



Technical Brief

Youth Economic Empowerment: As explored through the PCTFI Cohort 3 Initiatives

Is Education a Bridge to Economic Empowerment?

While one can reasonably conjecture that education has the potential to lead to the acquisition of foundational skills, which in turn translate into future economic empowerment of students, this is not always the case. The connection between education and youth economic empowerment remains elusive for many, particularly in developing contexts. Youth are two to four times more likely to be unemployed than adults. A third of those aged 15-29 – 621 million - are neither employed nor studying¹.

Developing countries are home to 89% of the world's youth². They are disproportionately affected by unemployment; amongst youth, girls and young women historically have fewer economic opportunities than men. The gap in relevant and transferrable skills for work is a key barrier to employment, enterprise, and entrepreneurship for youth in development contexts. To exacerbate this, educational completion rates are low; formal schooling curricula do not match the demands of the local job market; and adolescents lack opportunities to

develop and practice the initiative, enterprise and life skills that would enable them to make responsible and thoughtful decisions about their lives.

In low-income countries, 51% of youth in regular employment are undereducated for the jobs they perform³. Low-skilled jobs still account for the majority of the employment options, but their share of the market is declining, while global trends indicate a steady increase in the creation of high-skilled occupations⁴. Youth, particularly those in developing countries, are ill-prepared for such jobs.

Towards a Transformative Education

CARE considers that the role of education is foundational in empowering adolescent and youth, particularly girls. A transformative education allows adolescents to build basic knowledge and the capacity to use that knowledge to improve their own condition, and that of others in their community. Since 2003, CARE has implemented the Patsy Collins Trust Fund Initiative (PCTFI) to improve the quality of education for marginalized girls in 18 countries. Using an action research approach, CARE works with governments, schools and teachers to ensure that girls and boys receive a quality education, and

helps parents and community leaders to shift gender and social norms affecting education. Building upon CARE's Leadership Development Framework⁵, PCTFI provides unique opportunities for children and adolescents to develop leadership skills, enabling youth to express their opinions and ideas, take action individually and collectively on issues of personal importance, make healthy decisions, and work towards achieving their self-described goals. As part of PCTFI, innovative alternative education approaches were developed in Honduras, Mali and Tanzania, linking vocational training and leadership skills to formal school. 61% of the graduates of a non-formal education and vocational training program in Mali are currently practicing the trades they learned under the project. Participants show high educational retention rates (85%-95%). Students are using the academic skills learned (e.g. reading, writing, mathematics) and the inter-personal communication skills to engage in decision-making processes, contribute to community development through civic action initiatives, and to engage in their own enterprises. The curriculum developed through PCTFI is being adopted by the government in Mali.

Learning, Networking, Market Engagement: Education for Economic Empowerment

In 2015, CARE is further expanding PCTFI to reach adolescents and youth age 10-19 in six countries (Cambodia, Kenya, Mali, Nepal, Rwanda and Zimbabwe). This new initiative, *PCTFI Cohort 3*, will test and implement **innovative integrated approaches that combine education and economic empowerment** to promote a culture of enterprise for adolescent/youth within school and communities. Leadership skills, life skills and problem-solving will support adolescents, particularly girls, to gain a sense of power over their own lives, independence, and economic self-sufficiency. The programming will promote the following strategies, methodologies, and approaches:

Through **education**, PCTFI will strengthen foundational skills and deliver financial literacy, technical and leadership skills development programs. Technical and vocational programs will go beyond the fixed single-skill development (e.g. masonry, tailoring, metal work, etc.) to focus on the multi-skills development of adaptable and transferable skills that are informed by an in-depth market analysis which will enable young people to adapt, and engage, and redefine the possibilities of economic with a variety of economic markets/opportunities in their contexts.

The use of **technology** will ensure that marginalized adolescent girls and boys have **access to information** on markets and risk mitigation; learn about business opportunities, financial and market literacy; boost **social networking**; are supported by **mentors**; and **break patterns of exclusion**. This technology fluency will enable them to redefine the role and utility of technical modalities within their communities.

CARE's **Village Savings and Loans (VSL)** model will be adapted to cater for adolescents/youth age 10-18. Projects will use VSL approaches for in and out of school adolescents, linked to financial literacy and mentorship processes. CARE's previous experience in Burundi with VSL for vulnerable adolescent girls showed that 71% of the participants managed to engage in business and use their income to support their education as well as household needs.

Adolescents will be **included in the market value chain** acting through one or several links in the chain (i.e. suppliers, producers, processors, and buyers), based on the selected economic activities. The proposed focus on value chains reflects CARE's experience that a lack of access to credit and other financial services, while a constraint to growth of the poor's enterprise and employment, is not the only and often not the primary challenge youth face.

Effective **advocacy partnerships** will be built with youth, civil society, and private organizations and corporations to work with the governmental and



financial institutions to increase adolescent/youth access to financial services and to increase their financial capability to use existing services effectively to invest in their education, enterprises, and future.

PCTFI will track longitudinally cohorts of participants, using a **rigorous evaluation framework**. Emerging trends will inform an **adaptive-iterative programming approach**, acknowledging and reacting timely to change in markets, community practices and opportunities for youth. In-depth research on success factors and levers of change will be used to inform the global dialogue on youth economic empowerment and education.

PCTFI Cohort 3 Country Outlook

Cambodia

CARE is working with ethnic minority adolescents in secondary schools in Ratanak Kiri province to build individual agency, develop 21st century skills, provide guidance on career choices and support access to comprehensive sexual and reproductive health information.

What are we doing?

- Strengthening secondary school curriculum
- Technology and life skills education
- Career opportunities counseling via ICT
- E-learning
- Access to SRH information
- School counseling

Kenya

CARE is working with 70,109 marginalized female students and out of school girls in Nairobi and rural Kajiado to build financial literacy, strengthen support networks between girls and support adolescents to address issues related to sexual and reproductive health.

What are we doing?

- Leadership skills development
- Economic citizenship education
- Youth savings groups (in and out of school)
- E-mentorship program
- “Twinning” older and young girls
- Promoting shifts in community perspectives about girls through Social Analysis and Action

Mali

CARE is working with 92,500 adolescent girls and boys in the Mopti region, one of the poorest areas of the country, to increase resilience through access to information via mobile platforms, mobilization of adolescents to facilitate adolescent-led disaster risk reduction actions, development of leadership skills and financial literacy, and facilitation of linkages between youth and microfinance/ savings institutions.

What are we doing?

- Disseminating content via mobile platforms
- Friendship circles using mobile platforms
- Disaster risk reduction education and mobilization
- Financial literacy
- Linkages with microfinance institutions and savings groups

Nepal

16,400 older girls from marginalized castes and Muslim communities in Rupandehi and Kapilbastu, who lacked previous opportunities to study, are being supported to complete basic education and acquiring skills that will allow them to engage in business, obtain jobs and develop self-confidence, challenging traditional norms.

What are we doing?

- Accelerated education program
- Life skills training
- Building peer support networks
- E-learning in junior secondary
- Community mobilization against gender-based violence and early marriage

Rwanda

The project is reaching 50,000 disadvantaged adolescent girls and 30,000 boys enrolled in lower secondary schools in Kigali, Southern and Eastern

provinces. Activities are designed to boost adolescent leadership and peer networks, build financial and business skills, create a culture of savings and ensure a safe environment for students.

What are we doing?

- Girls' clubs
- Mentorship
- School-based savings groups and entrepreneurship
- Girls and boys leading school scorecards
- Building mechanisms to address GBV (a major barrier for girls' participation)

Zimbabwe

60,000 marginalized girls and boys in poor urban areas are participating in school activities to develop key skills for business and self-employment, increasing the relevance of education and their ability to support themselves and their families.

What are we doing?

- Leadership skills development (school clubs)
- Extracurricular activities focusing on financial literacy and business development
- Facilitating access to information via mobile platforms
- "Twinning" older and younger girls
Mobilizing communities to support education

References

¹ Solutions for Youth Employment Coalition (2015). *Towards Solutions for Youth Employment: A Baseline Report*.

² UNFPA (2014). *The Power of 1.8 Billion Adolescents, Youth and the Transformation of the Future: State of the World Population 2014*. http://www.unfpa.org/sites/default/files/pub-pdf/EN-SWOP14-Report_FINAL-web.pdf

³ Sparreboom, T. & Staneva, A. (2014) *Is Education the Solution to Decent Work for Youth in Developing Economies?* Work4Youth Publication Series #23, International Labour Office, Geneva.

⁴ International Labour Office (2015) *World Employment and Social Outlook – Trends 2015*.

⁵ CARE USA (2012). *Girls' Leadership Development in Action: CARE's Experience from the Field*. <http://www.care.org/sites/default/files/documents/EDU-GE-2012-Girls-Leadership-Development-in-Action.pdf>

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