Enterprise Your Life

Background

Plan’s global grant programming in youth economic empowerment exceeds $60 million USD annually. Plan’s economic empowerment and employment programming works to ensure that youth realize their right to economic security and acquire skills for decent work. Specific programming includes access to financial services, such as microfinance and savings group (SG) platforms, and skills to succeed via job readiness, life skills, and entrepreneurship training; vocational education; and apprenticeships. In 2014, Plan supported 254 microfinance organizations and 64,280 SGs and provided vocational and business training to 132,762 people. Plan celebrated its millionth global SG member in December 2013.

To demonstrate its commitment to addressing youth unemployment, Plan is a founding partner of the Solutions for Youth Employment (S4YE) initiative, in partnership with the World Bank. With the knowledge that youth are 3–4 times more likely to be unemployed than adults, and that 75% of non-agricultural jobs remain in the informal market, building the capacity of youth to create their own income generation opportunities can have an important impact on the global youth unemployment epidemic.

Plan commissioned research to explore the relationship between Youth Savings Groups and youth entrepreneurship, specifically. In the resulting paper entitled, *Youth Savings Groups, entrepreneurship and employment*, by Erin Markel and David Panetta (June 2014), the constraints to youth entrepreneurship were identified, and recommendations were made on how membership in Youth Savings Groups could address them and best promote youth economic empowerment. Plan’s own research complements the softs skills research undertaken by Workforce Connections, in partnership with ChildTrends, FHI360, and USAID. The initial research seeks to identify the most important foundational competencies for workforce success, according to desk research and feedback from youth, employers, and other stakeholders. The initial research defined four workforce outcomes: employment, performance/promotion, increased wages/income, and entrepreneurship. The findings outline the top foundational competencies for all of the outcomes overall. Compared with other workforce outcomes, entrepreneurship relates to the most foundational competencies, underscoring the importance for youth to develop these crucial skills, not just for self-employment, but for success as employees.

Program Development & Implementation

Plan International entered a partnership with Making Cents International in 2012, which developed into a specific contract in 2013 to develop a comprehensive and interactive entrepreneurship curriculum to bring self-employment opportunities to marginalized youth. As a first step, Making Cents, in collaboration with Plan in Togo and Egypt, carried out initial youth assessments in 2013. As a result, *Enterprise Your Life™* is an innovative, youth-focused training curriculum built upon coaching and applied learning methodologies and designed to transfer key skills to youth.

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2 David Panetta did this work as a consultant. He is now the Technical Advisor – Microfinance & Youth Economic Empowerment for Plan Canada.
3 ChildTrends, FHI360, Workforce Connections, USAID. *Beyond the Muddle: What are Soft Skills or Workplace Competencies?* from October 2014
enterprising life skills to youth. Through the use of short, targeted training sessions incorporating visual aids and learning activities, supplemented by ongoing coaching, youth are able to develop the entrepreneurial mindset and soft skills necessary for business success. The 12-week experiential curriculum teaches young people how to start and succeed in small businesses. Key to the design, coaches (many of whom are youth) are positioned to provide supplementary follow-on coaching to youth who are actively engaged in the start-up or ongoing growth of micro-enterprises. The modular, multi-level approach and its flexible rollout can be adjusted to suit the pace of the young participants. The design includes peer mentoring, to reinforce the skills learned among youth and to serve as resources for one another.

Plan is currently rolling out the Enterprise Your Life (EYL) curriculum in seven countries through two main projects: the Banking on Change project (Egypt, Ghana, Tanzania, Zambia)⁴ and Women and Youth Saving for Empowerment (WYSE) (Benin, Burkina Faso, Togo). A flagship savings group project for Plan, Banking on Change has over 135,000 youth engaged in a variety of enterprise development and employability training programs.⁵ Phase I (2010 – 2012) focused on widespread scale up of Savings Groups and reached over 500,000 individual members. The second phase of the Banking on Change (BoC) Project (2013 – 2015) funded by Barclays Bank and managed by Plan in Egypt, Ghana, India, Kenya, Tanzania, Uganda, and Zambia, has shifted the focus to youth and combines the formation of Youth Savings Groups (YSGs) with financial education and a variety of trainings in entrepreneurship and employability. A main objective of this project is to use YSGs and other integrated services to have an impact on increasing levels of youth entrepreneurship. Plan Tanzania has also recently received a grant from the European Commission, ensuring that the scale up of EYL will continue in the country beyond Banking on Change. Additionally, the WYSE project in West Africa will further engage 39,000 women and youth in over 1,700 Savings Groups and entrepreneurship activities. Beyond these two projects, Plan Egypt began working with Making Cents under an IFAD grant they received in 2013, and Plan Senegal anticipates rolling EYL out in 2015.

Highlights of the Approach

The Enterprise Your Life curriculum aims to build the soft skills of youth entrepreneurs as they relate to starting and maintaining a business. According to Making Cents International, EYL’s curriculum combines two innovative aspects that distinguish it from more traditional enterprise development training: a focus on life skills and a focus on coaching and mentoring, reinforced by applied learning techniques. The curriculum combines several concepts of teaching and learning into one holistic framework. Each session takes between 30-45 minutes, added onto the regular meetings of Youth Saving Groups. EYL also contains two main modifications of the youth business training concept compared to more traditional business development programs: a focus on coaching and a more youth-friendly packaging of the teaching. This is justified by findings from initial research by Making Cents International that shows “that young people have a strong need for consistent support and mentoring as they start income generating activities.” As such, the most important component is the coaching relationship between community volunteers and their Savings Groups. EYL coaches use applied learning techniques in order to get across new skills and attitudes to the youth. All these elements are reinforced by narratives, learning activities, and other forms of interactions with coaches and youth.⁶

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⁴ Plan is responsible for implementation in Tanzania and Zambia, CARE in Kenya and Uganda, and Plan and CARE implement jointly in Egypt, Ghana and India.

⁵ BoC2 has a more liberal definition of youth, encompassing 13 to 35 year olds.

⁶ UKNO MEL Officer Trip Report March 2014.
Secondly, the manner of curriculum delivery appeals to youth. Most of the sessions contain learning activities that require participants to stand up and perform some physical exercises. For instance, one exercise requires the participants to split into two teams and then to toss a ball into a bucket. Other learning activities are supported by appealing demonstration cards and materials to reinforce the key messages (ex. building a car out of Legos as a team). Young people have been noted to smile, laugh, and generally enjoy the coaching sessions.7


7 Ibid.