



LEARNING NARRATIVE
CONNECTING YOUTH
TO LOCAL SERVICES



Save the Children

Acknowledgments:

Maha Akrouk, John Mateso, Angaw Nurlign, SouSie Sylvain,
Clara Joaki, Anna Du Vent, and Sarah Press

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Executive summary

The objective of this narrative is to identify and analyze the strengths and limitations of services that Youth in Action (YiA) connects youth to in their communities. Some key findings in this area include:

Connecting youth to financial services is contextual: YiA acknowledges the role of financial services in equipping youth with the necessary tools to become economically productive and navigate financial challenges as they transition into their adulthood economic roles and manage their small businesses. Because YiA targets youth living in rural areas, the program confronted significant challenges in its attempts to link youth to financial service providers. Such challenges included limited access to formal financial services, as well as legal age restrictions for accessing services, high transaction costs, and negative stereotypes about youth.

Business Development Services are limited in rural communities: Within YiA, both government employees and local community business owners offer business development services, however there are limited or no business services available in many of the rural areas where YiA worked. Therefore, connecting youth to business services was one of the biggest challenges that YiA faced.

Access to Sexual Reproductive Health (SRH) Services is key to providing quality youth livelihood programs: Connecting youth to SRH services helped YiA address programmatic challenges

like high pregnancy rates, limited access to family planning services, and no access to sanitary towels. This in return increased the participation of girls in the program activities and reduced numbers of those dropping out.

Connecting out of school youth to learning alternatives is vital to ensure enterprise sustainability: YiA supported youth to identify and explore livelihood opportunities through a combination of non-formal education and practice oriented learning experiences. YiA's education pathway offered youth an option to go back to school or join vocational training with the support of a small grant. Returning to school primarily benefited the Very Young Adolescents (VYAs) and a few older youth who opted to go back to formal schools.

Recommendations

In order for youth livelihood programs to be successful, they need to link youth to key services within their communities that will boost their businesses. However, in order to effectively do so, it is integral that program partners carry out a needs assessment at the beginning of the program to identify the key services that youth need and identify the local service providers that are available to address these needs. Additionally, programs should develop Memoranda of Understanding (MOU) with key service providers that clearly stipulate the role and target of each provider. Doing so will make monitoring easier and lead to increased accountability.





Background

1.1 Youth in Action Program

Youth in Action (YiA) is a six-year program implemented by Save the Children in partnership with Mastercard Foundation. The goal of YiA is to improve the socioeconomic status of 40,000 out-of-school young people (12-18 years), both female and male youth, in rural Burkina Faso, Egypt, Ethiopia, Malawi, and Uganda.

YiA's interventions are grounded in a Theory of Change (TOC), which organizes the program's interventions, assumptions, and outcomes, and frames its approach to activities and learning. The TOC includes three programmatic pillars: Youth Learn, Youth Act, and Youth Connect, and two cross-cutting themes: Participation and Partnerships. The model allows YiA to support male and female youth to identify and explore livelihood opportunities through non-formal educational and practical learning experiences. For the majority of program participants, these opportunities are grounded in agricultural value chains or agri-business.

While there is a wide array of programs focusing on education for out-of-school youth or on youth employment, very few programs incorporate

employability, social assets, literacy, numeracy, financial literacy, and real-life experience. YiA integrates all of the above into a participatory learning cycle, designed to increase livelihoods opportunities through the acquisition of a broad spectrum of foundational and work-readiness skills.

The TOC is supported by a learning framework that outlines a set of defined and measurable research questions. These questions cover a range of subject areas relevant to youth livelihoods programming in rural Africa. Working within this framework has enabled YiA to continuously build and improve on evidence-based programming. The resulting learnings are organized into six subject-matter specific "Learning Narratives". This narrative focuses on the broad question of:

What are the strengths and limitations of how YiA has connected youth to local services?

It is our hope that this learning series will add to the discussion of how to develop effective youth-livelihoods programming for rural African youth.

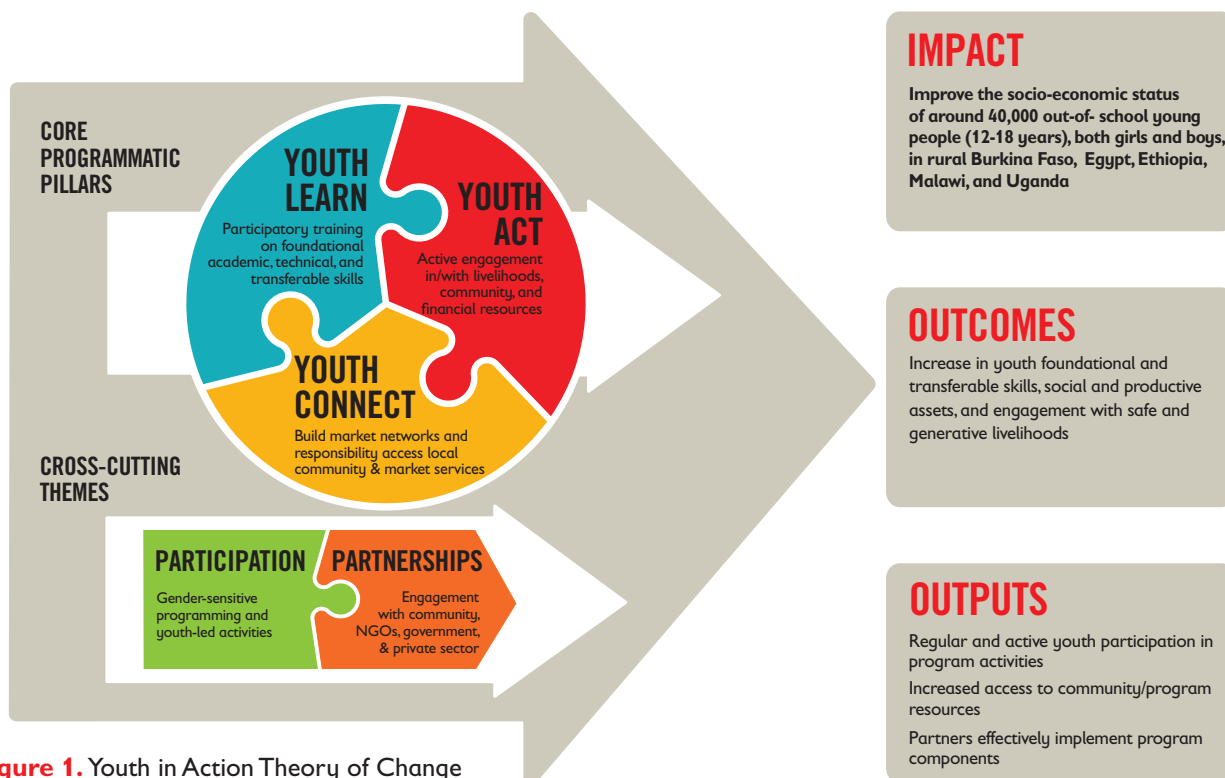


Figure 1. Youth in Action Theory of Change

1.2 Local Services in Youth in Action

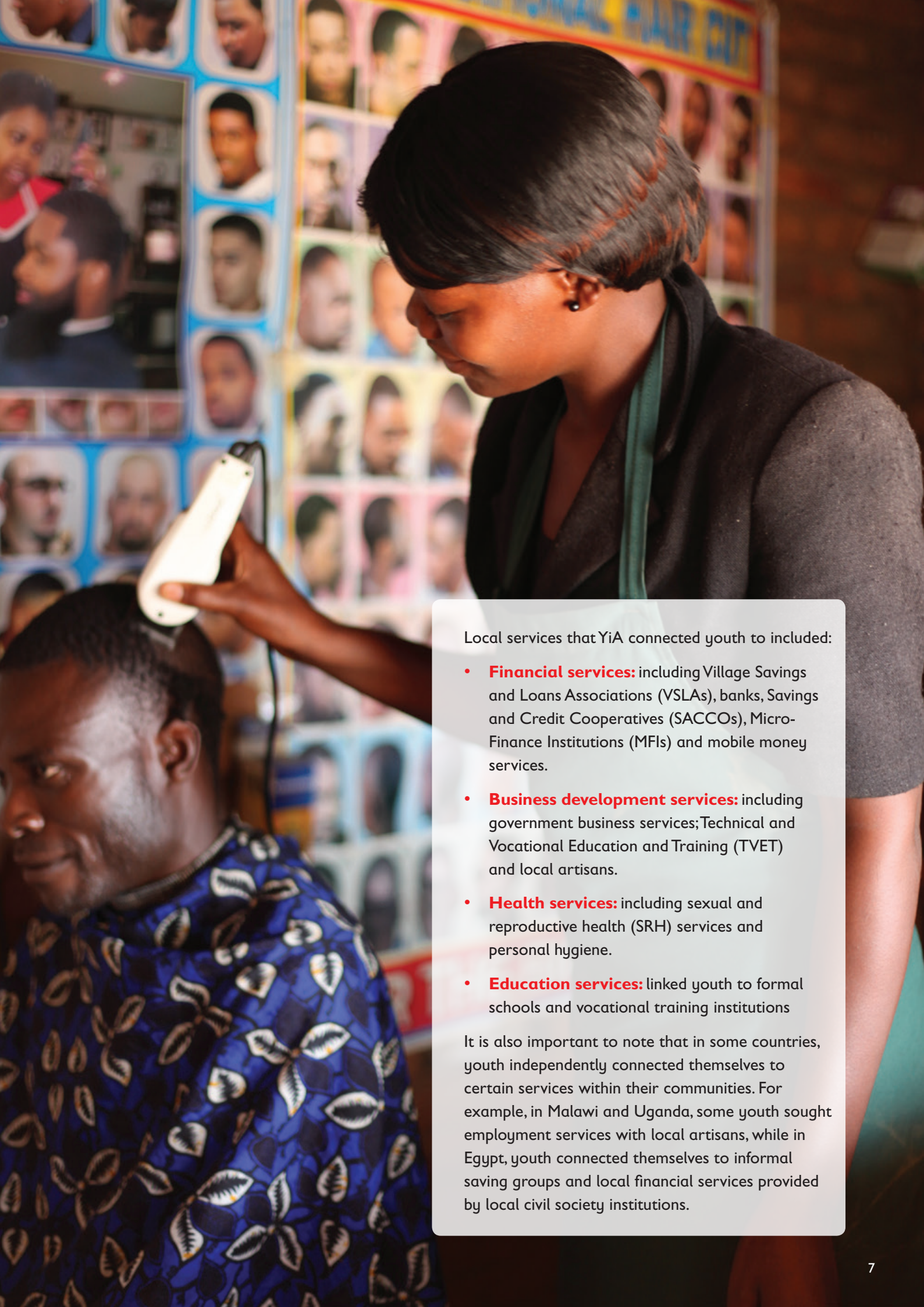
YiA facilitates youth linkages to local services in order to help youth better embed themselves and their livelihood initiatives in the local market and community. Each YiA country utilized services differently based on the availability of services, the needs of local youth, and the kinds of partnerships that the program could leverage.

YiA originally emphasized connecting youth to local markets in order to promote viable livelihoods. In this narrative, access to market means the ability for youth to acquire their business supplies and their capability to deliver their business products to buyers. Access to markets further means that youth are able to sell their products at a higher price either within or outside of their communities. During the YiA Learning Phase, youth participated in market activities in which they explored their community in order to identify and assess different business options. Subsequently, youth were able to make an informed decision on which business to engage in. In order to improve youth access to markets, YiA connected youth to mentors who provided youth with technical support around their businesses and linked them to markets. Interactions with local business owners, artisans and in some cases, cooperatives also led to increased access to markets.

In addition to markets, as the program rolled out, YiA and partner staff identified additional services that youth needed in order to address the varied challenges that youth face in their communities. For example, due to the high rates of early pregnancy in Malawi and Uganda, it became evident that in order to prevent dropouts, YiA would have to purposefully link youth to sexual and reproductive health (SRH) services. Additionally, in Ethiopia and Egypt, because most youth were engaged in animal fattening businesses and faced challenges related to animal diseases, it became necessary for YiA to connect youth to local veterinary services.

584 youth (250F & 334M) from Ethiopia were connected to 48 private sector representatives drawn from local suppliers and buyers of agricultural business products and services. The linkage helped youth to better understand the market situation for their business and explore opportunities to work with potential suppliers and buyers of their product.

YiA Y5Q3 Ethiopia Quarterly Narrative Report (August 2017)



Local services that YiA connected youth to included:

- **Financial services:** including Village Savings and Loans Associations (VSLAs), banks, Savings and Credit Cooperatives (SACCOs), Micro-Finance Institutions (MFIs) and mobile money services.
- **Business development services:** including government business services; Technical and Vocational Education and Training (TVET) and local artisans.
- **Health services:** including sexual and reproductive health (SRH) services and personal hygiene.
- **Education services:** linked youth to formal schools and vocational training institutions

It is also important to note that in some countries, youth independently connected themselves to certain services within their communities. For example, in Malawi and Uganda, some youth sought employment services with local artisans, while in Egypt, youth connected themselves to informal saving groups and local financial services provided by local civil society institutions.

Context of the Review

This learning narrative is a review of different studies conducted by Save the Children and its partners, as well as observations of programmatic uptake on the ground. The review of this material is meant to identify and analyze the strengths and limitations of how YiA connects youth to services in their communities.

2.1 Objectives

The objectives of this review are to better understand the results of information gathered on how YiA connected youth to local services throughout its programming and how youth experienced these connections. The specific objectives of Save the Children's research in this area were to:

- Provide like-minded NGOs, youth affiliated institutions and the wider public with a thorough and reliable knowledge base on the process and approaches used in connecting youth to services within YiA.
- Identify best practices, challenges and key lessons learned from YiA's use of local services, and thereby provide valuable insights and recommendations for future youth programming initiatives.

2.2 Research Questions

When considering the role of local services in its youth programming, Save the Children focused on:

What are the strengths and limitations of how YiA has connected youth to local services (e.g. health, employment, financial, etc.)?

Within YiA programming, the five country offices were able to adapt the broad program model and, in doing so, identified the most appropriate local services that youth needed and contextualized why these services were important for the success of the program in their particular location.

2.3 Data Sources

The information in this narrative is primarily drawn from in-depth discussions and documentation conducted with groups of 10-20 Save the Children and partner staff in each of the five program countries. These discussions allowed staff to analyze the strengths and limitations of linking youth to services within their communities. They took place between June-August 2017. Additionally, the review included case studies focusing on youth involvement in procurement (Ethiopia, November 2015) and Village and Saving Loans Associations (Uganda, 2016). Finally, the review collected data from the YiA quarterly program reports submitted by the country teams.

2.4 Limitations

The main limitation in developing this narrative was that the program did not undertake a comprehensive, in-depth study of the role of local services at any point, and therefore, documentation of the processes and results related to local services was limited. Unlike the other program interventions, connecting youth to local services was not formally designed and thus it was not easy to carry out a uniform documentation of this topic across the five countries.

Additionally, local services are by definition, localized and, therefore, it is difficult to compare how local services impacted YiA as a whole. The localized nature of which services countries targeted also meant that the countries reported on local services to varying extents. For example, the quarterly narrative reports are largely a self-reporting mechanism. Therefore, it is possible that some YiA countries may have emphasized local services more or less than others.

It is also important to note that in most of the communities where YiA was implemented there are few or no free services. Unfortunately, youth often did not have the money to pay for services referred to them by YiA. Therefore, in many cases, youth were unable to fully access required services and country teams could not report on successes of linking youth to services that were financially inaccessible.

Further, the ability of the country offices to work with local services differed because of varying levels of buy-in and support from relevant government offices. For example, during the rollout of YiA, the Ugandan government targeted youth livelihoods, and therefore, YiA beneficiaries in Uganda were able to benefit from monetary and skills development services. Alternatively, in Egypt it was difficult for the YiA office to link with government business development services. Because of these country-specific challenges, this narrative draws mainly on experiences from Uganda, Ethiopia, Malawi and Burkina Faso, and less so from Egypt.

Finally, Save the Children recognizes that the fact that the research and review was conducted internally is a limitation in and of itself. While attempts were made to underscore the importance of confidentiality and openness in the exchange of information, it would have been preferable to have had an independent review of the connections to local services provided within the program. Putting this limitation aside, we hope that our experience can be assessed in a way that allows for other practitioners to glean lessons for the development of their own livelihoods programs.



Review of Evidence

3.1 Connecting youth to financial services is contextual

YiA defines financial services as both formal and informal services and products provided to consumers and businesses by formal banking institutions (i.e., Micro-finance Institutions (MFIs), banks), semi-formal banking systems (i.e., Saving and Credit Cooperatives (SACCOs), mobile money banking services), and informal saving schemes (i.e., Village Savings and Loan Associations (VSLAs) and self-help groups). YiA acknowledges the role of financial services in equipping youth with the necessary tools to become economically productive and navigate financial challenges as they transition into their adulthood economic roles and manage their small businesses.

Because YiA targets youth living in rural areas, the program confronted significant challenges in its attempts to link youth to financial service providers. Such challenges included limited access to formal financial services, as well as: legal age restrictions for accessing services, high transaction costs, and negative stereotypes about youth. Therefore, YiA country offices had to adapt their approaches to the local context in which they were operating to provide youth with a safe space to save and access credit. In most cases, due to limited availability of formal financial services, YiA country offices found it easier to link youth with informal financial services.

3.1.1 Youth face challenges accessing formal financial services

The majority of youth in Uganda, as well as youth in Malawi, Burkina Faso, and Egypt, faced challenges accessing formal financial services. This was largely due to long distances between youth and formal financial services, which inhibited physical access to these services. For example, in Burkina Faso, bank locations were up to 50 km away from youths' communities. Additionally, in many YiA countries, legal age restrictions exist for youth to access formal financial services. For example, in Burkina Faso, Malawi, and Uganda, youth who are under 18 years old cannot

open savings accounts, while in Egypt youth must be 21 years old to open a savings account. This restriction placed a prohibitive barrier on many YiA youth and created a situation where workarounds such as waiting until one member of a youth enterprise group (in Uganda) had to turn 18 before the group could access formal financial services.

While challenges of this type can largely only be addressed at a broad policy level, YiA attempted to take proactive steps to ensure that youth knew about what financial options existed so that they could be ready when barriers were reduced (most likely by gaining legal age). For example, YiA staff in Burkina Faso, Malawi and Uganda engaged staff from local MFIs to provide awareness about the services and products provided by formal financial services. Doing so helped youth to be fully aware of their financial options by the time that they reached the legal age required to engage with the relevant institutions.

One exception to the challenge of rural communities was in Ethiopia, where the country team collaborated with an MFI called Amhara Credit and Saving Institute (ACSI) and all YiA youth were required to open saving accounts with ACSI. The Ethiopia country office made this decision because ACSI is widespread throughout many rural communities in Ethiopia. Developing this relationship with ACSI allowed for a two-fold benefit of both connecting youth to financial services and increasing their saving habits. Youth reported using their ACSI saving account for initial savings when they started their small businesses and for further investments in the second phase of their businesses. The motivation and behavior of youth in savings continues to increase. In recent periods, almost all youth have opened a free savings at the beginning of the program. By September 2017, 7,520 youth (3,210F & 4,310M) opened bank accounts and saved a total of Birr 5,772,389.70 (250,973 USD). In Year 5, total savings from Q2 to Q3 increased from 189,647 USD to 250,973 USD.

Uganda also connected youth to MFIs. However, instead of doing so with all youth, Uganda limited this practice to situations where MFIs were already active in the

local communities and when youth business groups had grown so that their financial needs could no longer be met by VSLAs. In such cases, YiA encouraged youth to open accounts with formal MFIs to access more robust financial services. In Uganda, YiA also invited representatives from MFIs to quarterly peer-to-peer events and set-up meetings for youth groups to learn from MFIs. YiA facilitators subsequently supported interested youth groups gather required documents and open accounts. Across the four YiA districts in Uganda, 13 groups with 133 youth (73 female and 60 male) members successfully opened accounts with MFIs.

In Egypt, youth could not access formal loans on their own, since doing so is limited to adults over the age of 18. However, in order to address this impasse, YiA worked to connect youth to local Community Development Associations (CDAs) that provide interest-free loans. Additionally, in Egypt, YiA worked with parents and families to help facilitate the process of youth being able to access loans through their parents.

3.1.2 VSLAs are accessible but can be mistrusted

YiA staff found that encouraging youth to participate in Village Savings and Loan Associations (VSLAs) was one of the most effective mechanisms for promoting a savings culture among youth. YiA understands VSLAs broadly as groups of youth who save together and take small loans from those savings. Integrating VSLAs into YiA programming improves access to small loans for business investment and may strengthen youth's resilience to external shocks. Within YiA, three countries (Malawi, Uganda and Burkina Faso) mobilized youth to start or join VSLAs in their communities. VSLA activities run in one-year cycles, after which the accumulated savings and the loan profits are distributed back to members.

The key objective of setting up VSLAs within YiA was to link youth to informal financial services in rural communities that do not have access to formal financial services. To do so, YiA hired VSLA experts to train program facilitators, who later incorporated VSLA sessions in their trainings for youth during the learning phase of the program. Following this, once youth transitioned to the Action Phase, they voluntarily

teamed up in groups of 15–30 youth and started savings and accessing small loans on a weekly basis. This activity allowed youth to actively support and grow their businesses. For example, Uganda and Malawi mobilized a total of 1696 youth (968F & 728M) and 987 youth (559F & 428M) respectively to participate in VSLAs. These youth have since saved 80,000,000 Uganda Shillings (22,535 USD) and 5,605,019 Malawi Kwacha (7,861 USD) in VSLAs.

However, despite VSLAs being one of the best financial inclusion options for rural youth in Burkina Faso, Malawi and Uganda, YiA did recognize some related challenges, including for example, that some groups were too big, which impacted decision making activities. To respond to this challenge, where possible, YiA encouraged youth to join existing community VSLAs. Doing so provided youth with an opportunity to save while also accessing credit from the community. Further, in Malawi, some communities, including parents of YiA participants, resisted VSLAs within their communities because it was common for members to run away with group savings and others not paying back their loans. In order to address this challenge, the YiA Malawi team trained community VSLA experts to support youth to set up their own VSLAs that were independent from the already existing community VSLAs and, therefore, separate from existing community mistrust.

In Egypt, VSLAs are not a common approach for saving. During YiA's lifespan, VSLAs had begun to be implemented by some other NGOs, but on a small-scale. However, alternatively, youth in Egypt used different approaches for saving money, such as saving their money at home or participating in traditional savings groups (Gamiya), where a group of youth agree on a fixed amount of money that each will contribute every month and the participants take turns in receiving the total amount of cash on a monthly basis. This type of savings is carried out on a very wide scale in Egypt. Using this process, youth started saving within trusted groups, including some groups of only youth and other groups of mixed adults (including family members and friends) and youth. Many youth started saving using this system while in the Learning Phase and, subsequently, used the savings to top up the YiA cash grant when they started their businesses.

3.1.3 Mobile money services are accessible but process heavy

In some rural African communities, due to limited access to formal financial service institutions, mobile money services have become increasingly popular. “Mobile money” includes services that allow electronic money transactions over the phone. Two YiA countries (Malawi and Uganda) initially used mobile money services to transfer livelihood grants to youth, with the Uganda team deciding to use mobile money for a longer time. These teams generally found that it was easy for youth to access a phone either from their family member or a friend within the community, with the only limitation being that most youth needed to own a personal SIM card to safely use mobile money services. With this background, YiA helped youth purchase personal SIM cards in Malawi, which the youth used to access their livelihood grants. In places where registration of SIM cards for mobile money access was a problem, program staff engaged service providers to reach out to youth at the learning centers so that they could be registered.

YiA realized that there were some key benefits to integrating mobile money services into the program, and among these are: Accessible to poor unbanked youth in rural areas, which allows for broader financial inclusion.

- Based on simple technology, which is easy for youth to use to make cash withdrawals, deposits and transfers using their mobile phones.
- Convenient for youth in locations with widespread telecommunication networks.
- Preferred by youth to receive their livelihood grants because it is secure as compared to receiving cash directly. Youth reported that it was easier for them to keep their personal identification number (PIN) safe than to move around with lots of cash to markets.

However, YiA also found that there were some limitations to using mobile money services and the following challenges came up over the year:

- Although mobile money is generally widely used in central and northern Malawi, in some YiA districts there was an insufficient supply of mobile money services. For example, before rolling out mobile money services in Malawi, YiA carried out an assessment to determine the availability

of mobile money services and discovered that it was not available in one district (Mchinji). The program adapted its approach to introduce mobile money services in the two districts while retaining a direct cash grant in Mchinji.

- In 2017, the requirements for registering for mobile money accounts in Uganda changed; the government required all SIM cards to be registered using a national identity card and switched off unregistered SIM cards. This change affected over 90% of YiA youth, as most were too young to receive a national identity card. This change caused the YiA team in Uganda to return to a system of direct cash transfers to youth.

3.2 Business development services are limited in rural communities

YiA defines Business Development Services (BDS) as non-financial, business-oriented services offered to YiA participants, including skills transfer and technical business advice. Within YiA, both government employees and local community business owners offered BDS. One of the key findings from YiA is that there were limited or no business services within the rural areas where the program was being implemented. Therefore, connecting youth to business services was one of the biggest challenges that YiA faced. Communities mostly depend on government business services that are meagre and inconsistent. Further, in most YiA communities there are very few small business owners, most of whom work in agriculture, carpentry and welding.

YiA has created a partnership with the Ministry of Agriculture at the district and kebele (village administration level). In this partnership, the Ministry of Agriculture provided technical advice and affordable essential inputs for crop and livestock to support businesses of youth.

Program Manager YiA Ethiopia

Examples of the key BDS areas that were at least sometimes available within YiA communities included government business services, such as agricultural extension workers; vocational training; and apprenticeship.

3.2.1 Government services are the most effective means of linking youth with BDS

Working with local services was more or less effective in different YiA countries because of varying levels of buy-in and support from governments. Uganda had more government buy-in where youth benefited from both monetary support and skills development services, as compared to other countries, like Egypt, where there were few connections made with government business development services.

Linking youth to available government services was one of the few options available because there were few private sector players who would offer business development services. Different country offices adapted different government services, which they subsequently tried to connect youth to in their communities. Government services include agricultural extension services and business training.

3.2.1. a) Agriculture extension services

Agriculture is the key livelihood focus in all YiA countries. Most YiA youth and their families rely on agriculture as an economic activity. In Uganda and Malawi, agriculture extension workers cover a vast geographical area with limited resources and thus they prioritize adult farmers. With this gap, YiA country teams contracted agriculture extension workers to reach out to YiA youth with relevant information and skills to improve their farming activities.

In Uganda, each sub county has two agriculture extension workers, one is in charge of crops and the other specializes in livestock. The program involved these extension workers as mentors for youth who are engaged in agriculture enterprises. These individuals provided technical support and linked youth to other government programs. For example, as of September 2017, agriculture extension workers in Uganda had linked 43 youth (10F and 33M) to government livelihood programs, such as Operation Wealth Creation, through which youth received physical agricultural inputs (including seeds, pesticides, herbicides, and farming equipment).

Similarly, staff in Malawi worked with the Ministry of Agriculture and used agriculture extension workers to provide technical support to youth engaged in crop and animal production. In Malawi, agriculture extension workers also connected youth to the Ministry of Trade and Industries. This ministry is responsible for farmers'

cooperatives in YiA communities. Therefore, the Ministry of Trade and Industries is able to understand which farmers cooperatives can integrate youth or in what situations youth should form their own cooperatives.

In Ethiopia and Egypt, YiA linked youth to veterinary services provided by the respective Ministry of Agriculture at the government administrative level. Veterinary services are key in Ethiopia and Egypt, where most YiA youth who were involved in animal fattening faced challenges related to diseases. Additionally, the Ministry of Agriculture provided free fertilizers, seeds, and poultry to some youth in the program.

3.2.1. b) Government business training

Program findings show that governments in YiA countries in general provide limited services, which usually do not target youth and are frequently very competitive. Consequently, it is difficult for undereducated, underage youth to access these services. That said, in limited cases, YiA youth were able to access some government business training. For example, in Uganda, YiA collaborated with community development officers (CDOs), who provide business trainings to community members. CDOs helped YiA participants select their business options by sharing knowledge about what business options were successful businesses in the local communities. To do so, the CDOs trained program facilitators and youth in how to develop business proposals, work with VSLAs, set up group businesses, and manage conflicts within the groups. Through working with CDOs, 23 groups (including 289 youth, 150 females and 139 males) accessed official government youth funding of 157,500,000 Uganda Shillings (45,000 USD).

Additionally, in Burkina Faso, YiA connected graduates to government business training opportunities. Selected youth had an opportunity to apply for government grants to boost their businesses.

3.2.2 Apprenticeship and vocational training are central for youth skills development

Due to the limited access to education in rural areas, YiA youth needed additional technical skills to succeed in their businesses. YiA embedded vocational training and apprenticeship as two options that youth could choose from upon completion of the learning phase. Burkina Faso implemented apprenticeship, while Egypt, Malawi and Uganda implemented both vocational training and apprenticeship. Some countries dropped the vocational

training pathway because it was inaccessible to YiA communities. For youth who selected these pathways, YiA connected them to community based vocational training institutions and local artisans in their communities. YiA found that integrating vocational training and apprenticeship is essential in improving livelihood opportunities, enhancing productivity and boosting employability for youth in rural areas.

In Uganda and Malawi, youth in the vocational training pathway gained skills and knowledge to help them start up a business. Technical skills focused on particularly in the areas of carpentry, welding, electricity installation, solar energy, tailoring, and catering. At the end of the training most of them started their own businesses. Most youth who participated in vocational trainings were males since most of the community vocational trainings offered traditionally male-focused enterprise trainings. In addition, in cases where some female enterprise trainings were available in vocational institutions, access to them by female youth was limited since their mobility was restricted to their communities.

In the case of apprenticeship, YiA attached youth to a successful community artisan who received a stipend to provide youth with on-the-job training in different enterprises. The program has registered success in countries like Egypt, Uganda and Malawi where artisans have retained a small percentage of youth as employees. Most of the youth who go through apprenticeship graduate and start up their own businesses in the communities.

While YiA has had a good deal of success linked to vocational training and apprenticeship services, there were also challenges and limitations. One such challenge was that vocational training institutions are usually located outside YiA communities and thus called for youth to leave their homes and board with the institution or artisan. This reality affected the participation of female youth in these two pathways, since their domestic responsibilities made it unlikely that their parents or husbands would allow them leave the community. Female participation in vocational training or apprenticeship was also limited because most of the available trainings included male-dominated trades or business opportunities. In order to address the challenge of male-dominated businesses Burkina Faso and Malawi country teams went back to the drawing board to devise ways of increasing the number of women artisan and mentors. The programs revisited the selection criteria to make sure that women who

were succeeding in small business were hired as artisans so that they would attract more female youth to join their businesses.

3.3 Access to sexual reproductive health services is key to providing quality youth livelihood programs

This narrative adapted the United Nations Population Fund (UNFPA) definition for Sexual and Reproductive Health that states: “Good sexual and reproductive health is a state of complete physical, mental and social well-being in all matters relating to the reproductive system”. It implies that people are able to have a satisfying and safe sex life, the capability to reproduce, and the freedom to decide if, when, and how often.

Sexual reproductive health (SRH) was not initially designed as a YiA core component. However, the mid-term evaluation recommended that YiA connect youth, especially female youth, to reproductive health services because they often faced reproductive health challenges that affected their participation in the program. These challenges included, but were not limited to, high pregnancy rates, limited access to family planning services, and limited or no access to feminine hygiene products. YiA country teams had to adapt reproductive health service provision for youth in their own context. Provision of reproductive health services was an important aspect of YiA that responded to gendered barriers to program participation and may have reduced absenteeism amongst program beneficiaries. Reducing absenteeism may lead to better learning outcomes and, ultimately, to more successful businesses for girls.

In Burkina Faso, local health clinic awareness about reproductive health has resulted in YiA youth now visiting health clinics for advice which they were not doing before. In Malawi the program team works with Ministry of Health teams at a community level and a health organization called Banja la Mtsogolo (Marie Stopes International) to provide knowledge and services to youth within the program. In Uganda, the program team collaborated with the Save the Children health department to provide YiA beneficiaries with SRH services. After the Mid-Term Evaluation, the Uganda country team introduced reproductive health topics including talks on maternal and child health and lessons on how to make reusable sanitary towels in the learning phase of the program. However, the team also confronted the challenge of how to mobilize youth

who had graduated from the program to take part in the talks or access health services since they had moved from the communities and were busy with managing their businesses.

It should be noted that provision of targeted reproductive health services, such as practical lessons on how to make reusable sanitary towels, have the potential to greatly impact the ability of girls to participate in youth livelihood programs such as YiA. For example, the YiA team in Uganda reported that after the introduction of reproductive health services they have not had a case of a mother (YiA participant) dying while giving birth since facilitators support pregnant female youth to go for antenatal care. Given the potential impact of providing targeted reproductive services, youth livelihood program designers need to incorporate sexual reproductive health services either as a service they can provide or as a referral option. It should be noted that due to lack of resources and partners in the communities some countries could only provide reproductive health awareness services instead of direct services to the youth.

3.4 Connecting out of school youth to learning alternatives is vital

Education is key to improvement of the lives of young people globally, this is why it is one of the sustainable developmental goals that will transform our world by 2030. Education is important in eradicating poverty and hunger and in promoting sustained, inclusive and equitable economic growth and sustainable development.

Some YiA countries have access to free primary and secondary education, however there is a large number of youth who drop out of school especially in rural communities for different reasons such as long distances to schools, hidden costs like uniforms, school meals among others, and gender norms where more female youth drop out of school to take care of domestic chores. YiA supports youth to identify and explore livelihood opportunities through a combination of non-formal education and practice-oriented learning experiences. Education pathways within YiA offered youth an option to go back to school or join vocational training institutions (as discussed under business development services above) with the support of a small grant.

It should be noted that education pathway mostly benefited the Very Young Adolescents (VYAs) and a few older youth who opted to go back to formal schools. Apart from Egypt and Uganda who were targeting VYAs the rest of the countries dropped the education pathway because very few older youth opted to return to formal schools.

In Egypt and Uganda, YiA separated program beneficiaries into age-specific groups: a younger target group (age 12-14) and an older target group (age 15-18). While youth in both age cohorts receive a similar program, there are marked differences in the approaches to groups, based on need. One of the key differences was pathway options. The VYAs had only two pathways options to select from: education and enterprise while the older youth also selected from vocational training and apprenticeship.

In Egypt, VYAs went through a six month period of focusing on literacy and numeracy and the program helped them to access a national literacy certificate, while the older youth accessed a four-month embedded literacy and numeracy curriculum. After the Learning Phase, VYAs continued to attend classes for two months after they started implementing their enterprises to complete the literacy package while this was not the case for the older youth.

In Uganda, since the pilot of VYAs in late 2016, 310 youth (153F & 157M) have returned to school. These youth work with their parents to run a micro-enterprise that continuously generates income to sustain the child in school. Additionally, sixty three (63) older youth (14-18 years) returned to school during the first cohorts and the program contributed to procurement of scholastic materials and school fees for the first one to two terms depending on the cost of school fees. Some of the youth who opted for the education pathway in the first cohorts have completed the basic Primary Leaving Examination with some transiting to secondary school.

Facilitating youth to go back to school has so many advantages. For female and male youth who return to school there is hope that they will gain more skills and knowledge that will prepare them for work in the future, and for female youth it means delayed marriages or pregnancies.

Conclusion

4.1 Summary of Findings

In addition to building youths' capacity to participate in livelihoods activities, YiA acknowledged and responded to the need to link youth to local services. We encourage similar programs to map services that youth need to succeed in their livelihood activities. Although some of these services may not be available in all communities, it is important for program teams to identify cost-effective ways of providing key services that may be needed. Doing so may lead to an increased ability of female youth to participate in youth livelihoods programs and consequent unexpected outcomes such as a reduction in unwanted pregnancies. It is also important to recognize the importance of strategizing about how youth can gain better access to financial services in order to get credit or loans to improve their businesses.

4.2 Next Steps

In order for youth livelihood programs to be successful, there is the need to link youth to key services within their communities that will boost their businesses. However, in order to effectively do so, it is integral that program partners carry out a needs assessment at the beginning of the program to identify the key services and identify the local service providers that are available to address these needs. Additionally, programs should develop Memoranda of Understanding (MOU) with key service providers that clearly stipulate the role and target of each provider. Doing so will make monitoring easier and lead to increased accountability.

Additionally, YiA's experiences illustrate that partners working in rural areas may not find service providers within communities who are willing to provide free services. Consequently, programs should actively account for resource allocation to pay for key services that the youth might need to succeed in their businesses.



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