



**From Head to Heart:  
Sharing Knowledge and Living Stories of Change**



YouthStart UNCDF



The following workshop design was developed by Global Learning Partners [www.globallearningpartners.com](http://www.globallearningpartners.com) in collaboration with UNCDF, and was deeply informed by a literature review and learning needs and resources assessment.

## The People

**UNCDF** is the UN's capital investment agency for the world's 48 least developed countries. It creates new opportunities for poor people and their small businesses by increasing access to microfinance and investment capital. UNCDF focuses on Africa and the poorest countries of Asia, with a special commitment to countries emerging from conflict or crisis. It provides seed capital – grants and loans – and technical support to help microfinance institutions reach more poor households and small businesses, and local governments finance the capital investments – water systems, feeder roads, schools, irrigation schemes – that will improve poor peoples' lives. UNCDF programmes help to empower women, and are designed to catalyze larger capital flows from the private sector, national governments and development partners, for maximum impact toward the Millennium Development Goals. For more information, visit [www.uncdf.org](http://www.uncdf.org) (from website).

**YouthStart**, a UNCDF programme in partnership with **The MasterCard Foundation**, was active in Burkina Faso, Democratic Republic of the Congo, Ethiopia, Malawi, Rwanda, Senegal, Togo and Uganda. YouthStart has supported 10 financial service providers to develop, test and scale up demand-driven and responsible financial and complementary non-financial services to youth. For more information, visit [www.uncdf.org/YouthStart/](http://www.uncdf.org/YouthStart/) (from website).

This one-day workshop is designed for the youth champions and leadership of participating YouthStart Financial Service Providers (FSPs). YouthStart has invited colleagues who are partners and potential partners from other FSPs, youth serving organizations, government representatives, professional associations, funders, UN agencies, and others. The participants all work or are interested in working in the area of economic empowerment for youth. Between 25-40 participants are expected.

YouthStart UNCDF is hosting this event and is excited about the possibilities of this gathering of individuals and organizations.

UNCDF staff **Maria Perdomo** and **Ata Cisse** are the main contacts for this event, and will each be present in four of the eight countries where this is hosted. These events will be held between May 17 and June 16 2016.

The facilitator of this event is **Jeanette Romkema** (Anglophone countries) or **Peter Noteboom** (Francophone countries) of Global Learning Partners. Both Jeanette and Peter are Senior Partners at Global Learning Partners [www.globallearningpartners.com](http://www.globallearningpartners.com), and have been invited to design and co-facilitate this event because of their expertise in financial education, youth education, international experience, and expertise in dialogue-centred design for maximum learning and engagement.

## The Situation

“With almost 200 million people aged 15 to 24, Africa has the youngest population on the globe. Sub-Saharan Africa is also the only region of the world in which the number of young people continues to grow substantially, 1 predicted to double by 2045<sup>1</sup>.

Each year, there are an estimated 10 to 12 million youth entering the labour market in sub-Saharan Africa<sup>2</sup>, and unfortunately, there are insufficient jobs to accommodate the number of young people in search of work. Youth unemployment rates are double those of adult unemployment in most African countries, and amongst employed youth, the proportion of under-employed is significantly higher than that of adults. The costs of inadequate employment are high. Poverty is the most obvious consequence. On average, 72 percent of African youth live on less than \$2 per day. Additionally, widespread unemployment in Africa’s largest population cohort can lead to social unrest. The impetus of YouthStart is the belief that providing youth with the right combination of financial and nonfinancial services not only gives them the right tools to make sound financial decisions, but it also helps youth build a strong asset base, create sustainable livelihoods, and be productive contributors to their families and communities. Focusing on how best to design and deliver youth financial and complementary non-financial services makes a lot of sense, in particular for sub-Saharan Africa.”<sup>3</sup>

From 2010 to 2015, UNCDF piloted approaches to offer youth (ages 12 – 24) affordable, relevant and accessible financial products coupled with complementary non-financial services in eight Least Developed Countries (LDCs) in Africa<sup>4</sup>. YouthStart more than

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<sup>1</sup> “The power of 1.8 billion: Adolescents, youth and the transformation of the future” (E.14.III.H.1-E/9,500/2014).

<sup>2</sup> The Brookings Institution, “Foresight Africa: Top Priorities for the Continent in 2013,” January 2013.

<sup>3</sup> “Recommended Practices and Lessons Learned in Providing Financial and Non-Financial Services to Youth: Insights from the YouthStart Programme” UNCDF p5

<sup>4</sup> Burkina Faso, Democratic Republic of Congo, Ethiopia, Malawi, Rwanda, Senegal, Togo, and Uganda.

tripled the pilot's original target of providing access to finance to 200,000 youth. As of June 2015, over 600,000 youth (49% young women) had access to financial and nonfinancial services. Young people in the programme saved over US\$16 million and over 80,000 young entrepreneurs were provided with US\$11 million in loans. In 2015, the programme's [final evaluation](#) of its relevance, efficiency, effectiveness, and sustainability found that YouthStart has performed effectively by increasing both youth's access to appropriate financial and non-financial services as well as the institutional capacity of its partner Financial Service Providers (FSPs). The evaluation notes that YouthStart was successful in institutionalizing youth products in 9 out of 10 partner institutions, and the programme had successfully reached young people, with almost 80% of youth clients sampled perceiving YouthStart's savings and credit products, as well as financial literacy training, to have positively influenced their situations/lives, primarily in terms of increased financial capabilities and capacities to generate some income and greater independence and/or stronger self-esteem. In a separate and [more in-depth behavioral](#) study commissioned by UNCDF, researchers also found a correlation between participation in the programme and confidence in the future which may be a decisive factor for youth when thinking about migrating to other zones and/or radicalizing their behaviors.

FSPs that participated in YouthStart Regional are interested in demonstrating and telling others about their results, sharing the knowledge they've gained, and exploring ongoing partnerships and relationships as the YouthStart project formally comes to a close.

YouthStart needs to ensure that the knowledge gained through the project is shared with others who share their goals.

## The Desired Impact

The desired impact of this 1-day event are: you will leave **proud** of all that has been accomplished in the YouthStart program, **grateful** for all the organizations and individuals doing important work with and for youth in this country, **equipped** with more ideas and names for possible partnership, and **inspired** by the creativity and determination of young men and young women across Africa. Our desire is that we all leave here with a clearer and stronger sense of purpose.

## The Time and Timing

This is a one-day event. It will begin at 9:00am, include a one-hour lunch, and close by 4:00pm. It will be hosted in eight countries (Ethiopia, Uganda, Rwanda, Malawi, Burkina Faso, Senegal, Togo, and the Congo DRC) between May 17 and June 16 2016.

## The Place and Space

This event will be in a meeting room at a major hotel. The room setup will be in table groups to maximize the possibility of real dialogue. One youth will be at each table.

## The Content

The following is the main content for our day together:

- Stories of change from young men and women in your country and across Africa
- Best practices from the YouthStart program
- Business case for youth financial services
- The eco-system of youth economic opportunities in your country
- Areas of strength and areas of weakness for financial inclusion and economics
- My role in the eco-system.

## The Objectives

By the end of this day together, you will have:

- Connected or reconnected with past and potential partners
- Shared what you know about youth financial inclusion
- Shared stories of the difference YouthStart and its partners have made and are making in the lives of youth, their families and their communities
- Sampled best practices from your region and from other countries
- Been inspired and challenged by stories of youth and their financial journeys
- Listed the essential best practices for successful youth financial inclusion
- Diagrammed and described youth economic opportunities eco-system in your country and named what is priority
- Described what you and your colleagues will do to work more intentionally with others in the eco-system to strengthen economic opportunities for youth.

## Glossary of Acronyms

- CGAP = Consultative Group to Assist the Poor
- FSP = financial service provider
- STWT = School to Work Transitions
- UN = United Nations
- UNCDF = United Nations Capital Development Fund
- US\$ = United States dollar
- VSLA = Village and Savings Loans Associations
- YFS = youth financial services
- YS = YouthStart
- YSO = youth serving organization

### Documents Received

1. YouthStart Global – *a brochure*
2. “Building the Business Case for Youth Financial Services: Further Insights from the YouthStart Programme” – *a brief*
3. “Recommended Practices and Lessons Learned In Providing Financial and Non-Financial Services to Youth: Insights from the YouthStart Programme” – *a brief*
4. “Assessment of the Effects and Behavioural Changes of Financial and Non-Financial Services on Youth – *a brief*”
5. 50<sup>TH</sup> Anniversary of UNCDF - “Bank with Youth Campaign”
6. Two case studies
7. UNCDF business card

## Our Agenda

9:00-9:10	Welcome and Why We Are Here
9:10-9:20	Our Agenda and Guidelines
9:20-9:30	A Summary of the YouthStart Program
9:30-10:05	Who's Who
10:05-10:25	Getting to the Heart of the Matter <ul style="list-style-type: none"> <li>Youth Story #1, from Your Country</li> </ul>
10:25-10:55	<b>COFFEE BREAK</b> Time to get to know more people in the room and talk to the youth.
10:55-12:40	Getting to the Heart of the Matter – <i>con't</i> <ul style="list-style-type: none"> <li>Youth Story #2, from Your Country</li> <li>Youth Story #3, from Your Country</li> <li>Youth Story #4, from Another Country</li> <li>Best practices</li> <li>The Business Case for Youth Start Financial Services – Key Learning</li> </ul>
12:40-1:00	Let's Talk about Quality Standards—Raising the Bar
1:00-2:00	<b>LUNCH</b> Let's first take a group photo! Then, explore new or ongoing partnerships.
2:00-3:20	Eco-Systems: Sustaining and Growing Change <ul style="list-style-type: none"> <li>How YouthStart Regional Informed YouthStart Global</li> <li>An Eco-System for Youth Economic Opportunities and Wellness</li> <li>Mapping Our Eco-System</li> <li>Getting Another Perspective</li> <li>Assessing Our Eco-System</li> </ul>
3:20-3:30	Join Us in Celebrating the 50 <sup>th</sup> Anniversary of UNCDF!
3:30-	Feedback and Closing

*"Saving is easy when someone has a goal that they are saving for.  
It is also easy when you have people who support you to save."  
(female YouthStart client, Ethiopia)*

## Welcome and Why We Are Here (10 min)

by UNCDF YouthStart Leadership

## Our Agenda and Guidelines (10 min)

Review the agenda for today. *What are you happy to see here?*

## A Summary of the YouthStart Program and Our Partners (10 min)

by UNCDF YouthStart Leadership

### UNCDF YouthStart Regional

From 2010 to 2015, UNCDF piloted approaches to offer youth (ages 12 to 24) affordable, relevant and accessible financial products coupled with complementary non-financial services in eight Least Developed Countries (LDCs) in Africa<sup>5</sup>. YouthStart more than tripled the pilot's original target of providing access to finance to 200,000 youth. As of June 2015, over 600,000 youth (49% young women) had access to financial and nonfinancial services. Young people in the programme saved over US\$16 million and over 80,000 young entrepreneurs were provided with US\$11 million in loans. In 2015, the programme's final evaluation of its relevance, efficiency, effectiveness, and sustainability found that YouthStart has performed effectively by increasing both youth's access to appropriate financial and non-financial services as well as the institutional capacity of its partner Financial Service Providers (FSPs). The evaluation notes that YouthStart was successful in institutionalizing youth products in 9 out of 10 partner institutions, and the programme had successfully reached young people, with almost 80% of youth clients sampled perceiving YouthStart's savings and credit products, as well as financial literacy training, to have positively influenced their situations/lives, primarily in terms of increased financial capabilities and capacities to generate some income and greater independence and/or stronger self-esteem. In a separate and more in-depth behavioral study commissioned by UNCDF, researchers also found a correlation between participation in the programme and confidence in the future which may be a decisive factor for youth when thinking about migrating to other zones and/or radicalizing their behaviors.

- *What are you especially happy to see/hear in this presentation or proud of in this work?*

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<sup>5</sup> Burkina Faso, Democratic Republic of Congo, Ethiopia, Malawi, Rwanda, Senegal, Togo, and Uganda.

Your notes:

Let's hear a few of your thoughts.

*All participants confirmed that, once you start saving, you want to do it fully. The majority of youth use different informal and formal savings mechanisms. Informal savings are used to address immediate needs, while formal savings are used for long-term projects. A parent stated that her daughter saved in her FUCEC account to open her own business selling bracelets.  
~FGD and in-depth interviewee (parent), Togo*

## Who's Who (35 min)

The purpose of this opening activity is to introduce ourselves to one another and learn more about who is in the room with us. We will invite you to stand by the sign that best describes you, and respond to a brief question or two while you are standing there with others. These are short conversations of no more than 2 minutes—meet as many people as you can!

**FIRST**, please go to the chart that best describes how you identify yourself: donor, government official, youth, financial services provider, supporting association, UN agency, or other. Once you are there, **introduce** yourself, **stick a coloured sticker** on your name tag and **discuss** these questions:

- *What brought you here today?*
- *What do you need/hope to take away from this event by the end of the day?*

**SECOND**, go to the chart that describes where you do most of your work: rural or urban settings, or both. **Introduce** yourself to someone new and **discuss** these questions:

- *What is different/unique about working in rural or urban settings?*
- *How does the setting impact how you work with youth?*

**THIRD**, please go the chart that describes the youth you work with: mainly young men, mainly young women, or both.

- *What is different/unique about working with young men or young women?*
- *What do you especially like about it?*

Large group:

- *What did you notice/wonder about as you were moving around the room meeting people?*
- *How might this exercise been different 10 years ago?*

## Getting to the Heart of the Matter

### A Youth Story #1, from Your Country (20 min)

Let's hear from our youth! At your table, **listen** to the young woman or young man at your table who participated in the YouthStart (YS) program. They will tell you who they were before YS, what they learned through YS, and how their financial life has been strengthened by YS and other organizations or individuals.

Then, you are welcome to **ask** them questions about YS, their financial/economic successes and challenges, and anything else that comes to mind. You have 10 minutes.

On your own, take a minute to **record** some thoughts in the box below in response to the following two questions:

- *What about the model used and/or services offered by the Financial Service Provider that work with this youth caught your attention in his/her story?*
- *What else was especially important for you to hear about youth and their financial success?*



#### Large group:

- *What about the model used and/or services offered by the Financial Service Provider that work with this youth caught your attention in his/her story?*

**\*\* BREAK \*\***

## B Youth Story #2, from Your Country (20 min)

Let's hear another story! **Listen** as a young woman tells the entire group her story of change as a result of the YouthStart program. As you listen feel free to **jot down** notes to yourself about what about the services offered by the FSP, ensure this story of success.

- *What questions do you have for her?*

On your own, take a minute to **record** some thoughts in the box below in response to the following two questions:

- *What about the services offered by this FSP to this youth caught your attention as something that support her financial success?*
- *What else was especially important for you to hear about youth and their financial success?*



Large group:

- *What about the services offered by this FSP to this youth caught your attention as something that support her financial success?*

### C Youth Story #3, from Your Country (20 min)

One more story from your country! **Listen** as a young man tells his story of change as a result of the YouthStart program.

- *What questions do you have for him?*

On your own, take a minute to **record** some thoughts in the box below in response to the following two questions:

- *What about the services offered by this FSP to this youth caught your attention as something that support her financial success?*
- *What else was especially important for you to hear about youth and their financial success?*



Large group:

- *What best practices did you hear in this story that we haven't shared yet?*

## D Youth Story #4, from another Country (20 min)

Now **listen/watch** this story from a youth in another country involved in the YouthStart program. This story was selected from the youth that participated in the financial diaries research, which took place in Ethiopia and Togo. The study aimed to measure the effect of access to finance in the lives of the youth that participated in the programme.

- *What questions do you have for UNCDF?*

On your own, take a minute to **record** some thoughts in the box below in response to the following two questions:

- *What about the services offered by this FSP to this youth caught your attention as something that support her financial success?*
- *What else was especially important for you to hear about youth and their financial success?*



Large group:

- *What best practices did you hear in this story that we haven't shared yet?*
- *What else are you becoming curious about?*

## E Best Practices (15 min)

**Take out** the document (a brief) “Recommended Practices and Lessons Learned in Providing Financial and Non-Financial Services to Youth: Insights from the YouthStart Programme”—see your PACKET. On your own, **review** the best practices on pages 6-7.

At your table, **discuss** the best practices you read here.

- *Which best practice is new for you? Which one(s) do you have experience with?*
- *What is coming to mind for you about youth and their financial/economic health?*

On your own, take a minute to **record** some thoughts in the box below in response to the following two questions:

- *What best practices are in this document that we haven't named yet?*
- *What do you want to know more about?*



Large group:

- *What questions do you have for UNCDF?*
- *What best practices are in this document that we haven't yet named in today?*
- *What else are you becoming curious about?*

## F The Business Case for Youth Financial Services (25 min)

When we first embarked on YouthStart, we knew that access to finance for youth was important. But we also knew, that FSPs did not want to serve youth because it was too expensive. So one of the things we wanted to study was whether or not there was a business case for youth financial services.

**Take out** the document (a brief) “Building the Business Case for Youth Financial Services: Further Insights from the YouthStart Programme”—see your PACKET—and **listen** to some background to this work.

On your own, read (pages 7-8) of this document.

At your table, **discuss** the best practices you read here.

- *What do you read hear that you have also experienced?*
- *What would add or change?*
- *How does this connect to the best practices we named today?*

On your own, take a minute to **record** some thoughts in the box below.

- *What was most helpful in this reading for you?*
- *What questions do you have?*

Large group:

- *What questions do you have for UNCDF?*

## Let's Talk about Quality Standards – Raising the Bar (15 min)

So what does it look like when best practices are *at their best*? Let's hear from UNCDF YouthStart staff about where in the world they have seen the highest quality standard and what that looks like.

- *What questions do you have?*
- *What has been the best experience you've seen of the highest quality standard?*

On your own, **jot down** the one idea that you would like to think more about or work on personally.

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## LUNCH

*Look around the room and consider who you would like to partner with or continue working in partnership with. Ask that person(s) if you can sit together for lunch and talk about how you can possibly collaborate.*

NOTE AS YOU RETURN FROM LUNCH:

*As you come back from lunch, please go to a new table. We need to have all a diversity of people represented at each table: government, FSPs, youth, professional organizations, and private sector. Thank you!*

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## Eco-Systems: Sustaining and Growing Change

### A How YouthStart Regional Informed YouthStart Global (10 min)

UNCDF would like to tell you how the lessons learned from the YouthStart pilot are informing their present and future work.

#### UNCDF YouthStart Global

Based on the recommendations of the evaluation, UNCDF is now expanding the programme to other LDC's in Africa and Asia<sup>6</sup> and deepening its programmatic intervention in the countries of the regional pilot. YouthStart Global's (YSG) objective is to reduce the proportion of youth 15-24 in LDCs who are not in decent employment<sup>7</sup>, education or training to support Sustainable Development Goals 4 and 8. The programme will, over 4 years, specifically:

- Reach 800,000 youth to increase their engagement in employment, education or training with a focus on those most financially excluded, including: young women, youth living in rural areas, and poorest youth.
- Employ a consortium approach in which Financial Service Providers will be partnering with youth serving organizations including local and international NGOs, Technical and Vocational Education and Training Support (TVETs) etc. to provide financial and nonfinancial services to youth including entrepreneurship training.
- Employ a market systems approach and four intervention streams including: convening key market actors, expanding access to information and technical assistance, strategic policy coordination, and direct funding.

#### Large group:

- *What questions do you have for UNCDF?*

<sup>6</sup> Benin, Cambodia, Fiji, Madagascar, Mal, Mozambique, Niger, Tanzania and Zambia.

<sup>7</sup> To the degree possible, the program will be consistent with the ILO's decent work agenda.

## B An Eco-System for Youth Economic Opportunities and Wellness (10 min)

Below is a definition of an eco-system. On your own, **read** the textbox below and **highlight or underline** what is important to you here.

The idea of an eco-system highlights the interrelated and interconnected environment for sustaining change. We may be able to change the life of one person, but their friends may not be changed. We may be able to change the products and services of a financial provider for a time, but if those services are not institutionalized and if others do not adopt similar changes, then change will not be sustained and will get to scale.

Individual changes are important, but they can only reach scale and are better sustained when the whole environment changes: youth are engaged in learning activities, experimenting with new economic opportunities. Youth organizations support and partner with others to offer those learning opportunities. Financial Service Providers standardize their youth offerings in a way that lowers the barriers for youth to enter the financial system. Government agencies coordinate among themselves and adjust their public policies to facilitate financial service providers to offer services to youth, and provide financial support to youth organizations. Donors come alongside government agencies, financial service providers, and youth organizations to coordinate their assistance efforts. And finally, and most importantly, all of those key players (FSPs, YSOs, government, youth) work together, towards a common goal: economically empowering youth.

When all these characteristics are present, related, and aware of one another then the economic opportunities of greater numbers of youth can continue to grow over time.

- *What did you highlight as especially important here?*
- *What are you starting to wonder about?*

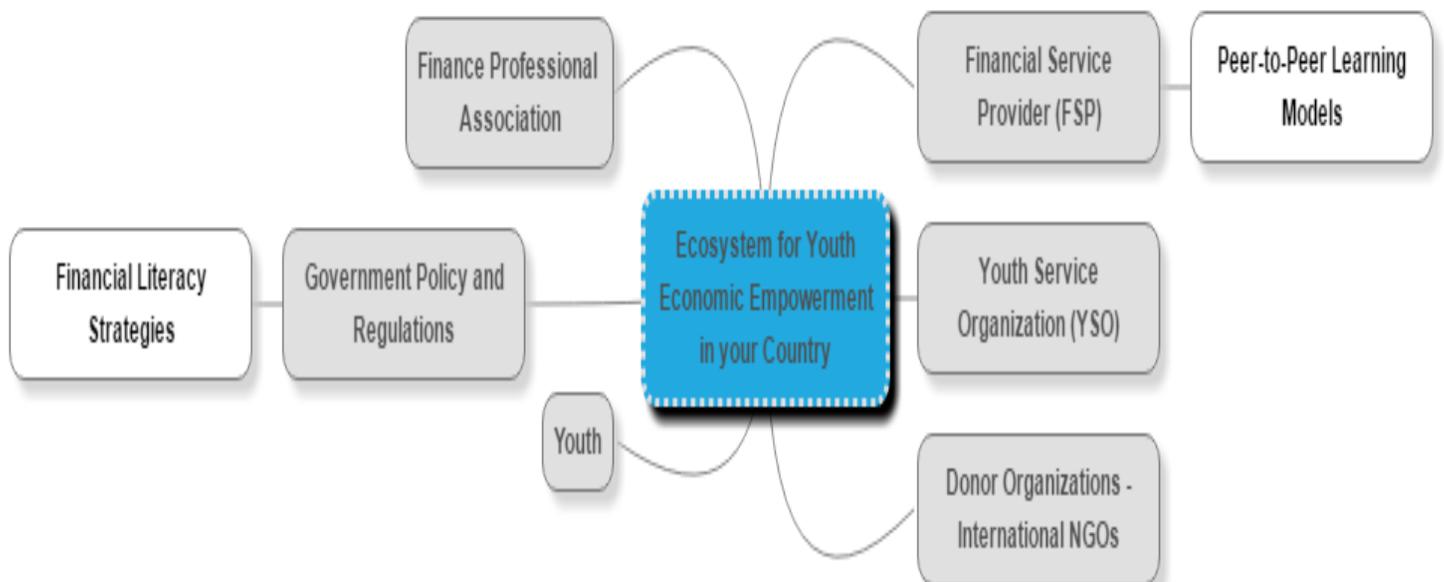
*My daughters have changed from spending habit to saving culture. Before they used to overspend and always ask for money. Now for every coin they get, their primary priority is saving.*

~in-depth interviewee (parent), Togo

### C Mapping Our Eco-System (40 min)

The effectiveness and health of an eco-system will determine the success of our youth. UNCDF wants to have a deep and complex understanding of what works and what doesn't work here in this country. We know the main players, but how are they related and interrelated? We know the basic landscape, but what do you consider critical areas of strength and areas of growth? Let's work to unpack this together.

Here is an example:



With your table group, **draw/write** how you see the eco-system for youth economic opportunities in your country. **Consider** these questions as you develop or create your mind map:

- *What best practices from this morning should be named in your eco-system?*
- *What lessons learned from this morning should also be named here?*
- *What systems, tools, programmes, partnerships, policies, or regulations can you add that you think are critical to this ecosystem?*

The colour key:

- ⇒ Use **GREEN** Post-it notes for what is working and what you know exists.
- ⇒ Use **RED** Post-it notes for what is *not* working and what you know does *not* exist.
- ⇒ Use **YELLOW/ORANGE** Post-it notes for questions that come to mind.

## D Getting another Perspective (20 min)

With a partner, **visit** the other tables.

- *What do others have that you missed?*
- *What is an urgent priority that needs to be address right away?*
- *What opportunities do you see to strengthen the ties, connections, partnerships and collaboration between financial services and youth services?*

Document your ideas as you go.

Large group:

- *What did you start to notice as you walked around to the other eco-systems?*
- *What did you see in urgent need of change or strengthening?*
- *What opportunities did you see?*

## E Assessing Our Eco-System (20 min)

So let's see how we would assess the present eco-system in your country. Stand up and stand in a long line across the room. If you believe your present-day eco-system is a 10 (perfect!) stand on this far end of the room. If you believe your eco-system is a 0 (we do nothing and it is the worst it can be!) stand at the other end of the room. Let's see how each of you rates the eco-system you are in.

- *For those of you at the top of the scale, what tells you or shows you that your assessment is appropriate?*
- *For those of you toward the bottom of the scale, what tells you or shows you that your assessment is appropriate?*
- *What do we all agree needs attention if we want to improve our performance as a whole?*



## Join Us in Celebrating the 50<sup>th</sup> Anniversary of UNCDF! (5 min)

by UNCDF YouthStart Leadership

### Feedback and Closing (15 min)

At the beginning of the day, we shared our hopes and desired outcome of the day:

...that you will leave **proud** of all that has been accomplished in the YouthStart program, **grateful** for all the organizations and individuals doing important work with and for youth in this country, **equipped** with more ideas and names for possible partnership, and **inspired** by the creativity and determination of young men and young women across Africa. Our desire is that we all leave here with a clearer and stronger sense of purpose.

On your own, reflect on how you are proud, grateful, equipped, and/or inspired at the end of this day. **Jot down** 1-2 ideas that answer any of these four hopes in the box below.

*Thank you for coming and being part of a stronger healthier eco-system that supports, trains, educates, empowers, and offer services to youth in their financial health.*



## Feedback Survey

1. What piece of information was especially important for you to hear today – ideas/head?



2. What moved/touched/deeply impacted you at the heart level – attitudes/heart?



3. What will you and/or your organization/group/company do or investigate doing in the next year to strengthen financial inclusions for youth – actions/body?



4. What more do you want to learn about?



Name: \_\_\_\_\_