



Plan's Work on
Economic
Empowerment
Among Youth
and Women



Plan

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“Transforming Youth’s World” in the Post-2015 Era: Plan’s Approach to Economic Security for Young Women and Men

Transforming Our World: the 2030 Agenda for Sustainable Development has reasserted today’s challenge to absorb the massive cohort of young people – now totalling 1.8 billion – into the workforce. Not only do we see the largest youth generation in human history, but it also represents roughly 40% of the world’s unemployed and requires the creation of 600 million jobs in the next 15 years. Before the economic and financial crisis, many young people were already locked out of the benefits of globalisation, experiencing underemployment in casual labour in the informal sector or hazardous and abusive work.

Nowadays, the youth employment crisis has reached intolerable dimensions evidenced by higher unemployment among young people (three time higher than adult unemployment), lower quality jobs (one in four young people cannot find work for more than US\$ 1.25 per day), slow transition from school to work, rising marginalisation of youth and detachment from the labour markets.

Plan’s commitment to communities’ ability to further their own potential and development is carried in its **2010-2015 Economic Security Strategy**, which calls for children and youth to claim and realise their economic rights and be prepared to enter the workforce with due consideration to their evolving capacities; for households to take responsibility in providing for their development; and for governments to undertake to create the conditions

favourable to social and economic well-being. Plan’s upcoming **2017-2021 Youth Employment Solutions Programme Strategy** will reaffirm this commitment while setting the overall global direction for **the Plan Federation** youth empowerment programming work supporting vulnerable young men’s and women’s access to quality jobs in the post-2015 era, in accordance with **Sustainable Development Goal (SDG) 8** to “promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all,” “including for young people and persons with disabilities” (8.5) and for “youth not in employment, education or training” (NEET) (8.6).

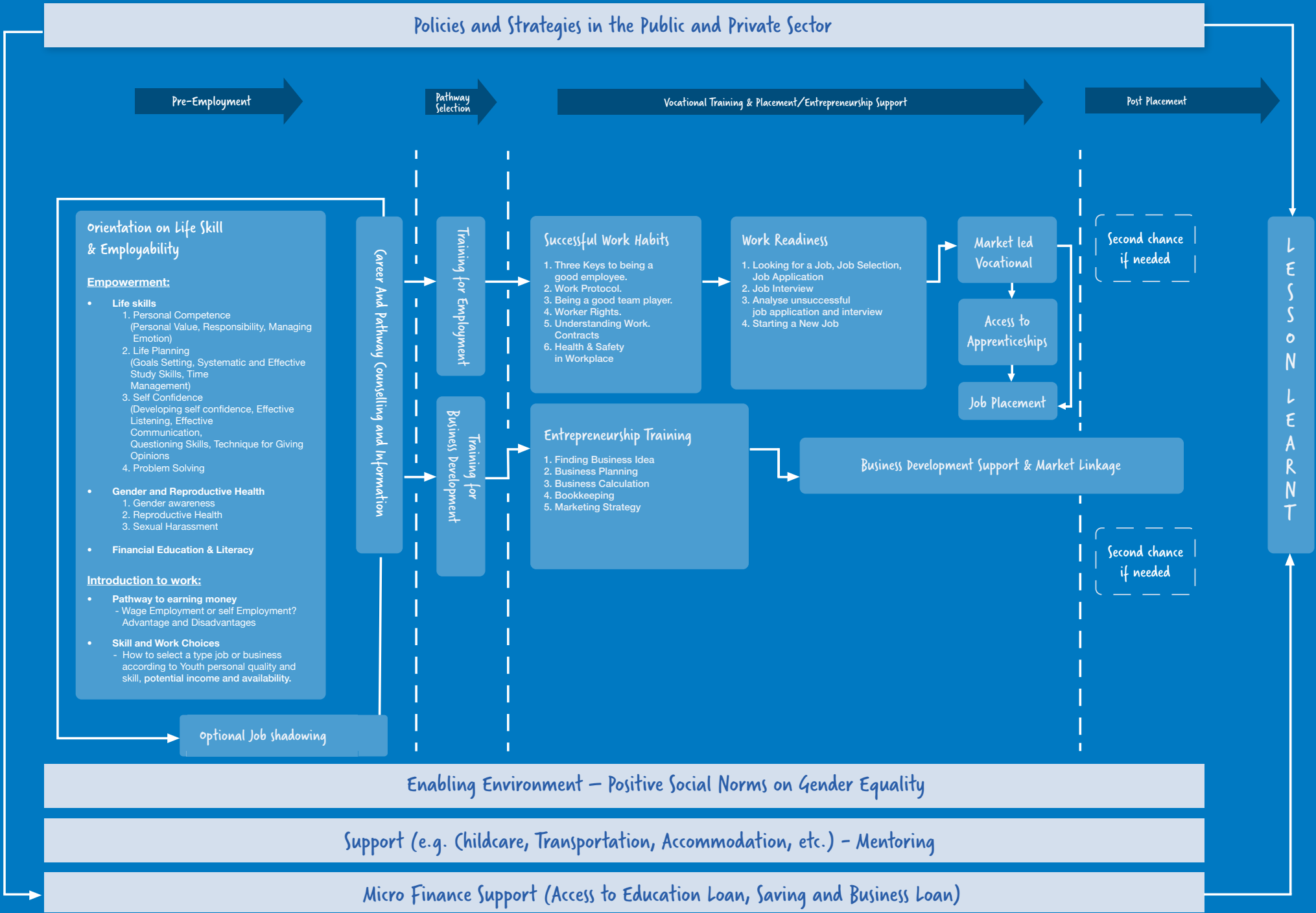
Specific actions and activities to be implemented within each country should be determined by situational analysis and take into account the national and local environments as well as the socioeconomic circumstances and issues faced by households and marginalised populations.

Plan's Youth Economic Empowerment (YEE) Pathway Model: a Means of Implementation for SDG 8

Ten years ago Plan created the **Youth Economic Empowerment (YEE)** Pathway in partnership with the World Bank in Indonesia and El Salvador. Now rolled out worldwide, Plan's YEE Pathway has consolidated our reach into communities and offers a clear understanding of the risks associated with poverty, exclusion and youth not engaged in the world of work.

The Pathway fosters strategic alliances and partnerships with government, private sector and civil society actors within a country to create access for youth to a range of services and support including: core work and life skills; career counselling, mentorship and coaching; job placement and monitoring of working conditions; market-driven technical and vocational training (including apprenticeships); enterprise development training and support; access to financial services and financial assistance; and advocacy for more enabling work and business environments including behavioural change.

The YEE Pathway therefore is the ultimate reflection of Plan's commitment to a step-by-step accompaniment and end-to-end support of NEET youth (particularly adolescent girls and young women) in their journey towards quality jobs – starting from the choice of skill training, through to their durable integration into the labour market (see diagram on next page). The Pathway is reflected to varying degrees in the programmes below.



Banking on Change and the Rise of Youth Savings Groups

Banking on Change is a partnership between Plan UK, CARE International and Barclays. Taking a savings-led approach to microfinance, the partnership aims to break barriers to financial inclusion and improve the quality of life in the poorest communities, by giving people the skills to save and manage their money effectively. Since the partnership started in 2009, we have reached over 700,000 people around the world. The partnership was renewed in 2013 and in this second phase we have been focusing particularly on reaching young people in Egypt, Ghana, India, Kenya, Tanzania, Uganda and Zambia.

The Specific Aims of Phase 2 are:

- To provide an expanded range of in-depth financial and bank literacy, employability and entrepreneurship skills trainings to over 330,000 beneficiaries, of whom 75% will be under 35.
- To support the establishment of around 41,000 income-generating activities and small businesses that will be sustained over the course of the programme.
- To link over one-third of Banking on Change savings groups in Africa to Barclays. A proportion of individual group members will also be linked to personal bank accounts.



Youth Savings Groups

We have tailored the traditional Village Savings and Loans Associations (VSLA) methodology for young people, pioneering what we call the YSLA (Youth Savings and Loan Associations) or Youth Savings Group (YSG) approach. YSGs are simple in set-up and management: groups of people come together to pool their savings in a joint savings box. They put aside small amounts of money regularly, often weekly, and the money is used for loans by the same community members. Interest or a 'service charge' is paid on the loans at rates determined by the group itself. By the end of the savings cycle the members receive a 'share-out' of their savings including dividends from interest paid on loans.

Since the beginning of the second phase of Banking on Change, the partnership has established 11,301 new YSGs with 236,229 members, of whom 120,085 are under the age of 25 and 66% are women. By now, Banking on Change has exceeded its global targets for youth group formation and membership outreach.

Some people doubted that young people could or would save – we know now that they can and will. Attendance and retention rates in YSGs are comparable with those in adult groups and the average savings and loan sizes of YSG members are increasing. In Tanzania, savings per member increased from \$26 in Q2 2014 to \$65 in Q2 2015 while average loan sizes went from \$70 to \$120.

We also know that young people need more than savings groups. This is why Banking on Change is delivering a comprehensive training package to YSG members, covering financial education, employability skills, business skills and bank literacy. Early results from our monitoring indicate that young people aged 16-24 are benefiting most from these training. Indeed, not only are we working to give them vital access to mutual saving and lending, we are also equipping them with the skills to maximise this and create new opportunities for themselves: so far, we have helped more than 32,000 young people set up or expand small businesses. Some have used the profits to further their own education, others to support their siblings and others have re-invested the money to grow or diversify their microenterprises.

Additionally, we are also supporting some YSLAs to open group and individual bank accounts once they are ready to enter the formal financial system. This is the journey from saving and learning to banking and earning, which we believe all young people should have the opportunity to follow. Banking on Change has therefore made the successful demonstration that youth can save and that savings groups combined with rounded financial education are a springboard to financial inclusion.

Banking on Change in India

Banking on Change India works exclusively with women, many of whom face significant social/cultural barriers to financial inclusion and economic empowerment. Banking on Change India has thus particularly focused on employability and enterprise skills training, delivering tailored courses that help young women secure work and increase their income. Barclays staff have offered personal development training and life skills for 185 beneficiaries in Delhi whilst 34 Barclays volunteers delivered soft skills training in Tamil Nadu. Banking on Change beneficiaries in India say they feel motivated by visits from Barclays staff and enjoy the training.

Banking on Change India also makes beneficiaries aware of their own rights, especially with regards to child protection and combating gender-based violence. Concomitantly, there has been great success in terms of awareness-raising and teams will continue efforts on advocacy, including holding roundtables on financial inclusion and district level meetings.

Towards A Working Future for Young People in Uganda

The goal of 'A Working Future' (AWF), a three year (2013-2016), 5 billion Uganda Shillings project funded by Swedish International, is to support employment as a key driver of economic empowerment for 12,000 young women and men in Tororo and Kamuli, Eastern Uganda. To do so, AWF has engaged with over 10 private sector companies to create business opportunities for young people based on three employment strategies: the producer group approach, micro-franchising and job placement.

In cooperation with employers and through quality training provision, Plan works to transform VSLA into viable producer groups that can engage in multiple activities, including production and marketing. With better access to knowledge, but also to inputs and finance with mobile banking, the quality and scale of youth produce markets available for procurement by local supermarkets and the export market improve. This, in turn, increases self-employment opportunities for young people. Training delivery in life, vocational and entrepreneurship skills further allows AWF to link young entrepreneurs with participant firms for opportunities in their distribution networks, for instance as micro-franchisors (with Barefoot Power Uganda and Mukwano Group of Companies), and to assist young men and women in securing wage employment through direct job placements in partner companies, for example as sales agents.

From January 2014 to June 2015, 3,115 youth, including 1,801 young women, have received crop production skills training, and another 377 youth benefited from vocational skills training in various trades; 4,011 youth (57% young women) have been trained on financial literacy; and 7,351 (60% young women) on entrepreneurship. 185 youth are now engaged in micro-franchising. The midterm evaluation (May 2015, using baseline of April 2014) further revealed positive changes in attitudes and practices towards young people's employment; increases in monthly incomes by 451% and in monthly savings by 294%, from US\$7 to US\$40 and US\$2 to US\$7 respectively; increases in savings in VSLA from 25% to 91%; increased asset accumulation; improved group cohesion; and enhanced sense of self-worth, self-confidence, and aspiration for a better future.



Stimulating Youth Employment in Pakistan

Plan's work in Pakistan pursues the multi-pronged objective of fostering economic development and job creation through skill building and enterprise promotion, strengthening public and private technical and vocational skills training institutes, and enhancing social justice through investing in girls' and young women's economic empowerment, mitigating youth disenfranchisement and reducing overall inequalities. Plan's current youth employment programme in Punjab started in 2012 and is funded by the European Commission and the Government of Finland through the Ministry of Foreign Affairs. The focus has been on the provision of market-relevant training and employment opportunities to vulnerable youth and women in rural areas, e.g. with limited formal education and, sometimes, disabilities. The specific objective of the action is to support marginalised young men and women aged 15-29 to secure meaningful wage- and self-employment through improving access to, and uptake of, demand-driven Technical and Vocational Education and Training (TVET) and creating linkages with employers and credit facilities.

By September 2015, our programme had trained 3,513 male and female youth (including 40 young women with disabilities and 30 young men with disabilities), with another 352 in progress, in three month TVET courses in 'growth' and 'green' sectors (e.g. solar panel assembling and repair), life skills and enterprise

development; 10,996 youth had benefitted from career counselling sessions, of which 64% were young women; finally, 2,861 youth are wage- or self-employed to date. In the process, Plan supported the creation of 'non-conventional' training paths for women: a total of 2,212 young women underwent TVET, life skills and business training, leading to 'non-traditional' female job opportunities such as electronic and auto parts assembling technicians, computer and software applications operators, and clinical and veterinary assistants, in addition to 1,496 women establishing their own businesses. Plan's economic empowerment initiative therefore positively contributes to shaping new norms around gender equality in combination with wider community sensitisation efforts engaging men and boys – for example during celebrations of the International Women's Day and International Girls' and Youth days (gathering 446 men and 870 women).

Furthermore, youth-led advocacy efforts (343 youth groups created) resulted in 30 workshops organised in 212 villages to raise awareness of youth employment issues, and consultations with 160 local employers or companies about their role in youth development and combating extremism. By September 2015, 20 new competency-based trade curricula had been co-designed with employers, and accredited and certified in line with national standards; and 119 MoUs had been signed for placements of youth in jobs and apprenticeships, 97 of which resulted in the actual placement of 569 men and 379 women.

Young People's Saksham and REACH Empowerment Programmes in India and Vietnam

The Livelihood Advancement Business School (LABS) initiative, an innovative TVET methodology, was developed in India by the Dr Reddy's Foundation (DRF). This approach seeks to address the needs of youth aged 15-30 constrained by poverty, inadequate competencies and lack of opportunity for development. Through demand-driven, community-based vocational training, the LABS aims to provide an environment of interactive learning and mentoring to upgrade skills and therefore productivity and income among youth, by equipping them with market-relevant know-how.

Today rolled out in 15 country programmes including Saksham in India and REACH in Vietnam, the LABS process begins with a market scan of the targeted area to gauge its potential to employ the approach, based on the local economy and in interaction with industry professionals, to develop training curricula. Candidates are selected based on robust criteria taking into account a wide array of socio-economic indicators. They are then connected with a sequential menu of training courses, starting with an induction programme mainstreaming life and core employability skills then moving to vocational or on-the-job training and field visits, all of which combine

theory and hands-on tasks to bridge the practical work experience gap of many youth. The programme further ensures work readiness of youth and supports job placement through, for example, career counselling and help with interviews and CVs. As soon as the course is complete, entry-level jobs and ongoing mentoring/monitoring are made available to graduates to ensure job placements and entry into the labour market are effective and durable.

The programme has proven to be successful in enabling disadvantaged young people to claim their rights to safe, fairly compensated employment while facilitating access to concrete work experience, ultimately creating linkages to durable jobs and sustainable wage and self-employment options.

In India, results to date (2010-2014) of various economic security and skill development projects - many of which draw on LABS - include the following: 94,180 youth have transitioned to work; out of these, 14,229 youth had enrolled and completed vocational skills training and 31,125 had enrolled and completed agricultural and other types of training (while the rest had completed microenterprise development training). Family incomes of youth who underwent skill training have increased three fold and farmers' productivity has gone up by approximately 15%. Beneficiaries highlighted a significant impact on their personal development, particularly in English proficiency, IT and self-confidence; they also pointed out they would have not been able to access such support elsewhere, due to cost barriers and the lack of

quality, job-oriented vocational training programmes. In addition, there is evidence of wider benefits and outcomes for many project stakeholders, including young people's communities, service providers, employers and Plan India itself.

In Vietnam, the target set for LABS-trained youth over the three-year (2011-2013), Accenture-funded REACH programme, was exceeded by far, with 9,000 trainees by the end of the programme. The percentage of LABS vocational training graduates who landed jobs within six months after graduation (e.g. as professional beauticians and web/graphic designers) was in 2011, 84%, in 2012, 82%, and in 2013 and the first quarter of 2014, 81%. Depending on different times of the year and specific provinces and cities, the percentage of trainees who gained employment within six months of graduation in some locations was high as 100%. 94% in Da Nang and 80% in Hanoi have transitioned into decent work.



More than 90% of Vietnamese trainees said the technical training content, duration, methods, materials and trainers were appropriate. Similarly, training in life skills, work readiness and English was assessed as relevant by trainers, trainees and employers. 95% found the training programme very helpful in terms of employment opportunities; 96% said it has changed their mindset and values. Most of the employers interviewed reported recruiting LABS graduates because of their positive working attitudes, good relations with the employer and colleagues, and a positive commitment to work. Besides, by hiring LABS graduates, businesses could contribute to solving social problems within their communities and supporting a particularly disadvantaged social group while still benefiting from qualified staff.

Enhancing Economic Security for Girls and Women in Nepal

Plan Nepal's 'Girl Power' (2011-2015) and 'EMPOWER' (2014 -2016) projects aim to build the capabilities and resilience of girls and young women in age-specific ways. On the one hand, using the Better Life Options Programme manual and government-accredited technical courses to ensure recognition, Plan delivered vocational skills to thousands of adolescent girls from a life skills perspective including children's and women's rights awareness. Provided in an integrated way through life skills education clubs, life skills are considered as the building block for the solid acquisition of core employability skills, with clubs offering a platform for young people aged 11-19 to develop attitudes that also matter in the world of work such as gender equality awareness, teamwork, conflict resolution and negotiation, through learning games and social activities.

On the other hand, designed in response to the absence of wage employment opportunities in remote rural areas, business training seeks to equip young women with the competencies they need to develop viable income-generating activities – such as bookkeeping, accounting and group management – while providing start-up development assistance and access to financial resources for both on- and off-farm work. To date, 5,955 women aged 16-24 have been supported to set up and join Young Women Organisations focusing on personal and community socioeconomic development, while



87,508 women aged 25-35 were helped to move from subsistence livelihoods to semi-commercial activities through establishing self-reliant groups then joining cooperatives -152 to date - in order to strengthen their economic standing and bargaining power. Ongoing evaluations have showed the significant impact of women's cooperatives on women's empowerment – cooperatives, through guaranteeing women's mobility and control over produce selling, enabled participants to generate and diversify their sources of credit (through bank negotiations) as well as income, allowing them to not rely exclusively on husbands to meet households needs, allocate money and decide on daily expenses.

The focus has been particularly on high-risk women including survivors of violence, women rescued from trafficking, women vulnerable to abuse and exploitation and single mothers in urgent need of rehabilitation

measures. Entrepreneurial training therefore also mainstreams knowledge of gender issues and behavioural change communication to help women trainees use their enhanced economic agency and voice to influence wider changes in social norms and institutions, ultimately standing up against the various forms of violence against women and girls. Through group consultations and intense community gender awareness, women gained increased power over their own lives and those of their families by progressively making decisions in matters related to pregnancies and health needs, children's nutrition, girls' education (reducing school drop-out and child marriage), sanitation and hygiene etc., thereby improving the household's overall well-being while contributing to eliminating discrimination and challenging established beliefs. With growing advocacy on women's rights and extended community benefits, notable decreases in sexual harassment and domestic violence were also observed.

Creating Economic Opportunities for Girls and Young Women in Rural El Salvador

El Salvador is a young country where girls aged 0-19 years old represent 21% of the national population and the unemployment rate for youth is twice the overall unemployment rate (14%). There, Plan has been working on creating economic opportunities for vulnerable and excluded adolescent girls aged 16-18 and young women aged 19-24 through an innovative gender empowerment project taking place in rural areas of El Salvador, mainly the departments of Cabañas, Cuscatlan, La Libertad and Chalatenango, from 2012-2015. This project targets girls and young women with economic difficulties, living in municipalities with high crime and social risk indicators, including girls who are not presently studying or working or who are at risk of dropping out of school because they are teen mothers, married young or discriminated against by other social and gender norms.

The project identifies girls interested in participating in an education and training path conducive to (higher) income generation. Taking a holistic approach to gender empowerment, the project has combined the provision of cash transfers (scholarships) for vocational or entrepreneurship training and childcare costs (144 adolescent girl recipients to date) with the delivery of



essential life skills customised to the highly insecure environment beneficiaries live in (self-esteem, SRHR) to provide beneficiaries with sustainable, decent work and self-employment opportunities. The integrated dimensions of the project help marginalised rural women both graduate out of poverty and confront violence through time-saving initiatives; skill building; traineeships and waged jobs in partner companies (28 young men and women placed to date) and establishing viable home start-ups through linkages with enterprise development services (45 young men and women have launched a business so far). In this respect, a MoU signed with the National Commission for Micro and Small Businesses (CONAMYPE) resulted in the direct delivery of business development support to the project's young women entrepreneurs, bringing to 185 the total of young people linked to date with labour and enterprise development intermediaries.

With this intervention, Plan also contributed to the development of a gender-sensitive enabling work and business environment through providing technical assistance to national government and private sector actors in the elaboration of: a youth employment policy framework that capitalises on win-win synergies and partnerships with companies (e.g. through apprenticeships); the "Law Providing Incentives for the Creation of a First Employment for Young People in the Private Sector" (known as the First Employment Law); and the National Strategy for Entrepreneurship. Based on the success of this project, the latter was recently granted a two-year extension to build on initial impacts and expand outreach.



Building Girls' Skills for Life in Togo

In rural parts of Togo, few adolescent girls get to go to school, which impairs their long-term employability as well as their future life options. Although the direct and indirect costs of schooling could provide an explanation for that, girls are also expected to stay at home to help out with various domestic chores, from cleaning and cooking to caring for younger siblings and the elderly – when they are not married young to relieve financial pressure on poor households.

As a response, Plan developed a comprehensive project approach to gender empowerment. The 'Basic Education for Girls' project aims at supporting marginalised girls to remain at school and generate independent livelihoods and life choices through skills training, financial assistance and girl-friendly learning environments, while raising awareness of girls' rights in communities and helping the latter – particularly mothers – with childcare responsibilities and business development support so that time and resources poverty is no longer an obstacle to their daughters' education.

Promoting the role of girls' education in development as its core principle, the project provided scholarships for 671 girls and 165 boys, separate girls toilets in three primary schools, a thousand desks to 35 schools, science and geography teaching aids to 20 schools, and training to 242 teachers in girls' education and gender issues.

These measures enabled girls to benefit from a more supportive school environment and to increase female retention in Tchamba and Tchaoudjo, central Togo.

In addition, several education committees received financial assistance and 200 women some business training to undertake income-generating activities which served to further improve the quality of education and strengthen community development.

Finally, ten women's groups received training in basic child development, contributing to a total outreach of 18,000 people across 30 communities who benefitted from enhanced awareness of factors inhibiting girls' progress and knowledge of child rights and protection issues (particularly with regards to child trafficking, which youth who drop-out can be highly vulnerable to). Established child clubs and childcare centres, designed as time-saving initiatives for mothers and daughters whose days are freed for training and employment purposes, were also used by teachers and members of education committees and women's groups to promote civil society's behavioural change with regards to issues such as child marriage and trafficking.

Plan's ICT Solutions for Youth Employment

Plan's youth employment work and resources continue to grow and evolve and, in collaboration with Accenture, we have recently developed a number of practical tools to support quality economic empowerment interventions and drive scale, including the following.

An Online Market Scan which identifies where the jobs are, what kinds of jobs exist, who is hiring and what skills are needed to get those jobs. This informs both the design of market-relevant training schemes and the effective placement of youth in decent work.

A Learning Management System offering e-learning tools such as our new 'Ready to Work' Plan Academy junior space which delivers job search and skills training online, thus supporting the future digitalisation of classroom-based, instructor-led vocational training.

The tool can be applied in different countries due to built-in translation features and all courses are tailored to youth using games and interactive resources. The space can also be expanded to support third party modules. For an overview, visit: https://www.youtube.com/watch?v=cf4Kghc_AAY&feature=youtu.be

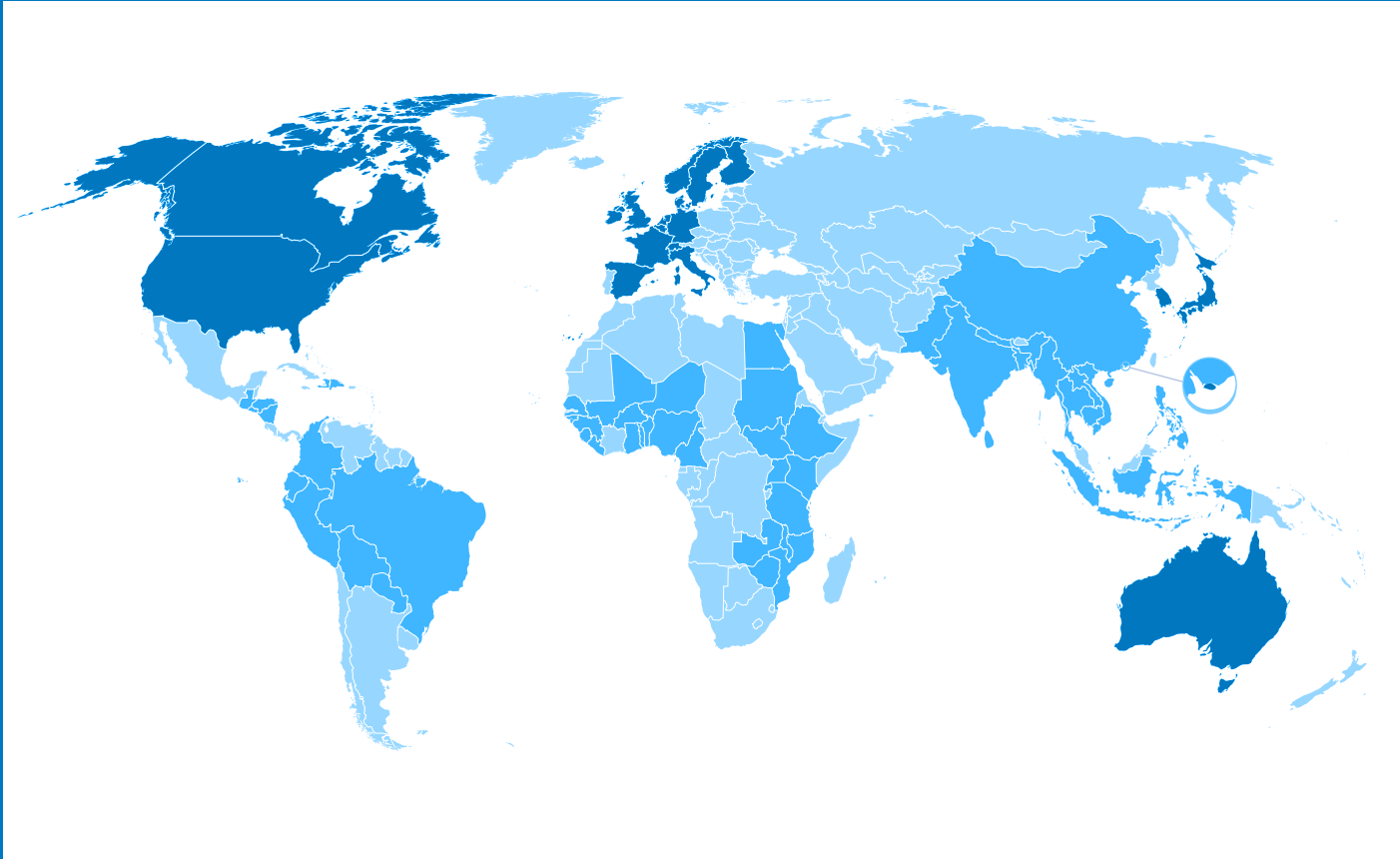
A Direct Beneficiary Monitoring System, which is web and mobile based and allows monitoring of how long it takes for beneficiaries to enrol in a job, in which sector, on what type of contract, if the job matches the skills developed during training and whether young people are staying in work. The objective of this simple, cost-effective and scalable system is to quickly and accurately analyse if training programs are relevant and sustainable, thereby effectively measuring impact.



Where We Work...

Plan helps millions of children, their families and communities in 48 developing countries around the world.

- Countries where Plan runs support programmes
- Countries where Plan raises funds



About Plan

Plan is a global children's charity. We work with children in the world's poorest countries to help them build a better future.

For over 75 years, we have been taking action and standing up for every child's right to fulfil their potential by:

- giving children a healthy start in life, including access to safe drinking water
- securing the education of girls and boys
- working with communities to prepare for and survive disasters
- inspiring children to take a lead in decisions that affect their lives
- enabling families to earn a living and plan for their children's future

Plan is independent, with no religious, political or government affiliation.



Where we work

Bangladesh, Benin, Bolivia, Brazil, Burkina Faso, Cambodia, Cameroon, China, Colombia, Dominican Republic, East Timor, Ecuador, Egypt, El Salvador, Ethiopia, Ghana, Guatemala, Guinea, Guinea-Bissau, Haiti, Honduras, India, Indonesia, Kenya, Laos, Liberia, Malawi, Mali, Mozambique, Myanmar, Nepal, Nicaragua, Niger, Nigeria, Pakistan, Paraguay, Peru, Philippines, Rwanda, Senegal, Sierra Leone, Sri Lanka, South Sudan, Sudan, Tanzania, Thailand, Timor Leste, Togo, Uganda, Vietnam, Zambia, Zimbabwe

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