

IFAD'S ENGAGEMENT WITH RURAL YOUTH

Case studies from
IFAD loans and grants



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INTRODUCTION

This publication seeks to provide development practitioners, governmental and non-governmental organizations and agencies with insights into the case studies on overcoming the challenges that young people face in diverse contexts. Based on ongoing stock-taking of IFAD loan- and grant-funded projects/programmes focusing on youth engagement, a shortlist was compiled of those projects that stand out for innovation, bringing out crucial lessons and results using an in-depth desk review of project documents and interviews with relevant staff.

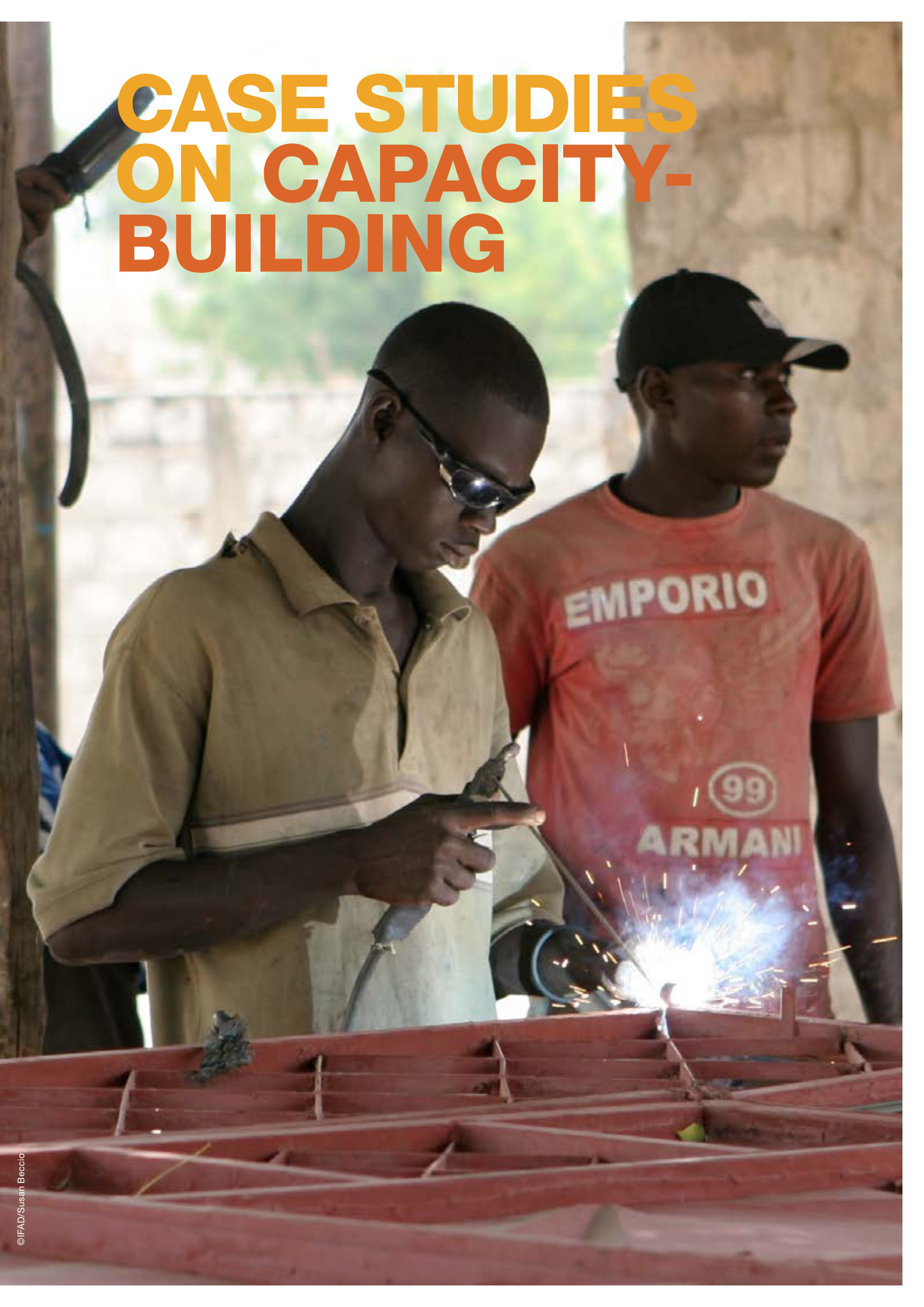
The case studies presented were selected on the basis of three criteria: (i) thematic relevance; (ii) geographical representation; and (iii) proven or promising results. First, there is now a growing understanding of the financial needs of young people and the available supply of youth financial services. Young people need and want services to meet their increasing financial needs, but they are disproportionately left out of the system. In recognition of the role that financial services can play in helping young people, there has been a significant investment by the donor community and financial service providers in demonstrating projects for youth.¹ Complementary non-financial services, vocational training and capacity-building go hand-in-glove and eventually position young people better, not just to access financial services, but to build their capability to use various financial products. Thus we have chosen to present those practices exemplifying IFAD support to the financial inclusion and capacity-building of young people.

Second, geographical representation has been considered to a certain extent – taking into account that certain regions exhibit a greater number of youth-focused projects than others. Third, the quality of practices, and their replicability or scalability in and out of IFAD projects, has also guided the selection process. The publication aims to inspire, inform and guide the reader, with the objective of offering insights into solutions to overcoming the various challenges youth face. The nature of each case study not only unwraps the approaches and activities that have been employed, but draws lessons learned and identifies the innovative aspects that have led to their emerging success.

The publication is structured in two major areas: the first focuses on capacity-building of youth to enable them to realize their full potential to improve their overall well-being and livelihoods, while the second focuses on financial inclusion for economic gain. Given that some projects are currently in their implementation phase, it is important to point out that their final results and impact may alter over time. The practices presented aim to highlight the challenges rural youth face and the means developed to overcome these challenges by discussing methodological approaches and activities and unravelling the lessons learned.

¹ IFAD, *Lessons Learned: Youth Access to Rural Finance* (Rome, 2015).

CASE STUDIES ON CAPACITY- BUILDING



1.

CAPACITY-BUILDING FOR RESILIENT AGRICULTURE

PROJECT REFERENCE

Capacity-Building for Resilient Agriculture in the Pacific (CBRAP)

FINANCING MODALITY

Regional grant

LOCATION

Niue, Cook Islands and Republic of Marshall Islands (Pacific Islands) – Asia and the Pacific (APR)

TIME LINE

2014-2018

IMPLEMENTING AGENCY

Pacific Organic and Ethical Trade Community (POETcom) of the Secretariat of the Pacific Community (SPC)

INTRODUCTION

The project focuses on building the capacity of farmer organizations and linking them with young farmers. In particular, support is enabling young farmers to approach agricultural production in ways that provide them with resilience to climate change and natural hazards. The capacity-building nature of the investment was chosen in recognition of the constraints that small island government institutions can play in the agriculture sector, and of a realistic understanding that governments alone are not sufficient to provide direct support to small farmers.

IFAD is applying this practice in the Pacific countries, which are among the poorest and most vulnerable. They face considerable challenges common to other Pacific Island countries, including small population size (which accentuates the high transaction costs of the services provided), remoteness, low government capacity for executing reliable programmes, reliance on foreign aid and remittances, and a very narrow economic base (which limits opportunities for exploring other viable livelihood streams).

ACTIVITIES AND APPROACH

The project strategy sought to identify and work with producer groups in each participating country to develop the organizational and technical skills they needed to be able to support their members, especially youth. The project chose a training-of-trainers (ToT) approach, matched by farmer-to-farmer teaching and learning within producer organizations, drawing from farmer-field-school methods and using mentoring and regional resources.

A. Building capacity of producer organizations

The project began by identifying those producer organizations that demonstrated commitment, interest and experience in working with young people and the minimum institutional capacity to undertake provision of support to young farmers.

Needs and capacity analysis of producer organizations. Although a degree of institutional capacity was required in the selection of producer organizations, it was expected that all organizations would have knowledge or capacity gaps, in particular in areas of business development, certification, value adding, sustainable production of non-traditional crops or documentation and revival of traditional practices. Thus the project began by identifying the gaps in farmers' and producer organizations. A needs and capacity analysis was conducted to identify areas for targeted training, provide a plan for longer-term development of the organization and create the capacity to support members technically. Training was provided to organizations

to help them function as sustainable institutions with skills in planning, organization and management of resources. This helped outline the areas of intervention and give a deeper understanding of the issues to be addressed. Accordingly, an action plan configured to address these knowledge or capacity gaps was developed and installed.

Training-of-trainers in producer organizations. Based on the needs analysis, a ToT approach was adopted to help maximize the outreach of institution-building. During the initial project cycle, the ToT model supported young farmers in the field and focused on adaptation and resilience to risk in agriculture for selected crops. Training has since been extended to also focus on marketing, value adding, branding and certification. Producer groups are being trained, through learning by doing, to analyse and address member needs through exchanges: among producers; with other producer organizations and farmer field schools; and through mentoring or assistance in implementing participatory quality-control systems.

B. Building capacity of young farmers

Identification of key production constraints related to climate change and natural hazards. In this subcomponent, the project focuses on identifying and addressing one key identified production constraint. This is then complemented by identifying existing resources and technical approaches, developed either in the country or elsewhere in the region, to overcome the identified constraints.



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Identification of one focus product in each target country. In consultation with young farmers, producer organizations and relevant national stakeholders (ministries of agriculture and the private sector), and in the light of existing market research and opportunities, the project attempts to identify one crop/product for each country, with an associated market to ensure focus of training interventions and quantifiable results. The experience of farmers' organizations in the region has documented the importance of leveraging capacity-building interventions through linkages to livelihood opportunities.

Analysis of the needs and capacities of young farmers in relation to the target product and market. A needs and capacity analysis was conducted, based on a participatory rural appraisal (PRA), to identify areas for targeted training and capacity-building and to form the foundation of the training and support programme addressed to young farmers. It also identified the required external expertise.

Training by producer organizations to build the capacities of young farmers. Based on the needs analysis, producer organizations develop capacity-building and support programmes tailored to the needs of young producers. Such programmes may include training in post-harvest management, production, traditional practices, value adding, small business planning, marketing, branding, bookkeeping, certification and/or quality systems. It is recommended that improved practices be involved to respond to climate change and natural hazards.

The Centre for Pacific Crops and Trees (CePACT), the Secretariat of the Pacific Regional Environment Programme (SPREP), local chambers of commerce and small business enterprise centres or microfinance organizations are providing guidance in addressing the knowledge or capacity gaps.

C. Sharing knowledge of resilient agricultural practices

Finally, it is important to begin documenting activities with a baseline survey and, during implementation, to consistently monitor and evaluate implementation performance and consider reconfiguration for any issues that may surface. It is also good practice to share this information with other projects that are attempting to recreate or are in the process of similar work and activities. In the case of Capacity-Building for Resilient Agriculture in the Pacific (CBRAP), the project goes further, ensuring that available, documented information is shared with partners and key stakeholders. Moreover, it uses electronic media to connect with young people throughout the participating countries, and this has proved highly useful in outreach, awareness-building and knowledge exchanges.

RESULTS AND IMPACT

At project start-up, only two young people were involved in farmers' organizations in the three countries. At the close of project year two, 155 youth were involved, learning resilient agricultural practices for food production, and in some cases earning an income. Following its third year, four lead producer organizations were providing support programmes with: 600 young farmers with sustainable enterprises established; 60 young farmers' groups trained in production and marketing skills and engaged in agroenterprises; training/extension materials developed for sustainable production of four target products, including traditional practice; and a 10 per cent increase in young members of producer organizations.

LESSONS LEARNED

- The identification of young people remains a challenging part of the project, owing to the very small population base and the ease with which young people can leave the islands for work (to New Zealand for the Cook Islands and Niue and to the United States for the Marshall Islands). However, implementing learning activities and leveraging the relationships built in the project's first year with youth organizations successfully engaged more young people in the second year of the project.
- The use of social media is proving extremely useful, as youth are able to access information through more modern channels, which are welcomed.
- The experience of farmers' organizations in the region shows the importance of leveraging capacity-building interventions through linkages to livelihood opportunities. A number of constraints in the Pacific Islands serve as lessons to be considered before implementation:
 - (i) Implementing stakeholders lack experience in resilient technical agriculture.
 - (ii) The limited capacity of producer organizations for managing technical scientific research can hamper project progress.
 - (iii) Given the small youth populations, identification of young people to engage with is difficult.
 - (iv) Youth were not involved in project decision-making in the initial phase, as producer organizations had not engaged with them previously.

References

- (i) [Design document 2013](#); (ii) [Progress report 2016](#)

2.

LEARNING ROUTES IN ASIA

PROGRAMME REFERENCE

Strengthening
Knowledge-sharing on
Innovative Solutions
Using the Learning
Routes Methodology in
Asia and the Pacific

FINANCING MODALITY

Regional grant

LOCATION

Bangladesh, Cambodia,
Lao People's Democratic
Republic, Nepal, Thailand
and Viet Nam – Asia and
the Pacific (APR)

TIME LINE

2011-2015

IMPLEMENTING AGENCY

PROCASUR² Asia-Pacific

INTRODUCTION

The implementation of learning routes implies that knowledge has been generated, documented and is being transmitted by qualified knowledge “champions”. A learning route is a continuous process of in-the-field training that seeks to broaden and diversify the markets of rural technical services, placing special value on the best experiences and knowledge of institutions, associations, communities and rural families. Within the Asia and the Pacific Region (APR), the IFAD-funded ROUTASIA programme by PROCASUR Asia-Pacific enhances learning and sharing of knowledge and the scaling up of practical solutions that have been field-tested and validated. The programme’s main goal is that best practices are adopted and innovations scaled up through the learning route methodology, thus contributing to poverty reduction in IFAD-funded projects/programmes in APR. Under ROUTASIA, the Strengthening Knowledge-sharing on Innovative Solutions Using the Learning Routes Methodology in Asia and the Pacific programme sought to:

- Build human capital within rural communities, small-scale farmers’ organizations and the technical staff of rural development investment projects/programmes, grant programmes and implementing institutions by identifying, systematizing and disseminating existing knowledge on innovation;
- Further scale up and adopt the best available solutions to confront rural poverty and development constraints by increasing the effectiveness of interventions, while improving results and impact and assisting local and national stakeholders;
- Increase the use of local knowledge champions and experts as training and technical assistance service providers.

ACTIVITIES AND APPROACH

The learning routes methodology was organized in two main stages:

A. Stock-taking of relevant knowledge and interests

Three to five main thematic areas of interest identified, in conjunction with regional knowledge networks and projects. This was achieved through the preparation of a thematic-maps online survey, interviews with project staff and field visits. Given that the methodology builds on existing empirical knowledge, the annual selection of learning routes to be designed and implemented was of great significance. During the initial implementation phase, all concerned stakeholders were

² At the time of approval of this programme, the full name of PROCASUR was the “Regional Programme for Rural Development Training”. It is now “PROCASUR Corporation”.

consulted and their learning priorities identified. A match was sought with relevant best practices, mainly in the APR region and additionally in other regions. Twenty-two experiences were identified, systematized and disseminated. Once the main thematic areas had been chosen, a comprehensive inventory of successful interventions was prepared, including identification of the local champions,³ who played a significant role in furthering innovation and expanding the use of best practices in the context of poverty reduction efforts.

Local champions trained as service providers. Having identified successful cases and experiences, the programme provided technical assistance and field training to local champions on the selected experience, so as to enable them to organize and record the processes, relevant stakeholders, their experience, major lessons learned and recommendations. The most prominent individuals, experts or champions from every experience were assisted technically in improving their abilities and teaching skills to enhance the quality of the teaching/learning process in implementing the diverse routes. This process of training local champions within associations, communities and rural families took place during four days in the field, through participatory activities that allowed them to: systematize every experience, using graphics and audio-visual media; prepare each educational activity to be undertaken during the visit by route participants; develop outreach materials to be used; and organize the logistics involved in the field trip as part of the learning route.



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B. Design and implementation of the route

Learning routes are designed by drawing on identified local knowledge and experiences. Each is conceived as an “innovation journey” that encourages active knowledge exchange between learners and their hosts. Based on the identified activities, this includes issuing open calls for participation in distinct learning routes as a response to specific requests by aggregated groups of projects. The programme organized 16 learning routes with different thematics for the 249 participants.

Innovation plans designed and rewarded. From the start of each learning route, participants or groups of participants prepared an “innovation plan”, in which preliminary solutions were identified and which they expected to apply in the context of their associations and communities. During this stage, each participant included best practices and lessons learned in the plan. At the end of each route, an innovation plan competition was organized among participants, allowing them to reflect on what they learned and ascertain the merits and demerits of the innovative solutions presented to them. All plans were screened and rewards given to the best plans as incentives. These plans were judged on the merits of the proposal and the likelihood of being implemented under the conditions existing in the participant’s country and organizational setting.

³ Local champions are people with valuable practical knowledge, who stand out within their organizations or communities for their way of doing things and of leading development initiatives that positively affect their territories.

RESULTS AND IMPACT

Following the identification and documentation of good practices, the programme trained and mobilized 380 local champions (50 per cent women, 54 per cent indigenous peoples and 55 per cent youth) through the systematization of successful experience and good practices. All knowledge champions were “hosts” of learning experiences during several of the learning routes. The implementation of learning routes implies that knowledge, which has been generated and documented during the systematization exercise, is transmitted by these qualified knowledge champions. The transfer of knowledge from peer-to-peer has been recognized as facilitating the incorporation of new concepts and methods in the rural milieu. In this sense, the mixed composition of the working team (programme staff and farmers) was considered a priority for all systematization processes undertaken. Moreover, 50 innovative ideas were applied, documented and made into knowledge products.

LESSONS LEARNED

- It is apparent that the learning routes methodology contributed intensively and practically to further South-South and triangular exchanges. Moreover, learning routes helped stimulate the scaling up of successful activities employed in similar geographical contexts.
- The methodology stimulated exchange of the experiences of the participants and helped identify small, but practical solutions for specific problems. Participants were empowered to start activities immediately on return to their home countries and to improve things little by little.
- More active in-country services and organization of peer-to-peer training allowed anchoring learning routes on a long-term basis. To this end, it was crucial to promote and enhance understanding of learning routes as a powerful IFAD tool for establishment of public/private partnerships (PPPs) and policy dialogue.
- It was also crucial to ensure that sustainability and scaling up are followed up after the learning route for long-term success and impact.

References

- (i) [Design document](#); (ii) [Supervision report 2015](#); (iii) [Completion report 2016](#)

3.

VOCATIONAL TRAINING FOR YOUTH

PROGRAMME REFERENCE

Orissa Tribal Empowerment and Livelihoods Programme (OTELP)

FINANCING MODALITY

Loan

LOCATION

India – Asia and the Pacific (APR)

TIME LINE

2003-2016

IMPLEMENTING AGENCY

IFAD

INTRODUCTION

The education system in India is largely designed to produce white-collar workers. Many youth within the programme site, aged 15-25, are school dropouts engaged in casual, unskilled wage labour. Even young male school graduates are unable to find employment, as they lack basic skills required by most employers. In addition, many youth are reluctant to take up agriculture or forest product gathering. This has led to a high risk of young men becoming involved in illegal activities and alcoholism. Moreover, young men and women both marry young and often live separately from their parents. Early marriage and motherhood has a toll on young women's health and the health of their children. To address these challenges, the Orissa Tribal Empowerment and Livelihoods Programme (OTELP) supported skills development for the service sector of youth belonging to particularly vulnerable tribal groups (PVTGs).

The Government of India has recently initiated efforts to emphasize vocational training. However, efforts are still largely directed towards graduates of either secondary or higher secondary schools. Dropout rates are high among tribal children in general and PVTGs in particular before finishing secondary school. Often these children lack interest in agriculture-based livelihoods.

APPROACHES AND ACTIVITIES

The Orissa State⁴ Scheduled Castes and Scheduled Tribes Finance Development Corporation (SCSTFDC) has been entrusted with delivery of vocational training programmes to candidates in scheduled tribes communities outside the service area. SCSTFDC implements three types of vocational training in accordance with norms set under the Modular Employment Scheme of the Government of India. They are: (i) skills training linked mostly to existing livelihoods in the community and to vocations promoted as part of "drudgery reduction" activities and to scaling up of livelihood activities that do not require placement; (ii) placement-linked training; and (iii) pre-recruitment training.

STSCFDC has shortlisted 50 training providers and trained 22,000 people in various vocations using these trainers in the period 2013-2014. Of the total number of people trained, 8,000 trainees were placed. Taking into account the skill sets of the target group and their low educational qualifications, coupled with their inadequate exposure to other cultures and working environments, the placement performance is considered highly satisfactory. However, these developments have not reached the programme target group, as STSCFDC has no mandate to cover the targeted area

4 The name of the State of Orissa was changed to Odisha in 2011.

3. VOCATIONAL TRAINING FOR YOUTH

and the communities have not made efforts to coordinate with STSCFDC. This apart, education levels among the target group remain low, making it difficult to identify candidates for vocational training.

In addition, the current system of skills training provides costs related to training, board and lodging. There is no provision for compensating loss of wages during training. Targeted youth normally depend on daily wages for livelihood and do not have accumulated savings to meet the needs of their households when they are away on training. This requires a change in the current payment structure to remunerate loss of wages to target group members participating in vocational training. The OTELP allocated funds for organizing vocational training, coupled with placement in the urban organized sector, such as in construction and manufacturing. Allocation was also made for board, lodging and compensation for loss of wages. The programme focused on training high school dropouts as plumbers, masons, electricians, computer operators, mobile phone repairers and similar vocations. It allocated funding for the vocational training of 500 young tribal women and men.

The criteria for selection of trainees included: (i) member of the target group; (ii) a passing grade in the seventh grade examination; and (iii) aptitude for and interest in taking up a vocation. Training was provided by accredited institutions. The occupations chosen included: driver, mobile phone repairer, security guard, fitter, data entry operator, welder and fabricator, housekeeper and mason. Driving was reported to be the most popular trade, as trainees could get jobs as drivers of public or private vehicles or set up their own local transport service. Those trained as masons often became self-employed in villages and nearby urban centres. The other vocations had to be placed.

RESULTS AND IMPACT

The vocational training programme, though modest in coverage, focused on providing skills for self-employment and for modern jobs. Cumulatively, training was facilitated for 3,044 youth, of whom 1,100 were placed in firms. It was particularly emphasized that at least one fifth of the youth trained would be young women.

LESSONS LEARNED

- One major factor proved problematic in achieving vocational training objectives: improper, rushed counselling of tribal youth on joining vocational training resulted in dropouts during training.
- Homesickness and exposure of tribal youths to different cultural regimes became another bottleneck, causing incompleteness of courses and non-presentation at the placement units or the jobs. It is recommended that family-based counselling for vocational training be started from the high school level itself, to ensure continuation of studies thereafter.
- It is also important that vocational training be placement (demand)-driven, in collaboration with agencies.
- The importance of compensating loss of wages during vocational training proved extremely significant for the target group, as it ensured continuity and a steady income stream.

References

- (i) [Design document](#); (ii) [Completion report 2016](#)



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4.

SKILLS ENHANCEMENT FOR EMPLOYMENT

PROGRAMME REFERENCE

Skills Enhancement for Employment Programme (SEEP)

FINANCING MODALITY

Grant

LOCATION

Nepal – Asia and the Pacific (APR)

TIME LINE

2008-2010

IMPLEMENTING AGENCY

ILO Nepal

INTRODUCTION

In 2011, a survey was carried out by the Association of Youth Organizations in Nepal that highlighted the role of young people's involvement in conflicts, violence and social unrest. The report, which garnered a lot of attention, brought out the challenges youth historically faced in Nepal's conflict. Political and social imbalances led to an overall lack of economic opportunities and crippled the prospects for young people reaching their full potential.

To respond to these issues, IFAD supported the International Labour Organization's country office in Nepal (ILO Nepal) in training young people, with the fundamental premise of working towards employment for trained youth within six months of training completion. The overall implementation approach of the Skills Enhancement for Employment Programme (SEEP) was primarily based on the ILO's Training for Rural Economic Empowerment (TREE) methodology, which builds on the principles of community-based training. It promoted income generation and local economic development that emphasized the roles of skills and knowledge in creating new economic and employment opportunities for poor, underemployed and unemployed people and those otherwise disadvantaged for sustained economic activities.

ACTIVITIES AND APPROACHES

TREE consists of a set of components – distinct but coherently linked – to guide the process of income-generation activities and local economic development. Starting with institutional arrangements and planning among partner organizations at national and local levels, these components aim to: systematically identify employment and income-generating opportunities at the community/local level; design and deliver appropriate training programmes; and provide needed post-training support services, including a range of support measures to assist target beneficiaries in organizing themselves into credit and savings groups. The extension of such post-training support services for sustained economic activities takes the action beyond the immediate communities to lead beneficiaries to broader local economic development.

TREE combines four key principles:

- Mobilizing and empowering partner organizations at national and local levels;
- Providing demand-driven training;
- Developing an integrated plan of post-training support services; and
- Promoting decent work and equal opportunity.

A. Identification of implementing partners and collaboration among stakeholders

The SEEP started with identification and inventory of stakeholders within and outside the region. It undertook a mapping exercise to identify technical training providers (TTPs) from various institutions, NGOs and agencies to form a programme coordination committee (PCC). The first task of the committee was to identify and build the capacity of implementing partner organizations. Following a scoping exercise, 25 local partner organizations (POs), district-based focal agencies and representatives of district development communities (DDCs) were identified to help deliver the training packages.

B. Needs-based training package

The selected partner organizations were supported in proposal development, especially for vocational training. The programme adopted and used the community planning tools and techniques of TREE to identify training opportunities that could lead to wage- and self-employment. The process was completed in two stages:

Stage 1. Rapid community appraisal (RCA): the tools involved economic development profiling of the target area, and gathering and analysing of data for possible training needs and opportunities. Specific forms and formats were devised to systematically present and analyse the information.



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Stage 2. Rapid-assessment meeting (RAM): participatory discussions with villagers were organized and conducted to identify and prioritize possible employment or self-employment using their own knowledge and the economic development profile of their area. In this stage, training proposals and their support documents were prepared and agreed on/prioritized for possible financial and technical assistance from ILO Nepal/SEEP.

The programme organized four community-planning training workshops for selected staff members of the 25 local POs, district-based focal agencies and representatives of DDCs. The objective was to build their technical capacities for skills needs assessment and skills-training proposal development, leading to employment. A total of 67 participants attended these training workshops, including facilitators, programme coordinators of POs and key stakeholders from five programme districts. The 25 POs developed and submitted 137 training proposals, which were categorized into five types of training:

- **Type 1.** Training in skills combined with enterprise development to implement new enterprise programme ideas;
- **Type 2.** Training of new workers and/or skills upgrading of current workers of existing enterprises;
- **Type 3.** Training programmes for groups to be engaged in a group enterprise to develop an economic sector;
- **Type 4.** Training of existing informal or microenterprise operators in business management subjects or the ILO's Start and Improve Your Business package (SIYB);
- **Type 5.** Training in transition-enterprise programme planning to organize and start group enterprises for unemployed youth graduates with skills.

All 137 training proposals received and forwarded by the PCC to the programme were further reviewed and evaluated by the technical review committee (TRC) established in the programme office in Nepalgunj. The TRC selected and recommended 87 proposals for implementation, primarily based on technical quality. Assessment criteria included: the proposed training syllabus; relevance of the training; assessment of the local labour market and employment opportunities; appropriate allocation of budget and inputs; strategies for on-the-job training; and job placement.

Following the assessment, the programme took a ToT approach. Altogether, five ToT programmes were organized (five days each) to train the trainers of the selected 87 proposals. The objective was to build the knowledge and practical skill of the trainers for effective instruction.

C. Training and post-training

Training was carried out in the districts; at least 96 per cent of all youth graduated, with a 4 per cent dropout rate for various reasons. More importantly, the programme focused on post-training support to ensure at least a 70 per cent rate of job placement. There were four major types of post-training support: (i) establishment of cooperatives by trained youth; (ii) entrepreneurship training using ILO's SIYB package; (iii) individual counselling, business advisory services and linkage to employment from the beginning of on-the-job training; and (iv) basic tools and equipment needed after training to begin an occupation.

RESULTS AND IMPACT

Altogether, 1,252 youth enrolled in 39 different training programmes. Ninety-six per cent of them graduated and 4 per cent dropped out a few days after enrolment. Thanks to the ILO TREE methodology, at programme end 70 per cent were placed. These youth – of whom 50 per cent were from socially excluded groups – were conflict-affected young men and women, aged 16-35, in the five far-western districts of Nepal. Some 150 trained youth were organized into cooperatives. To enhance entrepreneurship skills, about 250 programme beneficiaries interested in starting their own businesses were provided entrepreneurship and enterprise development training using the ILO's SIYB package.

LESSONS LEARNED

- Relevance was increased by the breakdown of training into five types, depending on the characteristics of the trainees and the objectives of the training.
- Although the trainees were novices, they would not be in high demand unless they subsequently received refresher and advanced training to sharpen their skills. They also needed more opportunities to learn the diverse dimensions of their profession in a group setting. For example, those producing bananas would like to learn about preparing value-added products such as chips, fibres, dried fruit, etc.
- Short training courses were more beneficial to those who had some skills in a trade from past experience or training. Fresh trainees needed more practice, experience and guidance to sharpen their skills and gain confidence.
- The provision of post-training support filled a pronounced gap and added to the motivation of implementation partners, though the length of time allocated to this may need to be further extended.

References

- (i) Programme completion report 2012; (ii) ILO report

5.

CAPACITY-BUILDING FOR YOUNG PEOPLE ENTERING THE LABOUR MARKET

PROJECT REFERENCE

Rural Youth Vocational Training, Employment and Entrepreneurship Support Project (FIER)

FINANCING MODALITY

Loan

LOCATION

Mali – West and Central Africa (WCA)

TIME LINE

2013-2021

IMPLEMENTING AGENCY

IFAD

INTRODUCTION

The Rural Youth Vocational Training, Employment and Entrepreneurship Support Project (FIER), which began operations in 2014, has the objective of facilitating access by young people to attractive and profitable activities in the agriculture sector and related activities, allowing them to eventually become actors in modern agricultural value chains responsive to market demand. Everyone between the ages of 15 and 40 living in the targeted villages is entitled to take part in project activities.

The project covers the entire country, adopting a phased approach to test the project strategy in two regions (Koulikoro and Sikasso) for an 18-month period. Targeting gives priority to young people, making a distinction between those aged 15-17 and those aged 18-40, who lack technical and management skills and access to financing to undertake new income-generating activities. Project support attempts to enable young people to position themselves securely in their localities, under decent socio-economic conditions. Special attention is paid to targeting young women. It is envisioned that producer organizations will eventually benefit from specific support with regard to young people being taken more seriously by their elders and potential partners in agricultural value chains. It is too early to talk about results or impacts, but the challenges encountered and some of the approaches adopted offer insights into how this project aims to achieve its goal.

APPROACHES AND ACTIVITIES

Young facilitators from local NGOs work with four youth groups (girls 15-17; boys 15-17; young women 18-40; young men 18-40), indicating possible professions in their rural areas to help them choose their paths. At the end of this six-month process, youth under 18 can choose among a range of education options, while young people 18 and over can apply to receive the microcredit and professional training that will help them set up their own economic activity (individual or group-based).

In line with this, the objective of the first component is to improve regional training mechanisms in response to demand from young people, based on the labour market and potential job prospects. Subcomponent 1.1, institutional support, includes five types of activities: setting up “proximity facilitation”⁵ to help young people formulate demand; creating regional resource centres to match training supply to demand; improving young people’s representation; supporting national and regional branches of the Ministry of Employment and Vocational Training; and supporting regional

⁵ Proximity facilitation: essentially, ensuring that facilitators will “stay close” and help young people throughout the project cycle.

councils in performing their delegated mandate in the area of vocational training. Subcomponent 1.2, strengthening training supply, includes three types of activities: (i) access by young people to pre-apprenticeships (rural family homes 5,400, tutored training 12,000 and dual training 2,000); (ii) literacy (3,000) and post-literacy (1,200) training; and (iii) strengthening of select vocational and technical mechanisms (vocational training centres and mobile training units).

The objective of the second component is to promote economic initiatives by rural young people in agricultural value chains and related economic activities to enable them to gain sustainable access to vocational employment. Subcomponent 2.1, capacity-building, calls for setting up and professionalizing support for young people's projects, supporting innovation and commercialization, and strengthening the supply of financial services in rural areas. Subcomponent 2.2, support for economic initiatives by rural youth, calls for building capacity among rural young people to overcome technical and financial barriers to starting up and implementing their own economic initiatives, and provides support in three stages: (i) identify initiators and their support needs; (ii) support project formulation; and (iii) support project implementation.



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INTENDED RESULTS

Although the project is ongoing, the following are its intended results:

- An increase in and diversification of rural young people's incomes as a result of the promotion of income-generating activities and rural microenterprises;
- A reduction in transaction costs, largely owing to better access by rural people to financial services;
- Strengthened savings and investment capacities among target groups, not only through promotion of activities to provide young people with job prospects, but also the development of adapted proximity financial services;
- Strengthened status of women and women's participation in local development, specifically opportunities to start up and/or develop income-generating activities and rural microenterprises.

LESSONS LEARNED

- The repartition of youth into four groups enables effective identification of the specificities involved in working with youth in the 15-17 age range, as well as the challenges of working with girls in particular.
- It is proving harder to reach 15-17-year-olds than 18-40-year-olds. This is especially so if the households are required to choose one youth within the household to take part in project activities. In that case, older youth are generally selected. To counter this problem, the FIER adopted an inclusive targeting strategy where

every youth in the selected villages is entitled to benefit from the project. Youth aged 15-17 tend to have greater difficulties in expressing themselves, especially in the presence of older youth. For this reason, working with separate groups of under-18 and 18-and-over has proved helpful.

- 15-17-year-olds are often already running an economic activity and express interest in applying for microcredit like the youth in the older group. However, this is not possible, as minors cannot legally access credit. The approach used is to encourage them to open a bank account anyway and, in the meantime, to start saving. Under-18 youth are also able to be part of a group-based economic activity that includes over-18 youth able to access credit.
- At 15-17, youth are particularly vulnerable to migration. That is the age when both boys and girls often move to urban centres or, in the case of some regions in Mali, do hazardous work in gold mines. This makes it harder to get them involved in project activities, as they are often away from the village. The project also has to compete against dreams of the easy money they hope to make in the city. The coming and going of youth from the village makes it harder to ensure continuity in the six-month process. To counter these difficulties, it has proved useful to carry out an intensive information campaign involving radio stations, local authorities and the targeted communities, so that even youth not present in the village can receive information on the project.
- It also seems important to have a relatively flexible schedule of activities, where youth can fit in even if they miss the first sessions. And 15-17-year-olds tend to be particularly impatient. The approach used is to develop a clear time plan and explain the whole process and exactly how long each step takes.
- Even when the project targets every youth in the village and there is no need to choose among young people within a household, parents tend to be reluctant to let those under 18 take part in project activities, preferring to keep them at home. To promote under-18 participation, the facilitators conduct door-to-door sensitization with parents.
- Another factor is that adolescents easily get bored. It has proved harder to retain 15-17-year-olds if the animation sessions are monotonous. Facilitators talk about the need to engage them with dynamic, participatory approaches and to develop games to share information in an interesting way. Approaches such as participatory photography or the staging of performances and sketches seem to work well.

References

- (i) Design report 2014; (ii) QA summary report 2013; (iii) Interviews with WCA staff;
- (iv) Case studies presented by the WCA Division

6.

ENTREPRENEURIAL PLATFORMS FOR SHARING INFORMATION, DEVELOPING SKILLS AND PROMOTING YOUTH PARTICIPATION

PROGRAMME REFERENCE

Promoting Young People's Entrepreneurship in Poor Rural Territories in Latin America and the Caribbean

FINANCING MODALITY

Regional grant

LOCATION

Brazil, Colombia, the Dominican Republic, El Salvador, Guatemala and Peru – Latin America and the Caribbean (LAC)

TIME LINE

2012-2016

IMPLEMENTING AGENCY

PROCASUR Corporation

INTRODUCTION

The goal of Promoting Young People's Entrepreneurship in Poor Rural Territories in Latin America and the Caribbean was to contribute towards poverty reduction among rural youth by improving the capacity of IFAD-funded operations to increase youth access to rural development initiatives relevant to their livelihood strategies. Specific objectives were to: (i) generate and disseminate information and updated knowledge on the situation of rural youth in selected countries and territories, emphasizing their understanding and learning from their own livelihood strategies, demands and aspirations; (ii) further policy dialogue in favour of the interests of rural youth and streamline the IFAD instruments currently used in the rural development context; (iii) identify and cofinance innovative microenterprise by rural youth, with at least 50 per cent of the resources invested in initiatives headed by young women; and (iv) generate useful lessons and learning to enhance the role of youth in their territories.

The programme had three components: knowledge management; advocacy and policy dialogue; and learning and scaling up of innovations.

- **Knowledge management:** enhance existing knowledge assets in the programme area by identifying, recording, capturing and disseminating best practices and solutions that are relevant and functional to the livelihoods of rural young men and women – to be replicated and scaled up through IFAD-funded operations and those of other development agencies.
- **Advocacy and policy dialogue:** remove barriers to more and better inclusion of rural youth in policy initiatives for poor rural people. Provide opportunities for reflection and dialogue that would channel the demands and aspirations of rural youth through the regular instruments of public policy and to concerned stakeholders such as national authorities, policymakers and donors.
- **Learning and scaling up of innovations:** encourage IFAD-funded projects and those of other national and international institutions, to make direct investments in rural youth. Develop agricultural and non-agricultural business initiatives that would enable systematization of efforts and would draw lessons and good practices useful for later inclusion as regular services of IFAD operations in the region.

APPROACHES AND ACTIVITIES

A. Assessment of youth-related knowledge in the region

To create awareness of youth issues, the programme began with an assessment that generated 12 studies based on interviews with 300 young people. As part of these

studies, it had also carried out an assessment of youth targeting in 31 IFAD project documents across 15 countries in LAC. The results were used to create awareness among IFAD project/programme management units of the importance of including youth more and the need to devise approaches to do this effectively.

B. Youth networks

The programme also created and supported youth networks at country and regional levels that rural young entrepreneurs used to convey messages to policymakers, thus influencing the development of their territories. At the regional level, PROCASUR Corporation (PROCASUR) organized two international workshops in 2012, one in Colombia (for participants coming from South America and the Dominican Republic) and one in Nicaragua (for participants coming from Central America). As a result, two subregional networks were created (for Central America and South America). The three young leaders sitting in each subgroup participated in capacity-building activities. During a workshop held in Colombia, the young leaders decided to unite the two subregional networks into one regional one.

In El Salvador, for example, IFAD-funded projects⁶ supported the creation and strengthening of 11 local rural youth networks. In November 2015, the El Salvador national network participated in “Rural Week”, an event organized by the IFAD Central America office in El Salvador, where network participants held their first national assembly, drafted their statute and shared their experiences with national institutions and other national youth networks from Colombia and Peru.

C. Establishment of a Learning Investment Fund in El Salvador

Through members of the rural youth networks, the programme identified successful enterprises and business ideas led by young people. These then participated in a competition to access a Learning Investment Fund created by PROCASUR, which established specific local committees. Twelve young entrepreneurs were granted US\$1,250 each to further strengthen existing businesses or put their business ideas into practice. IFAD projects committed their time and expertise to support the young participants in developing their business ideas, both during the competition and in following up with the winners.

D. Technical support for IFAD projects in implementing specific youth-focused strategies

The programme supported mainstreaming of youth issues in IFAD projects through capacity-building of IFAD project staff and service providers working with IFAD projects in Brazil, Colombia, El Salvador, Haiti and Venezuela. The workshops and training sought to transfer methodologies for effectively including young people in the design, implementation, and monitoring and evaluation of IFAD projects. The programme had also organized learning routes that enabled IFAD project staff in target countries to exchange knowledge and learn from each other in tackling issues relevant to the Latin American context, such as working with indigenous youth, among others.

⁶ Rural Development and Modernization Project for the Eastern Region (PRODEMORO), Rural Development and Modernization Project for the Central and Paracentral Regions (PRODEMOR-Central) and Rural Territorial Competitiveness Programme (Amanecer Rural).

E. Integrating the youth network into public policy

In Colombia, PROCASUR had supported the creation of a technical advisory council where young people could meet with public and private stakeholders and discuss issues relevant to youth. The Young Entrepreneur Association (Asociación de Jovenes Emprendedores [ASOJE]) that emerged from the council was delegated to establish a National Rural Youth Network, which was supported (technically and financially) by PROCASUR, the Ministry of Agriculture and Rural Development and national programmes in support of youth.

Given the importance of working at the local level, the network was later decentralized into six local networks through which young people exchanged knowledge on participation and leadership skills and developed plans for local “nodes” identifying locally relevant actions. In July 2014, the National Rural Youth Network was officially recognized by the National Council of Economic and Social Policy as a platform through which young people from rural areas could engage in public policy. The network was strengthened over the years at both national and local levels. It developed two parallel structures: (i) a bottom-up physical structure with local nodes representing the five regions of Colombia



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and a central structure with youth leaders; and (ii) an online network with a Facebook page of more than 700 members and a webpage on the Ministry of Agriculture website (<https://jovenesrurales.minagricultura.gov.co/>), which attracted more young people to the network.

RESULTS

- In the target countries overall, and in particular in El Salvador and Colombia where youth networks were created and nurtured, young people had greater space for dialogue with key institutions and the possibility of ensuring that youth have a voice in policymaking and in shaping development interventions in LAC countries.
- The regional network was mostly active via its Facebook page and its website,⁷ which included all young members and the staff of IFAD projects participating in the grant activities.
- In El Salvador, the network became a formalized legal entity, with more than 3,000 young people participating. In addition, 118 technical staff members of IFAD projects were sensitized on youth issues and had the chance to learn more about tools and approaches for working with young people, thanks to interactions with rural youth in the networks.

⁷ As of 2014, the Facebook page had 358 members. Information on the regional network can be found on its webpage, <http://juventudruralemprendedora.procasur.org/>. By 2016, when the project was completed, 2,715 young people were involved in activities of rural youth networks across the continent, more than half being young women.

6. ENTREPRENEURIAL PLATFORMS FOR SHARING INFORMATION, DEVELOPING SKILLS AND PROMOTING YOUTH PARTICIPATION

- In Colombia, the network had 2,200 members, organized in 70 local nodes, and managed to raise more than US\$2 million from the Ministry of Agriculture. Thanks to programme support, the network grew and developed its 2016-2018 action plan.
- The Learning Investment Fund benefited 56 youth-led enterprises comprising a total of 537 young entrepreneurs, 42 per cent of them women. Funded enterprises included agricultural and livestock production, seed and sapling production and sale, production of artisanal products, transformation of agricultural products (dairy, wheat, sugar), and service provision (extension, Internet services, sales – to name a few).
- IFAD project staff (national staff seconded by national government institutions) in Brazil, Colombia, El Salvador, Haiti and Venezuela were sensitized and their capacity improved for working with rural youth and using efficient methodologies and tools to ensure that youth could benefit from the economic support offered by IFAD and by other national and international rural development programmes.
- Some 70 publications focusing on youth were produced as a result of the studies, research and experience. All documents can be downloaded from <http://juventudruralemprendedora.procasur.org/>.

LESSONS LEARNED

- The commitment by PROCASUR and IFAD projects to work together to advance the rural youth agenda in target countries was instrumental in the success of the programme, and in particular in the creation and maintenance of youth networks in the region.
- The national El Salvador network was instrumental in enabling young people to communicate their expectations to IFAD projects and other national stakeholders and in strengthening the capacity of IFAD project staff to mainstream a youth focus in their projects. As a result, a holistic national plan for the development of rural youth was drafted and endorsed in 2014 by the Vice-Minister of Agriculture.
- The involvement of a wealth of local stakeholders in the programme and in the creation and support of the national and regional rural youth networks provided ownership and sustainability of the networks and of the relationships built over the course of the programme. The stakeholders involved included: national public institutions, local NGOs, public and private foundations, credit institutions, farmers' organizations and cooperatives, and indigenous peoples associations.

References

- (i) Design document; (ii) http://juventudruralemprendedora.procasur.org/wp-content/uploads/2015/12/Sis.-Redes-El-Salvador_web-final.pdf;
- (iii) <http://juventudruralemprendedora.procasur.org/wp-content/uploads/2015/12/Documento-1.pdf>

CASE STUDIES ON FINANCIAL INCLUSION



7.

RURAL ENTERPRISES

PROGRAMME REFERENCE

Rural Enterprises
Programme II (REP II)

FINANCING MODALITY

Loan

LOCATION

Ghana – West and
Central Africa (WCA)

TIME LINE

2011-2020

IMPLEMENTING AGENCY

IFAD

INTRODUCTION

To cater to the needs of young entrepreneurs, the programme looks at identifying and addressing gaps in technical skills through training. Under the Rural Enterprises Programme II (REP II), training has focused on developing and promoting small and medium-sized enterprises (S(M)SEs). Assistance in traditional apprenticeship training is emphasized. The overall goal of the programme is to contribute to alleviating poverty and improving the living conditions in rural areas of Ghana.

The programme targets young entrepreneurs able to convert the programme's capacity-building support into assets, with little or no additional support. It specifically targets rural youth and particularly young rural women. The focus is on business development services, such as community-based skills training, small business management training, support to apprenticeship training, literacy and numeracy training, and technology promotion.

ACTIVITIES AND APPROACH

The programme comprises four interrelated technical components and one non-technical one:

A. Business development services through establishment of business advisory centres (BACs)

Skills development is the main entry point to promote rural S(M)SEs – in the form of short courses in the field. Often this training is complemented by other services (e.g. credit, career counselling, follow-up business counselling). The variety of these services and the flexibility with which they are implemented are probably among the most important factors behind the success of the programme.

BACs have been established through a tripartite partnership arrangement involving the programme, district-level associations and the National Board for Small-Scale Industries (NBSSI). The programme promotes a range of rural S(M)SEs based on the results of the business opportunity identification survey and the interests of potential clients/beneficiaries. BACs assume responsibility for the following activities: (i) literacy and numeracy training on a pilot basis; (ii) business orientation seminars; (iii) community-based training; (iv) small-business management training and counselling; (v) marketing support to link rural S(M)SEs with urban markets and larger commercial enterprises; and (vi) information and referral services.

B. Rural technology facilities (RTFs)

The programme supports and promotes technologies delivered through rural technology service centres (RTSCs). RTSCs are essentially designed to be engineering workshops, equipped with relatively modern machines for metal machining, welding and fabrication, woodworking and carpentry. They are responsible for the introduction of new technologies and technical training. The main mechanisms include: (i) an apprenticeship fund to enable poor unemployed youth to pay the initial advance fee for an apprenticeship contract, together with purchase of the required tools; (ii) training of master craftspeople, on the condition that they take on the additional apprentices assigned to them; and (iii) training of technical apprentices (interns for three years) and visiting apprentices (from a few weeks to a few months). RTFs function as spearhead points for technology upgrading at the district level, and are responsible for dissemination of technologies relevant to rural small producers. Their functions are technology adaptation and dissemination. The function of RTSCs is to upgrade the level of technology of the rural S(M)SE sector and to disseminate any relevant “intermediate” technologies that are already available. The programme promotes the idea of demand-driven, relevant off-the-shelf technologies adapted to suit the sociocultural and economic situation prevailing at the district level. In addition, some other projects have taken the idea of technology support further by creating a technology promotion fund, used to procure and produce technical drawings to be used in RTF training and in the purchase of prototypes of relevant equipment and other products from international organizations, NGOs or private suppliers.



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C. Rural financial services

The programme has formed partnerships with rural banks and other formal and informal microfinance institutions – planning activities in close coordination with other IFAD projects. For small-scale savings and loans, the programme works with client groups facilitated by the respective financial institutions. It also supports medium-scale products for individual clients. Loans provide operating and investment capital for rural production, services and trade. The country's participating financial institutions (PFIs) are encouraged to test and develop innovative operations to increase the relevance of their products to rural businesses and to reduce their delivery costs. The programme finances a limited credit line to complement Bank of Ghana lending activities to rural banks and other microfinance institutions. The interest rate on wholesale loans is closely linked to the bank's interbank rate to prevent inflationary erosion of funds. It also seeks to strengthen financial institutions' savings and loan delivery mechanisms through technical assistance, training, establishment of improved loan tracking systems and new product development. A monitoring unit has been created in the ARB Apex Bank to improve rural banks' monitoring, including regular analysis, compilation and sharing of information.

D. Rural Enterprise Development Fund (REDF)

The provision of rural financial services has been an integral part of the REP from the outset. Supported services comprise both savings facilities and access to loans. All BAC clients are required to open a savings account with a participating bank (PB). To access a loan from the REDF, a client must save at least 20 per cent of the principal amount before any disbursement is made. PBs require additional personal or group-based securities as considered appropriate. Lending rates are set by the Bank of Ghana on recommendation by the programme coordination and management unit (PCMU). The full credit risk is borne by the PBs, which thus have sole responsibility for loan approval or decline and eventual recovery. However, all loan applications must first be screened by the Subcommittee on Credit of the District Implementation Committee (DIC) to verify that borrowers are part of the REP II target group, operate small businesses and are resident in the district. BACs provide business management and/or technical training to borrowers and assist in the preparation of loan applications and business plans. Although the REDF hasn't performed too well, the programme has recommended converting it into a matching grant fund designed to capitalize S(M)SEs by granting 30 per cent of the investment and working capital costs – in a model where the equity contribution is a minimum of 10 per cent and a PFI normal commercial loan or leasing contract is obtained for the remaining 60 per cent. These changes would contribute significantly to expanding the lending programme.

E. Support to rural S(M)SE organizations and partnership-building

The programme seeks to empower local trade associations and build their social capital, both through this specifically designed component and through activities carried out with local trade associations across its other components. It helps trade associations improve services to their members by providing training in management and in organization of joint services. It also assists associations in forging partnerships with district assemblies (DAs), exploring issues of common interest (such as land allocation, environmental concerns, electrical connection and access roads) and building mutual trust. BACs facilitate networking among local trade associations and the eventual formation of district-wide and regional coalitions. The programme

empowers rural microentrepreneurs to participate in policy debate at local and national levels and in decision-making processes (at the programme level and within DAs) relative to S(M)SE development.

RESULTS AND IMPACT

Following an evaluation with beneficiaries, many have indicated significant improvements in their incomes and standard of living. They have reported an expansion of their businesses, partly due to their improved managerial skills and to services provided by the programme. The impact assessment found that this was clearly linked to improvement in S(M)SE activities, rather than to broader economic growth. Increases reported ranged from 50 per cent to 500 per cent and were substantiated in reports, by supporting family members, regarding education, purchase of business and personal assets and improvements in housing. According to a 2012 impact evaluation study, of the 340 programme clients that took part in the field survey, 280 (90 per cent) stated that the programme had improved their income levels. Average income has risen from US\$100 to US\$170, representing approximately a 40 per cent increase over previous monthly income. The REP II has also had some positive benefits in environmental terms, as some clients, especially youth, that are gainfully employed through programme support might otherwise be engaged in illegal mining.

LESSONS LEARNED

Three key lessons have been learned thus far:

- Provision of business management and technical training to clients by specialized agencies enhances the efficient use of financial services at the microenterprise level.
- Clearly defined roles for public players such as DAs may assist financial institutions in reviewing loan applications.
- The growth and performance of a small-scale loan portfolio can be severely constrained by lending approaches.

References

(i) Design report 2004; (ii) Programme completion report 2012; (iii) Impact evaluation report 2012

8.

ENTERPRISE LOANS

PROGRAMME REFERENCE

Rural Youth Economic Empowerment Programme (RYEEP)

FINANCING MODALITY

Regional grant

LOCATION

Yemen – Near East and North Africa (NEN)

TIME LINE

2013-2016

IMPLEMENTING AGENCY

Making Cents, in partnership with Silatech

INTRODUCTION

In Yemen, rural youth are involved in a variety of on- and off-farm activities. A market study conducted through a programme initiative concluded that youth are involved in honey, livestock, fishing, horticulture and textile-weaving industries, as well as being engaged in small businesses such as motorcycle transport, trading and traditional food production. While rural youth may have primary businesses, their income is diversified, generally derived from at least two sources.

The Rural Youth Economic Empowerment Programme (RYEEP) supported Al Amal Bank in Yemen in providing financial services to rural youth. Despite the major conflict that surfaced in 2015, the bank developed a rural expansion strategy, launched operations in 13 rural areas, invested in technology to reduce costs and, at programme end, was actively serving 4,479 young borrowers, 3,482 of whom also opened savings accounts.

The overarching goal of the Al Amal rural expansion programme was to stimulate employment and self-employment of rural youth by increasing their access to and ability to use financial services, while simultaneously building their business management skills.

To reach this goal, two complementary objectives were established:

- Build the capacity of Al Amal Bank to develop and deliver youth-inclusive financial services in rural Yemen;
- Build its capacity to select and support partners to provide inclusive non-financial services to rural youth.

ACTIVITIES AND APPROACH

Al Amal was recognized for its regional leadership role in youth-inclusive financial services. However, much of its focus was urban based. Under the RYEEP, the challenge for Al Amal was to maintain this youth-inclusive focus while extending its reach into rural areas. To accomplish this rural expansion, the bank focused on market research, strategy formulation, partner identification, piloting and finally expansion. The market research was led by its internal research and evaluation unit, which visited targeted rural areas to gather data on the market overall and the specific characteristics of rural youth. This research was supplemented by a study visit to Kenya to understand best practices employed by financial institutions there in their services for youth.

The Al Amal strategy was to initially offer rural clients the same mix of savings and credit products designed for urban adults and youth, slightly adapted for rural conditions, and

then add specific rural livelihood products to its portfolio of services. Due to the growing conflict, however, the bank was unable to develop specific rural livelihood products, but found that it was able to achieve significant outreach with its existing, slightly modified products. There were mainly two types of services offered: financial and non-financial.

A. Financial services

Savings. Al Amal delivered its specialized youth savings product, which offers lower minimum balances than its normal savings products and incentives to join, such as gifts when youth clients open accounts and enrolment in lotteries. Al Amal found that this product did not need to be adjusted for rural delivery.

General lending. Five different lending products were designed to serve different purposes and accept different types of collateral. While the products were generally the same as those offered in urban areas, there were significant differences in how young people used the products:



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- **Group lending:** Small, short-term, group-guaranteed loans that would increase in time based on performance and good repayment. In rural areas, the size of the group was expanded from 5 to up to 25 to decrease the cost of lending. Considering the smaller loan size and group guarantee, the product was attractive to young borrowers, accounting for 18 per cent of the rural youth portfolio.
- **Reayah (welfare):** The products developed for Reayah targeted poor households that received government support payments. The loan sizes disbursed were small and the government payments were used as collateral. The product also measured borrower performance and, based on performance, borrowers could apply for larger loans. It proved the most attractive to rural youth, with 69 per cent of rural youth borrowers beginning with this product.
- **Individual:** The individual loan product was Al Amal's core enterprise lending product for adults. It offered loans of up to 1,000,000 Yemeni rial (US\$4,667), but required more stringent business plans and collateral. During the programme, few rural youth were able to obtain this loan, indicating a lack of the assets and business opportunities needed to meet the loan conditions.
- **Mawsimi (seasonal):** This product was a consumption-oriented loan that would help active borrowers respond to cash flow needs around holidays or the school season with an additional supplementary loan. It was not used significantly by rural youth, and the product was suspended due to the ongoing violence.
- **Sharakat (salary):** The Sharakat loan product was for salaried employees and generally used for consumption purposes. Considering the low levels of employment among youth, this product was not used by them either.

B. Non-financial services

Non-financial services were created to respond to the needs of young people through the provision of knowledge and skills to inexperienced youth. They sought to help

young people better understand the financial products offered and to manage enterprises more effectively, ensuring better repayment. To provide these services, Al Amal decided on an outsourcing strategy and partnered with the Reyadah Foundation, a non-financial provider, to focus on three services: financial literacy, business management training and technical training.

The financial training curriculum focused on current financial literacy adapted to lower literacy and rural contexts. It improved personal financial management skills and increased knowledge of financial products. Similarly, the business management training improved the business management skills of youth that were starting or expanding an income-generating activity through a business curriculum covering market studies, business planning, costing/pricing and marketing.

Finally, the technical training service sought to improve specific technical skills of youth in promising value chains through specialized curricula focusing on bee-keeping, livestock, weaving and horticulture.

RESULTS AND IMPACT

In the beginning, the rural expansion proceeded faster than expected and Al Amal exceeded its target of 3,000 youth by 20 per cent by the end of March 2015. However, due to the conflict, the bank had to reorient its priorities to protecting its own portfolio. The programme demonstrated that youth were attracted to financial products when they were calibrated towards a rural environment. As a win/win result, more and more young people were able to apply for loans based on their needs, while Al Amal was also able to expand its portfolio into rural areas and strengthen its networks, partners and clients.

LESSONS LEARNED

- Al Amal demonstrated that youth can and should be expressly targeted as part of a rural expansion, since segments of the youth market are economically active and can qualify for loans. It also demonstrated the importance of careful calibration of the financial products and services tailored to the needs of rural young people.
- Alternative collateral can be crucial to youth-inclusive service provision. The Reayah welfare-payment loan became Al Amal's major conduit for providing youth financial services, owing to its ability to provide youth with a ready source of collateral.
- Use of technology can be pivotal in lowering costs and extending products to remote areas.
- Non-financial services are only necessary for some segments of the youth market. The outbreak of conflict halted Al Amal's non-financial service provision, but its expansion into rural areas and its performance were not impacted, indicating that non-financial services are not critical for all rural youth, and especially the economically more active segments.

References

[RYEEP Learning Report 2016](#)

9.

SAVINGS FOR TOMORROW

PROGRAMME REFERENCE

Rural Youth Economic
Empowerment
Programme (RYEEP)

FINANCING MODALITY

Regional grant

LOCATION

Morocco – Near East and
North Africa (NEN)

TIME LINE

2013-2016

IMPLEMENTING AGENCY

Making Cents, in
partnership with Silatech

INTRODUCTION

Youth in the transitional stage aged 15-25 are a large cohort in Morocco, comprising almost 20 per cent of the Moroccan population. This cohort has traditionally been underbanked, with only 28 per cent having an account at a formal financial institution and many fewer actually saving there. The livelihoods of young women in rural areas are quite constrained, owing to tradition and restrictions on their movement.

In order to address the financial exclusion young people face in Morocco, the Rural Youth Economic Empowerment Programme (RYEEP) partnered with ABB to increase youth access to financial services that could help them manage their assets and invest in education or livelihoods. This was largely done through promoting savings to youth through a youth-inclusive savings product called Tawfir Al Ghad (TAG).

ABB planned to expand its outreach by promoting these mechanisms through mobile bank branches, supplementing the product with non-financial services, and testing linkages to microfinance credit. Activities were divided between two objectives: (i) to build ABB's capacity to develop and deliver youth-inclusive financial services to 5,000 young people, while building linkages with microcredit institutions for at least 250 young people; and (ii) to build the capacity of ABB and its partners to provide youth-inclusive non-financial services to 5,000 youth.

APPROACHES AND ACTIVITIES

A. Financial services

The programme built on the TAG financial savings product developed by ABB together with Silatech. TAG had been tailored to youth, based on market research conducted to understand and respond to the specific needs of young savers.

The product offered a number of special features designed to encourage uptake among youth, including a low minimum balance, a free debit card, no fees and a lottery scheme to reward active savers. Initial testing nationally indicated that it was appropriate to youth and that the challenges facing TAG adoption in rural areas involved promotion and access rather than product features. Through the programme, efforts were made to decentralize TAG's presence in the region, promote it and offer services in remote and rural areas through mobile branches. Ultimately, ABB sought to link the product to financial education training sessions and developed mechanisms allowing TAG clients to repay their microfinance institution (MFI) loans through the MFI's ABB counterparts. The idea behind the product was to build assets for education, consumption and livelihoods and to seek linkages with MFI products and individual loans for lending purposes.

B. Non-financial services

Part of the programme focused on delivering financial education training to rural youth through direct training, mobile branches, radio broadcasts and a website. Training was developed specifically for rural youth, while the information disseminated through electronic media was more oriented towards youth in general. Classroom training was used to increase the financial knowledge of youth and to encourage the opening of accounts. This was largely delivered through Sigma Tools (a consulting company) and local NGOs, covering the topics of banking services and budgeting through lectures, activities and exercises. Training sessions were of four hours' duration. In addition, information sessions were used to increase knowledge of financial products and partners, again using Sigma Tools, and covering the topics of savings, budgeting and credit options. However, these were open-air savings awareness sessions held in markets and village centres. The radio broadcasting and videos uploaded to websites and LCD screens in mobile branches were used to raise awareness of financial tools and the importance of savings. They also covered topics of budgeting, financial products and savings tips.

RESULTS AND IMPACT

By programme end, ABB successfully gained further outreach through its innovative mobile branches, taking its TAG product to rural youth and offering non-financial services to train young people in the finance issues that would improve their livelihoods.



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Through these efforts, 6,227 rural youth opened TAG accounts and deposited US\$2,355,350 (average savings account deposit US\$375). The financial education training and awareness sessions reached 2,906 rural youth and demonstrated strong changes in knowledge and behaviour. Ninety per cent of surveyed participants declared that, after the training, they were better able to manage their budgets; two thirds reported that they had started saving; and 20 per cent of the surveyed participants that previously had no bank account opened one following training.

LESSONS LEARNED

- **Product features.** The issuance of a free debit card with the account was very attractive to rural youth, who could avoid long queues at branches, make withdrawals at any time, and allowed their families or friends to withdraw money with their card when they couldn't visit the branch. In addition, the low minimum balance was also one of the most attractive features to youth.
- **Education.** Rural TAG clients were more educated (and presumably better off) than the norm, supporting the idea that poverty limited TAG participation in rural areas to a degree.
- **Promotion.** The TAG marketing campaign worked more through word of mouth from current clients and direct marketing by ABB staff, rather than through radio, video clips and the website, indicating that old means of marketing are still more effective, as rural youth might not have access to Internet and other media. More importantly, marketing should reflect the product's response to rural youth, as the videos and other marketing tools were tuned more towards urban youth.
- **Proximity.** Perhaps the biggest obstacle to attracting youth has been the access to bank branches. The isolation of rural communities could not be served from existing permanent branches. ABB's experimentation with 10 mobile branches – equipped with branch teller stations, an automatic teller machine (ATM) and LCD screens for advertising and financial literacy promotion – received positive feedback. However, there was a lack of trust that these mobile branches would return dependably (even though returns were scheduled). This was a primary reason why not many branches were opened through the mobile units. They were more effective in marketing and advertising. In addition, ABB didn't offer participants the opportunity to open accounts immediately following training, and thus lost a key opportunity to help youth act on their improved knowledge.
- **Non-financial services.** The services offered were configured specifically to fill the knowledge gaps of young people, as most had a complete lack of exposure to financial products, and the increased focus on entrepreneurial activities among rural youth required greater levels of adaptation.

References

[RYEEP Learning Report 2016](#)

10.

IRADA ENTERPRISE CREATION PROGRAMME

PROGRAMME REFERENCE

Rural Youth Economic Empowerment Programme (RYEEP)

FINANCING MODALITY

Regional grant

LOCATION

Tunisia – Near East and North Africa (NEN)

TIME LINE

2013-2016

IMPLEMENTING AGENCY

Making Cents, in partnership with Silatech

INTRODUCTION

In Tunisia, rural and semi-urban youth are often characterized by high illiteracy and poverty and low skill levels, especially in financial acumen and business competence. Low levels of human capital have led to higher unemployment in comparison with their urban counterparts. Agriculture and relatively small retail services and trade activities account for the majority of employment and livelihoods. Although rural youth are interested in beginning small and microbusinesses, they lack the confidence, skills and start-up capital to initiate and/or build businesses.

The Rural Youth Economic Empowerment Programme (RYEEP) partnered with Microcred, a newly established microfinance institution (MFI), to achieve its primary goal: support youth entrepreneurship in rural areas by building the capacity of Microcred to provide non-financial services combined with start-up or expansion loans adapted to youth aged 18-35. The programme worked towards the design and development of Irada (meaning “the will” in Arabic), the first small enterprise start-up loan developed specifically for rural and urban youth in Tunisia. It focuses on low-income clients and currently operates in the poorest districts of Tunis.

The service targeted young would-be entrepreneurs seeking financing to build their businesses in rural areas, including commerce, services, agriculture and animal husbandry. In peri-urban areas, Irada supported development of rural value chains. In order to support development of its clients’ non-financial skills, Microcred partnered with various organizations – such as Education for Employment (EFE) and Positive Planet – to design, develop and implement a package of business development services (BDS) in conjunction with Irada. At programme close, Microcred was also formalizing partnerships with public and private organizations specialized in providing services in rural areas. BDS were offered both before and after financing and focused on soft skills development, idea generation, business plan development, financial literacy, bookkeeping and market access solutions.

APPROACHES AND ACTIVITIES

A. Financial services

The programme used information from a local market study, a human-centred design study, and two focus group discussions with potential young entrepreneurs to understand the target market and its financial needs. An expansion loan product, designed to serve both adults and youth, was developed through a separate process, but used some of the results of the youth market research to inform its design.

Irada offered individual loans to start microenterprises. The amount ranged from US\$100 to US\$10,000, with an average of US\$2,000. The loan covered up to 95 per cent of the investment for a duration of 6-36 months, with a grace period of up to six months. Interest rates were set at 2.6 per cent, decreasing per month. Collateral included: (i) a promissory note and a guarantor under US\$2,500; and (ii) depending on a case-by-case basis, any physical assets.

B. Non-financial services

The non-financial services offered were delivered in three phases in the loan selection and delivery process:

Group training. After initial selection, loan applicants completed week-long training in business management. The curriculum was based on the Build Your Business (BYB) content developed by Microsoft, adapted to the local context (Tunisian dialect, local examples, simpler terms, etc.). BYB was delivered either by Microcred's Irada trainer or by EFE.

Pre-financing coaching. Loan officers provided ongoing coaching to the applicants whose loans had been approved. The role of the coach was to help applicants reflect on the business and elaborate the plan. In cases where the applicant had trouble writing the details, the coach would transcribe the ideas.

Post-financing coaching. Loan officers provided ongoing coaching to the applicants whose loans had been approved. Coaching was designed to help the borrowers launch and build their businesses, particularly during the first few critical months. Three non-financial instruments were used: (i) entrepreneurship training; (ii) individual coaching; and (iii) coaching for individuals with approved loans. The entrepreneurship training was an in-class module to strengthen life skills and entrepreneurial knowledge to enable business plan development and better enterprise management. It covered soft skills, business planning, record-keeping, cash flow management, marketing/sales and inventory management, comprising some 30 hours over one week. The individual coaching focused on supporting beneficiaries, within their business planning, on topics of market study, technical study and financial projections. Finally, coaching for those who were borrowers focused on programme start-up, loan use and problem solving, and remained effective throughout the loan cycle.



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RESULTS AND IMPACT

The Irada pilot was launched within the greater Tunis area, allowing Microcred to test the programme in its core market of urban and semi-rural areas. This pilot phase aimed at gathering initial insights from the field and improving the product before launching a second phase more specifically focused on the rural areas of Beha and Jendouba. During 2015, Microcred received over 800 applications, and 130 young people with start-up projects were trained with the support of EFE. Among those

trained, 96 received individual coaching to complete their business plans and loan applications, and 13 youth entrepreneurs received Irada loans. In the same period, 91 loans of an average size of US\$2,269 were disbursed to rural youth for business expansion. This average loan is 10 per cent smaller than the average distributed for business expansion by urban entrepreneurs, reflecting the smaller markets in rural areas.

LESSONS LEARNED

The following are some of the key lessons learned during the programme cycle:

- It is important to use various research tools to gain a complete understanding of the target market. Microcred used a diverse set of tools that it felt helped tailor the financial and non-financial products to respond well to the needs of rural youth. These included a quantitative study, individual interviews, focus groups and secondary research.
- Innovative outreach strategies are necessary to reach targeted youth sustainably. Following the pilot phase of the programme, Microcred realized that its outreach strategy, based on traditional marketing methods, was insufficient to attract enough bankable clients. Certain areas were flagged as issues to be addressed. First, Microcred, being new, was not entirely trusted or known to the target market segments. Second, the branches were located far from remote areas, creating lack of access. Third, the loan product did not meet client needs related to agriculture. The institution learned that some features discouraged investments in this area, especially the relatively low amounts and short cycle of the loans.

References

[RYEEP Learning Report 2016](#)

11.

ENTERPRISE YOUR LIFE

PROGRAMME REFERENCE

Rural Youth Economic Empowerment Programme (RYEEP)

FINANCING MODALITY

Regional grant

LOCATION

Egypt – Near East and North Africa (NEN)

TIME LINE

2013-2016

IMPLEMENTING AGENCY

Making Cents, in partnership with Silatech

INTRODUCTION

The Enterprise Your Life (EYL) curriculum⁸ in Egypt sought to increase employment and self-employment of rural youth by increasing their access to and ability to use financial services, while simultaneously building their employability and entrepreneurial capabilities. Under the Rural Youth Economic Empowerment Programme (RYEEP), the curriculum was delivered through three specific objectives:

- Extend informal savings and lending services to 10,000 young people in three governorates through a youth savings group (YSG) structure; link 500 YSG members to formal financial services;
- Deliver financial literacy and entrepreneurship training through YSGs to 100,000 youth, and additional support services to 1,000 interested YSG members from local community development associations (CDAs);
- Through the YSG model, provide youth with access to capital to invest in individual or group income-generating activities, while at the same time offering an opportunity for them to gather and learn from each other's entrepreneurial experiences. In addition, facilitate vocational training and access to formal financial services through YSGs.

APPROACHES AND ACTIVITIES

CDAs encourage the formation of YSGs and support their development. A CDA recruits a community volunteer and offers a small stipend for training YSG members and coordinating regular support meetings at the community level. At each meeting, members contribute savings through a "share" mechanism and jointly decide who may borrow from the collective savings and for how long. At the end of the cycle, the individual shares and the profits from lending activities are paid out to members. The YSG then reconstitutes itself and begins the cycle again. CDAs also facilitate linkages with formal banking structures and microfinance institutions (MFIs) by educating YSG members on available financial products, inviting bank representatives and MFI loan officers to participate in YSG meetings and facilitating the completion of loan requirements, such as collateral, application, etc.

A. Financial services

Youth savings products. Three types of products are put forward: share (term) savings, individual credit and group credit (equity). Share savings build assets for enterprise or consumption with a varying interest rate, depending on the amount of loans disbursed.

8 Developed jointly by Making Cents and Plan International.

Individual credit is used to start or expand a microenterprise over a cycle of 1-6 months, with accumulated savings as collateral and an interest rate of 5-10 per cent (the group sets the interest rate for individual loans). Finally, the group credit (equity) product is used for group investment in a joint business venture, with a variable interest rate, all profits returning to the group and the group savings as collateral.

B. Non-financial services

Non-financial services were also offered to youth participating in the programme. YSG members received a foundational youth-focused enterprise development training programme, layered onto existing group meetings. It focused on thinking ahead, knowing your market, decision-making, negotiations, wise investments and being different.

Training is delivered through two major types of products: EYL entrepreneurship training, and technical and vocational training. The purpose of EYL training is to strengthen life skills and entrepreneurial knowledge to enable better enterprise management, covering topics in planning, market research, investing, etc. This is carried out over 10 months in 14-20 short sessions. The technical and vocational training focuses on building technical and specialized skills to be used in the enterprise, such as agriculture, livestock-raising, carpentry, simple electrical engineering and soap-making. This takes place over three months with 10-15 sessions.



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RESULTS AND IMPACT

Most of these results exceeded targets. The savings groups themselves performed very well, with the mobilization of savings meeting expectations. Enterprise development results were also on target, with almost 20 per cent of members beginning or expanding their income-generating activities. Interestingly, while these activities have not yet translated into measurable improvements in poverty rates, in an external evaluation, 63 per cent of members reported that their quality of life had improved, indicating that access to finance and training increased their sense of agency or empowerment. The one area where the pilot did not perform as well as expected was in formal financial-sector linkages (savings or credit), which reached only half the target. Over 1,000 youth joined savings groups and used them to mobilize savings, develop enterprising life skills and launch or expand income-generating activities.

LESSONS LEARNED

- Interestingly, based on assessment of the initial outreach, it proved difficult to cater to the sentiments of young people using traditional delivery services calibrated towards adults. This brings out the importance of branding the programme to fit within the context of young people and of closely assessing the full range of features, including marketing and outreach mechanisms.
- In terms of non-financial services, the programme noted that young people lacked the confidence to begin businesses and did not feel they possessed the traits that would build on improvements in their livelihoods. For this specific reason, the curriculum developed was highly refined to fit their needs. In addition, the programme also successfully incorporated a coaching component that used a sports metaphor to introduce the YSG promoter as a coach, who could provide advice on how to apply the training.
- The combination of financial and non-financial services proved to go hand-in-glove with the start-up of income-generating activities, indicating the absolute importance and interdependence of each type of service. However, a relatively small number of formal financial-sector linkages occurred, owing to three main reasons: (i) the distance youth would need to travel to most financial institutions discouraged their opening accounts or borrowing; (ii) local financial institutions were not offering youth-inclusive products – their processes were bureaucratic or required collateral that youth were unable to provide; and (iii) most youth did not require formal financial services, as their relatively small savings or low demands for credit would be served by the savings group, family members or other informal means.

References

[RYEEP Learning Report 2016](#)

12.

AGRICULTURAL VALUE CHAINS

PROJECT REFERENCE

Agricultural Value Chains Support Project (PAFA)

FINANCING MODALITY

Loan

LOCATION

Senegal – West and Central Africa (WCA)

TIME LINE

2008-2014

IMPLEMENTING AGENCY

IFAD

INTRODUCTION

In Senegal, the rural sector represents 55 per cent of the Senegalese population. A recent study by the National Agency of Statistics and Demography revealed that the primary sector (agriculture, livestock and fisheries) provides more opportunities, with 48.5 per cent of the labour force, while the industry and service sectors absorb 12.1 and 26.3 per cent, respectively. However, the job market for youth is dominated by unskilled labour, with the majority being engaged in agricultural activities. The country is experiencing an increase in migration, which appears to be one alternative for the many young members of Senegalese households faced with unemployment. Migration may be internal or international, mainly to other African countries, followed by Europe. Data from the 2010 World Bank African migration survey⁹ showed that the average age of migrants within Senegal (rural-rural, rural-urban) was 32, with 54 per cent being men and 45 per cent women. Poverty, climate change, deterioration of the environment, conflicts and lack of infrastructure in rural areas are some of the main reasons for migrating.

In Senegal's groundnut basin, youth represent over 60 per cent of the population. The IFAD-supported Agricultural Value Chains Support Project (PAFA) aimed to improve the incomes and livelihoods of poor farm families in that geographical area, with a special focus on turning farming into a thriving business for young people. One target group of the project was underemployed young people aged 18-30.

The project focused on consolidation of profitable value chains based on local agroecological potential. It promoted the use of local products, such as millet/sorghum, maize, bissap/hibiscus, sesame, niebe, rice, poultry and market gardening (onions, tomatoes, carrots, cabbage). Off-farm employment was generated in agricultural extension activities (youth counselling within each producer organization); processing (e.g. decorticating rice); and transformation (mostly food products cooked by women).

ACTIVITIES AND APPROACHES

The PAFA used an innovative targeting approach to create jobs for rural youth. The project encouraged local sports and cultural associations to prepare proposals to obtain project support. For all value chains, participating youth were mostly self-employed. They participated in both mixed groups and youth-only groups (Associations Sportives et Culturelles [ASC]). The youth groups prepared proposals and benefited from a series of services, including equipment, training in best agricultural practices and improved inputs.

For all value chains except gardening, young people had to negotiate access to land with their respective families. To do this, they had the support of their ASC, the young agricultural extension officers and mixed-age farmers' groups targeted by the project. Indeed, the project-targeting approach favoured farmers' organizations that presented youth and women as subproject holders (*porteurs de sous-projets*). This meant that

9 World Bank, "Migration and Remittances Household Surveys in Sub-Saharan Africa: Methodological Aspects and Main Findings" (Washington, DC, 2011).

the organizations themselves had an interest in convincing households to give young people access to land and allow them to be subproject holders. For market gardening, access to land (along with certified seed and fertilizer) was guaranteed by the fact that the land to which the PAFA provided irrigation was assigned from the start to youth and women. This was generally community land that was granted to youth and women's groups by the village authorities and set up for gardening by the project.

The PAFA provided subsidies to acquire quality inputs (certified seed, fertilizer and agricultural equipment) by setting up a system of "savings" in kind (storage of agricultural produce). The subsidies decreased over three years (from 80 to 40 per cent). This system ensured farmers' access to quality inputs and empowered organizations in the area through access to inputs and strengthening of their capacity to mobilize the savings of beneficiary households.

A number of farmers (about a third being women under 35 years) were trained as "family farm advisors" to inform young farmers of good practices in family poultry production. In addition, over 800 women and young girls were trained in processing and cooking techniques, using local cereals, to promote the consumption of local products. Hotels and restaurant owners were encouraged to introduce dishes prepared with local products in their menus.

Finally, the PAFA helped groups identify and sign contracts with market operators. National agents for interprofessional organizations (Les Cadres Nationaux d'Interprofession Filières) provided information on prices in reference markets,



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including through text messages sent to farmers. The project facilitated contracts between farmers' organizations and market operators to ensure fair negotiation and secure prices for producers. Youth groups participated in workshops of commercial intermediation with one market operator (trader, processing unit, agro-industry), ensuring buyers for their produce at a fair and guaranteed price. In addition, youth engaged in value-chain round tables (millet/sorghum, cowpea, sesame and hibiscus) set up by the PAFA to bring together key value chain actors and create a dialogue on issues such as increased seed production, dissemination of information on market prices and rainfall, commercial intermediation and dispute resolution between producers and buyers, and establishment of an internal quality-control system. Another component included the construction of several value-chain development centres (centres de développement des filières) that allowed farmers to store their produce and served as collection centres for market operators.

RESULTS AND IMPACT

In total, the project assisted 45 youth associations through financial support, capacity-building and access to quality inputs and equipment. As a result, more than 4,000 young men and more than 8,000 young women are now involved in agricultural value chains and have increased their incomes. Products of market gardening were mainly for local markets, with some youth groups negotiating with traders from Dakar.

References

(i) [Design report 2008](#); (ii) [PAFA website](#); (iii) [Senegal operations](#); (iv) [IFAD Case studies presented by WCA](#)

13.

YOUTH INCUBATION CENTRES FOR “AGROPRENEURSHIP”

PROGRAMME REFERENCE

Community-Based
Natural Resource
Management
Programme – Niger
Delta (CBNRMP)

FINANCING MODALITY

Loan

LOCATION

Nigeria – West and
Central Africa (WCA)

TIME LINE

2005-2015

IMPLEMENTING AGENCY

IFAD

INTRODUCTION

The Community-Based Natural Resource Management Programme (CBNRMP) aimed to improve the livelihoods and living conditions of rural families in the nine states of the Niger Delta region of Nigeria. While the larger target group comprised the poorest people in rural areas, the programme developed a specific targeting strategy to support youth (aged 18-35) and women in agribusiness. The value chains included crop production, artisanal fisheries and aquaculture/cage fisheries. Selection was based on the abundant and diverse natural resources in the programme area.

CBNRMP adapted the initial community-driven development (CDD) approach to suit the objective of agribusiness development and to design a pathway for youth to create enterprises. This modification generated a huge response from young people.

APPROACHES AND ACTIVITIES

The CDD agribusiness model combined diverse levels of institutions: youth individual enterprises, commodity groups and commodity apex development associations (CADAs). In parallel, the programme facilitated creation of incubation centres and a youth forum called the Youth in Agriculture Foundation (YIAF). The YIAF was the first network of young agroentrepreneurs in the region, with a nine-member board of trustees, one representing each state of the region. It became a platform for promoting and supporting sustainable youth agribusiness, a peer review forum among young agroentrepreneurs, and a platform for youth engagement in policy dialogue with governmental and other institutions. At programme completion, the YIAF had 880 members – 69 per cent men and 31 per cent women.

The starting point of this pathway for youth was elaboration of agroenterprise protocols, which included:

- Mapping/targeting of market-led enterprises with high value, low risk and high return. Identification of youth-based commodity groups and selection of interested youth, based on endorsement by the community leadership and on a young person's agreement to belong to a commodity group of his/her interest;
- Provision of two weeks' hands-on training for: acquisition of the requisite skills for enterprise management; identification of the agribusiness of the candidate's choice, based on self-analysis; preparation of a bankable business plan; and the candidate's choice of ownership type;

- Formal memorandum of understanding between the youth and the chosen commodity group on the terms of engagement, including responsibility to the commodity group, repayment of the revolving microcredit (matching grant) to the group, etc.;
- Provision of a starter pack (interest-free revolving loan) through the commodity group or apex group. The commodity group also provided a mini-platform for knowledge-sharing and common access to inputs at a moderate cost;
- Linkage with service providers and implementation support (monitoring, supervision, technical backstopping).

Successful enterprises became incubation hubs, clustering unemployed youth around them as apprentices and providing them with hands-on practical training in enterprise identification, planning, budgeting, establishment and management. At

the time of the programme’s completion (2015), it had created over 100 successful champions/mentors in the programme area. Each of them had weaned an average of five young people that were successfully operating their own enterprises and clustering/mentoring other young agroentrepreneurs. All parent enterprises also served as training and excursion sites for primary and secondary school students and other potential new entrepreneurs.

In each community, a CADA was created as an umbrella association of diverse commodity groups, formed by two to three representatives from each group within a benefiting community. The functions of CADAs included coordination and supervision of agroentrepreneurs and commodity groups, and facilitation of access to agro-inputs, loans and markets. They also provided social guarantees to young entrepreneurs intending to access financial credit from commodity groups or village savings and credit groups.



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RESULTS AND IMPACT

A total of 63,858 jobs were created in on- and off-farm activities, including for 20,462 young men and 14,903 young women. The best-performing enterprises were fisheries, bee-keeping/honey production, and processing, including cassava, palm oil, smoked fish, pig products, plantains and vegetables, which recorded high net financial income and economic returns to beneficiaries.

The programme’s combination of intensive sensitization, capacity-building, training, mentorship and counselling built understanding and trust, transformed the mindset of farmers from subsistence farming to agribusiness, and enabled youth to see agroenterprises as a profitable source of livelihoods.

LESSONS LEARNED

- Expansion of CDD must be considered the most significant innovation arising from IFAD's community-based programmes. These investments provided the structure and principles on which CDD could work at the village level, and in the case of CBARDP, how local government could work with this newly formalized fourth tier. The original CDD approach was adapted to the promotion of rural agribusiness development. Building on the social capital already formed at the community level, the programme sensitized diverse segments of the community to agriculture as a business, strengthened farmer groups and institutionalized the CADA as an umbrella association to support the enterprise groups in each community.
- Establishment of high-value, quick-win microenterprises: youth are ready to engage in agriculture if activities will generate a high return on investment, have a short gestation period, confer business ownership and lead to social linkage opportunities.
- The profitable business model and the various commodity enterprise groups functioned well because they involved: individual ownership of enterprises; individual membership in commodity groups to leverage extension and production services cost-effectively; and incubation/mentorship of young businesses by leading entrepreneurs. A minimum economic scale was also established for the enterprises to enable smallholder farmers to emerge from poverty within two years, and to create an inducement for youth to engage in agriculture. For example, the minimum economic scale was 250 birds for poultry, 2 hectares for cassava, 1,000 fingerlings for fisheries and 0.25 hectares for vegetables (double-cropping annually).
- The huge involvement of youth in agribusinesses recorded by the programme was also attributed to the linkage it developed with the Songhai Agricultural Centre and to field-experience-based classroom teaching for the development of crop, livestock and fishery enterprises. The programme trained 2,984 youth and adult women in income-generating, life skills and vocational activities.

References

Case studies presented by WCA

14.

RURAL FINANCE AND AGRIBUSINESS DEVELOPMENT

PROJECT REFERENCE

Rural Financial Services
and Agribusiness
Development Project
(RFSADP)

FINANCING MODALITY

Loan

LOCATION

Moldova – Near East and
North Africa (NEN)

TIME LINE

2011-2016

IMPLEMENTING AGENCY

IFAD

INTRODUCTION

In Moldova, 20.6 per cent of young people participate in the labour market (young men 21.6 per cent and young women 19.7 per cent). More than one third of economically active youth work in the informal sector, being largely engaged in agriculture, wholesale and retail trade, hotels and restaurants. Young people face a clear labour market disadvantage in Moldova. Although the rate of unemployment among them (15.8 per cent for young men and 14.9 per cent for young women) is comparable to the average of other countries in the European Union, the risk of being unemployed is twice as high for young people as for adults. The lack of decent employment opportunities is a major factor in migration, particularly for youth from rural areas, where youth unemployment is even higher than in urban areas.¹⁰

The Rural Financial Services and Agribusiness Development Project (RFSADP) was designed to provide investment loans to young entrepreneurs and the associated technical assistance, training and capacity-building to both borrowers and participating financial institutions (PFIs). The project provided start-up loans to entrepreneurs to promote outreach and inclusive financial services.

APPROACHES AND ACTIVITIES

Through a Young Entrepreneurs Programme, loans were made to selected, accredited banks for financing young entrepreneurs' investments in agricultural value chains. Resources were made available to entrepreneurs aged 35 or younger at the time of application, allocated equally between women and men beneficiaries. Financing was mainly for start-ups, with equal access for women. Commercial banks, which could apply for participation in the project, were selected under the specific criterion of compliance with all guidelines and financial covenants of regulatory authorities.

Loans were set at a maximum of US\$15,000, exclusive of the PFI contribution. Commercial banks active in loan financing: contributed a minimum of 10 per cent of the total investment (a minimum of 20 per cent of the total loan); bore the credit risk of the loans; and decided on the approval of applications, subject to fulfilment of project-stipulated criteria for loan purpose, size and term.

Working capital could be financed if it was part of an investment financing package and did not exceed 25 per cent of the total loan amount. Young entrepreneur applicants contributed a minimum of 10 per cent of the total investment cost from their own

¹⁰ Organisation for Economic Co-operation and Development (OECD), "Key Issues Affecting Youth in Moldova" (Paris, 2017). www.oecd.org/dev/inclusivesocietiesanddevelopment/youth-issues-in-moldova.htm

resources and were entitled to a matching grant, equal to the size of the loan, financed from project resources up to a maximum of US\$15,000. The intention of the grant was to fill any collateral gap faced by the young entrepreneur. Repayment periods were fixed according to the lifespan of the investment, but with a maximum of eight years, inclusive of grace periods. Grace periods were set according to the nature of the investment, but with a maximum of four years. Grace periods would only apply for repayment of loan principal, not interest. Applicants would need to be supported by a business plan demonstrating financial and technical feasibility. A precondition of each project was that, at the appraisal stage, it showed a positive impact in terms of job creation and income generation. This could be in the form of self-employment for the entrepreneur and the possible employment of more staff members.

Applications for loans approved by commercial banks were forwarded to the project unit (CPIU), accompanied by all required details, for screening of fulfilment of criteria and conditions. If the criteria and conditions were fulfilled, the CPIU approved the financing from IFAD funds. The financing was intended mainly for start-ups and first-time applicants. Applicants were eligible for a subsidy of 50 per cent of the preparation cost of the required business plan, provided the total cost did not exceed US\$500.



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RESULTS AND IMPACT

Employment creation	YEs
Employment provider (direct beneficiaries)	445
Permanent jobs (indirect beneficiaries)	
Jobs created per provider	3
Subtotal permanent jobs	1 335
Seasonal jobs (indirect beneficiaries)	
Number of days work per year and per entity	280
Total number of days	124 600
Equivalent of permanent job	415
Total indirect beneficiaries	1 750

In total, 445 young entrepreneurs (YEs) received loans from the project. Their upstream value-chain productive assets, created through the investment loans, were mostly based on fruit, grape and berry plantations, greenhouse vegetable production, farm machinery and field-crop production, as well as livestock. In particular, young entrepreneurs focused predominantly on apiculture. Through access to initial capital, project support encouraged youth to start a rural agribusiness, thus ensuring a stable income without the need to seek employment outside the borders of Moldova. Thus 81.4 per cent of the amount contracted by young entrepreneurs was invested in launching new businesses. Seventeen per cent was invested in expansion of existing businesses and the remaining 1.6 per cent in diversification of activities.

LESSONS LEARNED

- The project also introduced some novel ideas in the design of financial service provision. Its funding of youth entrepreneurs' businesses, especially start-ups, was new to Moldovan banks, which were hesitant to lend, as these clients represented increased risk. To encourage investment in the agriculture sector by young people, the project packaged an innovative product consisting of a loan and a grant element, accompanied by technical assistance such as business plan development, pre-financing and post-financing training, etc. The extent to which this risk paid off, given the low survival rate of start-ups, was still to emerge, but early indications were that most of the young entrepreneurs appeared to be doing well.
- The intention of the matching grant was to fill any collateral gap the young entrepreneur might face. Entrepreneurs were expected to provide all acquired assets as collateral. In order to avoid additional collateral requirements from the banks, apart from the acquired assets, the banks were not liable for repayment of the grant element in the event of business failure.
- The project achieved substantial progress in value chain development through the introduction of productivity and product-quality-enhancing technologies and the establishment of cold-storage capacity. However, reliable access to export markets for table grapes, apples, other high-value fruits and honey remained a gap that concerned producers. Thus it was important to ensure the set up of an export promotion entity to support young entrepreneurs in finding reliable export markets.
- Although all young entrepreneurs had been engaged in profitable agricultural production activities, the low to moderate sustainability rating of improved incomes and self-employment was due mainly to the market risks being faced in obtaining remunerative prices for produce. There is scope for improving the sustainability of young entrepreneurs' incomes through enhanced support to their better integration into promising downstream value chains and export markets.

References

- (i) [Design report 2013](#); (ii) [Completion report 2016](#)

15.

RURAL FINANCE AND COMMUNITY IMPROVEMENT

PROGRAMME REFERENCE

Rural Finance and Community Improvement Programme (RFCIP)

FINANCING MODALITY

Loan

LOCATION

Sierra Leone – West and Central Africa (WCA)

TIME LINE

2008-2014

IMPLEMENTING AGENCY

IFAD

INTRODUCTION

At the time of programme design, the 1991-2002 civil war had further compounded the adverse legacies from long periods of economic decline and mismanagement. The Rural Finance and Community Improvement Programme (RFCIP) was designed in alignment with the Government's development priorities, which formed the three pillars of the Sierra Leone Poverty Reduction Strategy for 2005-2007. Programme interventions were to build directly on these pillars by promoting: (i) good governance, security and peace-building; (ii) pro-poor sustainable growth for food security and job creation; and (iii) human development through microfinance, specifically the use of community banks and microfinance institutions (MFIs) as effective vehicles for implementation of the national microfinance policy.

To consolidate peace and promote social cohesion in rural areas, the programme focused on generating employment opportunities for youth as the primary target group. Short-term employment opportunities were created through implementation of community projects, and long-term employment through farming and income-generating activities supported by loans from financial service associations (FSAs) and community banks. The programme also targeted the pro-poor private sector, an initiative with high potential for creating sustainable employment opportunities.

The focus on youth fell within the overall goal of the RFCIP to sustainably reduce rural poverty and household food insecurity. This was to be achieved by: empowering communities, including women and poor people, to participate in and benefit from community-based planning and implementation; and developing institutional capacity to support them in their endeavours. The programme had two technical components: (i) access to rural financial services, with three subcomponents: creation of grass-roots FSAs; support to community banks (CBs); and support for a favourable environment for rural finance; and (ii) support to community development, with two subcomponents: capacity-building of communities and a community development fund.

APPROACHES AND ACTIVITIES

A. Creation of grass-roots FSAs

Thirty-six FSAs in four districts were conceived as shareholding financial enterprises through which entire rural communities would access a range of financial services. They emphasized local institution-building, good governance and sustainability, low entrance barriers and low entry costs. FSAs were created to establish locally accessible and locally owned and operated financial institutions, which would eventually be linked to the country's banking system. They were customized to the requirements

of shareholders and to local conditions, and their low entry costs facilitated share-ownership by the poor communities that would benefit from shares, savings and loan services. An individual wishing to use the services of the FSA had to be a shareholder. A minimum of one share priced at US\$1.60 was set to ensure maximum participation by youth. “Mobilized equity capital” was the FSA risk capital and was available for lending once the FSA became fully operational. Shareholders could buy an unlimited number of shares and would receive proportional dividends. However, there were limitations regarding voting rights to avoid elite capture. For youth, groups of at least five members were permitted to become shareholders and benefit from the services of the FSA – as did all other shareholders. The advantage of such shareholding through association is that they had to pay only one registration fee and purchase one share to get access to a first loan. In addition, groups were eligible for a first loan of US\$134, with the provision that they provide two guarantors from among the other adult shareholders.

B. Support to community banks

Seven new CBs were supported, in addition to rehabilitation of the four existing CBs, which were created and supported by the Bank of Sierra Leone (BOSL). Unlike FSAs, which were locally registered with the Ministry of Social Welfare, Gender and Children’s Affairs, CBs were conceived as companies limited by shares (and not as companies limited by guarantee). The main support for the new CBs involved: (i) selection and training of key staff; (ii) industrial attachment of key staff to at least one existing CB; (iii) attachment of selected managers to one rural bank in Ghana; (iv) construction of



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a new bank building in accordance with BOSL models and plans; (v) financing of pre-establishment costs; (vi) equipment of the new bank; (vii) planning support; (viii) training of staff; (ix) product development; (x) audit; and (xi) capitalization. Indirect support comprised local market research, elaboration of manuals, terms and conditions of services, and implementation guidelines under an approach harmonized with other relevant donors. Under the programme, rigorous savings mobilization drivers were launched, followed by development of new demand-driven products (comprising savings, credit, payment and transfers) that, in particular, would target youth.

C. Support for a favourable environment for rural finance

To ensure the long-term sustainability of CBs and FSAs, and to support the emergence of a conducive environment for rural microfinance, three main activities were carried out:

- Assistance to BOSL in elaborating and updating an appropriate regulatory and supervisory system for CBs and FSAs by: (i) enforcing banking laws; (ii) clarifying the regulatory and supervisory framework of CBs; (iii) elaborating prudential regulations for CBs and MFIs; (iv) elaborating supervisory reporting tailored to the specificities of CBs and MFIs; and (v) monitoring and analysing those reporting.
- Establishment of a refinance facility for CBs and FSAs. Under the refinance facility (RF), existing and newly established CBs and FSAs were provided with long-term loans to diversify their sources of funds and help extend the duration of loans to youth, women's groups and the pro-poor private sector. This would enable borrowers to establish microenterprises for the marketing, processing and distribution of agricultural production, and enable FSAs to expand their lending outreach. The RF fund was managed by BOSL.
- Technical assistance agency (TAA) for FSAs and CBs. This was meant to ensure the long-term sustainability of CBs and FSAs under a more conducive environment for rural microfinance. Its main role was to ensure: (i) institutional and financial linkages of CBs; (ii) representation; (iii) gradual takeover of part of the supervisory role of BOSL; and (iv) gradual transfer of some support services from BOSL to the apex body. On condition of a positive recommendation by the midterm review mission, support to the new institution was to comprise: (i) technical assistance; (ii) incorporation and legal fees; (iii) contributions to salaries of core staff, operations and maintenance of the office; (iv) a vehicle; and (v) basic equipment (computers, printers, communications equipment and office furniture).

D. Capacity-building of communities

This included three sets of complementary activities: functional literacy and training; support for youth; and strengthening of the community development process. Functional literacy and numeracy training targeted approximately 3,000 non-literates in the 21 wards of Koinadugu District. These training courses ran for one year. A specialized national service provider recruited local facilitators from within the community and provided special youth-support development packages geared to improved business management skills, organization of youth trainees into business groups, assistance to feasibility studies and business plans to access credit, and linkages with similar programmes providing complementary training opportunities.

Through the Community Development Fund (CDF), a number of initiatives were funded: (i) seed, other inputs and tools for farmers; (ii) community projects (such as economic

infrastructure); and (iii) income-generating activities in local communities to add value to their production. Fund use was managed in a participatory manner by local councils, ward development committees (WDCs) and village development committees, giving priority to needy villages. Each of the 21 wards of Koinadugu District was eligible for an annual grant over a three-year support period. All investments were financed on a cost-sharing basis, with community contributions mainly in the form of land, local material and labour.

RESULTS AND IMPACT

In relation to the rural finance component, employment stood at five jobs per company, with a higher rate of nine jobs for each start-up. The valuation also reported that two thirds of the new jobs were performed by people under age 30 and 64 per cent by unqualified/unskilled labour. By the end of 2014, six months after closure, the RFCIP had served a total of 94,565 beneficiaries, of which 49,062 were savings clients and 13,000 loan clients in CBs, and 48,685 shareholders, of which 8,389 were active borrowers in FSAs. Total loans outstanding in FSAs as at June 2014 were US\$1.99 million (an average of US\$238 per borrower), and those of CBs US\$5.22 million (US\$401 per borrower). An important assessment domain was the issue of the purposes for which the loans had been granted. Looking over the entire period from January 2008 to June 2014, most of the loans disbursed (66 per cent) were granted for trading activities, including agricultural products, followed by consumption and salary advances (23 per cent), agricultural production (6 per cent) and transport (2 per cent). There were, however, significant differences between CBs and FSAs. FSAs reported principally two purposes: trading and advances against salaries. Under trading activities, FSAs accomplished significant outreach to women, who were engaged as petty traders. Many of these traders also had an important economic function in the agriculture sector, as they travelled to remote villages and purchased local produce, which the farmers, alone, would have had difficulty selling or transporting to market. Under salary advances, many borrowers used the loans for agricultural purposes, as the field visits and discussions with TAA/ Apex Bank of Sierra Leone (ABSL) staff have shown.

LESSONS LEARNED

The following were factors in the success of the RFCIP:

- The business models of FSAs and CBs as financial intermediaries in their respective areas;
- The model of the TAA as a separate for-profit institution initially vested with all aspects of promotion and support of FSAs and CBs;
- The transition of the TAA into a financial institution in line with the experiences of rural banks in Ghana and of credit unions in many countries; and
- The concept of a network of different kinds and sizes of rural financial institutions, creating a viable and sustainable network headed by an apex financial institution.

The combination of these different factors under a steep learning curve contributed to the programme's success.

References

- (i) [Design report](#); (ii) [Supervision report 2016](#)

CONCLUSIONS



CONCLUSIONS

It is evident that, as a target group, youth cannot be considered homogeneous. Age, gender, school enrolment and family situation shape young people's needs and preferences for financial and non-financial services and capacity-building. However, there are universal life transitions that place similar pressures on any young person, including school, working, getting married, having children and taking care of elderly family members. Youth are ready to live in rural areas and even engage in agriculture if the activities generate high returns on investment, have short gestation periods, confer business ownership on them and lead to social linkage opportunities.

The challenge in making financial services accessible in rural areas is known. However, youth face additional challenges, such as the minimum age requirements to open a bank account or obtain credit, and they have limited experience with financial services. In addition, financial institutions have traditionally been reluctant to serve young people, because this target segment has been considered unbankable (unable to save and a high credit risk due to their engagement in less profitable enterprises and their lack of experience and conventional collateral).¹¹

Nevertheless, the case studies presented indicate that opportunities do exist for financial inclusion, provided there is institutional buy-in and young people can access a diverse set of financial instruments. Moreover, it is clear that the success of many of the projects comes from tailoring financial products and services to respond to demand. This takes a degree of innovation to identify opportunities to bring the targeted group closer to financial access. The Yemen case study, for example, shows us how alternative collateral can be crucial to youth-inclusive service provision. Government welfare payments served as a ready source of collateral, thus opening avenues for financing institutions to offer loans or provide youth financial services. Equally remarkable was the project's idea to use group guarantees exploiting the social capital of youth, represented as a collective, to access small, short-term, group-guaranteed loans that would increase in time based on performance and good repayment. Considering the smaller loan size and group guarantee, the product was attractive to young borrowers and proved bankable for financial institutions.

¹¹ IFAD, *Youth Access to Rural Finance* toolkit (Rome, 2015).

Similarly, the provision of non-financial services in projects has proved pivotal in achieving success, as young people need complementary education and training services, such as business education and entrepreneurship training and coaching, especially in agribusiness. The case studies analyse the need for vocational training and capacity-building as complementary services. Projects such as the CBRAP and the learning routes bring out the challenges of attracting young people into agriculture. However, they also point to the importance of emphasizing youth participation in the design of projects and the need to ensure that young people have decision-making power and contribute to their own well-being and development. As we have seen in the OTELP project, the improper and rushed counselling of tribal youth on joining vocational training resulted in dropouts. Exposure to diverse cultural regimes also proved problematic in completing the course, again highlighting how youth not only are not a homogeneous group, but that there is a particular need to start with family-based counselling for vocational training.

While making agriculture more attractive, there is a dire need to make concerted efforts to tackle the challenges young people face. A perception that agriculture can yield high returns will contribute to a conducive environment for youth to engage in production, post-harvest management and value chain activities, generating further employment. There is now a recognized and growing momentum for developing policies, programmes and projects to enable gainful youth employment in agriculture. This publication has offered insights into some of the current solutions being supported by IFAD. Government officials, development practitioners and policymakers can learn from these examples to adopt and adapt solutions when designing programmes and policies.




ANNEX

INDEX OF PROJECTS

Project title	Project type	Time line	Location	IFAD region
1 Capacity- Building for Resilient Agriculture in the Pacific	Regional grant	2014-2018	Pacific Islands	APR
2 Strengthening Knowledge-sharing on Innovative Solutions Using the Learning Routes Methodology in Asia and the Pacific	Regional grant	2011-2015	Bangladesh, Cambodia, Lao People's Democratic Republic, Nepal, Thailand and Viet Nam	APR
3 Orissa Tribal Empowerment and Livelihoods Programme (OTELP)	Loan	2003-2016	India	APR
4 Skills Enhancement for Employment Programme (SEEP)	Country-specific grant	2008-2010	Nepal	APR
5 Rural Youth Vocational Training, Employment and Entrepreneurship Support Project (FIER)	Loan	2013-2021	Mali	WCA
6 Promoting Young People's Entrepreneurship in Poor Rural Territories in Latin America and the Caribbean	Regional grant	2012-2016	Brazil, Colombia, the Dominican Republic, Guatemala and Peru	LAC
7 Rural Enterprises Programme II (REP II)	Loan	2011-2020	Ghana	WCA
8 Rural Youth Economic Empowerment Programme (RYEEP)	Regional grant	2013-2016	Yemen	NEN
9 Rural Youth Economic Empowerment Programme (RYEEP)	Regional grant	2013-2016	Morocco	NEN
10 Rural Youth Economic Empowerment Programme (RYEEP)	Regional grant	2013-2016	Tunisia	NEN
11 Rural Youth Economic Empowerment Programme (RYEEP)	Regional grant	2014-2016	Egypt	NEN
12 Agricultural Value Chains Development Support Project (PAFA)	Loan	2008-2014	Senegal	WCA
13 Community-Based Natural Resource Management Programme – Niger Delta (CBNRMP)	Loan	2005-2015	Nigeria	WCA
14 Rural Financial Services and Agribusiness Development Project (RFSADP)	Loan	2011-2016	Moldova	NEN
15 Rural Finance Services and Community Improvement Programme (RFCIP)	Loan	2008-2014	Sierra Leone	WCA



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