership Institute

YSO: Youth-Serving Organization

Annex II: Definitions

Capacity Building – A process of creating/strengthening the development of an enabling environment and/or the institutional or human resources of managerial systems.

Causal Chain Model – A depiction of the logical or causal links between project activities, outputs, outcomes and the ultimate impact of the project.

Decentralized Management Structure – A management structure that relies on lateral relationships and places decision-making and governance at the level of citizens/clients.

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

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

Financial Services – Services that involve money and include deposit services, loan services, remittance services, transfer services, etc.

Financial Services Provider – An entity that offers one or more services related to money. This could be a commercial bank, non-banking financial institution, credit union, financial cooperative, rural bank, microfinance institution, consumer lender, or community-managed institution.

Focus Group Discussion – A participatory market research tool that brings together 6-8 people that represent the same type of participants for a conversation around a specific issue or set of questions put forward by a facilitator.

Impacts – The long-term effects caused by the program activities. This includes sustainable changes or permanent status resulting from changes in behavior over a period of time.

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

Job Readiness Training – Training in the skills necessary to enter or re-enter the workforce.

Life Skills – Skills that are commonly known as "soft skills", as they encompass personal and inter-personal skills that affect social and work performance. The World Health Organization (WHO) defines life skills as the ability for adaptive and positive behavior that enables individuals to deal effectively with the demands and challenges of everyday life.

Market-based Assessment – An assessment of the market for products and services. It includes labor markets in which the target population(s) of workers competes for jobs and employers compete for workers.

Market-Based/Driven Approach – An approach that is designed and implemented in response to the known needs, interests and realities of the market. The approach is framed around relevant and productive business sectors and the opportunities and resources that support profitable engagement in those sectors. The Market-Based/Driven Approach focuses on financial viability and profit.

Mentor – Typically, a seasoned business professional, who is willing to advise someone with less experience. Mentors share their knowledge and experience about business, markets and how to succeed. They guide young entrepreneurs as they build their businesses and take on more responsibility.

Microfinance – The provision of financial services, which includes credit, savings, insurance, transfers, remittances, etc. to low-income clients traditionally lack access to banking and related services.

Micro-franchise – A small business that has been replicated from a proven franchise model.

Monitoring – A function that allows implementers and main stakeholders to track whether financial resources and other inputs are being used according to plan in attaining project objectives. Monitoring also can involve choosing which outcomes are expected to improve among participants and having the ability to measure those changes over the course of the program.

Non-formal Education – Any intentional and systematic educational enterprise, usually outside of traditional schooling, in which content is adapted to the unique needs of the students.

Non-financial Services – A wide range of services that include amongst other things, financial education, business development services, business training, value chain analysis, etc. that may be related to or in support of effective use of financial services.

Open Source Technology –Technology that is developed concurrently and in collaboration with peers, with the end product (and source-material) available at no cost to the public.

Outcomes – The short and medium-term effects of project outputs for participants.

Outputs – The direct products of program activities, such as the number of clients served and units of service provided.

Participatory Needs Assessment – An assessment that engages a target group in identifying their specific needs.

Public-Private Sector Partnership (PPP) – A government service or private business venture that is funded and/or operated through a partnership of government and one or more private sector companies.

Randomized Control Trial – An impact assessment methodology that randomly selects some individuals or groups for participation in an intervention, while assigning others to non-participation (control group) status (for a period of time).

Safe Spaces – Private areas that young people can access easily and that are out of public sight, accepted by the larger community, and free of adults beyond those associated with the institution providing them. Safe spaces empower youth, allow them to speak freely and learn from and teach others their age. Practitioners can incorporate safe places into financial services programs to provide a place for youth to access training, mentoring, and other support.

Scale – The process of extending and expanding change, social benefit and value by increasing the number of people benefiting from a change that they have adopted or adapted.

Situation Analysis – Analysis of the social, political and cultural contexts of a given target group.

Sustainability – The state achieved when all costs are internalized by the program; the program does not rely on outside sources to cover operation costs. It also can refer to the duration of a program or organization.

Value Chain Analysis – An analysis of the economic actors (and the relationships between them) who make and transact a particular product as it moves from primary producer to final consumer. The value chain comprises the players, activities and linkages that add value to products or services as they move up the chain.

Village Savings and Loan – A savings-led group-based model for delivering financial services, particularly in remote, rural areas. They may or may not be linked to formal financial institutions.

Vocational Training – Training that prepares learners for employment based in manual or practical activities, traditionally related to a specific trade, occupation or vocation.

Youth – The period between childhood and adulthood. Definitions of the specific age range that constitutes youth vary, but the United Nations defines youth as between 15-24 years of age.

Youth-Inclusive Financial Services – Range of financial products and services that are intentionally designed and/or adapted to meet the needs of specific youth market segments.

Youth Livelihoods Development – An approach that intends to provide youth the means to live through income-earning opportunities, business services (including finance) and training. It takes into account the assets and skills young people have, as well as the context in which they live. It also often promotes policy and social change to improve young people's livelihood prospects, and involves alliances, networks and institutions for youth to advance their economic interests.

Youth-Serving Organization – An entity, generally a non-governmental organization, which has as its primary focus, or one of its main focus areas, providing services and support specifically to young people.

ANNEX III: 2008-2009 Resources on Youth Enterprise, Employment, and Livelihoods Development: Articles, Briefs, Interviews, Papers, and Technical Notes

1 Abed, F. (2009). Thinking Big and Scaling Up. Audio interview with social entrepreneurship conversation network. Speech at Ashoka, recorded 2007-01-01. Retrieved on September 2, 2009 from: http://sic.conversationsnetwork.org/shows/detail3217.html

To solve big problems in the world, it often takes large-scale solutions. So argues Fazle H. Abed, founder and chairman of Building Resources Across Communities (BRAC). In this audio lecture, he outlines the development and market perspectives that have enabled BRAC to expand and meet the needs in key areas including microfinance, agriculture, and education on a national scale.

2 Al Abdullah, R. (2008, Summer). Raising the potential of Arab youth. *YOUth magazine: The power of youth*, 4-5. International Youth Foundation. Accessible at: http://www.iyfnet.org/uploads/YOUth_Summer_2008.pdf

This interview with Queen Rania of Jordan sheds light on the challenge of creating employment and entrepreneurial opportunities for Arab youth in Jordan and other countries around the world. Queen Rania describes how organizations like Injaz and the International Youth Foundation are collaborating with the public, private and civil society sectors to teach young people marketable skills that will improve their chances of finding a job or starting a business.

3 Almeida, M. (2008). Innovation and entrepreneurship in Brazilian universities. *International Journal of Technology Management and Sustainable Development*, 7 (1). Accessible at: http://www.atypon-link.com/INT/doi/pdf/10.1386/ijtm.7.1.39_1?cookieSet=1

Almeida presents an analysis of university-based initiatives in Brazil, emphasizing activities that aim to enhance innovation and entrepreneurship. The author utilizes the Triple Helix thesis to probe the changes taking place in Brazilian universities, which reflect trends in Brazil's wider economy. The three highlighted university cases show that different models and structures have arisen in universities to stimulate innovation and entrepreneurship and that government support for this initiative has increased at all levels.

4 Amin, S. (2008, January). Enhancing the benefits of girls' livelihood initiatives. *Transitions to Adulthood*, Brief 17. Population Council. Accessible at: http://www.popcouncil.org/pdfs/TABriefs/PGY_Brief17_Livelihoods.pdf

Amin describes a variety of livelihood development programs and partnerships that the Population Council has developed, which specifically target adolescent girls. The Population Council has tailored, implemented and evaluated a range of projects around the world that test vocational training, savings, financial education, and credit initiatives. The brief also offers suggestions to program planners based on the Council's lessons learned.

5 Anuszkiewicz, B., Salomon, N., Schmid, W., & Torrico, R. (2008, November). Finding resources to support mentoring programs and services for youth. National Youth Employment Coalition. Accessible at: http://www.financeproject.org/publications/FindingResources-MentoringPrograms.pdf

This brief addresses the challenge that policymakers, program leaders, and intermediary organizations face when trying to find adequate funding and resources to support youth programs. The authors outline three

strategies outlined that US stakeholders can use to finance and sustain mentoring programs for youth. These options are illustrated through policy and community development examples.

6 Attanasio, O., Kugler, A., & Meghir, C. (2008, April). Training disadvantaged youth in Latin America: Evidence from a randomized trial. National Bureau of Economic Research Working Paper 13931. Available for purchase or accessible with membership at: http://www.nber.org/papers/w13931

Attanasio, Kugler and Meghir evaluate the impact of a randomized study of a program for disadvantaged Columbian youth on the employment and earnings of trainees. Data on individuals in the program versus a control group shows that earnings and employment increased for both female and male participants, although female participants experienced greater benefits. A cost-benefit analysis of the results also suggests that the program is financially net-beneficial, especially for young women.

7 Baker, K. (2008, November). Fostering a global spirit of youth enterprise. The Prince's Youth Business International. Accessible at: http://www.youthbusiness.org/pdf/FosteringAGlobalSpirit.pdf

Baker outlines the current challenge of youth unemployment and explores the role that youth enterprise development can play in addressing this challenge. The paper also examines opportunities for public and private sector collaboration to achieve meaningful social and economic change. Baker draws on examples of existing collaborative youth enterprise initiatives and suggests how these can be replicated and scaled up.

8 Beauvy-Sany, M., Conklin, S., Hershkowitz, A., & Rajkotia, R. (2009). Guidelines and experiences for including youth in market assessments for stronger youth workforce development programs. The SEEP Network. Accessible at: http://www.seepnetwork.org/Resources/YouthPLP_Assessments.pdf

The goal of this learning product is to help the reader understand how to strengthen market assessments for youth workforce development programs. It considers issues, such as institutional capacity, local context, appropriate tools and approaches, and methods for including youth in these assessments. The learning product is based on the experiences of NGOs that conducted market assessments to develop and maintain market-driven youth workforce development programs.

9 Beauvy-Sany, M., Hershkowitz, A., Berg, C., Rajkotia, R., Teeple, P., & Conklin, S. (2009). Staying connected: Partnerships that keep youth workforce development programs market driven. The SEEP Network. Accessible at: http://www.seepnetwork.org/Resources/YouthPLP_Partnerships.pdf

Three practitioner agencies share their experiences and recommendations on forming partnerships that help implementing organizations improve market focus. These case studies showcase how youth-serving organizations can form partnerships with other organizations to ensure that their youth programs have adequate information about labor market demand.

10 Bertrand, A., Beauvy-Sany, M., Cilimkovic, S., Conklin, S., & Jahic, S. (2009). Monitoring and evaluation for youth workforce development projects. The SEEP Network. Accessible at: http://www.seepnetwork.org/Resources/YouthPLP_MonitoringEval.pdf

The six organizations that authored this technical note attempted to simplify and transform data collection into useful management tools. This technical note presents some of the basic principles and sample indicators of performance management that can help practitioners interested in monitoring and evaluation for market-driven youth workforce development projects. It also highlights lessons learned in measuring causal-model indicators.

11 Boshara, R., Meyer, J., & Zimmerman, J.M. (2008, July). Child savings accounts: Global trends in design and practice. Center for Social Development & the New America Foundation. Accessible at: http://globalassetsproject.org/files/Globalpercent20CSAspercent20printFINAL.pdf

Boshara, Meyer and Zimmerman provide an overview of Child Savings Accounts (CSAs) and give reasons why governments, financial institutions, and non-profits are offering CSAs. The paper illustrates global trends in CSAs by examining the areas of overlap between CSAs offered by various institutions.

12 Brand, M., Derdari, B., Nansungu, J., & Reilly, E. (2008, September 17). Challenges, opportunities, and learning in youth microfinance. USAID Microfinance After Hours Seminar, 25. Accessible at: http://www.microlinks.org/ev_en.php?ID=25131_201&ID2=DO_TOPIC

Presenters in this seminar discussed how to make youth microfinance sustainable and effective. The presenters shared lessons learned using examples from projects in Morocco, Malawi, and Bolivia and recommendations for future program design. The webpage includes a downloadable presentation, bios of the speakers and related resources.

13 Campion, A. & Ekka, R. (2009, July). Assessing Youth Entrepreneurship Skills: Initial Findings. AZMJ, EDC, EQUIP3, Family Health International, USAID.

This brief offers initial findings related to the USAID-funded Youth Enterprise Development (YED) program in Bukavu, Democratic Republic of Congo. The initial findings show that the YED program is having the desired impact on the youth entrepreneur participants in the areas of increased business management skills, increased business confidence, and increased financial self-sufficiency.

14 Consortium for Entrepreneurship Education. Future CEO Stars Magazine. Accessible at: http://www.futureceostars.com/

Future CEO Stars is a monthly online magazine published by the Consortium for Entrepreneurship Education that highlights the innovative, entrepreneurial initiatives of today's young people.

15 Freedman, H. (2008). Improving skills and productivity of disadvantaged youth. Employment Working Paper, 7. International Labour Organization. Accessible at: http://www.ilo.org/skills/what/pubs/lang-en/docName-WCMS_103982/index.htm

Freedman examines the insufficiency of formal education and training systems in reaching substantial numbers of young people and preparing them for productive employment. The author states that there is an urgent need for alternative, proactive approaches to education and skills development for disadvantaged youth. This paper focuses on the connection between youths' skills development and early labor market success and youths' ability to realize their long-term potential for productive and gainful work.

16 International Labour Organization. (2008). Youth employment: Breaking gender barriers for young women and men. Accessible at: http://www.ilo.org/wcmsp5/groups/public/–dgreports/–gender/documents/publication/wcms_097919.pdf

ILO's brochure provides an overview of the state of youth employment around the world and emphasizes challenges facing young women. The brochure offers a list of actions that need to be taken to avert the growing youth employment crisis and a description of ILO partnerships in youth employment and enterprise development.

17 International Youth Foundation. (2009, January). Nurturing young people's creativity. *Field Notes, 3, 15*. Accessible at: http://www.iyfnet.org/uploads/FieldNotes_Creativity.pdf

This article sheds light on what role youth development programs can play in nurturing young peoples' creativity so that they can succeed in a fast-changing world. Creativity and innovation matter because they

are considered invaluable skills to secure jobs in today's competitive marketplace. Captured here are the experiences of youth-serving organizations in Canada, the Czech Republic, Peru, Turkey and the United States.

18 International Youth Foundation. (2008, October). Working with the business sector to advance employment. *Field Notes, 3, 13*. Accessible at: http://www.iyfnet.org/uploads/FieldNotes13BizSector_FINAL.pdf

This IYF volume focuses on how developing alliances with the private sector is critical to a program's success in providing youth with marketable skills and placing them in decent employment. By highlighting experiences drawn from entra21, a regional youth employment initiative in Latin America and the Caribbean, this publication provides practical lessons on how to engage the business community.

19 Islam, A., Zerihun, A., & Ramdoss, S. Scaling adolescent empowerment programs: The BRAC experience in Africa. Accessible at: http://www.youthenterpriseconference.org/agenda.asp

Starting in 2008, BRAC began replicating its adolescent program in Uganda, leveraging on 15 years of experience of running such programs in Bangladesh. BRAC's Adolescent program in Uganda currently reaches 12,700 girls through 500 adolescent clubs; this paper aims to highlight key lessons learnt and strategies adopted by BRAC in scaling-up its adolescent program in Uganda within a short period of time.

20 Katz, E. (2008). Programs promoting young women's employment: What works? The World Bank's Adolescent Girls Initiative. Accessible at: http://siteresources.worldbank.org/INTGENDER/Resources/GenderYouthEmploymentKatz.pdf

The World Bank is leading an initiative aimed at addressing the economic needs of adolescent girls and young women in poor and post-conflict countries. As part of background research for the initiative, the author reviews existing policies and programs designed to promote labor force participation of young women in developing countries. The goal of the paper is to assess what elements of program design are essential to promoting young women's transition to the labor market.

21 Kehler, M.L., Sanabria, L.F., & Teeple, P. (2009). Market-driven youth programs and the bottom-line: Using income-generating activities to make programs 100percent market driven. The SEEP Network. Accessible at: http://www.seepnetwork.org/Resources/youthPLP_MarketDriven.pdf

Kehler, Sanabria and Teeple explain how a program's income-generating activities can ensure market orientation and improve the ability of students or trainees to find employment. Their analysis outlines six benefits of market engagement: creating a reality check, measuring program quality, improving the skills of trainers, identifying new market niches and funders, forming links with private-sector actors and generating funding to cover costs.

22 Khandekar, S.R., Koolwal, G. & Sinha, N. (2008). Benefits of improving young women's labor market opportunities: Evidence from group-based credit programs in rural Bangladesh. World Bank. Accessible at: http://siteresources.worldbank.org/INTGENDER/Resources/ImprovingYoungWomenLaborMarketOpportunities.pdf

Khandekar, Koolwal and Sinha examine whether borrowing by younger women has improved individual and household outcomes relative to borrowing by older women. The paper examines participation in group-based credit programs by young rural Bangladeshi women and estimates the impact on changes in their fertility and household outcomes.

23 Mac-Ikemenjima, D. (2008, September). Youth development, reintegration, reconciliation and rehabilitation in post-conflict West Africa: A framework for Sierra Leone, Liberia and Cote d'Ivoire. ***International NGO Journal, 3(9).*** **Accessible at: http://www.cyesnetwork.org/node/273**

Ikemenjima recommends massive investment in youth development in West African post-conflict settings to prevent re-occurrence of crisis and to ensure that youths' energies are channeled towards sustainable development. Recommended areas of investment include: education (especially for girls), vocational counseling, non-formal education, youth entrepreneurship, an enabling environment for thriving businesses and policies that protect youth in the workforce.

24 Macy, C. (2008, Summer). Passion and mission: Starbucks serves up the perfect blend. ***YOUth magazine: The power of youth, 2,*** **10-12. International Youth Foundation. Accessible at: http://www.iyfnet.org/uploads/YOUth_Summer_2008.pdf**

YOUth magazine interviewed Lauren Moore, Director of Giving at Starbucks to explore the shift in Starbucks' giving priorities to increase support for young social entrepreneurs who are creating meaningful change in their communities. Moore describes that as part of this new focus the company established the Starbucks Innovation Fund in partnership with the International Youth Foundation.

25 Macy, C. (2009, Spring). Workable solutions: Tackling the youth unemployment crisis. ***YOUth magazine: Putting a Generation to Work, 3,*** **8-13. International Youth Foundation. Accessible at: http://www.iyfnet.org/uploads/YouthMag_Spring09_FINAL.pdf**

Macy explains how the bulge in the global youth population is fueling the youth unemployment crisis. It outlines the growing number of youth employment initiatives that are making significant progress in addressing the issue, such as integrated training and fostering entrepreneurship. The author also recommends future investments based on emerging trends surrounding youth unemployment.

26 Making Cents International. (2008, September). Emerging principles in youth financial services. Accessible at: http://www.cyesnetwork.org/taxonomy/term/33?page=4

Making Cents International in September 2008 brought together 25 practitioners from youth-serving organizations and financial service providers for the first-ever Youth Financial Services Course: Emerging Good Practices. The goal of the course was to improve the capacity of organizations to provide financial services to youth through the exploration of best practices. This paper, a key outcome of the course, discusses 16 practitioner-generated principles for program design and implementation in the area of youth-inclusive financial services.

27 Meissner, L., Hershkowitz, A., Kelher, M.L., & Teeple, P. (2009). Scaling up market-driven youth workforce development programs. The SEEP Network. Accessible at: http://www.seepnetwork.org/Resources/YoutPLP_ScalingUp.pdf

Meissner, Hershkowitz, Kelher and Teeple provide case studies of three different market-driven youth workforce development projects to demonstrate the variety of scale-up strategies and models available. This technical note describes the experiences of the three initiatives and offers examples and lessons learned. The study of each project gives the rationale for the scale-up strategy selected and discusses approaches for staying market-driven.

28 Mercy Corps. (2009). Youth development sector approach. Accessible at: http://www.mercycorps.org.uk/sites/default/files/YouthSectorApproach.pdf

This document outlines how Mercy Corps frames its approach to youth development programming around the world. Mercy Corps explains how it leverages its expertise in economic development, conflict

management and climate change to optimize engagement with government, the private sector and civil society to establish solid institutional foundations.

29 Moreno, L.A. (2008, Summer). IDB charts new directions in development for Latin America: Building power at the base. *YOUth magazine: The power of youth, 2,* 13-15. International Youth Foundation. Accessible at: http://www.iyfnet.org/uploads/YOUth_Summer_2008.pdf

The Inter-American Development Bank (IDB) in 2006 launched "Building Opportunities for the Majority", an initiative that redirects the IDB's resources to benefit those at the base of the economic pyramid. The President of the Bank explains the initiative's focus on youth employment and credit.

30 Morrison, A. & Sabarwal, S. (2008). The economic participation of adolescent girls and young women: Why does it matter? The World Bank's Adolescent Girls Initiative. Accessible at: http://siteresources.worldbank.org/INTGENDER/Resources/PolicyNoteRevised.pdf

This note summarizes available research on the impact of schooling and employment of adolescent girls and young women on earnings, poverty reduction, demographic and child development outcomes. It identifies key implications of this research for the formulation of public policy.

31 Munive, J. (2008, August). The Danish Africa Commission's focus on youth. Accessible at: http://www.africacommission.um.dk/NR/rdonlyres/F1F3E286-F95B-45E0-9799-5F89793FAD42/0/DIISbriefDanish_Africa_Commissions_Focus_on_Youth.pdf

The objective of the brief is to reflect on what the focus on youth can bring to the work of the Africa Commission. The Commission's goal is to improve international development cooperation with Africa and find new and innovative strategies for creating job opportunities for Africa's youth. This brief analyzes and makes suggestions for the integration of growth, employment, and youth into the future work of the Commission.

32 O'Callaghan, S., Jaspers, S., & Pavanello, S. (2009, July). Losing ground: Protection and livelihoods in the occupied Palestinian territory. Overseas Development Institute. Accessible at: http://www.odi.org.uk/resources/download/3511.pdf

This paper analyzes the relationship between protection and livelihoods in the occupied Palestinian territory. It explores how threats to people's protection are linked to their livelihoods and the development strategies employed in response. The study analyzes the efforts of humanitarian organizations to link protection and livelihoods and gives recommendations on how this work could be expanded in the occupied Palestinian territory.

33 Partnership for 21st Century Skills. (2008, November). Transition brief: Policy recommendations on preparing Americans for the global skills race. Accessible at: http://www.21stcenturyskills.org/documents/p21_transition_paper_nov_24_2008.pdf

This policy brief offers the Obama Administration recommendations improve the US school and workforce development systems for students and workers to succeed in the global skills race.

34 Salehi-Isfahani, D., & Dhillon, N. (2008, October). Stalled youth transitions in the Middle East: A framework for policy reform. The Wolfensohn Center for Development at Brookings & The Dubai School of Government. From: http://www.shababinclusion.org/content/document/detail/1166/

This paper is a framework for policymakers to improve youth outcomes in the Middle East by addressing institutional distortions from the education system to employment, housing and credit markets. The authors

argue that the skewed incentives that these institutions provide in the transition of youth from school to work and family formation are the root causes of youth exclusion.

35 Torres, V. (2008). USAID notes from the field: Utilizing youth responsive market research. Save the Children. Accessible at: http://www.microlinks.org/ev_en.php?ID=25631_201&ID2=DO_TOPIC

This USAID Note from the Field highlights Save the Children's development of youth friendly market research tools to create stronger programs. Save the Children has been able to successfully adapt market research tools for use with young people and have found that youth-inclusive tools result in more responsive products for youth clients.

36 Women's World Banking. (2009). Women's World Banking and Nike Foundation announce partnership to create pioneering savings products for young women & girls in the developing world. Accessible at: www.swwb.org/node/522

This article describes the $1.7 million-grant-supported pilot programs at microfinance institutions in Mongolia and Dominican Republic that serve as global models for girls' economic empowerment

37 World Bank Group. (2009, September). Investing in youth in the MENA region: How to operationalize youth intervention. Accessible at: http://go.worldbank.org/HAR9LA4ML1

The objective of this two-part brief is to illustrate examples of youth-focused and advisory activities, investment lending and grant-funded engagements in the Middle East and other regions. If well utilized, the current youth bulge could be a lucrative investment opportunity. If investments fail to be made or do not reach youth, the youth bulge will turn into a drain on growth and society.

38 World Bank Group. (2008, January). Skill development in India: The vocational education and training system. Accessible at: http://go.worldbank.org/AV7G8BO0A0

This paper stresses that difficulties in India's fast-growing economy mean that far more needs to be done to engender more employment opportunities for the majority of Indians. Indian youth must have education and training that equips them for the labor market. The current vocational education and training system is not appropriately responding to the needs of the labor market.

39 World Bank Group. (2008, August). The world's youth, their future and development. Accessible at: http://go.worldbank.org/DGBETYWI60

The World Bank shares a brief article about the status of the world's youth in the workforce.

40 World Bank Group. (2009). Unpacking Youth Unemployment in Latin America. Accessible at: http://go.worldbank.org/LEZ6DP1590

This academic study sheds light on what traditional education for employment programs may be missing. The paper finds that, especially for youth between the ages of 19-24, a high level of "churning" occurs, in which this segment of the youth cohort moves frequently between informal wage employment, unemployment, and occasionally moving out of the labor market entirely. Many "first employment" programs are, therefore, not addressing the key constraints on attaining gainful employment for Latin American youth.

41 World Bank Group. (2008, June). Youth entrepreneurship: Measures to overcome the barriers facing youth. Accessible at: http://siteresources.worldbank.org/INTCY/Resources/Vol2No6YouthEntrepreneurship.pdf

This note highlights some of the barriers to and opportunities for youth entrepreneurship, and suggests policies that may help to overcome these barriers.

42 World Bank Group. (2009, April). Youth unemployment: A major challenge for African countries. Accessible at: http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTCY/0,,contentMDK:22157069~menuPK:396483~pagePK:64020865~piPK:149114~theSitePK:396445,00.html

This news article summarizes the outcomes of Spring Meetings of the World Bank and International Monetary Fund, when a panel of experts of youth employment from Ghana, Kenya, Mali, and Colombia convened to discuss ways to alleviate the growing problem of youth unemployment in Africa.

43 Youth Employment Network (International Labour Organization). (2009, April). YEN's revised lead country process. Accessible at: http://www.ilo.org/public/english/employment/yen/downloads/lcp/lcp_en.pdf

The Lead Country Process aims to foster governments' engagement in the development and promotion of improved employment opportunities for young people. It was initiated in 2001 as a tool to prioritize youth employment in the development agendas. A recent analysis of the Process has shown opportunities to improve its effectiveness and results. This note introduces the Revised Process and provides key information on the new features and guidelines to become a Lead Country.

ANNEX IV: 2008-2009 Resources on Youth Enterprise, Employment, and Livelihoods Development: Books, Reports, and Studies

1 Africa Commission. (2008, September). Conference report and recommendations: Thematic conference on African youth and employment. Accessible at: http://www.africacommission.um.dk/en/menu/Consultations/Conferences/TheAfricanYouthAndEmployment/

The conference on the African youth and employment was the third of five thematic conferences staged by the Africa Commission in 2008. Conference themes included improving the climate for enterprise, skills development, youth in fragile situations and youth-specific interventions. The webpage includes links to download the conference report, a discussion paper and a background paper on the conference.

2 Africa Commission. (2009, May). Realising the potential of Africa's youth. Accessible at: http://www.netpublikationer.dk/um/9336/pdf/realising_potential_africas_youth.pdf

This report presents the Africa Commission's recommendation to refocus Africa's development agenda by mobilizing Africa's youth workforce through the creation of private sector-led growth. The Commission addresses the rationale for its focus on youth and provides recommendations for five concrete initiatives that are vital to private sector-led growth in Africa.

3 Beauvy, M., Duggleby, T., & Degnan, C. (2008, August). Cross-Sectoral Youth Project: Rapid assessment for project design. Education Development Center, Inc. and Family Health International. Accessible at: http://www.equip123.net/docs/e3-csydrfinal.pdf

With the support of USAID, two NGOs carried out an assessment building on the Regional Outreach Addressing AIDS through Development Strategies (ROADS) program, which is an HIV/AIDS prevention initiative currently implemented in the Democratic Republic of Congo and neighboring countries.

4 Blokker, P. & Dallago, B. (2008). Youth entrepreneurship and local development in Central and Eastern Europe. Limited preview at: http://books.google.com/books?id=p_78hS4D-f0C&printsec=frontcover&source=gbs_v2_summary_r&cad=0#

This book analyzes the opportunities and barriers related to youth entrepreneurship amid systemic change in Central and Eastern Europe. The authors cover youth entrepreneurship and its contribution to the debate on youth unemployment in transition economies. Discussions include the wide-spread over-optimism regarding youth entrepreneurship, self-employment and its impact on economic innovation and job creation and the characteristics of young entrepreneurs themselves.

5 Bosma, N. et al. (2008). *Global Entrepreneurship Monitor*. Accessible at: http://www.gemconsortium.org/download/1257804287285/GEM_Global_08.pdf

The Global Employment Monitor (GEM) has developed into one of the world's leading research consortia concerned with improving our understanding of the relationships between entrepreneurship and national development. Over the past decade, harmonized data on entrepreneurial attitudes, activity and aspirations have been collected to provide annual assessments of the entrepreneurial sector for a wide range of countries.

6 Chaaban, J. (2008, May). Costs of youth exclusion in the Middle East. The Wolfensohn Center for Development at Brookings & The Dubai School of Government. Accessible at: http://www.shababinclusion.org/content/document/detail/983/

This study quantifies economic costs to Middle Eastern societies because of youth unemployment, school dropouts, adolescent pregnancy and youth migration. The analysis contains country-specific estimates and

pioneers a new methodology to obtain region-wide estimates of the costs of youth exclusion. Results show that youth exclusion achieving youth inclusion depends on the efficiency with which countries use their available resources.

7 CHF International. (2008, February). Youth, conflict, and enterprise. *International Development Matters*, 2. Accessible at: http://www.chfinternational.org/node/21515

This journal provides diverse perspectives on the challenges involved in providing youth with the economic opportunities to develop their potential. Some articles in this issue include: "Youth Enterprise and Livelihoods Development, In Conflict settings", "Marginalizing Youth: How Economic Programs Fail Youth in Post-Conflict Settings", and "Workforce Development: Program Design Strategies for Youth Employment in Conflict-Affected Areas".

8 Cunningham, W., McGinnis, L., Garcia Verdu, R., Tesliuc, C., & Verner, D. (2008). Youth at risk in Latin America and the Caribbean: Understanding the causes, realizing the potential. The World Bank. Accessible at: http://go.worldbank.org/MI9UISEE90

This book aims to identify at-risk youth in Latin America and the Caribbean and provide evidence-based guidance to policy makers in the region that will help them to increase the effectiveness and efficiency of their youth investments. The authors describe 23 policies and programs for a successful youth development portfolio and provide implementation strategies for a budget-constrained environment.

9 Cunningham, W. (2009, August). Unpacking youth unemployment in Latin America. The World Bank. Accessible at: http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2009/08/24/000158349_20090824083220/Rendered/PDF/WPS5022.pdf

High youth unemployment rates may be a signal of difficult labor market entry for youth or may reflect high job turnover. Using panel data from Argentina, Brazil, and Mexico, this report shows that Latin American youth's high unemployment reflects high turnover while their duration of unemployment is similar to that of non-youth. The paper offers further analysis of turnover rates and gives recommendations on how to improve the efficiency of the turnover period.

10 Dhillon, N., Salehi-Isfahani, D., Dyer, P., Yousef, T., Fahmy, A., & Kraetsch, M. (2009, May). Missed by the boom, hurt by the bust: Making markets work for young people in the Middle East. Brookings: Middle East Youth Initiative. Accessible at: http://www.brookings.edu/reports/2009/~/media/Files/rc/reports/2009/05_middle_east_youth_dhillon/05_middle_east_youth_dhillon_final.pdf

In this report, the Middle East Youth Initiative cautions that a new jobs crisis may damage future prospects for the Middle East region's young people. For Middle Eastern economies, the global downturn coincides with a historically high share of 15- to 29-year-olds in the total population. This report shows that young people in the Middle East did not benefit from high quality education and struggled to find decent jobs during the boom years of 2002 to 2008. Currently, the region faces a new set of employment challenges because of the global downturn.

11 Dhillon, N. (Ed.) & Tarik, Y. (Ed.). (2009, October). Generation in waiting: The unfulfilled promise of young people in the Middle East. Brookings: Middle East Youth Initiative. Book preview and purchase accessible at: http://www.shababinclusion.org/content/document/detail/1457/

This book portrays the plight of youth in the Middle East, urging greater investment to improve the lives of this critical group. Some complex challenges facing the region's youth that the book discusses are access to decent education, opportunities for employment, availability of housing and credit and transitioning

to marriage and family formation. This authors present policy implications and set an agenda for future economic development. This webpage includes a fact sheet, a sample chapter and a link to order the book.

12 Djankov, S., Qian, Y., Roland, G., & Zhuravskaya, E. (2008, January). What Makes an Entrepreneur? Accessible at: http://www.doingbusiness.org/MeetTeam/djankov.aspx.

This econometric study tests two competing hypotheses on what makes an entrepreneur: nature. or attitude towards risk, I.Q., and self-confidence; and nurture, or family background and social networks. The results are based on data from a new survey on entrepreneurship in Brazil of 400 entrepreneurs and 540 non-entrepreneurs of the same age, gender, education and location in 7 Brazilian cities.

13 Education Development Center, Inc., & USAID/EQUIP3. (2008, November). Yemen cross-sectoral youth assessment: Final report. Accessible at: http://pdf.usaid.gov/pdf_docs/PNADN990.pdf

USAID/ Yemen tasked the Education Development Center (EDC) to conduct a rapid cross-sectoral assessment of youth in Yemen. The report focuses on The Yemen Stability Initiative (YSI), which endeavors to address alienation among disaffected and vulnerable youth ages 15-24. It addresses their difficulties through an array of programs to increase their civic participation, life skills competence, health, violence management and livelihood opportunities.

14 Education Development Center, Inc. (2008, December). Bangladesh youth employment pilot: Program description and assessment finding. From: http://www.equip123.net/docs/e3-bangladeshfinal.pdf

This document shares the findings of a program assessment and design plans to develop the Bangladesh Youth Employment Pilot (BYEP), which focuses on the challenges and opportunities for improved vocational skills for youth in Bangladesh's fast-growing aquaculture industry. BYEP uses a youth-centered approach designed to add value to the fresh water prawn industry and provide education and employment opportunities for young women and men. The youth whom the BYEP project will place in work situations will also learn skills needed to support their long-term economic and social development.

15 Feldbaum, M. & States, H. (2009). Going green: The vital role of community colleges in building a sustainable future and green workforce. Academy for Educational Development and the National Council for Workforce Education. Accessible at: http://www.aed.org/Publications/upload/GoingGreen.pdf

Community colleges are at the forefront of growing momentum for action on climate change, sustainability and green workforce development. This report examines the role of community colleges in creating a clean energy economy and provides examples of innovative strategies used by community colleges to address climate change, environmental stewardship and green workforce development. The report also offers information on the fastest growing sectors in the green economy and presents useful websites and resources for further information.

16 Felton, N. (2009, January). Early lessons targeting populations with a value chain approach. Emerging Markets Group, Ltd. Accessible at: http://www.emergingmarketsgroup.com/download.aspx?id=a61e7095-9ff2-4a27-94d7-9106f76f1509

In order to identify some of the effects of applying a value chain approach to specific target populations-such as youth, orphans, and vulnerable children-the Emerging Markets Group evaluated three of its projects to garner key themes that can be useful to others. Each project takes a unique approach towards integrating a market-based approach with social objectives.

17 Garcia, M. H. (Ed.) & Fares, J. (Ed.). (2008, April). Youth in Africa's labor market. The World Bank. Available for purchase at: http://publications.worldbank.org/ecommerce/catalog/product?item_id=6136661

The book examines the challenges facing Africa's youth in their transition from school to working life and proposes a strategy for addressing these challenges. Topics covered include the effect of education on employment and income, broadening employment opportunities and enhancing youth capabilities. Strengthening the work force can increase economic growth and prevent instability and violence in post-conflict situations where large numbers of unemployed youth threaten security.

18 Gardiner, D. (2008, November). Building the case for business collaboration on youth employment: Good practice from West Africa. Youth Employment Network- West Africa. Accessible at: http://www.ilo.org/public/english/employment/yen/downloads/psi/the_business_case_for_ye.pdf

The publication profiles eight cross-sectoral youth employment partnerships between business and their social partners (civil society, government and multilateral institutions) in West Africa and the lessons learned during these collaborations. The guide outlines the rationale for business engagement in youth employment and summarizes the main areas where business contribution can have the greatest impact on the employment situation for youth.

19 Ghose, A.K., Majid, N., & Ernst, C. (2008). The global employment challenge. International Labour Organization. Available for purchase at: http://www.ilo.org/global/What_we_do/Publications/ILOBookstore/Orderonline/Books/lang-en/WCMS_092208/index.htm

This volume offers an in-depth analysis of the state of employment in the world today and outlines serious challenges faced by policymakers. The authors argue that the nature of 'the employment challenge' varies between countries and regions, as do its causes and governments responses. They suggest that there are policy challenges that need to be addressed at the international level before the employment problem becomes a global crisis.

20 Hossein, C.S. & Bantug-Herrera, A. (2008, September). Understanding the impact of employment, entrepreneurship and training programs on youth in Jordan and Rwanda. USAID & Chemonics International. Accessible at: http://www.cyesnetwork.org/node/380

This publication highlights how service providers can be more effective in delivering market-led programs to young people. The information comes from a set of focus groups with 142 youth alumni of employment and entrepreneurship training programs. The report intends to fill a research gap by compiling information and insights about employment and enterprise programs from the perspective of youth alumni from Jordan and Rwanda.

21 Inter-American Development Bank & the International Youth Foundation. (2009, September). Final report of the entra21 program, Phase 1: 2001-2007. Accessible at: http://idbdocs.iadb.org/wsdocs/getdocument.aspx?docnum=2191107

This report evaluates the results of the first phase of the entra21 program, a regional employability program targeted at disadvantaged youth in Latin America and the Caribbean. It describes how 35 locally executed projects have implemented varying strategies to train some 19,000 young people, placing more than 10,000 in good jobs and the lessons derived from these experiences.

22 International Finance Corporation, Vital Voices, World Bank Gender Action Plan, World Bank Group. (2008). Doing Business: Women in Africa. Accessible at: http://www.doingbusiness.org/documents/Women_in_Africa.pdf

This report from the Doing Business Project and the World Bank Gender Action Plan profiles seven women entrepreneurs in Cameroon, Rwanda, Senegal, South Africa, Swaziland, Tanzania, and Uganda. It describes reasons for their success as well as some of the legal and practical obstacles they faced in expanding their business efforts. The report also highlights reforms that can level the playing field for women and create better business environments.

23 International Labour Organization. (2008). Conclusions on skills for improved productivity, employment growth and development. International Labour Conference, 2008. Accessible at: http://www.ilo.org/wcmsp5/groups/public/--ed_emp/--ifp_skills/documents/publication/wcms_103457.pdf

At the 2008 International Labour Organization (ILO) Conference, the ILO's constituency of governments, employers and workers adopted a set of conclusions focused on the challenge of investing in education and skills for women and men to help economies achieve growth with quality employment. These conclusions provide guidance for strengthening education and vocational training as central pillars of employability for workers and sustainability for enterprises.

24 International Labour Organization. (2009). Guidelines on Gender in Employment Policies: Information Resource Book. Accessible at: http://www.ilo.org/wcmsp5/groups/public/--ed_emp/documents/instructionalmaterial/wcms_103611.pdf

The goal of this document is to provide concrete and operational guidelines on how to mainstream gender equality in specific employment policy areas. This comes as part of a larger effort to build capacity for gender mainstreaming in the work of the International Labour Organization and that of its constituents.

25 International Finance Corporation. (2008). Supporting entrepreneurship at the base of the pyramid through business linkages. Accessible at: www.iblf.org/docs/BusinessLinkagesRioConferenceReport.pdf

This publication summarizes the findings from a two-day workshop focused on big businesses supporting marginalized entrepreneurs, a joint initiative between the International Business Leaders Forum (IBLF), the International Finance Corporation, and Harvard's Kennedy School. Participants included key IBLF corporate partners and major Brazilian companies.

26 International Labour Organization. (2008). Decent work and youth: Latin America, an agenda for the hemisphere 2006-2015. Accessible at: http://white.oit.org.pe/tdj/informes/pdfs/tdj_informe_regional[ingles].pdf

This report highlights several proposals that combine analysis and experiences related to youth employment and the reality of decent work opportunities for youth in Latin America and the Caribbean. The study examines the broad reality of creating decent employment for youth. It emphasizes the importance of employment policies that balance short, medium and long-term strategies.

27 International Labour Organization. (2008, October). Global employment trends for youth. Accessible at: http://www.ilo.org/wcmsp5/groups/public/--ed_emp/--emp_elm/--trends/documents/publication/wcms_112573.pdf

The International Labour Organization's third edition of the Global Employment Trends for Youth (October 2008) examines the most recent labor market indicators and finds that young people still suffer disproportionately from a deficit of decent work opportunities. However, progress has been seen in some regions.

28 International Labour Organization. (2009, October). Independent evaluation of the ILO's strategy to increase member States' capacities to develop policies and programmes focused on youth employment. Accessible at: http://www.ilo.org/wcmsp5/groups/public/--ed_mas/--eval/documents/publication/wcms_116108.pdf

This evaluation analyzes the ILO's strategy to address the issue of youth employment in member States. The report discusses the effectiveness and efficiency of ILO support, as well as internal coordination and management for youth employment at the global level. It draws on project documentation, interviews and country case studies to identify useful lessons for future work.

29 International Labour Organization. (2008). Skills for improved productivity, employment growth and development. *Report 97*. Accessible at: http://www.ilo.org/global/What_we_do/Publications/ILOBookstore/Orderonline/Books/lang-en/docName-WCMS_092574/index.htm

The central aim of this report is to examine how countries can develop their skills base so as to increase both the quantity and the productivity of labor employed in the economy. The report analyzes how strategies to improve and access to skills for men and women, including youth, can help countries attain higher productivity, employment and incomes growth.

30 International Labour Organization. (2009). Supporting entrepreneurship education: A report on the global outreach of the ILO's Know About Business Programme. Accessible at: http://www.ilo.org/empent/Whatwedo/Publications/lang-en/docName-WCMS_117393/index.htm

This report presents an estimate of the global outreach of the ILO's Know About Business (KAB) entrepreneurship education programme, and gives a glimpse of the breadth and depth of national efforts to introduce and integrate entrepreneurship education into secondary, vocational/technical training and higher education systems.

31 International Labour Organization. (2008, June). Voices of women entrepreneurs in Ethiopia, Tanzania, Uganda and Zambia. Accessible at: http://www.ilo.org/wcmsp5/groups/public/--ed_emp/--ifp_skills/documents/publication/wcms_106507.pdf

This document highlights the personal stories of women entrepreneurs across four East African countries that have benefited from the International Labour Organization-Irish Aid Partnership Programme. These women share their experiences and demonstrate how they help to positively influence public opinion and gender-based assumptions about women entrepreneurs.

32 International Youth Foundation (2009, October). Youth Enterpreneurship : Lessons from India. *Field Notes, 3, 16*. Accessible at : http://www.iyfnet.org/uploads/FieldNotes16Tsunami.pdf

This 8-page study presents the experiences and learnings of the Community Collective Society for Integrated Development (CCFID), a nongovernmental organization in India that for the past three years has promoted youth entrepreneurship in a region devastated by the 2004 tsunami. This is the latest publication in IYF's *Field Notes* series, which is designed to promote best practices and innovative approaches in youth development.

33 Islam, A. & Zerihun Santhosh Ramdoss, A. (2009). Scaling adolescent empowerment program: The BRAC experience in Africa. Accessible at: http://www.youthenterpriseconference.org/Sitemanager/CuteEditor_Files/uploads/ScalingAdolescentEmpowermentProgramTheBRACExperiance.pdf

BRAC in 2008 began replicating its Empowerment and Livelihoods Program for Adolescent Girls program in Uganda, leveraging its 15 years of experience in Bangladesh. This report outlines the key elements that form the core of BRAC's strategy to scale-up this program.

34 Journal of Economic Education. Accessible at: http://www.indiana.edu/~econed/tocindex.htm

The *Journal of Economic Education* offers articles on teaching techniques, materials, and programs in economics. It is published quarterly in cooperation with the National Council on Economic Education and the Advisory Committee on Economic Education of the American Economic Association.

35 Junior Achievement. (2009, October). 2009 Teens and entrepreneurship survey. Accessible at: http://www.ja.org/files/polls/JA-Teen-Entrepreneurial-Poll-09.pdf

Junior Achievement took the entrepreneurial pulse of American teens with its 2009 "Teens and Entrepreneurship" Poll. The report shares the surveyed teens' opinions about the role of entrepreneurship training in our education system and when it should be taught.

36 Kabani, N. (2009, March). Middle East youth initiative policy outlook: Why young Syrians prefer public sector jobs. Accessible at: http://www.dsg.ae/LinkClick.aspx?link=MEYI+Policy+Outlook+2+English.pdf&tabid=308&mid=826&language=en-US

This publication examines how public sector employment policies in Syria affect youths' transition from school to work. Despite the effort to shift to private sector solutions, Syria's traditional socioeconomic model and incentives in the public sector continue to reinforce preferences among youth for public sector employment. The report includes policy recommendations to create new opportunities for youth.

37 Kenyon, P. (2009). Partnerships for youth employment: A review of selected community-based initiatives. International Labour Organization. From: http://www.ilo.org/wcmsp5/groups/public/--ed_emp/documents/publication/wcms_114186.pdf

This report identifies and describes a set of community-based youth employment projects from across the globe, representing valuable examples of collaboration between development players. The intention is to identify a set of outstanding case studies focused on public-private partnerships whose success factors could provide guidance for similar initiatives.

38 Levine, R., Lloyd, C., Greene, M., & Grown, C. (2008). Girls count: A global investment and action agenda. Center for Global Development. Accessible at: http://www.cgdev.org/content/publications/detail/15154

This report describes why and how to initiate effective investments that will give adolescent girls in developing countries an equal chance for rewarding lives and livelihoods. The authors provide specific recommendations for civil society, governments, private-sector leaders and donor agencies to create mechanisms for the meaningful participation of young women in their programs to foster youth leadership and gender-sensitive ideology.

39 Lopes, T. & Pasipanodya, T. (2008, November). Youth employment initiatives in West Africa: An overview of survey results. Youth Employment Network, West Africa. Accessible at: http://www.ilo.org/public/english/employment/yen/downloads/survey/en_survey_youth_employment_west_africa.pdf

The Youth Employment Network's West Africa office conducted a survey to improve the knowledge base and facilitate coordination between youth employment partners. This report provides information on the

types of organizations tackling youth employment in West Africa, insight into the kinds of projects they are implementing and an analysis of their accomplishments.

40 Lukas, T. (2008, July). Reducing adolescent girls' vulnerability to HIV infection: Examining microfinance and sustainable livelihoods approaches. USAID. Accessible at: http://www.healthpolicyinitiative.com/Publications/Documents/541_1_Youth_Livelihoods_Microfinance_Paper_FINAL_7_25_08.pdf

This literature and program review focuses on the role of microfinance and sustainable livelihood strategies in reducing adolescent girls' vulnerability to HIV infection in sub-Saharan Africa. Part 1 focuses on youth-centered programs to prevent HIV infection among vulnerable female adolescents, including microfinance and sustainable livelihood programs. Part 2 analyzes the relationship between microfinance and HIV prevention using a target group of women and adolescents.

41 Making Cents International. (2008). Youth microenterprise and livelihoods: State of the field. Lessons from the 2007 Global Youth Enterprise & Livelihoods Development Conference. Accessible at: http://www.cyesnetwork.org/sites/default/files/MakingCentsInternationalYouthEnterpriseLivelihoodsPublication_02_11_08vF.pdf

This publication is the key output of Making Cents International's 2007 Global Youth Microenterprise Conference. It is a culmination and synthesis of the presentations and discussions that took place during this learning event, which occurred on September 10-11, 2007 in Washington, D.C. The report provides a "state of the field" analysis to support building the field of youth enterprise, employment and livelihoods development.

42 Making Cents International. (2009). State of the field in youth enterprise, employment, and livelihoods development. Lessons from the 2008 Global Youth Enterprise & Livelihoods Development Conference and Youth-Inclusive Financial Services: Emerging good practices course. Accessible at: http://www.youthenterpriseconference.org/download_form2008.asp

This publication is a synthesis of the key learning points and programmatic examples that were shared during Making Cents International's 2008 Global Youth Enterprise & Livelihoods Development Conference. Key stakeholders in the growing community of youth enterprise, employment, and livelihoods development convened from 50 countries to share experiences on what holds potential, what is working and how to measure success. Topics covered include: market-driven approaches, monitoring, evaluation and impact assessment and youth-inclusive financial services.

43 Microfinance Opportunities, Freedom from Hunger, & Citigroup Foundation. (2009, Spring). Global Financial Education Program: Financial education update, 3(3). Accessible at: http://www.globalfinancialed.org/documents/finpercent20edpercent20update_volumepercent203_issuepercent203.pdf

The Global Financial Education Program develops curricula targeted at low-income households and trains a broad range of service organizations. This report includes articles discussing the growth of financial education outreach, new curricula from the Global Financial Education Program and financial education for adolescent girls.

44 National Youth Employment Coalition. (2008). The youth opportunity grants initiative evaluation report. Accessible at: http://wdr.doleta.gov/research/keyword.cfm?fuseaction=dsp_resultDetails&pub_id=2393&mp=y

The objective of the Youth Opportunity Grants Initiative (YO) was to concentrate a sufficient level of funds in high poverty areas in order to improve the long-term educational and employment outcomes of

youth. This study concluded that YO succeeded in concentrating funds and reaching a large proportion of the youth. The study also concluded that positive community-level impacts are achievable for similar communities.

45 National Youth Employment Coalition. (2008, February). Disconnected youth: Federal action could address some of the challenges faced by local programs that reconnect youth to education and employment. Accessible at: http://www.gao.gov/new.items/d08313.pdf

For this study, the US Government Accountability Office reviewed the following: (1) the characteristics of locally operated programs that serve youth who are disconnected from school and employment, (2) the program elements to which directors attribute their success in reconnecting youth to education and employment, and (3) the challenges involved in operating these programs and how federal agencies are helping.

46 Organization for Economic Co-operation and Development. (2009). Evaluation of Programmes Concerning Education for Entrepreneurship. Report by the OECD Working Party on SMEs and Entrepreneurship, OECD. Accessible at: http://www.oecd.org/dataoecd/19/31/42890085.pdf.

The overall aim of the study was "to strengthen the culture of evaluation within entrepreneurship education and to provide guidelines for evaluating in order to gain a better understanding of how to promote entrepreneurship education".

47 Potter, J. (Ed.). (2008, October). Entrepreneurship and Higher Education. Organization for Economic Co-Operation and Development. Accessible at: http://www.oecdbookshop.org/oecd/display.asp?k=5KZSGDR9B040&lang=en

This book examines the role that higher education institutions are currently playing in teaching entrepreneurship and transferring knowledge and innovation to enterprises. The key issues, approaches and trends are analyzed and compared across a range of countries using the experiences of the most entrepreneurial universities in North America and Europe.

48 Peeters, P., Cunningham, W., Acharya, G., & Van Adams, A. (2009) Youth employment in Sierra Leone: Sustainable livelihood opportunities in a post-conflict setting. The World Bank. Available for purchase at: https://extop-workflow.worldbank.org/extop/ecommerce/catalog/product?context=drilldown&item_id=8974046

This publication examines the supply and demand sides of the labor market in Sierra Leone to better understand the situation of young people relative to that of adults and presents an evidence-based menu of potential programs for Sierra Leone. The authors conclude that youth are a dynamic part of the country's labor market and that the observed youth employment patterns are a result of the economy's structure rather than constraints facing youth.

49 Plan International. (2009). Because I am a girl: The state of the world's girls 2009. Girls in the global economy: Adding it all up. Accessible at: http://plan-international.org/about-plan/resources/publications/campaigns/because-i-am-a-girl-girls-in-the-global-economy-2009/?searchterm=becausepercent20ipercent20ampercent20apercent20girl

"Because I am a Girl: The State of the World's Girls 2009" is the third in a series of annual reports published by Plan International. It presents new analysis of the important role that girls and young women play in economic growth and the missed opportunities of failing to invest in their futures. The report is also a call to action to invest early in girls' education and meaningful work opportunities to ensure a more prosperous and equitable society.

50 Robinson, J.P. (2008, May). Living in limbo: Burma's youth in Thailand see few opportunities to use education and vocational skills. Women's Refugee Commission. Accessible at: http://www.womenscommission.org/pdf/th_youth.pdf

The purpose of this assessment was to look at the educational needs of young people from Burma living in refugee camps in Thailand-what education and job training programs are available and what more is needed to help young people make the transition from education programs into jobs or self-employment. Women's Refugee Commission conducted this assessment as part of a global research and advocacy project that works to increase support for quality education and job training programs for displaced youth.

51 Semlali, A. & Osicka, T. (2009, July). Youth investments in the World Bank portfolio. Child and Youth Development Notes, 3(2). Accessible at: http://siteresources.worldbank.org/INTCY/Resources/395766-1186420121500/YDNiii2_InvPortfolio.pdf

This report provides a summary of World Bank projects that were designed to target youth from 1995 to 2007. It identifies trends in lending and grants in terms of loan amounts, the number of projects, sectoral emphases and regional distribution. Some of the projects have a focus on youth enterprise, employment, and/or livelihoods development.

52 Silatech. (2009, June). The Silatech index: Voices of young Arabs. Accessible at: http://www.gallup.com/poll/120758/Silatech-Index-Voices-Young-Arabs.aspx

This report is a Silatech study prepared in partnership with Gallup, which measures and analyzes attitudes of young Arabs with respect to their human capital, work and entrepreneurship opportunities.

53 Stern, B. & Balestino, R. (2008, August). Rapid youth assessment in the Eastern Caribbean. USAID & EQUIP3. Accessible at: https://secure.edc.org/publications/prodview.asp?1930

A rapid youth assessment was conducted in Grenada, St. Lucia, St. Kitts/Nevis, and Antigua to inform USAID/Eastern Caribbean's strategic planning. The assessment sought to determine the realities faced by 15-20 year-olds in the region and identify the resources and programs youth have access to.

54 UNICEF. (2009). ADAP Learning Series Volume 4: Youth Participation in Poverty Reduction Strategies and National development plans. Accessible at http://www.unicef.org/adolescence/index_documents.html.

This UNICEF report chronicles the possibilities for the use of social entrepreneurship in UNICEF programs. It provides an overview and history of social entrepreneurship and discusses methods for scaling up social entrepreneurship through government policies.

55 USAID, Academy for Educational Development, & Save the Children. (2008, February). Economic strengthening for vulnerable children: Principles of program design & technical recommendations for effective field interventions. USAID Field Report 2. Accessible at: http://www.aed.org/Publications/upload/FIELD.pdf

This publication provides an illustration of economic strengthening best practices in a format that multi-sectoral teams of donors and practitioners can use to inform their work. It also offers two sets of tools: a series of seven principles for program design and implementation and a set of technical recommendations on how to implement selected economic strengthening activities.

56 Volkmann, C., Wilson, K.E., Mariotti, S., Rabuzzi, D., Vyakarnam, S., & Sepulveda, A. (2009, April). Educating the next wave of entrepreneurs: Unlocking entrepreneurial capabilities to meet the global challenges of the 21st Century; a report of the Global Education

Initiative. World Economic Forum. Accessible at: http://www.weforum.org/pdf/GEI/2009/Entrepreneurship_Education_Report.pdf

This report consolidates existing knowledge and global good practices in entrepreneurship education to facilitate sharing, scaling and to enable the development of innovative new tools and delivery methods. It provides a landscape of entrepreneurship education practices for youth. The report also outlines specific approaches and recommendations for stakeholders.

57 Walker, C., Millar Wood, J.C., & Allemano, E. (2009, April). Liberia youth fragility assessment. USAID. Accessible at: http://pdf.usaid.gov/pdf_docs/PNADQ258.pdf

This assessment provides a portrait of the realities now confronting Liberian youth and recommendations for USAID to use education to develop sustainable livelihoods for youth. These recommendations are based on observations of local leaders and youth representatives and analysis from NGOs, independent researchers and the Liberian government.

58 Women's Refugee Commission. (2008, October). Desperate lives: Burmese refugee women struggle to make a living in Malaysia. Accessible at: http://www.womenscommission.org/pdf/mys_rep.pdf

The Women's Refugee Commission traveled to Malaysia to learn whether economic opportunities can protect female Burmese refugees who live in Kuala Lumpur from gender violence, especially if they do not have legal working status. They found that in accessing the few economic opportunities available, women increased their risk of exploitation. This report details lessons learned and recommendations for government and non-government action.

59 Women's Refugee Commission. (2009, September). Dreams deferred: Educational and skills-building needs and opportunities for youth in Liberia. Accessible at: http://www.womensrefugeecommission.org/docs/liberia_youth_report_2009_final.pdf

The report is based on an assessment in Liberia in July 2009 to gather information to inform efforts aimed at helping young people earn a dignified living and contribute to the reconstruction of their communities. The assessment sought to identify the goods and services that are in demand in two counties of Liberia with high concentrations of conflict-affected youth. In collaboration with young people and stakeholders in the areas of education and skills training, the Women's Refugee Commission also took stock of the experience of post-war training efforts to date, documented existing programs and developed recommendations toward addressing gaps in services and strengthening interventions.

60 Women's Refugee Commission. (2009, October). Life in the promised land: Resettled refugee youth struggle in the US Case study: Phoenix, AZ. Accessible at: http://www.womensrefugeecommission.org/docs/arizona_youth_report_2009_for_web.pdf

The report is based on the Women's Refugee Commission's visit to Phoenix, Arizona in August 2009 to learn about young peoples' experience resettling to the US. The delegation looked at what educational and skills training programs young people had access to while they were displaced that helped with their transition to the US and what additional services would have been helpful. The aim was to learn what more could be done during displacement to better prepare refugee youth for life in the US

61 Women's Refugee Commission. (2009, May). Refugee girls: The invisible faces of war. Accessible at: http://www.womensrefugeecommission.org/docs/refugee_girls_book.pdf

80 percent of the more than 40 million people displaced by war and human rights abuses are women, children and young people. The Women's Refugee Commission writes in this book about many aspects of

displaced girls' lives, including girl soldiers, trafficking, life in a refugee camp and girls' and young women's livelihoods options (pp. 22-23).

62 Women's Refugee Commission. (2008, December). Too little for too few: Meeting the needs of youth in Darfur. Accessible at: http://www.womensrefugeecommission.org/docs/df_youth.pdf

From June to November 2008, the Women's Refugee Commission conducted an assessment of educational and skills training opportunities available to displaced youth in Darfur. This report looks at existing services targeting youth and examines some of the challenges programs face, such as selection of beneficiaries, course offerings and follow-up support to graduates.

63 Women's Refugee Commission. (2008, July). Youth and sustainable livelihoods: Linking vocational training programs to market opportunities in northern Uganda. Accessible at: http://www.womenscommission.org/pdf/ug_ysl_rep.pdf

The report documents vocational training (VT) opportunities for young people in northern Uganda, presenting an analysis of VT programming and the actors involved. It offers VT providers recommendations for programming at each stage in the VT cycle. The report identifies how VT programs can best meet youths' needs for education and sustainable livelihoods while also supporting a broader strategy of economic reconstruction in northern Uganda.

64 Woolsey, L. & Katz-Leavey, J. (2008, May). Transitioning youth with mental health needs to meaningful employment and independent living. National Collaborative on Workforce and Disability for Youth (NCWD/Youth). Accessible at: http://www.ncwd-youth.info/assets/reports/mental_health_case_study_report.pdf

NCWD/Youth carried out a study on successful strategies to help youth with mental health needs transition to postsecondary education and employment. The authors conducted case studies of five promising program sites addressing work and career exploration. They identified program design features and system-level policies that can help youth with mental health conditions better transition into adulthood.

65 World Bank Group. (2008, December). Africa development indicators 2008-2009: Youth and employment in Africa. Longer version available for purchase. Shorter version accessible at: http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2008/12/23/000333038_20081223003314/Rendered/PDF/469510ENGLISH010ADI12008091essay1EN.pdf

This report discusses youth and labor markets in Africa and past youth employment interventions in the region. It argues for the need of an integrated approach should governments want to tackle youth employment issues in a sustainable manner. It argues for a well-rounded approach including expanding job and education alternatives in rural areas, increasing mobility, encouraging the private sector and improving the access and quality of skills formation.

66 World Bank Group. (2009, March). Argentine youth: An untapped potential. Accessible at: http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2009/05/11/000333037_20090511001608/Rendered/PDF/484600PUB0Arge101Official0Use0Only1.pdf

Argentina's youth cohort is the country's largest ever and 46 percent of youth are at risk today. This report applies the framework of the 2007 World Development Report and examines the five life-changing transitions that all youth confront: leaving school and continuing to learn, starting to work, developing and maintaining a healthy lifestyle, forming a family and exercising citizenship.

67 World Bank Group. (2008, September). Kosovo – youth in jeopardy: Being young, unemployed, and poor in Kosovo: A report on youth employment in Kosovo. Accessible at: http://go.worldbank.org/L4S1VFN270

The main objective of the report is to provide a diagnosis on youth employment in Kosovo that can provide the basis for future policy design. The report develops a youth employment profile and analyzes employment trends of youth in jeopardy in Kosovo. There is also an overview of current youth programs and policies being implemented in Kosovo.

68 World Bank Group. (2008, September). Madagascar – post primary education: Developing the workforce, shaping the future – Transformation of Madagascar's post-basic education. Vol. 1 of 2. Accessible at: http://go.worldbank.org/BVPNAW83Z0

This report is aimed at providing analytical inputs for the development of post-basic education reforms. Specifically, the report identifies and prioritizes: (1) the need for change in the structure, content and delivery of Madagascar's post-basic education and training system, and (2) the key reforms in financing, governance and management required to support changes to the post-basic system.

69 World Bank Group. (2008, March). School and work in the Eastern Caribbean: Does the education system adequately prepare youth for the global economy? Accessible at: http://publications.worldbank.org/ecommerce/catalog/product?item_id=8162869

The study provides in-depth analysis and relevant practices to guide policymakers, educators, and private sector leaders in developing youth into a productive and well-paid workforce. It makes the case for why the education and training systems in the Eastern Caribbean need to be more responsive to changing labor market demands in the region.

70 World Bank Group. (2008, January). Thailand social monitor on youth: Development and the next generation. Accessible at: http://go.worldbank.org/94ELK8BPU0

This report provides an overview of the challenges facing Thai youth today, identifying the factors that make them vulnerable and outlining possible policy directions. A model proposed by the World Development Report 2007 helps provide an understanding factors that affect youth development and how they influence in three important life transitions: growing up healthy, learning for work and life, and moving from school to work.

71 World Economic Forum. (April 2009). Educating the Next Wave of Entrepreneurs. Accessible at: http://www.weforum.org/pdf/GEI/2009/EE_ExecutiveSummary.pdf

The World Economic Forum's report covers a broad spectrum of entrepreneurship education that applies to large companies, academic institutions and informal entrepreneurs. The report is an effort to get a sense of the wide variety and scale of entrepreneurship initiatives around the world.

72 World Bank Group. (2009). Youth and employment in Africa: The potential, the problem, the promise. Accessible at: http://website1.wider.unu.edu/lib/pdfs/WB-ADI-Youth-and-Employment-in-Africa-2008-2009.pdf

This year's publication of the Africa Development Indicators 2008-9 includes an essay on youth and employment on the African continent. Published by the Africa Region of the World Bank, the report introduces facts about youth and labor markets, analyzes past interventions and potential policy responses and offers case study examples from Burkina Faso and Kenya.

73 Youth Business International. (2009). Youth Entrepreneurship: Recommendations for Action. Accessible at: http://www.youblisher.com/p/5078-Youth-entrepreneurship-recommendations-for-action/.

Predictions for a sustained rise in youth unemployment as young people comprise an ever-larger share of the global population makes finding solutions to youth unemployment an increasingly urgent need for the world. This report provides suggestions for how businesses, governments, and civil society organizations can help young people get started in business. Specifically, the report draws on best practices from multiple different organizations to "make cross-sectoral recommendations for creating a culture of youth enterprise."

74 Youth Employment Network and the International Youth Foundation. (2009, July). Private sector demand for youth labour in Ghana and Senegal. Accessible at: http://www.ilo.org/public/english/employment/yen/downloads/psi/psi_study.pdf

This study, done in Ghana and Senegal, addresses the issue of youth employment in the private sector, specifically how skills that youth offer can better match private sector needs. It finds that the markets for entry-level labor in both countries have great potential, but need to address issues of attrition, literacy efforts, gender disparities, IT skills, and soft skills (especially professional maturity).

75 Youth Employment Systems (YES) Inc. (2008). The fight against poverty in Latin America: Strategies, synergies and challenges involved in the promotion of youth employment and entrepreneurship. (La Lucha Contra la Pobreza en America Latina: estrategias, synergies, y desafios en la promocion del empleo y el emprendimiento juvenil) (Available only in Spanish). Accesible at: http://www.yesweb.org/PDF/publication/LApercent20LUCHA-CONTRA-LA-PROBREZA-EN-AMERICA-LATINA.pdf

YES Inc.'s Latin America network developed this compilation of poverty eradication strategies in effect throughout the region to recommend how the issue of youth employment and entrepreneurship can be incorporated into country-level poverty eradication strategies. The report also identifies ways YES Inc. can support the development of public policies and strategic alliances in the region.

76 Youth Employment Systems (YES) Inc. (2008). Huella emprendedora: Youth entrepreneurs working for the Millennium Development Goals. Accessible at: http://www.yesweb.org/PDF/publication/Blue-Print-Project-in-Latin-America_Study-Cases.pdf

YES Inc. compiled a series of case studies of young entrepreneurs in Bolivia, Colombia, Guatemala, Honduras, Nicaragua, Panama, Peru, and Uruguay who are working towards the Millennium Development Goals. These case studies are part of an initiative called Huella Emprendedora, which was launched in 2005 to identify, encourage and promote young entrepreneurs in Latin America.

77 Youth Entrepreneurship Strategy Group/The Aspen Institute. (2008). Advancing entrepreneurship education. Accessible at: http://nfte.com/resources/documents/AdvancingEntrepreneurshipEducation.pdf

This report explores the promise of and obstacles to implementing youth entrepreneurship education nationwide in the 9th and 10th grade levels. Youth Entrepreneurship Strategy Group's goals are to develop and implement a strategy to advance the teaching of entrepreneurship in the nation's schools and to prompt public discussion and action on teaching entrepreneurship in schools.

78 Zeesman, M., Robinson, J.P., Quick, D., Dublon, D., & Cunningham, J. (2008, April). Country at a crossroads: Challenges facing young people in Sierra Leone six years after the war. Women's Refugee Commission. Accessible at: http://www.womenscommission.org/pdf/sl_youth.pdf

The report is based on the Women's Commission for Refugee Women and Children's February 2008 visit to Sierra Leone to look at young people's needs, which services are working and what more is needed. It highlights how six years after the war, young people in Sierra Leone continue to face barriers to achieving quality education. The report includes recommendations to increase attention and support for young people.

ANNEX V: 2008-2009 Resources on Youth Enterprise, Employment, and Livelihoods Development: Case Studies

1 Abeywickrema, C. (2009, September). The role of the Hatton National Bank in creating access to financial services for youth in Sri Lanka. Hatton National Bank. Accessible at: http://www.makingcents.com/products_services/resources.php

Hatton National Bank (HNB), a prominent commercial bank in Sri Lanka, has been committed for years to provide financial services in rural areas and to vulnerable populations. Recently, HNB has begun to focus on serving youth in two ways: 1) establishing student banking centers in schools and 2) targeting youth in rural areas through village microfinance programs to receive financial and non-financial services. This case study examines effective methodologies for serving youth with financial services through a commercial lending model.

2 Ahammed, I. (2009, September). A case study on financial services for street children. Padakhep. Accessible at: http://www.makingcents.com/products_services/resources.php

Padakhep is a non-government organization (NGO) in Bangladesh that strives to reach street children through an integrated approach. This case study details the innovative Introduction of Financial Services program which provides credit and savings services to Dhaka street kids to encourage them to initiate income generating activities. A key lesson that emerged was that flexible terms and conditions of financial products are essential for working with vulnerable target populations like urban street children.

3 Akhmisse, L., Conklin, S., Derdari, B., & Torres, V. (2008, October). Linking youth with knowledge and opportunities in microfinance (LYKOM) project, Morocco: a youth livelihoods program case study. USAID, Save the Children, The SEEP Network, & Foundation Zakoura Microcredit. Accessible at: http://pdf.usaid.gov/pdf_docs/PNADN073.pdf

This case study provides background information and lessons learned pertaining to the Linking Youth with Knowledge and Opportunities project that Save the Children and Foundation Zakoura are implementing in Morocco. The program includes financial and business literacy training, savings promotion and access to credit for youth businesses.

4 Austrian, K. & Ngurukie, C. (2009, September). Safe and smart savings products for vulnerable adolescent girls in Kenya & Uganda. Population Council & MicroSave Consulting Ltd. Accessible at: http://www.makingcents.com/products_services/resources.php

This case study details the unique partnership between Population Council, a research-focused NGO, and MicroSave, a consulting firm, to deliver critical financial services to adolescent girls by partnering with financial institutions in Kenya. This case study shows that by offering girls secure savings products they can mitigate some of the hardships they endure and encourage positive savings habits, thereby increasing their economic stability as they transition to adulthood.

5 Chandani, T. & Twamuhabwa, W. (2009, September). A partnership to offer educational loans to nursing students in Uganda. Banyan Global & Equity Bank. Accessible at: http://www.makingcents.com/products_services/resources.php

Equity Bank-Uganda and Banyan Global have successfully partnered in Uganda to develop an innovative loan product that links workforce development in the health sector with microfinance. This case study describes the key elements of success of their pilot in bringing education loans to aspiring nurses between the ages of 17 and 24. Equity Bank proves that approaching youth who are formally affiliated with a training institution can be critical to alleviating risk and achieving market share.

6 Cilimkovic, S. & Jahic, S. (2009, September). Youth inclusive financial services: A case study from Bosnia. Partner Microcredit Foundation. Accessible at: http://www.makingcents.com/products_services/resources.php

Partner Microcredit Foundation is a non-profit microfinance institution in Bosnia Herzogovina that recently piloted a youth loan product. The goal of this youth program was to increase self-employment opportunities for young people in Bosnia and Herzegovina by providing access to loan capital in addition to market-oriented business training and mentorship services for youth clients. This case study describes the experience of Partner MK in conducting market research and designing a specialized youth loan product.

7 Denomy, J. (2009, September). MEDA works with youth: YouthInvest. Mennonite Economic Development Associates. Accessible at: http://www.makingcents.com/products_services/resources.php

This case study provides an overview of MEDA's work to increase youth access to financial services through YouthInvest in Egypt and Morocco. YouthInvest was designed with a strong market research component, the results of which are crucial to designing successful financial and non-financial services for youth.

8 Kashfi, F. (2009, September). Youth financial services: The case of BRAC and the adolescent girls of Bangladesh. BRAC. Accessible at: http://www.cyesnetwork.org/sites/default/files/Casepercent20Studypercent20onpercent20BRACpercent20andpercent20Youth.pdf

Ten years after beginning adolescent-focused initiatives in Bangladesh, BRAC realized that financial independence can play a key role in empowering adolescent girls. This case study focuses on the Employment and Livelihood for Adolescents (ELA), which offers credit and savings services to adolescent girls. Findings indicate that using a holistic approach to financial service delivery customized to the needs of adolescents will equip the girls to invest better and take higher loans on average.

9 Gepaya, L.Y. (2009, September). Youth inclusive financial services: Marketing and delivery is what matters. Panabo Multi-Purpose Cooperative. Accessible at: http://www.makingcents.com/products_services/resources.php

The Panabo Multi-Purpose Cooperative (PMPC) is a cooperative based in the Philippines and a part of the global World Council of Credit Unions (WOCCU) network. This case study describes how PMPC discovered that partnerships with schools can be an effective form of growing membership, promoting a culture of savings at a young age and delivering much-needed financial services to underserved youth populations.

10 Harnest, J. & Neilson, E. (2009, September). Microfinance and "the next generation" The FINCA Aflatoun curriculum implemented in an MFI setting. Finca Peru & Aflatoun. Accessible at: http://www.makingcents.com/products_services/resources.php

Aflatoun, an organization committed to social development and financial literacy for children between the ages of 6-14, has begun partnering with select microfinance institutions (MFIs) to offer curricula to clients' children. This case study discusses Aflatoun's work with FINCA Peru detailing opportunities and challenges associated with implementing Aflatoun curricula in a non-formal school setting with children of microfinance beneficiaries. Findings from this project indicate that children who consistently attend classes have demonstrated a stronger willingness to save.

11 Massie, J., Nelson,C., Hopkins,D. &Sebstad, J. (2009, September). Using innovative partnerships and market research to link financial education and savings products for girls. MicroFinance Opportunities. Accessible at: http://www.makingcents.com/products_services/resources.php

Microfinance Opportunities developed financial literacy modules that are closely linked to their savings products. For the first time, market research is informing both the design of financial education and financial products for young women. This effort is carried out through innovative partnerships between MFO, youth service organizations and financial institutions. This case study provides an overview of these partnerships and the integral role of market research in designing of appropriate savings products for youth.

12 Nazneen, S. (2009, September). Save the Children's youth financial services: Adolescent girls project. Save the Children. Accessible at: http://www.makingcents.com/products_services/resources.php

This case study describes the Kishoree Kontha (Adolescent Girls' Voices) Project implemented by Save the Children in 5 sub-districts of southern Bangladesh. The goal of this intervention is to link savings schemes with other non-financial services, such as health and education, to allow rural adolescent girls to build their social and economic assets. Additionally, this case study details how Save the Children dealt with traditional gender roles through intense community outreach and sensitization.

13 Schiller, J. (2009, September). Making financial services and business skills development available to African children and youth: Accomplishments and limitations of research and monitoring. Plan International. Accessible at: http://www.makingcents.com/products_services/resources.php

This case study examines Plan International's situation analysis research carried out in Senegal, Niger and Sierra Leone. This project identifies active youth groups and presents a profile of youth, their activities and their general socio-economic conditions in each locality. This project focuses on the Village Savings and Loan (VSL) program in the three countries. The associations formed are sustainable and replicable, and the local implementing partner institutions have been effective and successful in all three program countries.

14 Shell, B. (2009, September). Product development for girls: Girls' savings and financial education. Women's World Banking. Accessible at: http://www.makingcents.com/products_services/resources.php

This case study examines how Women's World Banking has helped two of its network members, XacBank of Mongolia and Banco ADOPEM in the Dominican Republic, design and roll out savings products and financial education programs for girls and young woman. WWB found that reaching girls cost-effectively required developing strategic partnerships with experienced youth education professionals and with institutions already interacting with girls.

15 Storm-Swire, L. (2009, September). Exploring youth financial services: The case of ProMujer in Bolivia. ProMujer. Accessible at: http://www.makingcents.com/products_services/resources.php

Pro Mujer is an international women's development and microfinance organization that alleviates poverty in Latin America by providing financial services, healthcare and training to poor women entrepreneurs. This case study details the process of developing a group-based loan product targeted at youth, with results indicating that significant investment in proper market research, product development, staff and infrastructure is required to determine the differing needs of this heterogeneous market.

16 The SEEP Network. (2009). Blazing a Trail, Addressing Obstacles: Lessons from Save the Children and Fondation Zakoura's Youth Microfinance and Training Program. Accessible at: http://seepnetwork.org/Resources/BlazingATrail_Save-Zakoura.pdf

This case study documents the final results and challenges faced in the Save the Children/Fondation Zakoura Micro-Credit LYKOM project. The lessons learned apply to those interested in reaching new target populations or linking finance to supporting services and the MFIs with whom they partner.

ANNEX VI: 2008-2009 Resources on Youth Enterprise, Employment, and Livelihoods Development: Portals and Websites

1 Ashoka's Youth Venture. Accessible at: http://www.genv.net/en-us/do_it

Youth Venture helps teams of young people start new youth-led organizations that make a social impact. This site offers youth a number of resources on how to become a "changemaker" and start a social entrepreneurial organization or "venture".

2 Children, Youth and Economic Strengthening (CYES) Network and Portal. Accessible at: http://www.cyesnetwork.org/

The CYES Network and Learning Platform were established to build a network of professionals dedicated to improving the lives of children through effective economic strengthening programming. The Learning Platform aims to: showcase innovations and learnings of CYES-focused organizations and programs; foster the creation of partnerships across participating organizations; provide a reliable source of information on the latest resources and opportunities; and link CYES initiatives together to enhance the impact of investments in this area.

3 Citi. Financial education information portal. Accessible at: http://financialeducation.citi.com

This is the online component to Citi's 10 year, $200 million global commitment to financial education. The Information Portal is a collection of useful advice and information provided by multiple Citi businesses to educate and inform on how to make sound financial decisions. The general website offers educational resources covering topics such as microfinance, entrepreneurship, foreclosure prevention, financial literacy and using credit wisely.

4 Consortium for Entrepreneurship Education. (2009). Websites and key products. Accessible at: http://www.youthenterpriseconference.org/Sitemanager/CuteEditor_Files/uploads/ConsortiumforEntrepreneurshipEducationWebsitesandKeyProducts.pdf

The Consortium for Entrepreneurship Education developed this document for the 2009 Global Youth Enterprise & Livelihoods Development Conference. It contains a list of websites and tools pertaining to entrepreneurship education in the U.S. The website links are to the National Content Standards for Entrepreneurship Education, the National Standards of Practice for Entrepreneurship Education, and the Consortium's Lifelong Learning Model for Entrepreneurship Education. There are also links to the following tools: the Department of Labor's Entrepreneurship Competency Model, the Entrepreneurship Process Readiness Checklist, and the Entrepreneurship Technical Competency Checklist.

5 ELDIS. Children and young people country profiles. Accessible at: http://www.eldis.org/go/topics/resource-guides/children-and-young-people/children-and-young-people-country-profiles

ELDIS and the British Library for Development Studies (BLDS) have developed searchable databases by country for the latest reports on various topics, including children and youth. Many of the downloadable documents in this category address youth employment, enterprise, and livelihoods development.

6 Entrepreneurship: Uniting the power of ideas. Accessible at: www.entrepreneurship.org

The Ewing Marion Kauffman Foundation and the U.S. Commerce Department's International Trade Administration (ITA) formed a public-private partnership focused on leveraging best practices in

entrepreneurial leadership to advance economic growth around the world. They developed this free, online international community is designed for building entrepreneurial economies, where entrepreneurs, policymakers, business mentors, investors, and researchers come together to promote high-growth initiatives. Visitors will find a comprehensive library of articles and videos with relevant insights and information for entrepreneurs.

7 EntreOasis. Accessible at: www.EntreOasis.com

EntreOasis is a groundbreaking new website and social network designed to support the global entrepreneurship community: Entrepreneurs, Instructors, Policy Makers, Students, Parents, Publishers, and more. 1,000 resources have already been added to EntreOasis: Tools, Templates, Best Practices, Lesson Plans, Case Studies, Videos, Simulations, Education Standards, and more. EntreOasis is a free public service. Cisco is the Founding Sponsor of EntreOasis, which is designed produced, and managed by MediaSpark Inc.

8 International Labour Organization. Database of Conditions of Work and Employment Laws. Accessible at: http://www.ilo.org/public/english/protection/condtrav/database/index.htm

This database contains comprehensive legal information from countries around the world. It covers legislation on maternity protection, minimum wages and working time.

9 International Labor Organization. Database on International Labour Standards (ILOLEX). Accessible at: http://www.ilo.org/ilolex/

International Labour Standards (ILOLEX) is a trilingual database containing ILO Conventions and Recommendations, ratification information, comments of the Committee of Experts and the Committee on Freedom of Association, representations, complaints, interpretations, General Surveys, and numerous related documents. It covers the key issues of educational capacity, enhancing employability, entrepreneurship and the creation of productive jobs for young people. It also lays down provisions on how young people enter the work force and on their conditions of employment such as minimum age of admission to employment, pay, working time, night work and medical examinations, occupational safety and health, and labor inspection.

10 International Labor Organization. Database on National Labour Legislation (NATLEX). Accessible at: http://www.ilo.org/dyn/natlex/natlex_browse.home?p_lang=en

NATLEX is the database of national labour, social security and related human rights legislation maintained by the ILO's International Labour Standards Department.

11 International Labor Organization. Inter-American Centre for Knowledge Development in Vocational Training's Youth, Training and Employment site. Accessible at: http://www.ilo.org/public/english/region/ampro/cinterfor/temas/youth/index.htm

The objective of this youth, training and employment site is to report the multiple efforts implemented in the Latin American region by those training institutions, ministries and agents that have direct competence in policy design, planning, execution and/or evaluation, programs and/or projects that address youth. It looks for improving the information flow generated by youth training and employment programs in the region by means of providing a communication, exchange and learning space that increases the quality, relevance and equity of the referred programs through the study of lessons learned from implemented actions.

12 International Labor Organization. (2009). Resource Guide on Youth Employment. Accessible at: http://www.ilo.org/public/english/support/lib/resource/subject/youth.htm

This portal provides a comprehensive guide to finding information on ILO resources pertaining to youth. It includes lists and links for youth employment indicators and statistics.

13 International Labor Organization. Youth Employment Inventory for West Africa. Accessible at: http://www.ilo.org/public/english/employment/yen/whatwedo/projects/inventory.htm

This database offers detailed information on organizations implementing youth employment projects in the 16 West African countries. This resource is aimed at all youth employment stakeholders and offers a wealth of information in a user-friendly, searchable and up-to-date format.

14 MicroLINKS: Youth Livelihoods. Accessible at: www.microLINKS.org/youth

This website provides updates on USAID projects – present and past – related to good practices and innovations in youth-inclusive development. Additionally, it provides resources, like documents, presentations, links to the field and features upcoming events, conferences, workshops, trainings and online discussions that aim to improve social and economic conditions for youth.

15 Small Business Television. Accessible at: www.sbtv.com

Small Business Television is the only video news and information destination site for America's 25 million small businesses, and provides small business owners and entrepreneurs with tools, including a virtual marketplace, to manage, grow and protect their ventures. While the site is not specifically for youth entrepreneurs, they may benefit from the information provided since many youth entrepreneurs are micro- or small business owners.

16 U.S. Department of Labor. Office of Entrepreneurship Education. Accessible at: http://www.dol.gov/odep/pubs/fact/entrepreneurship.htm

The U.S. Department of Labor's Office of Entrepreneurship Education provides information on the importance of entrepreneurship education. It also offers resources for youth, educators, and practitioners working on youth entrepreneurship in the U.S.

17 USA TODAY. Entrepreneurship education resources. Accessible at: www.usatoday.com/educate/college/careers/entrepreneurship/index.html. Collegiate case studies: www.usatoday.com/educate/college/case-studies.htm

This website offers profiles, case-studies and articles for students who are interested in entrepreneurship.

18 World Bank Group. (2008). Global inventory of interventions to support young workers. Accessible at: http://go.worldbank.org/E5BWW1PYY0

The World Bank developed a Youth Employment Inventory (YEI), which is a world-wide inventory of interventions designed to integrate young people into the labor market, in order to improve the evidence base for making decisions about how to address the problem of youth employment. The YEI is based on available documentation of current and past programs and includes evidence from 289 studies of interventions from 84 countries in all regions of the world. The interventions included in the YEI have been analyzed in order to (i) document the types of programs that have been implemented to support young workers to find work; and (ii) identify what appears to work in terms of improving employment outcomes for youth. Through the aforementioned link, readers can also access region-specific reports and a database related to the YEI.

19 World Bank Group. PovertyNet: Impact evaluation. Accessible at: http://go.worldbank.org/169GZ6W820

An impact evaluation assesses the changes in the well-being of individuals that can be attributed to a particular project, program or policy. This website aims at disseminating information and providing resources for people and organizations working to assess and improve the effectiveness of interventions aimed at reducing poverty.

20 Youth Employment Systems (YES) Inc. Toolkits for youth involvement in employment creation. Accessible at: http://www.yesweb.org/gkr_toolkits.htm

This site features toolkits that have been developed to aid organizations in establishing and implementing effective youth employment strategies. The toolkits aim to provide youth with step-by-step instruction, along with valuable resources and advice to help carry out Action Plans.

21 Youth Entrenet. Accessible at: www.knowabourbusiness.org

Youth Entrenet is a global knowledge sharing and resource platform created by the International Labour Organization (ILO) through a partnership with the Swiss Development Cooperation (SDC) under the project "Creating Youth Employment through improved Youth Entrepreneurship". The goal of this project is to create an improved understanding of how youth entrepreneurship education and entrepreneurship start-up programmes contribute to creating more and better employment for youth. This understanding will then contribute to the design of more efficient and effective youth entrepreneurship strategies by making the findings available to national policy makers and youth entrepreneurship promoters.

ANNEX VII: 2008-2009 Toolkits, Guides, Handbooks, and Manuals

1 Cunningham, W., Cohan, L., Naudeau, S., & McGinnis, L. (2008). Supporting youth at risk: A policy toolkit for middle income countries. The World Bank. Accessible at: http://go.worldbank.org/U26H7QN200

The Policy Toolkit is a practical guide for government clients and professionals on how to create and implement effective policies for at-risk youth in middle-income countries. The Toolkit highlights 22 policies that have been effective in addressing 5 key risk areas, including unemployment and underemployment, for young people around the world. It also includes strategies and tools for turning these policy recommendations into a well-designed and well-implemented youth portfolio.

2 Ennis, G. (2008, August). Youth entrepreneurship microfinance program manual: A concise hands-on manual for microfinance institutions to create youth entrepreneurship programs, services and financial products. Katalysis Central American Microfinance Network & Cordes Foundation. Accessible at: http://youthenterpriseconference.org/sitemanager/cuteeditor_files/uploads/CordesKatalysisManuelSubmission.doc

The Katalysis Network is an alliance of 21 Microfinance Institutions (MFIs) in Central America representing 280,000 predominantly female clients. This guide is intended to assist in the promotion and creation of youth programs within the Network in Central America and worldwide by laying out the basic steps for creating a youth-focused MFI program. It provides tools to ensure that youth entrepreneurial programs reach the goals they set out to achieve.

3 Freedom from Hunger. (2009, September). Lot quality assurance sampling: A management tool to efficiently asses program outcomes. Accessible at: http://www.youthenterpriseconference.org/Sitemanager/CuteEditor_Files/uploads/BobbiGray_LQAShandout.pdf

This document summarizes Lot Quality Assurance Sampling (LQAS), a management tool that organizations can use to assess how well their institutions are progressing on achieving program outcomes. LQAS relies on small samples to provide meaningful information, thereby reducing the high costs involved with taking large samples of the population. It also relies on simple data analysis and interpretation. Freedom from Hunger shared this approach at the Global Youth Enterprise & Livelihoods Development Conference, as it has been used in programs related to youth enterprise and livelihoods development.

4 Fundacion Paraguaya (2009). School in a Box Guide Series. Accessible at: http://www.teachamantofish.org.uk/resources/schoolinabox.php

The Financially Sustainable School model developed by Fundacion Paraguaya and its sister organization TeachAManToFish is a proven solution to providing a high quality transformative education that is financially sustainable, yet which doesn't rely on fees. The School in a Box Guide Series aims to make replication easy, drawing together the collective experience of these institutions into nine easy-to-read self-help manuals. The toolkit is designed to allow education institutions and non-profits working in education to develop their own Financially Sustainable School without additional technical assistance (although this is strongly recommended for large scale projects and is available from both TeachAManToFish & Fundacion Paraguaya).

5 Inter-American Development Bank's Youth Development and Outreach Program. (2008). Jovenes agentes de cambio: Guia practica. Accessible at: http://www.iadb.org/EXR/SPE/youth/pdf/Jovenes_agentes.pdf

This practical guide provides concrete ideas for young people on how they can make a positive difference in their local communities as social entrepreneurs and change makers. The guide is only available in Spanish.

6 International HIV/AIDS Alliance and Family Health International. Orphans and other vulnerable children support toolkit. Accessible at: http://www.ovcsupport.net/sw505.asp

This toolkit is an electronic library of resources collected by the International HIV/AIDS Alliance and Family Health International from a wide range of organizations, based on the understanding that there are many good approaches to supporting orphans and vulnerable children.

7 International Organization of Employers. Youth employment toolkit: an electronic resource tool for employers. Accessible at: http://www.ilo.org/youthmakingithappen/

This electronic toolkit is part of an ongoing effort by the International Labour Organization, together with the International Organization of Employers, to strengthen the capacity of employers' organizations to engage in youth employment, especially in developing and transition countries. The main purpose of this tool is to shed light on practical action and concrete programs employers and their organizations, as well as other business associations, can undertake to promote youth employment.

8 James-Wilson, D. (2008, June). Youth livelihoods development program guide. Education Development Center. Accessible at: http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf

This guide provides practitioners worldwide with a common language, conceptual framework, and frame of reference for youth livelihood programming. It also outlines a practical set of suggestions and reference materials to improve youth livelihood development practices and to expand programming.

9 National Content Standards for Entrepreneurship Education. Preparing youth and adults to succeed in an entrepreneurial economy. Accessible at: http://www.entre-ed.org/Standards_Toolkit/

This toolkit for the U.S. National Content Standards for Entrepreneurship Education is designed to give visitors the standards and performance indicators framework necessary for developing curriculum for entrepreneurship programs as a lifelong learning process.

10 New America Foundation's Global Assets Project. (2008, July). Child savings accounts: A primer. Accessible at: http://globalassetsproject.org/files/CSApercent20Primer_0.pdf

This primer describes the concept of Child Savings Accounts (CSAs), various purposes for and features of the accounts, impacts CSAs can have on a child's development, and obstacles that impede the widespread provision of the accounts. By highlighting examples of CSA products, programs, and policies, the primer aims to demonstrate the breadth of CSAs offered around the world. This report also addresses design and delivery of CSAs.

11 Partnership for 21st Century Skills. (2008). 21st Century skills, education & competitiveness. Accessible at: http://www.21stcenturyskills.org/documents/21st_century_skills_education_and_competitiveness_guide.pdf

This guide summarizes the challenges and opportunities in 21st century education that, if left unaddressed, will curtail the U.S.'s competitiveness in the world. The publication is a resource for policy makers and

leaders in business, education, and workforce development communities in shaping policies that are attuned to competitive needs.

12 Rosas, G., & Rossignotti, G. (2008). *Guide for the preparation of national action plans on youth employment*. International Labour Organization. Accessible at: http://www.ilo.org/global/What_we_do/Publications/ILOBookstore/Orderonline/Books/lang-en/docName-WCMS_091361/index.htm

This guide has been developed by the International Labour Organization to assist governments, employers', and workers' organizations - as well as other relevant stakeholders, such as youth groups - in preparing National Action Plans on Youth Employment (NAPs). It describes some issues to address in the development of an NAP, proposes a step-by-step development approach, presents the technical framework, and provides additional tools and reference material.

13 Street Kids International. (2008). Street business toolkit. Accessible at: http://www.streetkids.org/what_we_do/program.htm

The Street Business Toolkit is an entrepreneurship training of trainers designed for frontline workers working with street kids. Practical, interactive and participatory, it culminates in the development of simple business plans and includes an animation called "Speed's Choice" which speaks of the choices made by youth earning a living on the streets.

14 Street Kids International. (2008). Street banking toolkit. Accessible at: http://www.streetkids.org/what_we_do/program.htm

The Street Banking Toolkit is a financial literacy (credit and savings) training of trainers designed for frontline workers working with street kids. Through a series of stories, interactive games and activities, youth learn the importance of savings, how to manage a loan and how to create a credit circle.

15 Street Kids International. (2009). Street business mentorship- An organization's guide. Accessible at: http://www.streetkids.org/what_we_do/program.htm

Street Kids International designed the Street Business Mentorship Training program for frontline workers to train local businesspeople to become mentors to youth running small businesses. The guide explains how, through this workshop, mentors recognize what they have to offer and how to share their wisdom.

16 Street Kids International. (2009). Maria's match. Accessible at: http://www.streetkids.org/what_we_do/program.htm

"Maria's Match" is a comic book that tells the story of how the characters from the animation Street Kids International created called "Speed's Choice" discover the concept of mentorship and develop relationships to help them succeed. It is meant to demonstrate the concept of mentorship in areas where it is new.

17 Street Kids International. (2009). Practice business toolkit. Accessible at: http://www.streetkids.org/what_we_do/program.htm

The Practice Business Toolkit is a training of trainers Street Kids International designed for front line workers to guide street youth through a supported applied business experience as a step before independent business ownership.

18 Street Kids International. (2009). The microfranchise toolkit. Accessible at: http://www.streetkids.org/what_we_do/program.htm

Street Kids International's Microfranchise Toolkit offers a basic introduction to the concepts of microfranchising and the involvement of youth-serving organizations in its application. It includes practical examples of successful microfranchises.

19 The SEEP Network. (2009). Linking Youth with Knowledge and Opportunities in Microfinance: (LYKOM) Project, Morocco. Accessible at: http://seepnetwork.org/Resources/Save_Zakoura_Youth_FS_Case_Study.pdf.

This publication introduces the reader to, and provides lessons and recommendations from, the "Linking Youth with Knowledge and Opportunities in Microfinance" (LYKOM) project, funded by USAID and implemented by Save the Children and Fondation Zakoura Micro-Credit in Morocco. The program includes financial and business literacy training, savings promotion, and access to credit for youth business.

20 Women's Refugee Commission. (2009). Building livelihoods: A field manual for practitioners in humanitarian settings. Accessible at: http://www.womensrefugeecommission.org/docs/livelihoods_manual.pdf

The field manual provides user-friendly tools and guidance to support market-driven, context appropriate, and dignified livelihood programs targeting women and youth and in support of child protection.

21 Women's Refugee Commission. (2008, October). Market assessment toolkit for vocational training providers and youth. Accessible at: http://www.womenscommission.org/pdf/ug_ysl_toolkit.pdf

The Market Assessment Toolkit is a combination of questionnaires and activities to assist vocational training providers and youth in gathering information on local market demand and translating it into improved programming. The aim of the toolkit is to assist service providers to take a more demand-driven approach, matching youths' interests, skills and available resources to market opportunities for employment and self-employment.

22 Youth Employment Network. (2008, April). Joining forces for young people: A practical guide to collaboration with young people. Accessible at: http://www.ilo.org/public/english/employment/yen/downloads/yen_youth_guide_eng.pdf

This guide for youth acts to facilitate and motivate young peoples' participation in youth employment policymaking. The publication provides an overview of why and how youth should be engaged in the policymaking process; describes concepts of youth participation and empowerment related to employment policy issues; guides youth on how to set up youth employment related projects; and catalogues a range of useful tools, resources and potential partner organizations.

23 Youth Employment Network (International Labour Organization). (2009). Reporting guidelines on labour market indicators for youth. Accessible at: http://www.ilo.org/public/english/employment/yen/whatwedo/projects/indicators.htm

The Reporting Guidelines on Labour Market Indicators for Youth are designed to assist Youth Employment Network (YEN) Lead Countries to measure and analyze key national labor market indicators on youth employment. It informs on the definitions, concepts, calculations and data sources for each indicator so countries can monitor their youth employment situation.

24 Youth Entrepreneurship Strategy Group. (2008, November). Youth entrepreneurship education in America: A policymaker's action guide. Accessible at: http://www.aspeninstitute.org/sites/default/files/content/docs/pubs/YESG_Policy_Guide.pdf

This action guide provides concrete steps U.S. policymakers can take to increase the access U.S. students have to entrepreneurship education in their schools. It also advocates for more investment in entrepreneurship education as a way to empower young people and build their critical mix of success-oriented attitudes and opportunity recognition skills the 21st Century requires.

25 Youth Employment Systems (YES) Inc. (2008). YES's program of social entrepreneurship: Training of trainers guide (Programa YES de emprendimiento social juvenil: Guía para la formación de formadores). (Available only in Spanish). Accessible at: http://www.yesweb.org/PDF/publication/PROGRAMA-YES-DE-EMPRENDIMIENT-JUVENIL_YESpercent20Fellows.pdf

This purpose of this guide is to support YES Inc.'s efforts to promote a strong global network of young social entrepreneurs who will lead initiatives that transform youth employment policies and programs. This training program was launched in Latin America in 2008, and is adapted to the context of each country in the region. It is currently training selected young people involved in the YES Inc. network who will establish training centers in collaboration with Cambridge College.

ANNEX VIII: 2010 Youth Enterprise, Employment, and Livelihood Development Conferences, Workshops, and Courses

USASBE 2010 Conference: A Time to Sing a New Tune

January 14-17, 2010. Nashville, Tennessee, USA

The annual USASBE conference is one of the premier gatherings of entrepreneurship scholars and educators in the world. It is also a great place to learn of best practices in entrepreneurship education and program development, with recognition given annually to the model academic programs, pedagogy, and outreach efforts in the United States. For more information, please visit http://usasbe.org/conference/2010/ or contact Program Chair, William Jackson at wtj@mail.usf.edu.

International Symposium on Youth and the Future: Current Challenges, Capacity Building and Participation Mechanism

January 14-16, 2010. Tunis, Tunisia

The Islamic Educational, Scientific and Cultural Organization (ISESCO), jointly with the General Secretariat of the Arab Maghreb Union (AMU) and the Arab League Educational, Cultural and Scientific Organization (ALECSO), to organize an international symposium on "Youth and the Future: Current Challenges, Capacity Building and Participation Mechanisms", in Tunis. For more information please visit: http://www.isesco.org.ma/english/news/news.php?id=816

Annual Global Conference on Entrepreneurship and Technology Innovation

January 16-18, 2010. Kanpur, Uttar Pradesh, India

AGCETI is a prestigious gathering of Entrepreneurship and Innovation academics and research-oriented practitioners across the globe. The expected attendance will be 200+ people. For more information, please visit: http://siic.iitk.ac.in/agceti/.

First World Youth Meeting on Sustainable Development

January 19-21, 2010. Bari, Italy

The First World Youth Meeting on Sustainable Development is part of a global initiative called NMC (ni, mondlokaj civitanoj-we, global local citizens) the Government of Italy is leading to support the active participation of young people in decision-making processes. For more information, please visit: www.nimociv.org.

Youth in Social Innovation Symposium

January 21-24, 2010. Washington, D.C., USA

YES!+ Institute, the university program and youth wing arm of the Art of Living Foundation, is organizing this event focused on sharing unique and innovative best practices on youth interventions. Themes of the symposium include youth in violence prevention, youth and employment, and youth as agents for social transformation. For more information, please visit http://secure.artofliving.org/event_details.aspx?event_id=3892 or contact dc.center@us.artofliving.org.

Cannexus 2010

January 25-27, 2010. Ottawa, Ontario, Canada

Sponsored by the Canadian Education and Research Institute for Counseling, Cannexus is a National Career Development Conference designed to promote the exchange of information and explore innovative approaches in the areas of career counseling and career development. For more information, please visit http://www.cannexus.ca/CX/?q=en/node/11 or contact admin@ceric.ca; +1 416-929-2510.

2010 Small Business Institute Conference: "Business Aloft"

February 18-20, 2009. Albuquerque, New Mexico, USA

The conference focuses on Teaching and Curriculum Development Workshops, Case of the Year Workshops and Competition, Research in Small Business & Entrepreneurship Issues, Sharing Best Practices in Our Programs, and Networking. For more information, please visit http://www.smallbusinessinstitute.org/conference/2010conference.html or contact Ron Cook, 2009 Conference Program Chair, at sbi@rider.edu.

National Entrepreneurship Week

February 20-27, 2010. Nationwide in USA

The Consortium for Entrepreneurship Education is sponsoring the 3rd annual National Entrepreneurship Week, a celebration of the heritage of entrepreneurship in America and new opportunities for a new generation. For more information, please visit www.entre-ed.org or contact Cathy Ashmore, Founder and Executive Director of the Consortium for Entrepreneurship Education, at cashmore@entre-ed.org; +1 614-486-6538.

World Urban Forum

March 19-20, 2010. Rio De Janeiro, Brazil

In the space of a few short years, the World Urban Forum has turned into the world's premier conference on cities. The Forum was established by the United Nations to examine one of the most pressing problems facing the world today: rapid urbanization and its impact on communities, cities, economies, climate change and policies. The World Urban Youth Assembly, which is part of the Forum, will be launched March 19, 2010. For more information, please visit: http://www.unhabitat.org/content.asp?typeid=19&catid=584&cid=6829.

GEM UK Research and Policy Conference

March 30, 2010. Aston Business School, United Kingdom

The third GEM UK Research and Policy Conference will be held at Aston Business School on Tuesday 30th March 2010. For more information, please visit: http://www.gemconsortium.org/events_article.aspx?id=29.

Youth Employment Summit (YES) Chile 2010: Latin America YES Forum.

April 8-10, 2010. Santiago, Chile

This will be the third meeting of Youth Employment Systems (YES) Network Country Coordinators and other stakeholders working on youth employment and entrepreneurship in Latin America and the Caribbean. The meeting will be the last regional activity before the Global Youth Employment Summit, which will take place in Sweden in June, 2010. Please visit http://www.fundacione.org/ for more information (in Spanish).

2010 21st Annual Gateway Entrepreneurship Research Conference
St Louis University – John Cook School of Business Entrepreneurship Program
April 16-18, 2010. St. Louis, Missouri, USA

The 2010 conference, sponsored by the Kauffman Foundation, explores the specifying, measuring, and teaching of entrepreneur behavior. Discussion topics include theories that guide entrepreneurial start up behavior at the individual level, dimensions that define entrepreneurial behavior, how to recognize entrepreneurial behavior, and measurements that should be used to assess/measure entrepreneurial behavior. Please visit http://www.slu.edu/x19098.xml for more information; or contact Professors Jintong Tang at jtang3@slu.edu or Jerome Katz at katzja@slu.edu.

NATCON 2010- National Consultation on Career Development and Workforce Learning
April 25-28, 2010. Toronto, Canada

NATCON's mission is to showcase ground-breaking research, facilitate multi-stakeholder dialogue and generate original insights that will inform public policy and organizational practices across the full range of economic and social issues that affect career development and work force learning decisions in Canada. For more information, please visit http://www.natcon.org/ or contact Joanne Ness at ness@conferenceboard.ca; +1 888-801-8818, Ext. 281.

NFTE's 2010 Dare to Dream Gala
April 28, 2010. Washington, DC

The Gala will help support bringing NFTE to over 1,000 Washington, DC area youth who will learn to think like entrepreneurs and take ownership of their own lives and economic future. In addition to networking with top entrepreneurs and business leaders, guests will have the opportunity to interact with 25+ of NFTE's aspiring entrepreneurs in the Youth Entrepreneur Showcase. For more information, please visit: www.nfte.com.

Social Enterprise Alliance 2010 Summit + World Forum
April 28-30, 2010. San Francisco, California, USA

A new sector is emerging with the primary purpose of addressing social, environmental and economic challenges of our time. The growth of social enterprise has the potential to be a defining innovation of this century. Join over 500 social entrepreneurs in San Francisco to learn, grow, be inspired, make new connections from around the globe and become part of this expanding movement. Visit http://www.se-alliance.org/summit.cfm to learn more.

2010 Annual IIEE Young Entrepreneurs Conference
April 29-May 1, 2010. Chicago, Illinois, USA

The Annual Illinois Institute for Entrepreneurship Education Young Entrepreneurs Conference is designed for high school students exploring the field of entrepreneurship. It provides business workshops, a business expo, business plan competitions and more. For more information, please visit http://www.iiee.org/default.asp?contentID=20 or contact Kandias Conda, Director of Youth Conferences and Programs, at kandi@iiee.org; +1 312-587-9296.

Making Youth Entrepreneurial – Lessons learned from MENA Countries on effective policies and programme implementation

May 5-7, 2010. Sharm El Sheikh, Egypt

The ILO under the patronage of H. E., Mrs. Suzanne Mubarak, first Lady of Egypt, and with financial support of the Canadian International Development Agency (CIDA) and the Swiss Agency for Development and Cooperation (SDC) is organising an international conference on entrepreneurship education in Sharm El Sheikh, with a special focus on the Know About Business (KAB) programme, to discuss and share the experiences of these and other efforts with a view to develop better policies and guidelines for the promotion of self-employment and youth entrepreneurship. For more information, please visit: www.knowaboutbusiness.org.

E-Learning Africa 2010 – International Conference on ICT for Development, Education, and Training

May 26-28, 2010. Lusaka, Zambia

The Continent's largest annual assembly of eLearning and education professionals from Africa is gathering a worldwide network for people involved in all aspects of technology-enhanced education and training in Africa, including management and policymaking. For more information, please visit www.e-learning-africa.com or contact info@elearning-africa.com; +49 (0)30 310 18 18 0.

Price-Babson Symposia for Entrepreneurship Educators

May 31- June 4, 2010. Babson Park, Massachusetts. USA

Babson College seeks to raise the quality, the content and the process of teaching entrepreneurship through its Symposia for Entrepreneurship Educators' (SEE) programs. For more information, please visit http://www3.babson.edu/ESHIP/outreach-events/symposia/price-babson.cfm or contact Lynn McElholm at babsonsee@babson.edu; +1 781-239-6279.

Global Youth Employment Summit: Rework the World

June 2-5, 2010. Leksand, Sweden

YES Inc. will organize in June, 2010 the 5th Global Youth Employment Summit (YES) titled "Rework the World". This is a global initiative that seeks to mobilize young people around promising sustainable ventures and help take the emerging green economy to the next level. It is a response to the confluence of the ecological and economic crises and to the increasing fragmentation in our societies. Please visit http://www.reworktheworld.org/2010nbspYESnbspSummit/tabid/596/Default.aspx for more information.

TIC Americas 2010 Finals

June 3-4, 2010. Lima, Peru

TIC Americas is an international young entrepreneur competition that goes beyond traditional business plan competitions to establish an on-going process of young entrepreneur development, incorporating training, mentoring, and product testing to accelerate the development of innovative young entrepreneurs and scientists. For more information, please visit www.ticamericas.net or contact Carlos Mario Lopez at cmlopez@oas.org; +1 202-458-3290.

Babson College Entrepreneurship Research Conference
June 9-12, 2010. Babson Park, Massachusetts, USA

Founded by Babson College in 1981, BCERC is considered by many to be the premier entrepreneurship research conference in the world. For more information, please visit http://www3.babson.edu/ESHIP/outreach-events/bcerc.cfm or contact Georgia Papavasiliou at papavasiliou@babson.edu; +1 781-239-4992.

Employment Week 2010
June 23-24, 2010. Brussels, Belgium

Employment stakeholders around Europe and beyond will gather to exchange views and hear what European officials, notable public figures, trade unions, NGOs, business leaders and other experts are saying about today's employment trends, challenges and opportunities in the EU. For more information, please visit http://www.employmentweek.com or contact Coleen Chesters at coleen.chesters@summit-events.com, +44 20 7828 2278.

Building Bridges through Preparing Tomorrow's Leaders Today
July, 2010. Serbia

The International Diaspora Youth Leadership Conference 2010 brings together future leaders from 19 countries representing youth from five continents from universities, business, government, NGOs, education and the cultural sector for a unique two-day experience aimed at broadening their perspectives on study, work, leadership, and their origin countries. For more information, please visit http://www.futuregloballeadership.com/home.php or contact info@futuregloballeadership.com.

5th World Youth Congress.
July 31-August 13, 2010. Istanbul, Turkey

The 5th in the series of World Youth Congresses on Youth and Development will be held in Istanbul, Turkey in 2010. Turkey will welcome 1000 young people from around the world to meet during Istanbul's year as the European Capital of Culture. The participants will decide, train, perform, discover, volunteer, present and represent in the featured campus of Yıldız Technical University in Istanbul. For more information please visit: http://www.turkiye2010.org/en.html

Forum des jeunes ambassadeurs de la francophonie des Amériques
August 7-17, 2010. New Brunswick, Canada

The second Forum des jeunes ambassadeurs de la francophonie des Amériques will take place from August 7 to 17, 2010, in Moncton and Shippagan, New Brunswick, Canada. Fifty-five young French speakers and Francophiles from all parts of the Americas, between 18 and 35 years of age, will gather to confer, discuss and debate issues related to the French-language community within the hemisphere. At the conclusion of this Forum, the young men and women will return to their respective communities where they will be able to contribute to a dynamic French-language community. For more information please visit: http://www.francophoniedesameriques.com/forum/presentation_du_forum.html

International Day of Youth
August 12, 2010. Global

The UN General Assembly on 17 December 1999 in its resolution 54/120, endorsed the recommendation made by the World Conference of Ministers Responsible for Youth (Lisbon, 8-12 August 1998) that August 12 be declared International Youth Day. It is a great opportunity to rally support and get key actors involved -

governments, non-governmental organizations, academic institutions, businesses, and young people - to focus on what has been done to further the World Programme of Action for Youth. For more information please visit www.un.org/youth

World Youth Conference

August 23-28, 2010. Mexico City, Mexico.

The conference is an initiative of the Government of Mexico, in partnership with the United Nations system and civil society organizations. The conference will bring together government representatives and civil society organizations to identify priorities of action on youth to be addressed in the international development agenda beyond 2015. With five years to go before the deadline set by the international community to achieve the Millennium Development Goals, Mexico, in partnership with the United Nations system, invites all countries to participate in the World Youth Conference 2010. For more information, please visit: http://www.youth2010.org/.

European Entrepreneurship as an Engine for Post-Crisis Development – Challenges and Opportunities

September 8-10, 2010. Borovets, Bulgaria

The conference's mission is to bring together leading European and world 'players' in the field of entrepreneurship to discuss and share their results and opinions in the context of a United Europe: the place and the role of the European entrepreneurship in crisis and post-crisis development. For more information, please visit: http://www.icsb.org/article.asp?messageID=346.

2010 Global Youth Enterprise & Livelihoods Development Conference

September 15-16, 2010. Washington, D.C., USA

Making Cents International is organizing this demand-driven and participatory learning event for practitioners, educators, members of the private sector, funders, youth entrepreneurs, and other key stakeholders who develop, implement, monitor, evaluate, and/or fund programs in the field of youth enterprise, employment, and livelihoods development. For more information, please visit www.youthenterpriseconference.org or contact Whitney Harrelson at whitney@makingcents.com; +1 202-783-4090.

Youth Social Enterprise Initiative –The Feast Conference

October, 2010. New York, New York, USA

The Feast Conference gathers the world's greatest innovators from across industries and society to empower, inspire and engage each other in creating world-shaking change. A creative look at the world's toughest problems, The Feast Conference presents the most innovative solutions, insights, and best practices as a catalyst toward action. Please visit http://www.alldaybuffet.org/thefeast/ for more information.

28th Annual Entrepreneurship Education Forum

November, 2010. U.S.

The Consortium for Entrepreneurship Education is organizing this annual conference to take place likely in November of 2010. It will focus on potential entrepreneurs of all ages and the role that entrepreneurship education and training plays in preparing them to create and operate successful business enterprises. Come to share your innovative entrepreneurship programs, ideas, techniques, and products with colleagues nationwide. For more information, please visit: http://www.entre-ed.org/_network/forum.htm.

Global Entrepreneurship Week

November 15-21, 2010. Global

For one week, millions of young people around the world join a growing movement of entrepreneurial people, to generate new ideas and to seek better ways of doing things. Countries across six continents come together to celebrate Global Entrepreneurship Week, an initiative to inspire young people to embrace innovation, imagination and creativity. To think big. To turn their ideas into reality. To make their mark. For more information, please visit: www.unleashingideas.org.

2010 Junior 8 Summit

Date TBD. Canada

The Junior 8 Summit (J8) is an annual forum where young people from around the world meet to share their concerns and recommendations on how to solve global issues with G8 leaders and the world community. The Summit is a parallel youth event to the annual Group of 8 (G8) Summit of world leaders. Each year, the details of the Junior 8 Summit are determined by the G8 host government collaborating with UNICEF. The details of the Junior 8 Summit 2010 are not yet available, as Canada will take on the presidency of the G8 Summit of leaders in January 2010. Please visit http://www.j8summit.com/ for more information.

Annex IX: Participating Organizations in 2009 Global Youth Enterprise & Livelihoods Development Conference

Academia

Alamo Colleges
Carsey Institute,
University of New Hampshire
George Washington University
Georgetown University
IRIS Center, University of Maryland
School for Community Economic Development
St. Agnes Academy
University of California, Santa Barbara
University of Illinois
University of Maryland, Smith School of Business
University of Minnesota Extension
University of Nigeria Nsukka
University of the Pacific
University of Vermont
College of Wooster

Bilateral/Multilateral International Development Agencies

Caribbean Development Bank
Global Partnership for Youth Investment, World Bank
GTZ
Inter-American Development Bank
Inter-American Development Bank/ Multilateral Investment Fund
International Labour Organization
U.S. Agency for International Development
U.S. Agency for International Development Jordan
U.S. Agency for International Development West Bank
World Bank
World Bank Institute
Youth 2 Youth, World Bank

Foundations

Aga Khan Foundation Canada
Aga Khan Foundation USA
Citi Foundation
Cordes Foundation
Marshall Direct Fund
MasterCard Foundation
Nike Foundation
Peery Foundation

U.S. Government Agencies/Policymakers

Peace Corps
U.S. Agency for International Development
U.S. Agency for International Development Jordan
U.S. Agency for International Development West Bank
U.S. Department of Treasury
U.S. Department of Labor

Non U.S. Government Agencies/Policymakers

Department of Social Welfare – Ghana
Commonwealth Youth Programme
Ministry of Employment and Social Welfare – Ghana
National Democratic Congress – Ghana

NGOs

Academy for Educational Development
Access Development Services
ACDI/VOCA
Actuar Atlantico
ADA Microfinance
Aflatoun
AfriHUB ICT Institute
AHRDC Inc.
ARD Inc.
ASDIR
Ashoka's Youth Venture
Association of Volunteers in International Service
The Ayllu Initiative
Banyan Global
BRAC Bangladesh
BRAC Uganda
BRAC USA
Business Start-Up
Center Bitola
Catholic Relief Services
Center for International Private Enterprise
CHF International
ChildFund International
Children Incorporated
Committee for Economic Development
Concerned Youth in Development
Confederation de Institucions
Financieres - West Africa
Consortium for Entrepreneurship Education
DUTO
EcoVentures International
Education Development Center
EnTeam
Financial Literacy Foundation
FONDvida Cooperative
Freedom from Hunger
Fundación E
Fundación Paraguaya
Global Fund for Children
Grameen Foundation
Human Development Network
Ikatu International
ImagineNations Group
International Business
Leaders Forum
International Center for Research on Women
International City/County Management Association
International Rescue Committee
International Research & Exchanges Board
International Youth Foundation
Jacobson Institute for Youth Entrepreneurship
Junior Achievement Worldwide
Junior Achievement Arizona
Junior Achievement Serbia
Katalysis Network
Kito International
Lower Chattahoochee Workforce Board
Management Systems International
Mason Changemakers
Massachusetts Career Development Institute
Mennonite Economic Development Associates
Mercy Corps
META
Microfinance Opportunities
Muhammed Ali Institute for Peace and Justice
Network for Teaching Entrepreneurship
New America Foundation
Norwegian Refugee Council
Opinion Solutions Inc.
Open Society Institute

Padekhep Manabik Unnayan Kendra
Panabo Multi-Purpose Cooperative
Partner Microcredit Foundation
Partners of the Americas
Philadelphia Youth Network
Plan Canada
Plan Finland
Plan International
Plan Ireland
Plan USA
Plan Vietnam
Population Council
Pro Mujer
PROCASUR
Productos Biodegradables
Reach Global
Reach Vietnam
Saumyamccrthi Thondaman Memorial Foundation
Save the Children
Save the Children Australia
SEEP Network
Silatech
Street Kids International
SWEET Africa Foundation
Tamweelcom Jordan Microcredit Company
Tayyara Internetworks Systems
Trickle Up
Ujima Foundation
UpToYouToo Foundation
Urivi Vikram Charitable Trust
Women's Refugee Commission
Women's World Banking
World Council of Credit Unions
World Relief
World Vision
Your Way IT Solutions
Youth Business International
Youth Challenge International
Youth Drive International
Youth Employment Systems, Rwanda
Youth Leadership Institute

Private Sector

Booz Allen Hamilton
Chemonics International
Citi
Creative Associates
Crimson Capital
Duggleby and Associates
Emerging Markets Group
Equity Bank Uganda Limited
Fintrac Inc.
Gallup
Hatton National Bank
Intel
Katonia Tech Solution
Making Cents International
Marriott Lodging International
Media Spark, Inc.
MicroSave
Microsoft
OpenEntry.com
Otis McAllister Inc.

Annex X: 2009 Global Youth Enterprise & Livelihoods Development Conference Program

Tuesday, September 29, 2009

7:30 - 8:45 am	**Conference Registration**
8:45 - 9:15 am	**Welcome & Conference Overview** **Ms. Fiona Macaulay**, Founder and President, Making Cents International **Ms. Wendy Cunningham**, Coordinator, Children & Youth Unit, Human Development Network, World Bank **PowerPoint Presentation**: Fiona Macaulay – "The State of the Field Opening Remarks", Wendy Cunningham – "Building the Case for Public Investments in Youth" **Mr. Alan Fleischmann**, Managing Director, ImagineNations Group
9:15 - 10:00 am	**Opening Keynote Speakers** **Mr. Jim Clifton**, Chairman and CEO, Gallup
10:00 - 10:15 am	**Transition Break**
10:15 - 12:15 pm	**2-Hour Sessions: What Do We Know for Sure?** Two-hour sessions are to share proven learnings, results, outcomes, and findings of programs/projects/policies that have been implemented for a significant amount of time and ideally have been evaluated. Presenters will design their sessions to impart concrete and practical information that will be useful to other practitioners, funders, and educators who are interested in applying the key points to their programming or policymaking. **Track 1: Program Design & Implementation** **Livelihood Accompaniment: Transitioning Youth from Training to the Real World: Examples from Haiti and Timor-Leste.** **Presenters:** **Mr. Adelio Tilman**, Learning and Training Specialist, "Preparing Us for Work" Project (Timor-Leste) **Mr. Luis da Cunha**, Market Development Associate, "Preparing Us for Work" Project (Timor-Leste) **Ms. Cornelia Janke**, Director of the Eastern European and Central Asian Regional Center and Leader of the Institutional Learning Team, Education Development Center (USA) **Mr. Gary Barois**, youth entrepreneur and graduate of IDEJEN project (Haiti) **Mr. Isnel Pierreval**, Youth Program Coordinator, IDEJEN project (Haiti) **Session Description:** What kind of support do young people need after they transition out of livelihood training? The Education Development Center will walk participants through the Livelihood Accompaniment model and share how it provides critical support to youth as they transition from livelihood training to the labor market or further education. Presenters will explain how this model has been implemented in Haiti and Timor-Leste, and a young Haitian entrepreneur will discuss how a program that used this model made an impact on his ability to start a business. Through an interactive panel discussion and breakout groups, you will learn the core elements of this model, how it was developed, the ways it has been adapted in Haiti and Timor-Leste, and the results to date. You will also explore how you can utilize this model in different contexts.

10:15 - 12:15 pm	**Presentation Material**: • "Preparing Us For Work" Project PowerPoint- "Livelihood Accompaniment" • IDEJEN PowerPoint- "Haitian Out of School Youth Livelihood Initiative" • IDEJEN Project Overview Handout **Track 2: Policy & Advocacy** **Making the Case for Entrepreneurship Education Internationally** **Presenters:** **Mr. Jens Dyring Christensen**, Youth Entrepreneurship Specialist, International Labour Organization (Switzerland) **Ms. Joni Simpson**, Women's & Youth Entrepreneurship Specialist, International Labour Organization (Switzerland) **Mr. Klaus Haftendorn**, Senior Specialist, International Labour Organization (Switzerland) **Mr. Najib Tayara**, Youth Entrepreneur (Syria) **Session Description:** The role of entrepreneurship education in leveraging the creative and innovative capacities of youth in building future entrepreneurial societies is increasingly recognized across the world. The growing number of youth entering the workforce each year and national labor markets' inabilities to absorb the new entrants makes the education of young women and men as future entrepreneurs more important than ever. Presenters will lead participants through an interactive "fishbowl" debate to learn about entrepreneurship education and experiences in various countries. You will be equipped with advocacy tools to become a strong promoter of entrepreneurship education and the need for mainstreaming entrepreneurship education into the school system around the world. Come to this session and learn about the key strategies and partnerships you need to utilize to effectively "make the case" to policymakers, members of the private sector, school administrators, teachers, and civil society actors. **Presentation Material**: Background Information on Tayara Internetworks Systems International Labour Organization PowerPoint: "Making the Case for Entrepreneurship Education" **Track 3: Monitoring, Evaluation & Impact Assessment** **Youth Participation in Evaluating Youth Employment Programs: The Cases of San Francisco and Philadelphia** **Presenters:** **Ms. Jennifer Lyle**, Vice President of Education & Training, Youth Leadership Institute, San Francisco, California (USA) **Ms. Alise Vincen**t, Education and Research Program Assistant, Youth Leadership Institute, San Francisco, California (USA) **Mr. Darren Spielman**, Vice President of Workforce Development, Philadelphia Youth Network, Philadelphia, Pennsylvania (USA) **Mr. C. Kemal Nance**, Director of Youth Leadership Initiatives, Philadelphia Youth Network, Philadelphia, Pennsylvania (USA) **Ms. Suezan Lee**, Education Specialist, USAID (USA) (moderator) **Session Description:** How can you involve young people in evaluating and improving youth employment programs? Hear from leaders of two U.S.-based organizations who have developed successful strategies for engaging youth in assessing and improving youth employment programs in San Francisco and Philadelphia. They have put into action their belief in the importance of working with young people as true partners. Participating in this session will not only enable you to learn from their approaches and experiences, but you will also have the opportunity to talk directly with the youth who have been involved. Find out about the specific components of these strategies that make youth involvement meaningful for the youth and the program.

10:15 - 12:15 pm	**Presentation Material**: • Philadelphia Youth Network PowerPoint • Youth Leadership Institute PowerPoint: "Integrating Youth-led Research into Community-Based Change Efforts" **Track 5: Cross-Cutting** **Early Lessons Learned: Adapting Value Chain Methodology to Target Youth Populations. Examples from Pakistan, Mozambique, Rwanda, Tanzania, Uganda, and Kenya.** **Presenters:** **Ms. Susanne Barsoum**, Senior Development Specialist, Emerging Markets Group (USA) **Ms. Jacqueline Bass**, Senior Manager, Economic Growth, Emerging Markets Group (USA) **Ms. Amneh Shaikh**, Programme Manager, Entrepreneurship and Community Development Institute (Pakistan) **Ms. Perveen Shaikh**, Founder and President, Entrepreneurship and Community Development Institute (Pakistan) **Ms. Seema Khurram**, Research Associate, Entrepreneurship and Community Development Institute (Pakistan) **Session Description:** What are the effects of applying a value chain approach to livelihood programs that target youth and other vulnerable groups? Hear from EMG about the findings from four of their project evaluations where each project integrated a value chain approach with the target group to meet the project's economic and social objectives. EMG will highlight the findings' key themes, such as targeting and subsidies, and will provide suggestions for better practices. You will also engage with the Entrepreneurship and Community Development Institute from Pakistan, which will demonstrate how they have created space in international markets for hand-embroidered products. You will walk away from this session with an understanding of practical lessons learned so you can continue to tailor the value chain approach to better meet the livelihood needs of youth and other vulnerable populations with which you work. **Presentation Material**: • Emerging Markets Group & Entrepreneurship and Community Development Institute PowerPoint– "Early Lessons Learned: Adapting the Value Chain Methodology to Target Youth Populations" • USAID Publication: "Early Lessons Targeting Populations With a Value Chain Approach"
12:15 - 1:15 pm	**Lunch** **Option 1: USAID Lunch Meeting** Do you want to learn about how your initiatives align with USAID's funding priorities? Have lunch with USAID advisors and program managers in education, microenterprise, PEPFAR, and the Global Development Alliance (GDA). Space is available on a first-come, first-serve basis. This lunch session will be interactive, engaging, and informative! **Option 2: Where in the World Would You Like to Eat Lunch?** Grab your lunch and travel to a region of the world where you're working or planning to work on youth enterprise, employment, and/or livelihoods development. When you arrive, you'll meet many others who are working towards similar objectives in the same region. Share your ideas and experiences, swap business cards, and explore ways you can collaborate with the others in the future. Travel agents will be disguised as table facilitators to guide the discussion.
1:15 -2:45 pm	**Plenary Panel: Leveraging Technology to Reach Scale** **Mr. Tim Dubel**, Director, Global Community Affairs, Microsoft Corporation • PowerPoint Presentation Part 1: "Unleashing Technology to Support Social and Economic Development" • PowerPoint Presentation Part 2: "Strengthening NGOs Thru IT"

1:15 -2:45 pm	**Mr. Mathew Taylor**, World Ahead Senior Solutions Architect, Intel • PowerPoint Presentation: "Shovel-Ready Solutions for Youth Enterprise" **Moderator**: Mr. Alex Counts, Founder and President, Grameen Foundation
2:45 - 3:00 pm	**Transition Break**
3:00 - 4:30 pm	**1.5-Hour Sessions: Ideas in Development to Achieve our 2020 Vision** The 1.5-hour sessions will highlight new ideas, provocative questions, innovative approaches, and unique research activities, which may not yet have evaluations, but which hold promise for driving this field forward. These sessions serve as opportunities to elicit feedback on methodologies being developed; hold "think tanks" to discuss pressing questions; provide platforms for mobilizing support, participation, or action on a certain initiative; or simply offer time for an information exchange related to a specific topic or region. **Track 1: Program Design & Implementation** **Designing for Scale and Replication: What Can We Learn from BRAC?** **Facilitators:** **Mr. Ariful Islam**, Country Director, BRAC Uganda (Uganda) **Mr. Abebual Zerihun Demilew**, Research Coordinator, BRAC Uganda (Uganda) **Mr. Eric Rusten**, Director for New Ventures, Academy for Educational Development (USA) **Session Description:** How can you design a program from the start so it can be scaled and/or replicated in diverse environments? Engage in a lively discussion on how to build necessary strategies into program design and implementation, and learn from those who are doing it. If achieving scale is part of your 2020 vision, come to this session to hear about lessons learned and promising practices. **Presentation Material**: • Scaling Adolescent Empowerment Program: "The BRAC Experience" • BRAC PowerPoint: "Scaling up Adolescent Programs– The BRAC Experience in Africa" • AED PowerPoint: "Designing For Scale- Perspectives on Scaling Youth Employability Programs" **Track 1: Program Design & Implementation** **Integrating Income-Generating Activities that Really Make Money for Programs to Achieve Sustainability** **Presenters:** **Mr. Marc van de Giessen**, Director and Co-Founder, Ujima Foundation (Kenya) **Ms. Mary Liz Kehler**, Director of Planning, Fundacion Paraguaya (Paraguay) **Session Description:** Achieving sustainability in a market-oriented way is part of many of our 2020 visions for this field. Learn how organizations in Paraguay and Kenya have incorporated market-driven income-generating activities that are not only making their organizations and programs financially sustainable, but they are also teaching their youth participants critical entrepreneurial and employability skills that will help them become self-reliant. Join these organizations in an exploration of how they are doing it, what they have learned (and are learning) along the way, and how you can consider similar approaches for your initiatives. **Presentation Material**: • Fundacion Paraguaya PowerPoint: "Education That Pays For Itself" • Ujima Foundation PowerPoint: "Integrating Income Generating Activities that Really Make Money" **Track 2: Policy & Advocacy:** **Creating Entrepreneurs Requires an Educational Policy and Pipeline**

3:00 - 4:30 pm	**Facilitators:** **Mr. Asher Epstein**, Managing Director, Dingman Center for Entrepreneurship, University of Maryland (USA) **Dr. Chyi-lyi (Kathleen) Liang**, Department of Community Development and Applied Economics, University of Vermont (USA) **Mr. Horace Robertson**, Secretary and Treasurer, Consortium for Entrepreneurship Education (USA) **Session Description:** What are the kinds of skills that today's young people need to learn in the classroom to be successful as entrepreneurs and entrepreneurial employees? Do our teachers have the appropriate experiences and skill sets to teach entrepreneurship, and how do we ensure they do? What are the challenges that can emerge when trying to mainstream entrepreneurship education into the U.S. school system, which can apply to other contexts? How can educators best advocate for effective entrepreneurship education? Deliberate over these questions and hear directly from those who are on the front lines of debates with policymakers, school administrators, and teachers. Presenters will challenge practitioners to think critically, be aware, and seize on the tools and strategies to revolutionize education as we know it. **Presentation Material**: Consortium for Entrepreneurship Education: Websites and Key Products Consortium for Entrepreneurship Education and University of Maryland combined PowerPoint presentation **Track 4: Partnerships** **Innovative Multi-Sectoral Partnerships that Promote Youth Entrepreneurship: Cases from Central America and India** **Facilitators:** **Mr. Addison Embrey**, Youth Entrepreneurship Program, ASDIR Microfinance Institution (Guatemala) **Mr. Jerry Hildebrand**, Executive Director, Global Center for Social Entrepreneurship, University of the Pacific (USA) **Mr. Grant Ennis**, Katalysis Microfinance Network (USA/Honduras) **Ms. Jessica Brownlow**, Social Responsibility, Otis McAllister (USA) **Dr. Vineeta Gupta**, Program Officer for South Asia, Global Fund for Children (USA) **Session Description:** Multi-sectoral partnerships are often the key ingredient needed to improve and increase entrepreneurship opportunities for youth. What do you get when you bring together grant-makers, corporate donors, and community-based organizations in India? What happens when you connect an international corporation, a family foundation, a microfinance network, and a university center in Central America? Attend this session and hear directly from diverse partners on the critical techniques they have used to form strong collaborations that address the continuum of youth needs. Learn how these kinds of partnerships are creating sustainable and successful programs. **Presentation Materials**: "Honduran Youth 18-30: Years of Age by Income Bracket" Chart **Track 5: Cross-Cutting** **Making Innovation Work for Youth in Conflict Settings: Micro-franchising. Examples from Sierra Leone, Nepal, and Afghanistan.** **Facilitators:** **Ms. Radha Rajkotia**, Technical Advisor for Youth & Livelihoods for West Africa, International Rescue Committee (USA)

3:00 - 4:30 pm	**Ms. Natasha Cassinath**, Director of Programmes and Partnerships, Street Kids International (Canada) **Session Description:** Participants in this session will focus on two distinct approaches related to microfranchising and youth livelihoods development in conflict-affected environments. The presenters will take you on a tour through "tool stations" where you will explore tools and resources you can use while taking these approaches. Presenters will share how these tools and resources were used in Sierra Leone, Nepal, and Afghanistan, while highlighting how they can apply to other contexts. **Presentation Materials**: • International Rescue Committee PowerPoint: "YouthWORKS Microfranchising Inititiative" • StreetKids International PowerPoint: "Making Innovation Work for Youth in Conflict Settings– Microfranchising" • StreetKids International PowerPoint: "Microfranchising– One Pathway of Many"
4:30 - 4:45 pm	**Transition Break**
4:45 - 6:00 pm	**Youth Plenary Panel: Young Entrepreneurs Highlight What Makes a Difference** **Presenters:** **Mr. Gary Barois** (Haiti), PowerPoint presentation: "TOP APEL" **Mr. Carlos Arturo Camacho Vivar** (Mexico), PowerPoint presentation: "Bamboorganic: Productos Biodegradables" **Ms. Chante Goodwin** (U.S.), PowerPoint presentation: "Your Way IT Solutions" **Mr. John Guerra** (Colombia), PowerPoint presentation: "IRIS" **Mr. Najib Tayara** (Syria), Background Information on Tayara Internetworks Systems **Moderator: Ms. Isabel Alvarez-Rodriguez**, Communications and Youth Development Specialist, Inter-American Development Bank (USA)

Wednesday, September 30, 2009

7:30 am - 8:30 am	**Registration**
8:30 am - 8:35 am	**Welcome and Overview of Focus on Finance** **Ms. Beth Porter**, Director, Youth-Inclusive Financial Services Linkage Program, Making Cents International (USA)
8:35 - 9:30 am	**Opening Speakers: State of the Sector of Youth-Inclusive Financial Services** Hear the results of a global survey on the state of the youth-inclusive financial services sector. Panelists will comment on the survey findings and make observations from the perspective of global supply and demand of financial services to youth, savings services to youth, and the operational issues of providing financial services to youth. You will also learn how you can engage with and benefit from the YFS-Link Program. **Presenters:** **Ms. Beth Porter,** Director, Youth-Inclusive Financial Services Linkage Program, Making Cents International (USA) **Mr. Pawan Patil**, Chief Executive Officer, Global Partnership for Youth Investment, World Bank (Qatar) **Ms. Madeline Hirschland**, Independent Consultant (USA) **Mr. Chandula Abeywickrema**, Deputy General Manager, Hatton National Bank (Sri Lanka)
9:30-9:45 am	**Transition Break**

9:45-10:55 am	**Breakout Sessions: Financial Services for Youth in Practice** **Track 1: Savings** **Designing, Partnering, and Delivering Savings Services for Youth: Do You Have What It Takes?** **Presenters:** **Mr. Chandula Abeywickrema**, Deputy General Manager, Hatton National Bank (Sri Lanka) **Ms. Sara De Paz-Castra**, Advocacy Executive, Aflatoun (The Netherlands) **Ms. Hayley Rose**, Programme Manager, Aflatoun (The Netherlands) **Mr. Ben Shell**, Associate, Women's World Banking (USA/Mongolia) **Moderator: Ms. Jamie Zimmerman**, Deputy Director, Global Assets Project of the New America Foundation (USA) **Session Description:** What does it take to develop and deliver demand-driven youth savings products? Hear about the experiences of Women's World Banking and Xac Bank in Mongolia about what worked- and how they fixed what didn't. Aflatoun will tell us about how they have used partnerships to ensure youth get access to appropriate savings products. Hatton Bank will share some of their lessons learned on marketing and delivery from a commercial bank with years of experience in reaching youth at large scale. **Presentation Material**: • Hatton National Bank PowerPoint: "Creating Access to Financial Services for the Youth in Sri Lanka" • Women's World Banking PowerPoint: "Developing Savings Products and Financial Education Programs for Girls" **Track 2: Credit** **Market Research and Partnerships for Better Health - Financial and Otherwise! Credit Products That Work for Youth** **Presenters:** **Ms. Taara Chandani**, Associate , Banyan Global (USA/Uganda) **Ms. Lara Storm-Swire**, Relationship Manager, ProMujer (USA/ Bolivia) **Mr. Wilson Twamuhabwa**, General Manager, Equity Bank (Uganda) **Moderator: Ms. Beth Porter**, Director, Youth-Inclusive Financial Services Linkage Program (YFS-Link), Making Cents International (USA) **Session Description:** How can market research and partnerships result in credit products that contribute to better client and institutional health? ProMujer will tell us about how they mined client databases and used a targeted survey to improve existing products. Equity Bank Uganda and Banyan Global will describe how their partnership is helping to contribute to youth employment, augment public health workers, and build Equity Bank's market share. **Presentation Material:** • Banyan Global and Equity Bank PowerPoint • ProMujer PowerPoint **Track 3: Savings and Credit** **Wants and Needs: Understanding and Designing for Your Clients** **Presenters**: Mr. Iqbal Ahammed, Executive Director, Padakhep (Bangladesh) Ms. Farzana Kashfi, Head of SOFEA Program, BRAC (Bangladesh) Ms. Corrinee Ngurukie, Financial Systems Consultant, MicroSave (Kenya)

9:45-10:55 am	**Session Description:** Can clients get what they want and need? This session will look at different approaches to getting to know your clients and to designing initial and additional financial products to serve particular segments of the youth market. Microfinance Opportunities will share their experiences in conducting market research for youth-inclusive financial services with various organizations. Pakhadep will explain how it has reached street children with savings and loans-in part by ensuring that they get complementary services. BRAC will talk about its second generation financial products for youth, and will also share what it is doing to ensure that it continues to follow youth needs through tailoring its monitoring and evaluation system. **Presentation Material**: • Padakhep PowerPoint:"Financial Services for the Targeted Youth/Street Children" PowerPoint • "BRAC and Youth Financial Services" • MicroSave PowerPoint:"Market Research for Youth Financial Services"
10:55 - 11:05 am	**Transition Break**
11:05 am-12:20 pm	**Breakout Sessions: Financial Services for Youth in Practice** **Track 1: Savings** **Capture and Release: From Capturing Understanding through Market Research to Releasing Creativity in Marketing Savings Products** **Presenters:** **Ms. Karen Austrian**, Population Council (Kenya) **Ms. Lalaine Gepaya**, General Manager, Panabo Multi-Purpose Cooperative (The Philippines) **Ms. Jessica Massie**, Training Officer, Microfinance Opportunities (USA) **Moderator:** Ms. Madeline Hirschland, Independent Consultant (USA) **Session Description:** What are the youth-specific questions, tools, and approaches that must be considered in market research? What are additional considerations when the market is segmented further by age and gender? MicroSave and Population Council will highlight their experiences working with a bank and a MFI in Kenya to design savings products. PMPC, a cooperative from the Philippines, will discuss their marketing strategies and delivery channels that are particularly effective for offering savings to children and youth. **Presentation Material**: • Population Council PowerPoint:"Safe and Smart Savings Products for Vulnerable Adolescent Girls in Kenya and Uganda" • Panabo Multi-Purpose Cooperative PowerPoint:"Youth Finance in the Philippines" • MicroFinance Opportunities PowerPoint **Track 2: Credit** **Tools That Work for You and Your Clients Too! Using Surveys and Impact Studies to Design and Improve Credit Products and Services** **Presenters:** **Ms. Selma Cilimkovic**, Market Research Officer, Partner MKO (Bosnia) **Ms. Jennifer Denomy**, Project Manager, Mennonite Economic Development Associates(Canada/Morocco) **Mr. Adil Sadoq**, Field Project Manager, Mennonite Economic Development Associates (Canada/Morocco) **Moderator: Ms. Nancy Natilson**, Financial Services Specialist, Making Cents International

11:05 am-12:20 pm	**Session Description:** Does market research really make a difference in product design? MEDA will talk about what they learned through a market survey in Morocco that informed the design of a youth loan product. Partner will discuss what their impact study using control groups is telling them, and how they are using that information. **Presentation Material**: • Partner Microcredit Foundation PowerPoint **Track 3: Savings and Credit** **To the Frontiers: Using Informal Financial Mechanisms to Reach Further and Deeper** **Presenters:** **Mr. Famari Barro**, West Africa Program Manager, Plan USA (Niger) **Ms. Melita Sawyer**, Program Specialist, Catholic Relief Services (USA/Rwanda) **Ms. Shahana Nazneen**, Adolescent Development Program Manager, Save the Children (Bangladesh) **Moderator:Ms. Veronica Torres**, **SessionDescription:** Financialproducts and services delivered through formal institutions thus far have beenlimited in breadth of outreach geographically and depth of outreach in terms ofclient vulnerability. What market research tools and approaches are mosteffective in understanding the needs of some of these more challenging marketsegments and what monitoring and evaluation systems are most effective intracking the results? Save the Children will talk about how its market researchinformed the design of informal financial services for youth inBangladesh. CRS Rwanda will share how they designedsavings services for orphans and vulnerable children-and why they incorporated avocational training component into their design.Plan will present how a well-designed MIS system combined with effective market research can support youth to develop economic activities that are matched with the informal savings products that are available to them in Niger, Senegal, and Sierra Leone. **PresentationMaterial**: • Plan USA PowerPoint:"Making Financial Services and Business Skills Development Available to African Youth and Children- Accomplishments and Limitations to Research and Monitoring" • Catholic Relief Services Rwanda PowerPoint • Save the Children PowerPoint:"Understanding Youth Needs"
12:20 -12:30 pm	**Youth-Inclusive Financial Services: 2020 Visions** While remaining seated with your discussion group, you will write your 2020 vision for the youth-inclusive financial services sector on cards. Highlights will be shared during the closing session of the conference.
12:30 - 1:30 pm	**Lunch** **Option 1: Continue the Discussion with this NFTE Sponsored Lunch** After learning about and sharing approaches, experiences, and ideas during the Focus on Finance, continue the discussion over lunch with colleagues in the Continental Ballroom. Discuss how you and your organization are working to increase the access young people have to financial services, and how you can collaborate to build and strengthen this sector. The Network for Teaching Entrepreneurship (NFTE) is sponsoring the lunch. **Option 2: Open** You are also welcome to take your lunch to the terrace, if the weather is nice, or make a purchase in the food court on the first level of the building.

1:30 - 2:30 pm	**1-Hour Sessions: Tools You Can Use Today** The 1-hour session is an opportunity for facilitators to present and interact with conference participants on a very specific tool, approach, methodology, or curriculum that has been field tested and relates to one of the conference's tracks with a smaller group of conference participants. **Track 1: Program Design & Implementation** **A Livelihoods Conceptual Framework that Works for Conflict-Affected Youth** **Presenters:** **Mr. Dale Buscher**, Women's Refugee Commission (USA) **Session Description:** What are the steps you need to take to choose and design an economic intervention from initial situation analysis to market assessment and value chain analysis? Learn what a livelihoods conceptual framework is and the tools that are involved in it. Hear how to apply the framework and tools to your work with displaced youth in order to achieve more effective, appropriate, and sustainable programming. Walk away with a field manual that is full of useful tools and guides. **Presentation Material**: • Women's Refugee Commission. 2009. "Building Livelihoods: A Field Manual for Practitioners in Humanitarian Settings." • Women's Refugee Commission's PowerPoint presentation: "Making Livelihoods Work for Conflict-Affected Youth" **Track 2: Policy & Advocacy** **Partnerships that Impact Policymaking and Take Youth Entrepreneurship Programs to Scale: How is This Working in Rwanda?** **Presenter:** **Mr. Henry Clarke Kisembo**, Resource Mobilization, Youth Employment Systems Rwanda (Rwanda) **Session Description:** Young people in Rwanda are developing national policies, creating nation-wide youth entrepreneurship programs, developing innovative partnerships, and bringing "uncommon" players to the table. What keys do they have for unlocking opportunities for youth at the policy level? Engage in a candid discussion with Youth Employment Systems Rwanda on how they and their network members in other countries are influencing policy and creating the next steps towards lasting change. **Presentation Material**: • YES Rwanda PowerPoint: "Partnerships that Impact Policy Making and Take Youth Entrepreneurship Programs to Scale Up" **Track 3: Monitoring, Evaluation & Impact Assessment** **Managing Towards Performance: Assessing Evaluation Methodologies for Measuring Outcomes in Various Contexts** **Presenters:** **Ms. Bobbi Gray**, Research and Evaluation Specialist, Freedom from Hunger (USA) **Session Description:** Do you want to know how to assess the costs and benefits of different methodologies that measure program impacts? If you are looking for low-cost management-oriented approaches for tracking progress towards impact goals, attend this session. Learn about the Lot Quality Assurance Sampling (LQAS) approach, which will demonstrate that monitoring impact does not have to be costly or managed by external organizations. Learn how LQAS compares to other evaluation methodologies and discuss its applicability to your own youth programming

1:30 - 2:30 pm	**Presentation Material**: • Freedom From Hunger PowerPoint: "Low-Cost Management-Oriented Approaches for Assessing Youth Programs" • Freedom From Hunger LQAS Handout **Track 4: Partnerships** **Hoteliers becoming Teachers: How to Build Effective Partnerships with the Private Sector that Enable Employability Skills Training for Disadvantaged Youth** **Presenters:** **Mr. Alberto Canovas**, Programme Manager, Youth Career Initiative, International Business Leaders Forum (U.K.) **Ms. Audra Jone**s, Americas Director, International Business Leaders Forum (U.K.) **Ms. Mari Snyder**, Vice President, Social Responsibility & Community Engagement, Marriott International (USA) **Session Description:** How can you develop an effective cross-sector partnership with the private sector to improve employment opportunities for youth? Case study: the international hotel industry. Learn first-hand how the International Business Leaders Forum has taken a specific approach to partnership development and created a successful partnership model with the hospitality sector, one of the world's largest employers. In this session, you will learn how to identify partnership opportunities, design a partnership model for skills transfer, and develop successful and beneficial relationships with key partners. You will also hear directly from Marriott on how to best leverage a partnership with the international hotel industry to increase employment opportunities for youth. **Presentation Material**: • International Business Leaders Forum & Marriott International PowerPoint: "Hoteliers As Real World Teachers" **Track 5: Cross Cutting** **Short-Term Course, Long-Term Benefit: Youth Employment Readiness Training in Vietnam** **Presenters:** **Mr. Christopher Ban**e, Project Consultant, Plan International Vietnam (Vietnam) **Dr. Pamela Young**, Senior Basic Education Advisor, Plan USA (USA) **Ms. Pham Thi Thanh Tam**, Director, REACH VN (Vietnam) **Session Description:** Participate in a dynamic dialogue about a proven approach to employment readiness training. In the session, you will discuss short-course intensive readiness training for disadvantaged youth with a youth-led organization from Vietnam that is becoming Vietnam's social workforce intermediary. The presenters will provide you with unique insight into the role these short-course programs are playing in Vietnam's broader educational environment, and the impact youth involvement is having on recruitment and employment. You will walk away with the details of the model and a market-scan tool you can use to obtain up-to-date labor market information that can inform your programming. **Presentation Material**: • REACH PowerPoint: "Reach- Training and Employment"
2:30 - 2:45 pm	**Transition Break**
2:45 - 3:45 pm	**1-Hour Sessions: Market-Driven Field Tested Approaches** These 1-hour sessions provide you with an opportunity to delve into market-driven approaches that have been field tested. Presenters will explain how they apply to your current and future programming, and will provide you with practical "take-aways" you can apply immediately.

2:45 - 3:45 pm	**Youth Today, Leaders Tomorrow: Giving a Better Start to Youth in Conflict-Affected Areas** **Presenters:** **Ms. Lindsey Jones**, Monitoring and Evaluation and Gender Specialist, ACDI/VOCA (USA) **Ms. Ruth Campbel**l, Managing Director of Enterprise Development and Competitiveness, ACDI/VOCA (USA) **Moderator: Ms. Sally Iadarola**, Managing Director, Community Development and Stabilization, ACDI/VOCA (USA) **Session Description:** ACDI/VOCA will equip participants in this session with the tools they need to design and implement effective youth livelihood development and capacity building projects in conflict-affected areas. Presenters will walk you through two innnovative projects as case studies: the Agriculture for Children Empowerment (ACE) project in Liberia and the Community Action Programme (CAP) in northern Iraq. Join this session and be challenged to develop program platforms that build institutional capacities, encourage sustainable stabilization and economic growth, and develop local human resources in conflict environments. **Presentation Material**: • **ACDI/VOCA Handount**: "Youth Today, Leaders Tomorrow: Market-Driven Approaches to Youth Development in Conflict-Affected Areas" • **ACDI/VOCA Powerpoint**: "Youth Today, Leaders Tomorrow: Market Driven Approaches to Youth Development in Conflict-Affected Areas" **New Web-Based Resources that Provide Tools for You and Your Programs** **Presenters:** **Mr. Bill Faulkner**, Director, Business Development, MediaSpark Inc. (Canada) **Mr. Dan Salcedo**, Founder and CEO, OpenEntry.com (USA) **Session Description:** Are you looking for innovative new web-based resources that you and your organization can use for supporting youth entrepreneurship? Look no further! Introducing: Entre-Oasis, a "go-to" website for entrepreneurs and entrepreneur facilitators that aggregates the best business resources the world has to offer; and OpenEntry. com, a non-profit that assembled various Google tools into a package that enables enterprises and entrepreneurs to develop their own e-commerce catalogues for free. When you join this session, you will be entering the world of technology. Think outside the box and decide how you can utilize these tools to create innovation in our field. **Presentation Material**: • EntreOasis Snapshot • EntreOasis.com PowerPoint Presentation **Holistic Programming for Increasing Employment Opportunities for Youth. Example from Niger** **Presenter:** Mr. Phil Oldham, Regional Program Director for West Africa, Mercy Corps (USA) **Session Description:** How can you effectively develop market-driven, holistic programming that actually leads to employment and entrepreneurship opportunities for youth? Hear how Mercy Corps involved young people in conducting market assessment, how they linked training to the demands of the market, and how they tracked employment placement rates in Niger as part of their comprehensive programming that linked civic engagement, health, life skills, knowledge development, vocational and entrepreneurship training, market research, microfinance, and local partnerships. The presenter will go in-depth about the program's evaluations so you can gain a greater understanding of the multiplier effect comprehensive programming can have.

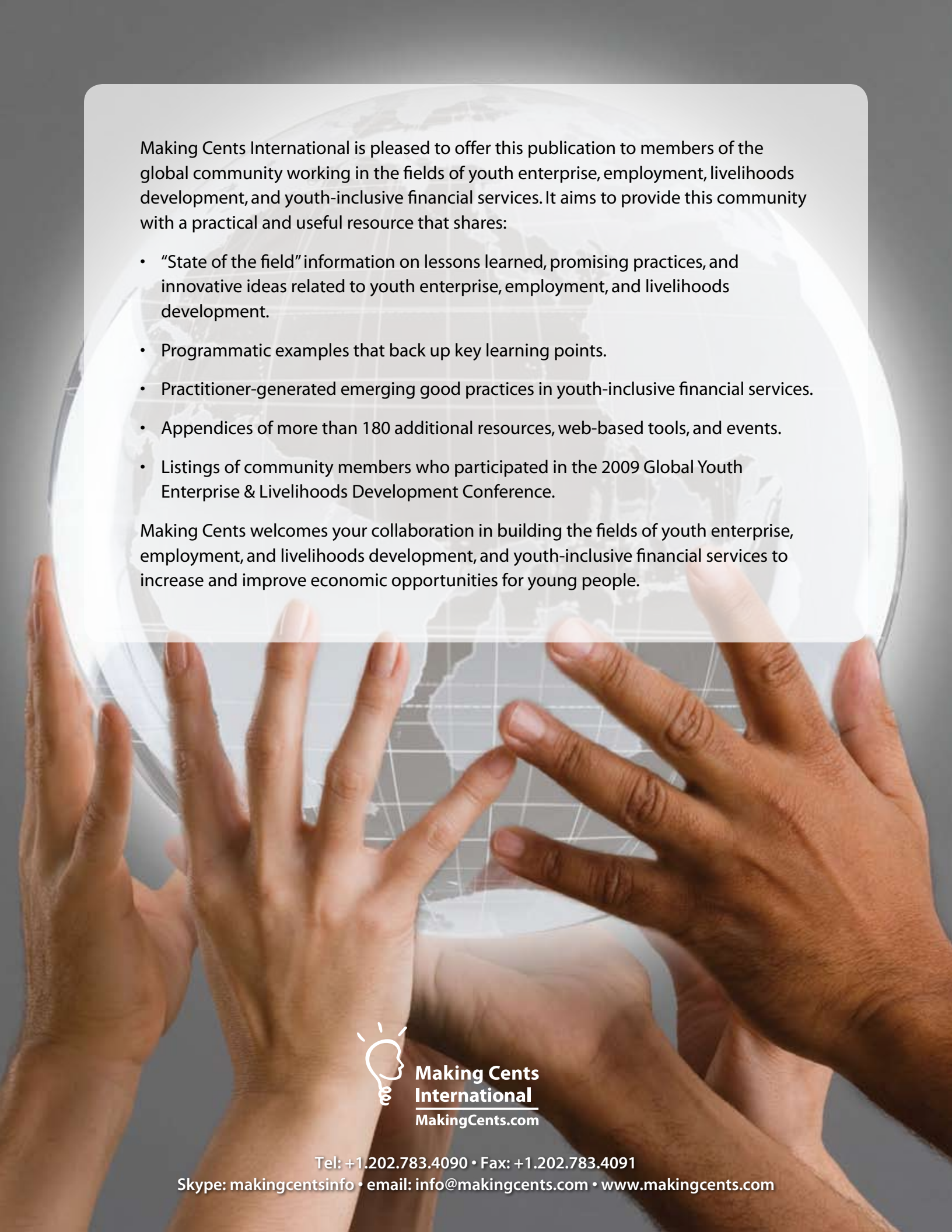
2:45 - 3:45 pm	**Presentation Material**: • Case Handout: "The SKYE Project in Niger" • PowerPoint: "Peace through Development" • PowerPoint: "Skills and Knowledge for Youth Empowerment (SKYE)" **School-Based Experiential Learning Initiatives that Build Entrepreneurship and Employment Opportunities for Youth** **Presenters:** **Ms. Michelle Carhart**, Executive Director, Financial Literacy Foundation (USA) **Ms. Melissa Leashe**r, Director of Program Development, Junior Achievement Arizona (USA) **Session Description:** What are some hands-on ways that you can teach critical entrepreneurship, employability, and life skills to students? How can you engage your local community and empower young people to dive into their futures as either entrepreneurs or employees? Talk with two U.S.-based programs that have developed exciting approaches involving educators, school administrators, community organizers, and youth participants. Get your hands dirty in their interactive session and learn how you can follow community-driven approaches. **Presentation Material**: • Junior Achievement You're Hired!- Opportunities to get involved • JAYH Program 2009 Brochure **Tackling M&E Challenges in Measuring Outcomes of Youth Workforce Development Projects** **Presenters:** **Ms. Laura Meissner,** Senior Manager, The SEEP Network (USA) **Ms. Stephanie Chen**, Partnership Development and Communications Manager, Making Cents International (USA) **Session Description:** Monitoring and Evaluation (M&E) is a perpetual challenge for youth programs: What indicators to use? How to measure intangible outcomes such as changes in attitudes or improved social assets? Just how is an outcome different from an impact? The SEEP Network's Practitioner Learning Program (PLP) in Youth and Workforce Development: Using 100percent Market-Driven Programming to Reach 100percent Employment brought together six leading youth development organizations to tackle challenges such as these. In this session, the PLP will facilitate a participatory discussion around M&E challenges and solutions for youth enterprise and workforce projects - specifically on choosing indicators; measuring intangible outcomes; and comparing the impact of different activities. **Presentation Materia**l: • SEEP PowerPoint: "Tackling M&E Challenges in Measuring Outcomes" • SEEP Technical Notes: - Guidelines and Experiences for Including Youth in Market Assessments for Stronger Youth Workforce Development Programs" - "Staying Connected: Partnerships that Keep Youth Workforce Development Programs Market-Driven" - "Monitoring and Evaluation for Youth Workforce Development Projects" - "Market-Driven Youth Programs and the Bottom Line: Using Income-Generating Activities to Make Programs 100percent Market-Driven" - "Scaling Up Market-Driven Youth Workforce Development Programs"
3:45 - 4:00 pm	**Transition Break**

4:00 - 5:15 pm	**Plenary Panel: How Can You Partner with Funders**? **Presenters:** **Mr. Luigi Laraia**, Social Researcher, Economics Department, Caribbean Development Bank PowerPoint Presentation:"Caribbean Development Bank" **Mr. Ron Cordes**, Founder, Cordes Foundation **Mr. David Myhre**, Director, Microfinance Program, MasterCard Foundation **Mr. Dave Peery**, Executive Director, Peery Foundation **Dr. Clare Ignatowski**, Workforce Development & Youth Specialist, USAID **Moderator: Ms. Veronica Torres**, Youth Enterprise and Livelihoods Lead Specialist, Making Cents International
5:15 - 5:45 pm	**Closing Session and Launch of New Initiatives** **Ms. Beth Porter**, Director, Youth-Inclusive Financial Services Program (YFS-Link), Making Cents International **Ms. Fiona Macaula**y, Founder and President, Making Cents International
6:00 - 10:00 pm	**Closing Reception** Hosted by the Network of DC Youth Organizations (NDCYO) K Street Lounge 1301 K Street, NW Washington, DC 20005

Making Cents International is pleased to offer this publication to members of the global community working in the fields of youth enterprise, employment, livelihoods development, and youth-inclusive financial services. It aims to provide this community with a practical and useful resource that shares:

- "State of the field" information on lessons learned, promising practices, and innovative ideas related to youth enterprise, employment, and livelihoods development.
- Programmatic examples that back up key learning points.
- Practitioner-generated emerging good practices in youth-inclusive financial services.
- Appendices of more than 180 additional resources, web-based tools, and events.
- Listings of community members who participated in the 2009 Global Youth Enterprise & Livelihoods Development Conference.

Making Cents welcomes your collaboration in building the fields of youth enterprise, employment, and livelihoods development, and youth-inclusive financial services to increase and improve economic opportunities for young people.



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