Fostering economic opportunities for youth in Africa: a comprehensive approach

KAREN MOORE

Youth unemployment and working poverty are large and growing development challenges. The barriers faced by young women and men in accessing sustainable livelihoods are many, so supporting their successful transition into employment and entrepreneurship requires a comprehensive and holistic approach. This article reflects on the evolving approach of The MasterCard Foundation-supported programmes in sub-Saharan Africa, within the broader context of wider research and evidence. It suggests that combining training in a range of market-relevant skills, with access to job and business opportunities and appropriate financial services, can foster economic opportunities for youth. It emphasizes the importance of recognizing the role of mixed livelihoods in contexts where formal jobs are lacking, and of supporting youth engagement in agriculture and agribusiness as viable livelihood opportunities. And it highlights that the challenge can only be adequately addressed via the meaningful engagement of a range of stakeholders, including the private sector, government and civil society, and, especially, youth themselves.

Keywords: youth, sub-Saharan Africa, employment, entrepreneurship, skills

Economic opportunities for youth – particularly poor and marginalized youth – are crucial not only to generate an income to support young people and their households today, but also to support their long-term well-being and that of their communities. Successful transitions to jobs and businesses that allow young people to build financial and other assets, knowledge and skills, social networks, and self-confidence, can make the difference between persistent poverty and sustainable livelihoods, between widespread frustrated aspirations and social stability. Yet for millions of youth worldwide, a smooth transition to satisfactory work is a distant dream.

In sub-Saharan Africa, the youth unemployment rate, at almost 12 per cent, is twice that of adults (ILO, 2014). Due to large and growing child and youth populations – those aged below 25 made up over 63 per cent of the population in 2010, expected to remain above 50 per cent by 2050 (UNPD, 2012) – the absolute number of unemployed youth continues to grow. Additionally, vulnerable employment and

Karen Moore (kmoore@mastercardfdn.org) is Programme Manager at Economic Opportunities for Youth, The MasterCard Foundation (Toronto, Canada). *The author acknowledges helpful comments from two anonymous reviewers, and from colleagues across the Foundation. This article is not intended as a comprehensive statement of the Foundation's agreed policies or strategies. The views and opinions expressed are those of the author.*

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working poverty are particularly pressing issues in sub-Saharan Africa, with by far the highest rates of both compared with any other region. Estimated at 77 per cent in 2013 (ILO, 2014), 'vulnerable employment' encompasses own-account workers (i.e. those self-employed) and unpaid contributing family workers (i.e. those working on a family farm or for a family business without a wage). These workers are employed under relatively precarious circumstances, with no formal employment arrangements or access to social protection benefits or programmes, putting them at relatively high risk of poverty and vulnerable to the effects of economic cycles. 'Working poverty', estimated at 40 per cent in 2012 at the US$1.25/day level (ILO, 2013), describes those who continue to live in poverty despite their wages or income.

The nature of the challenge can be seen in terms of both risks and opportunities. The large number of African youth who are unemployed or unable to make ends meet through jobs and businesses are often seen as a threat to social stability. But overcoming youth unemployment and working poverty is a chance for significant, positive change. Inclusive growth that fosters economic opportunities for youth, and their meaningful engagement in social and political life, should be seen as an opportunity for innovation, growth, development, and sustainability, at the individual, household, and national levels. Adolescence and young adulthood are key moments to interrupt the intergenerational transmission of poverty (Moore, 2005; Shepherd et al., 2011). Evidence suggests, for example, that long spells of unemployment or underemployment in informal work can have permanent repercussions on future productivity and employment (Guarcello et al., 2007). A lack of early economic opportunities can undermine asset building and life satisfaction (World Bank, 2013). Conversely, smoother and quicker transitions from school to adequate, sustainable jobs or small businesses can have positive, long-lasting effects.

Yet sub-Saharan African youth face a range of barriers to accessing good economic opportunities, constraining their ability to build sustainable livelihoods and escape poverty. Among these are: limited numbers of formal jobs (AEO, 2012); low levels of literacy, education, and work-relevant skills (Sparreboom and Staneva, 2014; UNESCO, 2012, 2013); and a lack of access to assets (Markel and Panetta, 2014), including land (FAO et al., 2014), and to financial services (Demirgüç-Kunt and Klapper, 2012; Demirgüç-Kunt et al., 2013). These barriers are cross-cut by social, economic, and political biases against youth (Banks and Sulaiman, 2012; Markel and Panetta, 2014; MasterCard Foundation, 2013, 2014).

It is important to note the heterogeneity of 'youth' as a group. First, it reflects the same diversity as the population in general. Marginalized youth – including young women, but also youth with disabilities, youth from minority populations, youth living in remote rural areas and urban slums, and others – face particular challenges in accessing work and risk being trapped in vulnerable employment and working poverty. Second, as 'transition' is the defining feature of youthhood, there is additional diversity within the group, whether defined according to the United Nations' 15–24 age range or the wider ranges often adopted by national governments. An 18-year-old may be in school and/or training, and/or working for herself and/or for others. She may be living with parents, alone, or with a partner and/or her own children dependent on her. And transitions are not always uni-directional: a period of self-employment can precede finishing school, for example. This diversity in young people's status and experience adds a layer of complexity to both data-gathering and programming, but understanding 'youth segments' is crucial to successful interventions.

Recent years have seen an increased focus on building youth economic opportunities by many development stakeholders, including The MasterCard Foundation (www.mastercardfdn.org), an independent, global organization based in Toronto, Canada. Through collaboration with partner organizations, the Foundation's programmes promote financial inclusion and advance youth learning, mostly in Africa.

Since 2011, the Foundation has been building partnerships that support economic opportunities for youth, partnering with 22 organizations and investing over $236 m in this portfolio. As of August 2014, a portfolio review conducted for the Foundation by E.T. Jackson & Associates found that almost 130,000 participants had graduated from training programmes, with almost 59,000 making the transition to employment in a full-time job or internship or to self-employment (MasterCard Foundation, 2015b). This portfolio also includes a Foundation partnership with the ILO to build the evidence base around youth employment and education challenges, resulting in up-to-date, national-level, disaggregated data for 28 developing and transitional countries, including eight in sub-Saharan Africa, to influence youth employment policies and programmes.

In addition, as noted in a portfolio review conducted for The MasterCard Foundation by BCG, the Foundation has invested $54 m to date in projects centred on financial services for youth, across eight partners working with over 40 financial service providers, including 30 in sub-Saharan Africa (MasterCard Foundation, 2015a). At the beginning of 2015, according to reports consolidated by the Foundation, these projects have provided over 756,000 youth with financial education, and nearly 713,000 with savings services (about 85 per cent through accounts with formal financial service providers). Nearly 111,000 loans have been accessed, to invest in income-generating activities and education, and to cope with emergencies.

The MasterCard Foundation is currently deepening and sharpening its engagement in the economic opportunities for youth space. Initial experience of the Foundation's economic opportunities for youth and youth financial services portfolios suggests that approaches that offer a combination of training in a range of market-relevant skills with access to appropriate financial services and links to job and business opportunities, will be more successful in breaking the barriers faced by youth in accessing work than stand-alone interventions. The Foundation's Economic Opportunities for Youth strategy emphasizes building an understanding of the complexities of Africa's diverse economic development pathways and the barriers that prevent youth from accessing economic opportunities. The overall approach is to identify value chains and markets that offer strong potential to be major sources of employment or entrepreneurship opportunities for youth, and to target market failures or needs of specific youth segments, working with experienced partner organizations to prepare youth to access these opportunities. A current focus is on sustainable livelihoods opportunities for African youth in agricultural value chains and agribusiness, including in the informal sector.

This article reviews the rationale for the Foundation's evolving approach, details the comprehensive, holistic approach its partners take, and concludes with opportunities and challenges, based on early experiences of programme implementation.

Prospects for youth employment in the context of informality, mixed livelihoods, and agriculture

The economic lives of Africans, including African youth, continue to rely heavily on informal labour markets and mixed livelihoods. This often includes farming, especially (but not only) in rural areas, where the majority of Africans continue to live. Recognizing and better understanding this reality, and identifying scope for improvement within this context, may hold some of the answers to youth unemployment and working poverty in the region.

Household enterprises and family farms dominate the African economic landscape. As noted, over three-quarters of African workers are in vulnerable employment: informal work for oneself, or in a household enterprise or farm (ILO, 2014). Across surveys of 13 sub-Saharan African countries during the 2000s, 69 per cent of respondents identified family farming as their primary source of employment, with an additional 15 per cent identifying household enterprises; many more work in household or microenterprises as a secondary activity (Fox and Sohnesen, 2012). A non-farm sector participation rate of 75 per cent for Ghana and 93 per cent for Malawi was reported when both primary and secondary income-generating activities were included (Winters et al., 2009 in Bezu and Holden, 2014).

Combining agricultural and other income-generating activities over time and space to reduce risk and diversify opportunity is common among low-income Africans, including youth. As noted by Murray (2001: 2):

> modes of livelihood that typically prevail both within households and between households are highly diverse. Rural households, for example … may derive a part-livelihood from farming; a part-livelihood from migrant labour undertaken by absent household members in urban areas or other rural areas; and a part-livelihood from a variety of other activities, more or less informal, such as petty trade or beer-brewing. Variable combinations of activities of this kind, likewise gendered in respect of unequal dispositions of labour and appropriations of income between men and women, are often themselves subject to rapid change over time.

Livelihoods are 'mixed' both concurrently and in succession, both in the short term and over the course of a working life (Sumberg and Okali, 2013). And many young people also combine one or more jobs and income-generating activities with investments of time and resources in education or training, to build knowledge and skills in order to grow their business or change their career.

Evidence suggests that such diversification into non-farm enterprises can have positive welfare effects in both rural and urban areas, controlling for levels of education and household characteristics. For those who have completed primary but not secondary education, a household enterprise can be as good an option as wage employment, as private wage incomes are very low for this segment (Fox and Sohnesen, 2012). As such, non-farm economic activities can make up a significant proportion of household income in rural Africa. With significant variations across countries and climatic zones, Reardon et al. (2007, in Bezu and Holden, 2014) estimated the share of rural non-farm income to household total income to be approximately 35 per cent in Africa. Productivity and stability of these enterprises remains low, and, for the reasons alluded to above, young men, and especially young women, find it difficult to be enterprise owners (Fox and Sohnesen, 2012).

Nonetheless, most young Africans are economically active, contributing to household income, primarily through work in the informal sector (USAID, 2008). School-to-work transition surveys from eight sub-Saharan African countries suggest that between 83 per cent and 96 per cent of the jobs held by youth aged 15–29 are either informal employment in the informal sector, or informal jobs in the formal sector (INSTAT, 2014; Shehu and Nilsson, 2014). Elder and Koné (2014) found that in six of the eight countries, involuntary reasons for taking up self-employment among young workers, such as an inability to find paid employment or as a family requirement, exceeded voluntary reasons, such as gaining a higher income or greater independence.

Despite high rates of migration to urban areas, most sub-Saharan African youth continue to reside in rural areas and will continue to do so over the coming years; it is the only region where the rural population is continuing to grow in absolute terms (Brooks et al., 2012). Excluding South Africa and mineral-exporting countries, it has been estimated that two-thirds to three-quarters of the labour force is employed in agriculture in the region, but that this employment only contributes a quarter to a third of GDP (OECD 2009, in Brooks et al., 2012). But without sufficient opportunities in manufacturing or services to engage youth, agriculture will remain a significant sink of labour and source of economic opportunity. Many young Africans already work on family farms, but in the context of ageing farmers, engaging young people more productively in agribusiness and agricultural value chains is a developmental imperative. Not only can this offer sustainable opportunities for income generation, as the value of domestic food products rises, but it also will contribute to agricultural growth and food security for a growing and increasingly urban African population (Brooks et al., 2012; Koira, 2014).

Yet youth are often not interested in agriculture (Dalberg et al., 2013) – or, at least, not in the 'digging' they have seen their parents and grandparents endure. There is often a mismatch between growing youth aspirations and perceptions of farming as risky, dependent on hard manual labour rather than modern technology, and with few opportunities to earn a good, sustainable income (Noorani, 2015). More general 'push' and 'pull' factors behind rural-to-urban migration also play a role, including hierarchical social relations in rural areas (Leavy and Smith, 2010). A lack of perceived opportunity to make a broader contribution to one's community or country may also play a role in youth disinterest in farming.

Even where youth are interested in farming, in many (but not all) countries and regions, a lack of ownership of or access to land, or no expectation of inheriting land, is also a significant factor pushing youth away from choosing to work in agriculture (e.g. in Ethiopia: Bezu and Holden, 2014; Dalberg et al., 2013). This particularly affects young women (Jones et al., 2010). Lack of access to credit can also be an issue (Brooks et al., 2013), limiting capacity to invest in land and inputs, to purchase or rent equipment, and to hire labour.

Because there are a range of reasons why youth try to move away from farming, as well as many who remain committed to agriculture, engaging in mixed and multiple non-farm income-generating activities takes different forms. Sometimes these activities are undertaken instead of farming or to complement income from farming, particularly during lean seasons, but sometimes they are undertaken in order to raise income to invest in land or inputs to make farming possible (Berckmoes and White, 2014; Markel and Panetta, 2014).

An evolving comprehensive and holistic model

The experience of a participant in U-Learn, a programme undertaken by The MasterCard Foundation-partner Swisscontact in the Great Lakes region of Tanzania and Uganda, is illustrative of how mixed and informal livelihoods within and outside agriculture often manifest for rural and peri-urban African youth, and how youth can be supported to increase their economic opportunities and enhance their well-being:

> Twenty-one year old Petro lives in Mwanza, Tanzania. One of five children, he completed his education up to form 4 (comparable to GCSEs in some parts of the UK), and then did small-scale horticultural work on the family farm. After joining U-Learn, he gained electrical installation skills, and learned how to make a business plan, take care of customers, and save in an informal group. He received some tools from Swisscontact and bought others with his savings, and started undertaking electrical installation work locally. With the income generated and a loan from his savings group, he bought chickens. Initially many died, but with his income he was able to construct a coop and vaccinate them. While the new activity is yet to generate an income, it provides eggs and meat for the family. Petro also breeds goats, rabbits, and pigeons. He is able to combine taking care of his animals, as well as supporting the family farm, with his electrical work. His income has meant that he has been able to start to construct a house for himself on his mother's land, as well as purchase a small piece of land to expand his poultry work. While he doesn't participate in his savings group any longer, he saves income with his mother and her savings group. As he is only reachable by mobile phone, Petro's goal is to have a shop where people can come to book electrical services and purchase materials.

Mixing livelihoods is neither restricted to rural areas and small towns, nor does it always include agriculture. Loveness, 21, was also trained via U-learn in Mwanza, focusing on cooking and decorating. She started working as a decorator for someone else, slowly saved up through her savings group to buy tools and chairs, and was able to start her own small business. Using the chairs as collateral, she was able to 'grow out of' her savings group and secure a small microfinance loan to establish a food stall at a local bar, adding to her portfolio of income-generating activities and supporting her goal of growing her main business in order to employ others. Maryann, 22, studied hospitality at a training centre established in Nairobi by CAP-Youth Empowerment Institute in partnership with The MasterCard Foundation. She works for an electronics retailer as a stock-taker, and also weaves mats to sell in a local market, because 'whatever you do you should do something else as well. You should not depend on one thing for money'. She is saving up to study marketing, and has become a mentor with a local organization to inspire other young women.

Early evidence suggests that in order to support young people to make informed choices and have the assets (knowledge, skills, confidence, networks, physical and financial resources) to successfully transition into sustainable work for themselves or others, a holistic approach is required that tackles both the 'supply' and 'demand' side of the challenge (USAID, 2013). Through its partnerships, the approach taken by The MasterCard Foundation is to foster the development of a broad skill set, access to resources, and connections to the market and social networks among youth, in part through engaging the private and public sector to better provide an enabling environment. This combination can help young people negotiate, cope with, and potentially thrive in challenging socio-economic contexts characterized by poverty, inequality, and limited and unstable markets for goods and services. Improving the quality and sustainability of necessity-driven entrepreneurship and self-employment (i.e. making vulnerable employment less vulnerable and increasingly 'decent') and, where possible, supporting the transition to formal sector work and opportunity-driven, job-creating business, arguably makes most sense in contexts where informality dominates.

As The MasterCard Foundation's economic opportunities for youth approach continues to evolve in partnership with NGOs, financial service providers, and other development stakeholders, key components of a holistic and comprehensive model that has the potential to reach and support marginalized young Africans have emerged. These include: market surveys and scans; support for engagement in agriculture; youth engagement; building skills; accessing the labour market; and financial inclusion.

Market surveys and scans

Conducting or reviewing existing market surveys, and periodically undertaking more localized market scans, is necessary to inform programming, particularly to ensure that skills training is tailored to market demand for labour, products, and services, and that youth are well-informed about the opportunities available. Engaging employers in the early design phase also improves the ability of training programmes to focus on skill sets required by the market (MasterCard Foundation, 2015b).

Supporting youth to engage productively and sustainably in agriculture

This relies in part on improving agriculture's image problem, and promoting 'farming as a business': helping youth identify opportunities with potential for sustainable income and technological innovation across the entire agricultural value chain – from production, and the goods and services required to support production, through storage, transport, processing, marketing, and sale (Koira, 2014). Many such opportunities do not require access to a significant amount of land, or any land at all. Supporting youth to organize into producer, processor, or service provision groups or cooperatives, in order to better access government and private resources and to learn from each other (Hartley, 2014), can play a role in helping youth overcome a lack of access to financial and technical services and social networks.

Youth engagement

Meaningfully engaging youth wherever possible improves the quality and outreach of programming and advocacy efforts, helps tailor interventions to youth interests and needs, and builds the confidence and communication and leadership skills of the young people involved. The Youth MicroFinance Project, a three-country initiative undertaken by The MasterCard Foundation partner Plan Canada in West Africa, engaged youth in advisory boards, as community volunteers and in evaluation, with positive effects on youth empowerment and on project management and implementation (Nayar, 2014). The MasterCard Foundation's Youth Think Tank, launched in 2012, engages young Africans to conduct research in their communities, make recommendations based on their findings and advise the Foundation; although new, the results of the initiative are influencing Foundation strategy.

Building skills

A wide range of knowledge and skills are required for a successful transition to working life: 1) foundation skills such as literacy and numeracy; 2) technical and vocational skills, which depend on market demand and youth interest; and 3) transferable skills.

Transferable skills can include the following:

- *Business and entrepreneurship skills* (including understanding the market and making business plans);
- *Financial literacy and capability* (money management knowledge, attitudes and skills) and *bank literacy* (how to use financial services, including digital financial services, and consumer rights awareness);
- *Employability and 'soft' skills* (e.g. job search and networking, comportment, teamwork, communication, customer relations, leadership);
- Related, *'life' skills*, defined by UNICEF (2003) as

> psychosocial abilities for adaptive and positive behaviour that enable individuals to deal effectively with the demands and challenges of everyday life [including:] cognitive skills for analysing and using information, personal skills for developing personal agency and managing oneself, and interpersonal skills for communicating and interacting effectively with others.

These personal and interpersonal skills can include those around gender relations and sexual and reproductive health and rights – important for building self-confidence and especially useful for supporting young women to resist pressure for transactional sex while in education or at work (University of Minnesota, 2014b);
- *ICT skills;*
- *English or second-language skills.*

(Terms to describe skills are used differently and interchangeably across organizations; here the general approach is that suggested in UNESCO (2012).)

The exact combination needed depends on the level, quality, and content of education and skills already held by target youth, and market requirements. Second-chance opportunities to gain foundation and other skills are crucial for youth who have never attended school or have left early, and family responsibilities mean that opportunities to learn while earning is important for many. Each skill set can be adapted to the particular demands of farming, agricultural value chains, and agribusiness, but skill-building for the informal sector faces particular challenges, as identified in Box 1. Supporting training providers including technical and vocational education and training institutes to adapt training content and approaches to better meet the needs of youth within the informal sector, and supporting youth to access such training, can help them access the transferable skills most useful for negotiating multiple, sometimes unpredictable, livelihood options.

Box 1 Why skills development differs in the informal and formal sectors

Compared with the formal sector, small firms in the informal sector face:
- high opportunity cost to train;
- low cash flow to pay for training;
- greater needs for multiple skills;
- lack of capacity to identify training needs and design training programmes;
- lack of knowledge about benefits of training;
- absence of economies of scale for training, driving up cost;
- limited supply of trainer capacity serving the informal sector.

Source: Adams et al. (2014)

Accessing the labour market

Building young people's skills goes a long way in helping them to access economic opportunities. But in order for youth to ground and extend learning within real work or business contexts, it is often necessary to support their initial access to apprenticeships, internships, job placements, and mentorship from role models. Encouraging and supporting private sector employers to offer learning and earning opportunities to youth can be challenging, particularly when there is limited trust in youth's skills and attitudes. But engaging the private sector, from master craftspeople and small and medium enterprises, to large corporations where they exist, is crucial to further build the skills, networks, and capital necessary for youth to successfully move into more sustainable jobs or self-employment.

Financial inclusion

Youth require skills and access to opportunities to earn an income, and the knowledge of how to manage their money, as well as the financial products and services to do so sustainably. Livelihoods that are mixed over time and space, and agriculture in particular, provide inconsistent and often unpredictable incomes. Yet low-income Africans working in the informal sector, including young people, do have the capacity to save (MasterCard Foundation, 2015a). In this context, financial inclusion is a key tool – for consumption smoothing as income levels rise and fall, and for asset-building to improve resilience to shocks and for investment in businesses and in human capital. Financial behaviour tends to mirror diversified livelihoods, with individuals – including youth – combining the use of informal, semi-formal, and formal places to save and borrow (e.g. as described in the financial diaries collected from Plan youth savings groups members: Musa, 2014).

Starting with access to savings services – through savings groups, and through youth- and smallholder farmer-friendly products and services offered by formal financial service providers – is important for the development of a savings habit, to increase financial skills, and to build assets in a low risk manner. Saving and borrowing together in a group is a particularly useful entry point for youth (Dueck-Mbeba, 2015; Markel and Panetta, 2014; Ramirez and Fleischer-Proaño, 2013). Ensuring youth access to a fuller suite of appropriate formal financial services will require engagement with financial service providers and regulatory bodies, to support improvements in the enabling environment (MasterCard Foundation, 2015a).

While the merit of each model component is clear, The MasterCard Foundation's early experience suggests that it is in their effective integration that the real value emerges. For example, TechnoServe's STRYDE project, implemented in rural Kenya, Rwanda, and Uganda in partnership with the Foundation, combines three months of skill development and farming as business training with nine months of 'after-care' support, including mentorship, access to finance, and business plan competitions. According to internal project reports, this has resulted in an average increase in self-reported wages of 200 per cent 12 months after the project.

More broadly, the ability to influence decision-making and to be recognized as a contributor to the economic stability of households and communities is often emphasized by young people as a significant outcome of programming of this type (University of Minnesota, 2014a). Early evidence from several programmes in the Foundation's portfolio – such as those operated by Digital Opportunity Trust, TechnoServe, and the International Youth Foundation – suggests this type of empowerment is important for young women in particular (MasterCard Foundation, 2015b).

Conclusion

The experiences of The MasterCard Foundation and its partners, as well as others in the field, increasingly demonstrate how the barriers faced by young women and men in accessing sustainable livelihoods are many, so supporting their successful transition into employment and entrepreneurship requires a comprehensive and holistic approach. However, knowledge gaps remain, including a better understanding of the dynamics and composition of youth livelihoods in different rural African contexts, the longer-term outcomes of the holistic approach for youth, and, perhaps most importantly, how to reach scale with our combined efforts. The MasterCard Foundation has made an intentional commitment to build research, learning, and evaluation capacity across the Economic Opportunities for Youth portfolio to help close these knowledge gaps.

While a holistic, comprehensive approach is likely the most effective in terms of supporting successful transitions to employment or entrepreneurship among youth, it presents challenges to reaching scale – a key goal given the extent of unemployment and working poverty among youth. Tailored, wrap-around support to young people as they enter the labour market or try to start businesses is most likely to succeed for individual young people, but will be deemed too complex and costly for reaching tens of millions, particularly those who are most marginalized. Solving this problem will require different approaches.

In part, it will depend on a firmer understanding of which parts of the comprehensive approach can be successfully taken up by the public and private sectors. Indeed, focusing on the nexus of skill development, access to markets and jobs, financial inclusion, and engaging the private sector does not absolve governments of responsibility for investing in inclusive, equitable, quality, relevant basic education; social protection for informal workers; infrastructure (particularly electricity); and an enabling economic (including regulatory), social, and political environment that fosters high quality job creation. This requires strong, explicit, and joined up policy: 'government leadership and enabling environments to remove obstacles to youth employment and productivity' (MasterCard Foundation, 2015b) are required for a truly comprehensive approach.

For example, as public education systems commit to improving access, quality, and relevance – in line with the Education for All goals and the new sustainable development goals – a greater proportion of children and youth will build the foundation, transferable, and technical skills required to successfully take up existing economic opportunities and create new ones, and cope with changing, difficult economic contexts. The inclusion of financial and social education in national curricula, as advocated by Foundation partners Aflatoun and Child and Youth Finance International, will play an important part in scaling up this part of the approach, as will education systems that build stronger foundations in literacy, numeracy, ICT skills, and problem solving.

Building the business case for private sector investment also plays a role in bringing a comprehensive approach to scale. Businesses that recognize the value of adequately trained staff, in terms of the quality of products and services and reductions in staff turnover, are willing to invest in systems to support staff capacity development. Financial service providers that take a longer-term view on profitability increasingly recognize that child- and youth-friendly products and services offer opportunities for cross-selling and building a sustainable customer base.

Increased collaboration between governments, the private sector, civil society, and donors, such as via the recently established Solutions for Youth Employment coalition (http://s4ye.org/), needs to play a significant role in moving the field towards scale. And harnessing the power of new technologies – to extend access to education, information and financial services, and improve agricultural productivity, for example – will be crucial to the success of such coalitions.

And in part, it will require strong research and evaluation that not only identifies 'what works', but 'what is the minimum intervention that will work': what aspects of comprehensive support can we remove without harming effectiveness? It will also involve improving our understanding of when it is most effective to provide support. Interventions during early childhood may do much to support successful transitions to work in adulthood. And developing 'just in time' approaches that deliver skills training or behavioural nudges at the right moment can mean avoiding lengthy trainings or repeated processes that result in an extra time burden for young people and an extra resource burden for providers, but limited extra benefit.

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