



**Economic Development Community of Practice:**

**Youth Livelihoods Development Approaches Document**

**Prepared by**

**Youth Livelihoods Interest Group**

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## Executive Summary

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The current cohort of youth is the largest the world has ever seen. As the World Bank (2007) has noted, youth make up 25 percent of the working age population worldwide, but 47 percent of the unemployed population.<sup>1</sup>

The objective of this Youth Livelihoods Development Approaches document is to identify programming approaches and interventions to address youth enterprise & workforce development programming in informal and formal sectors. The target group are 15–24 year old youth; especially vulnerable youth excluded from economic markets because they lack basic formal education skill-training opportunities, financial capital and have weak social networks.

The goal is to contribute to the Child Well-Being Aspiration, ‘girls and boys are educated for life’, specifically, preparing youth for economic opportunity so they can earn a regular livelihood, including production and informal employment/self-employment or employment in the formal sector. This document aims to be particularly useful to WV team leaders, programme staff, DME staff and other National Office staff during design or redesign phases.

The key questions answered by this document are:

- What market opportunities exist for youth? What skills, knowledge and assets do youth need to exploit these opportunities? What assets do youth already have and how can these be built upon?
- Given market opportunities, how can WV and its partners prepare marginalised and disadvantaged youth to be economically active?

The youth programming journey starts by recognising that youth are not a single group, but it is essential to identify the different sub-cohorts of youth (according to, for example age, gender, literacy, school participation and work related skills competencies). The different needs of the youth segments must then be identified. The entry points to address the obstacles to youth unemployment are outlined in this document and in youth programming best practice, in four main areas: human capital, social capital, financial capital and physical capital.

This Youth Livelihoods Development Approaches Document draws on promising practices from within World Vision and from the research and experience of other organisations, to identify ways of building youth capital. A range of programme designs and tools are introduced, including vocational training, mentoring, peer support groups, sports for development, service learning, apprenticeships, Information and Communication Technology for Development (ICT4D), micro-franchising and private sector partnering. Market driven approaches are emphasised as the most effective way of linking youth to the job market or developing sustainable enterprises.

The Youth Livelihoods Development Approaches Document also integrates with other Economic Development project models by providing specific guidance on how to ensure youth are included in Savings Groups, Local Value Chain Development and Business Facilitation and in enabling youth to access microfinance services.

Youth as parents are of particular importance for the potential impact of projects on Child Well-Being Aspirations, especially the “Educated for Life” outcome, preparing children and youth to enter

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<sup>1</sup>World Bank, World Development Report 2007

the workforce and have a sustainable livelihood. The parents of 0 – 2 year olds are most often youth, who lack either formal or informal sector employment. If World Vision and its local partners can effectively address youth livelihoods, particularly the livelihoods of girls and young women, then 0-2 year olds will have a greater likelihood of increased nutrition outcomes (parents can afford better food) and better child mortality outcomes (as there are more household resources for preventive care).

## Acronyms

<b>ADP</b>	Area Development Programme
<b>ATiP</b>	Anti-trafficking in Persons
<b>BPO</b>	Business Process Outsourcing
<b>CBC</b>	Community Business Council
<b>CBO</b>	Community Based Organisation
<b>CoP</b>	Community of Practice
<b>CP</b>	Child Protection
<b>CWB</b>	Child Well Being
<b>CWBO</b>	Child Well Being Outcome
<b>CVA</b>	Citizen Voice and Action
<b>DADD</b>	Do, Assure, Don't Do
<b>DF</b>	Development Facilitator
<b>DME</b>	Design, Monitoring, and Evaluation
<b>FO</b>	Field Officer
<b>IPM</b>	Integrated Programming Approach
<b>ICT4D</b>	Information and Communication Technology for Development

<b>LEAP</b>	Learning from Evaluation with Accountability and Planning
<b>LNGO</b>	Local Non-government Organisation
<b>LVCD</b>	Local Value Chain Development
<b>MF</b>	Market Facilitator
<b>MFI</b>	Microfinance Institution
<b>M&amp;E</b>	Monitoring and Evaluation
<b>MV</b>	Most Vulnerable
<b>NGO</b>	Non-government Organisation
<b>NO</b>	National Office
<b>OVC</b>	Orphans and Vulnerable Children
<b>SG</b>	Saving Group
<b>ToT</b>	Training of Trainers
<b>VCD</b>	Value Chain Development
<b>VFI</b>	Visionfund International
<b>WV</b>	World Vision

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## I. Objective

The purpose of this Youth Livelihoods Development Approaches Document is to guide World Vision field staff and their partners, project managers and where relevant, policy-makers, in programme approaches that are the most effective in Youth Livelihoods Development. These may either be youth specific projects, or youth inclusive economic development projects. Therefore, the approaches document provides guidance on how to engage youth in project models in WV's development programme approach: business facilitation, local value chain development and savings groups. It also describes promising practices from WV and other organisations that can aid in project design for youth (aged 15-24). The document provides relevant resources and tools, including market assessments, designing market driven vocational training and access to finance relevant to youth. This guidance enables WV projects to address issues and questions arising from the programme assessment such as:

- What are young people's aspirations and how can they use these productively?
- What market opportunities exist for youth? What skills, knowledge and assets do youth need to exploit these opportunities? What assets do youth already have and how can these be built upon?
- Therefore, how can WV and its partners prepare marginalised and disadvantaged youth to be economically active?
- What systems, capacities, relationships, and institutions need to be developed to enable WV and community partners to meaningfully address youth livelihood needs over the long-term?

The promising practice programming ideas in this approaches document are feasible for budgets for World Vision's contribution to the priorities in primary focus areas. The youth programming approaches contribute to the Child Well-Being Aspirations through increased wealth and income of youth from job creation and self-employment. The most relevant child wellbeing outcome is: 'adolescents ready for economic opportunity', as indicated by real outcomes in terms of employment (in the informal or formal sector), self employment, engagement in smallholder agriculture whether as a farmer or through jobs created in agriculture.

## 2. Defining terms

The Youth Livelihoods Development Approaches Document uses the following key terms which are relevant to youth programming:

### **Youth Livelihoods Development**

Livelihoods are the summary of endowments, which a family or group is able to use to make their living.

Youth Livelihoods Development are the strategies and interventions which enable youth to earn a living, whether through employment, self employment (including agriculture), in the formal or informal sector.

Such strategies are typically referred to as 'workforce development' (employment in the formal sector) and 'enterprise development' (self employment).

### **Workforce development**

*'Workforce development refers to programs and policies that promote the mastery of new job-related knowledge and skills, access to employment opportunities, and real jobs'<sup>2</sup>.*

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<sup>2</sup> Workforce Development Program Guide, USAID, EQUIP3, page 1. Available on the EQUIP3 website: <http://www.equip123.net/docs/e3-programguidesworkforcedevelopment.pdf>



This is a working definition related to the programme design of the primary focus area. A more overarching definition is likely to encompass national level interventions creating policies, programs, and systems that make employment in the formal and informal sectors more accessible to youth.

Workforce development is becoming an essential component of economic development. This is due to the significant mismatch between the supply of labour and labour market demands, evident in the economies of many, if not most, developing countries. There are many factors contributing to this situation, including out-dated education and training programs, poorly trained teachers and trainers, and too little public-private sector coordination in workforce planning. As such, youth workforce development programmes provide youth with the skills and knowledge that are needed by local businesses and organisations. This improves their chances of finding employment, so they can contribute in a positive and constructive way to their local communities.

## **Youth Enterprise**

Workforce development programmes to date have been based on the assumption that the private sector is growing. In most countries World Vision is working in, the economy is not growing sufficiently to absorb the youth entering the labour market and there are limited job opportunities. *'What good are workforce development programs when there are no jobs?'*<sup>3</sup> This approaches document is therefore about workforce development AND youth enterprise. Youth enterprise refers to strategies that prepare youth for self-employment, for example, enabling youth to start their own micro-enterprise. Youth enterprise is important because millions of young people are taking whatever opportunities are open to them, often making something out of nothing, to earn a living in the informal sector. Youth enterprise strategies compliment workforce development, by strengthening the livelihood strategies youth have for improved well-being.

## **Youth**

This document refers to youth as young people aged 15 – 24 years. Youth are defined as young people, who are out of school. Many of the youth described in this approaches document might have been unsuccessful in completing schooling.

## **Access to human, social and financial capital and physical and natural assets**

Best practices established by many public donor grant funded programs have found that it is necessary to take a holistic approach to address youth livelihoods. The entry points to address the obstacles to youth unemployment can be found in access to capital.

These types of capital are defined in the sustainable livelihoods framework and form the basis for the assessment and programme design of this approaches document<sup>4</sup>.

Human capital refers to knowledge and skills, capacity to work and capacity to adapt.

Social capital is the networks and connections youth are engaged in, the relationships of trust and support, how they can participate in decision-making and any mechanisms for collective representation.

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<sup>3</sup> Youth Livelihoods Development Program Guide, June 2008, USAID, Equip3 Project, p1. Written by David James-Wilson. See, <http://www.equip123.net/> and search for this guide, or try this direct weblink: <http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf>

<sup>4</sup> Further information on the sustainable livelihoods framework is found at <http://www.ifad.org/sla/index.htm>. The framework is not necessarily recommended by the roadmap but is mentioned as the basis upon which the USAID EQUIP3, Youth Livelihoods Program Guide, which is a very useful document, available on the USAID EQUIP3 website or on this link: <http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf>

Financial capital encompasses sources of income, sources of start-up capital for businesses and youth access to financial services.

Physical capital needed for youth employment and self employment includes infrastructure, transport, energy and communications, tools and technology.

Natural capital refers to the land, soil, water, fisheries and forestry resources which youth need for livelihoods such as farming, animal raising or fishing.

Section 7: summary of methodology, provides detail on how to assess these obstacles to youth enterprise and workforce development and a range of programme designs to address those obstacles.

### **Market driven**

This approaches document frequently refers to strategies that are ‘market driven’ or ‘market led’ or ‘based on market demand’. The term is used to mean that all programming is linked with the needs, opportunities and obstacles to accessing the market (where goods and services are exchanged for money).

In practical terms, this means that projects seeking to help youth start micro-enterprises begin by analysing customer’s needs and wants, mapping out the competition, identifying a market gap and helping youth build businesses where they develop products and services to serve this market.

In another example, vocational training programmes start with what jobs are available, and design training to prepare youth to fill these jobs. Work with youth small holder producers, starts by identifying profitable markets and helping youth overcome the barriers and obstacles so they can access these markets. Section 15 on Sustainability explains why market driven approaches are important in youth enterprise and workforce development strategies.

## **3. Youth Programming in World Vision’s context**

This approach document was initially developed around the learning and best practice drawn from WV’s rich experience in youth programming. Many of these case studies have been documented and can be found in Annex 4. Section 7 provides details of tools, assessments and programming ideas from WV, as well as research and case studies from the youth sector.

In World Vision’s programming context it is important to undertake the Assessment and (Re-Design) process with strong youth participation throughout all phases of information gathering and programme design. Section 7 provides specific guidance on how to include youth in the Assessment and Design throughout the critical path, including youth focused questions. Youth-led initiatives where young people have the ideas and motivation are more likely to be sustainable and to grow through the initiative of the youth, rather than WV staff. WV Georgia have a number of new projects demonstrating this, including ‘youth entrepreneurship clubs’ and the ‘Youth-led Livelihood Initiative’.<sup>5</sup>

Youth groups may often serve as already-existing assets within the community that can effectively lead community discussions and serve as influential leaders. Based on this “youth-friendly” assessment and design process, interventions that address youth livelihood needs may be folded into projects that benefit the adult population or child population, or be stand-alone projects that specifically target youth. Due to budget constraints and community priorities, it may be advisable to do a mix of both.

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<sup>5</sup> See Case Studies in Annex 4.

Project design and strategies will differ based on a number of factors, such as root cause intensity, community stakeholder capacity and dynamics, available budget and other priorities. That is, urban vs. rural environment, level of education, local resources available, potential economic opportunities, community and parent involvement and proximity to a semi urban setting.

Of particular importance is the potential impact of the project on Child Well-Being Aspirations, especially the “Educated for Life” outcome, preparing children and youth to enter the workforce and have a sustainable livelihood. Youth enterprise and workforce development projects can also have an impact on the wellbeing of children age 0-2 (a Partnership priority). The parents of 0 – 2 year olds are most often youth, who lack either formal or informal sector employment. If World Vision and its local partners can effectively address youth livelihoods, particularly the livelihoods of girls and young women, then 0 -2 year olds will have a greater likelihood of increased nutrition outcomes (parents can afford better food) and better child mortality outcomes (as there are more household resources for preventive care).

#### **4. Target communities and participants**

The programme approaches in this document apply to marginalised 15 – 24 year olds who lack decent work, the human, social or physical assets for self-employment or farming livelihoods.

The current cohort of young people aged 12 – 24<sup>6</sup> in developing countries is the largest the world has ever seen, approaching 1.3 billion. It and represents an enormous opportunity for economic growth.<sup>7</sup> However, youth face significant obstacles in realising this potential. As the World Bank (2007) has noted, youth make up 25 percent of the working age population worldwide, but 47 percent of the unemployed population.<sup>8</sup> The obstacles that impede their full entry into the formal and informal sectors include lack of basic education and skill-training opportunities; lack of access to customers, capital, and productive assets; prejudices against youth (who are often seen as the cause of social problems); and exclusion from important social networks.

#### **5. Level at which the project should operate**

This Youth Livelihoods Development Approaches document primarily describes approaches for implementation at the field level in the primary focus area and programme impact area. There is also potential for regional projects through replication across multiple programme impact areas.

Some interventions may occur at the national level, for example in advocacy and in partnering (see Section 10 on Advocacy). The section on partnering (Section 13) also describes how National Offices may choose to partner with another development organisation to utilise resources, such as curricula specific to youth in business. Opportunities may also arise for partnership at the national level, such as forging partnerships between private sector and government (see private sector partnering examples in Section 7.4.2.11).

#### **6. Context in which the project approaches should and should not be considered**

The project approaches outlined in this document are best utilised in a development setting. However, they can be adapted to a relief and recovery setting. They may also be adapted to target specific populations or settings, such as post-conflict areas. To achieve the best results in market

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<sup>6</sup> Please note that for this approaches document, the target age group is 15 – 24 year olds.

<sup>7</sup> World Bank, World Development Report 2007.

<sup>8</sup> Ibid.

driven, youth livelihood development approaches a minimum level of **good governance** and stability in the **enabling environment** and the existence of at least some **market activity** (even with low-value products or exclusively local markets) are needed.

The approaches outlined work well with a wide variety of youth with different backgrounds and needs. By profiling the needs of each sub-cohort of youth (Section 7.3), appropriate programme designs can be selected from the large range of promising practices described in Section 7.4

## 7. Summary of Methodologies

The approach underpinning the methodologies described in this section is market driven programming, appropriate for youth, creating long term, sustainable livelihood and employment opportunities. For youth enterprise or workforce programs to succeed and stay sustainable, they need to be developed based on market demand and potential market opportunities.

### 7.1 Critical Success Factors in Youth Programming

USAID has developed excellent Programme Guides, as part of the EQUIP3 project, which provide some general guidance on designing successful youth livelihood development programs.<sup>9</sup> Keys to successful youth enterprise programming include:

- Recognise the different ways that young people already contribute to the household income, such as working in household enterprises, petty trading, fishing or farming. Build on these strengths and assets and be sure to look for informal sources of support (such as start up capital for enterprises from family and friends or introductions to employers), not just the formal sources of support.
- Young people are frequently balancing education with income generating activities to pay for education and contribute to the household. Therefore design training and other programs, recognising that youth are juggling these priorities and may have a fluid and constantly changing situation.
- Support from youth peer networks and young people's extended family are vital. Youth differ from adults in this: adults may focus on outcomes: what they will learn, what the result will be. A primary concern of youth is, 'who will be there'!
- There is no homogenous group of 'youth' but there are many segments (or sub-cohorts) whose needs and goals differ by age, gender, school status and so forth. The summary of methodology (7.1 below) recommends starting by profiling the different sub-cohorts of youth.
- The needs of youth are diverse. Linking youth to employment or enterprise may need several overlapping, cross cutting interventions. For example, access to childcare, linkages to microfinance institutions for access to finance, life skills training, or even protection, to disengage from harmful activities. This means that no single organisation can work alone; partnerships are needed to address the diverse needs of youth. This requires partners to work in an integrated, coordinated way.<sup>10</sup>

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<sup>9</sup> Youth Livelihoods Development Program Guide, June 2008, USAID, Equip3 Project, written by David James-Wilson. See, <http://www.equip123.net/> and search for this guide, or try this direct weblink: <http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf>

<sup>10</sup> Making Cents, Youth Microenterprise and Livelihoods: State of the Field. Lessons from the 2007 Global Youth Microenterprise Conference

- Youth tend to be mobile, dynamic, quick to judge priorities, and are sensitive to opportunity costs. Therefore some quick wins are necessary to help them see the benefits of the programme.
- Developing youth enterprise and employment opportunities needs co-investment from youth and commitment of their livelihood assets. From the outset projects need to consider how to communicate this to youth. For example, the Value Girls Program in Kenya<sup>11</sup> talks about how girls were not given a 'sitting fee' for joining in workshops (resulting in less motivated members dropping out), but a more appropriate range of incentives were developed. One such smart subsidy was giving one free chick, for each chicken raised; thereby rewarding girls who successfully learnt to raise the chicks.
- There is a proven link between livelihoods and impacts on other areas (health, education, and HIV and AIDS prevention). Therefore youth projects are most effective when integrated with other sectors.<sup>12</sup>

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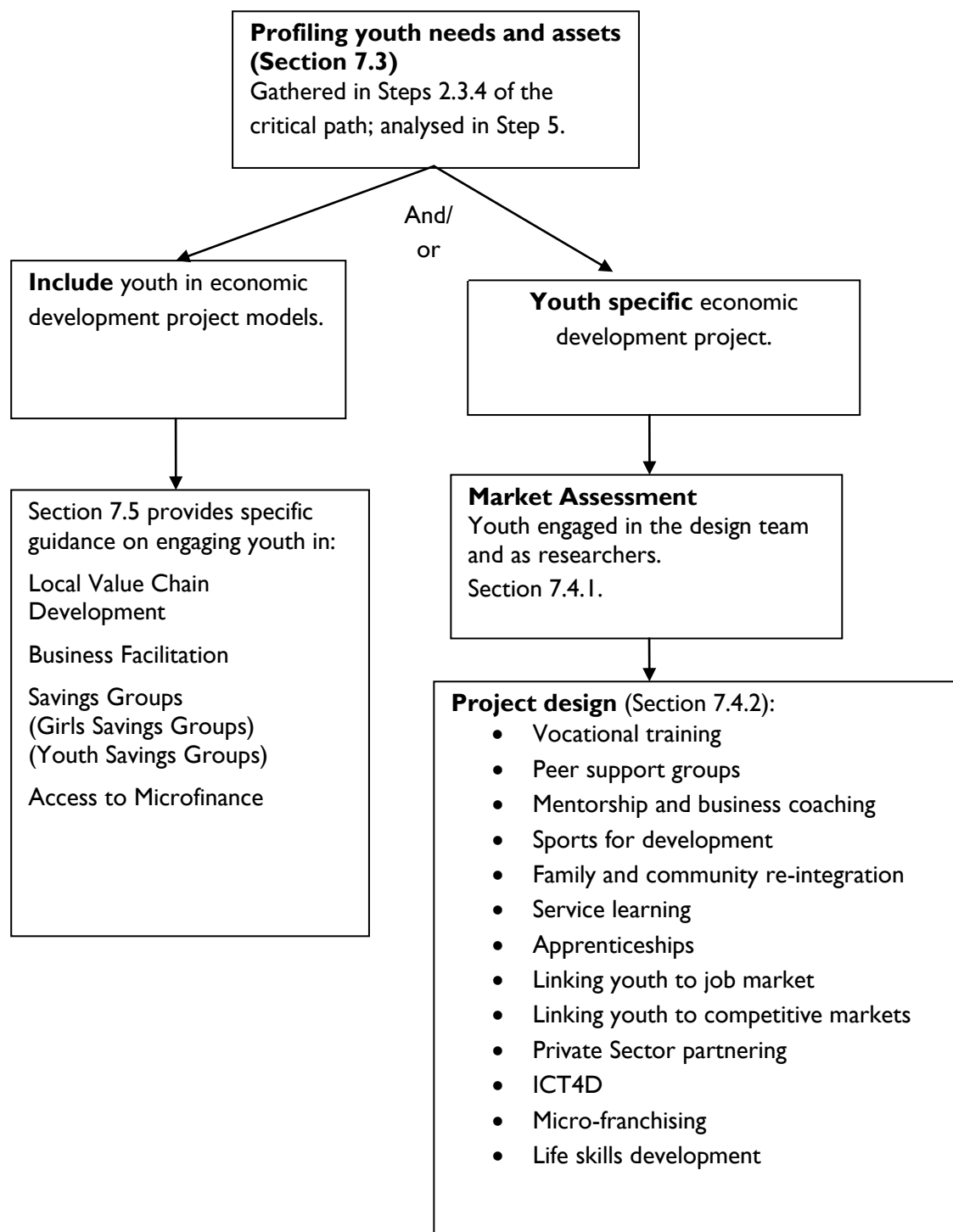
<sup>11</sup> Kenya Value Girls Program: The 'Girl Effect'. See Annex 9 for a summary of the project or Cardno Emerging Markets: <http://www.cardnoem.com/download.aspx?id=c20b2b1e-864f-41bd-9303-8152c832c857>

<sup>12</sup> Sources of 'proof' cited in the Livelihoods Program Guide:

- Population Council 2004. Building Assets for Safe and Productive Lives: A Report on a Workshop on Adolescent Girls Livelihoods. New York: Population Council.
- IRIN 2007, Youth in Crisis: Coming of Age in the 21st Century. New York: United Nations.
- UN-DESA 2005, World Youth Report 2005. New York: United Nations.
- UNESCO 2001 - Learning to Create a Better Future: The UNESCO Special Project for the Enhancement of Learning and Training Opportunities for Marginalised Youth. Paris.

## 7.2 Section Structure

### Summary of Methodology: Youth Livelihoods Development



#### Explanation of the Summary of Methodology diagram:

The diagram describes how this section (summary of methodology) is organised.

This approaches document recommends that all work with youth begins with Profiling youth needs and assets. This is a youth specific assessment which is undertaken during steps 2, 3 and 4 of the critical path of WV's development programme approach.

Following the primary focus area summit at step 4 of the critical path, the starter group may decide to do one, or both of the following:

- To engage youth in a generic economic development project (local value chain development, savings groups, business facilitation). Therefore this approaches document provides guidance on how to engage youth in each of these project models.
- Start a separate project focused on youth. This is recommended in WV's development programme approach where the most vulnerable (in this case: youth) are not likely to be impacted by the vision, priorities or partners. To address this scenario, this approaches document describe the options and tools for conducting market assessments to ensure enterprise development, job placement and / or vocational training match the market demand.

### **7.3 Steps to Youth Programming**

It is highly recommended that any information gathered during the assessment phase of LEAP be augmented by profiling youth needs and assets. All youth are not the same; they are diverse and have different needs and expectations that depend upon numerous factors, including school status, place of living, current livelihood activity, asset ownership, parental status, and household economic situation. To develop a project with youth, programme staff need to understand the different sub-cohorts or segments of youth. The following information could be gathered in Steps 2, 3 and 4 of the critical path and analysed in Step 5.

#### **Profile Youth**

A youth profile starts by gathering data for youth and disaggregating by age, gender, ethnicity, rural vs. urban, household income, marital status, in- vs. out-of-school status, and developmental stage.<sup>13</sup> Annex I provides a detailed list of different youth segments to identify.

The Development facilitator will hold meetings with groups of youth in step 2.3 of the critical path to learn more about actors involved with child well-being, where the focus is 'who are you?'. The DF will gather further information about the different segments of youth during these meetings and will begin profiling youth assets as outlined below.

Profiling youth is also relevant in step 3 of the critical path, where the starter group is formed and a social mapping exercise conducted to identify the most vulnerable individuals and groups.

In step 3 and 4, where the starter group decides on the community engagement plan and identifies child well-being vision and priorities, the starter group may decide on the specific youth segments to prioritise. For example, they may prioritise youth who are unemployed and out of school, or shortly leaving school, rather than those who are employed and looking to upgrade their skills.

#### **Profile Youth Livelihood Assets and Needs**

Profiling youth livelihood assets and needs will provide essential information for step 4.2.1 of the critical path where the Starter group summarises community input regarding child well-being vision and priorities and identifies key contributors to change.

Often assessments focus on the "problems" or "needs" of the different groups of youth. To be scalable and sustainable, it is important to build on what assets youth already have for developing their livelihoods. That is, identifying their strengths and capacities, then understanding how they can make better use of them.

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<sup>13</sup> Youth Livelihoods Development Program Guide, June 2008, USAID, Equip3 Project, written by David James-Wilson, pv. See, <http://www.equip123.net/> and search for this guide, or try this direct [weblink: http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf](http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf)

A useful way to organise this information is to around the four livelihood assets in USAID's Youth Livelihoods Development Program Guide<sup>14</sup> (which is based on the sustainable livelihoods framework): social, human, financial, physical and natural capital.

### **7.3.1 Assessing Social Capital**

Social capital refers to the networks and connections youth are engaged in, the relationships of trust and support, how they can participate in decision-making and any mechanisms for collective representation. Some key questions may be:

- What distinct capabilities do youth have (innovation, risk taking, flexibility, self confidence, leadership)?
- What networks and connections do they have (including patronage, kinship and neighbourhoods)?
- What support is there already for enabling youth to engage in employment or development livelihoods, what peer support and / or supportive adults do they have?
- Who can mentor and coach young people in engaging in employment, or an enterprise?
- What groups are youth currently involved in, in particular, producer groups?
- What needs and opportunities can you identify in each of these areas?

### **7.3.2 Assessing Human Capital**

This refers to knowledge and skills, capacity to work and capacity to adapt and may include questions such as:

- What is the level of numeracy and literacy of the different youth segments?
- What in school and out of school education are they involved in?
- How do they currently get technical skills (for example, family business, family farming activity)?
- What needs and gaps can you identify in each of these areas?

### **7.3.3 Assessing Financial Capital**

- What savings, credit, wages, remittances or other income do youth have?
- What existing sources of income and livelihood strategies do youth (and their families) have?
- How do youth contribute to the income generating activities of the household and extended family?
- What particular sectors, or markets are they currently engaged with?
- What informal sources of start up capital for businesses are there?
- What needs and gaps can you identify in each of these areas?
- How are youth engaged, or not engaged in microfinance, savings groups or other financial services?

### **7.3.4 Assessing Physical capital**

- What infrastructure, transport, energy and communications are there which contribute to youth employment or enterprise opportunities?

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<sup>14</sup> Youth Livelihoods Development Program Guide, June 2008, USAID, Equip3 Project, written by David James-Wilson. See, <http://www.equip123.net/> and search for this guide, or try this direct weblink: <http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf>  
These livelihood assets were originally identified in DfID's Sustainable Livelihood Framework



- What tools, technology (including traditional technology) and / or equipment do they have for production?
- For agriculture specific livelihoods, what seeds, fertiliser, or pesticides do they have?
- Where do they obtain these resources?
- What needs and opportunities can you identify in each of these areas?

### **7.3.5 Assessing Natural Capital**

Natural capital includes land, water and other natural resources occurring in the environment. For agricultural livelihood activities, youth will need access to land resources. Therefore it is important to find out:

- What land area can youth access?
- What kind of tenure do they have over the land? Is it secure? If rented, is it feasible to farm it?
- What is the quality of this land (as influenced by various soil and water conservation practices)?
- How is it irrigated? Or if rainfed, what is the consistency of that rainfall?
- What other natural assets can youth access for other livelihood activities, such as forest resources, fisheries or water resources?

### **7.3.6 Assessing Context**

The sustainable livelihoods framework<sup>15</sup>, on which these assets are based, takes into account the vulnerability context, the policies, institutions and processes which support or obstruct the assets youth can access. This information may have been gathered in step 3 of the critical path, but assessment could summarise factors specifically affecting youth. For example:

- Are there legal constraints or regulations particularly affecting livelihood activities which youth tend to engage in?
- Are there social norms & customs which affect particular youth segments. For example, attitudes to girls which limit their potential?

After this initial market assessment, a decision may be made on whether to pursue a youth project, or whether to focus on including youth in a generic economic development project model.

## **7.4 Designing a youth specific economic development project**

By step 5 of the critical path, there may be consensus on vision and priorities around economic development, which will address the needs of the targeted youth segments. If this is through a youth specific project the following guidance describes how. Where an adult economic development project is pursued, it is essential to engage youth, and Section 7.5 describes how youth can be involved in WV's economic development project models and microfinance.

### **7.4.1 Assessment of Market Demand**

The first step in undertaking a youth specific project is to assess market demand.<sup>16</sup> This ensures that programming is driven by the needs of the market. A market driven approach is essential for

<sup>15</sup> Further information on the sustainable livelihoods framework is found at <http://www.ifad.org/sla/index.htm>

The framework is not particularly recommended by the roadmap but is mentioned as the basis upon which the USAID EQUIP3, Youth Livelihoods Program Guide, which is a very useful document, available on the USAID EQUIP3 website or on this link: <http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf>

<sup>16</sup> Business Facilitation and LVCD are also market driven approaches, which have their own method for assessing market opportunities, hence this tool is only included for youth specific programming where World Vision staff may not have their own tool. If a NO has its own tools for assessing market demand, these may be used instead.

sustainability of the project, profitability of an enterprise and successful linkages to the workforce. The goal of a market assessment is to identify the areas of greatest employment or enterprise potential for youth. The findings of the market assessment are then linked to the needs and assets of youth identified in the Youth Profile completed in 7.3.<sup>17</sup>

To assist World Vision staff in the programme impact area to assess market demand, a market observation tool is provided in Annex 3. The tool is simple to use and it is recommended that Development Facilitators can engage youth as researchers in conducting this assessment (see the following section). These tools were designed by the Women's Commission for Refugee Women and Children to enable vocational training providers to tailor their training to suit the job market, but DFs could adapt the tool for a more general assessment of job market opportunities.

For projects focusing particularly on opportunities in agriculture, Annex 2 provides a checklist for market facilitators / DFs/ youth researchers in analysing a market chain or sub sector. The Handbook for Local Value Chain Development offers a more comprehensive and systematic approach to market chain development.<sup>18</sup>

### **Engaging Youth in Assessment of Market Demand**

It is highly recommended that youth be involved in conducting this assessment of market demand. Involving youth as participants in the research and design teams not only develops their skills as researchers through the training, but also empowers them and strengthens their role within the community and commitment to the program being designed. Their participation should be meaningful, and not just for the sake of participation. It is also important to manage the expectations of the youth involved in the research/design process as to what their role or opportunities will be within the program itself.

Further guidelines and tools on including youth in market assessments for workforce development programs is available from Save the Children toolkit through the reference and weblink below<sup>19</sup>.

### **Outcome of Assessment of Market Demand**

By the end of the assessment of market demand, there should be some broad information about where the opportunities for employment or self employment are. Having utilised participatory research and involved youth in the research, there should already be coalitions building, around the needs of youth. In WV's development programme approach, step 5 of the critical path, 'what will we do together', the root causes have been analysed with the youth partners and shared vision, objectives, and approach agreed upon. The following options are presented to inform World Vision and its partners as they develop appropriate project designs in steps 5 and 6.

#### **7.4.2 Project Design**

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<sup>17</sup> Youth Livelihoods Development Program Guide, EQUIP3, USAID, June 2008, p7. <http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf>

<sup>18</sup> Local Value Chain Development Project Model and Handbook on LVCD. World Vision Guidance for Development Programs. Available on <http://www.wvdevelopment.org/> by clicking on the tab, 'programming tools', 'specialised project models'.

<sup>19</sup> Getting to "What We Don't Know We Don't Know" Using Youth-Inclusive Market Research Tools and Approaches to Develop Effective, Demand-Driven Youth Livelihood Programs; Volume One: Coordinator's Handbook by David James-Wilson and Veronica Torres. May, 2008. Save the Children.

<http://www.yfslink.org/resources/general-resources/getting-to-201cwhat-we-don2019t-know-we-don2019t-know201d-using-youth-inclusive-market-research-tools-and-approaches>

Users will first be guided to register (for free). There are two companion documents: Focus Group Facilitators Handbook, and Data Analysis Handbook.

There are a number of project designs, which may be appropriate, depending on the needs identified. In youth specific programming, there are essentially two types of youth livelihood programming<sup>20</sup>:

- Readiness oriented
- Access oriented

Readiness oriented youth livelihood programming builds the human capital (skills, knowledge, attitudes) of youth for employment or self employment. This may be in the informal or the formal sector and may be any scenario ranging from full employment, to contribution to household income, to combining employment (or self employment) with education activities. Typical interventions are vocational and skills training, formal and non-formal education (including literacy and numeracy training).

Access oriented youth livelihood programming focuses on the products and services which can enable youth to find or create a job. This may include access to financial services, links with business facilitators, mentors or coaches, or improving the viability of youth livelihood activities through value chain development. For example, improved market access, lower cost of inputs (supply) or improved quality of products.

Projects may also combine readiness oriented and access oriented strategies, such as support for graduates of vocational training programs or formal or non formal education. Support may be through job placement, apprenticeships, assistance writing business plans, mentoring or access finance to start a business.

## **Readiness Oriented Youth Programme Approaches**

### **7.4.2.1 Addressing Human Capital - Out of School Training Programmes**

*(eg: Vocational training, business training, financial education, life skills training )*

If the assessment revealed that youth lack the skills and knowledge required for employment, projects may consider training programs which are market driven. Projects will identify potential partners in step 5 of the critical path, which should include commercially viable local training providers. The project can enable providers to design their training by researching market demands. The Women's Commission has an excellent toolkit to do this: 'Market Assessment Toolkit for Vocational Training Providers and Youth, Linking Vocational Training Programs to Market Opportunities'. It provides a number of tools for identifying employment and job placement opportunities with interview guides for consumers, local businesses, government, contracted hiring companies and producer /business associations.<sup>21</sup>

Specific guidance in working with youth to build skills and knowledge through out-of-school training programs includes<sup>22</sup>:

#### **Topics**

Youth training can be designed to build numeracy, literacy, life skills as well as employability and vocational skills. Life skills training can help youth prepare for entrepreneurship or employment and includes working in a team, self confidence and self management, delivered through a variety of methods including workshops, sports camps, and artistic training.<sup>23</sup> Financial education is also an

<sup>20</sup> Youth Livelihoods Development Program Guide, EQUIP3, USAID, June 2008, p4. <http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf>

<sup>21</sup> Market Assessment Toolkit for Vocational Training Providers and Youth, Oct 2008, Women's Commission for Refugee Women and Children. <http://womensrefugeecommission.org/search?q=Market+Assessment+Toolkit+for+ for index> or direct link: [http://womensrefugeecommission.org/component/docman/doc\\_download/463-market-assessment-toolkit-for-vocational-training-providers-and-youth-market-assessment-toolkit-for-vocational-training-providers-and-youth](http://womensrefugeecommission.org/component/docman/doc_download/463-market-assessment-toolkit-for-vocational-training-providers-and-youth-market-assessment-toolkit-for-vocational-training-providers-and-youth)

<sup>22</sup> This guidance is drawn from Youth Livelihoods Development Program Guide, EQUIP3, USAID, June 2008, p22-25. <http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf>

<sup>23</sup> Making Cents, Youth Microenterprise and Livelihoods: State of the Field. Lessons from the 2007 Global Youth Microenterprise Conference. p15.

essential foundation, including personal budgeting, saving (how and why) and basic business principles (calculating profits, calculating interest charged). Making Cents has a range of curricula relevant to youth programming including discovering market opportunities, the fundamentals about money, smart technology and agriculture enterprises.<sup>24</sup>

### **Market Linkage**

Training design should be linked to the market opportunities, starting with what youth already know and do and building on their skills. For example, if youth are engaged in fishing or dairy cattle raising, numeracy training might use practical examples such as scales for weighing fish or measuring milk production. Business training might develop the skills of youth to turn their activities into commercially viable enterprises, rather than training them in something completely different.

### **Diverse training goals**

Training should be designed to enable youth to reach their differing goals. For some youth this will be self employment or skills to get a job. For others it will be a chance to enter formal education, or a second chance to return to primary or secondary school.

### **Accessibility**

Training can be more accessible if it is available to youth in blocks, rather than one long course and at a convenient location and time. They are often juggling the training with other educational activities as well as contributing to their survival needs or those of their family. As a result, youth may need to move in and out of training.

### **Cost recovery**

Charging something for the training results in an attitude whereby youth demand something that is of value and providers must maintain quality.

### **Low barriers to entry**

Cost recovery should not be made a barrier to participation for the most marginalised and excluded. Other barriers to entry should be addressed, for example, linking youth to literacy training as a preparation for business training.

Further guidance on how to design non-formal basic education programs for out-of-school youth is provided in 'Literacy for Out-of-School-Youth: A Program Guide', published by EQUIP3, USAID. (<http://www.equip123.net/docs/e3-Literacy.pdf>).

## **Access oriented youth livelihood programming**

### **Addressing Social Capital**

The following programming options address lack of social capital, such as poor representation in community decision-making, exclusion from key networks and isolation. Promising practices include mentoring (which also has potential for capacity building and addressing lack of human capital), peer support groups, sports for development and business coaching.

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<sup>24</sup> See Making Cents website. At the time of writing the weblink was:  
[http://www.makingcents.com/products\\_services/curriculum.php#offShelf](http://www.makingcents.com/products_services/curriculum.php#offShelf)

#### **7.4.2.2 Peer support groups**

The USAID Youth Livelihoods Development Program Guide states that, ‘young people frequently rank access to mentors, peer support, new ideas and a sense of self confidence or courage as being far more important to livelihood success than access to financial capital or skills training.’<sup>25</sup>

Peer support groups can be effective in enabling youth to try new livelihood skills, save, or borrow with others who have similar needs and aspirations. WV Georgia is establishing youth entrepreneurship clubs as a way of kick-starting entrepreneurialism. The groups will be trained in entrepreneurial attributes such as, innovation, leadership, perseverance and problem solving, goal setting, motivation, risk and financial responsibility.<sup>26</sup>

#### **7.4.2.3 Mentorship and Business coaching**

It is also important to build social capital by deepening youth social networks through linking them with mentors, to avoid isolating them with other unemployed, unskilled, disadvantaged youth.

Mentoring and coaching approaches yield good results with youth. Youth frequently cite practical advice and step by step guidance on starting or growing an enterprise as more valuable than training. The Kenya Value Girls Programme found:

*The support that the girls receive from their mentors has been invaluable; the mentors encourage them in their day-to-day tasks, provide practical advice, follow-up on a variety of issues on behalf of project partners, encourage women to stay in the program, and take part in mobilising more girls’<sup>27</sup>.*

Incorporating mentorship into youth enterprise and workforce development programs can help these programs become more market-driven and also meet the various needs young entrepreneurs have. For example, mentors can help young people identify business opportunities, develop their products in response to consumer demand, provide ideas on improving quality, advertising, labelling, distribution as well as finding more lucrative markets.<sup>28</sup>

Programs should consider identifying local mentors who are respected by youth and training them as mentors.<sup>29</sup> Similarly, business coaches should not be too academic or with skills limited to the formal sector, but able to provide practical advice and guidance to youth who are more likely to be working in the informal sector.<sup>30</sup>

World Vision has a business facilitation project model, which could be adapted to engage youth. See Section 7.5.1 below. Street Kids International have also developed a program to train local businesspeople as mentors to youth running small businesses.<sup>31</sup>

#### **7.4.2.4 Sports for development**

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<sup>25</sup> Youth Livelihoods Development Program Guide, EQUIP3, USAID, June 2008, p22. <http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf>

<sup>26</sup> See Annex 4. Case Study 6.

<sup>27</sup> From Case Study by Cardno Emerging Markets Group <http://www.cardnoem.com/download.aspx?id=c20b2b1e-864f-41bd-9303-8152c832c857> See Annex 9 for a write up of the project.

<sup>28</sup> Making Cents, Youth Microenterprise and Livelihoods: State of the Field. Lessons from the 2007 Global Youth Microenterprise Conference. p15.

<sup>29</sup> As recommended by Making Cents, Youth Microenterprise and Livelihoods: State of the Field. Lessons from the 2007 Global Youth Microenterprise Conference. P21.

<sup>30</sup> Youth Livelihoods Development Program Guide, EQUIP3, USAID, June 2008, p24. <http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf>

<sup>31</sup> See [www.streetkids.org](http://www.streetkids.org) for further information (see tab, ‘what we do’). The toolkits are not readily downloaded, but can be accessed through a Street Kids master training. Contact Street Kids International for information.

Integrating sports with livelihood programming is a new area. An example is cited in 7.4.2.11, private sector partnering, where companies in South Africa mobilised marginalised youth, through sports, to re-engage them in formal education and jobs, ahead of the 2010 Soccer World Cup.

A World Vision Brazil ADP engages disadvantaged youth in Capoeira groups, a Brazilian martial art that combines elements of dance and music. The Capoeira groups are paid to perform at various events. Through their participation, the young people develop self esteem, a sense of achievement and learn pre-employment skills of reliability, working in groups and mastering a new art. The Livelihoods Program Guide<sup>32</sup> cites other examples where sports are used to attract youth and build social capital needed for employment and enterprise, such as risk taking, confidence, self discipline, team work.

#### **7.4.2.5 Family and community re-integration**

The Youth Livelihoods Program Guide<sup>33</sup> describes how youth in institutional care or street children can benefit from being reunited with their families, rather than focusing on making youth economically independent. Enabling marginalised youth to earn a small income often opens doors for them to return to the extended family because they can 'pay their way'.

#### **7.4.2.6 Addressing Physical Capital**

Physical capital refers to the assets (clothes, tools, equipment, land, and physical space) young people need for work. Land and housing is a key asset because micro-enterprises are often run out of the home and farming of course, needs land. Youth are particularly vulnerable as they usually lack tenure over housing and land. This is particularly an issue in HIV and AIDS affected communities where youth are orphaned, yet laws prohibit children less than 18 years of age from inheriting the asset. This leaves youth-headed households without the essential assets to earn a living, particularly if older relatives take over the farmland. The USAID Livelihoods guide details this issue and recommends advocacy efforts to address the inequality.<sup>34</sup>

Enabling youth to buy tools, equipment and clothes for their livelihoods can be addressed by linking them to sources of finance. Section 7.5 covers making microfinance lending and savings groups accessible to youth. In addition, some youth specific programs provide livelihood grants and incentives. However, it is essential to avoid typical mistakes in livelihood grants. One mistake is blurring the distinction between a grant and loan, or providing 'soft loans' that compete with MFIs or undermine good repayment culture. Another pitfall is flooding the market by setting up an entire class of graduates of a training program as tailors, carpenters or mechanics or giving away items that are often sold or swapped.

Youth specific projects also need to avoid developing a dependency mentality, rather than partnership. Incentives that reward individual and group accomplishments are preferred.<sup>35</sup> For example, graduates of vocational training programs with a business plan, can receive a set of tools, work clothing, or access to the internet for market information. Youth entrepreneurs successful in the start up phase of the enterprise access a loan guarantee so they can borrow from an MFI. Young people can be consulted on the type of incentive that would be the most meaningful to them.

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<sup>32</sup> Youth Livelihoods Development Program Guide, EQUIP3, USAID, June 2008, p24

<http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf>

<sup>33</sup> Youth Livelihoods Development Program Guide, EQUIP3, USAID, June 2008, p25.

<http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf>

<sup>34</sup> Youth Livelihoods Development Program Guide, EQUIP3, USAID, June 2008, p26. <http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf>

<sup>35</sup> As above, p2

### Combine readiness oriented and access oriented strategies

These are strategies that link what youth have learned, with product assets, opportunities and networks. The basis of these strategies is that youth are given the information and options, but can choose their own path to employment. For example, WV Zambia's Youth Empowerment Project are trialling a new concept/model, where after the youth have graduated from vocational training, they make a choice of either employment in the formal sector or starting their own small business based on market dictate in the area. A local and sustainable Youth Business Association is being built, that will work as a Chamber of commerce. The association will be run by the Youth through a National Council that will employ a full time Coordinator/Director to run the association professionally and grow small professional businesses. Profits from the business will be pooled together to establish an association fund that will be used for further youth empowerment activities in Mpika, including supporting young people who are members of the association and have the inclination for starting and managing businesses.<sup>36</sup>

#### 7.4.2.7 Service Learning

In service learning, youth have an opportunity to combine their life or work skills training, with community service work or being involved in social entrepreneurship. Youth can apply the skills gained through service learning in a work environment (working in a team, time and personal management, applying IT skills, marketing skills and so forth) while contributing to something of long term value in the community. One example is youth graduates of Savings Groups becoming Village Agents, mentoring new groups.

Making Cents cites another promising practice where young social entrepreneurs are involved in advocating for, designing and providing HIV and AIDS education.<sup>37</sup>

Annex 11 describes the concept of an 'Integrated Youth Enterprise' which links together needed products and services, customers and trained youth. Entrepreneurship facilitators identify opportunities with the most market potential and train youth in these skills. Youth practice these skills in 'student run enterprises' before graduating to employment, or starting their own enterprise.

#### 7.4.2.8 Apprenticeships

Another method of integrating youth into the labour market is apprenticeships. Provided they are quality apprenticeships and not simply a substitute for cheap labour, they can give youth on-the-job training, technical skills, and inside business knowledge. They can also facilitate the success of youth-led enterprises and future entrepreneurs, as youth are able to see first-hand how other businesses have addressed complex challenges which their enterprise might face.<sup>38</sup>

One example comes from World Vision Zambia's Mpika Youth Empowerment Project which is facilitating partnerships between the Mpika Youth Empowerment Business Association (MYEBA) and local businesses to offer business advice and apprenticeships. This kind of partnership can help engage businesses which might otherwise lack incentives or motivation to offer apprenticeships.

Some apprenticeships are not accessible to low-income youth because of the entry cost.<sup>39</sup> Projects have overcome this hurdle by linking youth with grants, guarantee mechanisms or access to microfinance to pay the entry cost.

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<sup>36</sup> See Annex 4, Case Study 2.

<sup>37</sup> Making Cents, Youth Microenterprise and Livelihoods: State of the Field. Lessons from the 2007 Global Youth Microenterprise Conference. p29.

<sup>38</sup> Making Cents 2008 State of the Field in Youth Enterprise, Employment & Livelihoods Development Report

<sup>39</sup> An ILO report found that most apprentices had completed 6-9 years of schooling and paid US\$160 at the start of the apprenticeship. ILO, 2001, <http://www.ilo.org/public/english/employment/geforum/skills.htm>



Alternatively, enterprises run by the extended family of a young person are often motivated to pass on these skills and can offer an informal apprenticeship to youth. Another alternative is to encourage employers to offer internships (short-term, unpaid work experience). Internships provide an opportunity for youth to engage with the labour market, learning essential relationship and business specific skills that make them more employable.

#### **7.4.2.9 Transition to Work Programmes**

These programmes address the gap which often exists between what young people learn (at school or in vocational training programmes) and what employers need. To address this issue, youth programmes can facilitate a strategic partnership between schools and / or training institutes and private sector partners, to equip students with the skills they need for productive employment. School-to-work transition programs<sup>40</sup> incorporate formal curriculum with work-based training such as computer skills, life skills training (negotiation, time management) and other competencies.

World Vision's Skills for Life Project Model and Values Based Life Skills Model described in the section, 'Integrating with other Project Models' are relevant in transition to work programmes. WV Swaziland have a 'Youth Compensation' project working with 20 youth centres training youth in business development and management, computing and other work-based skills. Youth are then attached to companies for apprenticeships for a period of 12 weeks or given a business start-up grant.<sup>41</sup>

Other alternatives include job internships and participation in school-based enterprises. 'Such work-based learning activities give students practical experience in using academic, work-readiness and technical skills to solve real-world community and work-based problems'.<sup>42</sup>

#### **7.4.2.10 Link Youth to Markets**

This document has highlighted the importance of market driven approaches to youth livelihoods development. Participatory value chain analysis can link youth with value chains which are competitive and growing. 'Making Cents' has a skill training curricula for youth called 'Market Opportunities', which helps young entrepreneurs apply value chain analysis to their own situation.<sup>43</sup> Section 7.5.2 of this project approaches document shows how youth can be engaged in local value chain development.

Youth specific projects can also undertake an assessment of local employment opportunities for youth. By creating linkages with hiring companies, employers, or government programmes, WV and its partners can bridge the gap between training and work. This may be facilitated by a contract with companies providing jobs for youth, as well as linking youth to Government programmes and subsidies engaged in job creation. The Women's Commission<sup>44</sup> has a tool for interviewing government staff about possible programs and development plans for the district and the region, government contracts for new projects and construction that may provide employment opportunities for the target group.

#### **7.4.2.11 Private Sector Partnering**

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<sup>40</sup> Workforce Development Program Guide, USAID, EQUIP3, page 9. Available on the EQUIP3 website: <http://www.equip123.net/docs/e3-programguidesworkforcedevelopment.pdf>

<sup>41</sup> See Annex 4, Case Study I.

<sup>42</sup> Workforce Development Program Guide, USAID, EQUIP3, page 9. Available on the EQUIP3 website: <http://www.equip123.net/docs/e3-programguidesworkforcedevelopment.pdf>

<sup>43</sup> See Making Cents website or try this link, current at the time of writing.  
[http://www.makingcents.com/products\\_services/curriculum.php#offShelf](http://www.makingcents.com/products_services/curriculum.php#offShelf)

<sup>44</sup> Market Assessment Toolkit for Vocational Training Providers and Youth, Oct 2008, Women's Commission for Refugee Women and Children, This excellent guide can be found on the website: <http://www.womenscommission.org> by entering to the search box, 'Market Assessment Toolkit' or by copying this link into the browser:  
[http://womensrefugeecommission.org/component/docman/doc\\_download/463-market-assessment-toolkit-for-vocational-training-providers-and-youth-market-assessment-toolkit-for-vocational-training-providers-and-youth](http://womensrefugeecommission.org/component/docman/doc_download/463-market-assessment-toolkit-for-vocational-training-providers-and-youth-market-assessment-toolkit-for-vocational-training-providers-and-youth)



Making Cents recommends that: *Given that the private sector tends to have the best knowledge of expanding markets, as well as job opportunities, the global youth livelihood development community must find creative ways to attract and draw private sector participants into the dialogue and facilitate additional linkages to their programs and the youth they serve.*<sup>45</sup>

There are some promising practices documented by 'Making Cents', of partnerships forged between companies, government and community organisations working with youth. For example, the Jobs Mission in Andra Pradesh, India created a business-to-youth network, bringing together government officers, rural women's federations and private sector representatives, in order to create jobs for youth. Private sector partnering has the potential to move beyond small scale initiatives and reach larger numbers of youth: the Jobs Mission aimed to create 150,000 jobs for rural youth. At the time of writing, 80% of trained youth had been successfully placed in jobs in companies such as Dell, Microsoft, Pizza Hut, Tata companies and Hindustan Unilever.<sup>46</sup>

Private sector partnerships were instrumental to the success of the Kenya Value Girls Project (Cardno Emerging Markets).<sup>47</sup> For example, the project facilitated access to finance for poultry projects by partnering with three local banks, which provided financial literacy training and developed loan products specific to the needs of the girls. The project scale was of sufficient scale (reaching 2000 girls), to make a loan product for youth viable.

To obtain sustainable technical training, the project partnered with KenChic Ltd, a poultry company in Kenya, in a win-win business proposition. KenChic supplied the girls with high quality day-old chicks and as an after-sales service, trained the girls on poultry management.

#### **7.4.2.12 Information & Communication Technology for Development (ICT4D)** <sup>48</sup>

ICT4D is a general term referring to the application of information and communication technology, for human and social development. It is based on the principal that improved access to technology will have positive results for poverty reduction. ICT4D offers particular opportunities for youth through employment. Some examples follow.

##### **Telecentres**

World Vision has established over 300 global community telecentres, with a global commitment to provide such telecentres in the 1600+ impoverished communities.<sup>49</sup> The telecentres have computers and printers, which people in the community can use to improve their computer skills, including printing, typing and digital photography. Computer courses are run by from the centres and improved technology skills have enabled community members to secure employment.

##### **Business Process Outsourcing<sup>50</sup>**

BPO involves training an educated but unemployed workforce in basic 21st century skills, then transmitted work via technology to remote centres with lower costs of living and lower wages, where the workforce completes it and transmits it back to the clients.

BPO is a global phenomenon and World Vision is in the beginning stages with a new project in Ghana. BPO centres require computers and varying degrees of Internet connectivity (see below).

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<sup>45</sup> Youth Microenterprise and Livelihoods: State of the Field; Lessons from Making Cents International 2007 Global Youth Enterprise Conference, p10. At the time of writing this document could be downloaded from <http://www.imagenations.org/files/MakingCentsInternationalYouthEnterpriseLivelihoods021108.pdf>

<sup>46</sup> Youth Microenterprise and Livelihoods: State of the Field; Lessons from Making Cents International 2007 Global Youth Enterprise Conference, p30. See web link above.

<sup>47</sup> See Annex 9 or Cardno Emerging Markets website:

<http://www.cardnoem.com/download.aspx?id=c20b2b1e-864f-41bd-9303-8152c832c857>

<sup>48</sup> For an overview of ICT4D see the presentation by Morgana Ryan of Accenture by this weblink: <http://ecom.catholicrelief.org/p71693646/> or through the CRS website ([www.catholicrelief.org](http://www.catholicrelief.org)).

<sup>49</sup> Source: Lou August, WVI, 'Proposal for Engagement, Business Process Outsourcing'. See Annex 12.

<sup>50</sup> Source: Lou August, WVI, 'Business Process Outsourcing: Creating 21st Century Jobs and Limitless Opportunities'.

This makes BPO ideally suited as an economic development and sustainability add-on for World Vision's existing network of telecentres and Community Learning Centres (CLCs). They are often located in rural areas with well educated English speaking populations, but few jobs – the exact ingredients for BPO success!

Opportunities for employment through BPO by context include:

- Low bandwidth / low-skill activities such as data entry and digitising records.
- High bandwidth / low skill activities such as call centres and other VOIP services.
- Low bandwidth / high skill activities such as web site design, accounting and animations.
- High bandwidth / high skill activities such as virtual medicine, virtual law and more.

### **ICT Infused Education initiative**

World Vision is currently carrying out an ICT Infused Education initiative. This is a comprehensive multi-year effort to improve teacher and student learning, increase student retention and provide economic opportunities through captivating technology. Community Knowledge Centres are currently active and planned in East Africa, will be the nucleus of youth training and on the job training through ICT4D.

#### **7.4.2.13 Micro-franchising**

Micro-franchising is a relatively new area to poverty alleviation, but appears to offer particular opportunities for youth. Micro-franchising is essentially, 'a business in a box'. It is a mixture of self employment and employment. Youth are connected to an existing business, which has a brand, product, suppliers and know how, but they run a franchise of this business.

It is attractive to youth because they learn all about the business from the franchisor, but have the independence of self-employment (a phrase being used by many is "in business for yourself, but not by yourself"). A business owner gains revenue from a franchise by selling a franchise, or from other revenue streams such as proprietary product supply, regular fees/royalties or commissions on sales as well as access to a new market through the franchise, without the business risk.

There is an example from Street Kids International<sup>51</sup>, where 38 young people were loaned a dumpling cart, trained in financial literacy, entrepreneurship and the mechanics of the business and mentored through the start-up phase. Young people worked in pairs, where they enjoyed the peer support and although it was a short-term pilot, many of the youth went on to the implementation phase.

Micro-franchising is in the pilot stage in World Vision: the current pilot is in Tanzania through a partnership / facilitative approach with existing micro-franchises.

The most appropriate role of World Vision in micro-franchising is:

- Facilitator – making connections between youth and franchising opportunities. For example, in the pilot in Tanzania, WV is participating in recruitment and selection, identifying financing options, awareness raising, training and monitoring.
- Identifying opportunities – there are examples of NGOs identifying opportunities for youth to extend a franchise, for example, by running a kiosk selling the franchises' products in their local area.

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<sup>51</sup> Making Cents International. 2009. "Employment and Youth Enterprise: State of the Field. Programming and Policymaking in Youth Enterprise, Employment, and Livelihoods Development; and Youth-Inclusive Financial Services". Washington, 2009. p89. [www.makingcents.com](http://www.makingcents.com).

Another role some NGOs undertake (eg: Street Kids International) is as business creator where they are the owner of the franchise, then they on-sell to the local private sector when the success is proven. In World Vision's context, this is less appropriate and WV would prefer to facilitate the connection between an existing franchisor, and a community, or support the development of a franchise model, owned and operated by a separate entity.

#### **7.4.2.14 Conflict and post-conflict recovery**

Conflict environments often present multiple and juxtaposing problems that are not easy to overcome and make programming more difficult than in non-conflict environments. Limited economic, social and political opportunities are strong contributing factors driving youth to become involved in conflicts. By holistically engaging youth productively in their societies and in ways that strengthen their livelihood opportunities, development organisations have the opportunity to play a crucial role in reducing youths' vulnerability to involvement in these activities.<sup>52</sup> A focus on livelihoods development removes the economic incentives for potential conflict while providing a sense of purpose and self-worth to participating youth.

Youth empowerment and participation is also critical to rebuilding societies emerging from conflict. Developing youth livelihoods development for youth who are ex-combatants provides an opportunity to help rebuild both lives and countries. Basic education and training have been shown to effectively re-integrate ex-combatants back into society<sup>53</sup>. Conflict transformation, peace building, and tolerance training can help encourage high-risk youth to change their behaviour.

### **7.5 WV Economic development project models – including youth**

World Vision has a number of project models for economic development which may be selected in step 5 of the critical path. This document provides specific guidance on how to make these models accessible and appropriate to the needs of youth.

#### **7.5.1 Business Facilitation Project Model**

Business Facilitation aims to support poor and vulnerable people to increase their income through small business/enterprise development. The Business Facilitation project model supports target groups to start or expand a business/enterprise through two key components.

The first component is establishing a community business council (CBC) made up of local business people. All businesses need the right environment to grow. A good environment for business includes infrastructure such as electricity and roads, services such as finance, and helpful business laws. The CBC works together to improve the business environment.

In addition to the common need of a good business environment, every individual business owner needs specific knowledge and skills related to their business. The second component of Business Facilitation is to provide individual business owners with the tailored information and support they need to start or improve their businesses, by providing business coaching. The business coach is an expert in business and supports/mentors local business people to start and expand their business through information dispersal, referrals, training and advice.

Business Facilitation is used in relatively stable rural and urban contexts where there is evidence of relative poverty, a poor business environment and high levels of motivated self-employed people,

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<sup>52</sup> Harrelson, W, Macaulay, F, & Campion, A. (2008). Youth enterprise and livelihood development in conflict settings. International Development Matters, 2. Retrieved from [http://www.chfinternational.org/files/6166\\_file\\_Final\\_with\\_cover.pdf](http://www.chfinternational.org/files/6166_file_Final_with_cover.pdf)

<sup>53</sup> Making Cents International. 2008. "Youth Microenterprise and Livelihoods: State of the Field. Washington: Making Cents. [www.makingcents.com](http://www.makingcents.com).

who lack support and advice required to develop their businesses. For further information see Business Facilitation Project Model.<sup>54</sup>

Although there are not yet any documented field based learnings on engaging young people in the business facilitation project model, there are some recommendations and ideas for intentionally including youth:

- The Business Facilitation project model focuses on self employment. To be more appropriate to the needs of youth, the focus of the model could be expanded to include waged employment as well as self employment options.
- The community business council could prioritise youth and invite their participation on the council, or appoint representatives who are good youth mentors.
- A community business council which is made up of young people only, could be formed.
- The Youth CBC could then be supported to identify the business environment barriers specifically restricting young people from entering the workforce, starting or growing businesses.
- The Youth CBC could also be supported to take action towards creating a more enabling business environment, depending on the results of the business environment assessment.
- The business coach could research business opportunities particularly relevant to young people.
- The business coach could focus on providing business coaching, mentoring and training to young people.

### **7.5.2 Local Value Chain Development Project Model**

Local value Chain Development is a World Vision project model which builds the capacity of producer groups to identify their own market needs and opportunities, with the support of a market facilitator. An overriding principle within the LVCD model is the idea of facilitating or stimulating the actors, institutions and conditions that already exist to bring about improved market outcomes for producers who are poor. This is undertaken through Market Facilitators, Partners and ADP/IPM staff. One of the Market Facilitator's core tasks is to support community producer groups to research and analyse their value chains and markets so that they can make decisions for better production and marketing.

Typical outputs in a LVCD project may be:

- Producer groups. A major focus of the LVCD project is to firstly build the functional capacity of producer groups so that they can govern themselves, are financially stable and have the necessary social capital (trust, confidence vision etc) to be effective groups. In addition, the LVCD project will also support producer groups to build their technical capacity in production (i.e. agricultural techniques) as well as business and financial literacy and accessing market information. This allows producer groups to continue to improve their practices in the future in a sustainable way.
- Conducting Value Chain analysis to identify market opportunities. The community are supported to undertake research in their markets, so they are in a position (supported by WV) to make decisions about pursuing new market opportunities and the necessary steps for doing this.
- Increasing the commercial orientation of producer groups through stronger ties with input suppliers and local traders and other buyers. LVCD projects focus on helping producers to build the necessary relationships that can help them to improve their connection with markets in a profitable way. This is through ongoing capacity building exercises, through

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<sup>54</sup> The project model is available on World Vision Guidance for Development Programs, <http://www.wvdevelopment.org/> by clicking on the tab, 'programming tools', 'specialised project models'. A short video presentation on the Business Facilitation project model can be viewed through this link: <http://vimeo.com/album/1578793>

supporting producer groups to undertake research on their local economy and through facilitating meetings between producers and other stakeholders (such as buyers or training providers).

While Local Value Chain Development programs may not always be youth specific, they should try to be youth inclusive, particularly where the needs of marginalised youth are prioritised. This can be achieved through the following guidance:

## **Guidance on including Youth in Local Value Chain Development**

### **Producer Group Formation**

Youth may be represented in the leadership of producer groups, either directly or through a mentor representing their interests. In some communities, parents and extended families want to find employment for youth as an alternative to urban migration. The market facilitator could build on this motivation, by encouraging communities to be more purposeful in including youth in the producer groups or in forming a youth producer group.

For example, in World Vision Ethiopia, young, well educated people lacking job opportunities in Tigray were leaving, hoping to find jobs in the city. Opportunities in the city didn't materialise and youth were looking for livelihoods on the land. A value chain analysis identified market opportunities in white honey production. Young people formed a producer group and were very successful in honey production; their energy and enthusiasm was an advantage, as they worked as a team on 24 hour watches to protect the hives!

Although there are advantages in youth producer groups, it can isolate extremely poor or unskilled individuals.<sup>55</sup> Low skilled youth may benefit from mentoring and social networking opportunities through meaningful participation with experienced adults in mixed youth and adult producer groups.

### **Value Chain Selection**

LVCD can be made more accessible to youth by selecting value chains that are relevant to youth. These are:

- Sub sectors where young people can meet the requirements for skill, assets (land, machinery etc). Requirements for land are difficult to overcome due to traditional practices around inheritance, although World Vision Honduras has successful projects facilitating land rental of disused coffee plantations. Youth can obtain other productive assets through loans or smart subsidies.
- Sub sectors where youth don't have to wait a long time before reaping some monetary reward. LVCD encourages producers to work first on quick wins or 'low hanging fruit', for example a price which can be re-negotiated, a new market opportunity or a different crop or variety which is in more demand. This approach suits work with young people.
- Sub sectors which match their interests, where they can see a future and which are acceptable to their family and peers.
- Sub sectors which are lower risk: it may be preferable to accept a slightly less lucrative market opportunity which is lower risk to avoid increasing vulnerability. Also look for value chains in which at risk youth are not likely to be exploited, for example by being given unsafe tasks.

### **Value Chain Research**

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<sup>55</sup> Youth Livelihoods Development Program Guide, EQUIP3, USAID, June 2008, pvi. <http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf>

Involve youth from the beginning, in meaningful ways, in the participatory value chain analysis process. The guidance provided in Section 7.4.1 on engaging youth in market research also applies here. In the research, understand the differing needs of different youth segments. This involves moving beyond simply disaggregating data (eg: profiling by age, gender, school, out of school etc), to conduct separate interviews with different youth segments and hold follow up interviews to explore issues further. This is particularly helpful in drawing out gender differences.<sup>56</sup>

### Market Facilitators

A key staff member of a LVCD project is a market facilitator (MF). The MF coaches community producers as facilitators who take over the role of mobilising producer groups, collecting market information, negotiating prices and finding new buyers. A youth inclusive LVCD could identify youth as local MFs or train local MFs as youth mentors.

### Capacity Building

*Provide opportunities for different youth segments to be involved in different ways.*

It is important that LVCD projects start working with young people where they are. This applies practically, setting meeting times and places which are accessible to youth, to a step by step approach to building their confidence in sub sectors which may not be familiar.

*LVCD projects build the capacity of producer groups.*

The training organised depends on needs identified. LVCD projects have included producer group management, business training, financial education, accessing markets, and technical agricultural knowledge in relation to the product.

For example, an LVCD project trained producers in organic cocoa farming, tripling their yields, decreasing the cost of inputs and enabling them to access new markets due to increased production volumes.

The type of training provided in LVCD is valuable in building youth skills and knowledge. Depending on their entry level skills, it may be necessary to link youth to pre-training (for example, in literacy and numeracy) so they can access the LVCD training.

An example from Cardno's Value Girls project in Kenya<sup>57</sup> demonstrates using different strategies to reach youth, in this case, those who were in, and out of school. For in school girls, the focus was on life skills and business management training. For out of school youth (aged 18-24), the project worked on integrating girls into the value chain more effectively, including creating linkages to savings groups and commercial interventions.<sup>58</sup> The project also found that girls wanted to be practical and apply the training to the productive activity sooner as they were more engaged when they saw the tangible results.

### Production

Young people tend to be more vulnerable than other populations. Projects which try to reach scale fast can put youth at risk, for example through loss of assets, livelihoods, relationships, confidence and self esteem. As such, a phased approach is more appropriate with youth, engaging them in production in ways which don't put them more at risk. For example, WV VCD projects have found that although some youth were not involved as producers (because they didn't have land), there were other opportunities. In mango farming in Ethiopia, youth became involved in pruning, picking and packing and other aspects of mango production.

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<sup>56</sup> M. Beauvy-Sany et al, Guidelines and Experiences for Including Youth in Market Assessments for Stronger Youth Workforce Development Programs, (2009), 1.

<sup>57</sup> See <http://www.cardnoem.com/download.aspx?id=c20b2b1e-864f-41bd-9303-8152c832c857> and write up in Annex 9.

<sup>58</sup> Emerging Markets Group, Early Lessons Targeting Populations with a Value Chain Approach, (2009) 22.



The Local Value Chain project model and the handbook for LVCD are the two core documents for this approach. The project model can be accessed via this link: <http://www.wvdevelopment.org><sup>59</sup> and the handbook will be published shortly and made available on the same link.

LVCD utilises many of the tools and value chain research process of Value Chain Development. There are two background documents describing these VCD tools.

1. Guidance for Value Chain Development I.34
2. Guide for Field Staff: Integrating Very Poor Households into Value Chains.

These supporting documents are available on the Economic Development Community of Practice area of WV Central, by clicking on Project Models and then 'Local Value Chain Development'.

### **7.5.3 Increasing Financial Capital**

World Vision has two strategies for providing access to financial services in the communities where they work: microfinance institutions and Savings Groups. Microfinance is the provision of financial services (which may include credit, savings, remittances and micro-insurance) to households in a long-term and sustainable manner. An MFI (Microfinance Institution) is an institution established for the effective and sustainable delivery of financial services to micro- entrepreneurs. Its structure and reporting is usually mandated by the laws of the National (Central) Bank of the country it operates in.

VisionFund is the wholly owned subsidiary of World Vision with the mandate for owning and managing its 40 microfinance institutions.<sup>60</sup> VisionFund has identified 10 child wellbeing outcomes most relevant to microfinance. One of these is: 'adolescents ready for economic opportunity'. MFIs must choose which of the 10 CWBOs to focus on. MFIs are rated on integration with WV and the social impact of their work.

In microfinance groups, such as community banks or solidarity groups, the loan funds come (wholly or in part) from capital investment external to the group. This is different to a Savings Group where the loan funds come from the groups' own savings.

A Savings Group (SG) is a group of people who save together in a safe, convenient and flexible way. Savings groups are owned, managed and operated by the members, using a simple, transparent method whereby groups accumulate and convert small amounts of cash into savings. The group's savings can be lent as credit to earn additional income, kept in a safe place for emergencies, or both. Savings group projects are low cost (requiring only facilitation staff and a small operating budget). They are community led and therefore, sustainable. Annex 6 summarises the main elements of the WV Savings Group Project Model and Section 7.5.3.2 provides guidance on including youth in the Savings Groups.

#### **7.5.3.1 Guidance on Youth and Microfinance Separation of roles**

Managing financial services is best left to the MFI, or partner financial institution, not the youth service organisation. The differing cultures, expertise and systems required for providing sustainable financial services to clients and humanitarian partnering with communities necessitates a separation of roles. As highlighted in the VisionFund DADD,<sup>61</sup> WV and VisionFund (VFI) do not support or

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<sup>59</sup> Local Value Chain Development Project Model. World Vision Guidance for Development Programs, p1. Available on <http://www.wvdevelopment.org/> by clicking on the tab, 'programming tools', 'specialised project models'.

<sup>60</sup> See the Guidance on Effective Integration between World Vision and VisionFund for further information, available from all National Offices and MFIs.

<sup>61</sup> VisionFund Do, Assure, Don't Do.

engage in revolving loan funds (World Vision managed groups which received funding from WV for loan capital). The decision to no longer support revolving loan funds was taken as a result of problems of poor sustainability with groups lacking the required professional microfinance management, which resulted in a significant loss of funds and the creation of dependency.<sup>62</sup>

Learning from the experience of other organisations in microfinance with youth, MFI staff should not be expected to take on business development roles; role conflicts arise where loan officers are expected to be youth mentors.<sup>63</sup> One approach piloted by Pro Mujer in Bolivia ([www.promujer.org](http://www.promujer.org)) is pairing older women with experience in solidarity group lending, with young women (aged 18-24) in new solidarity groups. The women are also able to give the girls practical insights on doing street businesses.

### **Appropriate Financial Services**

VisionFund International encourages MFIs to intentionally link products with their intended CWBO indicators. The recommended products for MFIs focusing on 'adolescents ready for economic opportunity' are: child savings accounts, education loans, business and agriculture loans (increased income used to benefit youth), and training in financial literacy (for youth) and parenting and business development for the parents.

### **Group Guarantee**

Where a loan is the right financial product, World Vision projects can help by working with MFIs to overcome the barriers to young people getting a loan. Youth who want to borrow from MFIs typically lack collateral, and are frequently applying for a business start up loan, whereas MFIs tend to fund existing micro-enterprises. Group guarantees are essential in lending to youth and WV can be involved in group formation with disadvantaged youth or integrating disadvantaged youth into adult community banks. In addition, WV can refer youth clients to VFI MFIs (or other partners). MFIs value the useful background information provided on potential clients, which can help in loan assessment.

An example of how WV has successfully linked youth to the MFI is the Business Development Initiative (BDI) Project in Georgia. The project provided a guarantee fund and business training to youth. Young people with approved business plans were able to borrow from CREDO (VFI's MFI), with the guarantee fund enabling the MFI to accept the higher risk of youth start-up businesses. Guarantee funds are provided at the institutional (not individual) level, so borrowers are not aware of the arrangement. The guarantee fund is time-limited, enabling the MFI to build sustainable lending. The BDI project in Georgia also gave soft loans to 30 enterprises which created jobs for youth. See Annex 4, Case Study 4, for further information.

### **Youth exclusive vs mixed adult and youth community banks**

There are promising practices with adult community banks which include some youth, and community banks or solidarity groups made up exclusively of youth. Community banks with exclusively youth members may have a common vision of what they want to achieve and may work together on a common business. A CRS Rwanda case study demonstrated other benefits such as mutual support, for example, building a house for a member who was getting married.<sup>64</sup> There are also examples of including youth in adult groups, with benefits of mentoring, grassroots business advice and social support. Younger members of community banks are often more likely to be literate and so are valued by the group for their bookkeeping skills, as well as enthusiasm and courage.

### **Focus on Savings Products**

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<sup>62</sup> Guidance on Effective Integration between WV and VF MFIs.

<sup>63</sup> Youth Livelihoods Development Program Guide" USAID. June 2008. p. 19-21. [www.equip123.net](http://www.equip123.net).

<sup>64</sup> Empowering Rwandan Youth Through Savings Led Microfinance. CRS. p8. This publication is available on the Saving Revolution website <http://savings-revolution.org/> by using the search box.



In the rush to facilitate youth self-employment, some projects emphasise loans and overlook the importance of savings. Youth inexperienced in business and managing finance are often more vulnerable. A bad loan in a group can damage social networks and cause impoverishment.<sup>65</sup> Therefore it is important to take a cautious, phased approach, avoiding increasing youth vulnerability and potentially starting with savings. When young people save, they learn about financial management without the risk of becoming indebted. In fact, most young people finance their school expenses and start up capital for enterprises from savings (or help from friends and family), not from loans.<sup>66</sup> Unfortunately, many MFIs are prevented from mobilising savings due to local regulations. This is changing and increasingly, MFIs are transforming into Microfinance Deposit Taking Institutions. One innovation in the WV partnership is the child savings products (piloted in WISDOM Ethiopia).

Commercial banks are increasingly operating in rural areas and offer free savings accounts with low minimum balances. Disadvantaged youth often encounter difficulties opening bank accounts, due to lack of official IDs, poor literacy, discrimination or lack of confidence. The Cardno Value Girls Programme<sup>67</sup> for example, found that the majority of participants did not have official government IDs and by addressing this, 50% of girls opened a bank account. Where available, helping youth register with mobile banking can also help them pay suppliers and receive payment from buyers securely.

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<sup>65</sup> As an indication of measuring indebtedness, the WV Economic Development Sector Do, Assure, Don't Do states that World Vision should not 'encourage vulnerable families to assume debt if repayments exceed 20% of income'. (Jan 2012, draft, WV Central, ED CoP).

<sup>66</sup> "Youth Livelihoods Development Program Guide" USAID. June 2008. p. 22. [www.equip123.net](http://www.equip123.net).

<sup>67</sup> See Annex 9. Or Cardno Emerging Markets website on this case study or this weblink: <http://www.cardnoem.com/download.aspx?id=c20b2b1e-864f-41bd-9303-8152c832c857>

### 7.5.3.2 Savings Group Project Model – Including Youth

This section describes what Savings Groups are, provides guidance on including youth in Savings Groups and describes examples of promising practices with youth and SGs.<sup>68</sup>

Savings groups are time limited, informal community groups, who engage in saving small amounts and lend these savings between each other. It reaches people who do not have access to basic financial services, including those of extremely poor and remote areas. The Savings Group approach has proven to be widely applicable and effective in various social, geographic and economic settings. Savings Groups will likely work best in places and among groups where formal financial services are inaccessible or not suited to their needs. Savings Groups can develop a saving mentality and encourage self-reliance, with potential to use the savings generated by the share-out for self employment, school fees, home repairs and other priorities.

SGs have particular potential for increasing the wellbeing and resilience of at risk youth, including OVCs and child-headed households. Youth can be included in SGs, either through homogenous groups of youth, or by including youth in adult SGs. Including youth in adult SGs can deepen the social networks of youth and enable them to make a positive contribution: often young people are more literate than adults in the community and can take on roles such as group treasurer or secretary. However, Youth SGs also work well because groups are homogenous and they:

- are likely to be able to contribute a similar amount.
- have similar requirements for meeting times (for example, scheduling times around education, work or children).
- may agree on the length that the group will run for (SGs are time bound and groups agree on how long they will save before a share-out).
- have similar training needs, if such additional capacity building is a part of the SG.

The main guidance on Youth and Savings Groups is that adaptations to the core methodology (as outlined in the WV SG Project Model) are not recommended. However, where demand for training exists, Youth Saving Group projects provide youth with financial education, using materials that are attractive to youth. A number of organisations have developed relevant materials which are available through various partnering arrangements. For example, Street Kids International has a 'Street Banking Toolkit' and 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.<sup>69</sup> Similarly, Aflatoun are piloting financial education materials for youth (Aflateen).<sup>70</sup>

Youth SG participants can also be linked to other training relevant opportunities such as business and vocational training. To achieve this, it is recommended that SG youth projects partner with local organisations who have skills and experience working with young people. Other suitable partners include training organisations and institutes able to provide relevant business and vocational training.

### Examples and Lessons from youth focused SGs

CARE has developed savings groups specifically for girls aged 14-22.<sup>71</sup> The girls' savings groups include financial education, enabling girls to budget, save and spend wisely. The modules have been developed specifically for youth, using comic style books. CRS has implemented Savings Groups with children, with colourful training materials and shorter (less boring!) meetings.<sup>72</sup>

Freedom From Hunger<sup>73</sup> has a youth oriented SG methodology called 'Savings for Change for Youth'. The core methodology is the same as that outlined in the WV SG Project Model with the

<sup>68</sup> World Vision's Savings Group project model is available on: <http://www.wvdevelopment.org/> and on the ED CoP on [www.wvcentral.org](http://www.wvcentral.org).

<sup>69</sup> See [http://www.streetkids.org/what\\_we\\_do/street\\_work.php](http://www.streetkids.org/what_we_do/street_work.php)

<sup>70</sup> For further information see: [www.aflatoun.org](http://www.aflatoun.org) and WV Central, ED CoP, in the resource library for Child/Youth Savings. See also Annex 4, case study 13 for a write up of WV Brazil's pilot partnership with Aflatoun.

<sup>71</sup> This information is available on the Saving Revolution website. At the time of writing, this weblink was available: <http://savings-revolution.org/blog/2011/12/12/financial-education-in-burundi.html> In Burundi alone there are 600 groups with 12,500 girls.

<sup>72</sup> <http://savings-revolution.org/blog/2011/4/5/part-ii-the-greatest-impact.html>

<sup>73</sup> Reported in 'Frontier' in <http://savings-revolution.org> chapter 2.

following few additions. Financial education is focused on the particular spending and earning patterns of youth, helping them identify how much they can save and how to manage their financial commitments. Participants identify issues facing youth in the village and work together to tackle them. ‘Savings for Change’ groups can nominate a ‘godmother’ or mentor who has experience in SGs, to help them. One ongoing challenge is that youth tend to be more mobile (often taking seasonal labouring work), which makes it difficult to keep meetings going.

## SGs for Girls

Plan calls its youth SGs, ‘Youth Economic Empowerment Programme’, primarily reaching out to school girls aged 19-21. Plan found that with a homogenous group, girls can more easily focus on issues that affect them as a group. Again the basic SG methodology is followed, but the training is broader than SG management and includes business skills, ICT training and life skills (including HIV and AIDS and gender rights). The greatest challenge of youth in the Plan project is meeting the regular savings requirement, due to the uncertain nature of their incomes. However, by diversifying their income sources, young women were able to save and then used their loan for income generating activities.<sup>74</sup>

In CARE Burundi, groups which graduate (after the share-out) can nominate members from their group to become peer educators to other groups. The SGs have other benefits for girls, building their social networks and providing solidarity and protection. The girls reflect that HIV and AIDS education was useless without this support and the financial means to say no to risky behaviours.

There are other examples from CARE of children’s savings groups forming spontaneously among the children of adult SG members, with the support of their parents. Children saved, using money received from their parents and share-out capital was used to pay for school fees and school uniforms. There were numerous benefits in developing savings behaviour and money management from a young age.<sup>75</sup>

Youth-led savings groups have also been an effective tool for supporting OVC households. CRS is facilitating SGs with child-headed households, providing a safe place to save, combined with business and vocational training. Impact assessments show that participants are able to diversify their source of income and are more resilient to household shocks.

## 8. A sample log frame

As Section 7 demonstrates, there are a wide range of methodologies and programme approaches relevant to Youth Livelihoods Development Projects, so the log frame will vary depending on the approaches selected. This sample log frame is provided to describe one example of a youth-specific project. A range of methodologies are demonstrated in this log frame: Program Impact Areas would not necessarily work on all these outputs.

Child wellbeing outcome to which the project contributes: ‘Adolescents are ready for economic opportunity’.

Hierarchy of Objectives	Indicators	Means verification	of	Assumptions
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<sup>74</sup> Reported in ‘Frontier’ in <http://savings-revolution.org> chapter 2. <http://savings-revolution.org/chapter-2/> Section 4.1 Reaching Young People.

<sup>75</sup> As above

<b>Project Goal</b>	Disadvantaged youth able to access economic opportunities.	Proportion of youth in the target communities who have a learning opportunity that leads to a productive life. <i>Compendium of Indicators</i>	Youth Healthy Behaviour Survey	Opportunities for self employment, employment or small-holder agriculture exist.
<b>Outcome I</b>	Improved engagement of youth with private sector, peers and other relevant stakeholders.	# of youth with quality relationships with potential employers. # of youth with peer support. # of new relationships formed by youth with market actors (buyers, suppliers, employers, service providers).	Survey of participating youth. List of youth business group members. List of people youth interviewed in market research.	Local businesses and other stakeholders are motivated to mobilise around the needs of youth.
<b>Output I.1</b>	Youth entrepreneurship clubs are established.	# of Entrepreneurship clubs formed. # of youth participating in entrepreneurship clubs. # of youth trained. % youths who can name at least four fundamental steps to creating a business. <i>(Compendium of Indicators)</i>	Development Facilitator records  Youth self assessment survey	Youth are motivated.
<b>Output I.2</b>	Economic opportunities are identified.	# of youth participating in the market research. Market research report identifying economic opportunities for youth.	Market Research Report	Opportunities for entrepreneurship or employment exist.
<b>Output I.3</b>	Private sector partnerships are formed around the needs of youth.	# Local youth business groups formed. # of people from the private sector participating in the local youth business groups. # of people trained as youth mentors.	Development Facilitator records  Minutes of local youth business groups	Local businesses and other stakeholders are motivated to mobilise around the needs of youth.

<b>Outcome</b>  <b>2</b>	Youth are employed, self-employed or engaged in agriculture.	<p><i>Indicators relating to youth smallholder producers:</i></p> <p>Increase in the number of youth small holder producers.</p> <p>Price and volume of products sold to markets by youth smallholder producers or by producer groups where youth are participating.</p> <p><i>Indicators relating to youth choosing to pursue employment or self employment:</i></p> <p>Percentage of target youth who have part-time or full time employment or self-employment (including casual employment in agriculture).</p> <p>% youth earning a regular livelihood, including production and informal employment/self-employment.</p> <p><i>(Compendium of Indicators)</i></p>	<p>Development Facilitator survey, compared to baseline.</p> <p>Producer group records.</p> <p>Youth self assessment survey.</p>	<p>There are youth who want to engage in agriculture, employment or self employment in the local area.</p>
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<b>Output 2.1</b>	Youth start a micro-enterprise or expand a family enterprise <sup>76</sup>	<p># of target youth who are enrolled in vocational/skills training in preparation for self-employment.</p> <p>#/% of target youth linked with a mentor from the local youth business group.</p> <p># of viable business plans accessing finance.</p> <p># of micro-enterprises started or expanded.</p>	<p>Business Plans.</p> <p>Development Facilitator records.</p> <p>End of project evaluation.</p>	There are market opportunities for micro-enterprises.
<b>Output 2.2</b>	Farming activities of youth small holder producers are strengthened.	<p>Percentage increase in youth smallholder producers in farmer organisations.</p> <p>Increase in number of youth small holder producers.</p> <p># of producer groups with youth, trained in agricultural techniques and business and marketing skills to improve volume, quality and price.</p> <p># of youth smallholder producers applying this learning.</p> <p>Evidence of access to market information.</p>	<p>Membership / participant list of farmer organisations.</p> <p>End of project evaluation.</p> <p>Training record</p> <p>DF interview of small holder producers</p>	<p>There are opportunities for income generation through agriculture</p> <p>There are opportunities to increase productivity and marketability of products.</p>
<b>Output 2.3</b>	Youth are employed in the informal or formal sector.	<p>#/ % of target youth who are enrolled in vocational/skills training in preparation for employment.</p> <p>#/% of target youth linked with a mentor from the local youth business group.</p> <p>#/% of youth placed in part time or full time employment.</p>	<p>Development Facilitator records.</p> <p>Self assessment survey.</p> <p>Comparison of baseline and end of project evaluation.</p>	There are job opportunities for youth who have the right skills and connections.

<sup>76</sup> After completing the entrepreneurship training, market research and forming the local youth business group, youth choose a track of either, self employment, employment, or returning to formal education.

Activities related to Outcomes and Outputs might include:

**Outcome 1: Improved engagement of youth with private sector, peers and other relevant stakeholders.**

**Output 1.1: Youth entrepreneurship clubs are established**

Activity 1.1.1: Interested and motivated youth are mobilised and supported to establish entrepreneurship clubs.

Activity 1.1.2: Youth in the clubs are trained in life skills, entrepreneurship and market research.

**Output 1.2: Economic opportunities are identified**

Activity 1.2.1: Market observation conducted with participation of the youth (from the entrepreneurship clubs), to identify potential opportunities for youth employment, self employment and in agriculture.

**Output 1.3: Private sector partnerships are formed around the needs of youth.**

Activity 1.3.1: Local businesses are mobilised around youth employment.

Activity 1.3.2: Local youth business group formed of private sector partners, microfinance institutions, youth and other partners who can contribute to the goal of youth employment.<sup>77</sup>

**Outcome 2: Youth are employed, self employed or engaged in agriculture.**

**Output 2.1: Youth start a micro-enterprise or expand a family enterprise<sup>78</sup>**

Activity 2.1.1: Youth who choose to focus on starting a micro-enterprise or building on an existing family enterprise are trained to identify a business opportunity which they could exploit and to make a business plan.

Activity 2.1.2: Youth are mentored by private sector partners to start a business. Youth may also be mentored by family members to expand a family business.

Activity 2.1.3: Youth with viable business plans (as assessed by the local youth business group) are supported to obtain the equipment, shop license etc to start the business.<sup>79</sup>

**Output 2.2: Farming activities of youth small holder producers are strengthened.**

Activity 2.2.1: Work with farmer organisations to increase youth participation.

Activity 2.2.2: Youth are linked with relevant, appropriate agricultural training, focusing on agricultural practices that are simultaneously more productive, sustainable and resilient and which also gives consideration to the linkages between agricultural production, income generation and

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<sup>77</sup> Note where there is a business facilitation project, this could be a link with the Business Council.

<sup>78</sup> After completing the entrepreneurship training, market research and forming the local youth business group, youth choose a track of either, self employment, employment, or returning to formal education.

<sup>79</sup> This support could be referral to an MFI for a loan, linkage to a Savings Group where this project exists in the ADP, grant funding or equipment, as an incentive to the most motivated potential entrepreneurs, part funding from the family or young person's savings, or a combination of all of these methods.

their use to improve household nutritional outcomes. Training could be facilitated by WV and partners, including training provided by the local agriculture department. See Strategic Guidance and DADDs for agriculture for ways of encouraging an experimental approach to innovation in agricultural practices.

Activity 2.2.3: Other innovations initiated by youth in the entrepreneurship club are supported.<sup>80</sup>

Activity 2.2.4: Where necessary, advocacy to enable youth-headed households obtain title to their (deceased) parents' farming land.

### **Output 2.3: Youth are employed in the informal or formal sector.**

Activity 2.3.1: Members of the local youth business group advise on job opportunities for youth (including in their own sector) and on appropriate training requirements.

Activity 2.3.2: Youth, who choose to seek employment, are supported to research potential job opportunities, including interviewing potential local employers about work opportunities.

Activity 2.3.3: Link youth to vocational training partners, to obtain the skills needed for the available jobs. 1e: market based skills training.

Activity 2.3.3: Link youth with mentors (from the local youth business group) who help the young person contact potential employers (either in their own sector, or in other sectors).

## **9. Technical interventions and potential roles for WV within the project approaches**

There are three potential roles for WV within the project approach. It is not necessary for a National Office or Programme Impact Area to undertake all three.

### **1. Community Engagement**

A key role of World Vision is to mobilise partners around the needs of youth, thereby deepening the social networks of youth. Compared to other target groups, disadvantaged youth tend to be isolated from people of influence. This excludes them from economic opportunities.

Community engagement in economic development particularly needs the involvement of the private sector. This includes market actors (buyers, suppliers, and service providers), potential employers and training providers / educators (including schools and vocational trainers).

Community engagement may involve promoting the needs of youth, highlighting the responsibility of the community to respond and connecting key stakeholders. For example:

- Working with producer groups to include youth.
- Forming local business groups around youth employment.
- Forming groups of youth for peer support.
- Connecting youth to mentors.

### **2. Training, technical assistance and coordination**

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<sup>80</sup> See WV Georgia Youth-led Livelihood Initiative in Annex 4, Case Study 5 for example, with the innovation of school-based greenhouses to demonstrate best practices, arising entirely from the initiative of the youth.



A partnering approach to providing training and technical assistance to youth is highly recommended. This ensures that commercially viable training providers are supported, so the training opportunities will continue after World Vision leaves the area. If local partner organisations are contracted for the promotion and facilitation of Youth Livelihoods Development, World Vision staff of the Program Impact Area may serve a coordination role. Also as a coordinator of local organisations, World Vision could generate efficiencies in developing or accessing training modules, monitoring and improving standards among its partners.

World Vision may also have a coordination role, ensuring the inclusion of youth in other initiatives and linking the youth project to other relevant training or capacity building (for example, in health, literacy, numeracy, Savings Groups, or other economic development projects).

World Vision has a role in quality assurance, helping partners identify the most effective ways of meeting the needs of youth. A market driven approach to youth enterprise and workforce development is essential. World Vision can therefore guide partners to ensure vocational training, service learning, apprenticeships, business coaching and other initiatives are linked to job opportunities and market demand (for a product or service).

### **3. Research and advocacy**

The National Office may undertake a leading role with respect to research and advocacy at the national level and promote the best practices by other national/international NGOs or government agencies. See Section 10 on Advocacy, below.

## **10. Advocacy components**

Advocacy plays a key role in improving the well being of youth. At the national level, WV can advocate for policies and programmes which address the needs of youth, such as increased funding to youth vocational training institutes, shift of national educational policy priorities to practical vocational training from emphasis of university education and improved government services for youth and apprenticeship programs. Advocacy is also important where specific rights issues are identified.

For example, where laws don't protect orphaned youth from having their family land and house appropriated by other relatives, following the death of a parent/s, advocacy is needed to ensure that youth-headed households retain income generating assets. At the local level World Vision can act as a facilitator to bring together local government, local businesses, youth related CBOs and NGOs and other partners to develop joint programming for youth. In this way, WV and its partners can engage local government representatives in addressing youth needs (for example, agricultural training, vocational training and schemes to improve local employment opportunities for youth).

World Vision and partners can also encourage small and medium businesspersons to provide internships for young people, employment opportunities, mentorship or advice on making vocational and other training programs market driven.

The right of youth to decent work can be addressed through awareness raising among youth, enterprises and employers, of laws relating to rights at work and occupational safety. Projects can also encourage rural enterprises, employers and entrepreneurs to access tools and equipment to improve safety and undergo labour inspections. In some countries, workers' organisations can help youth advocate for their rights at work, particularly through formal dialogue between workers' and employers' organisations.<sup>81</sup>

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<sup>81</sup> IFAD-ILO project "Promoting decent and productive employment of young people in rural areas: A review of strategies and programmes".

The Citizen Voice and Action, local advocacy approach, is relevant in addressing barriers to employment facing youth in relation to inadequate government services or other systemic issues.<sup>82</sup> See the following section 11 on Integrating with Project Models.

## 11. Integrating with Project Models

Section 7 on Summary of Methodology describes how economic development project models: Savings Groups, Local Value Chain Development and Business Facilitation, can be inclusive of youth. Other project models which could link with youth programming include:

### **Citizen Voice and Action Project Model**

CVA provides a methodology and mechanism for enabling citizens to raise issues with government, and planning for action to change the system. Frequently barriers to youth employment relate to government: poor formal education or education which does not prepare youth for employment, legal and regulatory issues which undermine entrepreneurialism; lack of basic infrastructure; bureaucracy.

CVA can help communities create a more enabling business environment by dialoguing with local, regional or national government.

### **Skills for Life Project Model**

The Skills for Life project model is a model of action-learning where children, organised in age groups, engage with other children in building core competencies in critical thinking, communication and social responsibility. The model is suitable for children aged 3-18, hence the cohort relevant to youth programming are on the upper end.

17-18 year olds in Skills for Life develop pre-employment skills, including entrepreneurialism, leadership, negotiation, networking and goal setting. The modular, out of school learning structure, with peer support, are also appropriate for older youth preparing for employment or self employment.

### **Values Based Life Skills Model**

The model equips 12-18 year olds in a number of important life skills, including preparing themselves to earn a living, to work towards a life project in spite of adverse circumstances, to build meaningful relationships with peers and family members, and to participate in community development projects, sports, arts and recreation. These life skills are important for marginalised and disadvantaged youth to prepare themselves for economic opportunities. The model fits well with some of the methodologies described in this project approaches document, in particular sports for development, mentorship, peer support groups and capacity building. Youth specific projects using these strategies would benefit from the more detailed approach described in this model. In particular, the model utilises a locally designed schedule of education, sport, and civic action activities, personal big-brother, big-sister mentors and youth-oriented adult advisors.

## 12. Recommended monitoring methods

LEAP monitoring and evaluation principles and standards apply to Youth Programmes. A project monitoring system will track performance by measuring and reporting on activities, outputs, and outcomes. The performance monitoring system will associate each project outcome with specific, measurable indicators as well as target levels to be reached during the life of the project. In addition, the performance monitoring system will specify data to be collected as well as how often and by whom the data should be collected. To measure movement toward anticipated targets, an M&E officer will manage the collection, analysis, reporting, and quality control of data.

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<sup>82</sup> See Citizen Voice and Action Community of Practice documents and resources on WV Central.

The log frame provides sample indicators and Annex 7 provides further ideas for specific indicators related to enterprise development and job creation. The tools and methods used to monitor whether the project is achieving the indicators include:

- Market research report – as evidence of market opportunities identified. Record of youth participating in the market assessment; record of people interviewed to demonstrate networks developed by youth through the market survey.
- Surveys (baseline, midterm, and final) against the indicators and the goal.
- Youth self-assessment surveys (to determine impact of training, quality of relationships with potential employers).
- Development Facilitator record – to identify level of attendance at youth clubs, number of training participants (verified by attendance list).
- Minutes of meetings of local youth business groups or other CBOs in relation to the project.
- For LVCD projects or projects using value chain methods, the project can monitor revenues and gross margins of smallholder producers and other value chain enterprise revenues, as well as sales contracts, finance contracts, and records of crop yields.
- For other samples of M&E frameworks, see example from ProRENDA Angola and the Cardno Emerging Markets' Kenya Value Girls Program, in Annexes 8 and 9.

### 13. Recommended partners

The recommended partners will depend largely on the project methodology selected and the stakeholders engaged in addressing the needs of youth. Local partners may include:

- Local training providers. For example, WV Georgia partnered with a local NGO, Enkata, which originated from local youth centres and now does most of the youth training and employment generation.
- Local businesses.
- Government agencies (for example, those focusing on agriculture, youth or employment).
- Women's organisations – in many cases women's groups want to find ways of tackling youth urban migration, unemployment and social problems arising.

WV can promote cooperation in training, research and material development with other development organisations. Examples of potential national partners include:

- Esoko<sup>83</sup> works in sub-Saharan Africa and focuses on making agricultural market information accessible via SMS and the web. With the proliferation of mobile phone use in Africa, this is a useful resource for projects seeking to engage youth in productive agriculture.
- Making Cents International<sup>84</sup> is recognised as a leader in curriculum for improving the entrepreneurial skills of youth. They have developed resources for youth on topics such as agricultural enterprise, financial education and value chain development. Making Cents can also design curriculum according to the needs of specific target groups and offer a range of training for trainers. This may be helpful in building the capacity of local training providers. NOs would need to contact Making Cents to access these materials (they are not available to download on the website).
- Aflatoun is a potential partner in training curricula and savings group formation. The organisation has creative materials and training methods for children's social and financial education. Of particular interest is their pilot curriculum, 'Aflateen', teaching youth about savings and spending, planning and budgeting and social and financial enterprises. World Vision Brazil has a pilot project with Aflatoun (see Annex 4, Case Study 13) and several

<sup>83</sup> <http://www.esoko.com/about/>

See also presentation 'The Market on Your Mobile': <http://ecom.catholicrelief.org/p77084185/>

<sup>84</sup> [www.makingcents.com](http://www.makingcents.com); E-mail: [info@makingcents.com](mailto:info@makingcents.com)

other NO's are attending their training and investigating partnership opportunities. Aflatoun works in 82 countries.<sup>85</sup>

See 'Necessary Tools', section 19 and Annex 13 for recommended websites, toolkits and case studies for useful resources in youth programming.

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<sup>85</sup> For further information see: [www.aflatoun.org](http://www.aflatoun.org) and WV Central, ED CoP, in the resource library for Child/Youth Savings.

## 14. Promotion of Gender Equity and Empowerment

It is essential Youth Development Livelihoods programming take a gender perspective, disaggregating key data by gender to identify opportunities for improving livelihood opportunities for girls.<sup>86</sup> According to the IFAD-ILO report on rural youth employment: *'Gender imbalances in access to resources, training and other empowering features need to be explicitly addressed and compensated.'*<sup>87</sup>

Some areas programme staff should be aware of:

- The productive activity of girls is often viewed as being small and insignificant. The value of their activities in contributing to the household food security is frequently overlooked. Many livelihood projects prefer to invest in the larger business activities of men, whereas young women can use appropriate physical assets very effectively to contribute to household well being.<sup>88</sup>
- An issue highlighted by USAID's Youth livelihoods guide<sup>89</sup> is the tendency of post-Tsunami recovery projects to replace large assets of men (boats, buildings etc). In disaster recovery situations, small livelihood grants to young women would enable them to continue small scale livelihood activities they were previous engaged in: food preparation, trading, rearing livestock, kitchen gardens.
- Girls may face more negative attitudes and discouragement for their productive efforts from community members and their family. The Value Girls Project found that obtaining the buy-in and support of spouses and boyfriends contributed to girl's success.<sup>90</sup>
- Literature on gender and youth show that young women are vulnerable to harassment and sexual exploitation. This is exacerbated by low self esteem and male-dominated attitudes in the society. Questions of structural disenfranchising of young girls should be openly discussed with them in separate meetings and built into the programme design.
- In the employment market, women and girls are more likely to be employed in labour intensive, low pay jobs. They are frequently disadvantaged in the value chain in other ways. The USAID GATE project on the shrimp value chain in Bangladesh for example, found that women and girls were more likely to be factory workers (where there is fixed low pay) and less likely to be fry catchers and intermediaries (where they have more opportunities for negotiating the net margin in the value chain step). Furthermore, the job conditions of girls and women as workers in factory processing were not as good – 92% of female processors had casual or temporary employment compared to 32% of males.<sup>91</sup>

## 15. Sustainability

*'Organisations are more likely to be financially sustainable when they incorporate market-driven, income-generating activities that directly engage young people.'*<sup>92</sup> The key to sustainability in youth livelihoods development programming is a market driven approach. That is, ensuring that the program design is driven by the demand for products and services in the market-place. Supply-led projects are typically

<sup>86</sup> For more information on gender integration into Value Chain Development, see: USAID. (2009). Gender and Economic Value Chains: Two Case Studies from the GATE Project.

[http://www.usaid.gov/our\\_work/cross-cutting\\_programs/wid/eg/gate\\_valuechain.html](http://www.usaid.gov/our_work/cross-cutting_programs/wid/eg/gate_valuechain.html)

<sup>87</sup> IFAD / ILO, 'Promoting Decent and Productive Work of Young People in Rural Areas, a Review of Strategies and Programmes'. The results of a study of 23 rural programmes for young people.

<sup>88</sup> Youth Livelihoods Development Program Guide, EQUIP3, USAID, June 2008. p26.

<http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf>

<sup>89</sup> As above

<sup>90</sup> See Annex 9, Kenya Value Girls Program: The 'Girl Effect'.

<sup>91</sup> For more information on gender integration into Value Chain Development, see: USAID. (2009). Gender and Economic Value Chains: Two Case Studies from the GATE Project.

[http://www.usaid.gov/our\\_work/cross-cutting\\_programs/wid/eg/gate\\_valuechain.html](http://www.usaid.gov/our_work/cross-cutting_programs/wid/eg/gate_valuechain.html)

<sup>92</sup> Making Cents International, Programming and Policymaking in Youth Enterprise, Employment, and Livelihoods Development; and Youth-Inclusive Financial Services. 2009, p102.  
[http://www.makingcents.com/products\\_services/resources.php](http://www.makingcents.com/products_services/resources.php)

those in which youth training and support are selected based on availability of training programmes, what's been done in the past, or according to the interests of youth without reference to customer buying patterns. Starting with supply usually results in disillusionment, as young people connect with the market and find it is already flooded with the product or skill they have learnt. By contrast, the approach recommended in this roadmap (section 7) is to start with a market survey, ensuring that youth are trained, resourced and linked to specific opportunities. Youth will therefore explore different opportunities from one another. Rather than flooding the market with one product or service, they will each start different kinds of enterprises, be employed in different sectors, or engaged in different agricultural value chains.

A partnering approach is highly compatible with a market driven approach where there are such a range of outcomes for youth. Youth will have different training and support requirements, necessitating linkage to a variety of educational opportunities: from schools, to vocational training, computer courses or life skills training, job placement agencies, apprenticeships, mentors and CBOs. This differs from a 'one size fits all' approach of training large groups of youth in the same skill and over-supplying the market with similar products. A sustainable partnering approach also links with the practice of supporting commercially viable market services; for example, user pays training paid to local training providers can ensure that the provider will continue after World Vision leaves the area. Sustainability is also ensured through the approach recommended throughout this document of deepening the social networks of youth in their communities, by connecting them with mentors, peer support, potential employers and market actors (buyers, suppliers, service providers).

Other keys to sustainability in the project design include:

- *Ensure participants and local partners know that external funding is time limited.*
- *Use time limited, smart subsidies, instead of cash transfers or free equipment.* This can include incentives for private sector involvement, such as attracting MFIs to lend to youth through a guarantee fund or support to develop a youth-specific loan product; support to local training providers to develop appropriate vocational or enterprise training curricula.
- *Allow participants to self select* - this ensures the most motivated youth join the project.

## **16. Sponsorship considerations**

Since marginalised, disadvantaged youth are more likely to have children who are at risk, WV and its partners need to seek an effective programming approach that improves the income and nutrition of young women who have under weight babies in the Programme Impact Area. This may include incorporating Youth Development programming, funded by sponsorship funds.

## **17. Guidelines for staffing**

For youth specific programmes (particularly larger projects with a budget over \$100,000), it is recommended that the responsible World Vision Development Facilitator have youth programming experience. Given the emphasis on market driven approaches and the recommended first step of a market survey, having field staff with experience in economic development is also important.

## **18. Recommended capacity building**

Staff capacity building needs depend on the existing experience of staff in working with youth and in economic development programming. For youth programme design, staff should be trained in:

- Profiling youth needs (as per the questions in Section 7, profiling youth by human, social, physical and financial capital).
- Market research: how to conduct an assessment of market opportunities, as outlined in section 7 and Annexes 2 and 3.
- Youth engagement: understanding how to involve youth in participative market research.

For the project implementation, staff will need specific training related to the programme design. Projects which seek to include youth in wider economic development and education programming can draw on the capacity building recommended in that project model, since the skill requirements of LVCD, SGs and Skills for Life projects vary widely.

For youth-specific strategies, capacity building requirements will depend on the project approaches selected, however the following general areas are relevant to all youth programming:

- How to listen to, communicate with and engage youth and understand their specific needs and motivations.
- Understanding the importance of market-based approaches.
- Knowledge of potential local partners and ability to engage a wide range of stakeholders.

Capacity building and other technical assistance may be available from the National Office or through partnerships with other organisations (See Section 13). The Global Office of Economic Development in the WV Partnership will provide a reference 'Guide to effective Technical Assistance' within the global technical resource network (GTRN). The Economic Development CoP has a Youth livelihoods Interest Group which authored this document and will continue to disseminate resources and best practices.

## **19. Necessary tools**

### **Youth Specific Project Approaches**

More information about youth specific project approaches and case studies can be found on the USAID EQUIP3 (Educational Quality Improvement Project: Learning and Earning for Out-of-school Youth) website: [http://www.equip123.net/equip3/index\\_new.html](http://www.equip123.net/equip3/index_new.html)

### **Local Value Chain Development**

There are two core resources:

LVCD project model documents

Handbook for LVCD (soon to be published)

These are available at: <http://www.wvdevelopment.org/>

Supporting information on Value Chain Development is available on [www.wvcentral.org](http://www.wvcentral.org) Economic Development CoP/ LVCD Project Model / Document Library. This includes the Guidance for Value Chain Development approach I.34, a guidance document on the value chain approach.

### **Savings Groups**

The Savings Group Project Model is available on [www.wvcentral.org](http://www.wvcentral.org) /Economic Development CoP/ Project Models/ Savings Groups Project Model/ Download the SG PM document. The PM includes the VSLA Programme Guide (training materials for Savings Groups). These guides are also available from [www.vsla.net](http://www.vsla.net)

### **Business Facilitation**

The Business Facilitation project model is on [www.wvcentral.org](http://www.wvcentral.org) /Economic Development CoP/ Project Models/ Business Facilitation Project Model/ Download the BF PM document

For other websites, toolkits, case studies and resources see Annex I3.

## **20. Critical success factors for the project**

There are several factors that contribute to the success of a Youth Livelihoods Development program.

### **Connection with relevant national policies and programmes**

Youth projects need commitment and support from national office, leadership vision and compelling program goals. Projects should also consider the government policy context, leveraging opportunities through national policies and programmes as well as the work of other development organisations, partners and stakeholders.

### **Local Partnerships**

Decent and productive work for youth needs a partnership approach, with careful partner selection<sup>93</sup> and commitment and collaboration from all stakeholders, including the private sector, market actors, educators and relevant government bodies and community organisations. A partnership approach is important for sustainability. Hence, WV is neither the direct training provider nor enterprise owner, but facilitates linkages between youth and training providers, entrepreneurship opportunities, local businesses and employers.

### **Piloting and Innovation**

There are few proven models for large scale impact on improving youth employment and self-employment. At the same time, staff may need time to build their skills in working with youth. This can be achieved through piloting approaches, then scaling up promising practices. Learning from the successful phased approach of the Kenya Value Girls Programme:

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<sup>93</sup> That is, focusing on partners with the willingness and ability to contribute to youth enterprise and workforce development.



*'Applying a phased approach – that is to start small and then scale-up – to program implementation is an optimal way of managing risk. To do otherwise means exposing girls and young women to additional and unnecessary risks. Additionally, this methodology also ensures that program resources are predominantly invested in results-producing interventions.'*<sup>94</sup>

IFAD also noted the following:

**Two-pronged approach – youth and enterprise**<sup>95</sup>

Projects which focus explicitly on youth enterprise and workforce development are more effective in increasing youth employment than generic rural development projects or projects where youth are not the specific target group.

**Two-pronged approach – enterprise AND workforce development**

Not everyone makes a good entrepreneur. Training efforts should prepare youth for both employment and self-employment.

**Not all jobs are equal!**

Enterprise and workforce development programmes for youth need to take an integrated approach considering working conditions (pay, casual vs. part-time vs. full time, hours etc), social protection and rights at work. See section on advocacy components for guidance on addressing these issues.

## **21. Do no harm guidance**

As with other sectors, youth programming should avoid any activities which are not linked to the findings of the Analysis, Design and Planning Tool used in Step 5 of the IPM Critical Path.

The Do, Assure, Don't Do of the Economic Development Community of Practice is relevant in the 'do no harm guidance' of this roadmap.

### **1. Do not provide free goods**

This relates to the ED DADD don't do: 'Direct service delivery of economic goods or assets (e.g. animals, food, equipment, inventory, etc.) for free, except in contexts of acute or chronic loss of assets'. In the case of youth programming, linkage to sustainable sources of finance is recommended. Where this is not possible due to vulnerability or poverty, smart incentives can be used, for achieving goals such as success in the first step of an enterprise or graduating from training.

### **2. Market-led production**

Given the market-led approach emphasised in this project approaches document, increased agricultural production should not be promoted where no market exists, unless it is for home consumption. Likewise, projects should not direct youth into enterprises or food processing without reference to market demand.

### **3. Do not replace government**

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<sup>94</sup> See Annex 9 for more information. Quotation from Cardno Emerging Markets Case Study write up: <http://www.cardnoem.com/download.aspx?id=c20b2b1e-864f-41bd-9303-8152c832c857>

<sup>95</sup> IFAD-ILO project "Promoting decent and productive employment of young people in rural areas: A review of strategies and programmes" Executive Summary. p4.

Youth projects should not undertake any activity that substitutes for or provides parallel services to those of the government. World Vision's response to address poor provision of government services is Citizen Voice and Action.

Other do no harm guidance<sup>96</sup>:

**4. Do not substitute local entrepreneurs**

Activities should be avoided which duplicate or undermine the work done by existing groups, in particular functions that are part of the business cycle. For example, if there are existing commercial initiatives, such as agricultural extension or vocational training, it would be better to find ways of partnering with them to better meet the needs of youth. This avoids competing with existing businesses, or creating unfair competition by providing these services for free. Although youth may gain temporary advantages, it is not sustainable and private sector led market services would go out of business through market distortion. Where there are gaps in market services, WV and its partners can work to overcome barriers to access, or remove market imperfections, but then withdraw when sustainable solutions are found.

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<sup>96</sup> Swiss Agency for Development and Cooperation. (2007). Value Chain Development in Rural Development: Community of Practice. Switzerland. [http://www.deza.admin.ch/ressources/resource\\_en\\_162772.pdf](http://www.deza.admin.ch/ressources/resource_en_162772.pdf)

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## **Youth Livelihoods Development Approaches: Annexes**

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## Annex I: Developing a Youth Profile

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### Youth Cohorts and Sub Cohorts

Section 7.3 recommended profiling youth according to their different segments or cohorts. This checklist provides useful guidance on what segments to look for.

#### A. Socio-Economic Background Factors

- ✓ Age range
- ✓ Gender distribution
- ✓ Family status
- ✓ Income
- ✓ Occupation
- ✓ Ethnicity
- ✓ Geographic location

#### B. Education Status

- ✓ No formal schooling
- ✓ Primary school dropout
- ✓ Primary school completer
- ✓ Secondary school dropout
- ✓ Secondary school completer
- ✓ Tertiary education degree
- ✓ Functionally literate
- ✓ Lack of literacy skills

#### C. Work-Related Skills Competency

- ✓ Life skills
- ✓ Employability skills
- ✓ Information technology (IT) skills
- ✓ Technical/vocational skills
- ✓ Other work-related skills

#### D. Employment Status

- ✓ Still in school
- ✓ Employed
- ✓ Self-employed
- ✓ Unemployed, looking for work
- ✓ Employed, looking to upgrade skills

#### E. How to Provide Education and Training to Targeted Learners

- ✓ Through primary and secondary schools
- ✓ Through tertiary level educational institutions
- ✓ Through NGOs/CBOs
- ✓ Through government programs
- ✓ Through private sector education and training providers
- ✓ Other (please specify) \_\_\_\_\_

**Source:** Workforce Program Development Guide, E3, USAID, EXHIBIT I: Information Needed to Develop a Target Workforce Profile p5. For Full Guide see: EQUIP3 website: <http://www.equip123.net/> or try this link: <http://www.equip123.net/docs/e3-programguidesworkforcedevelopment.pdf>

## Annex 2: Checklist for a Market Chain or Sub-sector Analysis

Topic	Subtopics	Questions and/or comments
Personal information	Name, Physical address, Telephone	For established firms, obtain a business card or mobile phone number for future reference
Type of business	Value addition Physical functions Experience	How does the respondent add value to the product, where is this in the market chain?  Does he or she change its form (processor), move it (transporter), store it (wholesaler), sell it (retailer), or consume it?  Does vertical integration exist?
Demand	Quantity Type of buyer Seasonality Variety Consumer preferences Price data	<ul style="list-style-type: none"> <li>• Quantity sold normally, e.g., per day, week</li> <li>• To whom do you sell?</li> <li>• Do the volumes of sale change over time?</li> <li>• Are there different varieties?</li> <li>• If so, what is their respective demand or preference? • What is the price variation as per differences in varieties?</li> <li>• Do changes in prices occur over time?</li> <li>• If so, why?</li> <li>• Are there problems selling the products?</li> <li>• If so, what are they?</li> </ul>
Supply	Source by area Source by type of person, price and quality	<ul style="list-style-type: none"> <li>• Where are your supply areas (geographically)?</li> <li>• Who do you buy from?</li> <li>• Where do you buy from? (meeting point)</li> <li>• At what price do you buy the product?</li> <li>• Does the price change over time? If so, why? How?</li> <li>• Do you have problems getting products? If so, what are they?</li> </ul>
Quality	Perishability Post harvest issues	<ul style="list-style-type: none"> <li>• What is the quality of the product along the chain?</li> <li>• What is the product's shelf life?</li> </ul>

Storage	Quantity Time Storage problems	<ul style="list-style-type: none"> <li>• How much do you usually store?</li> <li>• For how long?</li> <li>• Do you have storage problems?</li> <li>• Do you experience storage losses?</li> </ul>
Marketing costs	Forms Proportions	<ul style="list-style-type: none"> <li>• What are your marketing costs?</li> <li>• What is their proportion?</li> </ul>
Grading and sorting	Grading incentive	<ul style="list-style-type: none"> <li>• Do you grade or sort?</li> <li>• Do better grades fetch higher prices?</li> </ul>
Market information	Sources Spatial arbitrage	<ul style="list-style-type: none"> <li>• Do you get market information, e.g., on prices?</li> <li>• If so, who from and how?</li> <li>• Is there a relationship between prices in different areas at given times?</li> </ul>
Price formation	Market power	<ul style="list-style-type: none"> <li>• Who determines the price?</li> <li>• How is the price determined?</li> <li>• If the firm or individual is a price taker, find out why</li> </ul>
Institutional and legal framework	Associations	<ul style="list-style-type: none"> <li>• Do you belong to an association?</li> <li>• Are there any market regulations? If so, what are they and how do they affect your business?</li> </ul>
Market structure	Competition	<ul style="list-style-type: none"> <li>• Number of sellers</li> <li>• Is there price competition?</li> <li>• Is there non-price competition? If so, what for (e.g., interlocking markets)</li> </ul>
Credit availability	Sources and type	<ul style="list-style-type: none"> <li>• Are there any credit institutions?</li> <li>• Do you use them?</li> <li>• What are their rates of interest?</li> </ul>

### Source

A Market Facilitator's Guide to Participatory Agro enterprise Development  
 Shaun Ferris, Elly Kaganzi, Rupert Best, Carlos Ostertag, Mark Lundy, and Tiago Wandschneider  
 CIAT and USAID

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Page 116. For the full guide: see,

[http://www.crsprogramquality.org/storage/pubs/agen/mkt\\_facilitator\\_guide.pdf](http://www.crsprogramquality.org/storage/pubs/agen/mkt_facilitator_guide.pdf)

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## Annex 3: Assessing Market Opportunities

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The Handbook on Local Value Chain Development provides guidance on assessing market opportunities using Value Chain Analysis. A number of tools for market chain analysis are recommended, utilising the participative approach of LVCD. It is imperative that projects using the LVCD approach utilise the project model and handbook for guidance on market chain studies.

For projects which are not using a value chain approach, but need a simple tool to appraise potential opportunities in the market place – perhaps to ensure vocational or other training is relevant to market needs, the following Market Observation Tool is a useful starting point.

**Source:** Market Assessment Toolkit for Vocational Training Providers and Youth, Oct 2008, Women’s Commission for Refugee Women and Children, p25-30.

There are other tools in this toolkit to expand beyond this broad market observation to augment the research with information from consumers, local businesses, government and hiring contractors who tender for contracts.

Another useful resource for participatory market research by Save the Children is: “Getting What We Don’t Know: Using Youth-Inclusive Market Research Tools and Approaches to Develop Effective, Demand-Driven Youth Livelihood Programs”; Volume One: Coordinator’s Handbook by David James-Wilson and Veronica Torres. May, 2008. Save the Children.<sup>97</sup>

This toolkit has two companion documents: ‘The Focus Group Facilitators Handbook’, and ‘Data Analysis Handbook’.

### Market Observation Tool

**Purpose:** Market observation is the first step in understanding what goods and services are supplied and demanded in the community. This tool guides a careful observation of local economic activity through visits to town centres, central business districts, local markets and key transport/trading hubs, and interactions with local sellers and producers. It helps practitioners understand which goods and services are in greatest and least demand, which businesses in town are most successful and which sectors have the most competition. Additionally, this tool allows practitioners to look at which goods are being imported to the district and which local goods are being exported to other districts, regions and countries. By repeating the various observations at different points throughout the day—morning, midday and evening—quality information is collected.

With knowledge gained from this tool, Vocational Training programs will:

1. Consider in which sectors/vocations VT graduates might find employment or self-employment opportunities;
2. Be able to think more critically about which sectors or industries have demand that is not being met by existing sellers/producers and which sectors have enough or too many sellers;
3. Be able to guide youth through the Youth Market Interaction Toolkit;
4. Have a foundation from which to work through the rest of the Market Assessment Toolkit.

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<sup>97</sup> <http://www.yfslink.org/resources/general-resources/getting-to-201cwhat-we-don2019t-know-we-don2019t-know201d-using-youth-inclusive-market-research-tools-and-approaches>  
To download the resource, users will first be guided to register (for free).

**Research Question:**

What does local supply and demand for goods and services show about opportunities for

**Reflection Box: Local Supply I**

Judging from the number of customers, what goods/services are most in demand locally?

employment or self-employment for VT program graduates?

**Instructions:**

- Visit the local market, central business district and/or the centre of town where the majority of businesses are located.
- With the help of this tool, observe the activities going on in the market and talk to sellers and producers. Take note of the purchase and sale of goods and services, and the types of shops that are most and least successful by answering all the questions below.
- Visit the major trading and/or transport hub of the town, such as the local bus and taxi park or main intersection. Use this tool to record your observations about which goods are being traded.
- Return to these sites at various points in the day to observe differences in consumer activity in the morning, afternoon and evening. The tool can be completed over a number of days.

**I. Local Supply**

1. Which five items have the most vendors?
2. Which five items have the fewest vendors?
3. In which five sectors/vocations do the most people work?
4. In which five sectors/vocations do the fewest people work?
5. Which stores/stalls have the most customers?
6. What goods or services are they selling or providing?
7. What are some characteristics about these stores that contribute to them having many customers? PLEASE CHECK ALL AND BRIEFLY DESCRIBE

- ☐ Location \_\_\_\_\_
- ☐ Local supply \_\_\_\_\_
- ☐ Quality of goods/service(s) \_\_\_\_\_
- ☐ Store appearance \_\_\_\_\_
- ☐ Staff \_\_\_\_\_
- ☐ Time of day \_\_\_\_\_
- ☐ Prices \_\_\_\_\_
- ☐ Other \_\_\_\_\_

8. What stores/stalls have the fewest customers?

9. What goods or services are they selling or providing?

10. What are some characteristics about these stores that contribute to them having few or no customers? PLEASE CHECK ALL AND BRIEFLY DESCRIBE

- ☐ Location \_\_\_\_\_



- ☐ Local supply \_\_\_\_\_
- ☐ Quality of goods/service(s) \_\_\_\_\_
- ☐ Store appearance \_\_\_\_\_
- ☐ Staff \_\_\_\_\_
- ☐ Time of day \_\_\_\_\_
- ☐ Prices \_\_\_\_\_
- ☐ Other \_\_\_\_\_

### Reflection Box: Local Supply 2

What similarities can you draw about the stores with few customers or little demand?

Take another walk through the market at the end of the day, paying particular attention to the areas you visited during the morning tour.

11. Which stalls have the most items remaining?
12. What are the goods or services you observe being offered mainly by women?
13. What are the goods or services you observe being offered mainly by men?
14. What are the goods or services you observe being offered by both men and women?

### Reflection Box: Local Supply 3

Are there any other sectors where you think women could be successful? Which ones?

Are there any other sectors where you think men could be successful? Which ones?

## II. Regional Market

Go to the bus or taxi park or main intersection of town to observe what types of goods are being brought into or taken out of the town.

15. What types of goods are being brought into or taken out of town:

In the morning	Brought in:	Taken out:
At midday	Brought in:	Taken out:
In the evening	Brought in:	Taken out:

16. Where are these items coming from?
17. Are any of the items being brought into town also produced locally?
18. Which ones?
19. How are these items different from those produced locally?
20. What items appear to be in greatest demand in town that are not produced locally?

**Reflection Box: Regional Market 1**

What items are being imported that could be produced locally?

Why are these items not being produced locally?

Is it because of a lack of materials, a lack of skilled producers or another reason?

21. What items are being taken out of town to be sold or traded?

22. Where are they going?

23. What locally produced items appear to be in greatest demand outside of town?

**Reflection Box: Regional Market 2**

What items are being exported in the greatest quantity?

Where is there highest demand?

Are there opportunities to expand the export market in these sectors?

**Market Observation Summary Chart****Instructions:**

- In the left-hand column, list all vocations in which the VT provider currently trains students.
- Also, list any other vocations mentioned when gathering information using this tool that your program would consider offering.
- Based on information gathered in this tool, mark the appropriate answer to each question with respect to the vocation listed in the left-hand column.
- Each column corresponds to the section of the tool with the same title and reflection box.

	Local Market			Regional Market	
Sector / employment area	What is the level of local supply	What is the local level of demand	Is there opportunity for expansion beyond traditional gender roles?	Does local demand exceed local supply?	Do export opportunities exist?
	<input type="checkbox"/> High <input type="checkbox"/> Med <input type="checkbox"/> Low	<input type="checkbox"/> High <input type="checkbox"/> Med <input type="checkbox"/> Low	<input type="checkbox"/> Yes <input type="checkbox"/> Maybe <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> Maybe <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> Maybe <input type="checkbox"/> No
	<input type="checkbox"/> High <input type="checkbox"/> Med <input type="checkbox"/> Low	<input type="checkbox"/> High <input type="checkbox"/> Med <input type="checkbox"/> Low	<input type="checkbox"/> Yes <input type="checkbox"/> Maybe <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> Maybe <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> Maybe <input type="checkbox"/> No

	<input type="checkbox"/> High <input type="checkbox"/> Med <input type="checkbox"/> Low	<input type="checkbox"/> High <input type="checkbox"/> Med <input type="checkbox"/> Low	<input type="checkbox"/> Yes <input type="checkbox"/> Maybe <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> Maybe <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> Maybe <input type="checkbox"/> No
	<input type="checkbox"/> High <input type="checkbox"/> Med <input type="checkbox"/> Low	<input type="checkbox"/> High <input type="checkbox"/> Med <input type="checkbox"/> Low	<input type="checkbox"/> Yes <input type="checkbox"/> Maybe <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> Maybe <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> Maybe <input type="checkbox"/> No
	<input type="checkbox"/> High <input type="checkbox"/> Med <input type="checkbox"/> Low	<input type="checkbox"/> High <input type="checkbox"/> Med <input type="checkbox"/> Low	<input type="checkbox"/> Yes <input type="checkbox"/> Maybe <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> Maybe <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> Maybe <input type="checkbox"/> No
	<input type="checkbox"/> High <input type="checkbox"/> Med <input type="checkbox"/> Low	<input type="checkbox"/> High <input type="checkbox"/> Med <input type="checkbox"/> Low	<input type="checkbox"/> Yes <input type="checkbox"/> Maybe <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> Maybe <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> Maybe <input type="checkbox"/> No

## **Annex 4: World Vision Youth Livelihood Development Case Studies**

### **Case Study I - Youth Compensation Project, Swaziland**

<b>Beneficiary Country</b>	Swaziland
<b>Project Title</b>	Youth Compensation
<b>Implementer</b>	World Vision Swaziland
<b>Principal Local Partner(s)</b>	WVS and National Emergency Response Council on HIV / AIDS (NERCHA)
<b>Target Groups</b>	2500 youth (20 youth centres targeted)
<b>Geographic Areas</b>	Regions: Manzini; Lubombo; Hhohho; Shiselweni; Amicaall
<b>Main problem</b>	The transition from school-to-work is a major challenge such that many young Swazis end up either unemployed or underemployed in the informal sector.
<b>Project Goal</b>	This project will facilitate the implementation of interventions to strengthen the livelihood security of youth, empower them economically to attain improved quality of life through increased income.

<b>Activities</b>	<ul style="list-style-type: none"> <li>• Train youth in business development and management skills: Training in computer basics and computer maintenance; Training in job search, interview skills and writing a business plan.</li> <li>• Provide start-up grant for youth business projects: Provide linkages between youth, entrepreneurs and markets; Facilitate access to market information for youth, training of youth on product quality and services.</li> <li>• Update training curriculum for economic empowerment of youth to include stipends concept.</li> <li>• Form savings groups: Intensive group training and technical support during the savings cycle and throughout the lending period.</li> <li>• Attach youth with companies for apprenticeships for a period of 12 weeks.</li> </ul>
<b>Duration</b>	September 2008 - September 2009
<b>Project Budget</b>	44.772, 00 USD

## Case Study 2 - Mpika Youth Empowerment Project, Zambia

<b>Beneficiary Country</b>	Zambia
<b>Project Title</b>	Mpika Youth Empowerment Project
<b>Implementer</b>	World Vision Zambia
<b>Principal Local Partner(s)</b>	<ol style="list-style-type: none"> <li>1. Ministry of Youth and Child Development through the district resource centres for all the training programmes.</li> <li>2. Office of the District Administrator to offer advice on government business plans for the district</li> <li>3. Local businesses to offer business advice and apprenticeships</li> </ol>
<b>Target Groups</b>	175 females and 175 male youths between 18 and 35 year
<b>Geographic Areas</b>	Mpika District
<b>Project Goal</b>	<p>To establish sustainable Income Generating Activities (IGAs) for 350 youths to effectively contribute to economic development of Mpika district by 2014.</p> <p>Outcome 1. Improved income levels among youths in Mpika District</p> <p>Outcome 2. Improved business skills among youths</p> <p>Outcome 3. Mpika Youth Empowerment Business Association (MYEBA) established.</p> <p>Outcome 4. Increased practice of psychomotor skills by trained youths</p>
<b>Activities</b>	<ol style="list-style-type: none"> <li>1. Youths trained in business skill</li> <li>2. Youth trained, coached and capacity built in institutional and organisational development</li> </ol>

	3. Youth's capacity in governance skills enhanced 4. Youths trained in psychomotor skills 5. Small businesses belonging to the Youth Association established to raise income to start a business fund, to support youth members who are potential entrepreneurs, in business start ups 6. Youth Association link youth to local business community for apprenticeship opportunities 7. Youth Association provide coaching and advise to youth with business entrepreneurial flare
<b>Duration</b>	Oct 2010 – Sept 2014 with possibility of extension to phase II
<b>Project Budget</b>	\$440,000

### Case Study 3 - Learners for Life, Georgia

<b>Beneficiary Country</b>	Georgia
<b>Project Title</b>	« Learners for Life » Life Skills & Employment Services for Vulnerable Youth
<b>Funding Source</b>	World Vision Austria through an EU Grant
<b>Principal Local Partner(s)</b>	World Vision International in Georgia; Every Child UK in Georgia; Ministry of Education; and the municipalities of Telavi, Batumi and Kutaisi
<b>Target Groups</b>	900 vulnerable youth, female and male, aged 14-20; and 96 boys and girls aged 14-18 deprived of parental care presently in three state residential institutions in the target areas of Batumi, Telavi and Kutaisi.
<b>Geographic Areas</b>	Batumi, Adjara; Kutaisi, Imereti; Telavi, Kakheti.
<b>Project Goal</b>	Improve economic prospects of at-risk youth in Batumi, Telavi and Kutaisi, including youth deprived of parental care, by initiating Community-based training and employment services.
<b>Activities</b>	<ul style="list-style-type: none"> <li>Youth training and employment program/ Micro-enterprise development: Job preparation and on-the job training programmes to develop marketable job skills, Job Placement services, Basic business training and Access to small group loans for qualified groups.</li> <li>☐Community Youth Centres (CYC) – drop-in centres for vulnerable youth where they can play sports, build strong relations in fun and educational activities and where job placement, educational programmes, civil participation, and counselling services will be available.</li> <li>Life skills education – youth capacity building to deal with life challenges such as finding and keeping a job and housing, taking care of themselves, succeeding in school or work, and getting along with others.</li> <li>Deinstitutionalisation - small group homes for youth, age 14 to 18, deprived of parental care initiated as effective lower cost alternative to institutional care and to increase employability of institutionalised youth.</li> </ul>

	<ul style="list-style-type: none"> <li>• Community outreach services – Social worker outreach to vulnerable youth and their families based at CYCs.</li> <li>• Youth health education – preventative health care education for youth and their communities referring to HIV/AIDs awareness, alcohol, smoking, etc.</li> <li>• Retraining and deployment of 10% of institution staff in alternative employment.</li> <li>• Policy Development – Coordination with ministries responsible for Youth and State institutions to promote project achievements and replication.</li> </ul>
<b>Duration</b>	36 months (2004 - 2007)
<b>Project Budget</b>	904.019, 46 Euro (Requested commission fund: 452.009, 00 Euro)

#### Case Study 4 - Business Development Initiative, Georgia

<b>Beneficiary Country</b>	Georgia
<b>Project Title</b>	Business Development Initiative (BDI) Project
<b>Implementer</b>	Before World Vision Georgia, today CREDO
<b>Principal Local Partner(s)</b>	WV Georgia, Youth Centres, Micro Finance Organisation CREDO
<b>Target Groups</b>	500 vulnerable youth, single mothers, Georgian returnees from Switzerland, parents/family members of children with disabilities
<b>Geographic Areas</b>	Batumi, Adjara; Kutaisi, Imereti; Telavi, Kakheti
<b>Project Goal</b>	This project seeks to enable access to the capital market, and support those vulnerable beneficiaries who have a high potential for success in either starting up their own micro enterprises or the further expansion of existing micro businesses.
<b>Activities</b>	<ul style="list-style-type: none"> <li>• Link the most vulnerable population to credit institutions, increasing their access to micro credit.</li> <li>• Business training (included acquired knowledge and skills for small business, practice in preparing a business plan).</li> <li>• Establish Centres of Education, Development and Employment (CEDE) to provide a variety of educational, social, and business services to potential local vulnerable groups.</li> <li>• Start-up small businesses in collaboration with CEDE.</li> </ul>
<b>Impacts</b>	<ul style="list-style-type: none"> <li>• More than 450 beneficiary youth acquired basic job skills (knowledge and skills in the field of small business through business trainings).</li> <li>• 103 business plans of beneficiaries were approved. These beneficiaries received the requested loans and started their own businesses.</li> <li>• 20 locally functioning businesses received soft loans under the BDI Project umbrella; 29 WV beneficiary youth received employment within these businesses.</li> <li>• 5 profitably functioning small business centres were established in collaboration with the CEDEs at three project sites: Dairy Farm in the Telavi District, Computer Service Centre and pig farm in Batumi, Internet Café and</li> </ul>

	beekeeping business in Kutaisi.
<b>Duration</b>	2005 - 2008
<b>Project Budget</b>	Guarantee fund for covering increased risk on youth loans, part of income of Guarantee fund is also used to lower interest rates and cover operational costs of the scheme.

## Case Study 5 - Youth-led Livelihood Initiative, Georgia

<b>Beneficiary Country</b>	Georgia
<b>Project Title</b>	Youth-led Livelihood Initiative
<b>Implementer</b>	World Vision Georgia
<b>Principal Local Partner(s)</b>	Schools
<b>Target Groups</b>	School children aged 14-18 in Imereti ADP. 100 students and 500 farmers.
<b>Geographic Areas</b>	Imereti Area Development Program
<b>Main problem</b>	Agriculture in general does not attract youth because they see their parents working, but earning nothing or not enough for their work. Poor knowledge, outdated practice, poor mechanisation, expensive inputs, no insurance, seasonal disasters pose financial challenges to farmers. Low income from husbandries makes it difficult to cope and lead a decent life. This has resulted in urban drift, particularly among youth.
<b>Project Goal</b>	To stimulate youth interest in agriculture, to encourage them to be employed in on-farm activities.
<b>Activities</b>	<p>School based youth-led initiative.</p> <ul style="list-style-type: none"> <li>• That involves interested youth to learn greenhouse farming and to teach others how to succeed through learning.</li> <li>• Demonstration greenhouses that allow children to have laboratory of learning not only for school peers but also for their parents and neighbours (farmers).</li> <li>• Farmers visit the greenhouses, resulting in dissemination of best practices about market oriented production, construction of cost effective and energy efficient greenhouse, quality soil preparation, correct watering and crop (tomato) care.</li> </ul>
<b>Duration</b>	Started December 2011.
<b>Project Budget</b>	\$10,000
<b>Lessons Learned</b>	<p>Youth's interest and motivation is contagious for others.</p> <p>School peers and administration are actively supporting children with their organisational activities.</p>

	Young people approached the ADP with the initiative. Hence it is a youth-led project.
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## Case Study 6 - Youth Entrepreneurship Clubs, Georgia

<b>Beneficiary Country</b>	Georgia
<b>Project Title</b>	Youth Entrepreneurship Clubs
<b>Implementer</b>	World Vision Georgia
<b>Principal Local Partner(s)</b>	Local Municipality.
<b>Target Groups</b>	18 schools and 400 children.
<b>Geographic Areas</b>	Two of the most vulnerable communities in the Samtskhe-Javakheti ADP.
<b>Main problem</b>	Lack of employment and/or sustainable income generation activities, compounded by lack of entrepreneurialism
<b>Project Goal</b>	To support entrepreneurship development in our target communities as the key catalyst for economic growth as well as ensuring that children are educated for life and as adolescents - ready for economic opportunity.
<b>Activities</b>	<ul style="list-style-type: none"> <li>• To establish entrepreneurship clubs, as a means of peer support to development entrepreneurialism.</li> <li>• Members of these clubs will be trained as trainers and later train their fellow school-mates as well as other newly established Youth Entrepreneurship Clubs in the rest of the target schools.</li> <li>• To train youth, using a ToT approach, in relevant topics like creativity and innovation, leadership, perseverance and problem solving, goal setting, motivation, risk, financial responsibility, etc.</li> </ul>
<b>Duration</b>	Started in March 2012.
<b>Project Budget</b>	\$2500
<b>Lessons learned</b>	Motivated youth in the target communities are essential to start the club.



### Case Study 7 - New School / Escuela Nueva Project, Colombia

<b>Beneficiary Country</b>	Colombia
<b>Project Title</b>	New School / Escuela Nueva
<b>Implementer</b>	World Vision Colombia
<b>Project Approach</b>	Active learning through teacher training, student-led group work and active learning methodologies.
<b>Duration</b>	2006-2008

### Case Study 8 - Centres of Interest, Colombia

<b>Beneficiary Country</b>	Colombia
<b>Project Title</b>	Centres of Interest
<b>Implementer</b>	World Vision Colombia
<b>Project Approach</b>	Developing youth life skills through providing workshops on creating a child's life / career plan, helping the child care for themselves and how to use their free time more productively.
<b>Duration</b>	2006-2008

### Case Study 9 - Learning Acceleration, Colombia

<b>Beneficiary Country</b>	Colombia
<b>Project Title</b>	Learning Acceleration
<b>Implementer</b>	World Vision Colombia
<b>Project Approach</b>	Support to children who have dropped out, with education support to get them up to the grade level appropriate for their age so that they can re-enter school. WVC provided technical assistance, texts, school kits, English language materials and small classroom libraries.
<b>Duration</b>	ongoing

## Case Study 10 - Emprende, Honduras

<b>Beneficiary Country</b>	Honduras
<b>Project Title</b>	Emprende
<b>Funding Source</b>	World Vision Germany and Other SO
<b>Principal Local Partner(s)</b>	World Vision Honduras and schools in the ADP
<b>Target Groups</b>	1500 youth and children; aged 6 -15; 45 teachers distributed in 45 schools in the ADP
<b>Geographic Areas</b>	Saba Jireh
<b>Project Goal</b>	<ul style="list-style-type: none"> <li>• Improve formal school education;</li> <li>• Teach advanced modern education for today's global economy;</li> <li>• Foster analytic and creative skills and encourage participants for higher self-confidence;</li> <li>• Reduce school drop-outs;</li> <li>• Avoiding migration by giving job prospects within the region.</li> </ul>
<b>Activities</b>	<ul style="list-style-type: none"> <li>• Advanced training for teachers</li> <li>• Provide informative school-event for parents, so that they can recognise the value of school education of their children, which will contribute to improve their standard of living</li> <li>• Provide basic course in accounting for potential micro-enterprise development</li> <li>• Youth learn about job opportunities within their region</li> <li>• Combine formal school education with work-based training to avoid difficulties of the school-to-work transition</li> </ul>
<b>Duration</b>	36 months
<b>Project Budget</b>	225.000, 00 Euro

## Case Study 11 - Values-based Life-skills, Honduras

<b>Beneficiary Country</b>	Honduras
<b>Project Title</b>	Values-based Life-skills and Sexual and Reproductive Health Education for Adolescents
<b>Implementer</b>	World Vision Honduras
<b>Project Approach</b>	Workshops and camps to youth, where they learn critical thinking, problem solving, entrepreneurship, healthy lifestyles and responsible sexual behaviour. The approach formed the basis of the IPM project model: Value-based Life Skills.
<b>Duration</b>	ongoing

## Case Study 12 - Vocational Training Centre, Nicaragua

<b>Beneficiary Country</b>	Nicaragua
<b>Project Title</b>	Vocational Training Centre
<b>Funding Office</b>	World Vision Germany
<b>Principal Local Partner(s)</b>	WV Nicaragua, Community Organisations, Business Development Institute, Local Government, CECA
<b>Target Groups</b>	400 young persons and adolescents, having finished primary and secondary school, aged 15 - 24
<b>Geographic Areas</b>	Department of Granada
<b>Main Problem Identified</b>	Low educational and enterprising levels and high unemployment and underemployment rate among young population from the rural sector.
<b>Project Goal</b>	Contribute to the development of entrepreneurial vocational capacities and business development of young persons from rural communities of Granada department.
<b>Activities</b>	<ul style="list-style-type: none"> <li>• Improve access to entrepreneurial vocational training for youth from rural communities. Physical conditions and equipments are provided, so that youth get the opportunities to acquire vocational techniques in various fields as textile industry, craftsmanship and agro industry.</li> <li>• Develop skills and capacities through technical training which enables them to work in textile industry, craftsmanship and agro industry projects. This will motivate and prepare them to obtain job opportunities.</li> <li>• Promotion of justice: Actions of young persons and adolescents rights will be promoted as subjects of rights and obligations.</li> </ul>
<b>Duration</b>	36 months
<b>Project Budget</b>	94.500, 00 Euro

### Case Study 13 –Aflatoun Savings Club, Brazil

<b>Beneficiary Country</b>	Brazil
<b>Project Title</b>	The Savings Club is a part of the project, 'Chest of Reading'
<b>Principal Local Partner(s)</b>	Representatives from Child Fund and Municipality representatives from the Department of Education of two municipalities of the States of Rio Grande do Norte, Municipality of Maceió (State Capital) and another State Department of Education, attended the training
<b>Target Groups</b>	At this point, the project has focused on children, rather than youth.
<b>Geographic Areas</b>	Maceió, State of Alagoas in Northeast Brazil
<b>Project Goal</b>	To pilot test a partnership with Aflatoun in Brazil. The site of the partnership is the Chest of Reading project which are children's groups where children do activities related to reading story books, to stimulate critical thinking. The Aflatoun training uses the cartoon character meaning 'fire ball' for the training. The project trains the children in savings, enabling them to form savings groups and save for a goal.
<b>Activities</b>	<ul style="list-style-type: none"> <li>• Staff attended Master Trainer course of Aflatoun.</li> <li>• World Vision has contextualised the Aflatoun books, by compiling them into a manual. This manual is called Cartilha and can be kept by the child. In this programme Aflatoun has a Portuguese nick name, Foguinho, which means little fire and a song.</li> <li>• Children are trained using the interactive, age appropriate materials and props (a savings bottle which they have decorated, and masks).</li> <li>• Children practice what they learn by forming a Savings Group with a Treasurer, Secretary and President, and save for a goal.</li> <li>• Children have used their savings in an entrepreneurial way – buying and selling clothes</li> </ul>
<b>Outcomes</b>	The initial indications are that there is good potential for the partnership. Volunteers and staff need to be well trained in the Aflatoun materials. For children, it has resulted in increased confidence and self-responsibility in saving and paying for what they need themselves.
<b>Duration</b>	Started in 2010
<b>Project Budget</b>	94.500, 00 Euro

### **Case Study 14 – MEER Anti-Trafficking Action Coalition (ATAC)**

This is a regional project across several countries. There are common goals and outcomes across all countries:

#### **Goal:**

Contribute to reducing vulnerability of children to trafficking and exploitation in Albania, Armenia, Bosnia and Herzegovina, Georgia, Lebanon, Pakistan and Romania

#### **Outcomes:**

1. Formal and Informal protection and participation structures design and implement initiatives to protect children from trafficking and exploitation.
2. Girls and boys have the ability to participate in the advancement of their own protection system.
3. Girls and boys advocate for common issues important to their protection and well-being.
4. Capacity at NO level in place to allow for sustainability, replication, and expansion of protection and participation measures.

#### **Lessons Learned:**

The project has just started, but lessons and resources will be shared on the ART Website: [www.art-youth-network.com](http://www.art-youth-network.com) (password: ARTnetwork) - this is a learning project so a serious effort will be made to share lessons.

The following project summaries include the outputs most relevant to youth livelihoods development.

### Armenia - MEER Anti-Trafficking Action Coalition (ATAC)

<b>Principal Local Partner(s)</b>	Local Institutions; Youth Group; Marz Child Protection Unit; community Guardianship and Trusteeship Commissions and Local Authorities
<b>Target Groups</b>	Youth ages 14-18 (mixed group including the Most Vulnerable); Adult community group including child protection stakeholders
<b>Geographic Areas</b>	Gyumri, Armenia
<b>Main problem(s)</b>	High rates of violence and exploitation; poorly functioning Child Protection system
<b>Relevant Outputs</b>	The output most relevant to youth livelihoods development is: Children and youth trained on tools and mechanisms for advocacy and leadership
<b>Activities</b>	Related to this output: <ul style="list-style-type: none"> <li>Capacity building for 35 selected children through ToT method: on leadership, communication and advocacy skills; child and labour trafficking, abuse and exploitation, child and social protection policies; project design, implementation, monitoring and evaluation.</li> <li>Support trained children to conduct peer-to-peer training for 250 children on Life skills and trafficking</li> </ul>
<b>Duration</b>	FY12 - FY15
<b>Project Budget</b>	USD 120,000
<b>Lessons learned</b>	The project has just started, but lessons and resources will be shared on the ART Website: <a href="http://www.art-youth-network.com">www.art-youth-network.com</a> (password: ARTnetwork) - this is a learning project so a serious effort will be made to share lessons.

## Albania - MEER Anti-Trafficking Action Coalition (ATAC)

<b>Principal Local Partner(s)</b>	Libonik Church; local government; Peer Educators; IPM Partner Groups; Regional Social Services; Regional Education Directorate
<b>Target Groups</b>	Youth ages 14-18 (mixed group including the most vulnerable); Adult community group including child protection stakeholders
<b>Geographic Areas</b>	Libonik, Korca, Albania
<b>Main problem(s)</b>	High rates of violence against children and child labour; weak Child Protection mechanisms and poor coverage of Child Protection services
<b>Relevant Outputs</b>	<ul style="list-style-type: none"> <li>• Community Based Child Protection model-based projects implemented (including community level capacity building) in Libonik.</li> <li>• Youth councils organised in Libonik.</li> <li>• Youth trained on tools and mechanisms for advocacy and leadership.</li> <li>• Youth councils' representatives identify common child protection needs.</li> <li>• Youth design and implement advocacy campaigns on child protection in Libonik.</li> </ul>
<b>Activities</b>	<p>The specific activities which relate to youth livelihoods development are:</p> <ul style="list-style-type: none"> <li>• Mapping structures and policies at national and local level.</li> <li>• Analysis of findings and youth and partners identify the policies and structures that needs to be addressed (for example, violence in school, child labour, domestic violence)</li> <li>• Based on the mapping and analysis, choose a child protection intervention. (It is likely that the intervention will directly or indirectly develop youth livelihoods).</li> <li>• Empower existing youth groups in issues related to youth participation through awareness raising, discussion forums and meetings.</li> <li>• Train youth in advocacy (CVA), life skills, peer to peer methodology, leadership, and other relevant topics. (These are pre-employment skills).</li> <li>• Assist youth to design and implement peer to peer outreach activities and participatory advocacy campaigns.</li> <li>• Exchange visit of Groups of Interest and Youth with groups in other ADPs</li> </ul>
<b>Duration</b>	FY12 - FY15
<b>Project Budget</b>	USD 122,500



### Bosnia and Herzegovina - MEER Anti-Trafficking Action Coalition (ATAC)

<b>Principal Local Partner(s)</b>	Local Secondary Schools; Center for Social Welfare; SIPA hotline for reporting trafficking; Ministry of Interior; Security Committee of Petrovo; Roma Associations; local government and Youth Associations
<b>Target Groups</b>	Youth ages 14-18 (mixed group including the MV); Adult community group including child protection stakeholders
<b>Geographic Areas</b>	Ozren, Bosnia and Herzegovina
<b>Main problem(s)</b>	Pattern of child trafficking, increase in child labour, and weak child protection system
<b>Relevant Outputs</b>	Relevant Outputs: <ul style="list-style-type: none"> <li>• Children's councils formed.</li> <li>• Children councils' representatives identify common child protection needs</li> <li>• Collective child protection advocacy message voiced at an international arena (UN, EC, CoE, OSCE)</li> </ul>
<b>Activities</b>	Relevant Activities <ul style="list-style-type: none"> <li>• Select children representatives who will represent CP issues on behalf of Bosnia and Herzegovina</li> <li>• Prepare report/presentation of current CP issues based on CVA process/analysis</li> <li>• Work with children to develop creative methods of presenting community-based child protection issues from their communication</li> <li>• Prepare selected children for creative presentation of CP issues at various international events/forums</li> </ul>
<b>Duration</b>	FY12 - FY15
<b>Project Budget</b>	USD 120,000

## Georgia - MEER Anti-Trafficking Action Coalition (ATAC)

<b>Principal Local Partner(s)</b>	KEDEC - Local Youth Empowerment Organisation; Local schools; local government; Resource Center
<b>Target Groups</b>	Youth ages 14-18 (mixed group including the MV); Adult community group including child protection stakeholders
<b>Geographic Areas</b>	Imereti, Georgia
<b>Main problem(s)</b>	Children have no voice in the community, children do not have opportunities to participate in community development (baseline will show CP issues identified)
<b>Relevant Outputs</b>	<ul style="list-style-type: none"> <li>Girls and boys in Imereti ADP area participate in the advancement of their own protection systems</li> <li>Imereti ADP youth trained on tools and mechanisms for advocacy and leadership utilising Do No Harm approach</li> </ul>
<b>Activities</b>	<ul style="list-style-type: none"> <li>Sensitise community (youth, stakeholders); identify youth for the project, set up youth councils.</li> <li>Youth councils identify common Child Protection needs to inform them on different levels</li> <li>Train youth in advocacy and leadership utilising Do No Harm approach</li> <li>Youth design and implement advocacy campaigns on child protection in Imereti ADP area</li> </ul>
<b>Duration</b>	FY12 - FY15
<b>Project Budget</b>	USD 119,962

## Lebanon - MEER Anti-Trafficking Action Coalition (ATAC)

<b>Principal Local Partner(s)</b>	Children's Councils; Ministry of Social Affairs; Local government; Amel Association (LNGO focused on children and key player in CP system)
<b>Target Groups</b>	Youth ages 14-18 (mixed group including the MV); Adult community group including child protection stakeholders
<b>Geographic Areas</b>	Ain El Remaneh, Lebanon
<b>Main problem(s)</b>	Abuse, neglect, and violence against children; poor implementation of CP laws resulting in weak CP system.
<b>Relevant Outputs</b>	<ul style="list-style-type: none"> <li>• Children's Council is established in Ain el Remaneh.</li> <li>• Children's Council are trained on tools and mechanisms for advocacy and leadership.</li> <li>• Girls and boys from Ain el Remaneh ADP identify common child protection needs.</li> <li>• Children's council identify and prioritise and address child protection issues within Ain el Remaneh.</li> </ul>
<b>Activities</b>	<ul style="list-style-type: none"> <li>• Conduct a series of workshops with children on the Councils on leadership skills, child rights, child protection and advocacy.</li> <li>• Children participate in developing recommendation to Government on strengthening child protection; Children present recommendations to governmental stakeholders; Youth representative and project staff attend regional youth summit.</li> <li>• Children collect data on child protection issues in their community; children identify priority child protection issues; Children participate with the Child Protection Committee in implementing community initiative.</li> <li>• Children write, publish and disseminate semi-annual newsletter on child protection issues and activities in their community.</li> </ul>
<b>Duration</b>	FY12 - FY15
<b>Project Budget</b>	USD 122,000

### Pakistan - MEER Anti-Trafficking Action Coalition (ATAC)

<b>Principal Local Partner(s)</b>	Citizen Support Committees; District Support Groups; Peer Support Groups
<b>Target Groups</b>	Youth ages 14-18 (mixed group including the MV); Adult community group including child protection stakeholders
<b>Geographic Areas</b>	Punjab Province, Pakistan
<b>Main problem(s)</b>	Bonded labour, child labour, low rates of birth registration and early marriages; weak Child Protection system
<b>Relevant Outputs</b>	<ul style="list-style-type: none"> <li>• Youth councils organised in target areas.</li> <li>• Youth trained on tools and mechanisms for advocacy and leadership.</li> <li>• Youth councils' representatives identify common child protection needs.</li> <li>• Youth design and implement advocacy campaigns on child protection in the target areas</li> </ul>
<b>Activities</b>	<ul style="list-style-type: none"> <li>• Formation of youth councils ; provide orientation on the project, Convention on the Rights of the Child (CRC), Child Protection, child trafficking and exploitation; regular meetings with youth for identification of children issues from communities.</li> <li>• Conduct training on CVA, report writing, case reporting, importance of education and Community Based Child Protection approach (Including refreshers)</li> <li>• Youth council conduct awareness sessions in the community on Convention on the Rights of the Child (CRC), Child Protection (CP), child trafficking and child exploitation</li> <li>• Prepare selected youth in creative presentation of CP issues at various international events/forums</li> </ul>
<b>Duration</b>	FY12 - FY15
<b>Project Budget</b>	USD 120,912

## Romania - MEER Anti-Trafficking Action Coalition (ATAC)

<b>Principal Local Partner(s)</b>	Parents' Committees, Children's Councils, and Community Consultative Committees; Local CP Department; Local Authorities; High School; ATiP Office; Save the Children; County Education Dept and County CP Dept
<b>Target Groups</b>	Youth ages 14-18 (mixed group including the MV); Adult community group including child protection stakeholders
<b>Geographic Areas</b>	Negresti, Vaslui, Romania
<b>Main problem(s)</b>	Rural children and youth are vulnerable to neglect, abuse, exploitation and trafficking; weak CP mechanisms, especially at the local level
<b>Relevant Outputs</b>	<ul style="list-style-type: none"> <li>• Children's Committees are functional in targeted area.</li> <li>• Girls and boys trained on tools and mechanisms for advocacy and leadership.</li> <li>• Children's Committees' representatives identify and address through different initiatives, common child protection needs.</li> <li>• Boys and girls design and implement advocacy campaigns on child protection (CP) in the target areas</li> </ul>
<b>Activities</b>	<ul style="list-style-type: none"> <li>• Children from Children's Councils conduct their own research on child protection issues in their community, prioritise, design their own CP initiative and conduct activities that create awareness and promote Community Resilience.</li> <li>• Train Children's Councils in CVA, leadership (communication, public speaking, styles of leadership, negotiation, etc) and child participation - based advocacy initiatives (eg: PhotoVoice Project, Anti-trafficking messages through Drama).</li> </ul>
<b>Duration</b>	FY12 - FY15
<b>Project Budget</b>	USD 120,000

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## Annex 5: Local Value Chain Development<sup>98</sup>

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### **What is the Local Value Chain Development project model about?**

The broad objective of the LVCD project model is to improve access to profitable markets for smallholder farmers and producers. The LVCD project model aims to address key issues such as improving the market information available to smallholder farmers and producers, establishing relationships and linkages between producers and potential buyers, and capacity building of producers (and potentially other market players) to improve their ability to meet market demand. In addition, the project model is designed to increase the market literacy of producers and embed greater market understanding and ownership within communities to reorient their production in line with market demand.

The project model builds social capital and collective action to improve the bargaining power of the community producers. In addition, the model makes use of the value chain approach to analyzing markets and applies this methodology in a participatory action research way that builds community understanding and capacity to read market dynamics. The value chain approach is one of the core concepts that is operationalised by the LVCD project model. The understanding of product value chains in long-term local level programmes is a key input to decision making and planning. Similarly, the LVCD project model also draws on the 'Making Markets Work for the Poor' conceptual framework by understanding the market as a system that is influenced by many factors.<sup>99</sup>

The LVCD project model is also a participatory model that aims to maximise the input and collaboration of communities and market players to address market barriers. This is done through an action-research approach whereby producers and the private sector engage in the research, analysis and problem solving with the support from WV technical specialists.

### **What are the issues/problems that the project was developed to address?**

The model is designed to overcome a number of major root problems for smallholder producers:

- Community members recognise the need for more household income in order to meet health and education costs for their children and families
- Producers have difficulty selling products and earning profit from their work
- A lack of market information for making decisions
- Difficulty getting access to sustainable and profitable markets
- Inability to develop relationships with service providers (such as training institutions) who can help them improve their product offering
- Inability to market themselves or develop relationships with new potential buyers
- Lack of market understanding and market literacy
- Lack of capacity within communities to change or improve their production practices to better meet market demand
- Markets that don't adequately recognise the investment and value that is generated by smallholder farmers and producers.

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<sup>98</sup> Source: Local Value Chain Development Project Model, What is the Local Value Chain Development project model about?

<sup>99</sup> D. Ferrand, A. Gibson & H. Scott, (2004) "Making Markets Work for the Poor": An Objective and an Approach for Governments and Development Agencies, ComMark Trust.

The majority of smallholder farmers are confined to informal and local markets, which are controlled by aggressive entrepreneurs referred to as 'middlemen', 'collectors', 'traders', 'brokers' or 'intermediaries.'

Unlike the smallholder farmers, the brokers are endowed with information about markets, prices and are therefore able to reap heavy gains at the expense of the small producers. Farmers typically sell their products at the farm gate to collectors or traders who offer low prices that don't adequately cover the needs of the farmers or necessarily cover the costs of farming the produce. Farmers accept the price offered to them due to their need for cash, which plays into the hands of the collectors and traders.

This type of situation leaves producers feeling hopeless and without any means of increasing their incomes. Producers are unaware of what options are available for improving their situation as the market information is not available to them. Or if the information is available, producers are often not aware of how they can access the type of technical, social or agricultural assistance that may be necessary to improve their practices. This is the type of situation that the LVCD project model is designed to address.

### **What are the expected benefits or impacts of this model?**

World Vision has piloted the project model in Indonesia. While no formal evaluation has been undertaken, evidence to date from monitoring of the LVCD pilots in Indonesia has shown:

- Improved well-being of children and families in target communities
- Increases in incomes and assets for producers who are poor in target communities through better prices, increased productivity and lower costs
- Enhanced community knowledge, skill and experience in economic development and improved capacity of communities to understand market dynamics
- Profitable relationships between producers and potential buyers
- Relationships between producers and key business service providers to improve marketability of products and business literacy of producers
- Improved collective buying and selling of products by producers
- Improved quality and variety of regular market information
- Improved producer capacity on agricultural and agronomic practices to improve the quality, volume, consistency of supply
- Changed community mindset; increased hope, future orientation, dignity, confidence, self- and collective efficacy and attitudes conducive to business development'
- Improved community capacity for working collectively to innovate, add value, withstand shocks and increase resilience

Further Information and resources about Local Value Chain Development, there are two core resources available at: <http://www.wvdevelopment.org/>

- LVCD project model
- Handbook for LVCD. This resource contains detailed guidance, as well as tools and samples from every step of LVCD and will be published shortly.

Supporting information on Value Chain Development is available on [www.wvcentral.org](http://www.wvcentral.org) Economic Development CoP/ LVCD Project Model / Document Library. This includes the Guidance for Value Chain Development approach 1.34, a guidance document on the value chain approach and

"Integrating Very Poor Households into Value Chains, A Guide for Field Staff, World Vision & USAID".

For more information about the findings on impact of LVCD, please contact:

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## Annex 6: Savings Groups

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### What is the Savings Group Project Model About?

A Savings Group (SG) is a group of people who save together in a safe, convenient and flexible way. Savings groups are owned, managed and operated by the members, using a simple, transparent method whereby groups accumulate and convert small amounts of cash into savings. The group's savings can be lent as credit to earn additional income, kept in a safe place for emergencies, or both. Savings group projects are low cost (requiring only facilitation staff and a small operating budget). They are community led and therefore, sustainable.

Savings Groups are particularly appropriate for youth because it is lower risk than credit services and is accessible. Savings Groups give youth experience with financial management without the risk of becoming indebted. Youth Savings Projects frequently include financial education for youth.<sup>100</sup> There are a range of resources available to educate youth about savings, budgeting. Savings can be used for consumption, school expenses, or start up capital for enterprises.<sup>101</sup>

### What are the issues/problems that the project was developed to address?

- Community members have irregular income, more cash in some months than is required for subsistence, but not enough to survive in other months.
- The community is in a remote area and some distance from banks and financial institutions.
- Community members do not meet the criteria of microfinance institutions.
- Communities are locked into cycles of dependency and believe they have no money to save.
- Community members are not resilient to economic shocks and household emergencies and continue to need assistance.
- There are low literacy levels and people are intimidated by formal financial services.

### What are the expected benefits or impacts of this model?

Savings groups empower people to save in small regular amounts, with no external injection of capital. Members borrow from their combined savings. As a result, members are able to manage cash-flow and have access to a larger lump sum through micro loans and the end-of-cycle share-out (when the group fund is shared out among members).

Members typically use the lump sum for school fees, medical costs for their children, life-cycle events, emergencies, or investment in agriculture and other income-generating activities. Savings groups have both economic impacts, as members are more resilient to cope with emergencies and economic shocks, as well as social empowerment, as group solidarity builds social capital for longer-lasting empowerment.

### Methodology of Savings Groups

Savings groups are composed of 10 - 25 members. Members save their own money and borrow from this pool of capital. The Savings Group has a 3 – 5 person Management Committee elected for one cycle (approximately one year). Each member has one vote in electing the Management Committee. Anyone needing a loan from group funds puts forward their proposal to the group.

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<sup>100</sup> Aflateen have a youth-appropriate curriculum and training approach suited to this purpose and some WV NO's are in discussion with Aflatoun about this. For further information see: [www.aflatoun.org](http://www.aflatoun.org) and WV Central, ED CoP, in the resource library for Child/Youth Savings.

Making Cents also have a range of materials which are attractive to youth and topics of financial education are included. See [www.makingcents.com](http://www.makingcents.com)

<sup>101</sup> "Youth Livelihoods Development Program Guide" USAID. June 2008. p. 22. [www.equip123.net](http://www.equip123.net).

Approval of the loan rests with the group. All transactions are performed at monthly meetings in front of all the members of the group to promote transparency and accountability.

At the first few meetings, the entire accumulated amount will go to a different member. As the fund grows, however, loans will be given to several members at once. It generally takes two to three months for all members to have received a loan. Loans are repaid with the interest rate that the Group chooses (usually 5% or 10% per month). The share-out is an important element of the methodology because by recapitalising their funds, members benefit from interest earnings. By the end of an operating cycle, all members are able to take loans simultaneously. Members are then free to leave the group and others are free to join. When a new cycle begins, members can agree to change the contributions levels.

Savings Groups use a transparent memory based system where members remember the ending cash and loan balances. They each have a passbook, where savings (shares) are recorded using a non-numeric method (usually crosses in a box, marking the number of shares). This method maximises participation and minimises risk of theft.

The savings and lending activities of a Savings Group are time-bound as the Group operates in cycles lasting no more than one year. The first cycle is a training cycle of 52 weeks, after which the group is entirely independent and able to carry on its savings and credit activities without further external assistance. During the training cycle, the Group will meet weekly or fortnightly, but may decide to meet more or less frequently in subsequent cycles. The training cycle is implemented in the following four phases:

Preparatory Phase- The Preparatory Phase lasts 1-3 weeks. During this phase, the project staff (e.g.: Project Manager, Supervisors and Field Officers) provide general information to key community stakeholders and prospective Savings Group members and groups.

Intensive Phase - The Intensive Phase lasts 14 weeks and includes 8 of the 9 training modules delivered by the Field Officer. This phase is initiated with an intensive training period of 2 weeks, during which the Field Officer delivers the first 5 training modules. The Group self-selects its members, elects its leaders, adopts its constitution and establishes the rules and procedures that govern financial activities. The group then continues its meetings, in which it learns to manage its Social fund, share-purchase/savings and loan transactions. The Field Officer attends all meetings during this phase and is actively involved in guiding procedures.

Development Phase - The Development Phase lasts 18 weeks. During this phase, the Field Officer visits less frequently and is less active in Group meetings. This phase is crucial to gradually develop the confidence and autonomy of the Group to meet independently without the Field Officer.

Maturity Phase - The Maturity phase lasts 18 weeks and involves three visits from the Field Officer. Two of these are supervision visits to verify that the Group is operating smoothly. If the Group needs additional training or supervision, the cycle can be extended. If the Group is ready to be independent, the Field Officer makes a third visit at the time of the last meeting of the cycle to facilitate share-out procedures and celebrate the Group's graduation.

The training content recommended in this Project Approach is attached as an annex to the SG Project Model. The guide is available in other languages (Spanish, French, Arabic and Portuguese) can be found in the VSL Programme Guide, which can be downloaded for free after registration from [www.vsla.net](http://www.vsla.net)

## **Guidelines for staffing Savings Groups**

Groups can be started with a single Field Officer at the ADP level, reporting to the ADP Manager. As groups and the number of Field Officers grow, Supervisors will be needed and in large projects across a number of programme impact areas, a national-level Savings Group project manager can be

appointed. Any of these positions could be employed directly by World Vision, or be sourced and managed through a partnering arrangement.

### **Further Information and resources about Savings Groups**

For further information, see World Vision's Savings Groups Project Model, on [www.wvcentral.org /Economic Development CoP/ Project Models/ Savings Groups Project Model/](http://www.wvcentral.org/Economic%20Development%20CoP/Project%20Models/Savings%20Groups%20Project%20Model/) Download the SG PM document.

A short video describing this project model is also available online at: <http://vimeo.com/wvedcop/albums>.

The ED CoP has a network of savings group expertise including Dr. Frederick Christopher, the WV global champion and technical specialist in the savings group methodology. [Fredrick\\_christopher@wvi.org](mailto:Fredrick_christopher@wvi.org). The ED CoP has a library of documents, training videos and case studies, which can be accessed through the CoP link for ED on: [www.wvcentral.org](http://www.wvcentral.org). Other resources include WV's Global Technical Resource Network (GTRN) or a partner with expertise and experience in the same VSLA savings group methodology.

## Annex 7: Sample Indicators for Youth Livelihoods Development Projects

The LVCD Handbook identifies three fundamental indicators for LVCD in the M&E framework;

1. Income increase
2. Scale of impact (# of producers)
3. Employment created.

The following table of indicators covering these 3 areas was developed, largely for VCD projects, but is also useful for Youth Livelihood Development Projects.

Source: Economic Development CoP.

'Description of the Information Required by the Reporting Template for Market and Enterprise Development Projects'

Revised – August 28, 2009

**Instructions.** The information in this reporting template is to be collected based on specific productive activities of micro-producers that World Vision field staff work with directly or indirectly, and not necessarily based on the production of all of the producer groups in the ADP or project area from government statistics. Also, the data in the following tables is to be collected with different frequencies, but the intention is that the information can be used continuously in the field and then for improving program quality and be included in the regular reporting cycles of the programme impact area.

Total sales last fiscal year (in USD\$)	This indicator measures total sales during the fiscal last (October to September) year for micro-entrepreneurs in the program in USD\$ based on exchange rate from September last year.
Total sales this year to date (in USD\$)	This indicator measures total sales to date for the year starting October 1 in USD\$.
Increase/decrease in total sales this year to date compared to last year (^)	This indicator will automatically generate information on the increase or decrease of sales for the year and the formula is: [increase/decrease = (total sales this year – total sales last year) / total sales last year].
# of micro-entrepreneurs participating this reporting period last year	This indicator measures the # of micro-entrepreneurs participating in the programme this reporting period last year. This indicator should be measured twice a year and can be measured through files or by simply asking participants whether they were involved in the productive activity exactly one year ago.
# of micro-entrepreneurs participating this reporting period	This is the # of micro-entrepreneurs currently participating in the activity (this reporting period).
Program budget for period	What is the program budget for the reporting period fiscal year to date?

Cost per micro-entrepreneur served during period	This measures the efficiency of reaching many households with fewer dollars.
Increase/decrease in the # of micro-entrepreneurs participating this reporting period compared with this reporting period last year	This indicator measures the increase or decrease in the # of micro-entrepreneurs who participate this reporting period compared with this reporting period last year. It is measured using the following formula:  [Increase/decrease = (# participating this reporting period - # participating last year) / # participating last year).
Average sales per micro-entrepreneur (m-e) last year (in \$US)	This indicator measures average sales per micro-entrepreneur last year. It is measured using the following formula: [average sales per m-e = (total sales last year per m-e / # of m-e participating this period last year).
Average sales per micro-entrepreneur (m-e) this year to date (in \$US)	The average sales per micro-entrepreneur this year to date is measured using the following formula: [Average sales per m-e = (sales year to date / # m-e participating this period).
Increase/decrease in average sales per micro-entrepreneur this year to date compared with last year	This indicator measures the change in average sales per micro-entrepreneur this year to date compared with last year's total sales. It is measured using the following formula: [increase/ decrease = (sales per m-e this year to date – sales per m-e last year) / sales per m-e last year)].
# of women micro-entrepreneurs (m-e) reporting period	This indicator measures how many of the participating micro-entrepreneurs in the programme are women for the current period.
% of women micro-entrepreneurs this reporting period	This indicator measures the percentage of total participating micro-entrepreneurs who are women. It is measured using the following formula: [% women micro-entrepreneurs = (# of women m-e / # of total m-e).
# of jobs created by this activity	This indicator measures the number of jobs created due to the productive activity. This is measured by subtracting the number of full, part-time, and seasonal employees including the owner who participated in the activity when WV started supporting it from the current number of employees including the owner. This should be measured at one point in time.
# of jobs sustained by this activity	This indicator measures the # of full, part-time, and seasonal employees including the owner who work in the supported activity at a given point in time. It can include family members.
# of children benefiting from Enterprise and Market Development Programming	This indicator is calculated by counting the number of children in the families of those employed in the microenterprise, including the micro-entrepreneur and her/his employees.
% of households able to meet the basic needs of their children, without external assistance (shelter, food, clothing, schooling and health)	This indicator measures the number of children benefiting from Enterprise and Marketing Development programming whose basic needs are being met.

% children living in households where one or more adults are earning an income <sup>102</sup>	This indicator measures the percent of children benefiting from Enterprise and Marketing Development programming where one or more adults are earning an income.
% 15-18 year olds currently enrolled in or have completed vocational/skills training	
% youths 15-18 who completed a training program in entrepreneurship and can name at least four fundamental principles of managing money with values.	Self Assessment questionnaire.
% of 15-18 y/o who have completed vocational skills training & found employment within 12 months	This indicator measures the effectiveness of a market led workforce development program that gives relevant skills to children demanded by the labour market as measured by employment.
% households that were able to pay the necessary school fees/costs for their school-aged children without external assistance	This indicator measures the perception of household well-being because of the participation in the promoted activity.
% households where children consumed 3 balanced meals a day, which was paid for by their households without assistance	This indicator measures the perception of household well-being because of the participation in the Enterprise and Marketing Development promoted activity.
% households who were able to pay for their children's health costs without assistance	% households who were able to cover the costs of their children's health (0-18 years) through their own means, without external assistance

Notes:

^ - In the case that the group is beginning the productive activities or have not completed the full year, this will not give exact information. The intention of this indicator is to facilitate observing the increase in the volume of sales.

<sup>102</sup> Need clarification on in-kind and cash income.

## Annex 8: Sample Monitoring and Evaluation (M&E) strategies

The following M&E strategy is from the Gates Foundation-funded ProRENDAs project of WV Angola. It is available from the Value Chain Development Approach Document 1.34<sup>103</sup>, Annex 3. Although it is most suited to Value Chain projects, the outcomes, indicators and means of verification can be adapted for Youth Livelihoods Development Projects.

Monitoring and Evaluation Strategy	Means of Verification	Reporting Frequency
<b>Household Indicators</b>		
<p>Outcome 1: Increase in the cash income of targeted smallholder farmers</p> <p>Outcome 3: Increase in the number of households in which mothers report increased expenditures on food, child health and education.</p>	<p>Baseline and follow-up survey of incomes, and comparison with a counterfactual control area as measured by proxy indicators of household income such as cattle, household infrastructure, business investments and ownership of radios and motorcycles</p> <p>Evaluation by an external consultant, and comparison with a counterfactual control area</p>	<p>Baseline, midterm, and end of project</p>
<b>Depth of Benefit</b>		
<p>Outcome 2: Increase in the profitability of smallholder farmer and value chain enterprises as measured through annual gross margin (estimated business revenue less generic variable costs)</p>	<p>Gross margin (business revenue less generic production costs); monitoring of sales revenues and baseline estimation allowing for seasonality</p> <p>Project records of the enterprises supported by the program (smallholder produce and value chain enterprises); farmers' association sales records and input purchases</p> <p>Evaluation by external consultant, and comparison with a counterfactual control area</p>	<p>Baseline and annually</p> <p>Baseline, midterm, and end of project</p>
<p>Outcomes 4-13</p> <p>Outputs 1-17</p>	<p>Project records of the number of enterprises supported by the program (smallholder produce and value chain enterprises); farmers' association memberships</p> <p>Farmers' association records of sales revenue of assisted producers and support enterprises</p> <p>Evaluation by external consultant, and comparison with a counterfactual control area</p>	<p>Baseline and Quarterly</p> <p>Baseline, midterm, and end of project</p>
<p><sup>103</sup> This is a background (not core) document for VCD and is available on the Economic Development Community of Practice area of WV Central, by clicking on Project Models and then 'Local Value Chain Development'.</p>		

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## Annex 9: Kenya Value Girls Program: The ‘Girl Effect’

### Case study

Beneficiary Country	Kenya
Project Title	The Kenya Value Girls Program
Implementer	Cardno Emerging Markets USA, Ltd through Cardno/Nike Foundation/USAID GDA Cooperative Agreement
Principal Local Partner(s)	Kenya Business Development Program, a locally registered NGO of Cardno Emerging Markets
Target Groups	Girls and young women, ages 14-24 years. 1300 girls reached in the first year. Goal is to reach 2000 girls.
Geographic Areas	Kenya, Kisumu, Lake Victoria Region, Nyanza and Western provinces
Main problem	<p>High rates of poverty, caused by high HIV and AIDS rates, inappropriate policies, and inadequate rainfall combined with frequent flooding in parts of the region, rapid population growth, and lack of utilisation of agricultural land or farm inputs, environmental degradation, cultural factors, and inaccessibility of credit.</p> <p>The poor are a large number of orphans and other vulnerable children, including households headed by girls and young women aged 14-24 years</p>
Project Goal	Improve girls’ and young women’s opportunities to increase income and improve their safety and security by facilitating access to alternative livelihoods.
Activities	<p>The program applies a systematic approach with a strong emphasis on empowering girls to start-up and manage micro enterprises through market-led value chain development.</p> <p>Specifically:</p> <p>The foundational activities that the project undertook with the girls before they launched their enterprises in the poultry and vegetable value chains included:</p> <ul style="list-style-type: none"> <li>i) recruitment and mobilisation of the girls;</li> <li>ii) organisation of girls into learning and production groups and clusters;</li> <li>iii) registration of group and clusters with the local government;</li> <li>iv) group enterprise and financial literacy training;</li> <li>v) savings mobilisation; and</li> <li>vi) mentoring.</li> </ul> <p>Business Activities</p> <p>Working through local organisations, and the Kenya private sector, the program provided education, technical training and technical assistance to</p>

	<p>develop the girls' business skills.</p> <p>Providing the girls with access to top agricultural productivity technologies and inputs. The program has also provided access to finance by partnering with local banks and micro-finance institutions.</p> <p>Facilitation of technical training and development of market and financial linkages provided by the Kenya private sector.</p> <p>Scale-Up Activities</p> <p>Working with larger numbers of girls and young women to improve their financial literacy, to develop better crop and animal husbandry skills, strengthen their collaboration through groups, and link them to lucrative markets. They also broadened activities aimed at reducing the potential for men and boys to disrupt activities in the vegetable and poultry value chains by pro-actively engaging them.</p>
Duration	2008 - 2012
Funding	<p>Nike Foundation (2008-2012)</p> <p>USAID Global Development Alliance cooperative agreement (2010-2012)</p>
Lessons Learned	<p>Involving girls in a participatory way in each part of strategy development has proven to be essential.</p> <p>While prioritising young women, integrating boys and men in the program resulted in men and boys supporting the girls to participate in the project (including depositing regular savings) and brought about greater equity in gender relationships, increasing their entrepreneurial success. This included role plays to help girls explain the project to their spouses and empowering girls to negotiate controlling income generated from the enterprises.</p> <p>Girls were impatient to get started, so preparatory training was shortened and there was more on-the-job training. By starting the enterprises earlier, the girls were motivated by the tangible results.</p> <p>Despite the dependency mentality in the community, the project did not pay girls to attend meetings. This led to higher drop out at the beginning, but in the long-term, resulted in more motivated girls being recruited.</p> <p>Smart subsidies – for each chick raised for egg production, girls received an additional chick for free. The project also enabled girls to access credit through a guarantee facility.</p> <p>Private sector partnerships have proved to be instrumental for successful implementation.</p> <p>Private sector incentives: an intervention fund provided start up support to banks, input suppliers, local consulting companies, NGOs, and community-based trainers. This helped private sector players through the expensive start-up phase, so the girls had sustainable access to these market services and inputs.</p> <p>The quality of facilitators is critical to the success of the program. The project invested time and effort in training community facilitators.</p>

## Value Girls Programme - Sample (M&E) strategy

M&E Strategy	<p>In designing the Value Girls Program, Cardno wanted to be sure that the structure enabled measurement of success and lessons learned not only at the end of the program, but throughout the entire life of the project. Thus, Cardno's method for monitoring and evaluating the program includes a range of tools and methodologies to inform the program design, as well as to continuously refine and improve implementation and determine its impact. Some of these methodologies are:</p> <p><b>Value Chain and Girls Situational Analysis:</b> Girls and girl-focused organisations in the intervention area conducted qualitative and quantitative research using a variety of experts in the fish, vegetable, and poultry value chains to refine the program and generate baseline data.</p> <p><b>Baseline and Endline Surveys:</b> Qualitative and quantitative surveys were conducted at different phases of program implementation, and on a rolling basis within the girls' groups to provide insight into its impact on the young women, their families, and their communities.</p> <p><b>Ongoing Focus Group Interviews:</b> The project conducts discussions with approximately 25 percent of the young women's groups on a quarterly basis to probe specific issues that the young women face with their enterprises.</p> <p><b>Stock-Taking:</b> The project team meets with various stakeholders to formally review important findings and challenges, and formulate adjustments to the program for the next group of girls enrolling.</p>
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### Source:

Cardno Emerging Markets

<http://www.cardnoem.com/download.aspx?id=c20b2b1e-864f-41bd-9303-8152c832c857>

## Annex 10: ICT for Development Webcasts

Catholic Relief Services (CRS) hosted a series of presentations on ICT4D

Presentation	Recording URL
Will Warshauer –Voxiva <a href="http://www.voxiva.com/">http://www.voxiva.com/</a> "The power of the internet, the reach of the phone" Health Training Manual	<a href="http://ecom.catholicrelief.org/p47661243/">http://ecom.catholicrelief.org/p47661243/</a>
Morgana Ryan - Accenture Accenture Development Partnerships ICT4D Overview	<a href="http://ecom.catholicrelief.org/p71693646/">http://ecom.catholicrelief.org/p71693646/</a>
David Metcalf - U Florida Mixed Emerging Technology Integration Lab Apps for emerging markets Multiple sectors	<a href="http://ecom.catholicrelief.org/p86405117/">http://ecom.catholicrelief.org/p86405117/</a>
Aaron Sundsmo - Danya Evidence-based tech. applications. USG contractor Multiple sectors	<a href="http://ecom.catholicrelief.org/p91795656/">http://ecom.catholicrelief.org/p91795656/</a>
Thomas Collette - Agilix "Taking online learning offline" Agriculture examples	<a href="http://ecom.catholicrelief.org/p99656442/">http://ecom.catholicrelief.org/p99656442/</a>
Bobby Jefferson - Futures Futures Group 'Innovative Technology Development' Population, health, HIV/AIDS, gender	<a href="http://ecom.catholicrelief.org/p25097986/">http://ecom.catholicrelief.org/p25097986/</a>
Mark Davies – Esoko 'The Market on Your Mobile' Agriculture, trade, food security, markets	<a href="http://ecom.catholicrelief.org/p77084185/">http://ecom.catholicrelief.org/p77084185/</a>
Fredrik Ivarson - Anoto Pen-based data capture	<a href="http://ecom.catholicrelief.org/p61642641/">http://ecom.catholicrelief.org/p61642641/</a>
Neal Lesh - D-TREE Health - community care	<a href="http://ecom.catholicrelief.org/p33688845/">http://ecom.catholicrelief.org/p33688845/</a>
Adele Waugaman – mHealth 'Improving Health Through Mobile Phone Technology'.	<a href="http://ecom.catholicrelief.org/p11116588/">http://ecom.catholicrelief.org/p11116588/</a>

<p><i>Norbert Niederha</i>  Cropster  Linking Smallholder Farmers into High Value Agricultural Supply Chains (through better market information)'</p>	<p><a href="http://ecom.catholicrelief.org/p85675044/">http://ecom.catholicrelief.org/p85675044/</a></p>
<p><i>Mathew Taylor – Intel World Ahead Program</i>  "Effective ICT4D for mobile workers"  Based on the example: Gates/CRS Great Lakes Cassava Initiative.</p>	<p><a href="http://ecom.catholicrelief.org/p19707447/">http://ecom.catholicrelief.org/p19707447/</a></p>
<p><i>Ben Henneke –</i>  <i>The Clean Air Action Corporation</i>  Founder of TIST – International Small Group and Tree Planting Program  (Getting carbon income back to farmers)  Forestry, climate change, carbon markets  Carbon and Operations Monitoring System to get carbon income back to farmers.</p>	<p><a href="http://ecom.catholicrelief.org/p63102787/">http://ecom.catholicrelief.org/p63102787/</a></p>
<p><i>Josh Nesbit - Frontline</i>  Connecting remote community health workers to emergency care clinicians.  'Savings Lives Through SMS'.  Health Sector</p>	<p><a href="http://ecom.catholicrelief.org/p57712248/">http://ecom.catholicrelief.org/p57712248/</a></p>
<p><i>Jack Levy – NetHope I4D</i>  'I4D Collaboration in Agriculture, Education, Health, GIS, Microfinance'.</p>	<p><a href="http://ecom.catholicrelief.org/p95726049/">http://ecom.catholicrelief.org/p95726049/</a></p>

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## Annex I I: Experimental Conceptual Framework for Entrepreneurship and Enterprise

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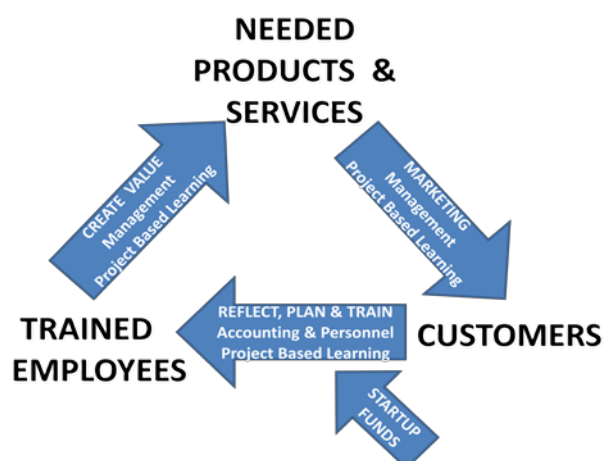
The following is a concept paper for Integrated Youth Entrepreneurship, developed by World Vision ICT4D specialist, Lou M. August

Especially youth from rural communities are affected by unemployment. The main problem identified is, that even of those 80% fortunate youth, who are gaining literacy and job skills training have no jobs to go to. Jobs are often not available in their community and even in their country, which cause high migration to urban areas.

Integrated Youth Entrepreneurship (IYE) is designed to alleviate this kind of afflictions that youth are facing increasingly. IYE is defined as World Vision's activities that seek to provide the skills, resources and influence for youth to start-up new enterprises that reduce poverty through job creation. It will provide an alternative for migration to urban areas, and yield an overall improvement in well-being for children through the increase of wealth. Youth will gain required skills in association with accredited school-based or CBO-based-training. Afterwards practice these skills in the context of real student-run enterprise. The IYE project approach focuses on creating the skills set of entrepreneurs, and then combines the added value of other project approaches to enable their success.

### Conceptual framework:

Funds are invested to plan and train community members in marketable skills, who become trained employees and gain more skills in process of producing marketable products, which are sold to customers generating funds to repeat the cycle.



Each arrow defines a flow that must be achieved to make the enterprise work. For successful entrepreneurship programs, WV must develop training programs to teach entrepreneurship candidates and/or their employees.

REFLECTION & PLANNING, as well as hiring personnel, training them in value-creation skills and accounting (bottom arrow above). In the process of accomplishing this flow, project-based learning takes place which will be applied during the next cycle. When funds are received, skills must be established in all enterprise areas. Funds are used to select the value-creation activities that will be pursued, plan, select employees, and develop training curricula and/or train employees.

ENGAGE IN ACTIVITIES THAT CREATE VALUE, management and project-based learning that will be applied during the next cycle (left arrow). This is the process of creating the products and services. During this flow, trained employees gain even more skills in the process of producing products and services and become qualified to become trainers in the next cycle.

MARKETING (right arrow): Products and services are marketed to customers, including creating brochures, web sites and other marketing aids. Once the product or service is sold, most revenues are re-invested to provide funding for the next cycle.

Since the skills needed for reflecting, planning, accounting, marketing, management and facilitating project-based learning are very similar from enterprise to enterprise, these activities can be consolidated into a single curriculum that does not change significantly with the value-creation activities chosen. World Vision may choose to align with a vendor of these curricula, including the National Foundation for Teaching Entrepreneurship (NFTE), Junior Achievement and others.

However, the skills to create value – the products or services sold by the enterprise -- vary greatly from enterprise to enterprise, as do their metrics for success. Thus, training in these activities must be done individually. Many activities in an “Enterprise Activity Cluster” may be predicated on implementing other activities in the cluster. The detailed training curricula that go with each activity will include metrics for success, sample timelines and sample assessment instruments. Consider the example below for an “Enterprise Activity Cluster.”

- Technology
- Tele-centre
- Computer retail store
- Community help desk/computer repair
- Community technology training classes
- Web Design
- E-Commerce

World Vision entrepreneurship facilitators will work with community stakeholders to select the enterprise activities most suitable for their area.

World Vision must develop a detailed Community Assessment Instrument used to survey the essential environmental aspects of the local and greater communities. World Vision staff may accomplish finding environmental factors that either support or impede the enterprise.

Common environmental factors (power sources) are:

- People needing the product or service.
- Low wages due to poverty and a strong desire for employment
- Skills of the population, work ethic, openness to enterprise, etc.
- Excess capacity (buildings, machinery, etc) and idle time – laymen, professionals, etc
- Low cost or free input materials.
- Proximity to critical resources and the presence of critical infrastructure (power, internet, etc.)
- Willingness of other agencies to provide specific resources and powerful leaders to lend support

For strong enterprises led by strong entrepreneurs, World Vision does not need to help in this phase. However, fledgling enterprises having difficulties can be helped by World Vision through low-cost events and programs that often aid many entrepreneurs in the region targeted:

- Influence government ministers by explaining that the success of the entrepreneurship program would reflect well on their policies.
- Stakeholders could not only help provide initial resources, they would help drive more support to the enterprise as it succeeds. Examples include:
- Local universities to localise training materials
- Local businesses that might supply the enterprise
- Local businesses and government agencies that could benefit from the proliferation of products and services offered by the enterprise.
- Provide the entrepreneur or key staff with training in activities that increase these support forces.

Choosing the right entrepreneurship activity is critical, for if it does not produce what it consumes, it will not self-accelerate and ceases to rotate once grant resources run out. This reinforces the need for World Vision to develop a solid program to map community assets, enterprise power-sources and community needs. These must then be associated with possible enterprise activities such that the enterprise activities with the highest likelihood for self-generation will be selected. When an enterprise is able to self-generate the resources it needs, it does not matter how small it starts, if the activities and environment remain similar, it can grow exponentially.

It will be very important for World Vision to map the environmental factors that support or impede the development of the enterprise. Environmental factors impeding rotation of the social enterprise can be thought of as friction. In some cases, small enterprises can do little to reduce certain kinds of friction, as they have little influence. This is especially where WV facilitators can help.

Examples of potential sources of friction:

- Policy-level issues: Democracy, Property rights, Economic policy, Education Policy
- Value chain and the potential need to develop and support a number of enterprises as an ecosystem.
- Financial issues – The availability of credit, banking, the payment and deposit of funds.
- Safety and security issues - Law and order, discrimination, etc.
- Infrastructure issues - Stable power, water, internet, etc
- Health issues - Environment allowing close contact, healthy employees, etc
- Labour issues - Access to low cost labour, skill level of labour, natural skills set of community, proficiency in the language needed by the enterprise, work ethic, etc
- Community issues - Local business owners, chamber of commerce, etc
- Development of the supply chain

It is important to ensure that the purpose of the enterprise is greater than accumulating financial resources alone. World Vision has the unique opportunity to allow the developing world to leap-frog current enterprise social evolution such that “a company that maximises community benefit through its profits is stronger than a company that maximises profits alone.”



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## Annex 12: Business Process Outsourcing Concept Paper

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### Business Process Outsourcing: Creating 21st Century Jobs and Limitless Opportunities

By Lou August, World Vision International

Nearly half the world's people live in grinding poverty — surviving on just two dollars a day or less. While many developing nations have made significant strides in educating their youth, most of these youth are still unable to obtain employment, even after graduating from high school or college. To break out of poverty, the educated poor require the same resources as every determined person — training in skills needed by the marketplace and a place to practice those skills while earning an income. Work means dignity for parents. As in developed countries, a reliable income pays for a myriad of life-supporting aid: food, medications to treat HIV/AIDS, clean drinking water, emergency supplies for increased resilience to disasters, health care, and education for their children. It also reduces reliance on the NGO community to provide these resources.



The World Vision Business Process Outsourcing program aims to address the lack of economic opportunities for impoverished yet educated youth and their caregivers by providing high paying 21st century jobs through Business Process Out-Sourcing (BPOS). By providing jobs in rural communities where people live, the program will also stem the humanitarian plague caused by urban migration. The acclaimed BPO consulting firm Nelson Hall identified in their recent Global BPO Market Forecast report that the BPO market is expected grow from around \$200 billion today to \$450 billion by 2012. This is supported by March 30th Gartner report where T.J. Singh, the research director at Gartner, said India's BPO market is expected to increase by 19 percent through 2013.

BPO involves training an educated but unemployed workforce in basic 21st century skills, then transmitted work via technology to remote centres with lower costs of living and lower wages, where the workforce completes it and transmits it back to the clients. Activities include:

- Low bandwidth / low-skill activities such as data entry and digitising records.
- High bandwidth / low skill activities such as call centres and other VOIP services.
- Low bandwidth / high skill activities such as web site design, accounting and animations.
- High bandwidth / high skill activities such as virtual medicine, virtual law and more.

BPO centres require computers and varying degrees of Internet connectivity (see above). This makes BPO ideally suited as an economic development and sustainability add-on for World Vision's existing network of telecentres and Community Learning Centres (CLCs). They are often located in rural areas with well educated English speaking populations, but few jobs – the exact ingredients for BPO success!

It will be executed in a cost-effective and synergistic manner that rapidly produces the revenue and trained workers needed for expansion while incubating entrepreneurs who apply their new-found

work-based learning skills to start their own BPO firms. World Vision's extensive businesses mentorship, microfinance and small business loan programs will provide further assistance for these budding entrepreneurs.

The project takes place in three phases:

PHASE I: World Vision conducts a one to three month study to determine the feasibility of Business Process Outsourcing in a specific region. Factors studied include the availability of an educated workforce, prevailing wages, BPO services needed, costs to augment computers and Internet connectivity, etc. Should the study indicate that BPO is not feasible, no additional work shall take place. Should the design report identify that BPO is feasible, it will include a detailed recommendation of the type of operation (licensed and managed by a BPO firm, WV managed BPO, etc), a detailed project plan for one to three possible BPO pilot locations in the region, and more.

PHASE II: One year pilot, executed according to the detailed Project Plan with supporting BPO Project Model and other support materials completed in Phase I. The BPO program will leverage the World Vision telecentre / CLC staff, infrastructure, contacts and resources to provide economic development for local impoverished children, disabled children and their caregivers, as well as an income-generating mechanism for the CLC and telecentres to sustain and grow. Equally important, through work-based learning and specialised training programs, World Vision will incubate rural BPO entrepreneurs who will multiply the economic impact and jobs into their rural communities.

Phase III: Following a successful pilot phase, World Vision intends to apply lessons-learned and scale BPO programs to other World Vision CLCs and telecentres in the region. After operating for a period of 24 months, each centre is expected to self sustain and become part of the World Vision global network of BPOs.

World Vision is now seeking partnerships for financial, in-kind and professional support to advance this important work. For more information, please contact Lou August, World Vision International, 240-381-1139 or [lou\\_august@wvi.org](mailto:lou_august@wvi.org).

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## Annex 13: Recommended Key Websites, Documents, Case Studies and Toolkits

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### Websites:

#### USAID: EQUIP3

(Educational Quality Improvement Project – Learning and Earning for Out-of-school Youth) For a range of youth livelihood resources and case studies.

Particularly recommended are:

Workforce Development Program Guide, USAID, EQUIP3. Available on the EQUIP3 Website: <http://www.equip123.net/docs/e3-programguidesworkforcedevelopment.pdf>

Youth Livelihoods Development Program Guide, June 2008, USAID, Equip3 Project.

Written by David James-Wilson. See, <http://www.equip123.net/> and search for this guide, or try this direct weblink: <http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf>

Website: <http://www.equip123.net/>

#### International Labour Organisation

For useful publications and tools related to youth employment

Website: [www.ilo.org](http://www.ilo.org)

<http://www.ilo.org/public/english/region/ampro/cinterfor/temas/youth/index.htm> - reports 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

#### Population Council

For excellent information related to adolescent girls' livelihoods

Website: [www.popcouncil.org](http://www.popcouncil.org)

#### Livelihood Exchange

The Livelihoods Exchange Tools provides diverse and credible information on the application of livelihoods approaches to development, research, policy and practice:

Website: <http://www.eldis.org/go/livelihoods/>

#### Microlinks (Micro-enterprise Learning, Information and Knowledge Sharing)

For resources on enterprise development, microfinance and value chains.

Website: <http://microlinks.kdid.org/about-microlinks>

#### International Centre for Research on Women

For publications on entrepreneurship, linking health and livelihood interventions and gender. Click on Publications. As an example, one interesting report is on: Connectivity How Mobile Phones, Computers and the Internet Can Catalyze Women's Entrepreneurship; India: A Case Study.

Website: [www.icrw.org](http://www.icrw.org)

#### Search Institute

For more on the 40 Developmental Assets for youth. The Search Institute's framework of Developmental Assets is an approach to positive youth development popular in the United States. The assets are based on research in youth development, resiliency, and prevention. Developmental Assets represent the relationships, opportunities, and personal qualities that young people need to avoid risks and to thrive.

Website: [www.search-institute.org](http://www.search-institute.org)

### **The Annual Global Youth Economic Opportunities Conference**

Hosted by Making Cents International, the website features conference presentations from a multitude of organisations working on issues of youth microenterprise globally

Website: [www.ymeconference.org](http://www.ymeconference.org)

### **Youth Entrepreneurship and Sustainability**

For toolkits that have been developed to aid organisations in establishing and implementing effective youth employment strategies

Website: [www.yesweb.org/gkr\\_toolkits.htm](http://www.yesweb.org/gkr_toolkits.htm)

### **CHF International**

Resources on youth Enterprise and Livelihoods development in conflict settings.

Website: <http://www.chfinternational.org/resourcelibrary>

### **Websites Specific to Value Chain Development**

#### **Re-Governing Markets:**

This site supports a collaborative research project that analyzes the growing concentration in the processing and retail sectors of national and regional agri-food systems and its impacts and implications for rural livelihoods and communities.:

Website: [http://www.regoverningmarkets.org/en/global/about\\_regoverning\\_markets.html](http://www.regoverningmarkets.org/en/global/about_regoverning_markets.html)

#### **Global Value Chain Initiative (GVCI):**

The GVCI is an industry-centric view of economic globalisation that highlights the linkages between economic actors and across geographic space. The Initiative is supported by the Rockefeller Foundation, and seeks to consolidate and foster the global value chains (GVC) perspective. The site provides the results of research related to value chains on a range of industries and activities from agriculture, to services, to manufacturing, as well as practical resources such as manuals and handbooks.

Website: <http://www.globalvaluechains.org/>

#### **BDS Knowledge:**

BDS Knowledge is an inter-agency website for the exchange of information on service markets. While its origins are in Private Sector Development, the site is dedicated to systemic approaches: developing whole markets for services to maximise scale and outreach.

Website: <http://www.bdsknowledge.org/dyn/bds/bdssearch.home>

### **International Food Policy Research Institute**

The Future of Small Farms: Proceedings of a Research Workshop:

This section of the International Food Policy Research Institute's website provides a number of useful resources from a 2005 international conference on the subject of "The Future of Small Firms." Resources include information on topics including the role of agriculture in pro-poor growth; market opportunities: markets, trade, and competitiveness; and smallholder farming in difficult circumstances.

Website: [www.ifpri.org/sites/default/files/publications/sfproc.pdf](http://www.ifpri.org/sites/default/files/publications/sfproc.pdf)

### **WIEGO: Women in Informal Employment: Globalising and Organising**

WIEGO is a global research-policy network that seeks to improve the status of the working poor, especially women, in the informal economy through better statistics, research, programmes, and policies and through increased organisation and representation of informal workers.

Website: <http://www.wiego.org/>

### **Donor Committee for Enterprise Development:**

The Donor Committee, composed of representatives of bilateral and multilateral donor organisations, promotes enterprise development, particularly for small enterprises, in developing countries. It provides a forum, in which member agencies can exchange information about their programmes, and the lessons learned through those programmes. Website: <http://www.enterprise-development.org/>

### **The SEEP Network:**

The SEEP Network is an organisation of more than 50 North American private and voluntary organisations (of which World Vision is a member) that support micro and small business and microfinance institutions in the developing world. Its mission is to advance the practice of micro and small enterprise development among its members, their international partners, and other practitioners.

Website: <http://www.seepnetwork.org/Pages/Default.aspx>

### **Useful Documents:**

#### **The Market Assessment Toolkit for Vocational Training Providers and Youth**

Prepared by Columbia University's School of International and Public Affairs on behalf of the Women's Commission for Refugee Women and Children.

[http://www.womensrefugeecommission.org/docs/ug\\_ysl\\_toolkit.pdf](http://www.womensrefugeecommission.org/docs/ug_ysl_toolkit.pdf)

#### **Workforce Development Program Guide, USAID, EQUIP3**

Website: <http://www.equip123.net/docs/e3-programguidesworkforcedevelopment.pdf>

#### **Youth Livelihoods Development Program Guide, June 2008, USAID, Equip3 Project**

Written by David James-Wilson.

Website: <http://www.equip123.net/> and search for this guide, or try this direct weblink:

<http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf>

#### **Youth Microenterprise and Livelihoods: State of the Field.** Lessons from the 2007 Global Youth Microenterprise Conference; Making Cents.

[www.makingcents.org](http://www.makingcents.org)

#### **State of the Field in Youth Enterprise, Employment & Livelihoods Development Report;** Making Cents 2008

[www.makingcents.com](http://www.makingcents.com)

#### **Emerging Guidelines in Youth Inclusive Financial Services**

December 2009.

This document presents emerging guidelines in youth inclusive financial services from Making Cents International.

<http://www.makingcents.com/pdfs/resources/Emerging%20Guidelines%20in%20Youth-Inclusive%20Financial%20Services%20December%202009%20v1.pdf>

#### **Youth Development Sector Approach**

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 optimise engagement with government, the private sector and civil society to establish solid institutional foundations.

<http://www.mercycorps.org.uk/sites/default/files/YouthSectorApproach.pdf>

## Case Studies

These case studies are written up by Making Cents International. Click on the case study link on this web page: [http://www.makingcents.com/products\\_services/resources.php](http://www.makingcents.com/products_services/resources.php)

### Hatton National Bank – Sri Lanka

‘The Role of Hatton National Bank in Creating Access to Financial Services for Youth in Sri Lanka, Chandula Abeywickrema, Hatton National Bank (HNB)’

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 centres 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 approach.

### Padakhep, Bangladesh

Padakhep is a non-government organisation (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.

### Population Council and MicroSave, Kenya

‘Safe and Smart Savings Products for Vulnerable Adolescent Girls in Kenya & Uganda, Karen Austrian, Population Council; Corrinne Ngurukie, MicroSave Consulting Limited’

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.

### Bosnia Herzegovina

Partner Microcredit Foundation is a non-profit microfinance institution in Bosnia Herzegovina 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 specialised youth loan product.

### Mennonite Economic Development Associates (MEDA) - Egypt and Morocco

‘MEDA Works with Youth: YouthInvest’

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.

### BRAC - Bangladesh

‘Youth Financial Services: The Case of BRAC & the Adolescent Girls of Bangladesh’

Ten years after beginning adolescent-focused initiatives in Bangladesh, BRAC realised 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

customised to the needs of adolescents will equip the girls to invest better and take higher loans on average.

### **Aflatoun – FINCA, Peru**

‘Microfinance and the “Next Generation” The FINCA Aflatoun Curriculum Implemented in an MFI Setting’,

Aflatoun, an organisation 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.

### **Microfinance Opportunities**

‘Using Innovative Partnerships and Market Research to Link Financial Education and Savings Products for Girls’

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.

### **Save the Children Youth Financial Services: Southern Bangladesh**

‘Adolescent Girls Project’,

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 sensitisation.

### **Plan International - Senegal, Niger and Sierra Leone**

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.

### **Women’s World Banking - Dominican Republic**

‘Product Development for Girls: Girls’ Savings and Financial Education’,

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.

### **Other Case Studies**

Save the Children and Foundation, Morocco

‘Linking Youth with Knowledge and Opportunities in Microfinance (LYKOM) Project, Morocco’

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.

[http://pdf.usaid.gov/pdf\\_docs/PNADN073.pdf](http://pdf.usaid.gov/pdf_docs/PNADN073.pdf)



## Toolkits

The following toolkits related to youth may be useful.

### Market Assessment Toolkit, Women's Commission

Market observation survey from this toolkit was referenced in Annex 2.

It 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.

Go to <http://www.womenscommission.org/> - Enter to the search, 'Market Assessment Toolkit' and find the file.

### Pro-poor Value Chain Development, Practitioner's Guide

#### 25 GUIDING QUESTIONS FOR DESIGNING AND IMPLEMENTING AGROINDUSTRY PROJECTS

United Nations Industrial Development Organisation

The aim of this practitioner's guide is to assist in designing and implementing projects for the development of agricultural and agro-industrial value chains. It addresses the challenge of making transformation and value addition processes integral to value chain development, helps initiatives focus on social benefits, especially poverty reduction and gender equity.

[http://www.unido.org/fileadmin/user\\_media/Services/Agro-Industries/Pro-poor\\_value\\_chain\\_development\\_2011.pdf](http://www.unido.org/fileadmin/user_media/Services/Agro-Industries/Pro-poor_value_chain_development_2011.pdf)

### Children and Youth Policy Toolkit, World Bank

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.

<http://go.worldbank.org/U26H7QN200>

### Microfinance, Youth Entrepreneurship Program Manual, Katalysis Network

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.

[http://youthenterpriseconference.org/sitemanager/cuteeditor\\_files/uploads/CordesKatalysisManuelSubmission.doc](http://youthenterpriseconference.org/sitemanager/cuteeditor_files/uploads/CordesKatalysisManuelSubmission.doc)

### Lot Quality Assurance Sampling: A Management Tool to Efficiently Assess Program Outcomes

Freedom from Hunger, Sept 2009.

This document summarises Lot Quality Assurance Sampling (LQAS), a management tool that organisations 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.

[http://www.youthenterpriseconference.org/Sitemanager/CuteEditor\\_Files/uploads/BobbiGray\\_LQAShandout.pdf](http://www.youthenterpriseconference.org/Sitemanager/CuteEditor_Files/uploads/BobbiGray_LQAShandout.pdf)

### **Youth Employment, Making it Happen, International Labour Organisation**

This electronic toolkit is part of an ongoing effort by the International Labour Organisation, together with the International Organisation of Employers, to strengthen the capacity of employers' organisations 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 organisations, as well as other business associations, can undertake to promote youth employment.

<http://www.ilo.org/youthmakingithappen/>

### **Preparing Youth and Adults to Succeed in an Entrepreneurial Economy, Accelerating Entrepreneurship Everywhere**

National Content Standards for Entrepreneurship Education

This toolkit for the U.S. National Content Standards for Entrepreneurship Education is designed to give visitors the standards and performance indicators framework necessary for developing curriculum for entrepreneurship programs as a lifelong learning process.

[http://www.entre-ed.org/Standards\\_Toolkit/](http://www.entre-ed.org/Standards_Toolkit/)

### **Street kids International Toolkits**

<http://www.streetkids.org/>

Street Kids International has developed a range of toolkits which are attractive and relevant to youth, using animation and cartoon characters.

#### The Street Business Toolkit

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.

#### Street Banking Toolkit

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

#### Street Business Mentorship Training program

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 recognise what they have to offer and how to share their wisdom.

#### The Practice Business Toolkit

A training of trainers designed for front line workers to guide street youth through a supported applied business experience as a step before independent business ownership.

#### A Field Manual for Practitioners in Humanitarian Settings

Women's Refugee Commission

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.

[http://www.womensrefugeecommission.org/docs/livelihoods\\_manual.pdf](http://www.womensrefugeecommission.org/docs/livelihoods_manual.pdf)

