



# POLICYMAKING

## PARTNERSHIP BUILDING

# PROGRAMMING IN ACTION





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All presentations and material from  
The Pan-Commonwealth Conference on  
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<http://www.yourcommonwealth.org/?p=2258>

The Commonwealth Youth Programme is interested in hearing how the conference and this resulting publication have made an impact on you and the work you're doing.

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To learn more about the Commonwealth Youth Programme's initiatives, please visit  
<http://www.thecommonwealth.org/subhomepage/152816/>

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## Foreword

The first ever Commonwealth Conference on Investing in Youth Employment was a milestone in our commitment to unleash the full potential of the Commonwealth's young people. It brought together more than 100 global experts and practitioners in the field of youth enterprise from 65 countries. Together we were able to review current trends and developing practice around the world. Specific commitments were made on new programmes to promote youth employment and enterprise. These will open up opportunities for young people to take a pivotal role as nation-builders and agents of economic growth. There is also a significant social dividend in terms of community cohesion, inclusion and resilience.

The Commonwealth Secretariat is committed to building strategic partnerships for youth empowerment with the World Bank, International Labour Organisation, civil society organisations and others to improve economic opportunities for young people. As well as through direct access to policy-makers and governments in 54 countries, the Commonwealth has a growing part to play in developing partnerships with the private sector, particularly the banks and other institutions that can provide start-up loans and investment capital. The financial services sector also has an important role in providing mentoring to help young people in making them more employable and successful as entrepreneurs and professionals. Support for youth entrepreneurship not only helps bring opportunities for self-employment, it helps create other new jobs and assets for the society at large.

Last year's launch of the Youth Enterprise Financing Programme in India, a joint programme of the Central Bank of India and the Commonwealth Secretariat, is an example of such collaboration which we seek to extend across the Commonwealth through the sharing of experience and good practice. The response so far in Africa and the Caribbean has been encouraging. In Africa, the Commonwealth Youth Credit Initiative is another programme placing technical experts in Cameroon, Namibia, Nigeria, Swaziland and Zambia. They will work to enhance the capacities of young entrepreneurs and small-scale enterprises in creating sustainable livelihoods.

I was delighted to see new friendships being made and new bonds forged between participants at the conference, and I am sure fresh ideas for collaboration and funding opportunities were generated. This report will help disseminate those ideas more widely and stimulate continuing development of this crucial area of Commonwealth engagement. The youth is our biggest resource and, as an ever younger Commonwealth, we must help nurture it.

**KAMLESH SHARMA**  
**Secretary- General**  
**Commonwealth Secretariat**

## Preface

I wish to congratulate the entire team of the Commonwealth Youth Programme for their collective efforts in bringing together some of the best minds at this pan-Commonwealth conference to brain-storm on key issues relating to Youth Employment in the Commonwealth.

Over the past three decades, CYP has engaged itself intensively in building the capacity of governments to address youth-related issues and, to enhance young people's entrepreneurial and vocational skills. The youths of today live in a completely transformed world since the time in 1973 when the Commonwealth Heads of Government made the decision to establish the CYP.

In our ongoing commitment to support young people, we have considered employment and enterprise development programmes inter alia tackling other issues like unemployment, youth involvement in violence, crime and substance abuse and lifting people out of poverty. CYP's conviction is that promoting youth enterprises is one of the most viable options for jobs creation which will, in turn stimulate economic growth in the Commonwealth nations where public and private sectors offer limited job opportunities to young people.

Building capacity at national levels and creating the enabling environment to look into youth unemployment through engaging in dialogues with policy-makers; practitioners in education, labour, industries, finance and banking sectors, along with relevant bilateral and multilateral organisations, international development organisations and youth networks has now become one of the cornerstones of the Youth Affairs Division of the Secretariat. Our strategy is to lobby multiple stakeholders and representatives of **Youth Employment Network** (YEN) in order to influence member governments to develop **National Action Plans** (NAP) so that youth employment is mainstreamed and accounted for in the development planning processes of each Commonwealth nation. In this respect we are also striving for meaningful engagement between CYP, Ministries of Youth Affairs and young people in the preparation and implementation of NAPs.

As a follow-up to CHOGM 2009, we have prepared a draft for the Commonwealth guiding framework **on Youth Enterprise promotion**. One of the key outputs of this conference is the deliberations around this framework. Based on the feedback received from all participants, we will revise the framework and present it in the upcoming CHOGM in Perth in October this year for ratification.

This conference highlights the power of partnerships, especially when relevant stakeholders sit at the same table and pool knowledge, experiences, resources and wisdom to address youth unemployment. This reminds me of a quote by Henry Ford, ***"coming together is a beginning, staying together is progress and working together is success"***.

**Ms Mmasekgoa Masire-Mwamba**  
**Deputy Secretary- General**  
**Commonwealth Secretariat**

## Directors Message

Youth unemployment is perhaps the most challenging development issue. On the one hand the efficient harnessing of the creative abilities and productive capacities of young people can serve to significantly transform the global development landscape and indeed the sustainability and quality of life within communities. While on the flipside the failure to effectively harness young people's productive capacity contributes immensely to a pervasive and extremely volatile socio-political environment.

It is therefore a matter of exceeding urgency that global development stakeholders prioritize the provision of decent work opportunities for young people. It is perhaps this poignant realization which inspired the 2009 CHOGM to mandate Commonwealth member countries and the Commonwealth Secretariat to develop effective strategies and mechanism to address the issue of youth employment.

Indeed the Commonwealth Secretariat through the CYP was already engaged with member governments in promoting the Commonwealth Youth Credit Initiative and other such youth entrepreneurship programmes. However the 2009, CHOGM 'Investing in young people' propelled the CYP to revisit and consolidate the Commonwealth Secretariat's strategy on youth employment, employability and enterprise development. CYP has responded to this new mandate by firstly, engaging young people, governments, private sector, banking sector and other development partners such as the ILO, CIDA and World Bank in the crafting a more relevant, results-based youth employment, and employability and enterprise development strategy. Four regional and one Pan-Commonwealth consultations have set the stage for this new and revitalised approach to youth employment.

That we enable young people to pursue their dreams and fulfil their aspirations is indeed the noble ideal we have undertaken.

Our responsibility is to deliver on the promise.

**Mr Henry Charles**  
**Interim Director**  
**Youth Affairs Division**



# **EXECUTIVE SUMMARY**

### EXECUTIVE SUMMARY

Approximately three-fourths of the world's 1.5 billion young people live in developing countries. Globally, young people make up nearly half of the ranks of the world's unemployed. Unemployment rates for these younger youth are over three times as high as they are among adults as reported in ILO's [Global Employment Trends for Youth 2010](http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_elm/---trends/documents/publication/wcms_143349.pdf)<sup>1</sup>.

The situation of young people today presents the world with an unprecedented opportunity to accelerate growth and reduce poverty. Investing in their human capital could become the basis for sustained economic and social development. The richness young people possess reflects in their capacity to inject new energy, talent and idealism that can shake up status quo, find new solutions to old problems and question some fundamental flaws in our societies often reflected in socio-religious-econo-political orders that tend to exploit individuals across the world.

The Commonwealth Secretariat and member governments working together with civil society are a powerful force for democracy and development. Commonwealth Youth Ministers and Heads of Government endorse the view that

- *"Youth are empowered when they acknowledge that they have or can create choices in life, are aware of the implications of those choices, make informed decisions freely, take action based on that decision and accept responsibility for the consequences of those actions.*
- *Empowering young people means creating and supporting the enabling conditions under which young people can act on their own behalf, and on their own terms, rather than at the direction of others. These enabling conditions fall into four broad categories:*
  - a. *An economic and social base;*
  - b. *Political will, adequate resource allocation and supportive legal and administrative frameworks;*
  - c. *A stable environment of equality, peace and democracy; and*
  - d. *Access to knowledge, information and skills, and a positive value system".*

The **Commonwealth Youth Programme** and its ministerial network are governed by a foundational document, the **Commonwealth Plan of Action for Youth Empowerment (PAYE) 2007 – 2015**. It is a guiding framework for governmental, inter-governmental and civil society action for and with young people in the Commonwealth. The PAYE, first launched in the year 2000, takes its place alongside human rights instruments, poverty reduction strategy papers, national budgets and other policy frameworks relevant to young people aged 15-29 years. The work of the CYP falls under three strategic programme areas:



- **Youth Enterprise and Sustainable Livelihoods (YESL)**
- Youth Work Education and Training
- Governance, Development and Youth Networks

<sup>1</sup> [http://www.ilo.org/wcmsp5/groups/public/---ed\\_emp/---emp\\_elm/---trends/documents/publication/wcms\\_143349.pdf](http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_elm/---trends/documents/publication/wcms_143349.pdf)

## **Rationale for the Pan-Commonwealth Conference on Investing in Youth**

In the PAYE 2007 – 2015, the Commonwealth has identified **13 Action Points** for member Governments, each with a set of indicators to review and monitor their progress. The pan-Commonwealth conference held during May 2011 is set in Action 1, which states:

### ***Develop and implement measures to promote the economic enfranchisement of young people***

- *Promote and support an integrated approach to self-employment, micro-enterprise and credit schemes, including:*
  1. *The creation of incentives to agencies and private sector partners engaging in micro-enterprise development for youth;*
  2. *The creation of policies that support micro-credit and financing for youth enterprises;*
  3. *The promotion of partnerships of key stakeholders to manage these schemes;*
  4. *The identification of resources for operating and replicating successful micro-financing schemes.*

The 2011 pan-Commonwealth conference convened more than 100 participants representing 65 countries from across Asia, Africa, the Caribbean, Pacific, Europe, USA and Middle-east. The participants included representatives of High Commissions of the Commonwealth member countries, members of the Commonwealth Youth Caucus Network, young entrepreneurs, grassroots practitioners and civil society organisations, YEN and its Lead Country Network members, World Bank, International Labour Organisation (ILO), private sector organisations, commercial banks, CYP Regional Centres; and relevant divisions of the Commonwealth Secretariat committed towards promoting **Youth Enterprise and Sustainable Livelihoods**. The assembled delegates shared best practices and lessons-learned, challenges and next steps for creating greater impact in this space.

It is pertinent to mention here that this conference has been consolidated through the YESL initiatives held at regional levels of the Commonwealth in Africa, Asia, the Caribbean and the Pacific. This publication is, in essence a reflection of the efforts of multiple stakeholders in the Youth Enterprise Development sector to create impact, influence policy and achieve scale and sustainability globally.

## **Youth Enterprise and Sustainable Livelihoods Programming**

Participants of the 2011 pan-Commonwealth conference deliberated over some key ingredients that are necessary to build a holistic package of programming and policy-making for youth-led enterprise development in order for young people to obtain a decent job or start a successful business that creates jobs in their communities. The following are key measures that participants agreed to, in implementing high-impact Youth Enterprise and Sustainable Livelihoods programmes:

- **Enabling Environment.** Political will and commitment at the highest levels are of primary importance in creating the enabling conditions for youth empowerment. At the national level, this commitment is reflected in a government's willingness to allocate adequate financial and human resources to youth empowerment. Political will is also reflected in legislative, constitutional, policy and administrative provisions as they relate to youth participation and other youth issues.

Past programmes of the Commonwealth like the **Commonwealth Youth Credit Initiative (CYCI)** and the recent launch of the *Youth Enterprise Financing Pilot* in India, in partnership with the **Central Bank of India** serve to test the enabling environment, delivery mechanisms, refine financial services or products and target marginalized

young people. Such pilots, after successfully overcoming challenges and proving their model as replicable and scalable are ready to be adopted by the governments of those countries thereby contributing to **macro policy-changes**. Such policy and systemic changes will be context-dependent; it might mean introducing a new regulatory regime that allows minors to open bank accounts or integrates entrepreneurial education into the formal school system. Whatever the change, a focus on the enabling environment will allow for long-term sustainable impact on the lives of young people.

- **Access to financial products, services and education.** Financial products, services and education are some of the basic building blocks that lay the foundation for sustainable and vibrant youth-led enterprises. Without access to financial products and services, young people are restricted in saving their incomes in safe instruments, receive credit to start small businesses, or invest in any assets. Financial education can complement life skills, entrepreneurial education and might also open up opportunities for mentorship.
- **Stakeholder Engagement.** Consistent with its philosophy of promoting youth empowerment through strategic partnerships, CYP has collaborated internally with the Special Advisory Services Division (SASD), the Economic Affairs Division (EAD) and, the Governance and Institutional Development Division (GIDD) of the Commonwealth Secretariat. Our external development partners include the Youth Employment Network (YEN), the Barbados National Youth Development Council and the banking sector, including the Central Bank of India and the Corporation Bank of India among others. We have also partnered with the Governments of Kenya, India, Solomon Islands, Guyana, Zambia, Namibia, Dominica, Saint Lucia, and the Kingdom of Lesotho to implement programmes ranging from financial literacy training, to micro-credit initiatives for young people.
- **Youth Engagement and Participation.** Youth engagement and participation emerged as an essential cross-cutting theme across all the above three measures. *Successful YESL and youth development programs engage young people as active participants in their own development and partners in the development of their communities. Engaging youth begins with the belief that young people are capable of developing successful economic and social initiatives when given the appropriate support. Listening to young people is also an important step in design, implementation, and evaluation phases of programming and policymaking. Young people can share which YESL programmes and policy components would be most effective to them in securing employment, starting a business, and utilizing financial services<sup>2</sup>.*

## Ways Forward

Several ways forward emerged from presentations, conversations, panels, and participants at the conference. They include:

1. **Call for governments to address structural barriers to wage employment**  
Over 90% of entrepreneurs in developing countries claim that they have taken to self-employment because of lack of opportunities in the formal sector; their inability to find a paid job. **Young people in developing countries often view entrepreneurship as their second best opportunity.** Governments therefore, must

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<sup>2</sup> Making Cents International “State of the field in Youth Enterprise, Employment and Livelihoods Development 2010”

continue to promote private sector development in their countries; and encourage the private sector to hire these young people.

**2. Promoting an Entrepreneurial culture and attitude in developing countries**

Lack of entrepreneurialism in developing nations came out very strongly during the Regional consultations of Asia, the Pacific and Sri Lanka's National Action Plan development process. This was also highlighted in the discussions on Enterprise Education and promotion of Youth Enterprises. The 'Achievement Motivation theory' of Prof David McClelland was coined repeatedly and hence, building the entrepreneurial culture in developing economies is seen as a pre-requisite of any enterprise promotion intervention.

**3. Changes to CYP Mandate**

In an effort to re-position the CYP and its mandate on Youth Employment, an internal re-structuring process to revitalise CYP's programmes is underway. Our vision of this process is to become a strong voice in the Youth Employment space through leveraging one of our greatest strengths – our direct access to policy-makers and governments in 54 countries.

As part of the re-strategising, CYP is moving away from being an implementing agency where cost-intensive, time-taking processes outweigh the overall impact realised; to being an advocate for youth empowerment. CYP intends to use some of its competitive advantages – the CHOGM, the Commonwealth Business Council and access to Youth Ministers, Finance Ministers and Commonwealth Youth Forums to solely focus on:

- Policy lobbying and Networking
- Capacity Building

**4. Stakeholder Engagement**

CYP is committing itself to engage stakeholders at multiple levels with several organisations including

- A collaborative arrangement between the World Bank, ILO, YEN and CYP so as to expand outreach of programme interventions.
- Partnership with YEN, particularly to develop National Action Plans in Commonwealth regions
- Tie up with the [Youth Employment Inventory](#) to avoid duplication of effort in creating a data bank and to showcase successes and failures of Youth Employment programmes from within the Commonwealth nations.

**5. Benchmarking study by ILO**

YEN offered to conduct a benchmarking exercise for the rest of the Commonwealth countries (half the member base in YEN's **Lead Country Network** is formed of Commonwealth countries). The benchmarking tool is an 'observatory' on youth unemployment and acts as a 'SHAREWARE' (in IT) that would contribute to improved cooperation among stakeholders.

**6. Expansion of Commonwealth Youth Credit Initiative in Africa Region**

CYP's flagship programme, the CYCI was developed with learnings from Grameen Bank, UNDP and other Microfinance approaches and has four pillars – enabling environment, skills development, credit delivery and programme support services. Based on its experiential learning of implementing the CYCI in some African and Asian countries endorses that CYCI is one model that merits being taken to scale.

CYCI is thus being advanced in the Africa region by placing technical experts in Cameroon, Namibia, Nigeria, Swaziland and Zambia who will work in collaboration with the CYP Africa Centre to enhance the capacities of young entrepreneurs and small-scale enterprises in creation of sustainable livelihoods.

## 7. Commonwealth Action Plan for Youth Enterprise (CAPYE)

One of the key outputs of this conference is the deliberations around the CAPYE framework. Based on the feedback received from all participants, the framework would be revised and presented in the upcoming CHOGM in Perth in October this year for ratification.

As more and more young people come of working age without a clear pathway for economic security, civic engagement, or self-reliance; CYP and all its stakeholders must come together as a learning community. The need is as urgent as ever to create and sustain impact at scale for young people. CYP invites all readers of this publication to continue participating by; committing resources, consolidating learning, reflecting on achievements, filling all gaps, and advancing this field of Youth Economic Empowerment.

### Investing in Youth...reflections of the conference delegates

*"Youth enterprises require support because they contain in them the germ of large enterprises; they incorporate local dimensions of entrepreneurship through the pooling of local resources and talent; they tend to be more innovative, bring new ideas to the table, respond more swiftly to demands; and represent a useful and constructive way of channelling the energy and vitality of the youth."*

- **Mr Srinivasan Sridhar**, Chairman and Managing Director of Central Bank of India

*"The recent uprising in North Africa, the Middle-East and Africa drive home the fact that young people will take change into their own hands even if it comes with violence because the youth cannot ignore the chance to take part in the change process. We thus need to guide them to do it in a proactive and positive way."*

*The true "lost generation" of youth is the poor in developing regions.*

- **Ms Sara Elder**, Economist and author of Global Employment Trends for Youth 2010, The International Labour Organisation

*"The formal economy is not creating jobs to match the demands of an expanding demography of young working people. There has been economic growth but this does not automatically lead to job creation. It is necessary to undertake innovative job initiatives now. Young people peg their hopes on governments to offer them a future but, is it the job of the Governments alone to create employment opportunities?"*

- **Dr A Otuoma Paul Nyongesa**, Minister of Youth Affairs and Sports, Government of Kenya

*"I think we are conflating two things on entrepreneurship that need to be separated - thinking about it as self-employment and as being able to harness innovativeness and creativity. For youth living and working in post-conflict environments where there is no private sector and hence, there are no opportunities, the demand for entrepreneurship can sometimes be very harsh."*

- **Mr Mattias K A Lundberg**, Senior Economist, Human Development Network, Children and Youth, the World Bank

# INTRODUCTION

### INTRODUCTION

The **Commonwealth Youth Programme (CYP)**, part of the **Commonwealth Secretariat**, is an intergovernmental youth development programme working primarily with member governments' ministries and departments of youth. CYP works to engage and empower young people to enhance their contribution to development. CYP does this in partnership with young people, governments and other key stakeholders.

CYP's mission is grounded within a rights-based approach, guided by the realities facing young people in the Commonwealth, and anchored in the belief that young people are:

- A force for peace, democracy, equality and good governance;
- A catalyst for global consensus building; and
- An essential resource for sustainable development and poverty eradication.

### Commonwealth Plan of Action for Youth Empowerment 2007 -2015

The CYP and its ministerial network are governed by a foundational document, the Commonwealth Plan of Action for Youth Empowerment (PAYE) 2007 – 2015 which is a framework for Commonwealth action in youth affairs. The PAYE also seeks to stimulate and guide action by other development partners: from intergovernmental agencies, to NGOs, to organisations formed of young women and men themselves.

All Commonwealth governments have committed themselves to achieving the **Millennium Development Goals** by 2015, and the work of the Commonwealth is geared to assist them in doing so. By extending the PAYE to 2015, there is commitment by governments and the Commonwealth Secretariat to **mainstream** youth development as a crucial part of this effort.

By 'mainstreaming' is meant the systematic integration of youth affairs into the work of all relevant stakeholders. For governments this means:

- Allocating a proportion of all relevant departmental budgets to youth development;
- Introducing a youth empowerment perspective to the work of all relevant departments;
- Setting up appropriate mechanisms for youth participation in policy-making;
- Systematically monitoring and reporting progress made in youth development; and
- Building the body of knowledge on youth affairs.

The work of the CYP falls under three strategic programme areas, guided by the PAYE:

- Youth Enterprise and Sustainable Livelihoods
- Youth Work Education and Training
- Governance, Development and Youth Networks

CYP's work in **Youth Enterprise and Sustainable Livelihoods (YESL)** focuses on four areas:

- Influence member governments to formulate national policy and plans for Youth employment.
- Establish a regional data bank on youth employment, entrepreneurship and capacity building needs.
- Build the capacity of primary stakeholders to tackle youth employment issues by opening up possibilities for youth entrepreneurship and employability.
- Build strategic alliances with relevant stakeholders so that they advocate for youth employment through lobbying and networking.



A major part of CYP's work in YESL is the **Commonwealth Youth Credit Initiative (CYCI)**: an integrated package of micro-credit, enterprise training and business support targeted at young women and men with the potential for self-employment. Lack of credit has historically been a major constraint to the development of small-scale enterprises. The constraints deepen when it comes to youth access to formal financial services - lack of collateral or having a credit history. In addition, formal financial institutions find it too expensive to administer the small loans usually sought by small-scale entrepreneurs. Thus, Micro-credit still remains beyond the reach of many youth in most developing countries.

The CYCI was piloted in the late nineties in Zambia, India, Guyana and Solomon Islands. It was replicated in a further twelve countries. One of the strongest outcomes of the CYCI was that it proved to the participating member governments that **young people are bankable and credit-worthy**. As a result, some of the Commonwealth member governments launched Youth Credit Programme or Youth Enterprise Fund to support youth entrepreneurial programmes at national levels.

The 2009 Commonwealth Heads of Government Meeting (CHOGM) at the Port of Spain, Trinidad and Tobago endorsed the need for urgent action as reflected in a historic statement entitled '**Investing in Youth**' concluded thus;

*"We note with concern that unemployment affects young people more than any other social group. We acknowledge the work of the pilot Commonwealth Youth Credit Initiative, and encourage initiatives to expand the scheme, and to support comprehensive skills development for Youth in partnership with civil society and business. We seek to enhance the CYCI, by turning it into an integrated and holistic enterprise development programme, which is built around comprehensive and mutually reinforcing skills development, funding, and mentorship. We pledge to support the new initiative, which should engage a considerably wider range of funders and partners, including our own Ministries of Youth, international finance institutions, regional organisations, banks, and businesses."*

## **Why Invest in Youth Employment and Enterprises?**

Young people face challenging transitions on their way towards adulthood. The **transition to work** has proven to be one of the toughest, limiting the opportunities of youth to decent and productive jobs. In relation to youth-led enterprise development, it is pertinent to mention that setting up a new venture has never been easy for a young person. They need to find money in the first place (**seed capital**) to sustain the venture until it obtains an income from selling goods or services (**working capital**); to support it in difficult times (**contingency funds**) and expand it in good times (**expansion capital**). In essence, they essentially need access to resources – financial and management - to bank upon.

In many countries young people have to work in an environment where legal and financial regulations are not youth-friendly and public services are unreliable. In some cases, they have to overcome deep-seated cultural barriers in order to attain success. The current global economic downturn has increased the need to develop a robust youth-led enterprise programme. Yet, very few institutions actually view young people as potential clients and serve them in a practical way; the traditional notion of perceiving young people as high-risk groups persists even today.

Practitioners in the **YESL** field are working hard to overcome such barriers and act as catalysts to support and re-direct the creative, social and entrepreneurial potential of young people for the greater socio-econo-political good. These catalysts recognise that YESL may:

- Meaningfully engage youth so as to reduce their anti-social behaviour, violence and crime that could render instability to entire nations and societies.
- Decent work for young people provides them with significant benefits in terms of increased wealth, a commitment to democracy, security and political stability that go a long way in nation-building.
- It creates a cadre of young consumers, savers and taxpayers who fuel the energy, innovation and creativity that attract domestic and foreign investments.
- Productive and motivated youth are the architects of an equitable society and the bridges across generations.
- Youth employment benefits societies by reducing costs related to social problems such as substance abuse, crime and violence.

In the following sections, the deliberations of the two-day conference are delved into greater depths exploring the trends, challenges and opportunities in the world-wide youth unemployment context; taking stock of the Commonwealth regional initiatives in the YESL field; sharing of policy commitments on YESL made in some Commonwealth countries which stand as examples for other governments to contextually replicate; and finally, leading to the Commonwealth Action Plan on YESL with specific implementation steps that would contribute towards re-branding CYP's catalytic role as a Youth Development partner.

*"All things in this world originated as a dream. How can we make sure that our young people all over the world are dreaming big dreams and we are able to provide them that freedom and structure to fan their dreams? The bulging youth unemployed population offers both a challenge and an opportunity for us to weave an enabling environment that creates 'a dream infrastructure' in our countries for our young people to flourish."*

- **Ms Poonam Ahluwalia**, President, Youth Employment Summit Campaign, USA

# **Chapter I:**

## **Global Youth Unemployment - Context, Trends, Challenges & Opportunities**

# Chapter I: Global Youth Employment: Context, Trends, Challenges & Opportunities

## Introduction

The Commonwealth Youth Programme defines the age range of young people as 15-29 years. However, in keeping with recent international trends and official definitions given by the United Nations (UN), the World Bank and the International Labour Organisation (ILO), CYP chooses to include all young people in the age group of 12-29 years inclusively to understand and discuss the transition of young people from puberty (implied dependence) to economic independence. CYP recognises that the age span at which one is expected to enter the labour market is 15 years and not 12 (which is Child Labour). We need the wider age range of 12-29 years to suitably design age-appropriate programmes for the young people.

Globally, young people make up nearly half of the ranks of the world's unemployed – even discounting older youth in the 25-29 years category. Unemployment rates for these younger youth are over three times as high as they are among adults as reported in ILO's [Global Employment Trends for Youth 2010](#)<sup>3</sup>.

The situation of young people today presents the world with an unprecedented opportunity to accelerate growth and reduce poverty. The need to address youth issues now is rooted in demographics—because of the fiscal demands of the sheer number of today's young and their share in the future labour force. According to the [World Development Report 2007: Development and the Next Generation](#)<sup>4</sup>, 1.5 billion people are ages 12–24 worldwide, 1.3 billion of them in developing countries, the most ever in history. This number will rise but not by much more, because it is fast approaching a plateau as fertility rates decline, producing a “bulge” in the world's population structure.

*"Most developing countries have a short window of opportunity to get this right before their record numbers of youth become middle-aged, and they lose their demographic dividend. This isn't just enlightened social policy. This may be one of the profound decisions a developing country will ever make to banish poverty and galvanize its economy,"*  
says **Emmanuel Jimenez, lead author of the WDR, and Director of Human Development in the World Bank's East Asia and the Pacific region.**

At the 2011 pan-Commonwealth conference, panellists, presenters and participants examined current global trends in youth employment, the economic recession and its impact on the Commonwealth nations and analysed whether the impending “**youth bulge**” posed a challenge or a window of opportunity for member governments. All participants recognized the **urgency of capitalising on this “bulge”** and investing in young people NOW

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<sup>3</sup> [http://www.ilo.org/wcmsp5/groups/public/---ed\\_emp/---emp\\_elm/---trends/documents/publication/wcms\\_143349.pdf](http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_elm/---trends/documents/publication/wcms_143349.pdf)

<sup>4</sup> <http://econ.worldbank.org/WBSITE/EXTERNAL/EXTDEC/EXTRESEARCH/EXTWDRS/EXTWDR2007/0,,contentMDK:20601683~pagePK:64167702~piPK:64167676~theSitePK:1489834,00.html>

for failure to seize this opportunity to train them more effectively for the workplace, and to be active citizens, could lead to widespread disillusionment, social tensions and a drain on the economy.

## 1.1 Global Employment Trends for Youth

According to the fourth edition of ILO's Global Employment Trends for Youth 2010 report, the global economic crisis is reflected in the largest ever cohort of unemployed youth. In 2009 there were 80.7 million young people struggling to find work. At the peak of the economic crisis, the global youth unemployment rate saw its largest annual increase ever - rising from 11.9 to 13.0 per cent between 2007 and 2009. Following are some of the key findings of the 2010 report highlighted by **Ms Sara Elder, ILO Economist**.

- Youth unemployment rates are nearly three times higher than adults. The youth unemployment rate stood at 12.1 per cent in 2008 compared to 5.8 per cent for the overall global unemployment rate and 4.3 per cent for the adult unemployment rate.
- Young people account for 24.0 per cent of the world's total working poor, versus 18.1 per cent of total global employment in 2008. The current economic crisis threatens to exacerbate the challenges of rampant work deficits in developing regions, adding to the number of working poor – street vendors, family-run micro-enterprises - and slowing the rate of progress being made in recent years on poverty reduction, educational attainment, fertility and health, all the elements of human development that shape the current and future generation of young people.
- In spite of the educational attainments reported in recent years, young people still remain largely unemployed.
- Demographic and education trends are easing pressure on youth in most regional labour markets but the youth labour force continues to grow in the poorest regions, adding pressure to the already saturated job markets.
- There is an important dichotomy between developing and developed economies. For the most part, youth in developing countries are not employed in the formal establishments – most workers are self-employed and engaged in informal sector activities - and therefore remain unaccounted for.

*"We sometimes neglect to build the economic case for investing in youth. The socio-economic-political cost of not doing anything with our youth is huge and thus it makes 'smart economics' for nations to develop pro-youth policies and make targeted investments to bring youth into the fore-front of their economies."*

**- Markus Pilgrim, Youth Employment Network, ILO**

***The true "lost generation" of youth is the poor in developing regions.*** In developed nations, young people are working but earning sporadically.

- Lack of adequate or relevant work experience is an important vulnerability that puts young people out of the foray of jobs market.
- Young women, especially in Africa face massive socio-cultural challenges and are particularly disadvantaged in unemployment figures.
- In emerging economies, young people are further affected by climate change and rising food prices as their parents are unable to invest in their education.
- Self-employed youth are not vulnerable to unemployment conditions; however this is resulting in a crowded informal sector and job losses in formal sector.

The above findings of the rate of joblessness or unemployment do not reflect those young people who have given up trying to find work because they have lost faith in the system and the system, in turn has systematically failed them.

## 1.2 “Youth Bulge”– Threat or Opportunity?

*“Developing countries which invest in better education, healthcare, and job training for their record numbers of young people between the ages of 12 and 24 years of age, could produce surging economic growth and sharply reduced poverty” – WDR 2007.*

It is predicted that by 2015, the world’s population would reach nine billion. With natural resources depleting at a very fast rate and climate change affecting the GDP of poor countries it will prove to be very expensive to invest in youth given the high economic costs for national governments. However, the social cost of not investing in young people has far-reaching consequences not just to nations, but to the entire world.

**Investing in youth is not just good policy, but smart economics** according to a recent publication of the Children and Youth Unit at the World Bank. The estimates of not investing in youth is reflected in Jamaica where youth crime costs 3% of the country’s GDP; Child Poverty costs 4% of GDP in the USA; and in Jordan, if youth unemployment rate remains the same as for adults, it would cost them 2% of the GDP. Therefore, despite the impending challenges, the consequences of not investing in youth could further exacerbate the problems of the world and therefore the “youth bulge” should be seen as an opportunity to be invested into.

## 1.3 What should the Governments be doing?

Historically, evidence has shown that those countries which have achieved sustainable high levels of growth, notably in East Asia have also succeeded in absorbing substantial numbers of young people in the labour force. Growth policies – sound financial systems, well-managed economies and social security provisions – on their own are not enough and need to be combined with active labour market interventions to promote youth employment. Skills training, wage subsidies and public works programmes – need to be scaled up, supported in a fiscally responsible way, on an on-going basis to achieve sustainable impact. **Inter-generational path out of poverty calls for planning for the next 80 years.**

In addition to active labour market interventions, changes need to be made to a whole package of macro policies including international trade, increasing debt challenges of small and vulnerable economies, climate change, institutional development and the effectiveness of aid. **Only long-term structural interventions will ensure sustainable economic development of youth.**

### 1.3.1 School-to-Work Transition

As part of a series of surveys being undertaken by the ILO, the school-to-work transition is being studied closely to understand how successful this transition is. Success is not defined by merely holding a job, but having a job that is permanent in nature and that is

*“Step back and invite other players in the society to collectively resolve the issues of youth unemployment; Seek partners, remove obstacles, use your convening power to sit with businesses and civil society organisations, re-visit the value chains of companies and bank policies. Encourage young people to help young people so that they build a shared future - engage young employees in corporations or governments as mentors to youth at the bottom of the pyramid.”*

**- Herman Mulder,**  
Independent Advisor.  
Formerly Head of Group  
Risk Management,  
ABN Amro Bank

satisfactory from the point of view of the young person; the two are not necessarily complementary. The study reveals that very few young people have successfully completed that transition which could mean we need to re-assess our definition of transition or it could be that young people will never get there. One finding clearly shows that **young males are doing much better than young females**; thus, we need to do more to promote opportunities for young women. In developing countries, since informal sector is the norm, most young people end up there through a network of family and friends which is not the most efficient approach for job-seeking.

This is a call for governments to invest in public employment services. Entrepreneurs are also stepping in to do their bit. For example, an African entrepreneur is putting up job vacancies on the mobile network. However, 90% of entrepreneurs in developing countries claim that they have taken to self-employment because of lack of opportunities in the formal sector; their inability to find a paid job. **Young people in developing countries often view entrepreneurship as their second best opportunity. We need the governments to recognise that they still need to invest in addressing the structural barriers to paid employment**; continue to promote private sector development in their countries; and encourage the private sector to hire these young people.

**Political engagement** of youth is critical to ensure youth participation in the development process. Involvement of youth in political leadership will help them contribute to their own agenda of development, but this should be seen as a means to an end and not an end in itself for the end lies in the number of jobs and livelihoods created for youth.

### 1.3.2 Find Collective Solutions

All governments must use their convening power to invite other players in the society – businesses and civil society organisations - to collectively find solutions to the bulging youth unemployment and its associated problems. The **Banking system** in every country can prove to be a positive systemic ‘change agent’ by making finance available to promote youth entrepreneurship. **Young employees in all sectors can coach youth at the bottom of the pyramid so as to build a shared future together.**

## 1.4 What Works and What Doesn’t Work

We have to increase our knowledge of impact of our programmes in order to design cost-effective interventions and reduce the wastage of resources. We are good at reporting activities and outputs (e.g., number of youth participating in a training programme), but still struggling with reporting outcomes (e.g., skills a participant acquired) and impact, which is even more difficult to capture (e.g., jobs generated, additional income generated). This calls for **increased investments in applied research** that capture long-term outcomes and impacts of development programmes.

In order to identify benchmarks for successful youth employment policies and programs YEN came out with its first report “Benchmarks<sup>5</sup>”. Based on quantitative youth labour market indicators and an overview on new employment initiatives the report analyses the situation of youth labour markets in developing countries as well as any measures taken to improve the situation of youth. The ultimate objective of the report is to **promote a culture of results measurement and evidence-based policy-making.**

YEN offered to conduct a similar benchmarking exercise for the rest of the Commonwealth countries (half the member base in YEN’s Lead Country Network is formed of

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<sup>5</sup> <http://www.ilo.org/public/english/employment/yen/downloads/benchmark2011.pdf>



Commonwealth countries). These ‘observatory’ tools on youth unemployment act as a ‘SHAREWARE’ (in IT) that would contribute to improved cooperation among stakeholders.

Rigorous analyses of labour market constraints for youth need to be contextualised. For example, to develop a youth employment programme in a post-conflict country that is coming out of a ten-year civil war, further training is inappropriate as there is no private sector and no jobs in the economy. And so, the need is to revive the economy by injecting suitable investments in local industries that would create the jobs. Also, **integrated development programmes for youth produce sustainable impact** than stand-alone initiatives. For example, combining in-school training with internships; Microfinance with mentoring and skill-building would have substantial long-term results.

#### **1.4.1 [Youth Unemployment Inventory](#)<sup>6</sup>**

Originally initiated by the World Bank, the YEI is a joint effort of the German Ministry of Economic Cooperation and Development (BMZ), the Inter-American Development Bank (IADB), the ILO, World Bank and YEN. It aims at improving effective collaboration at country, regional and global levels in order to promote employment opportunities for young people with the aim of advancing knowledge of effective approaches to youth employment promotion.

YEI is the first comprehensive database to provide comparative information on youth employment interventions worldwide. Comprising more than 400 youth employment programmes from around 90 countries, YEI documents programme design, implementation, and achieved results. The programmes included range from interventions for improving the labour market information base (counselling, job search skills) to programmes that aim at increasing the demand for youth labour (wage subsidies and public works) and those focusing on improving chances for young entrepreneurs (providing financial, technical, and training assistance).

#### **1.4.2 [The Economics of Ecosystems and Biodiversity](#)<sup>7</sup> (TEEB)**

The TEEB study is hosted by UNEP with financial support from the European Commission, Germany, the United Kingdom, Netherlands, Norway, Sweden and Japan. This study compiled, built and made a compelling economics case for the conservation of ecosystems and biodiversity. The study drew on expertise from around the world to evaluate the costs of the loss of biodiversity and the associated decline in ecosystem services worldwide, and to compare them with the costs of effective conservation and sustainable use. The intent of the study is to sharpen awareness of the value of biodiversity and ecosystem services and facilitate the development of effective policy, as well as engaged business and citizen responses.

There are enough strategy papers, research studies and information available; even policies and investments being made and enterprise development organisations set up all over the world, but despite all such efforts youth unemployment continues to remain an unresolved issue. Does this quote point us to something?

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<sup>6</sup> <http://www.youth-employment-inventory.org/>

<sup>7</sup> <http://www.teebweb.org/>



# **Chapter II:**

## **Commonwealth Regional Perspectives on Youth Employment**

## Chapter II: Commonwealth Regional Perspectives On Youth Employment

### Introduction

The pan-Commonwealth conference 2011 was built upon the recommendations from the three Regional Conferences on Investing in Youth Employment which were held in Sri Lanka (Asia), Kenya (Africa) and Vanuatu (Pacific) during 2010-2011. These meetings were held in collaboration with the Ministry of Youth Affairs of the host countries and invited many stakeholders from the region actively involved in youth employment and enterprise promotion.

### Objectives of the CYP regional meetings

- To provide a platform to various stakeholders to discuss regional context, trends, policy commitments and challenges of youth unemployment with a focus on youth enterprise development and decide on a set of practical actions for the promotion of youth enterprises.
- To explore possibilities for strategic partnerships with international and national development organizations, banking institutions, corporate sector for youth enterprise development.

### Expected Outcomes

- Create a repository of knowledge on regional youth unemployment trends, policy issues and concerns, including good practice models on youth enterprise development.
- Increase awareness about young people's bankability.
- Develop practical action plans for the promotion of youth enterprises.

### 2.1 CYP Asia Regional Conference on Investing in Youth

The CYP regional conference was organised in collaboration with the Ministry of Youth Affairs and Skills Development, Government of Sri Lanka. It invited representatives from Government Ministries in the region, ILO, UNESCO, the World Bank, the Ceylon Chamber of Commerce, Federation of Indian Chambers of Commerce and Industry (FICCI), Civil Society Organisations, private sector organisations, Banks (Sri Lanka, Bangladesh, India), international development agencies, academic and training institutions, youth organisations and networks including Confederation of Indian Industry's (CII) Young Indians (Yi).

#### 2.1.1 Key areas of discussion

CYP's presentation of the situational analysis on youth employment, carried out through a desk review of secondary data, set the tone of the discussions at the conference. The situational analysis reviewed policies and programmes in the eight member countries of the region.

**Mainstreaming of youth employment** in the region came out as a key challenge in Asia region because Youth Ministries are usually low-profile without any mandate to promote youth entrepreneurship development. Even in those countries which report some policies to work with the youth, are working with old policies which may not be relevant in the current

context and thus need to be revised. Most countries in the Asia region do not have a National Action Plan for Youth Employment.

Other issues that came up during the sessions include:

- Policy and institutional framework including regulatory mechanisms which would create an enabling environment for youth enterprises to flourish.
- Access to credit for budding and established entrepreneurs on differential rates of interest and non-financial business development services including mentoring.
- Education and skill building matching supply and demand.
- Stakeholder participation and forming strategic alliances.
- Creating a knowledge portal to provide access to information relating to labour markets, support services and networks.
- Documentation and dissemination of good practices.

### 2.1.2 Asia Regional Action Plan for Investing in Youth

- To promote an enabling environment, create a national platform for integrated and coordinated approach to youth employment and enterprise promotion.

| Role of / Stakeholders   | Strategies / Activities   |
|--|---|
| Ministry of Youth  | <ul style="list-style-type: none"> <li>▪ Develop a communication strategy on youth enterprise</li> <li>▪ Formulate a National Action Plan</li> <li>▪ Constitute a broad-based inter-ministerial committee on youth employment generation</li> </ul>   |
| Ministry of Labour, Finance/Banking, Education Prime Minister's Office (PMO), Commerce, MSME | <ul style="list-style-type: none"> <li>▪ Provide incentives for private sector to fund Youth Enterprise programmes</li> <li>▪ Integrate entrepreneurship education in educational systems</li> <li>▪ Encourage enterprise building as a viable career option</li> <li>▪ Financial inclusion policy for youth</li> <li>▪ Collateral free loans at a differential rate of interest</li> </ul> |
| Corporate Sector / Chambers of Commerce  | <ul style="list-style-type: none"> <li>▪ Funding youth initiatives and projects, provide mentorship</li> <li>▪ Open source initiatives enhancing visibility and reach for entrepreneurs</li> <li>▪ Training and apprenticeships</li> <li>▪ Business linkage opportunities</li> <li>▪ Support services by establishing incubation centers and infrastructure investments</li> </ul>          |
| NGO's / Other support organizations  | <ul style="list-style-type: none"> <li>▪ Advocacy, lobbying with government to create an enabling environment</li> <li>▪ Capacity building of youth and programme implementation</li> <li>▪ Provide mentoring to youth in community building programmes</li> </ul>  |
| CYP Asia Centre  | <ul style="list-style-type: none"> <li>▪ Create a regional platform on youth enterprise promotion with UN and other international bodies</li> <li>▪ Provide technical and advisory services</li> <li>▪ Identify and map regional stakeholders for potential alliances</li> <li>▪ Create a knowledge portal for youth</li> <li>▪ Contribute to Youth Employment Inventory by</li> </ul>      |

- documenting interventions
  - Convene regional level stakeholder meetings

## 2.2 CYP Pacific Regional Conference on Investing in Youth

The conference saw 45 delegates from across Cook Islands, Kiribati, Solomon Islands, Vanuatu, Papua New Guinea, Niue, Tonga, Samoa, Fiji, New Zealand and Australia; and representatives from international and regional partner organisations - ILO, the Pacific Youth Council (PYC), UN agencies and Secretariat of the Pacific Community. The meeting delegates recognised that the Pacific region is disadvantaged and gets lost in the classification with Asia-Pacific. The region is so small that it usually tends to lose its identity and voice and fails to attract investments by international agencies that usually tend to go to the bigger countries in Asia region.

CHOGM 2009 → Regional Assessments → Desk review → Consultation with stakeholders → Regional Conference

The recent economic crisis has worsened the already bleak situation of youth unemployment in the Pacific region. Youth unemployment affects 14.7% of the population in South East Asia and the Pacific. Some of the world's smallest and most vulnerable economies are located in the Pacific region with limited private sector development and economic uncertainties.

Young people in the region have limited access to education, job skills training and employment opportunities. While many youth are **forced into self-employment for a living**, very few end up building a sustainable business. This reflects the lack of '*entrepreneurial culture*' or belief amongst youth as well as the **absence of an enabling environment that values self-employability as an ethic** in the Pacific region. As youth employment has finally made it to the agenda of the Pacific Island Forum Leaders Meeting 2011, the status quo now stands challenged.

### 2.2.1 Key Recommendations

#### – Employment Creation, Employability, Entrepreneurship, Equal Opportunities

- Employment creation by governments, private sector and development agencies.
- Governments in the Pacific region to develop comprehensive policies on youth employment – none of the Pacific region countries have a youth employment policy except for Vanuatu which has recently drafted one.
- Private Sector's role in addressing the issue – training, internship and mentorship
- Expand the Pacific Seasonal Labour Scheme (Australia and New Zealand) so that more countries and more young people benefit from it.
- Promote an innovative entrepreneurial culture through training, Microfinance schemes, apprenticeships and support services.
- Replicate CYCI model in Pacific region and provide technical assistance.

### 2.2.2 Pacific Regional Action Plan for Investing in Youth

- CYP, ILO/YEN and PYC to develop the **Pacific Youth Employment Strategy - "PacificYES"**.
- All countries present committed themselves to develop a National Action Plan.
- Develop **Pacific Youth Employment Network - "PacificYEN"**- to facilitate better coordination, resource mobilization and knowledge sharing and policy engagement.
- Prioritize youth employment within national and regional agendas.

- Strategic Partnerships between CYP, ILO/YEN and PYC to further youth employment policies and Programmes.

### **2.2.3 Specific recommendations to CYP**

- CYP's role in policy formulation, advocacy and technical assistance.
- Capacity building of key stakeholders to formulate youth employment policies and programme interventions.
- Entrepreneurship training, **replicating the CYCI model in some Pacific Countries.**
- Advocacy and knowledge sharing of good practices.

## **2.3 CYP Africa Regional Conference on Investing in Youth**

CYP Africa Centre estimates the current youth unemployment rate among member countries to average around 36.7%. Youth unemployment in Africa is marred by mass migration, social unrest, violence, crime, drugs, HIV/AIDS and sex work. Interventions by member countries include youth employment placement programmes, micro-enterprise programmes, social entrepreneurship programmes and 'green' business promotion.

### **2.3.1 Africa Regional Action Plan for Investing in Youth**

- Promote the development of labour market information systems and data base for unemployed youth.
- Focus on the modernization of agriculture and making it attractive for youth.
- Promote the development of sports, entertainment, and creative industries as employment opportunities for youth.
- Promote environmental management as an employment avenue.
- Develop support structures for youth enterprise initiatives.
- Promote public and private partnerships in youth enterprise development.
- Promote establishment of youth empowerment funds.

## **2.4 CYP Caribbean Centre on Investing in Youth**

Although the Caribbean regional conference was to be held after this conference, a summary of consolidated initiatives and existing policies in the region are highlighted here.

Youth unemployment is highest among young women in the Caribbean. In addition, the numbers of unemployed young people with tertiary education is increasing every year. Lack of work experience is one of the harsh challenges these fresh graduates are struggling with to find any meaningful employment in the region. Youth are left with no other choice, but the readily available option of 'marijuana trade' and the lure of belonging to a gang through which a life of crime ensues.

### **2.4.1 Status of Youth Policies in the Caribbean Region**

All existing youth policy documents contain provisions for youth employment promotion namely, advocacy for an education system that is relevant to the needs of the youth, potential employers, emerging employment markets and global technologies; sports as an industry for employment generation; cultural industries to absorb young people; agriculture – revamping young people's interest towards cultivation, with implications on enhancing young people's access to land; and mainstreaming.

The status of youth policies in countries of the Caribbean is illustrated as under.

- National youth policies exist in Anguilla, Antigua and Barbuda, Belize, Cayman Islands, Dominica, Jamaica, Montserrat, St. Lucia, St. Vincent and the Grenadines, Trinidad and Tobago and Turks and Caicos Islands.
- The Bahamas, Belize and Guyana are currently drafting their national youth policies.

- The most recent policy document is the Barbados Youth Policy, which was completed in March 2011.
- Several countries and territories are due to review or update their youth policies.
- The status of four countries is not known - Canada, St. Kitts and Nevis, Grenada and the Virgin Islands

One of the good practices highlighted was of Dominica's "**Catch Them Young**" programme in primary and secondary schools which introduces entrepreneurial education in the school curriculum including vocational training. The '**achievement motivation**' theory as coined by Prof David McClelland in his book, **The Achieving Society** has been integrated in the curricula of such entrepreneurial education.

The Caribbean has a '**culture of Carnival**' when all players from different corners of society join hands to make it a successful celebration – the government, private sector – so much so that Banks in Trinidad and Tobago lend money to locals to buy costumes for the carnival. If such collaboration is aimed at creating a 'culture of entrepreneurship' among youth, brilliant results could be achieved.

# **Chapter III: Policy Commitment to Investing in Youth Employment**

### Chapter III

## Policy Commitment to Investing in Youth Employment - Process, Opportunities, Challenges and Learning

### Introduction

Many governments around the world have taken up the call for action to support youth at risk that was made in the Global Jobs Pact, adopted by the International Labour Conference in 2009<sup>8</sup>. They have introduced measures to sustain youth employment through a combination of incentives for new employment, employment services, skills development, income support, public works and community services, and youth entrepreneurship. The active response of governments and the social partners has been successful in mitigating the full impact of the crisis in terms of both youth unemployment and development<sup>9</sup>.

*“Growth policies for youth are not enough on their own. Active labour market interventions are necessary especially in the aftermath of the global economic recession. In addition, changes need to be made to a whole package of macro policies including international trade, increasing debt challenges of small and vulnerable economies, climate change, institutional development and the effectiveness of aid. Only long-term structural interventions will ensure sustainable economic development of youth.”*

- Mr Cyrus Rustomjee, Director, Economic Affairs Division, Commonwealth Secretariat

While there has been increasing interest and spending on labour market programmes for youth in recent years, there is still a considerable lack of information on the constraints faced by young people in entering the labour market and, more importantly, information on effective, proven interventions to tackle these constraints.

According to the Youth Employment Inventory (YEI)<sup>10</sup>, **this gap in evaluation evidence as a basis for**

**policy and programme design is a serious issue that has led to overestimation of programme impacts.**

### Policy Commitments to Investing in Youth Employment

A policy commitment to Investing in Youth Employment entails the important step of undertaking an in-depth diagnosis of youth labour market issues at the country level, identifying the most prominent barriers that restrict the integration of youth into employment<sup>11</sup>. This can be achieved by **introducing a strategy to effectively invest in labour**

<sup>8</sup> “Recovering from the crisis: A Global Jobs Pact”, adopted by the International Labour Conference at its 98th Session, Geneva, 19 June 2009.

<sup>9</sup> “Accelerating a job-rich recovery in G20 countries: Building on experience”, An ILO report, with substantive contributions from OECD, to the Meeting of G20 Labour and Employment Ministers, 20-21 April 2010, Washington, DC; <http://www.ilo.org/pls/apex/f?p=109:12:0>

<sup>10</sup> The Youth Employment Inventory ([www.youth-employment-inventory.org](http://www.youth-employment-inventory.org)) is a World Bank initiative, supported by the Youth Employment Network (YEN) and the German Organization for Technical Cooperation (GTZ), which in 2007 gathered information on and drew lessons from 289 active labour market programmes for youth around the world. The inventory has turned into a live global platform for information sharing on youth employment initiatives that has attracted interest and support from other development organizations, including the Inter-American Development Bank and the ILO.

<sup>11</sup> Contribution of the Youth Employment Network (YEN), written by Susana Puerto



**market interventions** that reduce youth unemployment<sup>12</sup>. Likewise, an ILO guide sets out the desired process underpinning the **preparation of national action plans for youth employment**<sup>13</sup>. The subsequent step in the strategy is to set national priorities and explore best matches in terms of the available scope of labour market interventions to address the identified barriers. The selection of the proper intervention requires consultation and analysis to ensure a suitable design, relevant to the needs and means of the country. The process for the subsequent design of interventions can then benefit from the lessons learned from programmes undertaken in other countries and the identification of best practices. Lastly, **a strategy for Investing in Youth Employment should ideally build in the important step of evaluation of interventions** to learn what works and what does not in counteracting labour market barriers for youth.

This chapter focuses on the strategies adopted by three countries – **Kenya, Ghana and Sri Lanka** - to Investing in Youth Employment and, in doing so, sheds some light on what works to improve employment and earnings of young men and women. These examples illustrate the steps adopted, challenges in implementation, opportunities for possible scale-up in other countries, and lessons learnt.

## KENYA YOUTH ENTERPRISE DEVELOPMENT FUND<sup>14</sup>



79% of Kenya's population is 35 years and below. 47% are below 18 years; Kenya's median age is 18.8 years. All young persons in the age group of 18-35 years are considered youth in Kenya. The Kenya Youth Enterprise Development Fund started in December 2006 with an initial capital of USD 13 million with an aim to spur entrepreneurship among Kenyan youth so that they become job creators. The fund was initiated by the

Ministry of Youth Affairs, Government of Kenya.

### Institutional Arrangements

In 2007, the Fund attained independent existence as a State Corporation (semi-autonomous) established under Presidential decree. The Fund is run by a Board of Directors appointed by the Minister of Youth Affairs.

### Funding

The main funding comes from the Government of Kenya, currently to the tune of USD 40 million. Further USD 30 million has been raised through leveraging agreements with financial institutions that have agreed to match the government money with their own funding since October 2008. These funds are exclusively meant to directly finance micro, small and medium enterprises of youth and commercial infrastructure for entrepreneurship.

### MANDATES, PRODUCTS & SERVICES

#### 1. Loans

<sup>12</sup> W. Cunningham et al.: "Active labor market policies for youth: A framework to guide youth employment interventions", Employment Policies Primer Notes, World Bank, forthcoming.

<sup>13</sup> 48 G. Rosas and G. Rossignotti: Guide for the preparation of National Action Plans on Youth Employment (Geneva, ILO, 2008); [http://www.ilo.org/employment/Whatwedo/Instructionmaterials/lang-en/docName--WCMS\\_116007/index.htm](http://www.ilo.org/employment/Whatwedo/Instructionmaterials/lang-en/docName--WCMS_116007/index.htm)

<sup>14</sup> <http://www.youthfund.go.ke/>

The Fund provides loans to individual youth and youth groups; either directly through constituency loans or via intermediaries. Loans target start-ups and expanding enterprises. To date loans worth USD 40 million have been disbursed via intermediaries, while USD 10 million have been disbursed via the constituency loans. So far the Fund has financed 95,000 youth enterprises via the intermediaries and 9000 youth groups through the constituency loans.

## 2. Business Development Services

The Fund provides training prior to loans disbursement. The Fund also provides networking forums and mentoring services either directly through its own staff or through external consultants. The Fund, through its advisory services helps young people identify business opportunities in different parts of the country in order to ensure risk mitigation and a higher survival rate of the newly established businesses. We have also undertaken 180,000 knowledge and skills trainings for youth.

## 3. Market Support

The Fund supports youth to market their products and services through Trade Fairs at district, provincial and national levels; and also promotes their participation in regional & international fairs.



## 4. Linkages

The Fund links youth enterprises to large enterprises. This provides youth enterprises:

- A Market for their products
- Ensures technology transfer
- Understand new business strategies
- Subcontracting arrangements from large enterprises
- Franchise opportunities
- Access to government procurement. **Kenyan Government has allocated 10% of all government procurements for youth entrepreneurs.**



## 5. Commercial Infrastructure

Youth enterprises lack access to decent working premises and trading spaces. The Fund is working with both public and private partners to promote investments towards creation of youth enterprises related infrastructure such as:

- Market stalls
- Business incubators
- Business/ Industrial parks

## 6. Recruitment helps for Jobs Abroad

The Fund is working with employment agencies to identify jobs opportunities for skilled young people abroad. The current target is 10, 000 by end of 2011, and we have managed to send 3000 youth so far. The Fund provides:

- Pre departure training
- Migration loans
- Linkage with government departments that provide travel documents

#### **MONITORING & EVALUATION**

Monitoring tools have been developed to guide field officers and partners. Loans to intermediaries are given in trenches; hence all reports must be verified through field visits before releasing any subsequent trenches.

**SUCCESES** owed to partnerships with communities and financial institutions that are now introducing youth focused products and as a result, many young people are successfully mainstreamed with formal financial services.

#### **Key Lessons Learnt**

- Youth are creative, energetic, flexible and adaptable
- Working with youth requires patience and empathy
- Youth are bankable
- Not all youth are interested in entrepreneurial ventures; hence we must also create jobs for them.
- Government alone cannot solve the youth problem
- Partnering with private sector helps unlock immense opportunities and resources
- We must keep renewing our offerings to respond to the changing needs of young people.

#### **The Future Ahead**

- Access Government procurement to youth owned enterprises
- Establish credit guarantee schemes
- Structure the current loan products to offer long term financing to spur real economic growth with greater impact.
- Place more emphasis on infrastructure development, mentoring and youth employment schemes abroad in order to realize the Vision 2030 that envisages a globally competitive and prosperous nation with an annual economic growth rate of 10%.

#### **ASANTENI SANA**

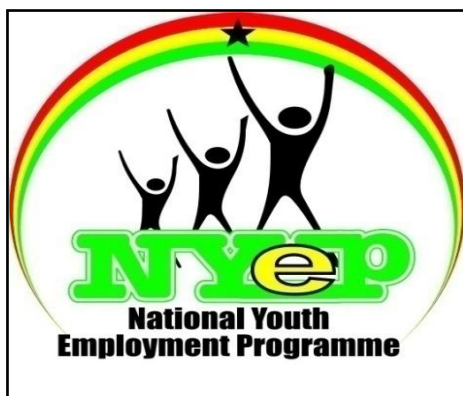
*(Thank You Very Much in Swahili)*

**James Gitay, Chairman**

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## NATIONAL YOUTH EMPLOYMENT PROGRAMME (NYEP), GHANA<sup>15</sup>



### BACKGROUND

The National Youth Employment Programme in Ghana was conceived in 2005 to address the ever increasing problem of unemployment among the youth, perceived to be potential threat to National Security. The programme was officially launched in October 2006 to facilitate job creation and placement for the youth in various economic ventures in all districts across the nation.

### OVERALL OBJECTIVE

To empower youth to contribute meaningfully to the socio-economic and sustainable development of the nation.

### Specific Objectives

- To identify and create jobs that are economically viable for young persons
- To check rural – urban drift by providing jobs in districts nationwide
- To create opportunities for self employment
- To inculcate in the youth a sense of self-discipline, good morals and a sense of patriotism

### EMPLOYMENT TARGET

- Created 108,000 jobs for youth between June 2006 to Dec 2008
- Created 100,00 jobs between 2010 to 2011
- To create 500,000 Jobs in three years (2006-2012)

### The Structure

NYEP is an inter-Ministerial Programme Funded 100% by the Government of Ghana but with decentralised implementation structures. The annual budget of this programme is USD 150 million. It is a stop-Gap arrangement that prepares youth for permanent employment by giving them some work experience to meet the job market criteria. The Employment Modules have dedicated statutory funding sources; public – private partnerships are encouraged in order to enhance the funding base and expand programmes.

### THE JOBS

The Jobs are created in response to local demand. These are usually temporary jobs/internships for a maximum of 2 years. Beneficiaries are recruited from and placed in jobs in public and private sector institutions within their districts and communities and are paid allowances (not salaries), lower than market rates. The Exit plan is cut out for the beneficiaries to leave the programme and go into mainstream and permanent employment through these job placements e.g., Health Extension Workers start working as Auxiliary Nurse Mid-wives (ANM) in the local health centres or Teaching Assistants are recruited as teachers in the local schools.

<sup>15</sup> [http://www.ghana.gov.gh/index.php?option=com\\_content&view=article&id=5381:ministry-of-youth-and-sports&catid=74:ministries&Itemid=224](http://www.ghana.gov.gh/index.php?option=com_content&view=article&id=5381:ministry-of-youth-and-sports&catid=74:ministries&Itemid=224)

### Current Modules being implemented by respective Ministries



Community Protection Assistants trained by Ghana Police

1. Community Protection Assistance (CPA)
2. Community Education & Teaching Assistance (CETA)
3. Health Extension Work (HEW)
4. Youth In Fire Safety & Prevention
5. Youth In Prison Support Services
6. Youth In Immigration
7. Waste & Sanitation
8. Paid Interns
9. ICT Mobile Phone Repairs
10. Dress Making & Fashion
11. Hairdressing & Beauty Care Services
12. Youth In Road Maintenance
13. Bamboo Processing
14. Film Making

### Achievements

- Over 200,000 youth employed till date
- Over 2,000 rural and deprived schools revived
- Health Delivery System has improved due to the implementation of Health Extension Workers Module
- Over 50,000 youth have been imparted various self employment skills
- Cleaner cities and communities through the Waste and Sanitation module
- Conscientisation/ Sensitization of youth towards work ethics, attitude and culture
- Formulation of Youth Employment Bill for the Nation
- Increase in Communication Service tax from 20% to 60%
- This programme is being replicated in Gambia, Nigeria and Lagos with consultancy provided by NYEP





Health Extension Workers undergoing orientation

### Main Constraints

- Inadequate funding and delays in release of funds by funding sources to NYEP
- Legal status of the programme - needs to be mainstreamed
- Lack of Political will
- Insulation of employment creation from party politics

Nuru Hamidan, Deputy National Coordinator, NYEP Ghana

## Srilanka's National Action Plan for Youth Employment



### Background

In the aftermath of two youth uprisings in the 1970s and 80s, the Government of Sri Lanka decided to invest in youth employment. This was marked by the creation of Ministry of Youth Affairs in 1979. In the face of a second youth uprising, the Government initiated an inquiry into the reasons of the uprising and later committed to a National Action Plan (NAP) Youth Employment.

### Policy Commitment on Youth Employment and Enterprises

- Provision of employable knowledge and skills through Tertiary and Vocational Education and Training (TVET)
- Emphasis on employable skills for marginalized youth groups
- Establishment of employment and entrepreneurship management systems to enhance employment opportunities and generate income generating activities through youth empowerment
- Ensure rural youth acquire necessary training to secure remunerative employment opportunities
- Financial assistance to pursue tertiary education
- Increase employability through business start ups

**Process of Preparation of NAP with inputs from YEN**

- Commenced in 2004 and ended in 2007
- Extensive stakeholder consultations, took three years to come up with NAP

**Objectives**

- To identify the challenges in youth employment
- Develop a mechanism to create opportunities for youth to realize their optimum potential

**Stakeholders**

- Relevant Line Ministries and other public sector institutions, Donor Agencies – UN, ILO, WB, Industry and Trade Chambers, Statutory bodies, Trade Unions, Youth Organizations, Universities, Disability focused organizations, NGOs, INGOs and Private sector institutions
- National Task Force convened by the Ministry of Youth Affairs consisted of four Working groups

**Creation of a National Task force with four Working Groups to focus on thematic areas – the ‘Four Es’**

- *Equal Opportunity* – to integrate vulnerable groups like disabled persons, women
- *Employment Creation* – to phase out ad-hoc Government recruitment processes and introduce competitive exams and aptitude tests; to create public infrastructure and create jobs;
- *Employability* – to impart employable skills, English language teaching, IT skills and improve the skills of trainers.
- *Entrepreneurship* – improve policy environment and change the social culture to involve more educated young people in self-employment; financing and mentoring

**Main Recommendations**

- Establish a Youth Employment Secretariat to coordinate and pool all efforts
- Improve Relevance & Quality of TVET – introduction of internationally recognized National Vocational Qualification (NVQ) framework with seven levels leading up to Diploma and Degree qualifications
- Establish an Entrepreneurship Development Task Force
- Improve Employability access to disabled youth

**Current Status**

- Road Map has been developed
- Stakeholder workshop conducted by YEN/ILO
- M&E will be done at Provincial and National levels
- Steering Committee Chaired by the Minister of Youth Affairs
- M&E Committee

**Indicators**

- Youth unemployment rate to be reduced by 1 % annually
- No. of new enterprises/business start ups established
- No. of NVQ certified youth employed
- No. of new youth enterprises created

**Implementation**

Most of the recommendations of the Plan will be implemented by the institutions concerned through their annual budgetary allocations. Special requirements will be taken care of by the

Ministry of Youth. However, clear budgetary allocations will be announced once the Youth Employment Secretariat is established.

**Key Challenges**

- Change in leadership – the rotation of Ministers due to elections
- Rationalization of TVET sector; Implementation of NVQ
- Provision of equal access to vulnerable youth groups
- Lack of 'entrepreneurial culture' - preference for paid jobs
- Sustainability of Enterprises due to under developed markets
- Low access to IT infrastructure



**Nilanthi Sugathadasa, Additional Secretary, Ministry of Youth Affairs and Skills Development, Government of Sri Lanka**

<http://www.youthmin.gov.lk/web/>

***“All too often we are giving young people cut flowers when we should be teaching them to grow their own plants”***

– John W Gardner was essentially speaking of the essence of Youth Entrepreneurship



# **Chapter IV:**

## **Strategies to Address the Needs of Youth Enterprises**

# Chapter IV: Strategies to Address the Needs of Youth Enterprises

## Introduction

Youth enterprise development, like all other development interventions cannot be implemented using a single method, a single strategy or framework. It calls for holistic and integrated frameworks that tie into other development interventions. Therefore, we have numerous models of youth enterprise promotion and it would be safe to say that there are as many strategies as there are youth enterprises in the world today.

This is an overview of the three strategies currently being employed within some of the Commonwealth nations, namely Microfinance (CYCI); Entrepreneurship and Financial Education; and Youth Enterprise Promotion as a package of programme interventions.

## 3.1 Microfinance<sup>16</sup>

Microfinance has many facets to its implementation from being introduced as a mono product (micro-credit) to the provision of a full array of financial and business development services to poor entrepreneurs who cannot access formal financial institutions. Microfinance Institutions (MFIs) constantly struggle to make their services available for young people because of the regulatory provisions in the countries they operate in. Microfinance institutions may first **need to transition to a regulated legal form in order to be allowed to offer deposits to the public**. Banks face similar constraints as they cannot authorise the opening of a bank account by any person below the age of 18 or sanction loans to them as youth usually, do not possess any collateral. This calls for policy interventions and regulatory provisions to enable young people's access to financial services, both macro and micro.

Microfinance includes provision of micro-credit, micro-savings and micro-insurance products along with remittances and money transfer services. A major part of CYP's work in YESL is the **Commonwealth Youth Credit Initiative (CYCI)**. It is an integrated package of micro-credit, enterprise training and business support targeted at young women and men with the potential for self-employment. The Commonwealth Secretariat is advancing the CYCI in the African region by placing technical experts in Cameroon, Namibia, Nigeria, Swaziland and Zambia who will work in collaboration with CYP Africa Centre to enhance the capacities of young entrepreneurs and small-scale enterprises in creation of sustainable livelihoods.

### 3.1.1 Micro-Credit/ Micro-loan

Micro-credit's main purpose is to finance a micro-enterprise with five or fewer employees or a small/medium enterprise (SME) with more than five and less than 250 employees. These loans are sanctioned based on the creditworthiness of a borrower. Apart from financing enterprises, micro-credit is also used for consumption and other household needs e.g., marriages, education, births or deaths in families. While many poor people can benefit from a micro loan, **not everyone wants or can use credit**. To use credit effectively, clients must be able to generate income at a rate higher than the interest they are paying. Providing credit to those not able to use it productively could **push already-vulnerable people into debt**.

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<sup>16</sup> <http://www.cgap.org/p/site/c/>

Lack of credit has historically been a major constraint to the development of small-scale enterprises. The constraints deepen when it comes to youth access to formal financial services - lack of collateral or having a credit history. In addition, formal financial institutions find it too expensive to administer the small loans usually sought by small-scale entrepreneurs. Thus, Micro-credit still remains beyond the reach of many youth in most developing countries.

The *Youth Enterprise Financing Pilot*, is a partnership between CYP, local NGOs and the **Central Bank of India** that aims to invest in unemployed youth from four backward Indian districts by offering a holistic package of interventions that include **collateral-free loans at concessional rates**, skill-building and **market linkages**. The CYP Asia centre will complement the Central Bank's funding by providing technical assistance to ensure entrepreneurs develop sufficient skills and capacity to run their enterprises. This pilot is initially launched in India before being replicated across the Commonwealth in subsequent years. To date, 86 enterprises worth \$275,000 have been invested in; each micro-enterprise investment lies in the range of \$35000 - \$40,000.

### 3.1.2 Micro-Savings<sup>17</sup>

Secure savings facilities provide a means to reduce vulnerability by allowing households to better manage their risk and cash flow. This is ideally achieved by having a savings bank account to deposit money and earn interest on the account over time. Since the poor do not have access to Banks, they are mobilised by local NGOs to save within their community groups (VSLA, SHG, ASCA, ROSCA, and JLG) and borrow out of those savings. Banks in India now lend to these groups via a federated body of Self Help Groups (SHG) which, in turn lend to their members.

**YouthSave**<sup>18</sup> is a project dedicated to developing and testing savings products accessible to low-income youth in Colombia, Ghana, Kenya, and Nepal. The YouthSave Consortium includes **Save the Children**, the **Centre for Social Development** at Washington University in St. Louis, the **New America Foundation**, and the Consultative Group to Assist the Poor (**CGAP**). This project is made possible by the generous support of **The MasterCard Foundation**.

### 3.1.3 Micro-Insurance

Micro-Insurance simply put, helps manage the risks poor people face - lives, livelihoods, livestock, crops, houses, health and credit. It can be seen as a social security instrument. Poor people are the least likely to benefit from coverage, yet they are the most vulnerable to risk economic stress. Experts in the industry are currently experimenting with innovative channels to deliver micro-insurance, **branchless banking**<sup>19</sup> or the **mobile network** being one of those channels.

### 3.1.4 Remittances and Money Transfer

Other financial services, such as remittances, are often needed by poor people who migrate to find jobs and need to send money back home. Remittances are thus, a significant source of income for many poor people. Personal remittances in the world today, form a multi-billion dollar industry – transactions in the range of USD 300-400 billion each year. Thus,

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<sup>17</sup> <http://www.microsave.org/>

<sup>18</sup> <http://www.youthsave.org/>

<sup>19</sup> <http://technology.cgap.org/2011/04/25/branchless-banking-and-micro-insurance-a-perfect-marriage/>

enabling cheaper, faster money transfer services would be a great benefit for many poor families who currently spend significant percentages of their earnings to move money.

### 3.2 Enterprise & Financial Education

Enterprise education needs to be weaved into the existing fabric of our education system – the schools; colleges and Universities that traditionally impart education with an emphasis of “**catching them young**”. Enterprise education involves preparing young people for a situation where formal wage employment may not exist and to develop soft skills like pro-activity, creativity, leadership, critical decision-making, and an entrepreneurial mind-set.

**Entrepreneurs are, inherently problem-solvers** and the best demonstration of this quality is seen in the way the poor lead their lives – innovating and creating their own solutions to the problems they face on almost a daily basis. Entrepreneurs are creative business designers who push the envelope and think outside the box.

There are hidden entrepreneurs in this world who are not aware that they are entrepreneurial, until tested or brought to a classroom. Thus, teachers of an enterprise education programme, ideally entrepreneurs themselves, must:

#### Micro-Franchise Model

A micro-franchise does not require an entrepreneur to run the business, only a manager and it is best that way as; it is much easier to train someone to be a manager than to be an entrepreneur. Actually, many argue that **you cannot teach entrepreneurialism**, that you can only give tools to help the entrepreneur fine-tune her idea.

Micro-franchisees invest in a proven business model that an entrepreneur/franchisor has created. They simply need to follow the steps that lead to success of the business. The innovation, systems, processes, and market testing has already been done for them by the micro-franchisor.

This is why the **micro-franchising model might work well with young people in developing countries without an entrepreneurial mind-set**. Micro-franchising allows people to own a business without the creative burden of being innovative.

The **SolarAid** micro-franchising initiative to sell solar lamps through franchisees across East Africa is one such example worth adapting to any business service or product. For details visit: <http://solar-aid.org/about/2009/09/solaraid-launches-micro-franch.html>

- Encourage their students to **Learn by Doing**
- Provide **Mentoring** by real-life young role-models who can share both successes and failures
- Help them tap into **Networks** to build a Social Capital by making introductions to entrepreneurs
- Work with relevant stakeholders to create an enabling **entrepreneur-friendly environment** so that people procure goods manufactured by young people's SMEs
- Develop young people's **emotional intelligence** to face the tough challenges of promoting an enterprise – working long hours, usually alone with low rewards and an imminent threat that the business might fail; and having to deal with self-esteem issues in such tough times

#### Financial Literacy and Capability

Utilising financial products and services without adequate

knowledge or information could be a recipe for disaster. If educated people in most parts of

the world can fall prey to the risks involved in certain financial products like credit cards, due to their limited understanding of financial jargon; the need to educate, advise and protect young people cannot be emphasised more.

Financial capability means being able to

- Managing money efficiently - keeping track of finances
- Making informed decisions about financial products
- Staying up-to-date on financial matters
- Planning ahead

**Imparting financial literacy to youth is critical because:**

- Youth do not understand financial terms or banking transactions
- The financial language is full of jargon and therefore needs to be simplified and adapted to the needs of youth
- They tend to develop misconceptions by listening to bad experiences of their adults
- Traditional culture and practices of over indulgence need to be aligned with changing economic environment

### **3.3 Youth Enterprise/ Entrepreneurship Promotion**

Different models of promoting youth entrepreneurship were highlighted from across the Commonwealth during the two-day conference. Some of the striking models are presented here.

#### **3.3.1 Canadian Youth Business Foundation<sup>20</sup> (CYBF)**

The Canadian Youth Business Foundation is a national charity dedicated to championing tomorrow's entrepreneurial nation builders through job and wealth creation, drive innovation, and support Canada's overall economic prosperity through ploughing revenues back. It's a public-private partnership in the truest sense who invest time and money in aspiring young entrepreneurs, age 18-34, with a great business idea, but find it difficult to obtain financing or mentoring through traditional sources.

CYBF was started 15 years ago and to date it has invested in more than 4200 young people whose businesses have generated millions in sales tax and export revenues, and created more than 18,000 new jobs. The loans given to young entrepreneurs are collateral free, low interest with flexible repayment schedules and based on the clients' character.

The entrepreneurs work with their business mentors for at least two years before going independent. CYBF entrepreneurs create **five new jobs within two years** and the rate of success of start-ups is 94%. Thus CYBF boasts of **creating a start-up every 14 hours and aims to do so in every six hours by 2015 and create more than 35,000 jobs in Canada.**

*"Someone has to become the convenor, collaborator and champion of youth enterprises in every country whether it is to promote youth access to finance, impart financial education or policy lobbying with governments. Become the powerful voice for youth entrepreneurs in your country to tell them it's OK to be your own boss and it is honourable to create jobs for others."*

**- Ms Vivian Prokop, CEO, Canadian youth Business Foundation, Founding Chair G20 Young Entrepreneurs Alliance and Canada's Most Powerful Woman (top 100)**

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<sup>20</sup> <http://www.cybf.ca/>

### 3.3.2 Young Indians (Yi)<sup>21</sup>

Young Indians (Yi) is an integral part of the **Confederation of Indian Industry (CII)**, formed in the year 2002, with an objective of creating a platform for young Indians to realize the dream of a developed nation. The Yi membership includes young progressive Indians between the age group of 25 & 40 years. The members comprise of entrepreneurs, professionals and progressive achievers from different walks of life. “To become the voice of young Indians globally” being the vision of Yi, it provides a platform for young Indians to participate in and contribute by becoming an integral part of the Indian growth story.

*“Best practices have already been done by somebody and therefore have lost their competitive advantage as an enterprising idea, but ‘Next Practices’ go beyond best practices in terms of scalability, challenging price performance parameters, tapping into social equity with inclusive, fair and transparent transactions, optimising existing resources and respecting the rule of law and human rights principles.”*

- **Rahul Mirchandani**,  
Chairman, International  
Relations, Partnerships & Next  
Practices, Yi and Indian  
Ambassador to the G20 Young  
Entrepreneurs Alliance

India's resurgence as an economic and a socially responsible power rests with Indian youth. 72% of India's population is below the age of 40, 47% of this under the age of 20 and 10% of the world population is an Indian under 25 meaning that one in every six people is an Indian. It is this population of young people which constitutes, for India, a potential demographic dividend. However, this window of opportunity might last only until 2050 and Indian youth have to make the most of it.

Yi has over 1288 direct members in 25 city chapters, 160 members in 3 corporate chapters and engages another 15,000 members through its district chapters, Farmer Nets and Student Nets. Our members provide skills training and career counselling programmes to prepare youth to begin their entrepreneurial journey. The recent India Innovation Initiative showcased 300 inventions of people from all walks of life and age groups of eight to 80 years to show case their innovative ideas in a science fair where Venture Capitalists were invited to spot ideas worth investing into.

We do not want to celebrate success stories of established entrepreneurs, but want to go into rural areas where the poor lead entrepreneurial lives every day by creating value out of nothing. Such unsung entrepreneurs should be recognised and celebrated - the example of a 12-year-old in a remote rural tribal village who lost his parents in an insurgent attack is feeding his sister and himself through pre-germinated seeds rather than selling seeds himself and therefore earning 300 times the mark-up. Such 120 case studies are on Facebook and can be accessed at <http://www.facebook.com/pages/Young-Indians/463400845514?sk=wall>

### 3.3.3 SPRING Singapore<sup>22</sup> – Enabling Enterprise

SPRING Singapore is the enterprise development agency responsible for helping Singapore enterprises grow. We work with partners to help enterprises in financing, capability and management development, technology and innovation, and accessing new markets. As the national standards and accreditation body, SPRING develops and promotes an internationally-recognised standards and quality assurance infrastructure that builds trust in

<sup>21</sup> <http://www.yionline.org/home.html>

<sup>22</sup> <http://www.spring.gov.sg/Pages/Homepage.aspx>

Singapore enterprises, products and services, thereby enabling their global competitiveness and facilitating global trade.

The Singaporean Government last year **committed over \$10 million** to help invest in more than 20 start-ups under Spring Singapore's Start-up Enterprise Development Scheme (Seeds). To date, **174 start-ups** have received funding help from Seeds. So far, more than half of the **\$110 million** set aside for Seeds has been allocated to local start-ups, as part of efforts to groom globally competitive companies by providing vital early funding. According to enterprise development agency Spring Singapore, **20 Seeds start-ups have generated over \$1 million a year in revenue.**

### 3.3.4 G20 Young Entrepreneurs Alliance<sup>23</sup>

The G20 Young Entrepreneurs' Alliance is a global network of young entrepreneurs and the organisations that support them. It was established to convene each year in advance of the **G20 Summit**<sup>24</sup>, with the aim of championing the importance of young entrepreneurs to the G20 member nations and to share examples and practices. The Alliance was officially created by Vivian Prokop (Founding Chair), CEO of the Canadian Youth Business Foundation (CYBF) at the G20 Young Entrepreneurs Summit, Toronto, Canada in 2010.

The Alliance made its policy recommendations on young entrepreneurs to the **G20 Business Summit** (B20) that has direct access to the Finance Ministers of member governments who hold the key to resource allocation. The recommendations include five issues plaguing young entrepreneurs across continents today:

- Access to Finance
- Building an 'Entrepreneurial Culture'
- Red-tapism or bureaucracy and tax issues
- Entrepreneurship education
- Coordinated support

| Investing in Youth...reflections of the conference delegates   |   |
|--|---|
| <p><i>"Make governments realise that it is in their own social and economic interest to invest in youth. Why invest in youth and not adults? Because you want to stay invested and have a return for over 40 years and not just 14 years – that makes for a strong business case for Govt's to invest in youth."</i></p> <p>- <b>Mr Andrew Fiddaman</b>, Managing Director, The Prince's Youth Business International UK</p> | <p><i>"The Socialisation pattern as seen in many developing countries glorifies job-holders and disparages self-employed people who are seen as risk-takers. <b>Prof David McClelland</b>, in his book, <b>The Achieving Society</b><sup>25</sup> calls this 'security motivation' of a society not focussed on achieving results and thus will not move forward in entrepreneurial activities as compared an 'achievement motivation' oriented society. This socialisation pattern needs to be changed before making any policies or committing resources towards youth employment promotion."</i></p> <p>- <b>Ms Hina Shah</b>, Director, International Centre for Entrepreneurship and Career Development, India</p> |

<sup>23</sup> <http://www.cybf-g20.com/>

<sup>24</sup> <http://www.canadainternational.gc.ca/g20/summit-sommet/2010/young-entrepreneurs-jeunes.aspx?lang=eng>

<sup>25</sup> <http://www.amazon.co.uk/Achieving-Society-David-C-McClelland/dp/0029205107>

# **Chapter V: Commonwealth Action Plan on Youth Enterprise Development**



## Chapter V: Commonwealth Action Plan on Youth Enterprise Development

### Introduction

As a follow-up of the 2009 CHOGM mandate, the Commonwealth Youth Programme developed a guiding framework for the **Commonwealth Action Plan for Youth Enterprise (CAPYE)** development. The outline of the guiding framework was shared with all participants for their critical feedback which would be incorporated into the framework so that a clear action plan can be formulated. This action plan would be presented for ratification by the CHOGM which will be held at Perth, Australia in October this year.

### Summary of Feedback Received

Some of the main comments revolved around the preparatory phase of the action plan - Prerequisites to implementing CAPYE (3.0 in the document)

#### ▪ **Step 1: Carry out a baseline survey to collect relevant data**

- There is sufficient data on youth Labour markets collated and compiled by the ILO, the World Bank and YEN which could be used by the Commonwealth so as to save time, money and effort
- However, it is not clear in the guiding framework whether the survey proposed here will serve to collect
  - a. Further information on the characteristics and hurdles faced by youth enterprises which would be a valuable contribution, or
  - b. To monitor and evaluate the results of specific interventions (active Labour market programs for youth). This needs to be specified in the document.
  - c. Before rolling out surveys in a lot of countries it should be pilot tested in a few countries.

#### ▪ **Step 2: Convening a National Consultative Forum on CAPYE**

no comments

#### ▪ **Step 3: Crafting a National Action Plan for Youth Enterprise Development**

We would warn against investing a lot of time into developing a heavy strategy document which might not be implemented. From our own experience (YEN) with providing technical assistance on the elaboration of national action plans on youth employment we know that the coordination process can take very long (up to 3 years). It might make more sense to document successes and failures of running youth enterprise programmes and to come up with some guidelines.

#### ▪ **Step 4: Devising an Advocacy Strategy (and creating an enabling environment)**

We think that this step is in line with the key area of work of CYP where the Commonwealth has a competitive advantage as compared to other organisations running youth enterprise programmes. It might make sense to complement the effort of

CYP with other components like education and health issues where the Commonwealth is very experienced.

- **Step 5: Set up an Institutional Mechanism and Mobilise financial resources for the pilot project**  
Should be integrated into step 4.

**Finally, we would like to suggest a new structure of the five steps as under:**

- **Step 1: What do we know?**  
A summary on who are young enterprises, in which sectors do they work, what are the specific hurdles they face in difference to enterprises led by other age groups.
- **Step 2: What do we want to achieve? Where do we want to be in three years from now?**  
Instead of a heavy strategy document like a national action plan it might be better to come out with the results chain or a log frame.
- **Step 3: Does this make sense?** (Consultation and review)
- **Step 4: How are we going to get there?**  
(a) Advocacy strategy, (b) resource mobilisation, c) legal requirements...
- **Step 5: How did we do?** (Learning through evaluations).

## Conclusions & Way Forward

Participants of the 2011 pan-Commonwealth conference deliberated over some key ingredients that are necessary to build a holistic package of programming and policy-making for youth-led enterprise development in order for young people to obtain a decent job or start a successful business that creates jobs in their communities. The following are key ingredients that participants agreed to, in order to deliver a robust **Youth Enterprise and Sustainable Livelihoods Programme**.

- **Enabling Environment**

Political will and commitment at the highest levels are of primary importance in creating the enabling conditions for youth empowerment. At the national level, this commitment is reflected in a government's willingness to allocate adequate financial and human resources to youth empowerment. Political will is also reflected in legislative, constitutional, policy and administrative provisions as they relate to youth participation and other youth issues.

Past programmes of the Commonwealth like the CYCI and the recent launch of the *Youth Enterprise Financing Pilot* in India, in partnership with the **Central Bank of India** serve to test the enabling environment, delivery mechanisms, refine financial services or products and target marginalized young people. Such pilots, after successfully overcoming challenges and proving their model as replicable and scalable are ready to be adopted by the governments of those countries thereby contributing to **macro policy-changes**. Such policy and systemic changes will be context-dependent; it might mean introducing a new regulatory regime that allows minors to open bank accounts or integrates entrepreneurial education into the formal school system. Whatever the change, a focus on the enabling environment will allow for long-term sustainable impact on the lives of young people.

- **Access to financial products, services and education**

Financial products, services and education are some of the basic building blocks that lay the foundation for sustainable and vibrant youth-led enterprises. Without access to financial products and services, young people are restricted in saving their incomes in safe instruments, receive credit to start small businesses, or invest in any assets. Financial education can complement life skills, entrepreneurial education and might also open up opportunities for mentorship.

- **Stakeholder Engagement**

Consistent with its philosophy of promoting youth empowerment through strategic partnerships, CYP has collaborated internally with the Special Advisory Services Division (SASD), the Economic Affairs Division (EAD) and, the Governance and Institutional Development Division (GIDD) of the Commonwealth Secretariat. Our external development partners include the Youth Employment Network (YEN), the Barbados National Youth Development Council and the banking sector, including the Central Bank of India and the Corporation Bank of India among others. We have also partnered with the Governments of Kenya, India, Solomon Islands, Guyana, Zambia, Namibia, Dominica, Saint Lucia, and the Kingdom of Lesotho to implement programmes ranging from financial literacy training, to micro-credit initiatives for young people.

- **Youth Engagement and Participation**

Youth engagement and participation emerged as an essential cross-cutting theme across all the above three measures. *Successful YESL and youth development programs engage young people as active participants in their own development and partners in the development of their communities. Engaging youth begins with the belief that young people are capable of developing successful economic and social initiatives when given the appropriate support. Listening to young people is also an important step in design, implementation, and evaluation phases of programming and policymaking. Young people can share which YESL programmes and policy components would be most effective to them in securing employment, starting a business, and utilizing financial services*<sup>26</sup>.

## **Ways Forward**

Several ways forward emerged from presentations, conversations, panels, and participants at the conference. They include:

1. **Call for governments to address structural barriers to wage employment**

Over 90% of entrepreneurs in developing countries claim that they have taken to self-employment because of lack of opportunities in the formal sector; their inability to find a paid job. *Young people in developing countries often view entrepreneurship as their second best opportunity.* Governments therefore, must continue to promote private sector development in their countries; and encourage the private sector to hire these young people.

2. **Promoting an Entrepreneurial culture and attitude in developing countries**

Lack of entrepreneurialism in developing nations came out very strongly during the Regional consultations of Asia, the Pacific and Sri Lanka's National Action Plan development process. This was also highlighted in the discussions on Enterprise Education and promotion of Youth Enterprises. The 'Achievement Motivation theory' of Prof David McClelland was coined repeatedly and hence, building the entrepreneurial culture in developing economies is seen as a pre-requisite of any enterprise promotion intervention.

3. **Changes to CYP Mandate**

In an effort to re-position the CYP and its mandate on Youth Employment, an internal re-structuring process to revitalise CYP's programmes is underway. Our vision of this process is to becoming a strong voice in the Youth Employment space through leveraging one of our greatest strengths – our direct access to policy-makers and governments in 54 countries.

As part of the re-strategising, CYP is moving away from being an implementing agency where cost-intensive, time-taking processes outweigh the overall impact realised; to being an advocate for youth empowerment. CYP intends to use some of its competitive advantages – the CHOGM, the Commonwealth Business Council and access to Youth Ministers, Finance Ministers and Commonwealth Youth Forums to solely focus on:

- Policy lobbying and Networking
- Capacity Building

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<sup>26</sup> Making Cents International "State of the field in Youth Enterprise, Employment and Livelihoods Development 2010"

**4. Stakeholder Engagement**

CYP is committing itself to engage stakeholders at multiple levels with several organisations including

- A collaborative arrangement between the World Bank, ILO, YES and CYP so as to expand outreach of programme interventions.
- Partnership with YEN, particularly to develop National Action Plans in Commonwealth regions
- Tie up with the [Youth Employment Inventory](#) to avoid duplication of effort in creating a data bank and to showcase successes and failures of Youth Employment programmes from within the Commonwealth nations.

**5. Benchmarking study by ILO**

YEN offered to conduct a benchmarking exercise for the rest of the Commonwealth countries (half the member base in YEN's **Lead Country Network** is formed of Commonwealth countries). The benchmarking tool is an 'observatory' on youth unemployment and acts as a 'SHAREWARE' (in IT) that would contribute to improved cooperation among stakeholders.

**6. Expansion of Commonwealth Youth Credit Initiative in Africa Region**

CYP's flagship programme, the CYCI was developed with learnings from Grameen Bank, UNDP and other Microfinance approaches and has four pillars – enabling environment, skills development, credit delivery and programme support services. Based on its experiential learning of implementing the CYCI in some African and Asian countries endorses that CYCI is one model that merits being taken to scale. CYCI is thus being advanced in the Africa region by placing technical experts in Cameroon, Namibia, Nigeria, Swaziland and Zambia who will work in collaboration with the CYP Africa Centre to enhance the capacities of young entrepreneurs and small-scale enterprises in creation of sustainable livelihoods.

**7. Commonwealth Action Plan for Youth Enterprise (CAPYE)**

One of the key outputs of this conference is the deliberations around the CAPYE framework. Based on the feedback received from all participants, the framework would be revised and presented in the upcoming CHOGM in Perth in October this year for ratification.

As more and more young people come of working age without a clear pathway for economic security, civic engagement, or self-reliance; CYP and all its stakeholders must come together as a learning community. The need is as urgent as ever to create and sustain impact at scale for young people. CYP invites all readers of this publication to continue participating by; committing resources, consolidating learning, reflecting on achievements, filling all gaps, and advancing this field of Youth Economic Empowerment.

***“We cannot always build the future for our youth, but we can build our youth for the future”***

- Franklin D. Roosevelt (1882 - 1945)

# ANNEXES

### Annex I: Acronyms

**ASCA:** Accumulating Savings and Credit Associations

**CFTC:** Commonwealth Fund for Technical Cooperation

**CGAP:** Consultative Group to Assist the Poor

**CHOGM:** Commonwealth Heads of Government Meeting

**CII:** Confederation of Indian Industries

**CYBF:** Canadian Youth Business Foundation

**CYP:** Commonwealth Youth Programme

**CYCI:** Commonwealth Youth Credit Initiative

**EAD:** Economic Affairs Division

**FICCI:** Federation of Indian Chambers of Commerce & Industry

**GIDD:** Governance and Institutional Development Division

**ILO:** International Labour Organisation

**IOD:** Institute of Directors

**JLG:** Joint Liability Group

**MSME:** Micro Small and Medium Enterprises

**NAP:** National Action Plan

**NYEP:** National Youth Employment Programme

**PAYE:** Plan of Action for Youth Empowerment

**PYC:** Pacific Youth Council

**ROSCA:** Rotating Savings and Credit Association

**SASD:** Special Advisory Services Division

**SHG:** Self Help Group

**SME:** Small and Medium Enterprises

**UN:** United Nations

**UNESCO:** United Nations Educational, Scientific and Cultural Organisation

**VSLA:** Village Savings and Loan Association

**WDR:** World Development Report

**YAD:** Youth Affairs Division

**YEI:** Youth Employment Inventory

**YEN:** Youth Employment Network

**YES:** Youth Employment Summit

**YESL:** Youth Enterprise and Sustainable Livelihoods

**Yi:** Young Indians



## Annex II: Case Studies: Good practice models in youth enterprise development

### Namibia Youth Credit Scheme (NYCS)

Helen Amutoko, Chief Youth Officer, Ministry of Youth Affairs, Government of Namibia

NYCS is a youth empowerment programme through enterprise development. It is the follow-up of CYCI pilot that was implemented in 4 regions of central and northern Namibia. The programme duration is five years with a budget of N\$40,000,000.

#### Programme Features

- The target beneficiaries are youth (18-35 years)
- Operations through the group lending methodology
- Training in basic business management
- Provision of credit.
- Follow-up training, counseling and mentoring.
- Access to other products after graduating from the initial package

#### Development Goals

- To increase the participation of the youth in the country's economic affairs.
- To promote entrepreneurship among youth through structured and integrated support.
- To increase access to business support services (training, counseling, mentoring)
- To increase access to financial services among the poor

#### Adaptations from CYCI Pilot

- Use of the market to identify implementing agencies
- Training to be enhanced to include follow-up and mentoring
- Loan fund to be coordinated by programme secretariat
- Higher partnership with programmes seeking similar outcomes
- Stronger role of the Management Advisory Board
- Support and approval by the Cabinet for replication to all 13 Regions.

#### Objectives of NYSC

- To create 13,000 jobs
- To provide basic business management skills to 5,000. (4750)
- To establish 5,000 sustainable enterprises. (398)
- To build the capacity 200 village banks (180)
- To build the capacity of five youth support organizations into Micro Finance Institutions. (Already five)
- To establish a revolving loan fund of N\$ 15,000,000
- To mobilize savings of N\$ 10,000,000

#### Components of NYSC

- Loan Fund
- Training (including mentoring)
- Capacity building and coordination
- Consultancies, Studies and Technical Assistance
- Monitoring and Evaluation



## THE COIR INSTITUTE<sup>27</sup>

The **Coir Institute**, in partnership with the **Coir Board of India** was formed to deliver an entire range of environmentally friendly, sustainable coir products to South Africa. The Coir Institute is creating a market for these products with its twofold strategy of:

- Marketing, Education and Research
- Sales

The Coir Institute was established as a green-field operation in 2007 and it became self sustaining in 2010. It is Headquartered in South Africa with its Sourcing base is in Kerala through local Micro, Small and Medium Enterprises (MSMEs). The Coir Institute distributes a wide range of natural, renewable and bio-degradable products manufactured from Coconut fibre, with applications across a diverse spectrum of environmental mediums.

The primary customer base is in South Africa and includes medium and large Corporations, MSMEs and speciality users. The employees are unskilled and uneducated young people who are brought over and provided with skills training.

### Products

- Coir Geo textile – erosion control and slope stabilisation, mine dump rehabilitation
- Coir Logs – to be used in protection of dams, rivers, streams, etc.
- Coir Peat & Coir Chips – as a Soil-Less Growing Medium
- Coir Gardening Articles – Pots, Baskets, Liners, Discs, etc.
- Coir Fibre – horticulture applications
- Coir Ply & Composites - Furniture, Flooring, Blinds, etc.
- Coir Mats & Matting - decorative floor mats

**“...Let there be work, bread, water and salt for all...”**

**Nelson Mandela**

**Cassim Parak**  
**Executive Chairman, The Coir Institute**

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<sup>27</sup> <http://www.coirinstitute.com/>



**MAXIMUS**  
**Elephant Dung Paper**  
**An ethical product from Sri Lanka**

In 1997 we conceptualized a new, socio – econo – ecological program based on sustainability, at a time when “global warming” was not a hot topic. *Maximus* was set up with the predominant help of our rural youth whose skills were built through in- house training programs.

We started manufacturing paper from the paper waste of our family printing press using my own savings as the starting capital. Then we started pulping different natural fibers like banana bark, sugar cane baggash, ladies fingers bark, etc.

**Our Vision: “*Conserving nature by recycling waste profitably*”**

**The Product and Brand – Mr Ellie Pooh**

An elephant defecates 16 times or 180 kg on average of which 30 - 40% is water. 10 to 12 elephants produce a ton of dung everyday. 10 kg of dung makes 120 sheets (720 A4 sheets) of handmade paper One ton of dung or ten elephants make 72,000 A4 sheets of paper everyday. The products have now reached many countries in Europe, the USA and South East Asia.

**World-wide Recognition & Rewards**

1. Winner of Sri Lanka Presidential Gold Award for Entrepreneurship in the Small Industry Category (2004)
2. Excellence in Social Responsibility (ESR) Award presented by the American Apparel and Footwear Association (AAFA), Florida, USA (2005)
3. Winner of The World Challenge for Entrepreneurship and contribution to sustainable development at the grass root level organized by the BBC, Newsweek Magazine and the Shell Company, The Hague, Netherlands (2006)
4. Winner of Sri Lanka Presidential Export Award in the Other Category section awarded by the Export Development Board (2007)
5. First Place for Best New Kids’ Product presented by the National Art Materials Trade Association (NAMTA) in Chicago, IL, USA (2007)
6. Named by the Newsweek Magazine (Japanese Edition) as one of 100 Social Entrepreneurs affecting change in the world (2007)

**Thusitha Ranasinghe, Managing Director, Maximus**



## **GREEN TEAMS INITIATIVE, Kenya<sup>28</sup>**

### **Vision**

To enroll large numbers of youth into green value chains that creates the jobs of tomorrow; reduce poverty and create decent employment in Communities.

**Mission:** To Resolve Global Ecological Challenges Using Local Solutions

### **Green Teams Model**

#### **Green Entrepreneurship Training**

- Identify a Community
- Asset Mapping and Needs Assessment
- Identify, Screen and Interview Youth
- Co-Design a Training Model fitting local realities
- Run a Training 3 – 5 Days
- Linkage Creation
- Business Plan Development
- Incubation and Mentorship opportunities

### **Collaboration Plans**

- The Green Academy.
- The Green Bus Mobile Training Unit.
- The Green Shop.
- The Green Fund (Incubation/Guarantee)
- Online Interactive Support Portal
- Cooperative Micro Franchise System
- Attract Carbon Financing for Sustainability

### **Impact**

- Developed a Business Entrepreneurship Training Tool Kit
- 320 Youth Trained since Jan 2011
- Over 1500 Solar Lanterns Sold in Communities Since 2010
- Building a strong community of volunteers
- Selected as a Promising Practice by UNHABITAT CCCI Program

**Shukran!**

**Emmanuel Dennis Ngongo, Regional Coordinator, YES Inc Green Teams Initiative<sup>29</sup>**

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<sup>28</sup> [www.thegreenteams.org](http://www.thegreenteams.org)

<sup>29</sup> [www.yeskenya.org](http://www.yeskenya.org)



**"International Centre for Entrepreneurship and Career Development  
(ICECD)"  
India<sup>30</sup>**

**Mission**

"To create a new cadre of Entrepreneurs, Managers and Specialized Professionals to foster the process of non-reversible socio-economic development on the global arena."

**HISTORY OF ICECD**

ICECD has been the vanguard of Micro, Small and Medium Enterprise (MSME) Development amongst varying target groups and has worked extensively around the globe keeping gender issues in sharp focus. It has consistently striven to increase access/control of the poor on productive resources and facilities.

**THE PIONEER**

The Centre's first task was to develop women for economic activities, thus starting the process of empowerment and influencing the national policy for their development. At one time, it was the only organization in India catering to the multi-faceted needs of developing women, enabling them to set up micro - small and medium enterprises.

**Lessons Learnt & Impact**

- Increase in Income & Poverty Alleviation
- Better Financial Discipline
- Asset Creation & economic independence
- Networking & linkage with banks & market, making them Mainstream Economic Partners
- Millions of enterprise creation for livelihood is a better investment
- Replication national/international
- Offers larger income than existing available opportunities
- Cost effective model

ICECD is currently an implementing partner in the Youth Financing programme in collaboration with the Central Bank of India and the Commonwealth Secretariat.

**Hina Shah, Director, ICECD, India**

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<sup>30</sup> <http://www.icecd.org/>

### Annex III: Speaker Bios and Participants Listing



**Cindy Chng** is the Commonwealth Regional Youth Caucus (Singapore Representative) who has undertaken various community service programmes in both Commonwealth and non-Commonwealth Countries. She works in sustainable development projects from water and waste management. She is the Managing Director of Eco Travel Services and is also involved with the South West Community Development Council, the Citizen Partnership programme which mentors new volunteers.



**Jason Francis** is the president of a national youth umbrella organization in Barbados, the Barbados Youth Development Council and has successfully led and managed this volunteer organization for the past three years. He sits on several national committees most recently the National Human Resource Strategy Committee. He is co-founder of the I-Volunteer 246 Programme as well as the youth group of Barbados for Human Rights. Jason currently teaches at Harrison College.



**Maurice Williams, PMC** is based in Singapore and currently working as CFTC Expert on Commonwealth Service Abroad Programme. He has 20 years of marketing, advertising and sales experience in both public and private sectors and has successfully set up the world's first Wired on Wireless digital broadcast application across 1800 buses, taxis and trains; won Direct Marketing Award and increased a business unit's revenue 400% to \$1m annually; also transformed Sentosa into a star attraction with 1m visitors monthly.



**Rahul Mirchandani** is Executive Director, Aries Agro Limited, Mumbai, has over a decade of rich and varied experience in the specialty plant nutrition industry. He is the ex-National Chairman of Young Indians, the youth arm of the CII which currently involves 13,000 progressive young Indians below 40 years of age. Rahul was chosen to represent India at the G20 Young Entrepreneurs Summit in Toronto, Canada in June 2010 and also represents India as part of the G20 Young Entrepreneurs Alliance. He is also the recipient of the Bharat Ratna Rajiv Gandhi Yuva Shakti Award 2010 in recognition of outstanding achievements towards Youth Empowerment and Inclusive Growth.



**Peter Grigg** upon graduating in Social Policy and Government worked as a researcher for the political adviser, Philip Gould, who worked with senior political audiences, including Tony Blair and corporate clients such as British Airways. Peter then went on to work in education policy as Head of Strategy Development for the Quality Improvement Agency and at the Learning and Skills Development Agency. Peter is currently Deputy Director of Policy and Research for Enterprise UK - a national campaign giving people in the UK the confidence, skills and ambition to be enterprising. His responsibilities include policy, public affairs and government demonstrating the impact of the campaign.



**Rebecca Solomon** is Vice Chair, Pan Commonwealth Youth Caucus and Vanuatu RYC member and administrator for the national youth council. She is passionate about working with youth and has participated in numerous youth oriented forums, workshops, conferences and programmes over the past 5 years. Rebecca has been involved with the Young Peoples Project Life skills Training and tutored the girls club at the WSB in 2009. She was a key player in setting up of the Port Vila Youth Counsel and co facilitator-volunteer to the workshops that lead to setting up of the National Youth Counsel.



**Shankar Vanavarayar** is currently, the Executive Director of Sakthi Auto Motors Limited which is the authorised dealer and service provider for all TATA passenger cars in and around Madurai. He is the National Chairman of Young Indians, CII. He is passionate about heritage and is actively involved in various activities of preservation, restoration and promotion of heritage sites. Shankar has successfully launched and established various business ventures and is also the Chief Executive of Sri Sakthi Textiles Limited.



**Mattias K A Lundberg** is Senior Economist, Human Development Network's Children and Youth unit at the World Bank. He is currently leading research on the school-to-work transition; on financial capability and decision-making; preference formation and risk-taking; on economic crises and human capital investments; and on youth voice and violence, including the reintegration of former child soldiers. He was one of the principal authors of the 2007 World Development Report, Development and the Next Generation. His PhD research was on agriculture, but he has worked on impact evaluation, income distribution, and human development more recently. He was also principal author of guidebooks on poverty and social impact assessment and on public expenditure and governance in human development. His published research has focussed on the impact on households of crises such as HIV/AIDS and flood exposure.



**John Roach** is Coordinator, Dominica Youth Business Trust (DYBT) which targets young people in Dominica between the ages of 18-35 and helps to facilitate and empower Dominican youth in realizing their entrepreneurial potential by facilitating access to financial, technical and social assistance geared towards the development of viable businesses, thereby contributing to the growth and development of the national economy. The DYBT boasts of a Loan Portfolio of over 1 million XCD (£250,000.00). He has achieved 42 Business Plan Innovation Awards.



**Cheryl Bruce** joined the Commonwealth Secretariat's Economic Affairs Division over six years ago from her position as Economist and Policy Adviser at the Central Bank of Trinidad and Tobago. Her role as Economic Adviser entails assisting member countries to meet standards set for areas such as Regulation and Supervision, Anti-Money Laundering and Countering the Financing of Terrorism, and the International Financial Services sector. Through research, training and dialogue with the international financial community, she also seeks to shape policies which best address the challenges faced by small states and developing countries.



Cheryl also conducts programmes in Financial Literacy aimed primarily at young adults and seeks to foster sound personal financial management skills.



**Alex Mitchell** after graduating with honours in 2000 in Marine Biology and Environmental Science went on to various jobs from tour guide to teacher's assistant before landing his first paid job at the CBI where he worked for four years before moving on to the Institute of Directors in 2005. Alex is the UK's current President of the G20 Young Entrepreneurs Alliance as well as being one of its founding members. He is the IoD's representative on UK Trade and Invest Asia Task Force, he is an Ambassador for Global Entrepreneurship Week and he sits on the External Advisory Board of the (national young volunteer service).



**Mrs. Nilanthi Sugathadasa** is the focal point for YEN in Sri Lanka. She is a senior Government official, belonging to Sri Lanka Civil Service who at present serves as the Additional Secretary (Youth Development) in the Ministry of Youth Affairs and Skills Development. Out of her 26 years of service as a government official, she has been involved at policy level in the Youth Development, Technical and Vocational Education and Training (TVET) sectors for eleven years. Besides that, she counts 15 years of work experience in the industrial development sector.



**Sara Elder** is a Labour Economist with the International Labour Organisation (ILO) since 1999 with a speciality in the area of labour market information and analysis. She directs the collection and dissemination of data in the ILO, Key Indicators of the Labour Market and writes frequently on the vulnerabilities of women and youth in the Global Employment Trends series. Ms. Elder was involved in the design of the ILO School-to-work transition survey and has authored a methodological guide and the analytical paper "Characterizing the school-to-work transitions of young men and women: Evidence from the ILO school-to-work transition surveys" (2010). Ms. Elder has also authored three editions of the ILO Global Employment Trends for Youth, the latest of which (August 2010), brought worldwide attention on the impact of the global economic crisis on the youth labour market. Ms. Elder holds an MSc in Economic History from the London School of Economics and a BSc in International Economics.



**Herman Mulder** was Head of Group Risk Management at ABN Amro Bank. He is currently an independent advisor on a broad range of sustainable development issues. He is recognized as a leader in "green financing". Herman has been working on a number of innovative projects, marrying public sector aims with business interests. He is a frequent speaker and publicist; and for his pioneering and visionary work on sustainable development issues he has been knighted in the Royal Order of Oranje-Nassau.



**Markus Pilgrim** has more than 20 years of experience working on youth employment and empowerment issues. Currently, he is the Manager and Task Leader of the Youth Employment Network (YEN) which is a partnership of United Nations, ILO and World Bank that seeks to prioritize youth on the development agenda through policy level interventions.





**Cyrus Rustomjee** is Director, Economic Affairs Division, Commonwealth Secretariat. His current role puts him in-charge of spearheading and showcasing Commonwealth Secretariat's work in economic and financial sector development, trade, small states and the environment. Cyrus has a wealth of experience working with the South African government, multilateral organizations such as the World Bank and the IMF serving in key senior positions advising and providing technical assistance on issues of finance, banking sector reforms, economic planning to name a few, including a brief stint with the academia. Another feather in the cap is that in 2007 Cyrus headed the G-20 Secretariat during South Africa's term as G-20 Chair.



**Helen Gale** is Research and Policy Manager at Prince's Youth Business International (YBI). She joined the YBI team full-time in June 2010, having volunteered one-day-a-week over the previous year. Helen's new role to help make YBI a more research-led organisation, focused on developing the policy lessons from the collective global expertise of our network members. Prior to joining YBI, Helen held research and policy positions across politics, business and civil society, including leading microfinance projects in East Africa and South East Asia. Roles included policy adviser at the European Parliament and to the current UK government, including on international development issues.



**Thusitha Ranasinghe** was educated at Royal College, Colombo where he rowed and played rugby for School. He received his MBA from the University of Wales. His family business in printing inspired him on possibilities of paper making. He conceptualized, innovated and introduced to the world a signature range of paper products made out of elephant dung and other waste matter. Present work has evolved Maximus as a practical socio - economic - ecological programme with international recognition.



**S. SRIDHAR** is a Banker with more than 37 years of professional experience in commercial and development banking. Currently he is serving as the Chairman and Managing Director of Central Bank of India. Under his able leadership Central Bank of India is gearing towards becoming a tech-savvy, market-responsive, customer oriented, problem-solving institution. He has been an invited speaker/ panellist at lead national and international forums and conferences including UNCTAS, UN Habitat, UNESCAP, OECD to name a few. His commitment to inclusive financial services and development models brings him amidst us.



**José Maurel** was appointed Director of the Special Advisory Services Division (SASD) in September 2007. He is responsible for the effective delivery of SASD's technical assistance and capacity building activities in areas such as debt management; trade facilitation; enterprise development; natural resources development and maritime boundaries negotiations. José is a career economist specialising in development finance. After his undergraduate studies, he returned home to Mauritius where he worked as an Economist in the Ministry of Economic Planning and Development between 1981 and 1987. He began his international

career in 1988 when he was appointed Debt Management Adviser at the Central Bank of Belize. After a short stint as a freelance consultant, José joined the Commonwealth Secretariat in 1991 and has greatly contributed to the focus and content of our capacity building programme in debt management.



**Glynn Pegler**, FMA is CEO, Culture Group and Director of Communications, UnLtd: The Foundation for Social Entrepreneurs. One of the UK's leading authorities on youth culture, Pegler has developed and delivered engagement strategies some of the world's largest brands seeking to motivate young people and is passionate about developing lifestyle, youth and charity brands in particular. A serial entrepreneur himself, Pegler was declared by HM Treasury as one of the 'UK's most influential young people' and founded his own magazine at the age of 15 to give employment opportunities to young people in the area he grew up where none existed previously. As CEO of brand and marketing company Culture Group, Pegler is also an Ambassador for Global Entrepreneurship Week, an advisor to Government and currently Ambassador for the Welsh Capital city of Cardiff. He is a Co-founder of the Enterprise Collective, seeking to unite the UK's leading supporters of enterprise and create awareness campaigns to inspire more young people to create entrepreneurial ventures



**Vivian Prokop** is the Chief Executive Officer of the Canadian Youth Business Foundation (CYBF). As a national charity, CYBF provides everything a young person needs to start and sustain a successful business. Under Vivian's leadership, the organisation has grown tenfold and today supports nearly 700 new business start-ups annually with a 94 per cent success rate. CYBF is recognised as a top program of the Prince's Youth Business International (YBI), and Vivian peer-mentors leaders of YBI programs abroad. In June 2010, Vivian chaired the inaugural G20 Young Entrepreneur Summit (G20 YES), which gathered young entrepreneurs and entrepreneurial experts from the G20 nations to identify and examine the common issues that challenge young entrepreneurs.



**Richard Strudwick** is Independent Consultant, Youth Enterprises previously, Head of Education at Enterprise UK running the Make Your Mark Campaign. He has worked in schools, colleges, universities, business incubators and SMEs in England, Scotland, Australia, Hungary and the Middle East; designing and delivering engaging and educational enterprise programmes for 100,000s of students. The central ethos throughout his career has been to give young people the opportunity to find and develop their own unique skill set and make proactive, informed decisions about their own future.



**Nuru Hamidan**, a Ghanaian National, has worked in various disciplines and most recently for SKY CONSULT. A member of Kreston International (a UK based global Network of chartered accountants and business advisors operating in 92 countries from over 600 offices worldwide) providing management, strategy and investment consultancy, Nuru has Facilitated workshops and other management training programmes for Best Practices. He is the Deputy National Coordinator of the NATIONAL YOUTH EMPLOYMENT PROGRAMME, a government of Ghana Agency under the Ministry of Youth and Sports, responsible for creation of employment opportunities for the youth.



**Cassim Parak** is a qualified Electronics Engineer with over 20 years of experience in the field of Information & Communication Technologies. In his long career span, Cassim has successfully incubated a number of businesses, created employment opportunities by bridging the African digital divide. Of late as a founder of The Coir Institute, a fledgling social enterprise he is also engaging in promoting eco-ventures in South Africa by harnessing the natural wealth with the aims of promoting environmentally-friendly solutions in the region.



**Helen Amutoko**, a Namibian national is working for the Government of Namibia since 1995. She is the Chief Youth Officer and a Coordinator for the Namibia Youth Credit Scheme.



**Hina Shah** is a multi-faceted personality, who believes that the sari is the most graceful attire a woman can wear; one invariably finds her in her trademark silk saris. She is a home maker, a classical dancer, an entrepreneur, the Director of International Centre for Entrepreneurship and Career Development (ICECD) and is perfectly comfortable in each role. She has created a niche for herself with path breaking innovative ideas.



**Emmanuel Dennis Ngongo** is a young Kenyan national with a passion for youth empowerment and employment issues. He is the Chief Executive of the Green Teams Initiative a youth business model that approaches ecological challenges through entrepreneurship. Emmanuel is an ardent advocate of creating opportunities for youth leadership and is involved with a wide range of networks, alliances, and coalitions including the government in ensuring meaningful engagement of the youth.



**Poonam Ahluwalia** is the founder and Executive Director of the Youth Employment Summit (YES) - a program of the Education Development Centre (EDC), an international, non-profit research and development organization in Newton, Massachusetts, and Managing Director of the YES Academy International in Hyderabad, India. Under her leadership, YES has created and implemented a decade long international campaign to ensure that youth throughout the world have access to the education and training programs, skills development opportunities, resources, and credit that they need to build productive, decent, and sustainable livelihoods.



**Andrew Fiddaman** is the Managing Director of Youth Business International (YBI), one of The Prince's Charities. YBI operates through a network of locally based Youth Business Programmes in 36 countries, including 17 in the Commonwealth, that help young



people start their own business. Andrew is an international speaker on youth employment issues and sits on the advisory boards of various organisations dealing with leadership skills, enterprise development and social responsibility. He is a member of the UN Economic Commission for Europe's Team of Specialists on Entrepreneurship and a member of the DFID/Civil Society Youth Working Group.



**Dr A Otuoma Paul Nyongesa** is the Minister for Youth Affairs and Sports, Government of Kenya. He has been a key player in the Government and plans to establish Model Youth Polytechnic centres of excellence in every constituency to offer training courses that are both relevant and market driven in order to enhance youth productivity and competitiveness nationally and regionally. The Minister believes that technical and vocational training are key to national development as they provided quality skills for job creations and self employment and hailed the country's Youth Polytechnics and Vocational Training Centres for continuing to equip the youth with technical and entrepreneurial skills to enable them exploit local resources for employment creation.



**Dwynette D. Eversley** is a national of Trinidad and Tobago and Programme Manager for the CYP Caribbean Centre in Guyana. Ms. Eversley has been involved in development work in the Caribbean for several years, having worked at the Barbados-based Caribbean Centre for Development Administration in the area of public sector management and strategic planning and as Technical Consultant to a maritime sector development project that covered twenty-two countries of the Wider Caribbean. She began her professional life as a secondary school teacher working with young people, listening to their dreams, encouraging them to do more.



**Sushil Chand Ram** is from Fiji Islands and is Programme Manager at the Commonwealth Youth Programme – South Pacific Centre based in Honiara, Solomon Islands. Mr. Ram coordinates the programmes and activities in Youth Work Education and Training (YWET) and Youth Enterprise and Sustainable Livelihoods (YESL) at the CYP South Pacific Centre. Before joining the CYP, Mr. Ram worked in the education sector and in senior administrative positions in Fiji. This included four years as a high school teacher, six years as the Principle Administrative Officer in the Fiji Parliament and three years at the University of the South Pacific. He was also an elected member of the Suva City Council for three years and served as President and Secretary of a number of Youth and Student bodies in Fiji and India.



**Aminul Islam Khan** is from Bangladesh. He joined CYP Asia Regional Centre as Programme Manager, Youth Development in May 2008. He worked with the Government of Bangladesh for about 19 years in a number of ministries including the Ministry of Youth and Sports and also served in Bangladesh mission in Doha for 5 years. Amin has a variety of work experiences ranging from project management to community development services, policy planning at the top level to implementation at grass root level. He worked in the field of local government, labour & employment, and youth development.



**Victor Mensah** is a Ghanaian and is Programme Manager in the CYP Africa Centre in Lusaka, Zambia.



**Henry Charles** is Interim Director of CYP. Prior to this, he was the head of the Caribbean Regional Centre. He was a Youth leader and an activist who served in the youth movement for over twenty years, including four years as an executive member of the Saint Lucia National Youth Council.



**Beth Wanjiru Mwangi** has a wealth of experience in loan recovery and credit Management, Micro Finance and Enterprise Development gained in both formal employment in the commercial banking sector and execution of different consultancy assignments in East African and South African Countries. Her core competencies include - credit/debt management; project/ business appraisal; development of business plans; Market research for product development of financial products and services; pilot testing and product roll out, strategic marketing and development of customer service strategy. She is currently the Project Director of the USAID funded Kenya Dairy Competitiveness Program.



**Rajkumar Bidla** is Programme Manager, CYP, Youth Affairs Division based at the Commonwealth Secretariat in London. Rajkumar had conceived, planned and delivered the pan-Commonwealth conference on Investing in Youth Employment. Rajkumar has a strong background and experience of International Development programmes and has worked as Programme Manager with PATH (Programme for Appropriate Technology in Health) in India before joining the Secretariat.

## Participants Listing

|    | Title | Surname   | Forename (s)         | Country   | Organisation                                   | Email  |
|----|-------|-----------|----------------------|-----------|--|--|
| 1  | Ms    | AHLUWALIA | Poonam               | USA       | Youth Employment Summit (YES)                  | <a href="mailto:poonam@yesweb.org">poonam@yesweb.org</a>   |
| 2  | Ms    | AMOTOKO   | Helen                | Namibia   | Ministry of Youth, Namibia Youth Credit Scheme | <a href="mailto:amutokoh@yahoo.com">amutokoh@yahoo.com</a>                                       |
| 3  | Mr    | ANDERSON  | Stuart               | London    | Shell Livewire                                 | <a href="mailto:Stuart.anderson@shell-livewire.org">Stuart.anderson@shell-livewire.org</a>       |
| 4  | Ms    | ATAR      | Laura                | London    | Canadian High Commission                       | <a href="mailto:Laura.atar@international.gc.ac">Laura.atar@international.gc.ac</a>               |
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## Annex IV: Conference Agenda

### DAY 1

Monday 9<sup>th</sup> May 2011

| TIME          | PROGRAMME  |
|---------------|--|
| 8.30 – 9.00   | Registration   |
| 9.00 – 10.30  | <p><b>Opening Session</b></p> <ul style="list-style-type: none"> <li>▪ Inaugural address by Mr. Kamalesh Sharma, Secretary-General, Commonwealth Secretariat</li> <li>▪ Address by Dr. A Otuoma Paul Nyongesa , Minister of Youth affairs and Sports, Government of Kenya</li> <li>▪ Special address by Ms Poonam Ahluwalia, President, Youth Entrepreneurship and Sustainability (YES), USA</li> <li>▪ Special address by Mr Emmanuel Dennis, Young entrepreneur and Chief Executive, Green Teams Initiative, Kenya</li> <li>▪ Keynote address by Mr. S. Sridhar, Chairman and Managing Director, Central Bank of India</li> <li>▪ Vote of thanks by Mr. Henry Charles, Interim Director, Youth Affairs Division</li> </ul>   |
| 10.30 - 11.00 | Tea/coffee break   |
| 11.00 - 11.30 | <ul style="list-style-type: none"> <li>▪ <b>Introduction and background of the conference</b></li> </ul> <p>Mrs Mmasekgoa Masire-Mwamba , Deputy Secretary-General, Commonwealth Secretariat</p> <p><i>A brief synopsis of efforts to re-brand the CYP's catalytic role in Youth employment as a youth development partner. It will outline the relevance of the conference's theme, the re-branding strategy and also its expected outcomes</i></p>   |
| 11.30 – 13.00 | <p><b>Theme: Global Youth Unemployment- Context, Trends, Challenges and Opportunities</b></p> <p><b>Panel discussion</b></p> <ul style="list-style-type: none"> <li>▪ <i>The panel discussion will examine global trends and key findings of the latest report on youth employment, youth unemployment trends and its impact in the Commonwealth, impact of the global economic crisis on youth unemployment, regional differences, sustainable development and "green" financing -how to see the impact of global economic crisis on youth employment, benchmarks of youth employment policies, youth bulge as a threat or an economic opportunity and finally key argument in building the economic case for investing in youth and what should governments do?</i></li> </ul> <p><i>Moderator: Glynn Pegler, Chief Executive, Culture Group, UK</i></p> <p><b>Panellists</b></p> <ul style="list-style-type: none"> <li>▪ Markus Pilgrim-YEN ( ILO,UN and World Bank )</li> <li>▪ Herman Mulder -Global expert on development and "green" financing</li> <li>▪ Sara Elder- Expert on global employment trends for Youth ,ILO</li> <li>▪ Cyrus Rustomjee- Director, Economic Affairs Division( EAD)</li> </ul> <p><i>Followed by Q&amp;A session</i></p> |
| 13.00-14.00   | Lunch  |
| 14.00- 15.15  | <b>Theme: Commonwealth regional perspective on youth employment with a focus on Youth</b>  |

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|---------------|--|
|               | <p><b><u>enterprise/ entrepreneurship</u></b></p> <ul style="list-style-type: none"> <li>▪ The session will focus on the processes, challenges, outcome, Policy and Programme recommendations from the '<b>Regional Conferences on Investing in Youth Employment</b>' which were held in Sri Lanka (Asia), Kenya (Africa) and Vanuatu (Pacific).</li> <li>▪ Although the Caribbean regional conference <b>on Investing in Youth Employment</b>' will be held on 24 -27 May'11 however a summary of consolidated initiatives on Youth employment and entrepreneurship development from the region will also be shared in this session.</li> </ul> <p><i>Moderator: Henry Charles, Interim Director, Youth Affairs Division</i></p> <p><b><u>Discussants</u></b></p> <ul style="list-style-type: none"> <li>▪ Aminul Islam Khan- Asia Region</li> <li>▪ Dwynette Eversley-Caribbean Region</li> <li>▪ Sushil Ram- Pacific Region</li> <li>▪ Victor Mensah- Africa Region</li> </ul> <p><i>Followed by Q&amp;A session</i></p>  |
| 15.15 - 15.30 | Tea/coffee break   |
| 15.30 - 16.30 | <p><b><u>Theme: Policy commitment on youth employment/youth enterprise- process, opportunities, challenges and learning associated with its implementation</u></b></p> <ul style="list-style-type: none"> <li>▪ This session will essentially outline what forms the policy commitment on youth employment can take.</li> <li>▪ In the beginning of the session, the presenter from Kenya will share a synopsis of the Kenya Youth Enterprise Development Fund. This will be followed by two country presentations providing details about a national action plan or a large youth employment programme as tools to prioritize youth employment.</li> </ul> <p><i>Moderator- Markus Pilgrim, YEN (ILO, UN and World Bank)</i></p> <p><b><u>Discussants</u></b></p> <ul style="list-style-type: none"> <li>▪ Dr. Otuoma Paul Nyongesa, Minister of Youth Affairs and Sports, Government of Kenya</li> <li>▪ Nilanthi Sugathadasa, Additional Secretary, Ministry of Youth Affairs, Sri Lanka</li> <li>▪ Nuru Hamidan, Deputy National Coordinator, National Youth Employment Program, Ghana</li> </ul> <p><i>Followed by Q&amp;A session</i></p>  |
| 16.30 - 17.30 | <p><b><u>Theme: Strategies to address the needs of youth microenterprise</u></b></p> <p><b><u>Panel discussion</u></b></p> <p><b>Topic 1: Microfinance as a viable model to address youth unemployment</b></p> <p>The panellist will assess trends in the microfinance thinking and practice from introducing microcredit as a mono product to the provision of a full array of financial services and its impact on youth microenterprise, the availability and accessibility of microfinance services to the young people, the constant struggle of Microfinance Institutions (MFIs) in creation and expansion of youth microenterprise programme, bank's perspective on integrating young people in microfinance, policy interventions on youth microfinance and regulatory challenges in provision of microfinance services to young people.</p> <p><i>Moderator: Jose Maurel, Director, Special Advisory Services Division(SASD), Commonwealth Secretariat</i></p> <p><b><u>Panellists</u></b></p> <ul style="list-style-type: none"> <li>▪ M. Lundberg, World Bank, Washington D.C.</li> <li>▪ S. Sridhar ,Chairman and Managing Director - Central Bank of India</li> </ul> <p><i>Followed by Q&amp;A session</i></p> |

**DAY 2**  
**Tuesday 10<sup>th</sup> May 2011**

| TIME          | PROGRAMME   |
|---------------|---|
| 9.00 – 10.15  | <p><b>Topic -2 Entrepreneurship education as a way to increase young people employability</b></p> <p><i>The session will focus on how to prepare young people for a situation where formal wage employment may not exist and also how important the soft skills like leadership, critical decision-making, and entrepreneurship for self-employment in the modern and market driven economy, how financial education can prepare young people to shift from financial dependence to financial responsibility. The session will also:</i></p> <p><i>(i) examine the knowledge, skills and attitude that young people need to manage their day to day financial needs and plan for life cycle needs and emergency expenditure,</i></p> <p><i>(ii) social franchises its need, how to start a social franchise, key principles, processes, operations mechanism and challenges, Franchising as the next thing for social enterprise, replication strategies in social franchises.</i></p> <p><u>Moderator: Richard Strudwick, Enterprise education &amp; business skills expert, London, UK</u></p> <p><b>Discussants</b></p> <ul style="list-style-type: none"> <li>▪ Poonam Ahluwalia, President, Youth Employment Summit, USA</li> <li>▪ Peter Grigg, Deputy Director, Enterprise Policy and Research, UK</li> <li>▪ Cheryl Bruce, Advisor, Economic Affairs Division, Commonwealth Secretariat, London</li> <li>▪ Shankar Vanavarayar, National Chairman, Young Indians (Yi) Confederation on Indian Industries, New Delhi, India</li> </ul> <p><i>Followed by Q&amp;A session</i></p> |
| 10.15 - 11.30 | <p><b>Topic -3: Investing in Youth employment with a focus on Youth entrepreneurship/enterprise- Why and How?</b></p> <p><i>The session will focus on addressing key challenges such as the lack of rigorous data collection for monitoring and evaluation, and the lack of programming that reaches scale and is sustainable. Some pointers include:</i></p> <p><i>(i) youth as assets, engaged in the development process;</i></p> <p><i>(ii) improving youth's employability;</i></p> <p><i>(iii) creating jobs for youth through self-employment and enterprise development;</i></p> <p><i>(iv) turning the tide of the growing global youth unemployment problem and begin to achieve significant impact.</i></p> <p><u>Moderator- Alex Mitchell, Institute of Directors, UK</u></p> <p><b>Discussants</b></p> <ul style="list-style-type: none"> <li>• Maurice Williams, Mentor, Youth Business Singapore</li> </ul> <p><b>Representatives of the G-20 Young Entrepreneurs Alliance</b></p> <ul style="list-style-type: none"> <li>▪ Rahul Mirchandani (India)</li> <li>▪ Vivian Prokop (Canada)</li> </ul> <p><b>Representatives of the Commonwealth Regional Youth Caucus</b></p> <ul style="list-style-type: none"> <li>▪ Cindy Chng (Singapore)</li> <li>▪ Jason Francis (Barbados)</li> </ul>  |
| 11.30- 11.45  | Tea/coffee break  |

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| 11.45- 13.15  | <p><b>Theme: Good practices/ models in Youth enterprise development</b></p> <p><i>Representatives from leading national and international youth-centred NGOs, banking institutions, corporate sectors and small youth enterprises will share success stories and learning of their youth enterprise development interventions.</i></p> <p><u>Moderator: Dwynette Eversley, Programme Manager, CYP Caribbean Regional Centre</u></p> <p><b>Discussants</b></p> <ul style="list-style-type: none"> <li>▪ Andrew Fiddaman, Executive Director/Helen Gale, Research and policy Manager YBI-UK,</li> <li>▪ Hina Shah - Director, International Centre for Entrepreneurship and Career Development, India</li> <li>▪ Emmanuel Dennis ,Green Team Initiative, Kenya</li> <li>▪ Thusitha Ranasinghe, Managing Director Maximus (Pvt) Ltd, Sri Lanka</li> <li>▪ Helen Amutoko, Chief Youth Officer, Ministry of youth Affairs and Sports, Government of Namibia</li> <li>▪ Umesh Kumar Singh, Deputy General Manager, Central bank of India</li> <li>▪ Cassim Parak, CEO, The Coir Institute, Johannesburg, South Africa</li> <li>▪ John Roach, Dominica Youth Business Trust Coordinator, Dominica</li> </ul> <p><i>Followed by Q&amp;A session</i></p> |
| 13.15-14.15   | Lunch   |
| 14.15- 14.45  | <p><b>Theme: Draft guiding framework for the Commonwealth action plan on youth enterprise development</b></p> <ul style="list-style-type: none"> <li>▪ <i>As a follow -up of the 2009 CHOGM mandate, the Commonwealth Youth Programme has contracted a consultant with a view to develop a guiding framework for the Commonwealth action plan on youth enterprise development. In this session, the consultant will share the outline of guiding framework with the participants. The participants will subsequently be asked to brainstorm in a group exercise and provide their critical feedback in the group presentations.</i></li> </ul> <p><u>Beth Mwangi, Development &amp; Management Consultant, Kenya</u></p>  |
| 14.45-16.15   | <p><b>Group Exercise - To discuss and make recommendations in the guiding framework</b></p> <p><u>Moderator: Victor Mensah/ Aminul Khan, Programme Managers, CYP Regional Centres</u></p> <p><b>Methodology</b></p> <p><i>Participants will be divided into 2/3 working groups and they will be brainstorming on the following issues</i></p> <ul style="list-style-type: none"> <li>▪ Efficacy of process, institutional arrangements, resources and M&amp;E mechanism proposed in the guiding framework</li> </ul>  |
| 16.15-16.30   | Tea-Break   |
| 16.30-17.15   | <p><u>Moderator- Director, SASD, Commonwealth Secretariat</u></p> <p>Group presentations and discussion</p>   |
| 17.15-17.30   | <i>Wrap-up Session by Sushil Ram, Programme Manager, CYP, Pacific Regional Centre</i>   |
| 17.30-18.00   | <p><b>Closing Ceremony</b></p> <ul style="list-style-type: none"> <li>▪ Feedback about the conference</li> <li>▪ Closing address by Henry Charles</li> <li>▪ Concluding remarks by M. Masire-Mwamba, Deputy Secretary-General, Commonwealth Secretariat</li> </ul>  |
| 18:30 onwards | <p><b>Evening Reception:</b></p> <ul style="list-style-type: none"> <li>▪ <i>Cocktail reception with musical accompaniment by the Commonwealth Youth Orchestra</i></li> </ul>   |





