

# OFFERING YOUTH

## FINANCIAL AND NON-FINANCIAL SERVICES

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MODULE I: YOUTH DEVELOPMENT PROGRAMMING



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The Population Council is a global leader in designing, implementing and evaluating programmes for vulnerable adolescent girls. The Council has also brought together other girls' programming practitioners to share lessons learned and best practices, and provided technical assistance to dozens of organizations around the world on how to develop, strengthen and expand girls programmes. The Council published 'Girl-Centered Program Design: A Toolkit to Develop, Strengthen and Expand Adolescent Girls Programs,' which has been used by over a thousand practitioners, policy makers and donors in more than two dozen countries. Using this toolkit, the Council led a training for YouthStart grantees to provide guidance on how to tailor their financial and non-financial services so that they could successfully reach vulnerable adolescent girls. This Trainer's guide is largely based on the training designed and delivered by Population Council in July 2011, as well as their Adolescent Girls Toolkit.<sup>1</sup> We are grateful for the use of their materials.

Finally, we would like to thank Reach Global for allowing UNCDF-YouthStart to use the format they developed for their Trainer's guide.

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<sup>1</sup> K. Austrian and D. Ghata, *Girl-Centered Program Design: A Toolkit to Develop, Strengthen and Expand Adolescent Girls Programs* (Kenya: Population Council, 2010). [http://www.popcouncil.org/publications/books/2010\\_AdolGirlsToolkit.asp](http://www.popcouncil.org/publications/books/2010_AdolGirlsToolkit.asp)

**YouthStart**, a UNCDF programme in partnership with The MasterCard Foundation, aims to reach 200,000 youth in sub-Saharan Africa with demand-driven financial services and non-financial services, in particular savings and financial education, by 2014. As of December 2012, US\$7.8 million has been awarded to ten financial service providers. Of that amount, US\$3.2 million has so far been disbursed to design, deliver and scale up demand-driven youth financial services and youth-centric programmes in partnership with youth serving organizations. For more information, visit <http://www.uncdf.org/YouthStart/>.

**UNCDF** is the UN's capital investment agency for the world's 49 least developed countries. It creates new opportunities for poor people and their communities 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, see <http://www.uncdf.org/>.

**The MasterCard Foundation** is an independent, global organization based in Toronto, Canada, with more than \$6 billion in assets. Through collaboration with partner organizations in 49 countries, mostly in Africa, it is creating opportunities for all people to learn and prosper. The Foundation's programs promote financial inclusion and advance youth learning. Established in 2006 through the generosity of MasterCard Worldwide when it became a public company, the Foundation is separate and independent from the company. Its policies, operations, and funding decisions are determined by its own Foundation Board of Directors and President and CEO. For more information on the Foundation, please visit [www.mastercardfdn.org](http://www.mastercardfdn.org).

**The population Council** confronts critical health and development issues—from stopping the spread of HIV to improving reproductive health and ensuring that young people lead full and productive lives. Through biomedical, social science, and public health research in 50 countries, The Population Council works with its partners to deliver solutions that lead to more effective policies, programs, and technologies that improve lives around the world. Established in 1952 and headquartered in New York, the Council is a nongovernmental, nonprofit organization governed by an international board of trustees. For more information, please visit [www.popcouncil.org](http://www.popcouncil.org).

# TABLE OF CONTENTS

<b>SECTION A: TRAINER’S GUIDE</b> .....	<b>4</b>
Preface .....	5
Overview of the Trainer’s guide .....	7
<b>Activities</b>	
1. Introduction to the training.....	10
2. Rationale for youth programming .....	14
3. Targeting youth.....	19
4. Three core elements for building youth programming .....	28
5. Recruiting youth .....	33
6. Working with families and critical adults .....	38
7. Developing leadership.....	42
8. Building assets.....	46
9. Cases studies of asset-building approaches .....	54
10. Programme plans .....	56
11. Action plans and training evaluation .....	58
<b>SECTION B: RESOURCE MATERIALS</b> .....	<b>60</b>
Learning needs and resources assessment (LNRA) .....	61
1.1 Training plan.....	65
3.1 Sample register for coverage exercise .....	66
6.1 Strategies for engaging adults.....	68
7.1 Uganda Finance Trust mentors’ profile .....	70
7.2 Leadership development model at your FSP.....	71
8.1 Asset-building approach to youth programming at your FSP.....	72
10.1 Programme plan template .....	74
11.1 Action plan .....	76
11.2 Module evaluation form.....	77
<b>Population Council’s <u>Adolescent Girls Toolkit</u></b> .....	<b>Accompanying folder</b>
<b>Selected slides</b> .....	<b>Accompanying e-file</b>

**SECTION A**  
**TRAINER'S GUIDE**

## PREFACE

UNCDF launched YouthStart with the support of The MasterCard Foundation in 2010. YouthStart supports strong financial service providers (FSPs) in developing, piloting and rolling out youth-focused financial products, especially savings, and non-financial services such as financial-literacy or reproductive-health education. Through YouthStart, UNCDF aims to increase financial inclusion for at least 200,000 youth, between 12 and 24 years of age, and to demonstrate that (a) when accessing the right combination of financial and non-financial services, youth—young women and girls in particular—are better equipped to make more informed financial decisions, build financial assets (e.g., savings), social assets (e.g., social networks) and human assets (e.g., skills and knowledge) for their futures and create sustainable livelihoods; and (b) youth financial services contribute to increasing outreach and sustainability of FSPs over time.

As of December 2012, UNCDF-YouthStart has awarded US\$7.8 million (of which US\$3.2 million have been disbursed) to ten FSPs in eight different countries in Africa. Through their pilot tests, these FSPs have provided financial services to 114,360 youth and financial education to 64,418 youth (of which 40 percent are young women and girls). These early and promising outreach figures position UNCDF to almost double the programme's initial outreach projections.

One of the key target outcomes of YouthStart is to strengthen the capacity of FSPs participating in the programme so that they are better equipped to serve the youth market. To this end, UNCDF-YouthStart delivers an annual training to address key technical assistance needs of the FSPs.

For the benefit of other FSPs and organizations interested in targeting youth, UNCDF-YouthStart decided to compile and publish this series of Trainer's guides. The goal is to facilitate the replication of the trainings and to help other FSPs understand key issues, train staff and launch youth-oriented services. Having satisfactorily tested the Trainer's guides with all ten YouthStart partners in eight different African countries, the team was reassured the guides would also be useful for a wider audience.

These Trainer's guides are specifically designed for:

- FSPs that may or may not be offering financial and non-financial services to young clients and that would like to explore an adapted approach to serving youth; and,
- Technical assistance providers supporting FSPs to start offering youth financial and non-financial services.

As of January 2013, this series of Trainer's guides comprised four modules, each covering an essential aspect of providing financial and non-financial services to youth.<sup>2</sup> Each module is relevant at a specific phase of product development, as described in the table 'Relevance of Trainer's guide series.'

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<sup>2</sup> UNCDF-YouthStart will continue providing annual training in 2013 and 2014. Therefore, this series of Trainer's guides will be further complemented with new modules related to future trainings.

RELEVANCE OF TRAINER'S GUIDE SERIES		
Phase	Module	Purpose
Start up	Youth Development Programming	To help FSPs to design specifically youth-oriented programmes
	Pilot Testing Youth Financial Services	To help FSPs to design and implement pilot tests for the youth financial services they will offer
	Integration of Youth Financial and Non-financial Services	To help FSPs to integrate financial and non-financial services for youth and to monitor the quantity and quality of the non-financial services being delivered by their institutions and/or partner institutions
Pilot test	Client Protection Principles for Youth	To equip FSPs to apply The Smart Campaign's client protection principles and the Child and Youth Finance International certification criteria to their products for young people
Roll out	Monitoring Quality <sup>a</sup>	To help FSPs to collect data to monitor and evaluate the roll out of their youth programmes

a this training is programmed for 2013 but has not yet been implemented.

Depending on its specific needs, an FSP can choose to train its staff in all four modules or on specific ones.

The ideal people from an FSP to participate in this series of trainings include, at least:

- An internal champion of youth financial services;
- A person from senior management; and,
- Heads of pilot test branches.

The present module, 'Youth Development Programming,' is part of the start-up training. The ideal trainers to conduct this training are those who:

- Have experience in youth programming and youth finance;
- Are committed to child/youth protection;
- Are comfortable with non-formal education methods and principles;
- Have experience in group facilitation; and,
- Will be able to deliver the content and methods contained in this Trainer's guide accurately and with confidence.

This training should preferably be conducted before the FSP starts delivering youth services. Its aim is to help the FSP to design a specifically youth-oriented programme. It particularly focuses on strategies to approach vulnerable youth segments, such as girls, that generally suffer greater exclusion from the financial system.

Participation in this training assumes that the FSP already conducted market research that helped it define the content and delivery channels of the non-financial services, as well as the main attributes of the financial services to be offered to youth.

The content of the module should be adapted in advance to the specific context of the training audience to ensure it is relevant and easy to understand. Context matters.



## OVERVIEW OF THE TRAINER'S GUIDE

This module, 'Youth Development Programming,' provides a user-friendly guide to equip FSPs with knowledge, skills and attitudes that will help them to design specifically youth-oriented programmes. In particular, by the end of this training, they will have:

1. Defined their target segment(s) of youth and selected a strategy for successfully recruiting them and engaging their families and other critical adults.
2. Identified how to develop leadership and build assets amongst youth in their target segment(s).
3. Developed a programme plan and an action plan.

The specific topics to be addressed during this module as well as the objectives of each topic are listed in the table 'Module I: Youth Development Programming.'

MODULE I: YOUTH DEVELOPMENT PROGRAMMING	
Activity	Objectives <i>By the end of this activity, trainees will have:</i>
1. Introduction to the training	<ul style="list-style-type: none"> <li>▪ Listened to a description of the training objectives, module objectives, module flow chart, training plan and materials.</li> <li>▪ Suggested workshop norms.</li> </ul>
2. Rationale for youth programming	<ul style="list-style-type: none"> <li>▪ Compared savings priorities for different segments of youth.</li> <li>▪ Listed reasons that youth often prefer non-formal savings mechanisms to formal mechanisms.</li> <li>▪ Examined reasons to target adolescent girls as a unique segment.</li> <li>▪ Discussed the rationale for integrated programmes for youth.</li> </ul>
3. Targeting youth	<ul style="list-style-type: none"> <li>▪ Identified unique characteristics for different target segment(s) of youth.</li> <li>▪ Analysed sample data for target segment(s) being reached and excluded by youth programmes through a coverage exercise.</li> <li>▪ Determined the segment(s) that they wish to target with their youth programme.</li> </ul>
4. Three core elements for building youth programmes	<ul style="list-style-type: none"> <li>▪ Analysed the three core elements of the Safe spaces model.</li> <li>▪ Reviewed tools to build a youth programme based on the Safe spaces model.</li> <li>▪ Identified safe spaces in their home communities.</li> </ul>
5. Recruiting youth	<ul style="list-style-type: none"> <li>▪ Listed potential recruitment strategies for youth programmes.</li> <li>▪ Analysed the advantages and disadvantages of each recruitment strategy, emphasizing the pros and cons and those target segments that are easier or more difficult to reach.</li> <li>▪ Selected a youth recruitment strategy for their programme.</li> </ul>
6. Working with families and critical adults	<ul style="list-style-type: none"> <li>▪ Identified critical adults for different target segments of youth.</li> <li>▪ Analysed four strategies for engaging families and critical adults.</li> <li>▪ Outlined ideas for engaging families and critical adults at their FSP using the example strategies.</li> </ul>

MODULE I: YOUTH DEVELOPMENT PROGRAMMING	
7. Developing leadership	<ul style="list-style-type: none"> <li>Discussed two options for a cascading model of leadership development.</li> <li>Analysed the advantages and disadvantages of two leadership development models through case studies.</li> <li>Examined key considerations for selecting a leadership development model for their FSP.</li> </ul>
8. Building assets	<ul style="list-style-type: none"> <li>Reviewed the four types of assets that are part of the asset-building approach: social, human, physical and financial.</li> <li>Matched assets to target segments of youth by age and gender.</li> <li>Determined key assets to be built in their own target segment(s) of youth.</li> </ul>
9. Case studies of asset-building approaches	<ul style="list-style-type: none"> <li>Reviewed lessons learned from case studies of FSPs using asset-building approaches.</li> <li>Brainstormed potential challenges to asset-building approaches along with possible solutions.</li> </ul>
10. Programme plans	<ul style="list-style-type: none"> <li>Developed an initial programme plan for their FSP.</li> <li>Provided feedback to fellow trainees on their programme plans.</li> </ul>
11. Action plans and training evaluation	<ul style="list-style-type: none"> <li>Developed an action plan for their youth programme.</li> <li>Reviewed key learning from the module.</li> <li>Evaluated the module.</li> </ul>

## IMPLEMENTATION

This Trainer's guide contains 11 learning activities that are designed to be delivered together over a two-and-a-half-day or three-day period. Each activity takes between 30 and 100 minutes to complete and contains between two and six separate steps. To facilitate scheduling, the activities can be paused after any step to allow for tea/coffee breaks, lunch breaks and for the end of the day.

The training was designed for 30 trainees, but it can easily be adapted for a smaller number. It is important to prepare the items listed in the box 'Workshop preparation checklist' in advance of the workshop to ensure that the workshop venue is effective for the training.

### WORKSHOP PREPARATION CHECKLIST

- ✓ Reliable electricity
- ✓ A U-shaped table for large-group activities
- ✓ Small tables (round or square) for break-out activities
- ✓ Ample wall space for flip charts and posters
- ✓ An LCD projector
- ✓ At least two flip-chart stands

## PREPARATION

Each activity begins with an information box that contains a summary of the objectives and necessary preparations to conduct the activities. Review this information carefully. The 'Preparation' section contains a list of materials needed for each activity. Have these materials ready before the activity begins.

Also note the following: Activity 1 has instructions in the information box that prompt the trainer to contact the trainees several weeks before the training in order to distribute and collect the 'Learning needs and resources assessment (LNRA)' that is found in the 'Resource materials' section. The trainer should use the results of the LNRA to assess trainees' knowledge of the topic previous to the training and to modify the activities and/or materials in this Trainer's guide as appropriate.

Other important information about the Trainer's guide is as follows:

- Handouts are listed in the information box, and there are instructions in the text of each activity about when to distribute them. The handouts are located in the 'Resource materials' section. They are numbered first by activity and then by place in the activity (1.1, 1.2, etc.). For example, a handout labelled 3.4 is found in Activity 3 and is the fourth handout used in that activity.
- The detailed steps for each activity are listed following the information box. Please conduct the activity following the steps provided. Use your own words to explain each point, being careful to cover all of the steps in order, if possible.
- There are a variety of additional features written into the text and embedded in the format of each activity. The intention is to give the trainer written signals that make the delivery of the activity easier. The box 'Additional features of the Trainer's guide activities' summarizes the features.

#### ADDITIONAL FEATURES OF THE TRAINER'S GUIDE ACTIVITIES

- *Italic font* = instructions for the trainer. (Do not read this text to the trainees.)
- Regular font = specific information or instructions for the trainer to read or closely paraphrase to the trainees.
- Arrow (➤) = specific open questions for the trainer to ask trainees. (Deliver this text as it is written.)
- [Brackets] = suggested answers to questions.
- (Parentheses) = additional instructions or technical information for the trainer.

Finally, the box 'Important principles to remember' provides some important principles and practices of adult learning to keep in mind during each activity. It is important to use the interactive and fun games and activities outlined in the steps so that you can reinforce lessons and provide trainees with a model for when they deliver their own non-financial services.

#### IMPORTANT PRINCIPLES TO REMEMBER

- Create a safe learning environment where trainees are free to explore and test their ideas and attitudes, as well as practice new skills.
- Give feedback to the trainees and affirm their efforts.
- Ensure the relevance of the content by supporting trainees' efforts to link new content with their own knowledge and experience in the topics.
- Respect the trainees as equals who will draw their own conclusions, make their own decisions and solve their own problems with the training content.
- Let the trainees know that you are a learner with them.
- Ask open—not closed—questions to promote interaction and deep engagement with the content.
- Use small groups (as suggested in the guide). Small groups enable all trainees to engage in the learning tasks and materials.

## ACTIVITY 1: INTRODUCTION TO THE TRAINING

### OBJECTIVES

By the end of this activity, trainees will have:

1. Listened to a description of the training objectives, module objectives, module flow chart, training plan and materials.
2. Suggested workshop norms.

### PREPARATION

- Prior to the training, distribute and collect responses for a 'Learning needs and resources assessment (LNRA)', found in the 'Resource materials' section of this module. Use the results to modify the activities and/or materials in this Trainer's guide as appropriate.
- Flip charts:
  - ◆ 'Offering Youth Financial and Non-financial Services' training
  - ◆ Blank flip chart with the title: 'Workshop norms'
  - ◆ Blank flip chart with the title: 'Parking lot'
  - ◆ Module objectives
  - ◆ Module flow chart
- Handout:
  - ◆ 1.1 Training plan (1 per trainee)
- Other materials:
  - ◆ Blank name tags and blank name cards (1 of each per trainee)
  - ◆ Population Council's Adolescent Girls Toolkit (1 copy per trainee)
  - ◆ Blank sticky notes or note cards, blank flip-chart paper, markers and tape (used for all activities)

### TIME

45 minutes

## STEPS

### 1. Welcome trainees and introduce training objectives – 10 minutes

*Welcome trainees to the training. Introduce yourself and give a short explanation of your background and experience working with pilot testing and youth.*

*Distribute a blank name tag and a blank name card to each trainee, and give them a minute to write their names on both.*

*Post the flip chart "Offering Youth Financial and Non-financial Services' training' and say:*

The 'Offering Youth Financial and Non-financial Services' training series is a 9-day training that is divided into three modules of 3 days each. Here is a summary of each module (*read the flip chart aloud to the trainees*):

### 'OFFERING YOUTH FINANCIAL AND NON-FINANCIAL SERVICES' TRAINING

- **Module I: Youth Development Programming**  
Builds the foundation to design programmes run for youth and by youth. With a specific emphasis on gender and adolescent girls, this module helps financial service providers (FSPs) design the structure and content of a youth-centred programme.
- **Module II: Pilot Testing Youth Financial Services**  
Provides FSPs with a step-by-step process to design and implement critical pilot tests of their youth financial services.
- **Module III: Integration of Youth Financial and Non-financial Services**  
Prepares FSPs to integrate financial and non-financial services for youth in a controlled manner. During this module, trainees have the opportunity to explore models for integrating financial and non-financial services, approaches to building linkages with youth serving organizations (YSOs), systems for monitoring quality and quantity of the non-financial services being delivered, and youth learning principles.

Next discuss the 'Learning needs and resources assessment (LNRA)' by saying:

We received a total of \_\_\_\_ (insert number of LNRAs received) responses to our request for learning needs and resources assessments—or LNRAs—before this training! Thanks to everyone who responded. The information you provided helped us ensure that this training reflects your interests, meets your needs and answers your questions.

### 2. Discuss workshop schedule and establish workshop norms – 15 minutes

Say:

We will be together for the next three days. Because it is very important that we stay on time, let us review the schedule:

- Each day will begin at 9 a.m. and end at 5 p.m.
- Lunch will be served from \_\_\_\_\_ (insert time) to \_\_\_\_\_ (insert time).
- Breaks will be held from \_\_\_\_\_ (insert time) to \_\_\_\_\_ (insert time) in the morning and \_\_\_\_\_ (insert time) to \_\_\_\_\_ (insert time) in the afternoon.
- Each night, you will be given materials to review for the next day. Please be sure to spend at least one hour reviewing these materials so that we can stay on task.
- Each person should have a notebook and pen or pencil. Be sure to write your name on your materials so that they can be easily located if you misplace them. Come to the training with all your materials every day.
- You will receive handouts that give you more information or guide you through the exercises.

Then post the flip chart 'Workshop norms.'

### WORKSHOP NORMS

*Say:*

This training includes many participatory techniques, so our success is dependent upon on how well everyone is able to work together. Therefore, it is important that we set up some norms or rules from the beginning to help us better work together. Let me suggest the first one: turn off your cell phones.

*Write the norm on the flip chart. Then ask:*

➤ **What other rules would you suggest that we all follow during this training?**

*As trainees make suggestions, list them on the flip chart. Add the following norms if they are not mentioned: stay on time and participate in discussions.*

*Next post the flip chart 'Parking lot.'*

**PARKING LOT**

*Say:*

I will leave this flip chart, called the 'Parking lot,' along with blank note cards and tape here (*point to the place where you posted the 'Parking lot'*). If a question arises that I do not have time to answer, I will write it on a note card and post it in the 'Parking lot.' Likewise, if you think of a question during a break, lunch or after a day's training, you can write it down in whichever language you are most comfortable and post it on the 'Parking lot.' I will be sure to review it at the end of each day.

**Note:** *Keep the flip charts 'Workshop norms' and 'Parking lot' posted throughout the training.*

### 3. Review module objectives, flow chart and training plan – 20 minutes

*Post the flip chart 'Module objectives' and invite a trainee to read the objectives aloud:*

**MODULE OBJECTIVES**

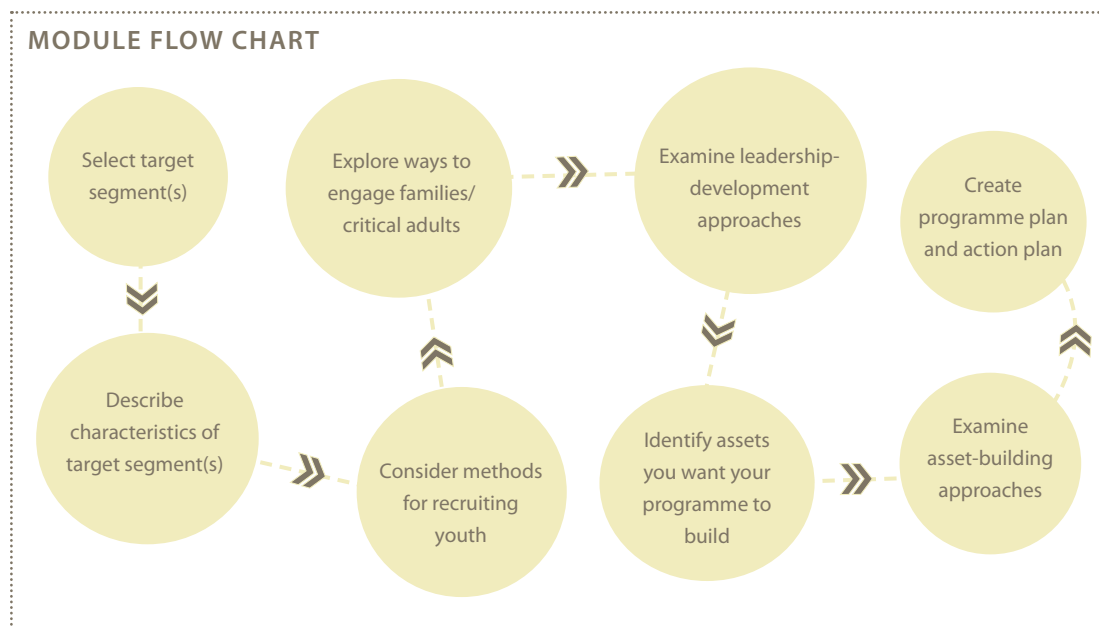
By the end of this module, trainees will be equipped with knowledge, skills and attitudes that will help them to design specifically youth-oriented programmes. In particular, they will have:

1. Defined their target segment(s) of youth and selected a strategy for successfully recruiting them and engaging their families and other critical adults.
2. Identified how to develop leadership and build assets amongst youth in their target segment(s).
3. Developed a programme plan and an action plan.

*Next post the flip chart 'Module flow chart' and say:*

This training is designed to help you to plan and develop a programme for youth, from the earliest stages onward, and to make decisions that will allow you to (1) reach the target segment or segments that you plan to reach, and (2) effectively reach vulnerable and difficult-to-reach groups, such as adolescent girls.

The activities in the module work together to help you do the following (*review the 'Module flow chart' aloud, starting with 'Select target segment(s)' and following the chart to the end*):



Distribute Handout 1.1 'Training plan' and a copy of the Population Council's *'Adolescent Girls Toolkit'* to each trainee. Then say:

The *Adolescent Girls Toolkit* that I just distributed was developed by Population Council to help FSPs like yours develop asset-building youth programmes, with an emphasis on reaching girls. We will refer to this toolkit throughout the training. Please take 10 minutes to review it.

After 10 minutes, say:

It is important to note that this training will place a particular focus on working with girls. We have found through our experience in adolescent programmes that girls are more vulnerable and difficult to reach than boys, and therefore need specific strategies to target them successfully. We will discuss this issue in detail over the course of the training.

Briefly review Handout 1.1 'Training plan' with trainees, and then ask:

- **What questions do you have about the objectives of this module or any of the materials you received?**

Address trainees' questions or comments as necessary.

**Note:** Keep the flip chart 'Module flow chart' posted throughout the training.

## ACTIVITY 2: RATIONALE FOR YOUTH PROGRAMMING

### OBJECTIVES

By the end of this activity, trainees will have:

1. Compared savings priorities for different segments of youth.
2. Listed reasons that youth often prefer non-formal savings mechanisms to formal mechanisms.
3. Examined reasons to target adolescent girls as a unique segment.
4. Discussed the rationale for integrated programmes for youth.

### PREPARATION

- Before facilitating this activity, find the following youth statistics for one of your trainees' countries: percentage of youth out of total population and percentage of youth that participate in the labour market by age bracket. A good source for these statistics is the Statistical Annex of the latest UN World Youth Report. Make sure to use the most current report at the time of your training to obtain the statistics.
- Have a projector prepared to show slides.
- Flip charts:
  - ◆ Youth statistics
  - ◆ Savings priorities of different youth segments
  - ◆ Blank flip chart with the title: 'Informal versus formal savings mechanisms'
  - ◆ Integrated programmes for youth
- Other materials:
  - ◆ Selected slides from the presentation 'Making the Case for Investing in Youth, Particularly GIRLS' by Population Council

### TIME

50 minutes

## STEPS

### 1. Discuss the potential of the youth market – 30 minutes

Ask:

- **Based on your market research, what percentage of the population in your country is defined as youth—that is, between the ages of 12 and 24?**

After several responses, post the flip chart 'Youth statistics.'

#### YOUTH STATISTICS

**21%:** Percentage of youth out of total population in YouthStart countries

\_\_\_ *(insert statistic)* %: Percentage of youth out of total population in \_\_\_ *(insert country)*

**65%:** 15–19-year-olds participating in the labour market in YouthStart countries

**80%:** 20–24-year-olds participating in the labour market in YouthStart countries

Say:

In the countries where YouthStart is currently active, youth represent 21 percent of the population on average. In some countries, though, youth represent more than 40 percent of the total population. In one of your countries, the percentage is \_\_\_\_ *(insert percentage of youth out of total population in one of trainees' countries)*.



› **What does it mean for an FSP if over 21 percent of the population are youth?**

After several responses, say:

Youth represent the next wave of new clients for your FSPs. They are not only a significant percentage of your countries' total population, but they are also a large part of your labour market. For example, on average in YouthStart countries 65.3 percent of youth between the ages of 15 and 19 and 79.8 percent of youth between the ages of 20 and 24 participate in the labour market.

Next share the percentage of youth that participate in the labour market by age bracket for one of the trainees' countries. Then ask:

› **Why are these youth labour statistics significant for you, as FSPs?**

[These statistics mean that the majority of youth is receiving some kind of income, whether it is on a regular or irregular basis. When youth earn an income there is an opportunity to build savings.]

Guide the discussion towards saving patterns by asking the following series of questions:

- › **During your market research, what did you learn about youth savings patterns?**
- › **What are the implications of these savings patterns for your FSP?**
- › **How can youth benefit from the financial services your FSP could provide?**

Raise the following points if they are not covered during the discussion:

**YOUTH SAVINGS AND IMPLICATIONS—POINTS TO COVER**

- Youth typically save during most periods of the year.
- The fact that youth have savings means that they are a great new potential market for FSPs.
- FSPs that work well with youth and adapt to their needs are better positioned to recruit and retain youth clients.
- Financial services can give youth safe, secure and independent access to their own economic resources.
- Financial services can reduce youth's vulnerability by helping them to meet daily needs, cope with lifecycle events and deal with crises.
- Financial services can open up new opportunities for youth by helping them to pay for school, start a business or access credit.

Next, post the flip chart 'Savings priorities of different youth segments.'

SAVINGS PRIORITIES OF DIFFERENT YOUTH SEGMENTS				
	In school		Out of school	
	Young women	Young men	Young women	Young men
12–17				
18–24				

Say:

Let us think about the different segments of youth, their needs and financial habits.

› **Based on your market research, what does each segment save for?**

Write trainees' answers in the flip chart. Make sure they mention the following:

SAVINGS PRIORITIES OF DIFFERENT YOUTH SEGMENTS—ANSWER KEY				
	In school		Out of school	
	Young women	Young men	Young women	Young men
12–17	<ul style="list-style-type: none"> <li>▪ Helping parents</li> <li>▪ School materials</li> </ul>	<ul style="list-style-type: none"> <li>▪ Helping parents</li> <li>▪ School materials</li> </ul>	<ul style="list-style-type: none"> <li>▪ Basic needs for children, such as clothes and shoes (for those that are mothers)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Helping parents</li> </ul>
18–24	<ul style="list-style-type: none"> <li>▪ Entertainment</li> <li>▪ Clothing</li> </ul>	<ul style="list-style-type: none"> <li>▪ Entertainment</li> <li>▪ Technology</li> <li>▪ Clothing</li> </ul>	<ul style="list-style-type: none"> <li>▪ Basic needs for children, such as clothes and shoes (for those that are mothers)</li> <li>▪ School materials for their children (for those that are mothers)</li> <li>▪ Small businesses</li> <li>▪ Returning to school</li> </ul>	<ul style="list-style-type: none"> <li>▪ Small businesses</li> <li>▪ Returning to school</li> </ul>

Ask:

➤ **What are the most common savings mechanisms used by youth?**

*[Informal mechanisms such as saving at rotating savings and credit associations (ROSCAs), piggy banks and under the mattress]*

Post the flip chart 'Informal versus formal savings mechanisms.'

### INFORMAL VERSUS FORMAL SAVINGS MECHANISMS

Ask:

➤ **Why do youth prefer saving through informal mechanisms rather than in formal FSPs?**

Write down trainees' responses on the flip chart. Make sure that the following reasons are all mentioned:

### INFORMAL VERSUS FORMAL SAVINGS MECHANISMS—ANSWER KEY

- Convenience (saving at home is more convenient, as it does not require travel and there are no business hours limiting access)
- Lack of presence of formal financial institutions in their area
- Mistrust of formal financial institutions
- Age restrictions for opening and managing an account on their own (age minimum is 16–18 in most countries)
- High cost of opening and maintaining an account (e.g., opening or minimum balance, fees for withdrawals/deposits)
- Lack of information about formal financial services

*Say:*

These reasons are important considerations for your FSPs when designing financial products and non-financial services for your target youth segment.

**Note:** *Keep the flip chart 'Savings priorities of different youth segments' posted throughout the rest of this activity and Activity 3.*

## 2. Examine reasons to target adolescent girls – 10 minutes

*Point out the savings priorities for young women on the flip chart 'Savings priorities of different youth segments' and say:*

Let us focus now specifically on young women by reviewing data drawn from the Population Council's research on this segment.

*Show the slides from the presentation 'Making the Case for Investing in Youth, Particularly GIRLS' by Population Council, in order to explain the characteristics of social exclusion for girls.*

*Afterwards ask:*

- **How does the information I just presented compare to the reality of young women and adolescent girls in your own communities?**

*After several trainees share responses, say:*

Reflect for a moment on our discussion about youth in the labour market and the social exclusion that girls and young women experience in your communities.

- **Why is it important that FSPs recognize that girls are socially excluded in their communities?**
- **How will this knowledge affect how you serve this target segment?**

*After several trainees share responses, say:*

FSPs have reason to target young women beyond just social impact. Young women represent a significant part of the population and will become active economic players in the labour market. From market research and experience we know that young women do save, even if it is in small or irregular amounts. These points should encourage FSPs to consider girls as target clients for both social and market reasons.

Because girls do not currently receive services that meet their needs but have money to save, there is a GAP... and thus there is an opportunity for your FSPs!

## 3. Present rationale for integrated programmes for youth – 10 minutes

*Say:*

As we discussed, youth—particularly young women and adolescent girls—are often vulnerable. In many countries, they face high poverty rates, limited education and employment opportunities, low literacy rates, high exposure to HIV, early marriage rates and limited access to the formal financial system. They also tend to know very little about financial services and FSPs like yours.

- **How can financial services, such as saving accounts and loans, help youth address these problems?**
- **What else, besides financial services, will youth need to address these problems?**

*After several trainees share responses, say:*

Your answers to these questions present a rationale for serving youth through programmes that integrate financial and non-financial services.

*Post the flip chart 'Integrated programmes for youth' and say:*

Emerging best practices show that youth receive the most benefit from financial services when they are integrated with non-financial services. Appropriate and beneficial integrated services for youth should include the following elements (*read aloud the points listed below 'Financial services, in particular savings' on the flip chart*):

#### INTEGRATED PROGRAMMES FOR YOUTH

- Financial services, in particular savings
- Safe spaces for youth to meet
- Social support
- Mentoring
- Life-skills training
- Financial education
- Business/vocational training

*Say:*

A YouthInvest study showed that young people between 15 and 24 increased savings after being trained in life skills and financial education.<sup>1</sup>

In fact, failing to reach youth through a holistic approach to youth development may actually CONTRIBUTE to poverty and continue the vicious cycle. But, RECOGNIZING the potential of youth as economic actors and addressing their needs with a holistic approach to youth development can and will help ALLEVIATE poverty.

- **In addition to those listed on the flip chart, what other services or topics for education would you suggest for the benefit of youth? Our discussion earlier about the problems faced by youth may help you add to this list.**

*[Group formation, HIV education, literacy programmes, business internships, etc.]*

*After several trainees offer ideas, ask trainees to list in their notebooks which services they mentioned are currently offered to youth in their communities. Explain that they will be able to refer to this list later when they are planning their programmes and deciding which gaps in service they can fill.*

*End the activity by thanking trainees for their answers and explaining that throughout the training they will hear about programmes with a range of integrated financial and non-financial services from which they can gather ideas for their own programme.*

<sup>1</sup> Jennifer Gurbin Harley, et al. *YouthInvest: A Case Study of Savings Behavior as an Indicator of Change through Experiential Learning*, Vol. 21 No. 4 (Enterprise Development and Microfinance: December 2010).

## ACTIVITY 3: TARGETING YOUTH

### OBJECTIVES

By the end of this activity, trainees will have:

1. Identified unique characteristics for different target segment(s) of youth.
2. Analysed sample data for target segment(s) being reached and excluded by youth programmes through a coverage exercise.
3. Determined the segment(s) that they wish to target with their youth programme.

### PREPARATION

- Flip charts:
  - ♦ Coverage exercise
  - ♦ Savings priorities of different youth segments (posted during Activity 2)
  - ♦ Blank flip chart with the title: 'Characteristics of target segments'
  - ♦ Intake registry
  - ♦ Summary sheet
  - ♦ Youth profiles in four countries
  - ♦ Three youth programmes in three countries
  - ♦ Issues that vary by segment
  - ♦ Coverage exercise—Females
  - ♦ Coverage exercise—Males
- Handout:
  - ♦ 3.1 Sample register for coverage exercise (1 per trainee)
- Other materials:
  - ♦ Blank flip-chart paper (1 sheet per group)
  - ♦ Blank sticky notes (several per group)

### TIME

1 hour 40 minutes

## STEPS

### 1. Introduce the coverage exercise – 45 minutes

*Post the flip chart 'Coverage exercise' and review it with the trainees:*

#### COVERAGE EXERCISE

A simple, low-cost, rapid tool used to profile which segments of youth are being reached by a specific intervention or programme.

In a coverage exercise, you collect data on participants and the characteristics you have chosen to monitor, such as age and sex. Next, you compile the data to find out how many youth with these characteristics are being reached.

*Then say:*

A coverage exercise is a simple, low-cost, rapid tool that is used to profile which youth are being reached by a specific intervention, group of service providers or organizations with a similar clientele who operate within a specific geographic area. It can help you to monitor whether or not the youth being reached are those of your preferred target segment.

In the flip chart 'Savings priorities of different youth segments,' we identified some ways to segment youth. Let us review which characteristics of youth target segments were included on that flip chart and identify other characteristics that could also be tracked.

Post the flip chart 'Characteristics of target segments' and write 'Age' on it, a characteristic based on the flip chart 'Savings priorities of different youth segments.'

#### CHARACTERISTICS OF TARGET SEGMENTS

- Age

Ask trainees to add other characteristics of youth target segments. Make sure that trainees mention all the following points:

#### CHARACTERISTICS OF TARGET SEGMENTS—POINTS TO COVER

- Age
- Schooling status: in- or out-of-school?
- Sex: male or female?
- Household composition: living with both parents, with the mother only, with the father only or with neither?
- Work status: working or not working?
- Marital status: married or not married?
- Parental status: have children or do not?
- What financial and non-financial services do they receive?

Say:

Let us look at how these data can be tracked using a coverage exercise.

Distribute Handout 3.1 'Sample register for coverage exercise' to each trainee. Then post the flip chart 'Intake registry.'

INTAKE REGISTRY					
	Male/Female	Age	In school/out of school	Neighborhood that you live in	Do you live with both of your parents?
1	M	19	Out	Area 1	No
2	F	17	In	Area 1	Yes
3	F	18	In	Area 3	No
4	M	24	Out	Area 3	No
5	M	20	Out	Area 1	No
6	M	14	In	Area 2	Yes
7	F	15	In	Area 1	Yes

Say:

The first table is an intake registry of the youth that participate in a given programme. To develop this registry, your FSP would have to include questions or variables that are key to the youth services at your FSP such as age and sex.

An intake registry is the first step in a coverage exercise. It is completed when youth sign up for the programme, on the youth's first day or, in the case of multiple trainings or non-financial service activities, at each session.

Post the flip chart 'Summary sheet.'

SUMMARY SHEET								
	Schooling status		Living status		Location <sup>a</sup>			
	<i>In school</i>	<i>Out of school</i>	<i>Both parents</i>	<i>One or neither parent</i>	<i>Area 1</i>	<i>Area 2</i>	<i>Area 3</i>	<i>Area 4</i>
<b>Girls 10–14</b>								
<b>Girls 15–19</b>								
<b>Girls 20+</b>								
<b>Boys 10–14</b>								
<b>Boy 15–19</b>								
<b>Boys 20+</b>								

a Personalize this based on the area where you are working

Say:

The second table is a summary sheet of the participating youth based on the intake-registry data, which your FSP can use to analyse which youth are actually being reached.

A summary sheet is the second step of a coverage exercise. To create a summary sheet, examine the characteristics of each participant line by line from the intake registry. Make a mark in the box for each participant that meets each criterion.

For example, in our intake registry, participant 1 is a 19-year-old, out-of-school male, living in Area 1 but not with both parents. In our summary sheet, I will place one mark in the 'Boys 15–19' row in the 'out of school,' 'one or neither parent' and 'Area 1' boxes. I will continue the same process for each participant's characteristics.

Complete the same process of making marks on the flip chart 'Summary sheet' based on characteristics of participants 2–7 in the flip chart 'Intake registry.' Make sure the completed 'Summary sheet' flip chart looks like the Answer Key:

SUMMARY SHEET—ANSWER KEY								
	Schooling status		Living status		Location <sup>a</sup>			
	<i>In school</i>	<i>Out of school</i>	<i>Both parents</i>	<i>One or neither parent</i>	<i>Area 1</i>	<i>Area 2</i>	<i>Area 3</i>	<i>Area 4</i>
<b>Girls 10–14</b>								
<b>Girls 15–19</b>	III		II	I	II		I	
<b>Girls 20+</b>								
<b>Boys 10–14</b>	I		I			I		
<b>Boy 15–19</b>		I		I	I			
<b>Boys 20+</b>		II		II	I		I	

a Personalize this based on the area where you are working

Invite trainees to form groups of five people. Then say:

In your groups, take 5 minutes to closely examine and discuss the summary sheet. Answer these questions:

- Which youth are being reached, according to this summary sheet?
- Which youth are not being reached?

After 5 minutes, invite volunteers to share their answers with the rest of the group. Use the points in the box to guide the discussion:

#### WHICH YOUTH ARE BEING REACHED OR NOT REACHED?—POINTS TO COVER

- There are four boys and three girls being reached, which means roughly 60 percent of the participants are boys.
- Only one participant, a boy, is under the age of 15.
- There is a mix of in-school and out-of-school youth.
- Almost all of the school-age girls are in school.
- Only one youth is being reached in Area 2 and none in Area 4.
- Most of the girls live with both their parents, while most of the boys do not.

Ask the trainees to think about the segments of youth being reached by the programme. Then ask:

- As an FSP staff person, what questions might you ask after seeing this summary sheet?

Use the questions listed in the box to help guide the discussion:

#### QUESTIONS FOR THE FSP

- How can we reach more girls? What changes do we need to make to the programme so girls feel safer?
- Do we want to reach younger girls or boys?
- Why are out-of-school girls not participating in the programme?
- Why are youth from Areas 2 and 4 not participating in the programme? What can we do to reach out to them?
- What can be done so that we can do a better job of reaching the youth in our mandate, especially the younger, very vulnerable out-of-school girls? Or, does our mandate need to be changed?

Then thank trainees for their attention and invite questions or comments. Explain that you will now do another coverage-exercise activity together.

Post the flip chart 'Youth profiles in four countries.'

YOUTH PROFILES IN FOUR COUNTRIES						
Demographic characteristics						
Country	Number of individuals reached (Number of contacts)	Males	Females	10–14 years old	15–19 years old	20+ years old
Burkina Faso	6216 (6860)	56%	44%	7%	30%	63%
Ethiopia	10866 (10873)	58%	42%	22%	45%	33%
Guinea-Bissau	7625 (8167)	57%	43%	7%	37%	56%
Mauritania	5452 (8115)	83%	17%	28%	42%	30%



Say:

Take a look at this chart detailing youth coverage in countries offering youth programmes. Imagine that you are commissioned to analyse these data in order to make recommendations about which segments are not being effectively reached to the respective governments.

➤ **Which youth segments are excluded by these youth programmes?**

*[Youth aged 10–14 in general, particularly in Burkina Faso and Guinea-Bissau; females in Mauritania]*

Post the flip chart 'Three youth programmes in three countries' and say:

Now let us look at three more examples of programmes and the segments they reach.

THREE YOUTH PROGRAMMES IN THREE COUNTRIES							
Country	School status		Household composition			Marital status (girls)	
	In-school	Not-in-school	With both parents	With the mother or father	With neither parent	Ever-married	Never-married
Burkina Faso 10–14 N=252	79%	21%	63%	19%	18%	0%	100%
Ethiopia 10–24 N=10,873	78%	22%	56%	20%	24%	6.6%	93.4%
Guatemala 10–14 N=4861	96%	4%	77%	19%	4%	1%	99%

Ask:

➤ **What are the characteristics of the youth that are being excluded?**

*[Youth who live with one or no parents, who are out of school and who have been married]*

➤ **What are the characteristics of the youth that are receiving the most services?**

*[Those who live with both parents and are in school—in other words, those youth with more social assets]*

Then say:

Governments were aiming to reach all youth segments with the programmes in these cases, but in fact they did not and ended up serving less vulnerable youth. This is an example of the possible results when programme development is not preceded by a coverage exercise. This is the risk of many youth programmes that do not first carefully define the characteristics of their target segment and do not address the specificities of these segments during the programme planning stages.

## 2. Analyze issues that vary by youth segment and how they affect programming – 30 minutes

Say:

After the coverage exercises, it should be clear that when youth programmes are designed, many youth are often left out. As we discussed in Activity 1, many of the excluded youth are still viable targets for financial and non-financial services. So how do you make sure to include these youth in your programme plan?

Some of the first questions that you should ask before beginning to offer an integrated programme to youth are the following:

- Which youth do we want to reach? What are our reasons for choosing those segments?
- What are the characteristics of those segments? Characteristics could be age, gender, level of schooling, literacy, etc.
- Where can we find these youth—for example, in their homes, in a community centre, at school or another place?
- What are the particular needs of each segment—for example, are they young mothers, factory workers or school children saving for the future?

Many components of the services you offer to youth will depend on how you answer these questions.

*Post the flip chart 'Issues that vary by segment' and say:*

Once you have answers to these questions, there is an additional series of issues to consider for each segment to ensure that your programme will be effective. These include (*read the bullets on the flip chart aloud*):

#### ISSUES THAT VARY BY SEGMENT

- Available times and days to meet
- Places to meet for trainings, transactions or activities
- Adults to consult for permission for the youth to participate in the programme
- Marketing and recruitment techniques for youth
- Role models
- Type of non-financial service(s) to offer
- Topics that interest youth or are necessary for youth to be able to best use the product (e.g., financial education, business-skills development, health sessions)
- Delivery models for non-financial services (training, video, etc.)
- Appropriate age segments (e.g., 12–14, 20–24)

*Ask:*

#### › What questions do you have about these issues?

*Use the information in the box to help you answer trainees' questions:*

## ISSUES THAT VARY BY SEGMENT—POINTS TO COVER

- **Available times and days to meet**

Different youth segments will have different availability to meet and/or go to the FSP, particularly if they are in or out of school.

- **Places to meet for trainings, transactions or activities, particularly with girls**

This point addresses location, both for financial and non-financial services. For example, younger girls might be more restricted in their mobility as it is harder for them to walk long distances to reach the FSP to perform regular transactions. Additionally, younger youth may feel intimidated to enter an FSP, so it might be better to conduct savings activities at school or at a community centre. For trainings, youth—especially girls—need a safe place to meet and spend time together.

- **Adults that FSP staff must consult to get permission for the youth, particularly girls, to participate in the programme**

For example, married adolescent girls may need permission from their spouse or mother-in-law or domestic workers may need permission from their employer, especially if they are asking to be released during the week to participate.

- **Marketing and recruitment techniques for youth, particularly girls**

For example, the FSP might not use the same recruitment method to reach in-school versus out-of-school youth. In some communities, girls may be at home during their free time and, to learn about the programme, must get their information at home instead of from a public poster or flyer. Methods will vary.

- **Role models of the youth, particularly girls**

If the FSP incorporates a mentoring element into the programme, it is important to understand what mentor characteristics are important for youth and particularly for girls. For example, girls that do not have any parental figures in their lives may benefit from a mentor who is a bit older and can fulfil that role, whereas girls who are living with one or both parents may need someone who is a bit closer in age with whom they can identify and feel free to discuss their problems and ask questions.

- **Type of non-financial service(s) to offer**

For younger girls, it may be more appropriate to focus on financial education and basic savings activities. As girls get older, their needs and interests may lie more in the areas of business training, vocational skills and reproductive health.

- **Topics that interest youth or are necessary for youth to be able to best use the product (i.e., financial education, business-skills development, health sessions)**

Younger segments may not be ready to learn how to create and use an elaborate budget, but a 24-year-old might find a budget is her greatest need. Not every segment will share the same needs and interests.

- **Delivery models for non-financial services (training, video, etc.)**

Different delivery models for non-financial services will be feasible and appropriate for different segments of youth. For example, an FSP with few field agents may not be best placed to offer face-to-face training but could potentially design a radio program or produce a video.

- **Appropriate age segments**

Typically, youth prefer being in groups with others of similar age. Grouping by age also makes it easier for the FSP to adapt the difficulty level of the content and activities appropriately. For example, youth aged 10–14 like being with others their age so that they feel free to discuss their issues and ask questions without worrying what older youth think. Sometimes, when youth aged 16–18 are in groups with younger youth, they get tired of participating with the 'little ones.'

Divide trainees into four groups and distribute one sheet of blank flip-chart paper to each group. Then say:

I am going to assign each group a different youth segment. In your group, please take 15 minutes to discuss the different aspects of a programme to best meet the needs and interests of the youth segment you were assigned. For example, if your youth segment is girls between 12 and 15 years old, then think about how your programme will consider each of the issues we just discussed. Write down issues you identify on your flip chart.

The assignments are the following:

- Group 1: in-school girls between 12 and 17 years old
- Group 2: out-of-school youth, both girls and boys, who have their own income-generating activities
- Group 3: out-of-school girls who are domestic workers living in an urban area
- Group 4: out-of-school youth in distant rural areas.

After 15 minutes, invite one volunteer from each group to share the group's flip chart with everyone and discuss it all together. Invite questions or comments. Then ask:

➤ **What will you keep in mind as you apply this process at your own FSP?**

Allow several answers.

### 3. Conduct an adapted coverage exercise in FSP groups – 25 minutes

Say:

Now that we discussed the importance of knowing the characteristics of your target segments before you design your programmes, let us practice using a coverage exercise to see how to verify whether or not you are reaching your target segments.

It will be a simulation of a coverage exercise, since there is no real intake registry and no youth have actually been reached yet. Normally, a coverage exercise might be completed after your pilot test as a way to evaluate who you are reaching.

Post the flip charts 'Coverage exercise—Females' and 'Coverage exercise—Males' and say:

Take a look at the flip charts, where you can see the different youth ages and characteristics.

COVERAGE EXERCISE—FEMALES									
Females	Urban			Rural				Other Characteristics	
	Primary school	Secondary school	Out of school		Primary school	Secondary school	Out of school		Street girls, domestic workers, etc.
			With children	Without children			With children	Without children	
10–14									
15–19									
20–24									

COVERAGE EXERCISE—MALES									
	Urban			Rural				Other Characteristics	
Males	Primary school	Secondary school	Out of school		Primary school	Secondary school	Out of school		Street boys, domestic workers, etc.
			With children	Without children			With children	Without children	
10–14									
15–19									
20–24									

Invite trainees to get into groups by FSP and give each group several blank sticky notes. Tell them to take 10 minutes to decide which youth segments their FSP is planning to target.

After 10 minutes, ask trainees from each FSP to write the name of their FSP on a sticky note for each youth segment their FSP is planning to target. Ask them to place the sticky notes on the flip chart to show which segments they are planning to target.

Afterwards, say:

Let us see which segments your FSPs will be reaching.

- › As a group—all FSPs together—which youth segments will be reached and which ones will be excluded?
- › Why are you addressing these segments and not others?
- › How can you make sure to involve more vulnerable youth segments?

Allow several trainees to share their answers for each question. Then say:

The coverage exercise can be used as a monitoring and evaluation tool for your programme. You can use your answers from today as a starting point. Later on, when you begin activities, keep track of the participants and their characteristics and then create a summary sheet using your records. You can do exactly what we just did to determine whether or not you are meeting your targets.

## ACTIVITY 4: THREE CORE ELEMENTS FOR BUILDING YOUTH PROGRAMMES

### OBJECTIVES

By the end of this activity, trainees will have:

1. Analysed the three core elements of the Safe spaces model.
2. Reviewed tools to build a youth programme based on the Safe spaces model.
3. Identified safe spaces in their home communities.

### PREPARATION

- Flip charts:
  - ◆ Module flow chart (posted during Activity 1)
  - ◆ Blank flip chart with the title: 'Mentor responsibilities and activities at your FSP'
- Other materials:
  - ◆ Blank writing paper (1 sheet per trainee)
  - ◆ Population Council's Adolescent Girls Toolkit (distributed during Activity 1)

### TIME

1 hour 30 minutes

## STEPS

### 1. Introduce the Safe spaces model – 5 minutes

*Bring trainees' attention to the flip chart 'Module flow chart' and ask:*

#### ➤ Which components of our training did we cover so far?

*After a few responses, distribute a sheet of blank writing paper to each trainee and say:*

Take a moment to list or draw three things on your paper. You do not have to be a great artist to do this!

First, name or draw a safe place in your life—a place where you feel secure and comfortable. Next, name or draw two or three important non-family friends that you have. Finally, name or draw a current or past mentor. The mentor could be a boss, a teacher, a coach—anyone who guided you in your development.

*After trainees finish listing or drawing the three things, say:*

Now turn to a partner and take a few minutes to discuss these questions:

#### ➤ How did each of these things contribute to your life?

#### ➤ What would change if you only had one or two of these things in your life and not the others?

*After a few minutes, invite two or three volunteers to share their responses. Then say:*

Before you begin to think about the content of your programme, the type of financial service you will offer, the topics that you will cover or the activities that you will offer, you must first create the proper structure to deliver the programme. The structure is especially important when you want to offer integrated financial and non-financial services to vulnerable target segments, particularly to adolescent girls.

The 'Safe spaces model' is a term that can be used to describe the three core elements of the structure of an effective youth programme, particularly when directed towards adolescent girls and other vulnerable target segments of youth. These three core elements are a safe place, friends and a mentor.

These three programme elements have been the backbone of strong and successful integrated programmes across the globe—in urban and rural areas, in Africa and Asia, in religious and non-religious societies, and covering health and economic empowerment.

During this activity, you will explore why and how FSPs can strengthen the three core elements: safe place, friends and a mentor.

Note that, in the examples we will share in this activity, we are talking mostly about the provision of non-financial services. Further, those non-financial services are generally face-to-face trainings. However, you may find it helpful to assess your approach for providing financial services using a variation of the same criteria. Is it a safe place? Do youth feel that friends—or peers—are also involved? Are there family members or mentors who provide guidance and advice?

## 2. Discuss the first element of the Safe spaces model: *safe place* – 15 minutes

*Say:*

While it may seem obvious, an important first step is to identify a space where youth can meet regularly—that is, the same place each week, each day or as often as your programme needs. This place should be considered appropriate and safe—both physically and emotionally—by the youth as well as their family members and other critical adults.

Here are some important considerations:

- You will have to identify a physical place in the community where youth can meet.
- You will have to pick a specific day/time when both the youth and the place are available.
- The space can be in a wide range of locations, such as in a school or place of worship.
- Sometimes you can negotiate to use the space for free, while other times you will have to rent it.
- It is recommended that, for the meetings, you separate young women and girls from young men and boys. This separation will increase the feeling of safety for them, as well as help overcome some hesitations that family members and other critical adults may have surrounding youth's participation.

*Tell trainees to take 5 minutes to read the case study on page 40 of the 'Adolescent Girls Toolkit.'*

*After 5 minutes, ask:*

### ➤ **Why were the first two places inappropriate?**

*[Girls were not comfortable because they could be observed and heard; moreover, the presence of men could intimidate them.]*

### ➤ **What other places do you think could be appropriate?**

*[Venues that have sufficient privacy and that are regularly available, including schools, places of worship or other rented premises.]*

*Then say:*

Appropriate spaces can be in a diverse range of places—from community halls, churches or mosques, to an empty school classroom after school or on the weekends. Please note that places that may be appropriate for boys may not be appropriate for girls.

### 3. Discuss the second element of the Safe spaces model: *friends* – 15 minutes

Ask:

- **What was the second core element of the Safe spaces model?**  
*[Friends]*
- **Why do you think developing and fostering friendship may be important to using the Safe spaces model for youth?**  
*[To build trust, to encourage youth to support each other, to increase attendance to the programme, to strengthen the youth's networks, etc.]*
- **Why do you think this element is even more relevant for young women and girls?**  
*[Girls are more socially isolated than boys and have weaker social networks, especially once puberty starts. Stronger social networks have been linked to less exposure to sexual harassment and violence.]*
- **What can you do to foster friendship among youth clients as part of youth-oriented activities at your FSP?**  
*[Organize the groups by gender and age, make sure that there are group activities that target girls specifically and/or boys specifically, make sure groups meet regularly so youth can build close friendships]*

Say:

It is important within the Safe spaces model for youth to feel emotionally safe in the space they meet. If you organize the groups by age and gender, youth will feel safe sharing their thoughts and working together. If you ensure regular meetings, youth will become closer friends. In contrast, if you hold a one-time workshop where youth meet for just one or two days, there is no forum for them to continue meeting.

### 4. Discuss the third element of the Safe spaces model: *a mentor* – 20 minutes

Ask:

- **What was the third core element of the Safe spaces model?**  
*[A mentor]*
- **What would be the characteristics of a good mentor, based on our discussion?**  
*[Is trustworthy, lives in the community, has good reputation with others, etc.]*
- **Who could play the role of mentor in your programme?**  
*[Typically an older community member, male or female, who is around 18–30 years old, so that he/she is old enough to provide guidance but young enough so the youth still identify with him/her]*

Say:

Mentors play a very important role in building trusting relationships with boys and girls. The youth will have someone to go to in the community in case of a problem.

Mentors also play a role in building community-level female and male leadership. Mentors form the basis for a 'Cascading leadership model,' in which girls and boys grow up within a programme, graduate and in turn become mentors for younger girls and boys. This model helps create hope for youth for their future, that is, to become a mentor or role model for other girls and boys.

*Invite trainees to get into their FSP groups and take 10 minutes to discuss the following question:*

- **Considering the role of mentors, what could mentors' responsibilities and activities be at your FSP?**



After 10 minutes, post the flip chart 'Mentor responsibilities and activities at your FSP'

### MENTOR RESPONSIBILITIES AND ACTIVITIES AT YOUR FSP

Write down groups' answers to the question above on the flip chart. Make sure trainees mention at least the following points:

#### MENTOR RESPONSIBILITIES AND ACTIVITIES AT YOUR FSP—POINTS TO COVER

- Support the youth to open the account and make transactions
- Accompany the youth to the branch/point-of-service
- Give financial advice and raise awareness
- Give psychological advice
- Report to the FSP on youth performance
- Deliver financial literacy training

Then say:

Please note that mentors need to be supported, trained and monitored. Even though providing this support to mentors may be an extra cost to your FSP at first, keep in mind that the costs will lessen as youth from your programme graduate and volunteer to become mentors themselves.

### 5. Browse tools to find a safe place in FSP groups – 15 minutes

Invite trainees to get into their FSP groups. Say:

In the Adolescent Girls Toolkit, you will find a set of tools that you can use to identify safe spaces for your programme.

You do not have to use all the tools. Rather, you can pick the ones that best suit your needs. The tools will help you better understand the times, conditions and situations in which girls feel safe or unsafe.

Depending on your goals, these tools can be used formally or informally. In the formal research style, staff or interviewers sit with the youth individually, ask the questions and then compile the data. The formal style is non-participatory.

The informal style is participatory. Staff write the tools' charts on flip-chart paper and have girls work in small groups to fill them out. Or, for tools that ask youth to indicate 'never,' 'sometimes' or 'always,' staff can mark three corners in the room and have youth go stand in the corner appropriate to their responses.

Tell trainees to take 10 minutes in their groups to browse and discuss the different tools found on pages 45 to 51 of the Adolescent Girls Toolkit.

After 10 minutes, ask:

#### › How can these tools help your FSP find the right place for youth to meet?

[They help the FSP consider youth's opinions as to where and when they feel safe, so that the FSP may easily succeed in finding the right place.]

## 6. Identify potential safe places in FSP groups – 20 minutes

*Say:*

In your same group, take 10 minutes to discuss potential safe places in your communities for each of your target youth segments. Keep in mind the following: what you learned during the coverage exercise, WHY you consider these safe places, and if your FSP would have to do anything to be allowed to use the places.

*After 10 minutes, invite volunteers to share the results of their discussion with everyone and encourage broad discussion.*

## ACTIVITY 5: RECRUITING YOUTH

### OBJECTIVES

By the end of this activity, trainees will have:

1. Listed potential recruitment strategies for youth programmes.
2. Analysed the advantages and disadvantages of each recruitment strategy, emphasizing the pros and cons and those target segments that are easier or more difficult to reach.
3. Selected a youth recruitment strategy for their programme.

### PREPARATION

- Flip charts:
  - ♦ Blank flip chart with the title: 'FSP recruitment methods'
  - ♦ FSP recruitment method: Radio (Example)
  - ♦ Recruitment at your FSP—Questions to answer
- Other materials:
  - ♦ Blank flip-chart paper (2–3 sheets per group)

### TIME

1 hour 40 minutes

## STEPS

### 1. Brainstorm recruitment methods – 10 minutes

Ask:

- › **What are two tools or concepts from this training that you will apply when designing your own youth programme?**

*[Decided which youth segments to target, analyzed the three core elements of their youth programme vis-à-vis the Safe spaces model, etc.]*

*After a couple responses, say:*

Let us now talk about the recruitment strategy that your FSP will use to ensure that the youth you are targeting are effectively reached. The challenge usually lies in finding the youth you want—not getting them to join.

A key point to remember about recruitment is that each recruitment method will attract a slightly different kind of youth. Equally important to remember is that each method will likely NOT reach some kinds of youth. To be sure you reach your target youth, you most likely will have to use a combination of recruitment methods.

*Post the flip chart 'FSP recruitment methods.'*

### FSP RECRUITMENT METHODS

Ask:

- › **Which recruitment methods can FSPs use to attract youth?**

Write trainees' answers on the flip chart. Make sure trainees mention the recruitment methods listed in the box (Note: The list is not exhaustive, so trainees may also name others):

#### FSP RECRUITMENT METHODS—POINTS TO COVER

- Radio
- Word of mouth
- Parents
- Community leaders (i.e., officials, religious leaders)
- Schools
- Fliers
- Door-to-door visits

## 2. Identify pros, cons and audience of different recruitment methods – 60 minutes

Divide trainees into seven groups, and say:

I will assign two or three of the recruitment methods you just named to each group. This activity will help you identify the best recruitment methods to reach the youth segments you are targeting in your programme, particularly those that are generally excluded and more difficult to reach, like girls or youth living in rural, isolated areas.

Post the flip chart 'FSP recruitment method: Radio (Example)' and distribute two or three sheets of blank flip-chart paper to each group.

FSP RECRUITMENT METHOD: RADIO (EXAMPLE)	
Pros	Cons
Youth segments most easily reached	Youth segments most difficult to reach

Point to each relevant part of the flip chart as you say:

Each group will discuss the following items:

1. The advantages, or pros, and disadvantages, or cons, of each assigned recruitment method; and
2. The youth segments most easily reached and most difficult to reach. Take into account the characteristics of youth segments discussed during the coverage exercises, mainly:
  - Boys/girls
  - Urban/rural
  - In school/out of school
  - Minors/Young adults

Please write down these items on a flip chart like the one I posted. Use one flip chart per recruitment method.

Assign each group two or three recruitment methods. Tell them they have 20 minutes to work.

After 20 minutes, invite groups to post their flip charts around the room. Then invite a volunteer from each group to present their flip charts to everyone. Allow 5 minutes for each group's presentation. At the end of each presentation, encourage comments and discussion from the rest of trainees. Ensure that the points in the boxes are mentioned for each recruitment method:

**FSP RECRUITMENT METHOD: RADIO—POINTS TO COVER**

Pros	Cons
<ul style="list-style-type: none"> <li>Can reach a large number of people</li> </ul>	<ul style="list-style-type: none"> <li>Is not very targeted</li> <li>Is dependent on people with access to radio and who listen at the right time</li> <li>Can be costly</li> <li>Is dependent on a radio station with a targeted audience</li> <li>Excludes youth without self-esteem as they may not see themselves as a fit for the programme</li> </ul>
Youth segments most easily reached	Youth segments most difficult to reach
<ul style="list-style-type: none"> <li>Out-of-school boys, who may listen to the radio more often and may be illiterate</li> <li>Urban youth, since radio signal may work better where they live</li> </ul>	<ul style="list-style-type: none"> <li>Girls, since they generally feel they are not eligible for this type of programme and may exclude themselves</li> <li>Rural youth, since radio signal may not work where they live</li> </ul>

**FSP RECRUITMENT METHOD: WORD OF MOUTH—POINTS TO COVER**

Pros	Cons
<ul style="list-style-type: none"> <li>Creates more cohesive groups since the youth that join typically know those in the group already</li> <li>Does not cost money</li> <li>Does not take a lot of time</li> <li>Uses local resources and connections</li> </ul>	<ul style="list-style-type: none"> <li>Is hard to expand membership beyond existing network—limited scope</li> <li>Relies on others to do the recruitment</li> <li>May exclude socially isolated youth</li> </ul>
Youth segments most easily reached	Youth segments most difficult to reach
<ul style="list-style-type: none"> <li>Boys, who do not suffer from cultural barriers to present themselves to participate in a programme</li> <li>Urban youth, who can easily hear the message to join the programme</li> </ul>	<ul style="list-style-type: none"> <li>Girls, since they generally feel they are not eligible for this type of programme and/or they are excluded by their families if no specific strategy is implemented to overcome these access barriers</li> <li>Rural youth living in isolated areas</li> </ul>

**FSP RECRUITMENT METHOD: PARENTS—POINTS TO COVER**

Pros	Cons
<ul style="list-style-type: none"> <li>Establishes parental buy-in from the start of the programme</li> <li>Provides a way to get parents' input from the start</li> </ul>	<ul style="list-style-type: none"> <li>Only reaches those youth whose parents approve the programme from the start</li> </ul>
Youth segments most easily reached	Youth segments most difficult to reach
<ul style="list-style-type: none"> <li>Boys and girls alike, both urban and rural, living with their parents</li> <li>Minors, who fully depend on parental authorization</li> </ul>	<ul style="list-style-type: none"> <li>Young adults, especially those who are married and living independently, since they may live far from their parents</li> </ul>

FSP RECRUITMENT METHOD: COMMUNITY LEADERS—POINTS TO COVER	
<b>Pros</b>	<b>Cons</b>
<ul style="list-style-type: none"> <li>Establishes buy-in from community leaders from the start of the programme</li> <li>Can be cost effective, since a large number of youth may be reached through a small number of key people</li> </ul>	<ul style="list-style-type: none"> <li>Community leaders may not agree on who are the right youth to participate</li> <li>Community leaders may have their own interests and ask for something in exchange for allowing/promoting the programme</li> </ul>
<b>Youth segments most easily reached</b>	<b>Youth segments most difficult to reach</b>
<ul style="list-style-type: none"> <li>Minors, since community leaders may help to get the parents' authorisation</li> </ul>	<ul style="list-style-type: none"> <li>Girls, especially in places with strongly patriarchal societies, since they may be excluded by community leaders</li> </ul>

FSP RECRUITMENT METHOD: SCHOOLS—POINTS TO COVER	
<b>Pros</b>	<b>Cons</b>
<ul style="list-style-type: none"> <li>Can be cost effective</li> <li>Reaches a high number of youth concentrated in one area</li> <li>Focuses on an 'easy target' of youth who are already organized and available</li> </ul>	<ul style="list-style-type: none"> <li>Depends on permission of head master and/or teachers</li> <li>Focuses only on youth in school</li> <li>Is typically a formal environment</li> <li>Sometimes conflicts with competing interests such as exams, other clubs, etc.</li> </ul>
<b>Youth segments most easily reached</b>	<b>Youth segments most difficult to reach</b>
<ul style="list-style-type: none"> <li>In-school boys and girls, both urban and rural</li> <li>Minors, since they are school age</li> </ul>	<ul style="list-style-type: none"> <li>Out-of-school youth</li> <li>Young adults, as they may have finished school</li> <li>For minors, recruitment through parents should be used as an additional method; otherwise, there is a risk of not reaching them, since they depend on parental authorisation</li> </ul>

FSP RECRUITMENT METHOD: FLIERS—POINTS TO COVER	
<b>Pros</b>	<b>Cons</b>
<ul style="list-style-type: none"> <li>Can be low cost as compared to other marketing materials</li> <li>Is efficient in terms of time/human resource requirements</li> </ul>	<ul style="list-style-type: none"> <li>Can be torn down</li> <li>Offers little control over what happens and who reads them once distributed</li> <li>Is ineffective with illiterate youth</li> <li>Excludes youth without self-esteem as they may not see themselves as fit for the programme</li> </ul>
<b>Youth segments most easily reached</b>	<b>Youth segments most difficult to reach</b>
<ul style="list-style-type: none"> <li>Boys, who do not suffer from cultural barriers to present themselves to participate in a programme</li> <li>Urban youth, who may have easier access to the fliers</li> <li>In-school youth, as they have higher literacy rates</li> </ul>	<ul style="list-style-type: none"> <li>Girls, since they generally feel they are not eligible for this type of programme and may exclude themselves</li> <li>Minors, since they fully depend on parental authorisation</li> <li>Rural youth living in isolated areas</li> <li>Out-of-school youth, who may have higher rates of illiteracy</li> </ul>

FSP RECRUITMENT METHOD: DOOR-TO-DOOR VISITS—POINTS TO COVER	
<b>Pros</b> <ul style="list-style-type: none"> <li>Reaches vulnerable, isolated youth who may automatically think the programme is for them</li> <li>Provides the chance to talk to adults in the household</li> </ul>	<b>Cons</b> <ul style="list-style-type: none"> <li>Is time- and resource intensive</li> <li>Is difficult to reach isolated areas</li> </ul>
<b>Youth segments most easily reached</b> <ul style="list-style-type: none"> <li>Girls, since the visit may be used to gain uptake from parents and girls</li> <li>Minors, since parents would be directly asked to grant authorisation</li> </ul>	<b>Youth segments most difficult to reach</b> <ul style="list-style-type: none"> <li>Rural youth living in isolated areas where programme staff may not be able to reach</li> </ul>

### 3. Select recruitment methods in FSP groups – 30 minutes

Invite trainees to get into their FSP groups. Post the flip chart 'Recruitment at your FSP—Questions to answer' and say:

In your group, take 10 minutes to discuss the recruitment methods your FSP could use with the youth segments you are targeting. As you discuss, keep the coverage exercise you did in mind and answer the questions listed on the flip chart (*read questions on the flip chart aloud*):

#### RECRUITMENT AT YOUR FSP—QUESTIONS TO ANSWER

- How many youth do you have to recruit?
- Who will be in charge of recruitment? For example, if you are recruiting through parents, who will be in charge of talking to them and engaging them in the programme? How many staff will you need to participate in your recruitment activities?
- When will recruitment activities take place? For example, if you are recruiting door to door, when will staff visit homes? Answering this question means defining days of the week, times and frequency.
- Where will recruitment take place? Which areas will be covered?
- How will recruitment take place? Is there any particular strategy to follow?

After 10 minutes, invite some volunteers to share their answers with everyone. Encourage discussion about how to improve each group's chosen strategy.

## ACTIVITY 6: WORKING WITH FAMILIES AND CRITICAL ADULTS

### OBJECTIVES

By the end of this activity, trainees will have:

1. Identified critical adults for different target segments of youth.
2. Analysed four strategies for engaging families and critical adults.
3. Outlined ideas for engaging families and critical adults at their FSP using the example strategies.

### PREPARATION

- Flip chart:
  - ◆ Module flow chart (posted during Activity 1)
- Handout:
  - ◆ 6.1 Strategies for engaging adults (1 per trainee)
- Other materials:
  - ◆ Population Council's Adolescent Girls Toolkit (distributed during Activity 1)

### TIME

1 hour 30 minutes

### STEPS

#### 1. Identify critical adults for different target segments – 5 minutes

Ask:

- **Who here is a parent? Raise your hand.**

*After trainees raise their hands, ask:*

- **How would you feel if you found out that your son or daughter was attending a youth group every week and he or she did not tell you about it?**

*After a response or two, say:*

Working with families and other critical adults is crucial for the success of youth-oriented services. These adults are usually the ones that will either give permission for the youth to participate in the programme or act as a barrier to the youth to participate. Additionally, involving these adults will help you raise their awareness about the importance of empowering youth to take control of their own finances. Working with these adults may also help you build a relationship with them so that they too become your clients, if they were not clients already.

One of the first questions to ask is this: for the youth segments you are trying to reach, who are the critical adults in their lives? Depending on your target youth segments and the cultural context in which you work, the adults may be different.

Let us together identify some of those critical adults to contact.

- **Who are critical adults for youth living with their parents or guardians?**  
*[Their parents or guardians]*
- **Who are critical adults for in-school youth?**  
*[Teachers]*
- **Who are critical adults for married young women?**  
*[Husbands, mothers-in-law]*



- › **Who are critical adults for youth living in rural communities?**  
[Community leaders, including village elders and religious leaders]

## 2. Discuss the rationale for engaging critical adults in youth programmes – 10 minutes

Say:

How you approach these adults is an important factor in whether or not they will support the programme. If you treat them as barriers, they may behave as barriers. If you approach them as important assets, however difficult it may be to engage them, you are more likely to win their approval.

Invite trainees to open the '*Adolescent Girls Toolkit*' to page 80. Then say:

Please take 10 minutes to read pages 80, 82 and 83 on your own. Be prepared to share with the group the most important aspects of each strategy.

After 10 minutes, ask:

- › **What new information did you learn from this reading about involving critical adults?**  
[Involving them helps the FSP to solicit their input in the design phase and other critical parts of the programme. Involving them makes them feel like a part of the programme and helps prevent later changes to the programme.]
- › **How does the information in the reading compare or contrast with your current strategy or plan to engage critical adults?**
- › **What content in this reading stands out as being the most useful for your programme?**

Allow several responses to each question.

## 3. Analyse strategies for engaging adults – 40 minutes

Distribute Handout 6.1 '*Strategies for engaging adults*' to each trainee. Divide trainees into four groups and assign one of the four strategies from the handout to each group. Then say:

Carefully read your assigned strategy. Then, in your group, answer the questions related to your strategy contained in the handout. You have 20 minutes.

After 20 minutes, ask the groups to each make a 5-minute presentation to the rest of the trainees on their respective strategy and solutions. Encourage trainees to discuss, make comments and ask questions. Use the Answer Key to affirm or correct trainees' answers:

### STRATEGIES FOR ENGAGING ADULTS—ANSWER KEY

#### STRATEGY #1: HOME VISITS

1. **As a staff person, what do you have to do to make this strategy work?**  
[Confirm meetings in advance, build rapport while remaining professional, encourage questions from family members/critical adults, encourage interaction from the youth]
2. **What are the strengths of making home visits?**  
[Strengthens relationship with families/critical adults and increases programme staff's understanding of youth's environment]
3. **What are the weaknesses of making home visits?**  
[They are time consuming, and visits sometimes make the youth feel threatened or vulnerable if the youth does not have a good relationship with the family member/critical adult or if the family member/critical adult does not support the youth's participation in the programme]

4. **What is one thing that you can accomplish in a home visit that may be difficult to achieve with alternative strategies?**

*[Gaining an understanding of youth's environment and discussing with family members/critical adults personal issues in private, where they feel more comfortable]*

5. **Provide one example of something that may be difficult to achieve using this strategy.**

*[Families/critical adults targeted on their own do not have the opportunity to share their experiences with other families/critical adults in a group, and families/critical adults do not see how the programme is implemented onsite]*

#### STRATEGY #2: FAMILY EVENTS

1. **As a staff person, what do you have to do to make this strategy work?**

*[Keep in mind that this strategy is stronger when events are held regularly, rather than as one-off events, encourage sharing of questions and concerns so that families/critical adults feel involved, encourage youth participation and empowerment in the events, encourage dialogue between programme staff, families/critical adults and youth]*

2. **What are the strengths of holding family events?**

*[Brings families/critical adults together in a group, which fosters experience-sharing, provides a forum for questions and answers, makes those families/critical adults who attend feel involved and improves general communication]*

3. **What are the weaknesses of holding family events?**

*[Family members/critical adults may not attend the meetings, family members/critical adults may not feel comfortable speaking in public, individuals may be deterred from discussing personal issues or problems]*

4. **What is one thing that you can accomplish through a family event that may be difficult to achieve with alternative strategies?**

*[Sharing experiences, community-wide brainstorming, youth empowerment by talking in public]*

5. **Provide one example of something that may be difficult to achieve using this strategy.**

*[Families/critical adults may be deterred from talking about personal issues in public]*

#### STRATEGY #3: OPEN-DOOR POLICY—FAMILIES/CRITICAL ADULTS CAN COME SEE YOU AT THE OFFICE

1. **As a staff person, what do you have to do to make this strategy work?**

*[Set specific days/hours when families/critical adults can come see you, ask families/critical adults to schedule appointments ahead of time, send information home regularly to remind families/critical adults that they can come see you, send information home to inform families/critical adults that a specific issue will be addressed so that they are aware it may be a good moment to provide feedback]*

2. **What are the strengths of having an open-door policy?**

*[Is convenient for families/critical adults to come at any time during the programme, creates feeling of openness and transparency, engages interested family members/critical adults]*

3. **What are the weaknesses of having an open-door policy?**

*[You may be interrupted at inconvenient times, family members/critical adults may feel disappointed if they have to wait, family members/critical adults may not come other than when their feedback is directly requested, only interested family members/critical adults will come, transport costs and far travel distances may act as a deterrent]*

4. **What is one thing that you can accomplish with an open-door policy that may be difficult to achieve with alternative strategies?**

*[Providing the opportunity for family members/critical adults to come when they need help or have a pressing question]*

5. **Provide one example of something that may be difficult to achieve using this strategy.**

*[You will not reach adults who are uninterested or unengaged, there are no opportunities for sharing among families/critical adults and youth]*

#### STRATEGY #4: GIVING OWNERSHIP/RESPONSIBILITIES TO FAMILIES/CRITICAL ADULTS WITHIN THE PROGRAMME

1. **As a staff person, what do you have to do to make this strategy work?**

*[Give families/critical adults responsibilities that they can accomplish, such as preparing a meal during a training or hosting a meeting if they have adequate facilities; follow up with families/critical adults about their progress]*

2. **What are the strengths of giving families/critical adults responsibility in the programme?**  
*[Creates a feeling of ownership/involvement]*
3. **What are the weaknesses of giving families/critical adults responsibility in the programme?**  
*[You may depend on their involvement with programme activities but then they may not accomplish the duties you assigned them, some families/critical adults may not have adequate resources or facilities to take on such responsibilities, especially if you target vulnerable or disadvantaged youth]*
4. **What is one thing that you can accomplish through giving families/critical adults a responsibility that may be difficult to achieve with alternative strategies?**  
*[Increasing their level of engagement and feeling of ownership]*
5. **Provide one example of something that may be difficult to achieve using this strategy.**  
*[Empowering youth]*

#### 4. Outline strategies for targeting families/critical adults in FSP groups – 35 minutes

*Invite trainees to get into their FSP groups. Then say:*

Please take 15 minutes to discuss in your group the strategies that your FSP can use to secure the approval of families and other critical adults for your programme. Make sure you discuss all the details, such as who will be involved within the FSP, the frequency of contact with the families and critical adults, etc. Be prepared to explain why you believe the strategies you chose are the best for offering youth financial and non-financial services.

You will share your discussion with the rest of the trainees. Please note that you can choose more than one strategy or combine different aspects of different strategies to create your own.

*After 15 minutes, invite each group to present their ideas for strategies to target families/critical adults. After each group presents, allow feedback from the other groups. Then say:*

Please note that, at the end of Chapter 6 of the Adolescent Girls Toolkit, you will find a series of tools to use during the different interactions with these families and critical adults.

*End the activity by bringing trainees' attention to the flip chart 'Module flow chart' and reviewing the components that you covered to this point.*

## ACTIVITY 7: DEVELOPING LEADERSHIP

### OBJECTIVES

By the end of this activity, trainees will have:

1. Discussed two options for a cascading model of leadership development.
2. Analysed the advantages and disadvantages of two leadership development models through case studies.
3. Examined key considerations for selecting a leadership development model for their FSP.

### PREPARATION

- Have a projector prepared to show slides.
- Flip charts:
  - ◆ Methods to build a Cascading leadership model
  - ◆ Blank flip chart with the title: 'Advantages and disadvantages of each case study's model'
  - ◆ Leadership development model at your FSP
- Handouts:
  - ◆ 7.1 Uganda Finance Trust mentors' profile (1 per trainee)
  - ◆ 7.2 Leadership development model at your FSP (1 per trainee)
- Other materials:
  - ◆ Selected slides from the presentation 'The Binti Pamoja Center: Developing Girls into Leaders—Case Study One of Cascading Leadership, Kibera, Kenya' by YouthStart

### TIME

1 hour 30 minutes

## STEPS

### 1. Introduce the Cascading leadership model – 15 minutes

*Say:*

As you develop your programme, it is important to think about developing leadership in three specific ways:

1. Providing youth access to leaders and mentors, in particular female leaders for adolescent girls and young women;
2. Helping youth develop leadership skills; and
3. Creating leadership opportunities for youth as they grow up in your programme.

One approach to leadership development that we have seen work in many settings throughout the world is the 'Cascading leadership model.' In this model, older youth in the community in which you are working are trained to mentor the younger youth in the community. There are two ways to build a programme based on the Cascading leadership model.

*Post the flip chart 'Methods to build a Cascading leadership model' and invite a volunteer to read it aloud:*

### METHODS TO BUILD A CASCADING LEADERSHIP MODEL

- Select a group of promising older youth from the same disadvantaged community as your target segment, and put the group through an intense training to prepare them to be mentors.
- Select youth from within your existing programme to take on leadership responsibilities.

Ask:

➤ **What are the pros and cons of each method?**

*[The first method could be quick to set up but could be more costly because of the intense training required and start-up costs. The second method takes longer to set up but could be cheaper because youth within the programme will normally require less training, as they already know the programme. In addition, feelings of ownership and engagement of mentors may be stronger in the second method.]*

Allow several trainees to share their ideas. Emphasize that the first model may be necessary for those FSPs who do not have an existing programme.

## 2. Analyze leadership models through cases studies – 35 minutes

Say:

Let us now examine in more detail how organizations around the world use different methods for leadership development. To do so, I will present the method used by the Binti Pamoja Center in Kenya and then give you a handout to read about the model used by Finance Trust in Uganda.

Show selected slides from the presentation 'The Binti Pamoja Center: Developing Girls into Leaders—Case Study One of Cascading Leadership, Kibera, Kenya' by YouthStart. Afterwards, invite trainees to ask questions about the model and the programme.

Afterwards, distribute Handout 7.1 'Uganda Finance Trust mentors' profile' to each trainee. Then say:

Please take 5 minutes to read the handout on Finance Trust on your own.

After 5 minutes, ask:

➤ **Which aspects of Finance Trust's design will contribute to the programme's success?**

*[There is trust between girl and mentor since the girl chooses the mentor; mentors are trained]*

➤ **Which aspects could be improved?**

*[Monetary stipends for mentors or better conditions for mentors as clients of the FSP; a plan to avoid or deal with potential conflicts of interest or problems when mentors support girls in financial transactions; selecting participants in the programme who are older girls could mean having better mentors as they already know the programme in depth and may better understand the girls' needs and fears, and their engagement may be stronger]*

Post the flip chart 'Advantages and disadvantages of each case study's model.'

### ADVANTAGES AND DISADVANTAGES OF EACH CASE STUDY'S MODEL

Ask:

➤ **What are the advantages or disadvantages of each model?**

Write trainees' answers on the flip chart. Possible answers are listed in the box:

ADVANTAGES AND DISADVANTAGES OF EACH CASE STUDY'S MODEL— POSSIBLE ANSWERS		
	Advantages	Disadvantages
Binti Pamoja	<ul style="list-style-type: none"> <li>▪ Relies on former participants who already know the programme well and understand participants' needs</li> <li>▪ Mentors are hired and paid, which may improve commitment and job quality</li> </ul>	<ul style="list-style-type: none"> <li>▪ Youth are assigned mentors; they have no choice</li> </ul>
Finance Trust	<ul style="list-style-type: none"> <li>▪ Youth can choose their own mentors, which reinforces trust</li> </ul>	<ul style="list-style-type: none"> <li>▪ Relies on hired mentors who have to learn about the programme and may not be familiar with participants' needs</li> <li>▪ Mentors are not paid in money, which may diminish long-term commitment and job quality</li> </ul>

### 3. Examine appropriateness of leadership models in FSP groups – 40 minutes

Invite trainees to get into their FSP groups. Post the flip chart 'Leadership development model at your FSP' and distribute Handout 7.2 of the same name to each trainee.

#### LEADERSHIP DEVELOPMENT MODEL AT YOUR FSP

- Which of these two models do you consider to be more suited to youth services at your FSP? Why?
- What kinds of compensation could your FSP provide to mentors if stipends are not possible?
- What kinds of support and/or supervision will your mentors need? How will you provide that support and/or supervision?
- How is building a leadership model for youth development beneficial to your FSP?

Say:

In your group, please take 20 minutes to answer the questions on the flip chart. Use the handout to write down your answers.

After 20 minutes, invite groups to share their answers with everyone. Allow others to give feedback on their answers.

Make sure that the groups consider the points listed in the box:

**LEADERSHIP DEVELOPMENT MODEL AT YOUR FSP—POINTS TO CONSIDER**

- **Kinds of compensation for mentors**
  - ◆ Better conditions for financial products, such as good savings account and loan interest rates, minimum balance requirements and withdrawal restrictions; and free products such as insurance products
  - ◆ Training in financial education and business development
- **Kinds of support and/or supervision for mentors**
  - ◆ Monthly meetings for mentors, one-on-one meetings with mentors or site visits, depending on the geographic distribution of the FSP services
  - ◆ Some form of gathering that allows mentors to interact, share successes and challenges, exchange ideas and learning and build their social network
- **Benefits of building a leadership model for youth development**
  - ◆ Increases outreach, both geographically and numerically
  - ◆ Creates cascading learning for better use of financial services
  - ◆ Encourages the use of financial services
  - ◆ Trains young leaders that may become future mentors/trainers for non-financial services

## ACTIVITY 8: BUILDING ASSETS

### OBJECTIVES

By the end of this activity, trainees will have:

1. Reviewed the four types of assets that are part of the asset-building approach: social, human, physical and financial.
2. Matched assets to target segments of youth by age and gender.
3. Determined key assets to be built in their own target segment(s) of youth.

### PREPARATION

- Flip charts:
  - ◆ Module flow chart (posted during Activity 1)
  - ◆ Definition of assets
  - ◆ Examples of assets
  - ◆ Matching assets to target segments exercise
- Handout:
  - ◆ 8.1 Asset-building approach to youth programming at your FSP (1 per trainee)
- Other materials:
  - ◆ Blank flip-chart paper (1 sheet per group)
  - ◆ Population Council's Adolescent Girls Toolkit (distributed during Activity 1)

### TIME

1 hour 40 minutes

## STEPS

### 1. Introduce the asset-building approach – 25 minutes

*Point to the flip chart 'Module flow chart' and ask:*

#### › Which components of the training did we cover so far?

*[Identified the youth to target, defined safe places to work with youth, crafted recruitment strategies, developed strategies to involve families/critical adults, chose an approach for leadership development]*

*After a trainee answers the question, say:*

So far, we completed all the activities that relate to the structure of your programme's services. Let us now start with the activities that relate to the content of your programme. As discussed at the beginning of this training, youth need more than just financial services to have an impact on their lives; youth require a combination of both financial and non-financial services. Although your market research helped you identify some of youth's non-financial needs, this activity will help you understand how to begin to address those needs.

It can be helpful to think about your target segment's needs in a positive light—that is, to examine what they need or what they should have, as opposed to the problems they face. In other words, ask yourself: what do youth need to make a healthy transition into adulthood? This focus is what the asset-building approach is all about.

*Post the flip chart 'Definition of assets' and invite a volunteer to read it aloud:*



### DEFINITION OF ASSETS

Assets are resources that belong to you.

You can draw on these resources to make a living or deal with an emergency.

Different types of assets include human assets, social assets, financial assets and physical assets.

*Then say:*

Assets are important as they help youth manage risk and take advantage of opportunities. There are four important types of assets: social, human, physical and financial.

*Post the flip chart 'Examples of assets' and review each category of assets with the trainees:*

### EXAMPLES OF ASSETS

Social assets	Human assets	Physical assets	Financial assets
Social networks	Skills and knowledge	Personal assets (e.g., clothing, jewellery, phones, household items)	Cash
Group meetings	Good health	Land	Savings
Relationships of trust	Ability to work	Housing	Entitlements
Access to wider institutions or society	Self-esteem	Bicycles, cars	
	Bargaining power	Tools, equipment	
	Autonomy		
	Control over decisions		

*Tell trainees that the flip chart does not provide an exhaustive list and ask if they can think of any other assets to add to the flip chart. Write any assets they name under the appropriate category on the flip chart.*

*Then say:*

These categories are also interconnected. For example, savings are considered a financial asset. But, the skills and knowledge about how to save are considered a human asset. If you do not have the human asset of 'knowing how to save' you will not be able to accumulate the financial asset of 'savings'.

With the person sitting next to you, take 5 minutes to answer the following question:

#### › What are other examples of the interaction of assets?

As you discuss the question, think about how the different assets can help youth reduce vulnerability and expand opportunities at the same time. Also keep in mind the services that we discussed earlier in the training that are necessary to provide to youth, such as HIV education, health education and financial education.

*After 5 minutes, invite volunteers to share their answers to the question. Some examples that trainees may mention are listed in the box:*

### EXAMPLES OF ASSET INTERACTION

- **Business management and savings training.** If youth improve their business management skills (human asset), they will be able to save more money (financial asset), which in turn will increase their self-esteem (human asset).
- **Financial education.**
  - ◆ If you increase youth's knowledge of financial products and services (human asset), it will also promote friendship among participants and trust in mentors (social assets).
  - ◆ Additionally, financial literacy (human asset) will increase youth confidence to become 'fit' clients and active players in society (human and social assets).

*Then say:*

Most youth programmes relate in one way or another to building social and financial assets. As you will see through the course of our discussions today, a framework that focuses on asset building bridges the social and economic aspects of youth's lives. Furthermore, using asset building as a framework to guide programming allows you to recognize the interconnection between the social and economic aspects of individuals' lives and the importance of paying attention to the social context of economic programmes.

## **2. Match assets to target segments – 35 minutes**

*Say:*

Now that you understand the different types of assets and how they interact with each other, let us now consider the relationship between assets, age and gender.

Close your eyes. Picture a 15-year-old girl.

*After a pause, tell trainees to open their eyes and ask:*

- **What would you expect the 15-year-old to know about her social assets?**
- **Her human assets?**
- **Her physical assets?**
- **Her financial assets?**

*Share the following examples as necessary to prompt responses from the trainees: a 15-year-old girl may know where the nearest bank is and know about menstruation. After a couple responses to each question, say:*

Now picture a 24-year-old girl.

- **What would you expect the 24-year-old to know about her social assets?**
- **Her human assets?**
- **Her physical assets?**
- **Her financial assets?**

*Share the following examples as necessary to prompt responses from the trainees: a 24-year-old girl may have her own savings in case of an emergency and may know where to go for information on professional-skills training. After a couple responses to each question, say:*

Clearly, what a 15-year-old knows is different than what a 24-year-old knows. The needs of youth—in terms of assets and otherwise—differ heavily depending on age. Tailored programme approaches and content are needed to respond effectively to the age-specific needs of youth.

*Have trainees form six groups and give each group a sheet of blank flip-chart paper. Assign each group the following youth segment:*

- *Group 1: Girls between 12 and 14 years old*
- *Group 2: Boys between 12 and 14 years old*
- *Group 3: Girls between 15 and 17 years old*
- *Group 4: Boys between 15 and 17 years old*
- *Group 5: Young women between 18 and 24 years old*
- *Group 6: Young men between 18 and 24 years old*

Then say:

Please open your Adolescent Girls Toolkit to pages 98 and 99. Note that we have been discussing social, human, physical and financial assets. In comparison, the activity in the toolkit lists the assets under the categories of financial, health, safety and self. Do not worry about this distinction now.

Post the flip chart 'Matching assets to target segments exercise' and say:

In your group, take 20 minutes to do the following (*read the flip chart aloud*):

#### MATCHING ASSETS TO TARGET SEGMENTS EXERCISE

1. Carefully read the lists of assets in the toolkit.
2. Decide if your assigned youth segment requires, prioritizes or would benefit from the assets listed or not. For example, if you have girls between 12 and 14 years old, decide if—by that age—they should have their own savings to access in an emergency. Do not assume that youth of the same age need the same things.
3. Because there are many assets, choose four or five assets in each category in the toolkit—financial, health, safety and self—that are important to your assigned youth segment.
4. Write your chosen assets on a blank flip chart with the title of your youth segment.

After 20 minutes, invite groups to post their flip charts around the room. Then, ask everyone to walk around and see the assets the other groups considered relevant for their youth segment. Finally, facilitate a feedback session among groups.

**Note:** Refer to the examples on the following pages to guide the discussion, bearing in mind that the context in every country may vary and that youth may gain some assets and knowledge at different ages. Remind trainees that just because a certain asset is listed on a flip chart, it does not necessarily mean that ALL youth at that age should have that asset. The exercise is meant to give them a general idea of youth's needs. Furthermore, there are many more assets listed than can be covered in the time given, especially for the groups selecting assets for 15–17 and 18–24 year olds.

GIRLS BETWEEN 12 AND 14 YEARS OLD—EXAMPLE	BOYS BETWEEN 12 AND 14 YEARS OLD—EXAMPLE
<p><b>Health</b></p> <ul style="list-style-type: none"> <li>▪ Knows when and how to wash hands properly</li> </ul> <p><b>Safety</b></p> <ul style="list-style-type: none"> <li>▪ Has a plan to avoid harassment in the streets</li> </ul> <p><b>Self</b></p> <ul style="list-style-type: none"> <li>▪ Has non-family friends</li> <li>▪ Knows how to play traditional games</li> <li>▪ Has a mentor</li> <li>▪ Knows how to kick a ball</li> <li>▪ Has the skills to make a plan to use time during the day</li> <li>▪ Knows the name of the district where she lives</li> </ul>	<p><b>Health</b></p> <ul style="list-style-type: none"> <li>▪ Knows when and how to wash hands properly</li> </ul> <p><b>Safety</b></p> <ul style="list-style-type: none"> <li>▪ Has a plan to avoid harassment in the streets</li> </ul> <p><b>Self</b></p> <ul style="list-style-type: none"> <li>▪ Has non-family friends</li> <li>▪ Knows how to play traditional games</li> <li>▪ Has a mentor</li> <li>▪ Knows how to kick a ball</li> <li>▪ Has the skills to make a plan to use time during the day</li> <li>▪ Knows the name of the district where he lives</li> </ul>

GIRLS BETWEEN 15 AND 17 YEARS OLD—EXAMPLE	BOYS BETWEEN 15 AND 17 YEARS OLD—EXAMPLE
<p><b>Financial</b></p> <ul style="list-style-type: none"> <li>▪ Knows where the nearest bank is</li> <li>▪ Has someone to borrow money from in an emergency</li> <li>▪ Has experience tracking expenses</li> <li>▪ Understands the importance of savings</li> <li>▪ Knows what the seasonal stresses to the family income are</li> <li>▪ Knows what a spending plan is</li> </ul> <p><b>Health</b></p> <ul style="list-style-type: none"> <li>▪ Knows about her menstruation and related health and hygiene issues</li> <li>▪ Knows when and how to wash hands properly</li> <li>▪ Knows where the nearest emergency health service is</li> <li>▪ Knows the different ways in which someone can get HIV</li> <li>▪ Understand the risks associated with certain types of unsafe work</li> <li>▪ Knows the signs of diarrhoea in a child and how to treat it</li> </ul> <p><b>Safety</b></p> <ul style="list-style-type: none"> <li>▪ Has a plan to avoid harassment in the streets</li> <li>▪ Knows that teachers are not supposed to ask you to come to their house to get a grade</li> <li>▪ Knows where the nearest police station is</li> <li>▪ Knows when most girls are customarily circumcised</li> <li>▪ Has a safe place to stay the night away from home if she needs to</li> </ul> <p><b>Self</b></p> <ul style="list-style-type: none"> <li>▪ Has non-family friends</li> <li>▪ Knows how to play traditional games</li> <li>▪ Has a mentor</li> <li>▪ Knows how to kick a ball</li> <li>▪ Has the skills to make a plan to use time during the day</li> <li>▪ Knows how to make a study schedule</li> <li>▪ Knows the legal age of marriage</li> <li>▪ Knows the name of the district where she lives</li> <li>▪ Can define a safe job and an unsafe job</li> <li>▪ Has considered what kind of job she would like to have</li> <li>▪ Has a degree/certificate of achievement</li> </ul>	<p><b>Financial</b></p> <ul style="list-style-type: none"> <li>▪ Knows where the nearest bank is</li> <li>▪ Has someone to borrow money from in an emergency</li> <li>▪ Has experience tracking expenses</li> <li>▪ Understands the importance of savings</li> <li>▪ Has productive skills that earn money</li> <li>▪ Knows what the seasonal stresses to the family income are</li> <li>▪ Knows what a spending plan is</li> </ul> <p><b>Health</b></p> <ul style="list-style-type: none"> <li>▪ Knows when and how to wash hands properly</li> <li>▪ Knows where the nearest emergency health service is</li> <li>▪ Knows the different ways in which someone can get HIV</li> <li>▪ Understand the risks associated with certain types of unsafe work</li> </ul> <p><b>Safety</b></p> <ul style="list-style-type: none"> <li>▪ Has a plan to avoid harassment in the streets</li> <li>▪ Knows that teachers are not supposed to ask you to come to their house to get a grade</li> <li>▪ Knows where the nearest police station is</li> <li>▪ Has a safe place to stay the night away from home if he needs to</li> </ul> <p><b>Self</b></p> <ul style="list-style-type: none"> <li>▪ Has non-family friends</li> <li>▪ Knows how to play traditional games</li> <li>▪ Has a mentor</li> <li>▪ Knows how to kick a ball</li> <li>▪ Has the skills to make a plan to use time during the day</li> <li>▪ Knows how to make a study schedule</li> <li>▪ Has a safe place to meet friends at least once a week</li> <li>▪ Knows the legal age of marriage</li> <li>▪ Is free to meet non-family friends at least once a week</li> <li>▪ Knows where to go for information about job training</li> <li>▪ Knows the name of the district where he lives</li> <li>▪ Can define a safe job and an unsafe job</li> <li>▪ Has considered what kind of job he would like to have</li> <li>▪ Has a degree/certificate of achievement</li> </ul>

YOUNG WOMEN BETWEEN 18 AND 24 YEARS OLD—EXAMPLE	YOUNG MEN BETWEEN 18 AND 24 YEARS OLD—EXAMPLE
<p><b>Financial</b></p> <ul style="list-style-type: none"> <li>▪ Has own savings that can be accessed in an emergency</li> <li>▪ Has visited the nearest bank</li> <li>▪ Knows where the nearest bank is</li> <li>▪ Knows what a spending plan is</li> <li>▪ Follows a spending plan</li> <li>▪ Has experience tracking income</li> <li>▪ Has someone to borrow money from in an emergency</li> <li>▪ Has experience tracking expenses</li> <li>▪ Has experience saving regularly</li> <li>▪ Understands the importance of savings</li> <li>▪ Has productive skills that earn money</li> <li>▪ Knows which savings options are available</li> <li>▪ Knows what the seasonal stresses to the family income are</li> <li>▪ Has financial goals</li> <li>▪ Knows how to get information on financial services</li> <li>▪ Follows a spending plan</li> <li>▪ Owns an asset that could be sold to cover a sudden illness</li> <li>▪ Owns an asset that could be sold to cover a new economic activity</li> <li>▪ Understands the obligations of a loan</li> <li>▪ Has enough savings to cover a whole week of living expenses</li> <li>▪ Has enough savings to start a new economic activity</li> <li>▪ Has experience using financial services</li> </ul> <p><b>Health</b></p> <ul style="list-style-type: none"> <li>▪ Knows about her menstruation and related health and hygiene issues</li> <li>▪ Knows when and how to wash hands properly</li> <li>▪ Knows where the nearest emergency health service is</li> <li>▪ Knows the different ways in which someone can get HIV</li> <li>▪ Understand the risks associated with certain types of unsafe work</li> <li>▪ Knows the danger signs in pregnancy</li> <li>▪ Knows the danger signs in delivery</li> </ul>	<p><b>Financial</b></p> <ul style="list-style-type: none"> <li>▪ Has own savings that can be accessed in an emergency</li> <li>▪ Has visited the nearest bank</li> <li>▪ Knows where the nearest bank is</li> <li>▪ Knows what a spending plan is</li> <li>▪ Follows a spending plan</li> <li>▪ Has experience tracking income</li> <li>▪ Has someone to borrow money from in an emergency</li> <li>▪ Has experience tracking expenses</li> <li>▪ Has experience saving regularly</li> <li>▪ Understands the importance of savings</li> <li>▪ Has productive skills that earn money</li> <li>▪ Knows which savings options are available</li> <li>▪ Knows what the seasonal stresses to the family income are</li> <li>▪ Has financial goals</li> <li>▪ Knows how to get information on financial services</li> <li>▪ Follows a spending plan</li> <li>▪ Owns an asset that could be sold to cover a sudden illness</li> <li>▪ Owns an asset that could be sold to cover a new economic activity</li> <li>▪ Understands the obligations of a loan</li> <li>▪ Has confidence to make independent economic decisions</li> <li>▪ Has enough savings to cover a whole week of living expenses</li> <li>▪ Has enough savings to start a new economic activity</li> <li>▪ Has experience using financial services</li> <li>▪ Has experience discussing financial decisions with others</li> <li>▪ Has experience with independent financial decision-making</li> </ul> <p><b>Health</b></p> <ul style="list-style-type: none"> <li>▪ Knows when and how to wash hands properly</li> <li>▪ Knows where the nearest emergency health service is</li> <li>▪ Knows the different ways in which someone can get HIV</li> </ul>

<ul style="list-style-type: none"> <li>▪ Knows where to go to get an HIV test</li> <li>▪ Knows the signs of diarrhoea in a child and how to treat it</li> <li>▪ Knows about different kinds of family planning</li> <li>▪ Knows what a condom is and how to use it</li> </ul> <p><b>Safety</b></p> <ul style="list-style-type: none"> <li>▪ Has a plan to avoid harassment in the streets</li> <li>▪ Knows that teachers are not supposed to ask you to come to their house to get a grade</li> <li>▪ Knows where the nearest police station is</li> <li>▪ Knows when most girls are customarily circumcised</li> <li>▪ Has a safe place to stay the night away from home if she needs to</li> <li>▪ Knows where to go if she is being threatened with an illegal marriage</li> <li>▪ Knows to ask a female police officer if she feels uncomfortable with a male</li> </ul> <p><b>Self</b></p> <ul style="list-style-type: none"> <li>▪ Has non-family friends</li> <li>▪ Has personal documentation (with birth date and photo on it)</li> <li>▪ Knows how to play traditional games</li> <li>▪ Knows how to kick a ball</li> <li>▪ Has the skills to make a plan to use time during the day</li> <li>▪ Knows how to make a study schedule</li> <li>▪ Has a safe place to meet friends at least once a week</li> <li>▪ Knows the legal age of marriage</li> <li>▪ Is free to meet non-family friends at least once a week</li> <li>▪ Knows where to go for information about business training</li> <li>▪ Knows where to go for information about job training</li> <li>▪ Knows the name of the district where she lives</li> <li>▪ Knows the name of the head of the local government</li> <li>▪ Can define a safe job and an unsafe job</li> <li>▪ Has considered what kind of job she would like to have</li> <li>▪ Knows when to tell her parents that what they want her to do is illegal</li> <li>▪ Has a degree/certificate of achievement</li> </ul>	<ul style="list-style-type: none"> <li>▪ Understand the risks associated with certain types of unsafe work</li> <li>▪ Knows where to go to get an HIV test</li> <li>▪ Knows the signs of diarrhoea in a child and how to treat it</li> <li>▪ Knows about different kinds of family planning</li> <li>▪ Knows what a condom is and how to use it</li> </ul> <p><b>Safety</b></p> <ul style="list-style-type: none"> <li>▪ Has a plan to avoid harassment in the streets</li> <li>▪ Knows that teachers are not supposed to ask you to come to their house to get a grade</li> <li>▪ Knows where the nearest police station is</li> <li>▪ Knows when most girls are customarily circumcised</li> <li>▪ Has a safe place to stay the night away from home if he needs to</li> </ul> <p><b>Self</b></p> <ul style="list-style-type: none"> <li>▪ Has non-family friends</li> <li>▪ Has personal documentation (with birth date and photo on it)</li> <li>▪ Knows how to kick a ball</li> <li>▪ Has the skills to make a plan to use time during the day</li> <li>▪ Knows how to make a study schedule</li> <li>▪ Has a safe place to meet friends at least once a week</li> <li>▪ Knows the legal age of marriage</li> <li>▪ Is free to meet non-family friends at least once a week</li> <li>▪ Knows where to go for information about business training</li> <li>▪ Knows where to go for information about job training</li> <li>▪ Knows the name of the district where he lives</li> <li>▪ Knows the name of the head of the local government</li> <li>▪ Can define a safe job and an unsafe job</li> <li>▪ Has considered what kind of job he would like to have</li> <li>▪ Knows when to tell his parents that what they want him to do is illegal</li> <li>▪ Has a degree/certificate of achievement</li> </ul>
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### 3. Apply the asset-building approach to youth programming in FSP groups – 40 minutes

*Invite trainees to get into their FSP groups. Distribute Handout 8.1 'Asset-building approach to youth programming at your FSP' to each trainee. Then say:*

In your group, discuss the characteristics of each target segment of your FSP. Focus on age and gender and decide together which assets your programme will aim to help each target segment build. Use a different table in the handout for each segment you are targeting. Feel free to add assets you think of to the list as well. Then, discuss which activities you will need to undertake to help your target youth build those assets. You can refer to the example on page 94 of the [Adolescent Girls Toolkit](#). You have 30 minutes.

*After 30 minutes, invite one or two volunteers to share their answers with the rest of the trainees. Thank everyone for their contribution.*

## ACTIVITY 9: CASE STUDIES OF ASSET-BUILDING APPROACHES

### OBJECTIVES

By the end of this activity, trainees will have:

1. Reviewed lessons learned from case studies of FSPs using asset-building approaches.
2. Brainstormed potential challenges to asset-building approaches along with possible solutions.

### PREPARATION

- Have a projector prepared to show slides.
- Flip chart:
  - ◆ Blank flip chart with the title: 'Challenges and solutions for asset-building approaches'
- Other materials:
  - ◆ Selected slides from the presentation 'Building Girls' Assets: Safe and Smart Saving Accounts for Vulnerable Adolescent Girls in Kenya and Uganda' by Population Council

### TIME

30 minutes

## STEPS

### 1. Present case studies of asset-building approaches – 15 minutes

Say:

Let us now examine in more detail how different organizations have used different asset-building approaches in their youth programmes. To do so, first I will give a brief presentation on the approaches used by FSPs in Kenya and Uganda.

*Show the selected slides from the presentation 'Building Girls' Assets: Safe and Smart Saving Accounts for Vulnerable Adolescent Girls in Kenya and Uganda' by Population Council.*

*After the presentation, allow trainees to ask questions about the approaches and the programmes.*

### 2. Discuss solutions to challenges in asset-building approaches – 15 minutes

Ask:

➤ **What were the main challenges faced by the FSPs in the presentation?**

*[Little experience in community mobilization and group management; higher than expected costs because mentors helped facilitate and manage groups but demanded a stipend; and poor perception of FSPs within communities resulting from individuals' prior negative experiences]*

➤ **Do you anticipate facing one or more of these challenges at your FSP? Why or why not?**

*Allow trainees several minutes to discuss these questions all together. Then, post the flip chart 'Challenges and solutions for asset-building approaches.'*

### CHALLENGES AND SOLUTIONS FOR ASSET-BUILDING APPROACHES

Challenges	Solutions

*In the 'Challenges' column, write a summarized version of the three challenges listed after the first question above. Then ask:*

➤ **What other challenges may arise for your FSP?**



List trainees' ideas in the 'Challenges' column. Possible responses are shown in the example flip chart:

CHALLENGES AND SOLUTIONS FOR ASSET-BUILDING APPROACHES— EXAMPLE FLIP CHART	
Challenges	Solutions
<ul style="list-style-type: none"> <li>▪ Lack of experience in community mobilization/ group management</li> <li>▪ Costs related to training and paying mentors</li> <li>▪ Poor pre-existing perception of FSPs in communities</li> <li>▪ Field officers with little experience working with youth</li> <li>▪ Limited time to manage products and deliver training</li> <li>▪ Lack of in-house training experience/expertise</li> <li>▪ Lack of knowledge in topics (training in financial, health, life-skills, etc.)</li> </ul>	

When you have five or six challenges listed on the flip chart, invite trainees to get into groups of three or four people with those seated near them. Assign each group one challenge listed on the flip chart. Then say:

In your group, brainstorm two or three realistic solutions for your assigned challenge. You have 10 minutes.

After 10 minutes, briefly list the solutions each group identified across from the matching challenge in the 'Solutions' column. Possible responses are provided in the box:

SOLUTIONS TO POSSIBLE CHALLENGES FOR ASSET-BUILDING APPROACHES— EXAMPLE RESPONSES	
1. <b>Lack of experience in community mobilization/group management:</b> Partner with YSOs, provide training for field officers	
2. <b>Mentors that demand a stipend:</b> Provide a stipend, offer them attractive product terms and conditions at FSP, provide specific trainings that will benefit them personally and professionally	
3. <b>Poor pre-existing perception of FSPs in communities:</b> Provide information sessions in communities, engage community leaders to build trust	
4. <b>Field officers with little experience working with youth:</b> Offer specific trainings on working with and training youth, recruit an expert to work as a guide for field officers and to train them in the field, partner with YSOs	
5. <b>Limited time to manage products and deliver training:</b> Begin the programme in stages so that the most basic topics are covered first and other, more complex topics are added later when the FSP has a better idea of the time and resources involved, plan the programme realistically given time and resources available	
6. <b>Lack of in-house training experience/expertise:</b> Hold a training-of-trainers workshop focused on youth-centred training methods for staff that will train youth, partner with a YSO	
7. <b>Lack of knowledge in topics:</b> Train staff in content that will be delivered to youth, partner with a YSO with expertise in the content to deliver those trainings	

Finally summarize the discussion by saying:

Many FSPs offering financial products for youth are also offering complementary non-financial services for the first time. You are part of this training because your FSP wants to develop beneficial programmes for youth. While you will surely face some challenges, you now have potential solutions that you can consider as part of the planning and programme-development process.

## ACTIVITY 10: PROGRAMME PLANS

### OBJECTIVES

By the end of this activity, trainees will have:

1. Developed an initial programme plan for their FSP.
2. Provided feedback to fellow trainees on their programme plans.

### PREPARATION

- Flip chart:
  - ◆ Module flow chart (posted during Activity 1)
- Handout:
  - ◆ 10.1 Programme plan template (1 per trainee)
- Other materials:
  - ◆ Blank flip-chart paper (1 sheet per group)

### TIME

1 hour

## STEPS

### 1. Draft programme plans in FSP groups – 30 minutes

*Invite trainees to get into their FSP groups. Refer once again to the flip chart 'Module flow chart' and use it to guide trainees in remembering what they did so far.*

*Then distribute Handout 10.1 'Programme plan template' to each trainee and say:*

Now you will have a chance to work on the programme plan of your FSP following this 'Programme plan template,' which summarizes all the aspects of youth programming that we have discussed so far. We have:

- Presented the rationale for selecting different target segments of youth;
- Described the characteristics of these target segments;
- Discussed the Safe spaces model for youth programming;
- Considered methods to use when recruiting youth;
- Explored strategies for engaging family members and other critical adults;
- Identified the assets to be acquired by youth through the programme; and,
- Examined several asset-building approaches.

You have 30 minutes to draft a programme plan using the template.

**Note:** *Since these topics were already discussed, trainees should concentrate on polishing and drafting their plans.*

*After 30 minutes, distribute a sheet of blank flip-chart paper to each group. Tell trainees to write a summary of their programme plan on the flip chart.*

## 2. Conduct gallery walk to review programme plans – 30 minutes

*Invite groups to post their completed programme-plan flip charts on the wall. Bring everyone back together and say:*

Please go around the room and take a look at the programme plans of your friends and neighbours. If you wish to review the plan of someone who speaks another language, you are free to approach the translator for help.

While you circulate, think critically about each plan. Ask yourself:

- Is this plan feasible?
- Is there something I think the planners missed?
- Is there advice I would give to the planners about their plan?
- Does the plan make sense?

You have 15 minutes.

**Note:** *Trainees will not be able to review each group's plan in depth, but they will have the opportunity to see a number of examples and provide fellow trainees with feedback.*

*After 15 minutes, bring all trainees back together and say:*

Now let us look at each plan together, one by one.

*Walk around the room with all trainees to review each plan. For each plan, ask:*

- › **What questions do you have for this group?**
- › **What advice do you have for this group?**
- › **What praise do you want to share with this group?**

*Thank everyone for their active participation!*

## ACTIVITY 11: ACTIONS PLANS AND TRAINING EVALUATION

### OBJECTIVES

By the end of this activity, trainees will have:

1. Developed an action plan for their youth programme.
2. Reviewed key learning from the module.
3. Evaluated the module.

### PREPARATION

- Modules II and III in this series also include an action-planning activity for youth programming. If you are delivering one or both of those modules in addition to Module I, be sure to review those activities and combine the activities in order to prevent overlap and multiple planning sessions.
- Flip chart:
  - ◆ Module objectives (posted during Activity 1)
- Handouts:
  - ◆ 11.1 Action plan (1 per trainee)
  - ◆ 1.1 Training plan (distributed during Activity 1)
  - ◆ 11.2 Module evaluation form (1 per trainee)

### TIME

1 hour

## STEPS

### 1. Develop action plans for youth programmes in FSP groups – 30 minutes

*Invite trainees to get into their FSP groups. Distribute Handout 11.1 'Action plan' to each trainee.*

**Note:** *You may assign a UNCDF Technical Advisor to each FSP group.*

*Say:*

Now you will have a chance to work on an action plan for the programme plan you already outlined. Action planning means establishing the following:

- A calendar of activities, including due dates for each activity, and
- Persons responsible for each activity.

You have 30 minutes to work.

*Circulate among the groups to make sure they include all aspects of youth programming covered by this module. Also encourage them to keep the action plan realistic and practical.*

**Optional:** *If time permits, have trainees share their actions plans with everyone.*

### 2. Review and evaluate learning from the training – 30 minutes

*Review the flip chart 'Module objectives' with the trainees. For each objective, ask:*

- › **Have we achieved this objective?**
- › **If so, through which activities?**
- › **What questions do you have about this objective?**

*Answer any questions.*

*Next review Handout 1.1 'Training plan.' For each item on the plan, ask:*

- › **Have we discussed this issue?**
- › **If so, how and when?**
- › **What are the main conclusions we can make about this issue?**
- › **What questions do you have about this issue?**

*Answer any questions. Then say:*

Our training has come to an end. Thank you for your active participation in the training! I want to congratulate you on your hard work and wish you good luck in your programme's next steps. I hope that the tools and ideas you gained here will help you successfully design and deliver integrated services for youth.

Before you go, please take a few minutes to fill out an evaluation. Please do not leave until you hand it in.

*Distribute Handout 11.2 'Module evaluation form' to each trainee. Make sure to collect the completed evaluation from each trainee.*

# SECTION B

## RESOURCE MATERIALS

*Note: Remember to update the Resource materials if you adapt the activities to a new context.*

# LEARNING NEEDS AND RESOURCES ASSESSMENT (LNRA)

Please take a few minutes to fill out this assessment and return it **before** \_\_\_\_\_ (date).  
Your responses will help to inform the content and design of the training.

Note that if you do not currently work with youth, some questions may not be applicable. If so, please write 'n/a' in the space provided.

## GENERAL QUESTIONS

- Do you have any previous experience working with youth?  
If so, how much experience do you have? And what were some of the challenges you faced and opportunities you saw while working with youth?

Experience (years) working with youth		
Challenges	a)	
	b)	
	c)	
Opportunities	a)	
	b)	
	c)	

- Do you have any previous experience working specifically with adolescent girls? If so, how much experience do you have? And what were some of the challenges you faced and opportunities you saw while working with girls?

Experience (years) working with girls		
Challenges	a)	
	b)	
	c)	
Opportunities	a)	
	b)	
	c)	

3. Please describe (a) your target youth segment(s), including age range, gender, education level/literacy, economic activities, and living environment (rural or urban); and (b) the number of youth you are currently serving. If you serve more than one distinct target youth segment, please add extra rows to this chart as necessary. If you do not currently serve youth, please complete the chart based on your YouthStart business plan.

Programme or project name	Age	Gender	Education level / Literacy	Economic activities	Rural or urban?	Number of youth served

4. Please indicate your level of interest and familiarity with the topics to be covered in the training. Your responses will help the trainers to adjust their delivery appropriately. For each of the topics listed, check one box in column A and one box in column B.

Topics covered during the training on Youth Development Programming	A			B		
	How interested are you in this topic?			How much do you already know about this topic?		
	<i>Not very interested</i>	<i>Somewhat interested</i>	<i>Very interested</i>	<i>Not very much</i>	<i>Something</i>	<i>A lot</i>
1. Potential of youth development						
2. Ensuring your youth target segments are reached						
3. Three core elements of youth programming						
4. Recruitment						
5. Working with families and other critical adults						
6. Leadership development						
7. Programmatic approaches to building youth's assets						



5. What three questions would you like to answer (or what specific problems would you like to solve) by the time you leave this training?

a)	
b)	
c)	

6. What other topics do you wish this training would address that do not appear in question 4?

a)	
b)	
c)	
d)	
e)	

## TRAINEE PROFILE

Please complete the following self-evaluation by placing a checkmark in the column that best describes your demonstrated capacity or experience.

Foundational skills and knowledge	No capacity/ experience	Beginner capacity/ experience (<1–2 years)	Intermediate capacity/ experience (3–5 years)	Advanced capacity/ experience (5+ years)
Your functional domain <input type="text"/> (Insert)				
Pilot testing				
Leading functional teams				
Working with youth				
Working with adolescent girls				
Programme design				
Programme monitoring and/or evaluation				
Project management				
Planning and implementation of a financial product or service				
Planning and implementation of a youth financial product or service				
Integrating financial and non- financial services				
Working on community-based activities				
Any other experience working in cross-functional teams <input type="text"/> (Insert)				

Thank you for taking the time to help us adapt this training to meet your needs.

## TRAINING PLAN

DAY	TIME	ACTIVITY
DAY 1	9:00 a.m.–9:45 a.m.	1. <b>Introduction to the training</b>
	9:45 a.m.–10:35 a.m.	2. <b>Rationale for youth programming</b>
	10:35 a.m.–10:50 a.m.	<i>Tea/Coffee break</i>
	10:50 a.m.–12:30 p.m.	3. <b>Targeting youth</b>
	12:30 p.m.–1:45 p.m.	<i>Lunch</i>
	1:45 p.m.–3:15 p.m.	4. <b>Three core elements for building youth programming</b>
	3:15 p.m.–3:30 p.m.	<i>Tea/Coffee break</i>
	3:30 p.m.–5:10 p.m.	5. <b>Recruiting youth</b>
	5:10 p.m.–5:40 p.m.	<i>Wrap-up activity</i>

DAY 2	9:00 a.m.–9:30 a.m.	<i>Warm-up activity</i>
	9:30 a.m.–11:00 a.m.	6. <b>Working with families and critical adults</b>
	11:00 a.m.–11:15 a.m.	<i>Tea/Coffee break</i>
	11:15 a.m.–12:45 p.m.	7. <b>Developing leadership</b>
	12:45 p.m.–2:00 p.m.	<i>Lunch</i>
	2:00 p.m.–3:40 p.m.	8. <b>Building assets</b>
	3:40 p.m.–3:55 p.m.	<i>Tea/Coffee break</i>
	3:55 p.m.–4:25 p.m.	9. <b>Cases studies of asset-building approaches</b>
	4:25 p.m.–4:55 p.m.	<i>Wrap-up activity</i>

DAY 3	9:00 a.m.–9:30 a.m.	<i>Warm-up activity</i>
	9:30 a.m.–10:30 a.m.	10. <b>Programme plans</b>
	10:30 a.m.–11:30 a.m.	11. <b>Action plans and training evaluation</b>

## Handout 3.1

SAMPLE REGISTER FOR COVERAGE EXERCISE  
INTAKE REGISTRY

	MALE OR FEMALE?	AGE	IN OR OUT OF SCHOOL?	ANY SOURCE OF INCOME?	HOUSEHOLD COMPOSITION	ADDRESS
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						

Handout 3.1

**SAMPLE REGISTER FOR COVERAGE EXERCISE (CONTINUED)  
SUMMARY SHEET**

	Schooling status		Living status		Location	
	In school	Out of school	Both parents	One or neither parents	Area 1	Area 2
Girls 12–14						
Girls 15–17						
Girls +18						
Boys 12–14						
Boys 15–17						
Boys +18						

## Handout 6.1

**STRATEGIES FOR ENGAGING ADULTS****Strategy #1: Home visits**

Home visits entail a programme staff person visiting the home of a boy or girl in your programme about once every three to six months. The staff spends about 45 to 60 minutes meeting with the family member/critical adult there. The staff shares information on the programme and the youth's progress, while the family member/critical adult asks questions. Sometimes, even if the staff has an appointment, the staff arrives to find that no family member/critical adult is there. Sometimes very personal issues about the youth or the family come up. Sometimes the staff is presented with a situation in which the youth and his/her family are in conflict.

1. As a staff person, what do you have to do to make this strategy work?
2. What are the strengths of making home visits?
3. What are the weaknesses of making home visits?
4. What is one thing that you can accomplish in a home visit that may be difficult to achieve with alternative strategies?
5. Provide one example of something that may be difficult to achieve using this strategy.

**Strategy #2: Family events**

Family events entail meetings at the programme site for all the family members/critical adults that the youth want to invite. It is a time when the staff can introduce themselves to the family members/critical adults, share information with the family members/critical adults about the programme and answer their questions. It is also a time when each youth can showcase what he or she has been doing. Furthermore, the events can be used for other goals—you can get creative.

1. As a staff person, what do you have to do to make this strategy work?
2. What are the strengths of holding family events?
3. What are the weaknesses of holding family events?
4. What is one thing that you can accomplish through a family event that may be difficult to achieve with alternative strategies?
5. Provide one example of something that may be difficult to achieve using this strategy.

## Handout 6.1

**Strategy #3: Open-door policy—families/critical adults can come see you at the office**

An open-door policy entails making the staff available at the office during weekdays. This means telling family members/critical adults that they should feel free to come and see the staff at the office if they have any issues they want to discuss. Family members/critical adults frequently come to see the staff when they are working on other things. Sometimes the staff have to stop what they are doing and see them immediately. Sometimes the staff have to ask them to wait while they finish a task or meeting. Sometimes they come but the staff are not there.

1. As a staff person, what do you have to do to make this strategy work?
2. What are the strengths of having an open-door policy?
3. What are the weaknesses of having an open-door policy?
4. What is one thing that you can accomplish with an open-door policy that may be difficult to achieve with alternative strategies?
5. Provide one example of something that may be difficult to achieve using this strategy.

**Strategy #4: Giving ownership/responsibilities to families/critical adults within the programme**

An example of this strategy is to ask the youth's family members/critical adults to be involved when planning a training for the youth in the programme. Some are given the responsibility for identifying a hall in the community that can be used free of charge for the event, others for cooking lunch. Sometimes the family members/critical adults deliver on their tasks/responsibilities. However, sometimes not everyone follows through.

1. As a staff person, what do you have to do to make this strategy work?
2. What are the strengths of giving families/critical adults responsibilities in the programme?
3. What are the weaknesses of giving families/critical adults responsibilities in the programme?
4. What is one thing that you can accomplish through giving families/critical adults a responsibility that may be difficult to achieve with alternative strategies?
5. Provide one example of something that may be difficult to achieve using this strategy.

## Handout 7.1

**UGANDA FINANCE TRUST MENTORS' PROFILE**

Under the framework of Finance Trust's Girls' Choice account, each girl must have a female mentor over 18 years old. The role of the mentor is twofold. First, the mentor will help the girl to conduct financial transactions, as most girls are minors and cannot conduct the transactions by themselves. Second, in some cases the mentor will act as a moderator within the group by:

- Leading group discussions,
- Working with Finance Trust's staff to improve the sessions' content, and
- Providing information to the girls to help them make reasoned decisions.

The role, qualifications and selection process for mentors are further described below.

**Role of mentors in financial transactions**

- Open the account and provide documentation needed for the girl
- Accompany the girl to the FSP premises when she wants to withdraw money
- Co-sign the withdrawal form for the girl when she wants to withdraw money

**Role of mentors in providing social support**

- Attend the group meetings whenever possible
- Provide information about the group's performance to the project's partners
- Provide psychological support and advice to the girls

**Qualifications of mentors**

- Must be female
- Must be available when the girls need her
- Must be passionate about working with teenagers
- Must be honest and trustworthy

**Selection process for mentors**

- During the first or second group meeting, girls are trained on the qualities of a good mentor as well as mentor responsibilities and obligations.
- During the second or third meeting, each girl shares her preference for the person she wishes to have as her mentor.
- After each girl chooses a mentor, the field officer and the girl contact her, explain her role and what is expected of her, and determine her interest and availability.
- If the mentor is interested and available, she signs the forms to open the account for the girl as her mentor.

**Final notes on mentors**

- Mentorship is non-remunerated.
- Population Council and *MicroSave* provide training for mentors in group leadership, group management, financial literacy, teenage health issues and other topics identified by the girls.



## LEADERSHIP DEVELOPMENT MODEL AT YOUR FSP

Discuss the questions below and write down your answers regarding the leadership development model at your FSP.

<b>1. Which of these two models do you consider to be more suited to youth services at your FSP? Why?</b>
<b>2. What kinds of compensation could your FSP provide to mentors if stipends are not possible?</b>
<b>3. What kinds of support and/or supervision will your mentors need? How will you provide that support and/or supervision?</b>
<b>4. How is building a leadership model for youth development beneficial to your FSP?</b>

## Handout 8.1

**ASSET-BUILDING APPROACH TO YOUTH PROGRAMMING AT YOUR FSP**

Decide which activities to implement to achieve the assets you are planning to build for each youth segment your FSP is targeting. If you are addressing other, more specific youth segments (in school/ out of school, urban/rural, etc.) feel free to modify the proposed segments below.

**Boys, 12–17 years old**

ACTIVITIES THAT BUILD SOCIAL ASSETS	ACTIVITIES THAT BUILD HUMAN ASSETS
ACTIVITIES THAT BUILD PHYSICAL ASSETS	ACTIVITIES THAT BUILD FINANCIAL ASSETS

**Girls, 12–17 years old**

ACTIVITIES THAT BUILD SOCIAL ASSETS	ACTIVITIES THAT BUILD HUMAN ASSETS
ACTIVITIES THAT BUILD PHYSICAL ASSETS	ACTIVITIES THAT BUILD FINANCIAL ASSETS

Handout 8.1

Young men, 18–24 years old

ACTIVITIES THAT BUILD SOCIAL ASSETS	ACTIVITIES THAT BUILD HUMAN ASSETS
ACTIVITIES THAT BUILD PHYSICAL ASSETS	ACTIVITIES THAT BUILD FINANCIAL ASSETS

Young women, 18–24 years old

ACTIVITIES THAT BUILD SOCIAL ASSETS	ACTIVITIES THAT BUILD HUMAN ASSETS
ACTIVITIES THAT BUILD PHYSICAL ASSETS	ACTIVITIES THAT BUILD FINANCIAL ASSETS

## Handout 10.1

## PROGRAMME PLAN TEMPLATE

## Project background and objectives

1. Which specific segments of boys and girls do you want to target and what are their details?

Where?	
Which boys and girls?	
How many boys and girls will be reached?	
Why reach these boys and girls?	

2. What specific conditions of your target segments are of most concern?  
Which of these conditions would you like to improve, given that you cannot address all of them?

**Note:** Take into consideration which of your target segments' conditions are:

1. Unalterable, or
2. Alterable
  - ✓ But are NOT the subject of this programme.
  - ✓ And ARE the subject of this programme.

Unalterable conditions— conditions that cannot be changed	
Conditions that can be changed— but are <u>not</u> subject of this programme (the programme cannot do everything!)	
Conditions that can be changed— and <u>are</u> a central subject of this programme	

3. What skills do your target segments bring to the programme? What are their goals and hopes? If you do not know their goals, how will you find that out?

What skills do your target segments bring to the programme?	
What are their goals and hopes in life? In the programme?	
If you do not know their goals, how will you find that out?	

**Programme activities**

4. How will your programme address its objectives? What specific programmatic inputs do you foresee with respect to these objectives and the process by which to achieve them?

<p>Specific activities to be held with the target segments and other participants</p>	
<p>Identifying and training the mentors/deliverers of the programme (leadership development)</p>	
<p>Identifying and recruiting the boys versus girls</p>	
<p>Working with families/critical adults</p>	
<p>Levels of participation sufficient to make a difference (e.g., Is a one-time contact sufficient or is it necessary to see a boy/girl at least once a week for a year?)</p>	
<p>Percentage of eligible boys and girls in your target area that must be reached to make a significant difference (e.g., percentage to reach in the first round of the programme)</p>	

## Handout 11.1

## ACTION PLAN

Task	Person(s) responsible	Activities involved	Cost	Staff time necessary	Completion date	Frequency

## MODULE EVALUATION FORM

Please rate the following aspects of this module on a scale of 1 to 5, with 1 being 'Very poor' and 5 being 'Excellent.' Please provide comments on all aspects that you really liked or that you think could be improved.

### Module activities

ACTIVITY	SCALE: 1 TO 5	COMMENTS
1. Introduction to the training		
2. Rationale for youth programming		
3. Targeting youth		
4. Three core elements for building youth programming		
5. Recruiting youth		
6. Working with families and critical adults		
7. Developing leadership		
8. Building assets		
9. Case studies of asset-building approaches		
10. Programme plans		
11. Action plans and training evaluation		

## Handout 11.2

## Trainers' effectiveness

TRAINERS' EFFECTIVENESS	SCALE: 1 TO 5	COMMENTS
Trainers were well prepared		
Trainers were knowledgeable about the topics		
Trainers clearly presented information and activities		
Trainers introduced/summarized each activity		
Trainers encouraged trainees' participation		
Trainers managed time well		
Trainers facilitated trainees' application of knowledge gained		

## Attainment of learning objectives

LEARNING OBJECTIVES	SCALE: 1 TO 5	COMMENTS
<ol style="list-style-type: none"> <li>1. Listened to a description of the training objectives, module objectives, module flow chart, training plan and materials.</li> <li>2. Suggested workshop norms.</li> </ol>		
<ol style="list-style-type: none"> <li>1. Compared savings priorities for different segments of youth.</li> <li>2. Listed reasons that youth often prefer non-formal savings mechanisms to formal mechanisms.</li> <li>3. Examined reasons to target adolescent girls as a unique segment.</li> <li>4. Discussed the rationale for integrated programmes for youth.</li> </ol>		



LEARNING OBJECTIVES	SCALE: 1 TO 5	COMMENTS
<ol style="list-style-type: none"> <li>1. Identified unique characteristics for different target segment(s) of youth.</li> <li>2. Analysed sample data for target segment(s) being reached and excluded by youth programmes through a coverage exercise.</li> <li>3. Determined the segment(s) that they wish to target with their youth programme.</li> </ol>		
<ol style="list-style-type: none"> <li>1. Analysed the three core elements of the Safe spaces model.</li> <li>2. Reviewed tools to build a youth programme based on the Safe spaces model.</li> <li>3. Identified safe spaces in their home communities.</li> </ol>		
<ol style="list-style-type: none"> <li>1. Listed potential recruitment strategies for youth programmes.</li> <li>2. Analysed the advantages and disadvantages of each recruitment strategy, emphasizing the pros and cons and those target segments that are easier or more difficult to reach.</li> <li>3. Selected a youth recruitment strategy for their programme.</li> </ol>		
<ol style="list-style-type: none"> <li>1. Identified critical adults for different target segments of youth.</li> <li>2. Analysed four strategies for engaging families and critical adults.</li> <li>3. Outlined ideas for engaging families and critical adults at their FSP using the example strategies.</li> </ol>		

## Handout 11.2

LEARNING OBJECTIVES	SCALE: 1 TO 5	COMMENTS
<ol style="list-style-type: none"> <li>1. Discussed two options for a cascading model of leadership development.</li> <li>2. Analysed the advantages and disadvantages of two leadership development models through case studies.</li> <li>3. Examined key considerations for selecting a leadership development model for their FSP.</li> </ol>		
<ol style="list-style-type: none"> <li>1. Reviewed the four types of assets that are part of the asset-building approach: social, human, physical and financial.</li> <li>2. Matched assets to target segments of youth by age and gender.</li> <li>3. Determined key assets to be built in their own target segment(s) of youth.</li> </ol>		
<ol style="list-style-type: none"> <li>1. Reviewed lessons learned from case studies of FSPs using asset-building approaches.</li> <li>2. Brainstormed potential challenges to asset-building approaches along with possible solutions.</li> </ol>		

# NOTES

## NOTES



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