

YCoP Links
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YCoP: Youth Community of Practice

The Youth Community of Practice (YCoP) global listserv links professionals and practitioners at USAID and its partner organizations to effective youth development ideas, information and best practices to help:

- *Design more effective, sustainable youth programs, and
- *Better integrate youth participation in USAID development projects

In this Links: Youth Microfinance

Announcements

World Youth Report 2007 launched

<http://www.un.org/esa/socdev/unyin/wyr07.htm>

The United Nations Programme on Youth has launched the World Youth Report 2007, which examines the challenges and opportunities existing for the roughly 1.2 billion young people between the ages of 15 and 24 in the world. Distinct from the 2003 and 2005 editions, it provides a regional overview summarizing the major youth development trends in the fifteen priority areas of the World Programme of Action for Youth.

Projects and Initiatives

Microfinance, Youth, and Conflict Research Initiative

<http://www.equip123.net/webarticles/anmviewer.asp?a=476&z=33>

http://www.microlinks.org/ev_en.php?ID=3784_201&ID2=DO_TOPIC

In 2005, the USAID-funded AMAP and EQUIP3 mechanisms collaborated in a research initiative on Microfinance, Youth and Conflict. The partnership was created to provide donors and practitioners with guidance when making decisions for youth and microfinance programming in conflict-affected settings. Main findings and tools can be found at the above websites. The following documents are part of this initiative:

Central Uganda Case Study

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

This case study explores the challenges and opportunities in serving youth with microfinance in conflict-affected areas. Focusing on both the supply and demand side of youth microfinance in Uganda, the study also seeks to test and further develop research tools that address both youth and microfinance. Several hypotheses were tested during the study in order to clarify myths prior to serving youth with microfinance. For example, it was found that on the demand side, Ugandan youths actually do not consider a lack of capital to be a top constraint when starting a successful business. Interestingly, the youth also felt that a number of experiences, from failed businesses to appropriate finances to personal qualities, were required before they were “ready” to use

microfinance services effectively. The study presents a variety of key findings and concludes with useful programming recommendations.

West Bank Case Study

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

This case study explores the impact of conflict in the West Bank on youth employment, as well as the supply and demand for microfinance and the roles different entities, such as Youth-Serving Organizations (YSO) and families, have in meeting this demand. A set of youth experts and microfinance experts researched a variety of hypotheses and identified gaps between the supply and demand for youth microfinance in the West Bank. Key findings from both the supply and demand sides are presented in the study. For example, on the supply side, it was discovered that microfinance institutes do not view youth as a separate market, though they do not actively market to them. The study also provides valuable information as to how Palestinian youth contribute to and finance their livelihood and family situations.

Microfinance, Youth and Conflict: Emerging Lessons and Issues

http://www.microlinks.org/ev_en.php?ID=7123_201&ID2=DO_TOPIC

This 2005 report examines how youth constitute a potential untapped market for microenterprise, lessons emerging from youth microfinance programs, and how this information can be applied to youth in conflict zones. The study notes that providing youth with microfinance in conflict-affected can be particularly challenging and points out aspects to consider, such as the sequencing of activities, when serving youth.

Serving Youth with Microfinance

http://www.microlinks.org/ev_en.php?ID=9589_201&ID2=DO_TOPIC

This is a 2005 survey of Microfinance Institutions (MFIs) and Youth-Serving Organizations (YSOs) in developing countries with conflict zones. It measures the accessibility of microfinancing opportunities to youth, as well as the non-financial services provided to youth (such as training and counseling). The study explores the experiences of the MFIs and YSOs to better understand the supply side perspective of microfinance providers to youth.

Global Democratic Citizen Union's Microfinance for Youth Program (MFY)

<http://www.gdcu.org/microfinanceforyouth/microfinanceforyouth.htm>

This cooperative agreement between high schools in South Africa and the Zulu Tribal Council of Kwazulu-Natal Province in Loskop is the first microenterprise program developed for youth in South Africa. The project was designed to reach orphans and vulnerable young people in one of the world's most AIDS-impacted areas where the rate of HIV is over 40%. MFY first provides high school students with marketing, business planning, accounting and AIDS prevention training. Next, students evaluate each other's business plans and are taught accounting and business legal procedures. Students can then take out individual loans of \$75 to launch their business ventures. While the MFY program primarily aims to help youth actively participate in the economy, keeping youth engaged in school and avoiding behaviors that spread HIV are also emphasized.

Children's Development Bank

www.childrensdevelopmentbank.org

Started in New Delhi, the Children's Development Bank (CDP) has helped over 1,000 disadvantaged street kids in India manage their money. The organization provides street children, who would normally spend their money on items that provide short-term gratification, a safe place to keep the money they earn. The bank is youth-run and provides them with valuable entrepreneurial skills they can develop into income generation and employment, under the facilitation of adult guidance. Just like any other bank, CDP pays interest on the deposits. Loans are given to kids age 15 and older for the start up of small entrepreneurial businesses. Banks are also located also in Afghanistan, Bangladesh, Sri Lanka and Nepal.

Microcredit for Education

http://www.microlinks.org/ev_en.php?ID=13097_201&ID2=DO_TOPIC

This two year USAID/Haiti program is allowing families to help finance their children's education through microcredit. The program is jointly funded and supported by USAID Microenterprise Development Office and uses loans to cover school fees, uniforms, shoes, transport and textbooks. By opening credit accounts, parents repay the loan throughout the duration of the school year and over time end up paying less for their children to complete school.

Looking for YOUR input: We would like to hear from you! YCoP welcomes ideas, resources, and best practices on effective youth programs and youth participation. We would also like to encourage nominations of other youth practitioners or youth leaders to participate in the YCoP Links listserve. Hit "reply" to send information and feedback to YCoP Links.

To **unsubscribe** from the list, users should send an e-mail to listserv@info.usaid.gov with only "**unsubscribe youthcop**" in the body of the e-mail. (**No signatures please**).

Mission of YCoP: The Youth Community of Practice provides a forum for professionals and practitioners at USAID and its partner organizations to gather, consolidate, archive, disseminate and exchange information, knowledge, ideas and best practices, particularly related to the incorporation of youth participation in USAID development projects. The Youth Community of Practice is an informal body of volunteer members, reached through a global list serve and Washington-based chapter. Both the list serve and DC chapter forums include USAID staff, youth practitioners outside of the Agency, and youth themselves. It is jointly sponsored by the office of education in the bureau of Economic Growth, Agriculture and Trade (EGAT) at USAID and the Education Quality Improvement Program3 (EQUIP3), and implemented by the Education Development Center, Inc. (EDC).

Disclaimer: The information and opinions expressed in the materials provided through YCoP Links or posted by listserv participants is not official U.S. Government information and does not necessarily represent the views or positions of the U.S. Agency for International Development, the U.S. Government or EQUIP3. For a copy of the guidelines and/or charter, put the request in the subject line of the email and send to: youthcop@lists.info.usaid.gov. Participants should be aware that the list is public and not private communication. When participants voluntarily disclose personal information on a list serve, that information can be collected and used by others and may result in unsolicited messages from other people.
