

## **2008-2009 Resources on Youth Enterprise, Employment, and Livelihoods Development:**

### **Case Studies**

**1 Abeywickrema, C. (2009, September). The role of the Hatton National Bank in creating access to financial services for youth in Sri Lanka. Hatton National Bank. Accessible at: [http://www.makingcents.com/products\\_services/resources.php](http://www.makingcents.com/products_services/resources.php)**

Hatton National Bank (HNB), a prominent commercial bank in Sri Lanka, has been committed for years to provide financial services in rural areas and to vulnerable populations. Recently, HNB has begun to focus on serving youth in two ways: 1) establishing student banking centers in schools and 2) targeting youth in rural areas through village microfinance programs to receive financial and non-financial services. This case study examines effective methodologies for serving youth with financial services through a commercial lending model.

**2 Ahammed, I. (2009, September). A case study on financial services for street children. Padakhep. Accessible at: [http://www.makingcents.com/products\\_services/resources.php](http://www.makingcents.com/products_services/resources.php)**

Padakhep is a non-government organization (NGO) in Bangladesh that strives to reach street children through an integrated approach. This case study details the innovative Introduction of Financial Services program which provides credit and savings services to Dhaka street kids to encourage them to initiate income generating activities. A key lesson that emerged was that flexible terms and conditions of financial products are essential for working with vulnerable target populations like urban street children.

**3 Akhmisse, L., Conklin, S., Dardari, B., & Torres, V. (2008, October). Linking youth with knowledge and opportunities in microfinance (LYKOM) project, Morocco: a youth livelihoods program case study. USAID, Save the Children, The SEEP Network, & Foundation Zakoura Microcredit. Accessible at: [http://pdf.usaid.gov/pdf\\_docs/PNADN073.pdf](http://pdf.usaid.gov/pdf_docs/PNADN073.pdf)**

This case study provides background information and lessons learned pertaining to the Linking Youth with Knowledge and Opportunities project that Save the Children and Foundation Zakoura are implementing in Morocco. The program includes financial and business literacy training, savings promotion and access to credit for youth businesses.

**4 Austrian, K. & Ngurukie, C. (2009, September). Safe and smart savings products for vulnerable adolescent girls in Kenya & Uganda. Population Council & MicroSave Consulting Ltd.**

**Accessible at: [http://www.makingcents.com/products\\_services/resources.php](http://www.makingcents.com/products_services/resources.php)**

This case study details the unique partnership between Population Council, a research-focused NGO, and MicroSave, a consulting firm, to deliver critical financial services to adolescent girls by partnering with financial institutions in Kenya. This case study shows that by offering girls secure savings products they can mitigate some of the hardships they endure and encourage positive savings habits, thereby increasing their economic stability as they transition to adulthood.

**5 Chandani, T. & Twamuhabwa, W. (2009, September). A partnership to offer educational loans to nursing students in Uganda. Banyan Global & Equity Bank. Accessible at: [http://www.makingcents.com/products\\_services/resources.php](http://www.makingcents.com/products_services/resources.php)**

Equity Bank-Uganda and Banyan Global have successfully partnered in Uganda to develop an innovative loan product that links workforce development in the health sector with microfinance. This case study describes the key elements of success of their pilot in bringing education loans to aspiring nurses between the ages of 17 and 24. Equity Bank proves that approaching youth who are formally affiliated with a training institution can be critical to alleviating risk and achieving market share.

**6 Cilimkovic, S. & Jahic, S. (2009, September). Youth inclusive financial services: A case study from Bosnia. Partner Microcredit Foundation. Accessible at: [http://www.makingcents.com/products\\_services/resources.php](http://www.makingcents.com/products_services/resources.php)**

Partner Microcredit Foundation is a non-profit microfinance institution in Bosnia Herzegovina that recently piloted a youth loan product. The goal of this youth program was to increase self-employment opportunities for young people in Bosnia and Herzegovina by providing access to loan capital in addition to market-oriented business training and mentorship services for youth clients. This case study describes the experience of Partner MK in conducting market research and designing a specialized youth loan product.

**7 Denomy, J. (2009, September). MEDA works with youth: YouthInvest. Mennonite Economic Development Associates. Accessible at: [http://www.makingcents.com/products\\_services/resources.php](http://www.makingcents.com/products_services/resources.php)**

This case study provides an overview of MEDA's work to increase youth access to financial services through YouthInvest in Egypt and Morocco. YouthInvest was designed with a strong market research component, the results of which are crucial to designing successful financial and non-financial services for youth.

**8 Kashfi, F. (2009, September). Youth financial services: The case of BRAC and the adolescent girls of Bangladesh. BRAC. Accessible at:**

**<http://www.cyesnetwork.org/sites/default/files/Casepercent20Studypercent20onpercent20BRACpercent20andpercent20Youth.pdf>**

Ten years after beginning adolescent-focused initiatives in Bangladesh, BRAC realized that financial independence can play a key role in empowering adolescent girls. This case study focuses on the Employment and Livelihood for Adolescents (ELA), which offers credit and savings services to adolescent girls. Findings indicate that using a holistic approach to financial service delivery customized to the needs of adolescents will equip the girls to invest better and take higher loans on average.

**9 Gepaya, L.Y. (2009, September). Youth inclusive financial services: Marketing and delivery is what matters. Panabo Multi-Purpose Cooperative. Accessible at: [http://www.makingcents.com/products\\_services/resources.php](http://www.makingcents.com/products_services/resources.php)**

The Panabo Multi-Purpose Cooperative (PMPC) is a cooperative based in the Philippines and a part of the global World Council of Credit Unions (WOCCU) network. This case study describes how PMPC discovered that partnerships with schools can be an effective form of growing membership, promoting a culture of savings at a young age and delivering much-needed financial services to underserved youth populations.

**10 Harnest, J. & Neilson, E. (2009, September). Microfinance and “the next generation” The FINCA Aflatoun curriculum implemented in an MFI setting. Finca Peru & Aflatoun. Accessible at: [http://www.makingcents.com/products\\_services/resources.php](http://www.makingcents.com/products_services/resources.php)**

Aflatoun, an organization committed to social development and financial literacy for children between the ages of 6-14, has begun partnering with select microfinance institutions (MFIs) to offer curricula to clients’ children. This case study discusses Aflatoun’s work with FINCA Peru detailing opportunities and challenges associated with implementing Aflatoun curricula in a non-formal school setting with children of microfinance beneficiaries. Findings from this project indicate that children who consistently attend classes have demonstrated a stronger willingness to save.

**11 Massie, J., Nelson,C., Hopkins,D. &Sebstad, J. (2009, September). Using innovative partnerships and market research to link financial education and savings products for girls. MicroFinance Opportunities. Accessible at: [http://www.makingcents.com/products\\_services/resources.php](http://www.makingcents.com/products_services/resources.php)**

Microfinance Opportunities developed financial literacy modules that are closely linked to their savings products. For the first time, market research is informing both the design of financial education and financial products for young women. This effort is carried out through innovative partnerships between MFO, youth service organizations and financial institutions. This case study provides an overview of these partnerships and

the integral role of market research in designing of appropriate savings products for youth.

**12 Nazneen, S. (2009, September). Save the Children's youth financial services: Adolescent girls project. Save the Children. Accessible at: [http://www.makingcents.com/products\\_services/resources.php](http://www.makingcents.com/products_services/resources.php)**

This case study describes the Kishoree Kontha (Adolescent Girls' Voices) Project implemented by Save the Children in 5 sub-districts of southern Bangladesh. The goal of this intervention is to link savings schemes with other non-financial services, such as health and education, to allow rural adolescent girls to build their social and economic assets. Additionally, this case study details how Save the Children dealt with traditional gender roles through intense community outreach and sensitization.

**13 Schiller, J. (2009, September). Making financial services and business skills development available to African children and youth: Accomplishments and limitations of research and monitoring. Plan International. Accessible at: [http://www.makingcents.com/products\\_services/resources.php](http://www.makingcents.com/products_services/resources.php)**

This case study examines Plan International's situation analysis research carried out in Senegal, Niger and Sierra Leone. This project identifies active youth groups and presents a profile of youth, their activities and their general socio-economic conditions in each locality. This project focuses on the Village Savings and Loan (VSL) program in the three countries. The associations formed are sustainable and replicable, and the local implementing partner institutions have been effective and successful in all three program countries.

**14 Shell, B. (2009, September). Product development for girls: Girls' savings and financial education. Women's World Banking. Accessible at: [http://www.makingcents.com/products\\_services/resources.php](http://www.makingcents.com/products_services/resources.php)**

This case study examines how Women's World Banking has helped two of its network members, XacBank of Mongolia and Banco ADOPEM in the Dominican Republic, design and roll out savings products and financial education programs for girls and young woman. WWB found that reaching girls cost-effectively required developing strategic partnerships with experienced youth education professionals and with institutions already interacting with girls.

**15 Storm-Swire, L. (2009, September). Exploring youth financial services: The case of ProMujer in Bolivia. ProMujer. Accessible at: [http://www.makingcents.com/products\\_services/resources.php](http://www.makingcents.com/products_services/resources.php)**

Pro Mujer is an international women's development and microfinance organization that alleviates poverty in Latin America by providing financial services, healthcare and training to poor women entrepreneurs. This case study details the process of developing a group-based loan product targeted at youth, with results indicating that

significant investment in proper market research, product development, staff and infrastructure is required to determine the differing needs of this heterogeneous market.

**16 The SEEP Network. (2009). Blazing a Trail, Addressing Obstacles: Lessons from Save the Children and Fondation Zakoura's Youth Microfinance and Training Program. Accessible at: [http://seepnetwork.org/Resources/BlazingATrail\\_Save-Zakoura.pdf](http://seepnetwork.org/Resources/BlazingATrail_Save-Zakoura.pdf)**

This case study documents the final results and challenges faced in the Save the Children/Fondation Zakoura Micro-Credit LYKOM project. The lessons learned apply to those interested in reaching new target populations or linking finance to supporting services and the MFIs with whom they partner.