



## Patsy Collins Trust Fund Initiative: Adolescent Economic Empowerment

### Technical Brief





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## Is education a bridge to economic empowerment?

As a diverse demographic group, adolescents (age 10-19) and youth (age 15-24) face many constraints and barriers to accessing quality education and adapted services responsive to their needs and aspirations. Of particular concern is the lack of meaningful opportunities to support their development and facilitate their social integration and economic participation in their communities. Across different age brackets and socioeconomic profiles, adolescents and youth are traditionally at a disadvantage in their ability to use their agency, education, and skills to secure their participation in the labor market and entrepreneurship opportunities. They often face rampant negative perceptions and outright discrimination based on their age and gender, limited access to supportive and safe spaces, non-existent financial support, and no/limited access to productive assets to act on their aspirations, needs, and life goals.

Around 497 million young people, or roughly 41 percent of the global youth population, are in the labour force. Of these, 429 million are employed, while nearly 68 million are looking for, and are available for, work (these are defined as unemployed).<sup>1</sup> More than half of young people – around 776 million – are outside the labour force, meaning that they are not in employment and are not looking and available for a job.<sup>2</sup> A considerable proportion of youth is pursuing an education; alongside their studies they may be employed, searching for a (part-time) job and hence considered unemployed, or abstaining from participation in the labour market.<sup>3</sup> Globally, young women fare even worse as they are twice as likely as young men to have

<sup>1</sup> ILO. (2020). Global Employment Trends for Youth 2020: Technology and the Future of Jobs. [https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms\\_737648.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_737648.pdf)

<sup>2</sup> Ibid

<sup>3</sup> Ibid

a Not in Employment, Education, or Training (NEET) status.<sup>4</sup> They face constraining social norms and systemic barriers that hinder their rights to economic justice during adolescence and later in adulthood. As a result of their lack of agency, limited spaces for self-expression or personal development, and limited social networks and recognition, girls and adolescents are increasingly left behind as they advance through adolescence and adulthood.<sup>5</sup> In the context of rural communities, issues of food security and livelihoods particularly affect rural youth as climate change poses a serious threat to their survival and livelihoods. Such challenging threats to their economic prospects call for their inclusion in decision-making and response efforts to build their resilience to address relentless shocks and stressors that will bear serious consequences on their social and economic outlook.

Compounding this, the **COVID-19 pandemic is causing a multi-dimensional crisis** for young people around the world, especially for women and girls.<sup>6</sup> While it is too early to fully anticipate the long-term impact of the crisis, increasing levels of hardship among this group indicate the early repercussions of the pandemic on their health, education, well-being, and ability to transition into an autonomous and prosperous life. The consequences are both broad and gender-related including:

1) The **disruption to education and training** will likely reduce the level of education obtained, potential employment opportunities, and future earnings. Before the pandemic, an estimated 258 million young people globally did not have a secondary or higher education.<sup>7</sup> This number will only increase because of the pandemic, with more students having to drop out in response to heightened economic and social pressures. For students, the lost learning time, especially those who do not have access to online/remote learning options (which is the majority in low-income countries), and most of whom are girls, is damaging, with direct consequences on workforce readiness. About 2.2 billion – or 2 in 3 children and young people aged 25 years or less – do not have internet access at home.<sup>8</sup>

2) The waves of job losses and collapse of businesses and start-ups have **reduced employment options and earnings, along with threatening rights at work**. Already, more than one in six young people are out of work because of the pandemic.<sup>9</sup> Meanwhile, 178 million young people are employed in sectors that have been hit hard by the pandemic and are facing layoffs.<sup>10</sup> These sectors include leisure and hospitality, construction, retail, trade, professional and business services, health care and social assistance, and manufacturing and the agriculture sector. Additionally, it is estimated that currently globally, 131 million young people are informally employed.<sup>11</sup>

3) There are **increased obstacles to finding work among young people entering the labor market** for the first time or who were already without work prior to the crisis, especially young women who, in general, experience higher rates of unemployment and lack of access to education or training.<sup>12</sup> Moreover, the

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<sup>4</sup> Ibid

<sup>5</sup> CARE. (2015). *Girls' Education and Empowerment Consultative Workshop Report*

<sup>6</sup> Burzynska K., & G. Contreras. Gendered effects of school closures during the COVID-19 pandemic. *The Lancet*. 2020;395(10242): 1968

<sup>7</sup> The World Bank's Response to COVID 19, December 2020, <https://thedocs.worldbank.org/en/doc/487971608326640355-0090022020/original/ExternalWBEDURresponsetoCOVIDDec15FINAL.pdf>

<sup>8</sup> <https://data.unicef.org/resources/children-and-young-people-internet-access-at-home-during-covid19/>

<sup>9</sup> ILO Monitor. (2020). *COVID-19 and the World of Work. Fourth Edition*. [https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/briefingnote/wcms\\_745963.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/briefingnote/wcms_745963.pdf)

<sup>10</sup> Ibid

<sup>11</sup> Ibid

<sup>12</sup> ILO. (2020). *Global Employment Trends for Youth 2020: Technology and the Future of Jobs*.

increased workloads (and looking after those who are sick/infected) at home will slow or stop girls and young women from catching up and staying engaged in economic spaces, exacerbating inequality. Market restrictions and food scarcity force households to adopt negative coping mechanisms, such as consuming less food and child/early marriages. Where adolescents and young girls eat least and last, this can lead to additional health and well-being complications, as well as attentional deficits and inability to concentrate/focus, and long-term, poor educational outcomes.

4) The **pandemic has had serious effects on girls' agency and protection** given the rise in gender-based violence, exploitation, and abuse during long periods of restrictions and disruptions of economic activities and livelihoods. A UN study based on survey data from 13 countries<sup>13</sup>, shows that almost 1 in 2 women reported that they or a woman they know experienced a form of violence since the COVID-19 pandemic, and 7 in 10 women think violence against women has increased since the pandemic.<sup>14</sup> The financial stress and shocks households are suffering have eroded the progress women and girls secured prior to this public health crisis.

Despite this, there are several **positive trends and opportunities**: Adolescents and youth are increasingly exposed to significant technological and societal changes that can improve their educational outcomes and economic outlook. Youth are increasingly better informed, technologically literate, and connected to their peers and to new ideas through social media and digital learning platforms. These offer unprecedented levels of access to resources and learning opportunities to bridge knowledge and skills gaps which have the potential to accelerate their social and economic participation.

## CARE's adaptive and transformative education programming

CARE considers the role of education as foundational to empowering adolescents and youth, particularly girls. An adaptive and transformative education response allows them to build critical knowledge and skills, as well as the capacity to use these to improve their own conditions and that of others within their communities.

Since 2005, CARE has implemented the Patsy Collins Trust Fund Initiative (PCTFI) to improve access to and quality of education for marginalized girls in 17 countries. Using an action research approach, CARE has worked with governments, schools, teachers, and other key stakeholders to ensure that girls and boys receive a quality education by engaging with parents, caregivers, and community leaders to shift negative gender and social norms affecting education outcomes (including retention, completion, and learning). Building upon CARE's Leadership Development Framework,<sup>15</sup> PCTFI has provided unique opportunities for young people to develop five core leadership competencies (voice, self-confidence, decision making, vision, and organization), enabling them to build their agency, express their opinions and ideas, and act individually and collectively on issues of personal importance.<sup>16</sup> They also learn how to access and use the

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[https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms\\_737648.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_737648.pdf)

<sup>13</sup> Albania, Bangladesh, Cameroon, Colombia, Côte d'Ivoire, Jordan, Kenya, Kyrgyzstan, Morocco, Nigeria, Paraguay, Thailand, and Ukraine.

<sup>14</sup> UN (2021) "Measuring the shadow pandemic: Violence against women during COVID-19"

<sup>15</sup> The creation and initial piloting of the leadership development model (previously known as Power Within) were conducting under the first phase of PCTFI. See [EDU-GE-2010-CARE-Education-Plus-Report.pdf](#)

<sup>16</sup> CARE USA. (2012). *Girls' Leadership Development in Action: CARE's Experience from the Field*.

<https://care.org/wp-content/uploads/2020/05/EDU-GE-2012-Girls-Leadership-Development-in-Action.pdf>

information they need to make healthy decisions, work towards achieving their goals, and contribute positively to community development.

As part of earlier cohorts under PCTFI, innovative alternative education approaches were developed in countries such as Honduras, Mali, and Tanzania to link vocational training and leadership skills to non-formal education while preparing and equipping adolescents for formal education or for life post-schooling. Sixty-one percent of the graduates of a non-formal education and vocational training program in Mali under Cohort 1 practiced the trades they learned under the project. Participants showed high educational retention rates (90%) during the project period.<sup>17</sup> Students used the academic skills learned (e.g., reading, writing, numeracy), interpersonal skills, and communication skills to engage in decision-making processes, contribute to community development through civic actions, and engage in their own enterprises.<sup>18</sup> In Tanzania, CARE worked with school officials to establish accelerated non-formal education (NFE) classes in 18 locations for 1,500 girls who had dropped out or had never been to school. The NFE classes used the government-approved curriculum, but augmented it with vocational skills, leadership development activities, and sexual and reproductive health (SRH) education. Of these, 89.4% of the girls completed primary education.<sup>19</sup> In Honduras, 1,900 formerly out-of-school students, completed a cycle of education resulting in an overall retention rate of over 85%. The classes they participated in included skills related to financial literacy and small business development.<sup>20</sup>

In 2015, CARE expanded PCTFI to reach adolescents ages 10-19 in seven countries (Cambodia, Kenya, Mali, Nepal, Rwanda, Zimbabwe, and India). This new initiative, PCTFI Cohort 3, tested and implemented innovative integrated approaches that utilize education and economic empowerment components to promote a culture of entrepreneurship and micro enterprise for adolescents within schools and communities. Leadership and other life skills (financial literacy, entrepreneurship, and small business selection, development, and planning; critical thinking; and problem-solving skills) supported adolescents, particularly girls, to build agency, gain a sense of power over their own lives, independence, and economic self-sufficiency.

## Learning, networking, and market engagement: Education for economic empowerment

Cohort 3 promoted integrated programming for education utilizing the following strategies and approaches: **Education:** Through non-formal and formal education options, Cohort 3 interventions directly expanded opportunities for more than 186,000 girls and boys and indirectly benefited another 346,000 girls and women, and 274,000 boys and men.<sup>21</sup> Interventions included strengthening foundational skills, financial literacy, entrepreneurship, computer and digital literacy skills, and leadership skills development. Technical and vocational development focused on building transferable skills, the selection for which was informed by in-depth labor and market analyses. This strategic selection of skills and the modalities for developing and practicing these skills have enabled thousands of young people to adapt to as well as to engage in and redefine the possibilities within a variety of economic markets/opportunities within their respective

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<sup>17</sup> CARE. *Project Brief: Development Education for Girls' Empowerment (DEGE)*, p. 4

<sup>18</sup> CARE. *Project Brief: Development Education for Girls' Empowerment (DEGE)*, p. 4

<sup>19</sup> CARE Tanzania. *PCTFI Cohort 1 The Learning and Advocacy for Education Rights (LEADER) Initiative 2005-2015 Final Report*, p. 3.

<sup>20</sup> CARE Honduras. *Final Report of the RENACER Initiative PCTFI July 31, 2015*, pp. 24-25

<sup>21</sup> Final Reports for PCTFI-C3 Countries (2019 and 2021)

contexts.

**Information, Communication, and Technology (ICT):** In several countries under Cohort 3, the use of ICT aimed to ensure that marginalized adolescent girls and boys had access to information on markets and strategies to mitigate risks; learned about business opportunities; developed and applied financial and market literacy skills; boosted social networking; received support from mentors; and broke patterns of exclusion. Developing computer and digital literacies enabled them to begin to utilize different devices and applications within classrooms and within their communities, including tablets, mobile devices, social media, and messaging tools. In some contexts, ICT tools were used to access and disseminate critical information and to bolster the development of critical skills. These included growing knowledge around Disaster Risk Reduction (DRR) in Mali; financial literacy in Rwanda; market information and formal savings products in Kenya; and online life skills modules, including SRHR, financial literacy information, and prevention measures during the COVID-19 pandemic in Rwanda, Kenya, and Cambodia. Additionally, in Cambodia, the PCTFI-C3 project team worked with a private sector partner *Team4Tech* to build secondary teachers' pedagogical capacity. In India, the Saksham project team helped to bolster adolescent-led advocacy efforts around school safety and strengthened peer networks, using various ICT platforms such as WhatsApp and mobile phones.

**Youth/Adolescent Saving and Loans Association (Y/ASLA), Financial Literacy:** CARE's Village Savings and Loans Associations (VSLA) model has been adapted to cater to adolescents/youth ages 10-18. Projects used VSLA approaches for in- and out-of-school adolescents, linked to financial literacy training, mentorship, and entrepreneurship components. This adaptation built upon CARE's previous experience with VSLAs for youth and adolescents, including learnings from the Ishaka project in Burundi<sup>22</sup> and youth savings groups in Banking on Change Project in east and north Africa.<sup>23</sup> The Ishaka project showed that 71% of the participants (aged 14-22) managed to engage in business and to use their income to support their education as well as household needs.<sup>24</sup> PCTFI-C3 integrated VSLAs, financial literacy training, and entrepreneurship skills development into its PCTFI-C3 interventions in Rwanda, Zimbabwe, Mali, Nepal and Kenya, informed by learnings from CARE's global experience implementing and adapting the VSLA model in diverse contexts, including in crisis settings.

**Adolescent Entrepreneurship, Value Chains, and Labor Markets:** Some PCTFI activities included adolescents in entrepreneurship opportunities and in market value chains acting through one or several links in the chain (i.e., suppliers, producers, and buyers) based on selected income-generating activities. These also included economic activities done as a group in the school environment and supporting enterprises for parents and guardians in communities. Engagement in these activities led to the **development of critical skills, including increased comprehension of typical elements of entrepreneurship** (access to finance; understanding and engaging markets), and business planning and management. In Zimbabwe, adolescents engaged in group-based production, value addition, and marketing of poultry, horticulture, mini-markets, arts and crafts, and fishponds within their respective school environment. In Rwanda, adolescents engaged in small livestock, while in Nepal<sup>25</sup> they engaged in poultry,

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<sup>22</sup> *Analysis of the "Ishaka" Experience*, <https://www.careevaluations.org/wp-content/uploads/evaluations/analysis-of-the-ishaka-experience-13-9-12-corrected.pdf>

<sup>23</sup> Banking on Change, <https://www.findevgateway.org/guide/2016/03/banking-change-youth-savings-group-model-saving-and-learning-banking-and-earning>

<sup>24</sup> *Analysis of the "Ishaka" Experience*, <https://www.careevaluations.org/wp-content/uploads/evaluations/analysis-of-the-ishaka-experience-13-9-12-corrected.pdf>

<sup>25</sup> Co-operative and Poverty Management Information System (CoPoMIS) training. COPOMIS is a web-based software and

off-season vegetable farming, retail shops, goat rearing, tea and snack shops, sweets and snacks production, and mobile cosmetic businesses. In Kenya, adolescent clubs engaged in soap and bleach making, bead making, vegetable gardening, chicken rearing, sand harvesting, stationary making, snack and fruit vending, and sale of hay for livestock.

Through Adolescents and Climate Change (Disaster Risk Reduction (DRR)/Climate Vulnerability and Capacity Assessment (CVCA)) activities,<sup>26</sup> PCTFI incorporated **DRR and resilience building** under several Cohort 3 projects in formal school classrooms and used established and new technologies among in-school and out-of-school adolescents to disseminate messages and information on issues related to climate change and COVID-19, and how to adapt to/mitigate their effects. Through training and supporting adolescents to conduct the assessments and interpret the results, these activities ensured that adolescents are better prepared, more resilient, and educated in ways that contribute to DRR and strengthened their ability to respond to and adapt so they can thrive because of/despite challenges, including within fragile and emergency contexts. In Mali, PCTFI-C3 trained and prepared 30,712 adolescents (15,331 girls) in DRR, adaptation and Climate Vulnerability and Capacity Assessment (CVCA) through the collaboration of 200 Emergency Brigades (1027 members (627 girls/400 boys)), DRR committees, and teachers across 50 targeted schools.<sup>27</sup> Emergency Brigades are adolescent-led DRR committees that are mentored and supported by focal point teachers in schools and community DRR committees.

**Advocacy and Partnerships (Multiplying Impact):** Effective advocacy partnerships were developed with youth, civil society, and the private sector to work with governmental and financial institutions to increase adolescents' access to financial services and their financial capabilities to use existing services effectively to invest in their education, enterprises, and their futures. Following the tracking of participants using a rigorous evaluation framework, the emerging needs and trends informed an adaptive-iterative programming approach, acknowledging and reacting in a timely manner to changes in markets, community practices, opportunities, shocks, and stresses (e.g., COVID-19, extreme weather events in West and Sub-Saharan Africa, etc.) for adolescents.

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management information systems recommended for accounting and management in cooperatives in Nepal.

<sup>26</sup> Youth centered CVCA is a methodology that enables adolescents/youth to analyze and monitor disaster risks, vulnerabilities, and capacities in their communities. CVCA helps adolescents/youth plan for DRR activities they can initiate or participate in and provides a space for adolescents to contribute their perspectives to DRR in their communities.

<sup>27</sup> PCTFI-C3-Education for Change (E4C) Final Report-Mali, 2021, p. 3

## PCTFI Cohort 3: Country Outlook

Country (2015-2020)	Cambodia	Kenya	Mali	Nepal	Rwanda	Zimbabwe	India
<b>Education (students/adolescents)</b>	2,889	5,083 <sup>28</sup>	52,428	15,447	65,355 <sup>29</sup>	11,668	2,634
<b>Technology/ICT/STEM</b>	2,489 students, STEM in 11 schools						
<b>VSLA/Financial literacy</b>		560 adolescents	4,806 students	27 groups, 608 girls in YSLAs	1,850 groups	781 students	
<b>IGA/VC/Markets</b>		995 adolescents		138 girls and parents	200+ IGAs	In 18 schools	
<b>Youth DRR</b>			30,712				
<b>Advocacy/Partnerships</b>				27 Girls' Collectives and Girl Rights Forums			

<sup>28</sup> AEP PCTFI Cohort 3 Final Report

<sup>29</sup> PCTFI Cohort 3 Final Report: Rwanda Safe Schools for Girls (SS4G)

## Results by the Numbers in PCTFI Cohort 3 Countries

Country Project Description	Key Economic Empowerment Results
<p><b>Cambodia: CARE’s Know and Grow</b> worked on career and school counselling services; computer/digital literacies to support science and mathematics instruction; life skills education; access to SRH information for 2,889 adolescent girls, 10-18 years of age (52% from ethnic minorities).</p>	<ul style="list-style-type: none"> <li>▪ Teachers and school directors trained by Master Trainers from the Vocational Orientation Department (VOD) within the MoEYS in career counselling (non-digitized). Training was cascaded to 2,521 students (1,187 females, 1,334 males).</li> <li>▪ The project supported schools in the use of the government’s career counselling app (<a href="#">Trey Visay</a>) to enhance students’ exposure to future options once they have completed their secondary education.</li> <li>▪ Life skills focal point teachers in lower secondary schools trained students in job seeking skills, pre-vocational skills, gender relations, etc.</li> <li>▪ Supported ICT training within schools to 37 teachers (11 female) on basics of online learning. Teachers received computer literacy and digital literacy training, including how ICT tools could be used for lesson planning and recording student grades.</li> <li>▪ In response to COVID-19, schools were supported to create Google accounts, create chat groups, and online classrooms for schoolteachers and students. Media literacy skills were promoted around how to produce and upload online training materials such as video, PowerPoint, etc., reaching 2,452 students (1,210 females), including 53 virtual discussion groups to support each other to</li> <li>• participate in the remote learning system.<sup>30</sup></li> </ul>
<p><b>Kenya: CARE’s Adolescent Empowerment Program</b> worked with 2,722 adolescents (10-19 years) in Mukuru and Kajiado on economic empowerment /citizenship (financial literacy), sexual and reproductive health, and life skills to support and enhance learning.</p>	<ul style="list-style-type: none"> <li>▪ Trained adolescents in financial literacy, including basic skills in earning, spending, budgeting, saving, and borrowing.</li> <li>▪ Worked with Postbank Kenya to develop adolescent-friendly financial products for adolescent groups and individuals.</li> <li>▪ Increased adolescent savings within clubs and individually in-home banks, mobile banking as well as formal financial institutions.</li> <li>▪ Formed and trained 28 savings groups with 428 in-school and 131 out-of-school adolescents.</li> <li>▪ Mentored 856 adolescents from 15 in-school clubs and 2 out-of-school groups to plan and manage income-generating activities (IGAs) including soap and bleach making, bead making, vegetable gardening, chicken</li> </ul>

<sup>30</sup> All data cited here for the Know and Grow project have been derived from CARE Cambodia. *Know and Grow PCTFI Cohort 3 Final Report, 30 November 2021*

<p><b>Mali: For the Education for Change Project (E4C), CARE</b> worked with 52,428 (25,729 girls/26,699 boys) in- and out- of-school adolescent boys and girls aged 10-18 years. in rural villages and urban neighborhoods of Mopti region as well as in communities in and surrounding Bamako. The aim was to increase resilience through school-driven and community-responsive DRR activities; adolescent-led Village Savings and Loans activities; and influencing the government to adopt DRR and integrate it into primary and secondary schools and extracurricular activities; and to develop leadership skills.</p>	<p>rearing, sand harvesting, stationary, snack and fruit vending, and sale of hay for livestock.<sup>31</sup></p> <ul style="list-style-type: none"> <li>▪ Developed two DRR Teaching Guides for primary and secondary schools in collaboration with and approval from the government.</li> <li>▪ Trained 315 Teachers (84 female) as focal points for DRR in 50 schools.</li> <li>▪ 30,000 students (14,066 girls) trained in climate change, risk reduction, and adaptation.</li> <li>▪ 200 Emergency Brigades (1027 learners (627 girls/400 boys)) established and supported by DRR committees</li> <li>▪ Emergency Brigades and DRR committees conduct school-to-community DRR campaigns.</li> <li>▪ Climate Vulnerability and Capacity Assessment (CVCA) facilitated in 27 rural communities to understand vulnerabilities and capacities to effectively respond to climate shocks and stresses and increase their disaster risk mitigation and adaptation.</li> <li>▪ <i>M-platform</i> to push DRR text messages to adolescents on DRR practices, hygiene, and COVID-19 prevention measures reached 25,031 in-school adolescents (14,014 girls/11,017 boys).</li> <li>▪ 4,806 adolescents (3,250 girls/1,556 boys) involved in 263 Y-VSLA groups.</li> <li>▪ 20 VSLA women trained and actively engaged as mentors for girls' groups as well as advocacy and awareness raising for girls' issues</li> <li>▪ Y-VSLAs saved and shared \$4,068 to purchase school supplies and sanitation kits for school.</li> <li>▪ DRR integrated into school class schedules and into classroom lessons and extracurricular activities in all 50 partner schools reaching 16,954 students.<sup>32</sup></li> </ul>
<p><b>Nepal: CARE's Haushala project</b> worked with 15,447 students (10,962 Dalit, Muslim, and other marginalized and socially excluded adolescent girls, 10-14 years old) and their parents in Rupandehi and Kapilbastu districts of Province 5. Project activities aimed to improve readiness for and access to formal education for girls, enhance learning outcomes, and improve income earning opportunities for adolescents and their parents.</p>	<ul style="list-style-type: none"> <li>▪ Supported 34 girls and their families with seed capital of NPR15,000 (US\$130) to establish enterprises using a revolving fund through existing cooperatives and engaged with financial service providers to facilitate access to additional capital at lower interest rates.</li> <li>▪ 138 female entrepreneurs started their own enterprises including poultry, off-season vegetable farming, retail shops, goat rearing, tea and snack shops, sweets and snacks production, and mobile cosmetic businesses.</li> <li>▪ Trained eight existing cooperatives in accounting, using COPOMIS<sup>[8]</sup> software and meeting cooperative accounting standards.</li> <li>▪ Formed and trained 27 girls' collectives in adapted Village Savings and Loan Associations.<sup>33</sup></li> </ul>

<sup>31</sup> All dated cited here for the AEP have been derived from *Adolescent Empowerment Project (AEP) Final Report (PCTFI Cohort 3)*

<sup>32</sup> All data cited here have been derived from CARE Mali. *Education for Change Final Progress Report, July 2015 – June 2020*

<sup>33</sup> All data cited here have been derived from CARE Nepal. *Empowering Adolescent Girls in Nepal 'Hausala' Final Narrative Report July 2015-June 2020*

**Rwanda: CARE's SS4G** targeted 65,355 students (36,088 girls and 29,267 boys) aged 11 – 18 years, from low socio-economic backgrounds in 174 schools across 9 districts of the Southern and Western Provinces of Rwanda. In addition to mentorship and adolescent-led community scorecard, the project promoted school-based savings groups and entrepreneurship skills development targeting students and parents.

- 1,620 mentors (784 female and 836 male) support the in-school club activities.
- Youth VSLAs formed, trained, and mentored, saving over USD\$10,377.
- Used savings to buy school materials, clothes, shoes, and menstrual pads for girls without having to seek support from their parents.
- There were positive changes in adolescent attitudes towards managing their own money, saving habits, and entrepreneurship. Some adolescents purchased small livestock as IGAs.
- 1,850 clubs (977 girls' clubs and 873 boys' clubs) formed and supported.
- Facilitated linkages of IGAs to government training and extension support services.<sup>34</sup>

**Zimbabwe: CARE's Empowering Adolescents for Life-long Learning** worked with 11,668 adolescents <sup>35</sup>(5,894 male and 5774 female learners in Forms 1 - 4) aged 13-17 in 18 project implementing schools in Zaka and Epworth districts. The activities were designed to improve transferable financial literacy and to help make the acquisition of numeracy skills more relevant, improve application of Financial Literacy and Numeracy (FLaN) skills for post-school economic activity choices and increase awareness of post-school economic opportunities.

- Trained 52 guidance counselling teachers (34 women; 18 men) from 18 schools in Epworth and Zaka districts as adolescent economic empowerment facilitators and mentors.
- Trained 781 learners in Financial Literacy and Numeracy (FLaN) skills in 18 schools in Zaka and Epworth. The learners mastered the financial/business concepts of money, savings, profit, loss, and interest.
- Trained 92 (41 women; 41 men) adolescent economic empowerment champions who supported other learners in their schools.
- Positive changes were noted in adolescent attitudes towards managing their own money and money saving habits, and there were significant increases in Epworth adolescents' financial numeracy/calculation skills.
- Developed 18 school-based project ideas and designed project proposals that qualified for funding from the USD\$300 start-up capital from the PCTFI-C3 project.
- Adolescents and youth successfully ventured into poultry, horticulture, mini-market, high arts and crafts, and fishponds.
- 1,082 learners (52% girls, 48% boys) participated in annual career days (640 in Epworth and 422 in Zaka district).<sup>36</sup>

**India: CARE's Saksham project** aims to support Dalit girls in select regions of India to access safe and secure education that enables them to develop necessary skills for improved life opportunities. to strengthen the agency of adolescent girls' collectives to

- Formed and trained 20 girls' collectives in 2 blocks (Risiya and Chittaura) of Bagraich district. A total of 616 girls are part of these 20 collectives.
- 18 collectives (10-13 girls from each collective) have been trained on Participatory Action Research (PAR) to identify their issues and seek solutions.
- Supported girls' collectives with civic actions/dissemination of Information, Education, and

<sup>34</sup> All data cited here have been derived from CARE Rwanda. *PCTFI Cohort 3 Final Report: Rwanda Safe Schools for Girls (SS4G)*

<sup>35</sup> *End of Project Narrative Report: Empowering Adolescents for Lifelong Learning Zimbabwe. December 2019*

<sup>36</sup> All data cited here have been derived from CARE Zimbabwe. *Patsy Collins Trust Fund Initiative Cohort 3 End of Project Narrative Report*

raise their voices to address school safety at various forums.

Communication (IEC) materials around COVID-19 awareness, Gender-based Violence (GBV) using wall writing, role plays and rallies

- Established state level Youth Forums in Uttar Pradesh (UP) in collaboration with the Centre for Social Inclusion and Equity, which provided its support (human and financial) in conducting Youth Forums' meetings.
- Engaged with civil society organisations across country and Teacher's Unions (National and 5 states) in advocacy campaign, reaching over 230 teachers of Uttar Pradesh
- Worked with community-based organisations supported in formation of youth forums and providing safe spaces for meetings of girls' collectives<sup>37</sup>

## Building Life Skills to Change Lives

The final reports, endline evaluations, and other project documents under PCTFI include findings related to the following changes:

There are anecdotal reports from various schools that adolescents who are involved in IGAs have improved their academic performance in class and that this improvement in performance is linked to their ability to manage time and set a vision and personal development goals to follow through on such as in Kenya. The final evaluation of the Adolescent Empowerment project in Kenya established that Youth Leadership Index (YLI) scores are positively and significantly correlated with financial literacy scores, savings scores, the amount of money adolescents save, and their self-reported willingness to “work hard to achieve their dreams.”<sup>38</sup> Additionally, in Kenya, the creation of four ICT hubs helped learners to access the project's life skills modules online. Some project participants were able to engage in mass messaging for ASRHR and financial literacy information as part of a COVID-19 adaptation.<sup>39</sup>

In Zimbabwe, learners showed increased ability to assign roles and responsibilities in adolescent economic empowerment projects which augurs well for the value of including leadership skills development activities in programs aiming to empower adolescents. Adolescents were able to improve various leadership and life skills competencies (decision-making, planning/organizing) needed for more active participation in the economic world while in assigned roles. The development of business proposals and in presenting them to real-world audiences as well as their participation as executive leads and in marketing and production team members built adolescent self-confidence, organization, and decision-making skills.<sup>40</sup>

Engagement in entrepreneurship and value chain activities led to the development of critical skills, including increased comprehension on typical elements of entrepreneurship (access to finance; understanding and engaging markets), business planning and management. In Zimbabwe, adolescents engaged in group-based production, value addition and marketing of poultry, horticulture, mini-markets, arts and

<sup>37</sup> All data cited here have been derived from CARE India. *PCTFI Final Report Template Saksham, August 2021*

<sup>38</sup> Consilient and CARE. (2021). *Endline Evaluation Adolescent Empowerment Program in Kajiado and Mukuru*, p. 55

<sup>39</sup> CARE Kenya. *Adolescent Empowerment Project (AEP) Final Report (PCTFI Cohort 3)*, p. 31; pp. 41-43

<sup>40</sup> CARE Zimbabwe. *Patsy Collins Trust Fund Initiative Cohort 3 End of Project Narrative Report*, pp. 12-13

craftmanship, and fishponds within their respective school environment. In Rwanda, adolescents engaged in small livestock, while in Nepal they engaged in poultry, off-seasonal vegetable farming, retail shop, goat rearing, tea and snack shops, sweets and snacks production, and mobile cosmetic businesses. In Kenya, adolescent clubs engaged in soap and bleach making, bead making, vegetable gardening, chicken rearing, sand harvesting, stationery, snacks and fruits, and sale of hay for livestock.

## Key Lessons and Recommendations on Adolescent Economic Empowerment

### VSLAs and Financial Literacy:

- **Use adolescent and youth platforms as entry points:** The use of adolescent and youth clubs, friendship circles, safe spaces, and other collectives as entry points facilitated speedy and effective outreach to adolescents on Y-VSLAs, financial literacy, and entrepreneurship.
- **Inform and involve parents and caregivers:** It is essential to inform and involve parents and guardians through adult platforms and entry points to build parental trust and support for the activities, in addition to building critical life skills (communication, self-control, self-awareness, confidence, leadership, etc). This will improve adults' perceptions of the value of these types of adolescent activities.
- **Foster mentorship and support role models:** Adolescents have great potential to be change agents and, if properly mentored, can be instrumental in altering the perceptions of their peers as well as other community members towards their participation in and contributions to certain economic activities and opportunities. Female role models and mentors, such as female village agents, trainers, and members of mothers' associations, can encourage more adolescent girls and young women to take part in economic activities, including those that have traditionally excluded women.
- **Facilitate peer-to-peer influence:** It is essential to reach young people through other young people and in their own "spaces," including traditional in-person and digital spaces. Young people are keen to belong to a community that supports their development and where they can share ideas and learn from others. All PCTFI-3 projects ensured enhanced youth-to-youth learning through youth leaders, trainers, youth brigades, adolescent girl-led VSLAs, and mentors.
- **Adapt VSLA models to address adolescent and youth needs:** CARE's VSLA methodology worked for adolescent- and youth-led savings groups, and PCTFI-3 made necessary adaptations based on preferences and needs of adolescents and youth. These adaptations included the length of the saving cycle, frequency of meetings, share value, rules around saving, share-out, social fund, etc. In Mali, Rwanda, and Kenya, focus group discussions were

used to gather adaptation preferences and to identify needs among the adolescents at the formative stages of the savings groups.

## **Income Generation, Entrepreneurship, and Market Engagement:**

- ***Understand and respond to market demands:*** Understanding market needs and demands enhances the effectiveness and competitiveness of income-generating activities. This should be done in partnership with employers and consumers. PCTFI-C3 conducted a rapid market assessment in Nepal and included marketing modules to foster skills so adolescents entering the labor force have market relevant/ready skills. Although the planned assessment for Kenya did not advance, there was a lot of available secondary data from recent market assessments that was used to inform the project on market opportunities to build the adolescent/youth skills needed for IGAs.
- ***Engage with families (parents/caregivers/community leaders):*** Some adolescents save or invest using money from parents/caregivers. Parents/caregivers should be familiarized with the principles of youth savings and youth ventures/economic activities and be included in training. Their inclusion can promote an understanding of the value of empowering adolescents with critical skills related to entrepreneurship and market engagement. Active engagement of adolescents and youth in productive activities will dispel stereotypes that youth are over-entitled, untrustworthy, lazy, etc. Additionally, intergenerational conversations, Social Analysis and Action, and joint activities between adults and adolescents/youth are helpful to create shared and mutual understanding on the value of youth savings/economic activities.
- ***Address systemic economic barriers:*** For effective participation in economic activities, existent economic barriers need to be addressed at various levels. These include: a) building individual agency through higher levels of educational attainment and building entrepreneurial and employability skills, which are obstacles to finding work by young people; b) improving ownership and access to productive assets and resources (land, water, technology, etc.) which are needed to enhance effective engagement of young people in economic opportunities; c) strengthening relations through improved networking and connections (especially for youth from families lacking significant social capital, limited access to safe spaces, weak youth collectives and youth-led organisations)); and d) transforming structures through enhanced access to youth friendly financial services, along with secure land rights, supportive social norms and customs that support youth participation in social and economic opportunities and decision making.

## **Protection:**

- ***Protect young people from the outset:*** Identify and manage risks specific to girls and boys, including child protection issues, ensuring adherence to the 'Do No Harm' principle, and

clarifying mechanisms for reporting complaints and alleged cases. It is essential also to consider specific issues of youth with special needs, those who have been displaced, LGBTQ youth, among others. Mentorship, apprenticeships, and internships expose adolescent girls/boys to all forms of risk, including harassment, sexual exploitation, gender-based violence, and other forms of abuse. Clear risk mitigation strategies must be considered, including vetting of mentors, role models, internship/apprenticeship opportunities; coordinating with local child protection services; and working with parents/caregivers/community leaders to institute and monitor use of appropriate protection mechanisms to address/reduce risks.

## **Youth DRR:**

- ***Establish and strengthen links between DRR activities at school and community levels,*** by linking YSLA with adult VSLA, youth brigades, and community DRR committees, teachers, parents, and community and religious leaders. The youth-CVCA approach enabled the project in Mali to create a bridge between schools and communities through direct interactions between in-and out-of-school adolescents, school staff, and community actors. The adolescents/youth planned for DRR activities they could initiate or participate in their communities and contributed their perspectives to community DRR plans.

## **Advocacy and Partnership:**

- ***Involve local authorities*** in advocating for the integration of DRR into school curriculum and classroom practices. Youth leaders, trainers, youth brigades, adolescent girl-led VSLAs, and mentors facilitate peer-to-peer influencing. It is essential to foster youth leadership in advocacy and surface and address discriminatory gender and social norms.
- ***Integrate ICT strategically:*** Not only can ICT be used to educate and train those unable to attend in-person or lack access to training and education institutions, but tools such as e-platforms can be used to help young people access and spread knowledge, build networks, and find employment. Digital tools can be used to impart valuable training directly, including through online web-based platforms, through on and offline apps, and even social media. The rise of social media and its attraction among young people could be a route into economic empowerment if they are provided with opportunities to develop key technology-related literacies and learning methods, receive guidance on how to conduct searches online and how to use ICT tools responsibly and safely, and receive information about how to report exploitation, harassment, and abuse while using virtual tools. Utilizing these channels to promote and educate young people on IGAs and other economic opportunities could go a long way toward engaging new groups of young people with access to phones and digital products into these activities.

## Strategic Partnerships with Public and Private Institutions

- Strategic Partnerships with Public and Private Institutions are essential to create a necessary and conducive environment for access to services, resources, and opportunities for adolescents' economic empowerment. There is need to work further with governments and civil society to create an enabling environment that makes it possible to empower adolescents and youth to engage in more inclusive markets. The partnership with Postbank in Kenya accelerated the design and development of savings products and services appropriate for adolescent and youth needs. The successes in Kenya under PCTFI highlight the need for further development of financial products and services to meet adolescent and youth needs in diverse contexts. This includes products that do not require certain types of collateral (like owning a house or staying put in one location); a loan for a training program or a migration loan to take a new job. It is critical that banks see youth (and adolescents where appropriate) as a specific client that they design for, including digital financial services. This will also require working with financial institutions to see them as a profitable business for them.

## Gender and Social Dynamics

Address deep-rooted social and structural inequalities that prevent adolescents, particularly girls and other marginalized sub-groups, from gaining equal rights to participation in education and economic activities, including access to productive resources and services. This could be done through approaches such as Social Analysis and Action. It is also important to address inequitable time burden, household work, and distribution of food within households.

## COVID-19-Adaptations:

The multi-dimensional COVID-19 crisis has severely affected young people through disruptions to education and training, in addition to the impacts of layoffs, market closures, and the collapse of income-generating activities and businesses. It is important to support young people in risk communication and virtual community engagement with more focus on virtual extension, social behaviour change and networking via social media (SMS, WhatsApp, Facebook, etc.). There is a critical need to intensify investments in training, including online learning, to build the necessary skills needed for post-COVID-19 economies and to expand access to virtual tools that are not cost prohibitive and do not exacerbate already existing inequities.

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