

LEARNING NARRATIVE YOUTH-LED ENTERPRISE DEVELOPMENT



Save the Children

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Contents

Executive Summary	5
Background	6
1.1 Youth in Action Program	6
1.2 Context of Youth-Led Enterprise Development	7
1.2.1 Youth Empowerment Theory	7
1.2.2 Youth-Led Development	8
1.2.3 Cash Transfer Program	8
1.3 YLED in Youth in Action	9
Design and Methodology	11
2.1 Objectives	11
2.2 Research Question	11
2.3 Data Sources	11
2.4 Limitations	12
Review of Evidence	13
3.1 Youth-Led Business Development Design	13
3.1.1 Clarity on objectives and guiding principles is key to ensuring compliance and mutual understanding	13
3.1.2 Working with youth to understand business culture needs a holistic approach	13
3.1.3 Setting a complaint response mechanism is key to safeguarding against exploitation	14
3.2 Youth-Led Business Development Program Delivery	14
3.2.1 Cash transfer through financial intermediaries and local partners is swift and secure	14
3.2.2 Despite risks, cash transfer is youth's preferred option	15
3.2.3 Delay in cash receipt and business execution challenges youth's commitment	15
3.2.4 Fine-tuning conditionality is critical to business drive and performance	17
3.2.5 Youth business choice affirms the importance of agriculture for growth and development	17
3.3 Enabling Strategies	19
3.3.1 Engaging youth and community garners buy-in and strengthens the enabling environment	19
3.3.2 Youth feel economically and socially empowered by being self-employed	20
Economic Empowerment	20
Social Empowerment	21



Contents

Conclusion	23
4.1 Summary of Findings	23
4.2 Next Steps	23
4.2.1 Understand the seasonal calendar is key for business success	23
4.2.2 Set the design and set-up of small business within the grant amount	23
4.2.3 Reinforce market capacity by considering both the supply and demand sides	24
4.2.4 Design purchase plans to minimize crowding and mitigate inflation	24
4.2.5 Offer youth chances to learn from community members and each other	24
4.2.6 Encourage youth to engage family members and mentors during local purchases	24
4.2.7 Assess youth business performance through key indicators	25
4.2.8 Understand the dynamics of group businesses	25
4.2.9 Address gender specific barriers and discriminatory practices	26
4.2.10 Enhance partnerships and alliances with stakeholders	26
References	27
Appendix A: Youth-Led Business Development Intervention Cycle	29
Appendix B: Data Sources	32
Appendix C: Financial Intermediaries and Intervention Approaches	34
Appendix D: Comparisons of Group and Individual Enterprise	35
Appendix E: YLED Stakeholders and Key Roles	38



Executive summary

The Youth-Led Enterprise Development (YLED) learning narrative focuses on YiA's youth-led business development methods and the broad question of:

“What are the strengths and limitations of the youth-led enterprise development methods used by YiA?”

The narrative depicts the journeys made over six years in creating decent work through small livelihood grants (90-200 USD per person) for rural out-of-school youth in Burkina Faso, Egypt, Ethiopia, Malawi, and Uganda.

The YLED approach is centered on youth leadership – giving youth the chance to learn, act, practice and implement selected business options. Fundamental to YLED is that youth have to complete 8-10 months learning and action oriented training before qualifying for a grant. The approach has four intertwined phases: gateway, cash transfer, implementation and post distribution monitoring. Interventions and actions embedded in each phase are periodically assessed for quality assurance and receive mentorship and community follow-up support to enhance performance.

Several significant themes have emerged in this review, including the importance of:

- Setting realistic objectives and outcome indicators to monitor progress and ensure project transparency.
- Developing proper messaging and communication strategies to raise youth awareness and ensure that stakeholders are informed and prepared to work with youth in a meaningful way.
- Offering youth meaningful roles and empowering them to take ownership of activities in order to help young people feel more responsible and committed to programming.
- Providing creative, holistic interventions for young people that encompass basic numeracy and

literacy skills, business development and financial skills, and work readiness skills.

- Understanding that youth are not a homogeneous group, and, therefore, that context-specific responses and flexible strategies are integral.
- Navigating and responding to gender barriers, such as the lack of access to physical and natural assets, and addressing gender specific barriers and discriminatory practices.
- Offer youth chances to learn from community members and each other.
- Assess youth business performance through key indicators (income, cost analysis, and capital growth) to explore in detail what works for youth business options.
- Group businesses need a clearly designed constitution and understanding of group dynamics.
- Enhance partnerships and alliances with stakeholders through proactive engagement in networking and alliance building.

In recognition that agriculture presents tremendous opportunities for business growth and that it will remain an important source of income and employment for youth, we recommend to:

- Incorporate seasonal calendars into ongoing analyses of agriculture business options to ensure success.
- Set realistic goals and design small agri-business within the grant amount that match the acquired levels of skills and money by youth.
- Reinforce market capacity by considering the supply and demand of agriculture goods and services.
- Design purchase plans of agriculture inputs and supply considering market capacity to minimize crowding and mitigate inflation.



Background

1.1 Youth in Action Program

Youth in Action (YiA) is a six-year program implemented by Save the Children in partnership with the Mastercard Foundation. The goal of YiA is to improve the socioeconomic status of 40,000 out-of-school young people (12-18 years), both girls and boys, 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 (see Figure 1). 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 youth to identify and explore livelihood opportunities through non-formal education and practical learning experiences. For the majority of program participants, these opportunities are grounded in agricultural value chains or agribusiness.

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".

The following learning narrative focuses on YiA's youth-led business development methods and the broad question of

"What are the strengths and limitations of the youth-led enterprise development methods used by YiA?"

Youth-Led Enterprise Development (YLED) in YiA provides rural out-of-school youth with small livelihood grants and opportunities to support the set-up of small businesses that will enable them to become self-reliant. 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.

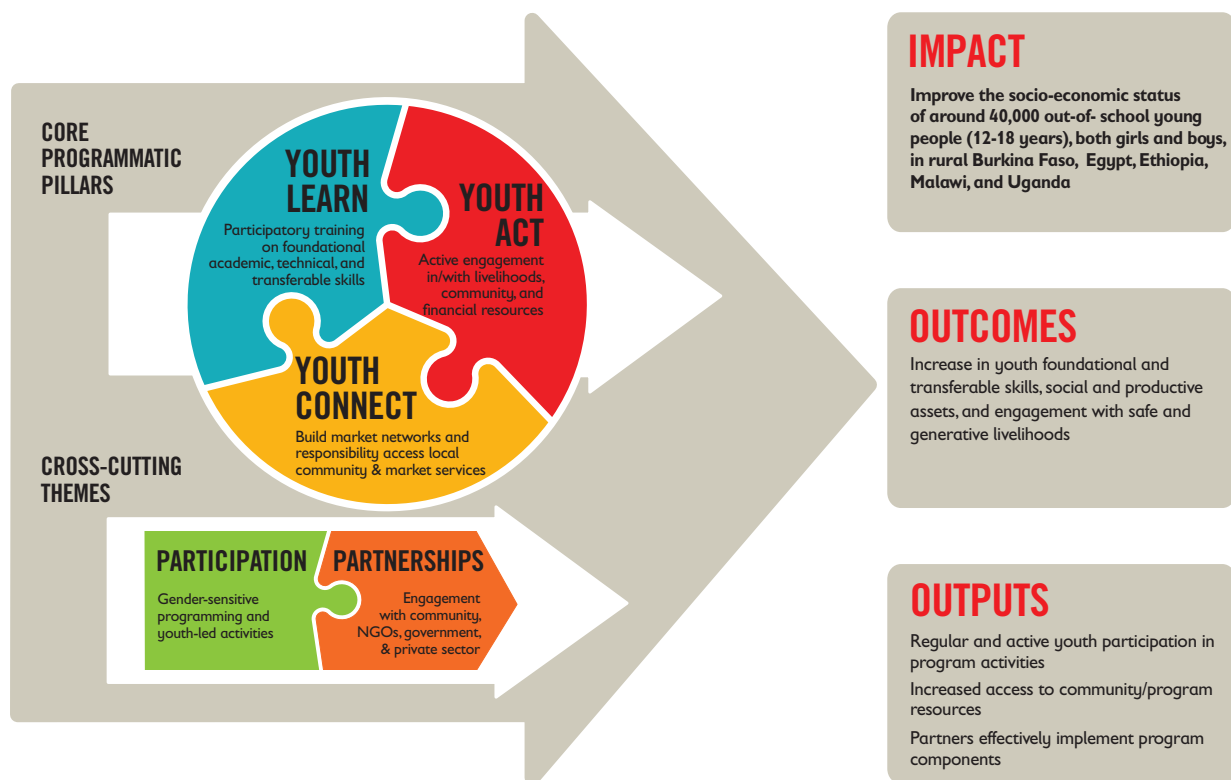


Figure 1. Youth in Action Theory of Change

1.2 Context of Youth-Led Enterprise Development

To provide context for YLED, the following section draws on three body of literature around youth empowerment, youth-led development and cash transfers. These terms are frequently referenced in defining the objectives, outcomes, and processes associated with YLED.

1.2.1 Youth Empowerment Theory

“Empowerment” is conceptualized as a process of enhancing an individual’s capacity to make choices and transforming those choices to outcomes (World Bank, 1995). Empowerment includes a sense of and motivation to control, decision making and problem-solving skills, and a critical awareness of one’s sociopolitical environment and participatory behaviors (Zimmerman, 1995). Further, it involves exposure to and upgrading of relevant skills, instilling core values, increasing competence and efficiency, and creating an environment for the implementation and sustainability of acquired skills (Ibbih, Michael & Rasaq, 2015). Interlinked to the above, Gutierrez (1990)

conceptualizes youth empowerment as a process of increasing interpersonal or political power so that individuals can take action to improve their life situation. Youth empowerment involves young people in decision making process on issues that affect them, as well as entrusting them with the knowledge and skills necessary for them to effectively and meaningfully participate in the society (Ibbih, Michael & Rasaq, 2015, p. 88).

An additional notion of empowerment emphasizes the ability to make choices and control material and non-material resources. Empowerment includes the capacity to increase self-reliance and internal strength, including the ability to influence the direction of change through controlling material and non-material resources (Moser, 1989). Together, discussion across multiple disciplines links empowerment to three levels: the individual / personal, the small group / family, and the community (Campbell, 2004, Scales & Leffert 1997).¹ Youth empowerment can thus be understood as a multi-level construct, which cuts across the spheres of politics, economics, society, and culture while emphasizing the actors, institutions, and levels where they operate (Pettit, 2012).

¹ The (a) **individual/personal**, where empowerment is the experience of gaining increasing control, influence in daily life and a critical understanding of the sociopolitical environment, (b) **the small group level or within families**, where empowerment involves processes and structures that enhance members’ skills, shared experience and provide them with mutual support, and (c) **the community level**, where empowerment includes strengthening networks and linkages to improve or maintain the quality of community life and develop strategies to enhance control and design appropriate strategies to use critical resources

1.2.2 Youth-Led Development

The *Commonwealth Plan of Action for Youth Empowerment* (2007-2015), states that youth-led development refers to “initiatives that are initiated by youth, with adults responding to these initiatives by supporting and ‘animating’ youth to achieve their goals” (p.5) The Plan goes on to say that “young people are empowered when they acknowledge that they have or can create choices in life, are aware of the implications of those choices, make an informed decision freely, take action based on that decision and accept responsibility for the consequences of those actions” (p. 15). Participation/engagement is “an active process of change whereby young people progress to greater rights and responsibilities; from being targets of outreach to being actively engaged in the planning and implementation of development interventions” (Drury 2010, p. 3). Several writers (Campbell 2004, Spiegel 2004), discuss the importance of an enabling environment for youth to engage effectively, including an economic and social base and access to knowledge, information, and skills and a positive value system.

The term “youth-led development” is cited in various ways among institutions and technical experts engaged in youth programs. Likewise, the Overseas Development Institute (Davis, 2014), as well as Plan International and New York University School of Law (International Organizations Clinic, 2014) provide examples of youth-led initiatives. They highlight four key principles that are necessary to enable youth-led accountability. These are:

- 1. Inclusion:** Actively engaging the most marginalized young people to promote social and political inclusion and ensuring effective opportunities and resources.
- 2. Responsiveness:** Government officials listening and responding to the inputs of young people.
- 3. Collaboration:** Government and stakeholders working actively with young people through mechanisms and structures that encourage interaction and discourse.
- 4. Transparency:** Young people having access to government data relevant to their policy focus areas.

Leadership is honed through engagement that allows youth to develop as individuals and increases their confidence and ability to develop their own youth-led initiatives. In short, “youth leadership means having the competencies to solve social problems, the consciousness to understand them, and the compassion to do something about them” (Irby et al, 2001, p. 9).

1.2.3 Cash Transfer Program

Cash transfer programs are social assistance interventions with the potential to enable youth to use small sums of money in productive and life-improving ways. In other words, they are “direct, regular and predictable non-contributory payments that raise and smooth incomes with the objective of reducing poverty and vulnerability” (DFID, 2011, p.2). The UNICEF *Integrated Social Protection Systems: Enhancing Equity for Children* report underscores the growing importance of cash transfer as a strategy to protect individuals or households from the impacts of shocks and support the accumulation of human, financial, and productive assets (2012).

Cash transfers can be conditional or unconditional. In an unconditional transfer, once a person qualifies to enter the scheme, the amount is an entitlement, for a fixed period (Budlender & Woolard, 2006). Reinforcing the notion, the International Committee of the Red Cross (ICRC) describes unconditional cash transfers as “money given with no conditions as to how it should be used” (2007, p.12). On the other hand, the World Bank states that conditional cash transfers make payments to poor households on the condition that those households invest in the human capital of their children in pre-specified ways. Likewise, ICRC indicates that conditional cash transfers are given on the understanding that “recipients do something e.g., rebuild their house, plant seeds, provide labour, establish/re-establish a livelihood” (p. 12). Conditional cash transfers thus formally require some type of behavioral compliance on the part of recipients (Farrington & Slater, 2006).

The theoretical case for cash transfer programs is based on the assumption that “individuals can be trusted and empowered to effectively use resources availed to them to improve their living standards” (Ressler, 2008, p. 4). Cash transfer programs are therefore meant

“to provide a modest but reliable income to assist households, stabilize consumption, and enable them to sustain spending on food, education, and healthcare” (Arnold, 2011, p. 3).

1.3 YLED in Youth in Action

Youth enterprise development is generally understood as an “effort that seeks to equip young people with the skills, information and support they need to make an idea a reality, or start a social or income-generating venture”. (Making Cents International, 2011, P.22). Youth-led enterprise development in YiA is conceptualized as “a form of Conditional Cash Transfer Program (CTP) with the aim of providing youth with a small livelihood grant to support the identification, design and set-up of small business” (Grasset, 2015, p. 4). YLED is an initiative within Save the Children youth livelihood programming that actively and intentionally engages youth in the decision-making and organization process of procuring and accessing economic resources required to start small business².

The YLED approach is centered on youth leadership – giving youth the chance to act and implement business options that they have selected. Rather than identifying, procuring, dispatching and distributing livelihoods goods and services through Save the Children, YiA decided to directly transfer the equivalent amount of cash to each youth pursuing enterprise pathway. Youth in turn purchase of goods/services from the local market according to their business plan. Youth decide on the product type, the quantity of goods and items they wish to buy, identify the market, set a schedule for conducting purchases, and determine with whom to conduct purchases.³

The strategy and action inherent in YLED emphasizes youth participation and engagement in identifying, designing, implementing, and monitoring small businesses. It engages youth in activities relevant to their lives to help them learn and practice important business skills. It promotes underlying competence and intrinsic motivations of youth by creating physical, social and creative spaces where youth can explore and try business skills, build personal and collective

capacities, gain confidence, and develop strong ties with community, government and private institutions.

The approach was chosen with the objective of incorporating the perspectives and voices of young people in each element of the enterprise pathway. Further, YLED is considered the most cost-effective and least risky approach to help foster healthy youth development through granting youth a greater sense of responsibility and ownership in identifying, implementing and managing businesses.

The YLED framework and broader components appear to be the same across all five YiA countries. However, countries implement different approaches that they consider suitable and cost-effective to their local context. Some examples of differences in YLED approaches taken within YiA include: prerequisites expected from youth to qualify for grants, criteria used in screening business plans, composition of the business appraisal committee, technical support roles of stakeholders at various phases of youth-led enterprise development, the amount of cash transfer, business options considered, market selection and product purchase, and conditional enforcement.



² The small enterprise sector is composed of a range of enterprises including: petty trade, commerce, distribution, transport, construction, production, agribusiness, maintenance/repair, and other services.

³ The approach slightly varies between countries. While youth have the option to choose with whom to conduct purchases, there are exceptions where mentors and facilitators are assigned by the partner office to accompany youth. The intention of involving these adults is for them to provide advice on quality, ensure proper use of the grant, and assist in negotiating prices.

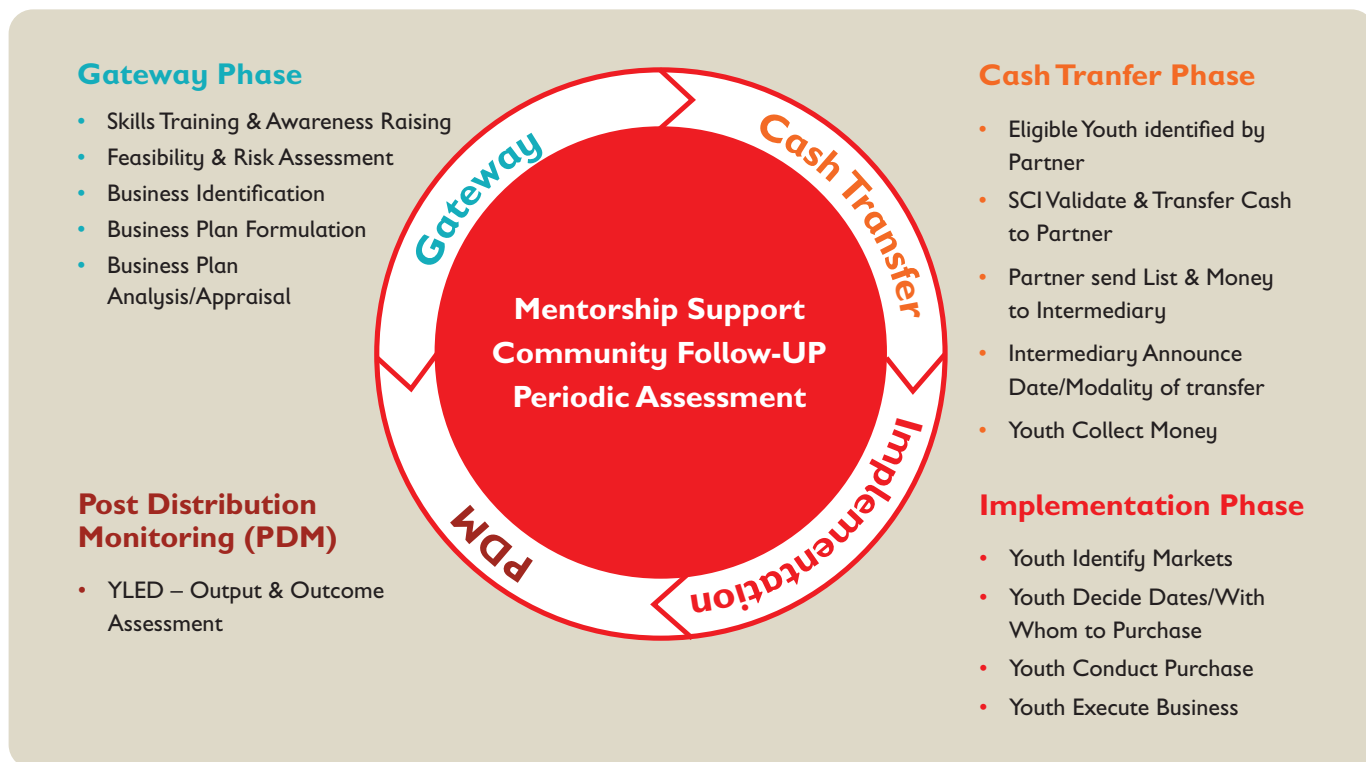


Figure 2. Youth-Led Enterprise Development Intervention Cycle



Design and Methodology

This learning narrative is a review of different studies, both quantitative and qualitative, conducted by Save the Children and its partners to consider different aspects of youth-led enterprise development in YiA.

2.1 Objectives

The objectives of this review are to better understand the results of a series of studies that looked at the process of youth-led enterprise development and its outcomes as experienced by youth implementing small businesses across five countries in Africa. 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 implementing YLED within YiA.
- Identify best practices, challenges and key lessons learned from YiA's use of YLED, and thereby provide valuable insights and recommendations for future youth programming initiatives.

2.2 Research Questions

Overall, in its research, Save the Children sought to better understand:

What are the strengths and limitations of the different YLED methods used by YiA country programs?

2.3 Data Sources

The study team used four main approaches as well as field observations to collect evidence and lessons on youth-led enterprise development. More detailed information about sample sizes for each of the studies reviewed in this Learning Narrative can be found in Appendix B and Bi.

1. An extensive review of secondary data from YiA documents and country policy papers.
2. Interviews with key informants drawn from partner staff, facilitators, mater trainers, and local government staffs [N=236].
3. In-depth interviews with youth who received cash and experienced youth-led enterprise development: a sample size of 120 to 180 youth per country⁴ with youth selected from cohorts who started implementing business in groups and/or individually.
4. Focus Group Discussions (FGDs) with youth, community development agents, and parents. [N=1044]

Field research data and subsequent desk review in the five countries were collected between October 2015 and July 2017. Participation for the studies considered in this review was voluntary and participants were selected with the help of key informants. Independent translators and national partner staff assisted with interviews where respondents did not speak English and/or the research team did not understand the local language.

The YLED used a semi-structured questionnaire and focus group discussion (FGD) guide to collect both qualitative and quantitative data from youth and adult stakeholders. Data from all respondents was collected in the form of face-to-face interviews done at convenient locations determined by partner staff in each country. During questionnaire administration and training workshops of enumerators, confidentiality was emphasized and consent from participants was required.

⁴ Exceptionally large data on YLED was collected in Burkina Faso targeting 1450 youth.

Data analysis was an issue considered early in the process of designing the YLED surveys. During the interviews Save the Children and partner staff as well as selected master trainers took notes and recorded responses under the appropriate question. Given that the qualitative interviews produced a large volume of material, an excel sheet was developed to condense, categorize themes, and structure the narrative interpretation. Validity and reliability of responses in some occasions were checked by asking note takers to actually take analyzed results back to some of the interview participants, and ask them to verify some of the responses. The YiA MEAL advisor consolidated the country data in YLED reports incorporating interesting quotes that appear to highlight big ideas.

2.4 Limitations

Lack of prior research studies on the topic: The research team was unable to locate extensive prior research on cash transfer programs for youth aged 12-18 in YiA countries. This limited the scope of the literature review. Additionally, there was little prior YiA research or documentation on the business options pursued by youth for each cohort or the performance/ challenges of business options disaggregated by gender.

Language barrier: Because of language barriers, the research team was only able to speak directly to participants in Ethiopia and Egypt. In Uganda, Burkina Faso, and Malawi, the research team was required to use local translators and data collectors. Although this worked well, there is a chance that not all information was captured well and that some information was lost while recording responses.

Time limitation and sample size: The field survey was limited to 7-10 days in each country. The research team recognizes that this is not enough time for an in-depth study on all aspects of youth-led enterprise development. Moreover, the sample size was drawn from selected cohorts and was small involving 7-10% of the entire enterprise pathway participants.

Self-reported data: The survey responses from youth interviews were collected by enumerators asking and recording responses. What respondents say in most cases was taken at face value and these responses were difficult to verify. The self-reported data for earlier cohorts, in particular, contain several potential shortcomings, including: forgetfulness, exaggeration,

and/or understating expenses incurred or income generated from ongoing business. Likewise, FGD responses from parents and community development agents could tend towards favorable answers because of a fear that providing negative responses could jeopardize funding prospects.

Differing country contexts: Comparative analysis was difficult due to variations in country contexts. For example, some countries started earlier than others, youth in some countries received smaller or larger grant amounts, and some youth received additional matching grant and non-financial support from family members or other stakeholders/institutions. Because of these differing constructs of youth-led enterprise development, the results could not necessarily be presented in a typical systematic review nor in a comparative fashion.

Save the Children conducted interviews and focus groups: Two limitations should be noted here a/ respondents' potential conservative response bias when interacting with Save the Children staff, which could cause participants to potentially refrain from revealing problems/issues and only respond positively to critical questions and b/ potential organizational biases from the survey team, which could, in some instances, make the findings less objective and consequently less informative. The fact that Save the Children conducted the research internally could have inhibited the development of fresh ideas and perspectives.



Review of Evidence

The following is a summary of learning details and findings from the field observations, desk reviews, interviews and focus groups with participants from October 2015 through July 2017. The summary begins with what we learned about youth-led enterprise development design, program delivery, and enabling strategies as identified by our research questions. We explore the strength and limitations of the different methods used by YiA country programs. Throughout the section, the words and quotations from research participants are included to give voice to their insights and experiences.

3.1 Youth-Led Business Development Design

3.1.1 Clarity on objectives and guiding principles is key to ensuring compliance and mutual understanding

An important part of the design of youth-led enterprise development in YiA was clearly articulating the objectives, strategy, eligibility requirements and expected outcomes of the initiative. As part of this effort, youth with their parent or guardian received an orientation and signed a Memoranda of Understanding (MOU) that outlined deliverables and expectation of youth-led enterprise development before their participation. Outlining this process was critical as a precautionary measure to managing young people's expectations about what they can or cannot do with the grant. YiA also worked to ensure that adults understood that their role in youth-led enterprise development was to serve as a guide and facilitator, allowing youth to take on the leadership role. This orientation of parents and community leaders was critical to address tensions that arose in how the money should be used and in promoting clarity, accountability, and transparency.

Parents and community members who participated in FGDs in all countries echoed these sentiments saying that the orientation they received on the model allowed

them to effectively facilitate youth participation, mentor youth and provide feedback and guidance on business opportunities and business plans. For example, fathers who participated in a FGD in Uganda noted that they observed an increase in youth self-esteem, confidence, and emphasized youth's ability to work with others through cooperation, compromise, and appreciation of diverse viewpoints. This understanding was echoed by mothers in a FGD from Ethiopia, who pointed out that they incrementally gave up responsibility for voicing, decision making and acting on behalf of their son and daughters, because they felt confident that female and male youth were able to manage their business on their own. Youth participants in our study expressed similar sentiments saying youth-led enterprise development gave them the chance to make decisions, express themselves freely, and follow their interests.

3.1.2 Working with youth to understand business culture needs a holistic approach

Several youths appreciated YiA engagement strategy reporting that YiA has effectively made them part of the solution, requiring their input and active participation in the planning, design, and implementation of their business endeavors. Youth appreciated that YiA built their capacity in areas that extend beyond the program including their emotional, social, economic and educational development. Youth also assert that they were provided ample space to explore their evolving roles, to make decisions, and to take responsibility for themselves. They highly valued YiA for cultivating their leadership and organizational skills to ensure that they exercise these emerging abilities in ways that were meaningful and relevant to their needs and aspirations.

Youth cited the training and mentorship support they received on product/market choice, value chain analysis, integrating with business owners, setting up business and mapping community resources as being extremely useful in helping them understand business related opportunities and challenges, and build a wide variety of skills that were applicable in their local business environment.

The training provided in specific competency (e.g., record keeping, risk assessment), content area (e.g., reading and writing, numeracy and financial literacy) and general skills building (e.g., financial management, saving, communication, public speaking) were also considered essential in laying the foundation for business execution. A youth from Malawi describing the benefits of the training said, *“Personally I am grateful to YiA for the training I received which gave me the basic skills on how to go about establishing and managing a business appropriately. I think I can stand by my own to monitor the evolution of my business and sustain it.”* This was echoed by mentors, youth, and facilitators across the program countries, who acknowledged the importance of competencies, knowledge, and technical skills for business success.

3.1.3 Setting a complaint response mechanism is key to safeguarding against exploitation

Youth are made aware by Save the Children and its partner staff of their program entitlements, so they do not give anything (cash, gifts, favors, sex) in exchange for services or goods. Save the Children child safeguarding and ethical principles are factored in the orientation of all YiA staff members and signed by volunteers such as business mentors and facilitators to ensure high personal and professional standards when engaging with youth. It is particularly important in youth-led enterprise development to give youth recourse against any exploitation or abuse and ensure that youth have realistic expectations of the benefits and any potential costs related to program participation. The CRM (Complaint Response Mechanism) is set up in all countries and various approaches⁵ as a stand-alone or mixed strategy are implemented to create a protective environment for youth, and foster timely action when critical issues of concern arose. All YiA staff are also oriented on Save Child Safeguarding and ethical principles

According to the views of parents in FGDs across the various countries, YiA’s use of CRMs eased tensions that would have occurred if or when parent-child and husband-wife disagree on how the money should be spent and when youth get tempted to divert a portion of the money for unintended uses. Parents

who participated in the Malawi FDG expressed their appreciation for the CRM saying, *“The CRM makes us realize that we are not alone in safeguarding how the money should be used, but there are a lot of people around us who are interested in getting our daughters and sons to realize their business goals.”* Likewise, a young women participant of a FGD in Uganda proudly testified about the benefits of CRM saying, *“We are very lucky and privileged to work in a protective environment. We know there is an appeal channel to flag our grievance. We are also assured that our complaints are kept confidential and are taken seriously. This is indeed a noble strategy that keeps us comfortable and help us address delicate parent-child and husband-wife relations that pop up when deciding how the money should be spent.”* Youth in all countries expressed their appreciation indicating the relevance of CRM in creating a youth-friendly atmosphere by preventing and controlling abuse, violence, fraud and risky behaviors.

3.2 Youth-Led Business Development Program Delivery

3.2.1 Cash transfer through financial intermediaries and local partners is swift and secure

During youth-led enterprise development assessment, both youth and community leaders thought that the decision to contract financial disbursement to financial intermediaries was a prudent choice. Partner and Save the Children staff also supported using trusted financial intermediaries given that the approach was swift and less risky⁶ because it was managed by institutions who are competent and knowledgeable of the local context. They revealed that once the financial intermediaries get the instruction to release the cash, they often process the paperwork and execute the transfer in a wide geographical space in less than a week’s time. Though different from others, the Egyptian experience of using local partner non-governmental organizations (NGOs) was also reported to be efficient as has been the case with financial intermediaries. Overall, the decision to use financial intermediaries and local partner NGOs (Egypt) allowed YiA youth to receive money at convenient locations quickly through a

⁵ The approaches include: Suggestion boxes, telephone calls, register books and referral desks. Appeal hearing committee composed of a Save the Children representative, a partner staff, religious leaders, mentors, and community mobilizers oversee and conduct formal investigation on complaints.

⁶ Risk of theft was rarely reported when youth collect cash from distribution points. Records show a maximum of five cases of theft per country in Ethiopia, Malawi and Uganda, primarily targeting girls traveling home in the evenings after collecting cash.

system that is transparent, free of fraud, and less prone to theft and other risks. (Refer to Appendix C on Financial Intermediaries and Intervention Approaches.)

YiA has made great strides in disbursing cash to targeted youth in a timely manner. According to the July 2017 YiA monthly update report, a total of 2.8 million USD was transferred from YiA's inception until July 2017, for 21,259 youth. The amount of livelihood grant transferred for individual business varies among countries, with the average rates per youth being: Burkina Faso 121 USD, Egypt 98 USD, Ethiopia,

200 USD, Malawi 90 USD, and Uganda 100 USD⁷. (See chart 1 for cash disbursements for the enterprise pathway by country and gender.) Generally, the grant in all countries was set on the basis of average costs required to set up small business. The objective as portrayed in youth-led enterprise development guidance is to support youth to start their business and encourage them to learn how to run and manage their business. The grant is not meant to cover the entire amount of business expenses as described in the individual business plans.

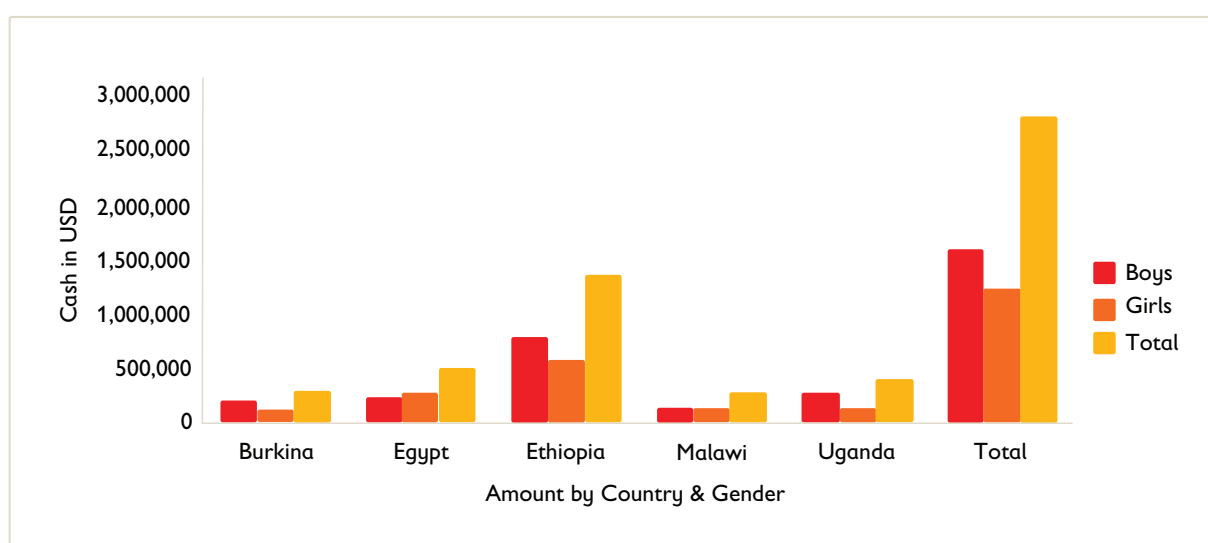


Figure 3. Cash Disbursed for Enterprise Pathway by Gender and Country

Note: Cash was disbursed to youth who adopt the enterprise pathway. 48% of the total amount transferred was in Ethiopia where unlike the other four YiA countries where multiple pathways such as vocational jobs and apprenticeships were offered. All youth in Ethiopia pursued the enterprise pathway.

3.2.2 Despite risks, cash transfer is youth's preferred option

The findings from 347 youth interviewed during the youth-led enterprise development assessment in Ethiopia, Malawi, and Uganda reveal that cash transfer is the preferred option for 73% of the respondents as compared to voucher or other in-kind transfer modalities. Prominent reasons include: cash can be spent according to business plan, cash is a more flexible, cash can be used to buy items of choice, and cash helps youth practice and develop the skills and knowledge they have gained through YiA. There were very little gender-based differences in these responses. Similarly, parents and community development

agents were satisfied with this modality of transfer and recommended it although some facilitators and mentors flagged their reservation citing youth age to be inappropriate to handle large sums of money.

3.2.3 Delay in cash receipt and business execution challenges youth's commitment

YiA collected data on the amount of time that passed before youth received their grant after completing the program. This time period was not consistent across districts and varied depending on the season, availability of money with the partner accounts, the business option chosen (individual or group), and whether youth met their obligations to be eligible for funding.⁸ The

⁸ Data on money receipts were obtained from partner records and individual and group youth interviews.

number of days youth have to wait after completing the full program cycle and/or required training within the same cohort were, however, consistent across countries and cohorts except Egypt.⁹ The performance in Egypt was unique because unlike other countries the program implementation started one year late in 2014, giving the country team ample space to clearly set target and develop strategy, identify target areas and partners, map learning centers and finalize upgrading/furnishing, contextualize all relevant guidelines and select-train facilitators as well as master trainers.

The data generated from youth interviews in the five countries show strong association between cohort

and the time when money was disbursed. Chart 2 below shows nearly 75% of participants from Cohorts 1 through 3 received their entitlement seven months to over a year after completing the necessary training. In the initial cohorts, particularly Cohorts 1 through 3, there was a time lapse between cohort completion and cash receipts mainly because the modality of cash transfers and the institutional set up were not in place. Additionally, across all cohorts there was intermittent delay depending on price and supply of produce as the seasonal nature of agriculture does not always allow implementation of business as desired.¹⁰

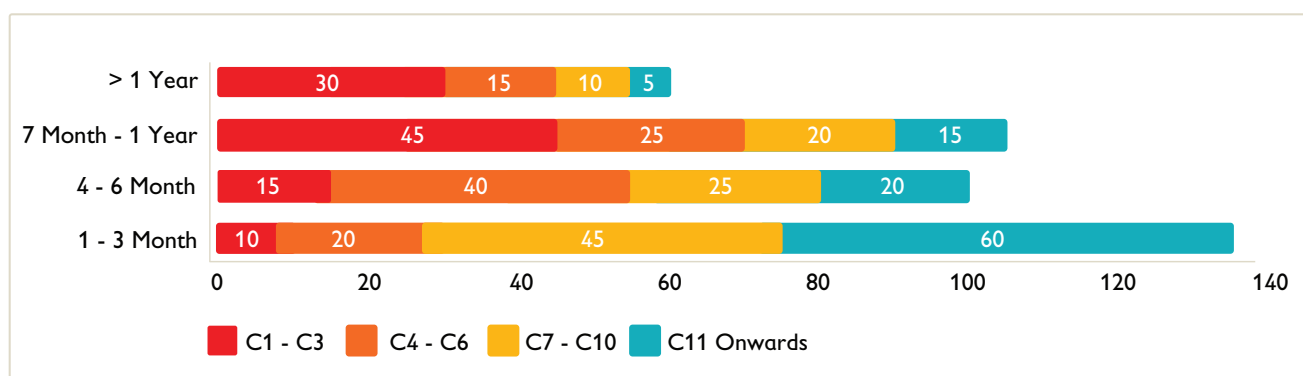


Figure 4. Time Money Received After Completing Cohort (% Respondents)

There was also marked delays in group enterprises, who have to pass through a series of steps before they qualify for grant disbursement. Even after completing the basic formalities, bringing groups together, agreeing on rules, finding working space, and modifying the business option in light of members' priorities were reported to be daunting and time-consuming. Delays in business start-up had ramifications that manifested in high dropout rates during the earlier cohorts. For example, assessment conducted in Malawi and Uganda reveal that 43% of male and 45% of female youth in Malawi (Malawi Dropout Study, 2015) and 62% of male and 72% of female youth in Uganda (Uganda Dropout Study, 2015) attribute delays that occurred early in YiA's existence as a prime reason for drop

out. According to partner staff, community members and youth interviewees in Uganda, group business dynamics is often affected by personal differences among group members which includes competing priorities and conflict of interests killing investment drive. (Individual versus group business comparison is attached in Appendix D.)

The delays had impact on some youth causing frustration and despair. Over the course of the program, YiA was able to document these external risks and factor it within the business appraisal guide to ensure understanding and caution youth when selecting a given business. Youth pursuing group business were guided to self-select, advised to form groups from nearby location, and were provided support in their

⁹ The above table does not capture facts on Egypt. Egypt has only 10 cohorts and cash distribution for all cohorts was done in less than two weeks after youth completed the full program cycle. Likewise, Burkina Faso had 10 cohorts and hence evidence provided beyond cohort 10 is not applicable to Burkina Faso.

¹⁰ Depending on the season some agricultural business options were kept on hold to safeguard youth from inflation and supply shortages.

effort to identify and secure working space. Further strategies were put in place in all countries to reduce the duration of learning, to systematically project cohort roll out plans, to align budget forecast with cohort roll out plan, to reduce paper work/administrative procedures and use local based financial intermediaries in cash transfers.

3.2.4 Fine-tuning conditionality is critical to business drive and performance

The YiA cash transfer has a condition attached which stipulates that eligible youth must first develop a business plan and then spend the money upon receipt according to their plans. Conditionality was set to curb unintended behaviors and ensure compliance to business plans. YiA staff, with the support of other stakeholders, were tasked with monitoring and enforcing such conditions on how the money should be spent. This was particularly important during the initial phase of the project because of lack of compliance to business plans, use of grant for basic need/consumables goods and indulgence of close family members in influencing youth to spend a portion of the grant for personal or household needs.

Stringent conditionality, such as what to buy, where and when to conduct purchases however posed serious challenges, deterring youth engagement and becoming the prime cause of frustration and discontent.

To address this discontent, YiA, together with relevant stakeholders, undertook a thorough review of its initial approach. Based on this review, YiA understood more about the mismatch between setting stringent conditions and the necessity of adapting to the reality in which the program's youth live. For example, the overwhelming majority of YiA youth have additional responsibilities including caring for younger siblings or their own children and supporting their families through paid and unpaid labor. Acting as head of household or provider, youth often had priorities that competed with their business plans.

Against this backdrop, YiA considered a more flexible approach based on multiple strategies, including offering youth the chance to decide what, where, and when to buy required goods and the ability to adjust or change business plans when deemed necessary. Similarly, other authors and agencies, such as UNICEF/ICP, suggest that organizations consider a diverse array of strategies to

ensure that divergent goals can be adapted for mutual benefits (2009).

The change in approach entailed modifications in YiA rules and norms in order to help youth feel more comfortable. It also meant that services were offered in a demand-driven way and were tailored on a case-by-case basis aligned to the specific needs of youth. Moreover, the new approach necessitated working with SC and partner staff to ensure that they were more open to listening to new ideas and taking some risks to let youth make mistakes and learn. Originally, facilitators and mentors were frustrated by the alternatives suggested, but over time they became mindful of youth's needs and their specific challenges to achieve program success. Talking about this dynamic one facilitator from Ethiopia said, *"Originally I opposed the idea assuming that the money will be spent unwisely. Overtime, I realize that even if we wish to set conditions, we don't have the capacity to monitor compliance. Above all I am impressed to see the rational use of money, and if youth are given the opportunity to lead the process the risk of failure is minimal."*

3.2.5 Youth business choice affirms the importance of agriculture for growth and development

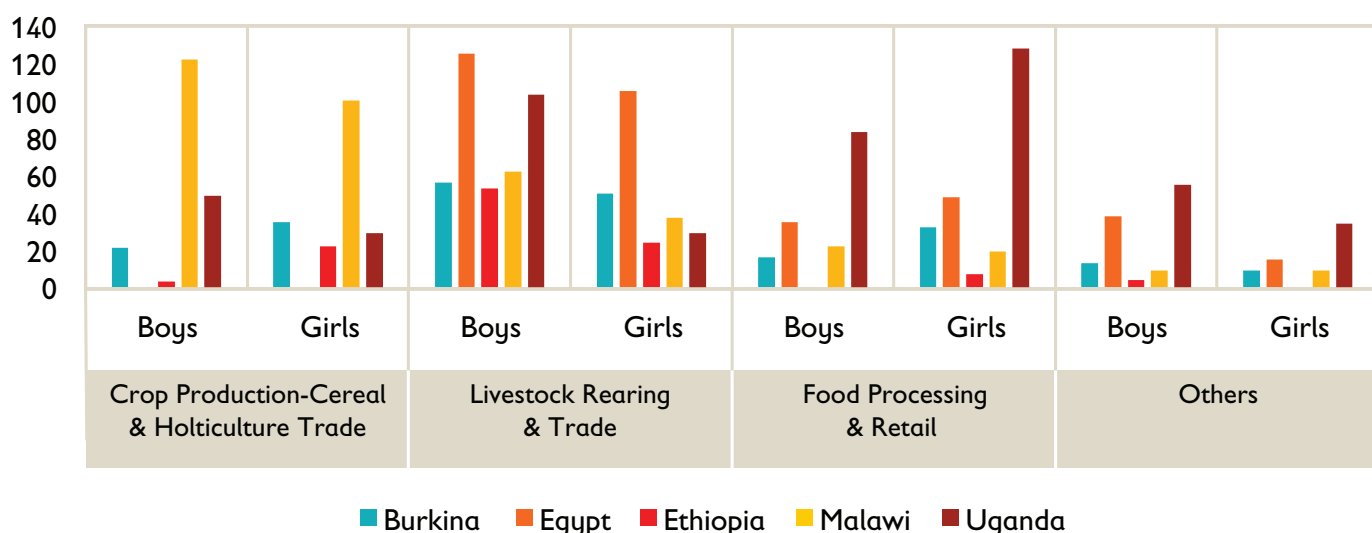
While there is the country-to-country variation, crop and livestock businesses make up, on average, 84%¹¹ of the total business across the study countries, reaffirming the high importance of agriculture in generating income and employment. Young people's choice is informed by a number of factors which include: the need for regular income, familiarity through past experience or seeing agriculture practiced by parents or family, consistent demand for products, availability of raw materials and complementary services at the local level, possibility to continue to live and work in their own communities, and ease in accessing family resources. In general, there is also a wide view among YiA youth that agriculture is promising and rewarding provided time and resources are invested. A youth in Ethiopia said, *"I am pursuing agriculture business not because my forefathers did it, but I have a strong passion for agriculture and that I strongly believe that it is the best avenue to progress in life."* This sentiment seems to be generally shared by youth in the five countries, however some youth also see agriculture as backward, risky and less rewarding.

¹¹ Percentage computed from country figures on list of business chosen by boys and girls in 2017. The percentage also considers agriculture related businesses in food processing and retail.

Participation in the value chains by young people can be differentiated by gender. For example, young men are more likely to take on roles in crop production due to possible ease in accessing land, while young women tend to focus on buying and selling-oriented activities. Likewise, male youth participate in the rearing of shoats and piglets to pursue livestock production as a means of livelihood, while female youth were predominantly engaged in sheep and goat trade due to lack of access to pasture and distance-associated risks¹². Food processing and retail is also another domain popular among girls due to some knowledge of the business and proximity to residence. Talking about this, one young woman from Malawi said, “I didn’t want to travel at night to run my business because I might be raped or someone will loot my money”. It is not only personal fear but there could be

family restriction on free mobility. Restrictions could be due to negative consequences associated with kidnapping, being raped, unwanted pregnancy, HIV/AIDs, and stigma by their families. For instance, in Egypt girls have to ask for permission to work outside of home, travel at night or stay out late (Save, 2017).

Regarding business performance, success varies among the business option, but majority (60-70%) engaged in crop, livestock and food processing and retail trade report stable income and business growth. Those practicing in crop farming and livestock rearing reported mixed views on business success with slightly less than half (45%) complaining of challenges that have to do with inflation¹³ (inputs) caused by crowding during market days¹⁴ and price volatility (supply) of marketable products.



Data Source: Country Monitoring Data. Burkina N=233(Boys 126 & Girls 106); Egypt N=366 (Boys 198 & Girls 168); Ethiopia N=113 (Boys 60 & Girls 53); Malawi N=380 (Boys 215 & Girls 165) and Uganda N=510 (Boys 290 & Girls 220)

Figure 5. Youth Business by Country and Gender

¹² Poultry rearing are commonly practiced by boys and girls across all countries. However, ducks and rabbits are also predominantly practiced among female youth in Egypt.

¹³ Grant amount was increased by 10% to offset inflation. This was made following exchange gains from currency devaluations, however the increment was not enough.

¹⁴ Crowding effect was reported when bulk purchase of the same product was made in the local markets that have limited capacity to supply the desired quantity.



3.3 Enabling Strategies

3.3.1 Engaging youth and community garners buy-in and strengthens the enabling environment

The youth-led enterprise development design, implementation, and assessment draw upon the input and productive resources of the private and public sectors in the community, that is, the “enabling environment”. In this discussion, YiA understands the “enabling environment” in a broader sense, encompassing both the proximal actors within youth’s own communities, such as local business owners, families, and mentors, as well as wider actors involved in policy, such as key government ministries impacting youth development. YiA recognizes the importance of linking youth to key actors through “bridging strategies” as well as strategically engaging parents and communities. Youth-led enterprise development provides a unique example of how to strategically integrate the enabling environment into youth livelihoods programming. (See Appendix E for key YiA stakeholders and their role in the youth-led enterprise development process.)

YiA integrated community stakeholders based on the potential contributions that they would bring to the program by offering new ideas, perspectives and resources

that could be channeled into innovative opportunities and approaches to supporting young people. Identifying and mobilizing key stakeholders in the field, defining their roles, and involving them in an integrated and result-oriented manner was vital to the youth-led enterprise development process. To facilitate the inclusion of community stakeholders, YiA held program orientations as well as both separate and joint meetings between stakeholders and youth to ensure that stakeholders understood YiA’s design and aligned their work with on-the-ground realities. Additionally, YiA identified a highly placed “champion” within each community of stakeholders, who clearly understood the importance of youth-led enterprise development and was able to provide support when youth seek support, and screen ideas for livelihood development.

Youth from Burkina Faso frequently cited similar ideas indicating how interacting and working with adult “experts” (their family, mentors and village elders), helped them advance their project (Nolizwe, 2016). Youth respondents across the five countries felt that the collaboration with stakeholders was crucial in creating an enabling environment and securing buy-in from individuals and institutions to roll out and implement

youth-led enterprise development. They further indicated that frequent communication with stakeholders resulted in YiA receiving wider appreciation from parents and community. For example, one youth in Uganda, stated, *“The project has received acceptance and goodwill from both the community and parents. Many parents and community members who did not initially appreciate the project began encouraging their children and especially female youth to join the project.”*

Likewise, both YiA staff as well as staff from relevant government institution felt that partnerships built under youth-led enterprise development have helped minimize and manage risks, and increase the value and effectiveness of youth-led enterprise development by generating new perspectives and ideas. Despite the benefits of collaboration, mobilizing and involving major stakeholders and ensuring a stable commitment to action was not easy because of time, resource constraints, and, sometimes, a mismatch of institutional priorities with the priorities emphasized by youth-led enterprise development. For example, Save the Children and partner staff reported that government institutions, particularly at the local level often failed in playing a leadership role in bringing visibility to youth issues. This failure was likely due to lack of resources or inadequate operational linkages. Additionally, input from field surveys in Malawi, Uganda and Ethiopia revealed push back from some community members to the idea of youth-adult partnership. Youth in Burkina Faso, Ethiopia, Malawi, and Uganda also expressed concern about mentors who they thought were unable to provide valuable hands-on experience and knowledge due to time constraints and insufficient skill sets. The findings with regards to peer-to-peer networks are mixed. While the overwhelming majority of youth appreciate the value of peer-to-peer networks, their feedback highlighted that the lack of formalized structures and limited financial support hampered peer-to-peer interaction.

3.3.2 Youth feel economically and socially empowered by being self-employed

In the following section we will discuss how YLED contributed to youth empowerment. Youth and stakeholder's perceptions/experience are drawn to highlight important gains realized in empowering youth economically and socially.

Economic Empowerment

Change in income: According to youth-led enterprise development country findings from Ethiopia, Malawi and Uganda, nearly 55% of respondents experienced an increase in their income from activities they engaged in after receiving the YiA grant. Likewise, self-reported gains in income, of youth who worked both before and after YiA (n=141) in Egypt indicated an increase in the average gain in daily income by 0.37 USD.

Business diversification: Business diversification was cited as one way of increasing income. Out of the 347 respondents interviewed for the youth-led enterprise development study in Ethiopia, Malawi and Uganda, 98 of them diversified and added new kind of activities to their original businesses.

Become employers: Nearly 50% of youth with diversified business also increased their business responsibility by becoming employers. Among those who diversified most of them said that they were not able to solely engage in two or more activities at the same time.

Saving: YiA contributed to a strong savings culture among youth participants. In total, almost 85% of YiA youth had some sort of savings three month or more after implementing their business. Engaging in savings altered youths' outlook towards a more positive spirit and set of motives in diversifying and scaling up their business.

Increase in material assets: Related to the list above, youth though limited in number (20%) reported acquiring material assets such as radios, mobile phones, corrugated iron roofs, bicycles and mosquito nets that they didn't have before embarking their business (Ethiopia, Malawi, Uganda). Marked increase in tangible assets were reported in Egypt. According to Program Outcome Study, the average youth reported having one additional tangible asset by post-test more than tripled over the course of YiA, though this group represents only 17% of the YiA participants.

Access to resources: Youth reported that engaging in income-generating activity led to an increase in their access to local resources from both local administration and close family members. One group from Uganda highlighted this saying, “After receiving the money from YiA we engaged in maize farming, although it was something small. After forming the group we were able to access land from the local administration to expand our business. If it were not for the business we initiated, we couldn’t not get access to arable land at all.”

Social Empowerment

Increase in self-confidence and motivation: YiA participants often referred to an increase in their self-confidence and motivation as an important outcome of the program. Youth frequently cited the opportunities offered by YiA staff through co-leading meetings, contributing to their pathway conversation, and showcasing youth businesses as prime factors that helped increase their self-confidence and motivation. As one youth group from Ethiopia stated “We have supportive communities and facilitators who allow meaningful involvement of youth in decision-making.” A similar view was expressed in the FGD for youth in Uganda who reaffirmed supportive communities and facilitators by saying, “Both facilitators and community representatives provide regular positive contact and seek and act upon our ideas.” Facilitators and mentors across all countries also commented on the participatory approach taken by YiA.

Social cohesion / harmony: With the one time YiA cash transfer, some male and female youth initially experienced backlash that resulted in tension in their home or community. Some 2-3% of male and nearly 5% of female respondents in Ethiopia, Malawi and Uganda raised this issue. This tension usually subsided in the later cohorts as peers, partners, family and community members become more acquainted with YiA and the intent of the start-up money. In all parent FGDs, participants noted that their engagement in the design and implementation processes, and working with community leaders to discuss and address harmful attitudes and practices were instrumental in bringing social cohesion and harmony. Another example of social cohesion comes from female participants (young mothers) from Malawi and Uganda, who reported a decline in instances of violence from abusive partners due to the participants’ economic independence.

Echoing this viewpoint, a female youth, aged 20, from Kasese, Uganda, stated: “My husband abandoned me with a two-month-old baby in 2013. I was desperate and joined YIA in 2014. I have diversified my business over the years and my capital has grown from 300,000 to 720,000 Uganda Shillings in one year and six months. Though approached by my former husband to reconsider unity, I refrained to do so and have now a new husband whom I married in 2015. I am now leading a happy life and feel honored to be part of the YiA program.”

Positive behavioral changes: Youth attributed positive behavioral changes to their involvement in YIA. Youth from all YiA countries reported confronting prevalent stereotypes, which do not take into account the multiple barriers they face to productive employment. For example, a male youth in Ethiopia expressed his frustration of being labeled as lazy and unwilling to work. Additionally, a young woman in Uganda stated that: “society judges us before understanding the situations that we are facing”. Although youth, in general, deny the broad perception that they are criminal, some youth did mention negative actions taken before YiA. However, these same conversations highlighted that after receiving the YIA grant, youth witnessed significant attitudinal and behavioral changes among youth labeled as irresponsible and poorly behaved. Further anecdotal evidence suggests that parents, community members, and facilitators noted and welcomed these changes.

Increase in foundational and life skills relevant to business development: Youth across all countries referred to improved reading, writing and numeracy skills as foundational in facilitating their marketing skills and business plan development. Youth referred to improved knowledge of their environment, relationship building, assessment of marketplace opportunities and barriers, leadership and management skills, and improved savings as key ingredients in laying the foundation for enhanced self-confidence and empowerment.

Social networks: Youth referred to the importance of a supportive “social network” including emotional encouragement when their business wasn’t doing well as well as tangible support such as financial assistance for unforeseen additional expenses. Youth pursuing similar business were observed sharing information and working together for common purposes. Likewise, youth from same cohorts sometimes supported each other by forming cooperatives to purchase supplies and raw materials and marketing of products.

Ability to take up more family responsibility:

Parents, mentors, and facilitators all referred to an increased ability of youth to take up more family responsibility, including examples such as making purchases for themselves and families, taking their children to schools, buying school uniforms for their siblings, and even buying small plots with the profits generated from their business activities.



Conclusion

4.1 Summary of Findings

The YLED learning narrative depicts the journeys made over six years to respond to the challenges and opportunities involved in creating decent youth work and enterprise opportunities. Several significant themes include the importance of:

- Setting realistic objectives and outcome indicators to monitor progress, adjust activities to changing needs and ensure project transparency.
- Developing proper messaging and communication strategies to raise youth's awareness about their roles and what is expected of them, and ensure that stakeholders are informed and prepared to work with youth in a meaningful way during each phase of the project.
- Rolling out youth engagement efforts incrementally.
- Offering youth meaningful roles and empowering them to take ownership of activities in order to help young people feel more responsible and committed to programming.
- Providing creative, holistic interventions for young people that encompass basic numeracy and literacy skills, business development and financial skills, and work readiness skills.
- Recognizing that agriculture will remain an important source of income and employment for youth in the years to come and that it presents tremendous opportunities for business growth. However, to ensure that agriculture provides a stable business option, youth should be enabled to manage the barriers to entry and access to requisite resources (e.g. land). Doing so will require a deeper understanding of both the demand-side and supply-side factors that dictate the market of agricultural products.
- Understanding that youth are not a homogeneous group, and, therefore, that context-specific responses and flexible strategies are integral.
- Navigating and responding to gender barriers, such as the lack of access to physical and natural assets, and the multiple roles and disproportionate responsibilities for unpaid work that put young women in a disadvantaged position. Additionally, country findings revealed that drivers motivating young men to engage in risky behaviors impact directly on their vulnerability. Responses to these challenges must engage local leaders, religious chiefs, civil society groups, and government institutions to foster innovative ideas and create multigenerational solutions to gender and other problems.

4.2 Next Steps

4.2.1 Understand the seasonal calendar is key for business success

Programmers should develop tools and procedures for systematically incorporating seasonality into ongoing analyses of business options. Equipping youth with knowledge on the seasonal calendar will help them gain a better understanding of necessary resources, set timelines for business start-up, and uncover the hidden constraints and opportunities that regulate their business activities.

4.2.2 Set the design and set-up of small business within the grant amount

Youth business success depends on setting realistic goals and developing business plans that match the levels of skills and money youth acquire. To build on youth enthusiasm, programmers should guide youth to start small businesses, with a drive for gradual and progressive development of their business. Then, as their businesses grow, youth can begin to opt for larger enterprises that match their new skills and the opportunities available. For example, YiA youth and community members reported that YiA often overlooked essential business costs when helping youth develop their business plans. This resulted in youth's

budgets sometimes surpassing the grant ceiling and youth being forced to look for matching grants from family members, scale down business, or revise their business plans. In light of this challenge, YiA recommends that programs should dedicate extra time and effort at the beginning of the business identification/design stage to ensure that youth are able to pick simple, quick to implement, visible projects. Additionally, business plans should allocate a percentage of the grant for contingency.

4.2.3 Reinforce market capacity by considering both the supply and demand sides

While most youth stated that YiA provided significant project support on where and when to buy their business materials, the overwhelming majority of youth also reported limited support in linking them with potential buyers. This seems largely due to excessive focus on the production (supply) side, without due concern in exploring market niches and orienting production to the needs of the market. Additionally, there were limited efforts on the various aspects of marketing (distribution, market information, quality standards, etc.). In the light of the outlined shortcomings, YiA recommends that program staff should link similar business operators in marketing groups and cooperatives as well as foster linkages between potential business operators and youth. Helping youth producers and market intermediaries to come together and build consistent and adequate market/price information will help stimulate youth businesses. Youth networks and cooperatives can play a vital role in ensuring sustainability and improving youth business conditions.

4.2.4 Design purchase plans to minimize crowding and mitigate inflation

Staff in similar programs should monitor market performance and behaviors (particularly prices of essential goods) in advance of cash disbursement, and factor this information into decision-making before effecting purchases to avoid price distortion and minimize disincentives at the local level. Further, rescheduling market days to help address concerns about inflation may help when the prices of items that youth intend to purchase increase dramatically due to demand and supply factors. Consequently, it is worth the regularly review of market and price trends,

and design purchase plans accordingly to minimize unnecessary competition and mitigate inflation.

4.2.5 Offer youth chances to learn from community members and each other

YiA learnt that youth benefited from peer-based learning, which provides a practical opportunity for sharing knowledge, learning new skills, and solving problems collectively. A peer group also provides new friends who are in similar business options and can reinforce cooperation and mutual support. For example, youth can come together to purchase bulk supplies more cheaply, share transportation costs, and market their products jointly. Exchange visits with peer-based learning is one way to expose and motivate youth to learn something new, exchange ideas and opinions, and share opportunities and challenges that exist in their local context. YiA integrated peer learning by having youth alumni lead or co-teach trainings, serve as guest speakers, and share real-world case studies to help youth business undertakings seem more realistic and applied. Youth should also be given opportunities to develop relations with adults. For example, programs should provide youth with the opportunity to showcase their work and skills, and engage in self-reflection in the presence of parents and key stakeholders. Further, local government representatives, parents and private business operators should be invited to share their success stories, experiences, practices, and acknowledge exemplary youth business and dedicated community development agents. These are powerful tools to shape youth opinions, increase youth motivation and participation, and raise the public's awareness about young people's strengths and resourcefulness.

4.2.6 Encourage youth to engage family members and mentors during local purchases

Youth-led enterprise development study findings indicate that parents, guardians, facilitators, or mentors accompanied youth when youth conducted their purchases. This practice resulted in higher product quality and better price negotiations. It should be the norm in order to safeguard businesses and ensure accountability and stewardship. Unfortunately, when youth purchased items alone, cases of diversion of funds for unintended purpose were more likely to be reported (10-15%). The gravity of the problem was less in groups given that purchases and sales were conducted jointly.



To address this problem, programmers should encourage youth to seek guidance and assistance from parents and key community members while conducting local purchases. Further, for cost and convenience, once the date of purchases is known, the information should be relayed to parents and program facilitators to ensure their knowledge and availability during purchases. To safeguard youth from unnecessary pressure, parents and assigned program staff should be clear that their duty is to monitor proper use of money instead of taking the lead in making decisions how the money should be spent.

4.2.7 Assess youth business performance through key indicators

The overall effectiveness of the YIA enterprise pathway is dependent upon the ability of youth to attain, maintain, and profit from a higher level of income generation. Short-term outcomes such as business start-up, selling product and services, securing working place and saving is not as telling as being able to determine if youth are moving along the right pathway. Currently, longitudinal outcome indicators on income levels and growth in capital are not precisely documented and known. The challenge at present is the difficulty in effectively comparing outcomes across a broad portfolio in what works and under what contexts, and in determining cost effectiveness by scale, gender and business options. To mitigate these deficiencies, it is important to track key indicators on income, cost analysis, and capital growth to explore in detail what works for youth business options. Knowledge on these

outcome indicators will not only generate evidence to attest the effectiveness of the various services and approach but will help reach youth who have been in trouble or displayed problem behaviors quickly before situations deteriorate.

4.2.8 Understand the dynamics of group businesses

Individual businesses are exclusively implemented in Burkina Faso and Egypt and are the preferred option in all YiA countries. However, group enterprises have been implemented in Uganda, and to a lesser extent, in Ethiopia and Malawi. The introduction of group businesses was based on the premise that it facilitates monitoring, paves the path to economics of scale, help youth learn from each other, and opens opportunities to access government funds. However, group businesses faced innumerable risks and oftentimes failed to achieve the realized objectives. First, significant time and effort needs to be invested to bring team members to the same page in terms of roles, responsibilities and obligations. Second, there are often different priorities and objectives among members, including family responsibilities, as well as work on other businesses. Third, group members sometimes attempted to bring their own individual business idea into the group plan, therefore leading to mistrust among members. Finally, delay in starting, lack of working space, and limited family support compounded difficulties associated with group businesses. Against this backdrop, it is worth highlighting the necessity of avoiding group businesses as much as possible. However, if there is a strong case for group business formation, the following points

need to be considered. First, group members should self-select and the formation should not be driven or imposed by the project. Second, members should exhibit a similar family profile, be nearly the same age, be living close to each other and preferably be the same gender. Time and resources should be dedicated from the onset to enhance awareness of what group work entails and the challenges associated with it. For example, programmers should dedicate time to discuss items such as teamwork, negotiation, conflict resolution, time management, and team organization. Similarly, group size should be kept to minimum (5-7 members), since smaller groups had frequent interaction, enhanced commitment and created a healthy working atmosphere. Finally, each group should have a clear constitution endorsed by group members to be used as a governing principle.

4.2.9 Address gender specific barriers and discriminatory practices

Young women are almost invariably disadvantaged compared to their male counterparts and require extra support and attention to break gender-specific barriers and discriminatory practices. Patriarchal cultures in all YiA countries prioritize male over female youth and award male youth more autonomy, responsibility, power and opportunities. Traditional customs dictate that family land and assets are handed down from father to son. In some cases, young women's mobility and access to public space for employment activities is limited by discriminatory practices. Young women face an additional layer of obstacles because of early marriage and pregnancy leading to withdrawal from the program, being confined in home-based enterprises, low paying economic activities, and a struggle to provide a better life for children. These often remain formidable challenges in the years to come, but failure to understand these issues hinders programming for young women. Consequently, programs could:

- Engage families and community leaders on gender mainstreaming discussions and actions.
- Engage women, female and male youth and men in identifying risks and strategizing ways to avoid violence associated with program participation.
- Hire positive female and male role models to make a difference in field-facing positions.

- Be mindful of the multiple responsibilities and competition priorities of young women.
- Allow flexibility in mentorship and follow-up to ensure that these support services are held close to home and scheduled to match young women's time commitments.
- Engage youth graduates to act as role models towards positive community change.
- Take extra precaution to ensure that young women are safe and comfortable with involvement in the business that they have chosen.

For male youth, the risk of drug and alcohol use overshadow other vulnerabilities. Those who manifest these risky behaviors were reported to be economically vulnerable with reduced power to run and maintain their business. Against these challenges, affirmative actions should be taken by creating platforms to discuss these challenges with facilitators and mentors. Likewise, parents, community development agents drawn from each village, and role models from the target districts or beyond should be invited on a regular basis to share success stories and caution youth from these risky behaviors.

4.2.10 Enhance partnerships and alliances with stakeholders

Over YiA's existence, its capacity to work collaboratively with stakeholders expanded. YiA partner staff thought that the exchange of experiences gained through the project implementation was very important to the increasing understanding and knowledge about YiA. That said, both Save the Children and partner staff noted that the relationships and networking among youth-affiliated stakeholders at district level could be sporadic. Notwithstanding the related challenges, programs should strive to strengthen their information base and networking efforts involving NGOs, private business and government organizations in order to create common ground for the promotion of small business enterprises in favor of youth. Pro-active engagement in networking and alliance building often demands the creation of new networks, coalitions, or working groups to exchange idea and knowledge while triggering innovate concepts.

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Appendix A: Youth-Led Business Development Intervention Cycle

PHASE	COMPONENT	DESCRIPTION OF ACTIVITIES
GATEWAY PHASE	Awareness Raising	Youth-led business development has a clearly defined purpose and objective. This includes a clear definition of which youth the program serves, the outcomes it wants young people to achieve, and the strategies it will use to attain these outcomes. From the outset, youth, parents and community representatives are told these objectives, including what each youth should expect and stakeholder obligations. This was important to ensure transparency and avoid unnecessary expectation from youth and the community.
	Training	YiA supports youth to identify and explore livelihood opportunities through a combination of non-formal education and practice-oriented learning experiences. For many youth, these livelihood opportunities are grounded in agricultural value chains or agri-business. Relevant training includes: on-the-job training to increase practical work experience; business skills training, including record keeping, marketing, saving, purchasing and supply; financial and problem-solving skills; literacy and numeracy; and non-technical skills, such as leadership skills, behavioral and life skills.
	Feasibility & Risk Assessment of Cash Transfer	Assessment Includes: (a) Appropriateness: Is youth-led procurement politically, socially and culturally acceptable by communities and within the local context? (b) Market Feasibility and Trends: Is YLED logistically possible, timely and cost-effective to meet the potential needs? Will it impact positively on beneficiaries / communities and markets in the long term? (c) Delivery Mechanism: Is there an appropriate delivery mechanism that ensures speed, efficiency and accountability? (d) Security: Is the proposed delivery mechanism safe for agency staff and beneficiaries?
	Business Identification	Based on the skills they have gained in the Learning Phase, youth conduct preliminary assessments of the opportunities and constraints in their local context to identify the list of business options they can launch.
	Business Plan Formulation	From the list of business identified, youth will formulate one or two business ¹⁵ plans through the guidance of facilitators, master trainers and mentors. Various factors are considered in developing a business plan including: barriers and costs associated with the business, availability of raw material and inputs, market opportunity, prior experience, and complementary support available within the household and community. In the case of group business, which is common in Uganda and exist in Ethiopia and Malawi, youth have to form groups (each group comprising 5-10 members) develop a constitution and submit it with the business plan for appraisal.

¹⁵ In the case of Burkina Faso, Egypt and Ethiopia youth develop one business plan while in Uganda and Malawi youth develop two business plans and submit to panel who approve the businesses.

PHASE	COMPONENT	DESCRIPTION OF ACTIVITIES
GATEWAY PHASE	Analysis/ Appraisal	The appraisal of business plans is commonly made by a panel composed of a Save the Children Project Officer, a district partner officer, a community mobilizer and technical experts drawn from local government offices. Uganda partner offices also involve sub-county chiefs and community development agents. The appraisal committee verifies how well the business plan complies with set criteria and endorses one business option. Business options presumed to be non-feasible will be rejected and youth are expected to rework another business plan before proceeding to the next step. Youth whose business plan get approved will then issue their personal identification and contact details in order to receive the grant. ¹⁶
	Cash Request	During the cash transfer phase, the partner office will send a distribution list of eligible youth per cohort along with the cash request to the Save the Children district office.
CASH TRANSFER	Verification of Request	The Save the Children Finance and Livelihood Officer will cross-check the process and budget requested, and communicated to the partner when the money transfer will be made.
	Cash Transfer to Financial Intermediary	The partner upon receiving consent will channel the money along with the list of youth names to financial intermediaries (microfinance institutions, banks, mobile service providers) that are selected based on their track record and operational presence in the target districts.
	Cash Disbursements	The financial intermediaries upon receipt of money announce dates and names of youth eligible for cash transfer.
IMPLEMENTATION	Youth collect money	When collecting the transfer, youth, together with their parents or guardians sign a Memorandum of Understanding and/or sign on the distribution list. This process is witnessed and verified by a district partner and a Save the Children representative. The signed list will be copied and retained the financial intermediary, save and partner finance office.
	Youth identify markets and schedule dates for purchases	In some rare circumstances, youth identify markets and dates for purchases before receiving the grant, however, because of price volatility, youth normally inspect the prices of goods and services just after collecting the grant and then identify markets that match their quality standard and preferred price. Following market identification, youth set dates for the purchase of goods and items in consultation with parents or guardians and business development committees. The business development committee is composed of technical experts drawn from the local agriculture office, business mentors, facilitators and master trainers.
	Youth conduct purchases	Youth are encouraged to conduct purchases of goods and services immediately after receiving cash to minimize risks of theft and temptation of using the money for unintended purposes. Whilst the logic applies to all countries, schedules can be revised and purchases stretched over weeks and months to mitigate risks of overcrowding on a particular market day. Changes in schedule are also made considering supply/ demand factor, holidays, availability of working space, and environmental risks in a given season.

¹⁶ In Burkina Faso youth are expected to furnish a mother or guardian's name, identification, and contact details. In Malawi, youth have to physically provide a recent photo along with their identification. In Uganda, both individual and group business operators are expected to provide a registered SIM card.

PHASE	COMPONENT	DESCRIPTION OF ACTIVITIES
IMPLEMENTATION	Youth execute business	The findings from the various countries reveal that over 85% of youth execute their business within one week of purchasing good. In exceptional cases, when complementary business items are missing or when the price of goods appear high, business start-up dates can be changed. In group businesses, revising constitutions, finding working space, and modifying business plans were reported as hurdles that could delay project execution.
POST DISTRIBUTION MONITORING	Assessment of YLED Output and Outcome Indicators	A post monitoring tool is used to collect data from youth and stakeholders in targeted districts to assess youth-led enterprise development performance and detect deficiencies of the program. The PDM took the form of a face-to-face interview and field inspection of businesses. The survey was held between 1-3 months after cash disbursement and looked at various aspects of the process of the distribution cycle including but not limited to: cash transfer modality, stakeholder engagement, market conduct/behavior and business performance. Countries also collect information on a monthly basis on aspects such as cash disbursed, number of youth trained, number of dropouts, and type of businesses pursued by male and female youth to highlight trends and assess strengths and weakness of the program.
CROSS CUTTING INTERVENTIONS	Mentorship Support	Mentorship support is undertaken in different forms in the different YiA countries. ¹⁷ Mentorship can involve, amongst others, proactive adult facilitators drawn from local agricultural office, business people, master trainers, and community development agents. Mentors who have rich experience and are specialized in a similar business or trade are assigned to a group of youth (10-15 individuals). For a period of three months after the inception of the business, mentors guide youth on business management and provide detailed feedback on how to address challenges. They expose youth to the field and successful businesses operators to ensure familiarity with local contexts and maintain their motivation. In some cases, YiA also utilized peer-to-peer learning through exchange visits. This approach helped youth to exchange impressions and see some of the similarities and difference in business start-up and management.
	Community follow up	Young people are influenced by a wide range of factors around them including, family, peers, community and other institutions. Holistic assessments involving parents, local community leaders, district sectoral representatives, and community development agents are held to uncover youth business performance and understand the problems and needs of young people. The assessments are also used to pinpoint complaints, hold those accountable for grant misuse, stimulate internal debate and build the capacity of stakeholders to engage with complex issues and contexts.
	Periodic assessments	Complementary to the above, periodic assessments on topics of interest are held by SUPER ¹⁸ Fellow Researchers to critically examine program outcome that will be key to sharing experience, fostering knowledge, and drawing key learnings that can inform future youth policy and practice. The findings are discussed in monthly senior management meetings and used to better communicate YiA's outcomes through quarterly reporting to donors, and presentations of results in public events.

¹⁷ For more information about Mentorship in YiA, please refer to the Learning Narrative focused on Mentorship.

¹⁸ Save University Partnership for Education Research

Appendix B: Data Sources

Secondary data	The secondary data included assessment of current and emerging national policies from YiA countries; YiA research (SUPER Fellow Research, Program Outcome Study, Monthly Updates, and Dropout Studies), other relevant reports such country briefs and minutes of periodic review meetings.
Key informants	Key informants were drawn from partner staff and Save the Children took part in one-on-one interviews. Key informants were people in charge of coordinating YIA and included district project coordinators, program managers, sector coordinators and MEAL program officers. All of the key informants were people with a vast array of experience and leadership who were assumed to have a strong sense of the youth-led enterprise development. The ideas expressed by these individuals provided worthwhile information enriching what was already collected in interviews with youth and from focus group discussions.
In-depth Interviews with youth	Save the Children conducted in-depth interviews with female and male youth. Participants were selected from two groups: youth implementing group business and youth implementing individual businesses. In all interview, attempts were made to ensure equal representation of female and male youth. The study involved youth who had implemented businesses for at least 2-3 months after graduating from the program cycle. A sample size of 120 to 180 youth per country was determined for study and youth were selected purposefully from cohorts who started implementing business in groups and/or individually.
Focus group discussions	YiA conducted FGDs with parents who had a daughter or son benefitting from a YIA enterprise. In addition, YiA held FGDs with youth, community development agents drawn from Learning Center Management Committees, community mobilizers, mentors, local administrators, and action facilitators. They were interviewed to gain their reflections on youth-led enterprise development and verify findings generated from youth interviews.
Field observation	Observation was used to support findings and helped to raise additional questions. Observation included: visits during market days to observe purchases and sales, visits to business locations (individual/group), and visual inspection of records and business functions.

Appendix B (i): Data Sources

Description of Data Source	Burkina Faso	Malawi	Ethiopia	Egypt	Uganda
Dropout Study		18 youth Interviews (7M & 11F); youth FGDs (21M & 14F); adult FGDs (16M & 10F) July 2015			15 youth interviews (7M & 8F); youth FGDs (16M & 14F); adult FGDs (21M & 15F) March 2015
Youth-led enterprise development Assessment Report	1450 youth interviews (864 M & 586 F) September 2016	170 youth interviews (93M & 77F); adult FGDs (40M & 28F) Youth Individual July 2017	113 youth interviews (60M & 51F); adult FGDs (51M & 39F) October 2015		64 youth interviews (17M & 47F); youth FGDs (41M & 66F); adults FGDs (59M & 43F) January 2017
Gender Sensitive Program Review				100 youth interviews (46M & 49F); youth FGDs (16M & 31F); 8 adult FGDs March 2016	
PROSEMS (Procurement, Services, Entrepreneurship, Services) Assessment			Adult FGD 39 (29 M & 10 F) November 2017	Adult FGD 85 (13M & 72 F) June 2017	
Strength & Challenges of Youth Entrepreneurship	10 Youth FGDs (71M & 61F); 12 Adult FGDs (71M & 113F) December, 2016				

Appendix C: Financial Intermediaries and Intervention Approaches

Country	Financial Intermediary	Approach	Risks	Mitigation Measures
Burkina Faso	MFI (Micro-finance Institution)	<ul style="list-style-type: none"> • MFI travel to target areas • Youth collect cash from distribution point 	<ul style="list-style-type: none"> • Attack and theft on the way back from distribution point 	<ul style="list-style-type: none"> • Disbursement during daylight • Security personnel during distribution • Distribution point close to youth home
Egypt	Cash envelope by partner in presence of SCI	<ul style="list-style-type: none"> • Partner book appointment • Youth collect cash from distribution point 	<ul style="list-style-type: none"> • Attack and theft on the way back from distribution point 	<ul style="list-style-type: none"> • Disbursement during daylight • Youth accompanied by family/guardian
Ethiopia	MFI (ACSI)	<ul style="list-style-type: none"> • ACSI open saving account for youth • ACSI transfer funds to youth account 	<ul style="list-style-type: none"> • Risk of theft (very limited) during withdrawal from MFI 	<ul style="list-style-type: none"> • Advise to be escorted by parents/guardians • Conduct transaction early in the day
Malawi	Standard Bank-G4S	<ul style="list-style-type: none"> • Standard bank transfer cash to G4S • Youth collect cash from distribution point indicated by G4S 	<ul style="list-style-type: none"> • Prone to theft • Family members' incessant demands to use a portion of the money (diversion of cash) 	<ul style="list-style-type: none"> • Use of cash immediately • Signing MOU by guardian/parents
Uganda	Mobile Money (Beyonic)	<ul style="list-style-type: none"> • SCI logs into Beyonic e-platform and transfer fund • Youth withdraw from closest mobile company or make payments using phones 	<ul style="list-style-type: none"> • Loss of SIM. Need to buy new line and reprocess application • Challenge using technology 	<ul style="list-style-type: none"> • Orientation of youth on application & use

Appendix D: Comparisons of Group and Individual Enterprise

	STRENGTH	WEAKNESS	SUGGESTED IMPROVEMENT
GROUP ENTERPRISE	Easy to monitor and follow-up as groups comprise 5-10 youth	Many youth have formed groups to access government funds without proper understanding of group dynamics and what it entails	Group dynamics module need to be added in the training to help reinforce the approach and help youth understand the rules of the game
	Have greater chance of accessing government fund because they are registered and locally recognized by sub-county and district	At times there are no binding factor holding the group together because youth in groups often change minds and pursue businesses of their choice	Ensure that youth implement if possible one business that complies with all the requirements before implementing projects. Conduct an orientation series to review available options, profit-loss as well as risks associated. Create forums by inviting groups established elsewhere to share their success stories to YIA. Group business are more instrumental if focused on association that aims at collective marketing & collective selling
	Devoid of parental and family influence to use or divert money transferred as cash withdrawal is jointly decided by group members	Lack of sense of ownership, transparency and trust leading to conflicts, and disruption of projects	Group formation besides the same business idea should consider criteria such as the number of members per group (the lower the better), motivation, proximity to each other, gender similarity, members' daily time schedule (home and other obligation)
	Team work yields more sometimes because of broader outreach for products they wish to buy or sell	Legal process is tedious as groups members need to identify members, develop constitution and register at sub-county and district	Reinforce support of partner and action facilitators to provide legal awareness and expedite registration process at sub-county and district
	Group work brings strength to the team because of specialization and diverse skills of members and greater opportunities for sharing knowledge and experience	Family and own contribution to group business is literally non-existent and thus growth and sustainability of business is not encouraging	Encourage groups to interface with parents to present their project, what they wish to achieve, the gaps and how parental contribution and commitment will ensure success. Provide proper format and record books that could be used for fund raising and recording

	STRENGTH	WEAKNESS	SUGGESTED IMPROVEMENT
GROUP ENTERPRISE	Broad chance for networking, lobbying and influencing government decisions at the local level	Group members do not share workload equally leading to disintegration	Group constitution and work responsibilities apart from Chairperson, Secretary and treasurer should be considered audit personnel to monitor expenditure – profit as well as members’ labor contribution that will ultimately help in sharing profits
	Difficult to misuse money because decisions are made jointly and members fear that they will be penalized for undesired behavior	Cohesion among members and follow up is weak because of distance and travel time to group work place	Ensure that members of the group are close to each other, that they self-select and map business location properly through the support of action facilitators and mentors
	Better recall of actions, process steps and financial transactions due to records and minutes from joint meetings	Costly to implement and per-capita resource share lower than individual because of legal formalities, lower injection of own resource, and often due to rental of business operating space and hiring of guards	Encourage members of the group to voluntarily allocate work place in case the venture selected needs work space. Offset individual contribution through higher shares from profits
INDIVIDUAL ENTERPRISE	Decisions are made easily and swiftly	Difficult to monitor and trace as individuals are spread apart in wide geographical space	Enhance the role of mentors in monitoring. Attach youth with advisory committee as they are close to youth and know what each youth is doing
	Greater devotion and commitment to business undertakings	Easily influenced by parents and family members to use a portion of the money for unintended purpose	Provide orientation and sensitization of parents on their role and obligation in the cash transfer and youth business implementation
	Focus on businesses that are complementary to knowledge, skills, interest and local potential	Do not have access to government livelihood funds and have to depend on project and own matching funds	Create links with similar individual business to form product purchasing-marketing associations to better access available funds
	Easy to tap and generate additional funds, material and other contributions from family members, relatives and friends	Own decision making and no concern or fear of how money is spent and used	Youth should not be left alone to execute business of their choice that often deviates from original plan. Need witness, signatory (parents preferably) and strict penalty through the support of the sub-county to ensure proper accountability

	STRENGTH	WEAKNESS	SUGGESTED IMPROVEMENT
INDIVIDUAL ENTERPRISE	The process for business planning and cash transfer is quicker because there are no legal requirements at sub-county and district levels		
	Businesses are often more sustainable because of focused venture, commitment and better saving culture		
	Less risky – not prone to stealing, misappropriation of resources because of follow-up and close proximity of individual business to homestead		

Source: Uganda Cash Transfer and Youth-Led Enterprise Development Assessment (January 2017).

Appendix E:

YLED Stakeholders and Key Roles

STAKEHOLDER	TYPE	ROLE
Financial Institution	MFI (Burkina Faso,Ethiopia), Bank (Malawi), Mobile Money (Uganda),VSLA (all)	Cash transfer, training on credit and saving, support the development of business plan, communicate the opportunities the government offers
Government Offices	District Administration	Provide security, monitor youth business performance, provide guidance on access to working space, enforce compliance, issuance of ID and business licences, links to public authorities for policy outreach and design of enterprise-based policies
	Women Affairs	Technical assistance in setting VSLS, orientation to enhance female youth representation in the program
	District Youth Office	Support in establishing youth networks & group formation, business specific advice & training; take lead in establishing linkages between youth-affiliated stakeholders
	District Agriculture Office	Technical support in business plan development, training on farming & livestock husbandry, advise during purchase
Private sector	Small and medium business owners, local merchants	Support business plan development, guide in local purchase, support in accessing markets, linkages with potential suppliers and buyers, mentorship support
	Vocational Training Institutions	Training on business skills, advice on potential opportunities, supply business tool kits and materials
Community Members	Community Mobilizers & LCMC	Support business plan formulation and timely submission, support youth-led market assessment, orient on business options, check attendance of youth & facilitators during training
	Local Chiefs, Religious Leaders	Community mobilization & guidance in support of Youth-Led Business Development, enforce compliance and act on complaints

PHASE	TYPE	ROLE
Project staff	Facilitators & Master Trainers	Training on various aspects of business, support & advice during local purchases, technical advice on viable business, monitor business progress & performance, provide program updates to partner on monthly basis
	District Project Coordinators	Check business viability, oversee program implementation, monitor program performance, submit quarterly financial requests, compile monthly program and financial updates
	Save the Children District Office	Oversee the whole program design, implementation and monitoring; coordinate periodic assessment/evaluations; train partner staff, facilitators, master trainers and mentors; liaise with government & relevant stakeholders; transfer cash to partner; compile monthly & quarterly reports
Family	Parent and close family members	Financial assistance; material and in-kind support; advice on business choice; guidance in business implementation; advice on money management; emotional support; participate during purchase and product marketing
Peer-to-peer Networks	Peer Leaders; youth networks, YIA Alumni	Peer to peer training, youth graduates acting as role models, sharing ideas & knowledge; creating network groups, business groups and cooperatives, raising awareness in the community, mobilize youth to access working space and other community resources

LEARNING NARRATIVE

YOUTH-LED ENTERPRISE

DEVELOPMENT



Save the Children



Save the Children

www.savethechildren.ca

YOUTHⁱⁿ
ACTION
CREATING PATHWAYS TO OPPORTUNITY.