

CASE STUDY: YOUTH EMPLOYMENT



# **TABLE OF CONTENTS**

Acknowledgements	0							
Case Study : Youth Employment in East Africa	03							
The Challenge	03							
Key players and interventions focused on youth employment	05							
Challenges facing organisations working in the youth employment space	06							
Challenges faced by investors and funders supporting youth employment	07							
Opportunities for increased collaboration and investment in youth employment	07							
Benchmarking case study on youth employment	09							
Case Study – Youth Employment in West Africa	21							
The Challenge	21							
Key players and interventions focused on youth employment	22							
Challenges facing organisations working in the youth employment space	25							
Opportunities for increased collaboration and investment in youth employment	26							
Benchmarking case study on youth employment	28							
Case Study - Youth Employment in Southern Africa	36							
The Challenge	36							
Key players and interventions/programs focused on youth employment	37							
Opportunities for increased collaboration and increased investment in the youth employment sector	or 40							
Benchmarking case study from other countries on youth employment	42							
LIST OF TABLES								
Table 1: Generation's Funder List across Countries	09							
Table 2: List of youth employment initiatives in East Africa	10							
Table 3: Generation's Funder List across Countries	28							
Table 4: List of youth employment initiatives in West Africa	29							
Table 5: Generation's Funder List across Countries	42							
Table 6: List of youth employment initiatives in Southern Africa								

# **LIST OF FIGURES**

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Λі	nn	AY	тп	ro	-1
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Figure 1: Youth Unemployment Indicators in East Africa	03
Figure 2: Key Education and Literacy Statistics across the Focus Countries	04
Figure 3: Job demand and supply gap in Kenya	04
Figure 4: Overview of Youth Initiatives by Investor Category	05
Figure 5: Roles of Social Investors under Opportunity 2	80
Figure 6: Roles of social investors under Opportunity 3	80
Annexure 2	
Figure 7: Youth Unemployment Rates (2010-2019)	21
Figure 8: Youth Unemployment Trends and Literacy Rates	22
Figure 9: Youth Empowerment Programs by Type of Funder	22
Figure 10: Overview of Key Players/Funders in the Youth Employment Space	23
Figure 11: Youth Empowerment Programs by Type of Initiatives	23
Figure 12: Overview of Key Youth Employment Initiatives across the Countries	24
Figure 13: Roles of Social Investors under Opportunity 1	26
Figure 14: Roles of Social Investors under Opportunity 2	27
Figure 15: Roles of Social Investors under Opportunity 3	27
Annexure 3	
Figure 16: Youth unemployment and literacy rates	36
Figure 17: Annual job supply – demand gap across the focus countries	37
Figure 18: Youth programs by social investor type	37
Figure 19: Type of initiatives supported by social investors	38
Figure 20: Indicative overview of key youth employment initiatives across the focus countries	39
Figure 21: Roles of Social Investors under Opportunity 2	41
Figure 22: Roles of social investors under Opportunity 3	41

## **ACKNOWLEDGEMENTS**

This report was commissioned by African Venture Philanthropy Alliance (AVPA) with support from the United States African Development Foundation (USADF), Social Capital Foundation, and Rockefeller Foundation.



The African Venture Philanthropy Alliance (AVPA) is a unique Pan-African network for social investors, headquartered in Nairobi and committed to building a vibrant and high impact community across Africa. AVPA is aligned with thriving networks in Europe (EVPA - HQ in Brussels with 250+ members) and Asia (AVPN - HQ in Singapore with 600+ members) to form a dynamic global force for social impact.

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The U.S. African Development Foundation (USADF) is an independent U.S. government agency established by Congress to invest in African grassroots organizations, entrepreneurs and small and medium-sized enterprises. USADF's investments promote local economic development by increasing incomes, revenues and jobs, and creating pathways to prosperity for marginalized populations and underserved communities. Utilizing a community-led development approach, USADF provides seed capital and local project management assistance improving lives and impacting livelihoods while addressing some of Africa's biggest challenges around food insecurity, insufficient energy access, and unemployment, particularly among women and youth.

Over the last five years, throughout Africa, with an emphasis on the Horn, Sahel and Great Lakes regions, USADF has invested more than \$115 million dollars directly into over 1,000 African owned and operated entities and impacted over four million lives.



Social Capital Foundation is a Dutch Foundation that partners with social impact first organisations who want to enhance sustainable economic opportunities for communities and small businesses.

SCF supports local talent potential, creativity and innovation with adequate tools, flexible funding and a knowledge network to maximize and scale impact.



The Rockefeller Foundation's mission—unchanged since 1913—is to promote the well-being of humanity throughout the world. Today the Foundation advances new frontiers of science, data, policy, and innovation to solve global challenges related to health, food, power, and economic mobility. As a science-driven philanthropy focused on building collaborative relationships with partners and grantees, The Rockefeller Foundation seeks to inspire and foster large-scale human impact that promotes the well-being of humanity by identifying and accelerating breakthrough solutions, ideas and conversations.

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AVPA would like to thank our board of directors for their continued support, in particular the following people who provided significant time and insights during the editorial process of this report: Julio Garrido-Mirapeix, Paul Carttar, and Monique Mathys.

This report was also made possible through the contributions of many individuals and institutions, both within and beyond the region. We are grateful to everyone interviewed who provided their time, expertise, and data throughout the course of this study.



## CASE STUDY: YOUTH EMPLOYMENT

## THE CHALLENGE

The youthful population in the East African region is substantially lower than other SSA regions, yet the unemployment challenge is still persistent in the region.

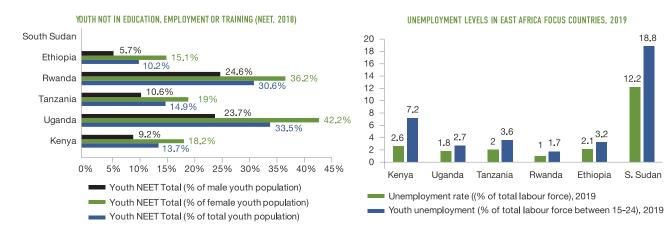
The proportion of youth aged between 15 and 24 years averages 21% across the focus countries compared to 40% in West Africa and 31% in Southern Africa94. Similar to the other regions, youth unemployment, and underemployment is a major social and economic challenge facing the countries particularly Kenya and South Sudan where youth unemployment levels are more than double the adult rates. Unemployment is particularly higher among female youths attributed to unequal access to education and training opportunities, gender relations in the households, and the general perception that women's caregiver roles will affect their productivity at the workplace. Furthermore, the proportion of young people not in education, employment or training (NEET) is sizeable in the region – averaging 21% with NEET rate for females averaging 26%. However, with various policies and youth-specific initiatives, youth unemployment decreased by an average of 17% in the focus countries between 2010 and 2019, with the highest reduction realized in Uganda (51%).

## SPOTLIGHT: STATE OF YOUTH UNEMPLOYMENT IN SOUTH SUDAN

South Sudan recorded one of the highest adult and youth unemployment levels in the region. Youth unemployment rate is more than 1.5 times of the adult rate. Various events occurring in recent years, notably the civil war that broke out in 2016 and the decline in global oil prices, have negatively affected the economy, leading to the high unemployment levels. More than 90% of the youths currently lack formal employment opportunities as most of the population relies on subsistence livelihoods to provide for their families. Even with the goal of meaningful implementation of the Revitalized Peace Agreement (R-ARCSS), the persistent youth disenfranchisement remains a threat to the growth of the country.

Youth employment in the region remains mostly informal, driven by several supply and demand challenges.

Figure 1: Youth Unemployment Indicators in East Africa



Source: World Bank Development Indicators, 2018 N/B: No data on South Sudan

<sup>94</sup> World Bank Development Indicators

Most of the young population in the region is employed in the informal and agriculture sectors. These sectors while crucial to the economies of the East African countries, are characterised by less structure and organisation, increasing the chances of underemployment and unfavourable working conditions. Particularly, the agriculture sector in the region is seasonal and subsistence in nature, resulting in low and unpredictable income for the population engaged in the sector.

On the supply side, access to quality and relevant education for the youths remains low. Low transition rates from primary to secondary to tertiary have been witnessed across the focus countries. Completion rates, particularly at the secondary education level, are also low except for Kenya, which has higher rates compared to both SSA and global averages. This could be attributed to the free education programs introduced by the Kenyan government both at the primary and secondary levels which have enhanced both enrolment and completion rates at those levels. The tertiary level enrolment rates are in single-digit levels and significantly lower than the world average due to inadequate tertiary infrastructure in addition to lack of funds by the students to finance tertiary education.

70-80% of the youth are employed in the informal & agriculture sector.

On the demand side, the number of jobs created on an annual basis is not adequate to meet the supply of youths entering the workforce. In addition, there is a growing skill mismatch in the region, particularly in essential growth industries such as the ICT sector. A bigger challenge also arises in the market linkages for youths, particularly those in rural areas facing challenges in accessing employment opportunities.

Figure 3: Job demand and supply gap in Kenya

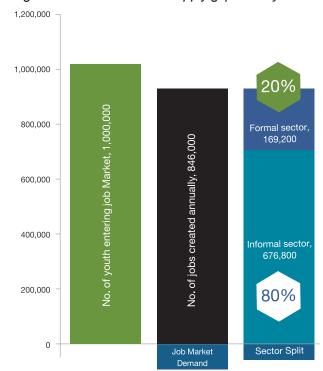


Figure 2: Key Education and Literacy Statistics across the Focus Countries

	PRIMARY SCHOOL Completion rate	LOWER SECONDARY SCHOOL COMPLETION RATE	TERTIARY ENROLLMENT Rates	YOUTH LITERACY Rates	ADULT LITERACY RATES
ETHIOPIA	54%	29%	8%	73%	52%
KENYA	100%	79%	11%	88%	82%
TANZANIA	69%	30%	4%	86%	78%
UGANDA	53%	26%	5%	89%	77%
RWANDA	87%	37%	8%	87%	73%
SOUTH SUDAN	27%	18%	-	48%	35%
SSA	69%	44%	9%	76%	66%
WORLD	90%	77%	38%	92%	86%
	<50%	50-80	)%	>80%	

Source: World Bank Development indicators, 2018

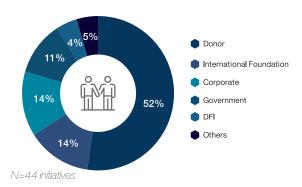
# KEY PLAYERS AND INTERVENTIONS FOCUSED ON YOUTH EMPLOYMENT

While donors and international foundations dominate youth initiatives in the region, corporate foundations in the region have also been focusing on the sector.

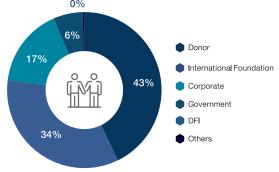
A total of 44 youth-focused initiatives<sup>95</sup> were mapped across the focus countries with an estimated amount of US\$ 1.8Bn96 in project value. The World Bank, GIZ, USAID and DFID have been the main donors supporting youth initiatives in the region, accounting for the largest proportion of both in terms of the number of youth initiatives as well as the amount of funding. Corporate foundations, particularly in the banking sector, have also been highly focused on enhancing youth employment as an avenue to generate shared value for the banks. The foundations provide skilling and entrepreneurship development support to youths who, in turn, can graduate to get loans from the banks. In addition to developing strategies and policies aimed at encouraging youth employment, governments in the region have also established youth-focused agencies such as the Youth Livelihood Programme in Uganda, Youth Enterprise Development Fund (YEDF) in Kenya, and the Youth Development Fund in Tanzania that provide capacity building and funding support to youths.

Figure 4: Overview of Youth Initiatives by Investor Category

## 52% OF YOUTH EMPLOYMENT PROGRAMS IN THE REGION ARE SUPPORTED BY DONORS







Total value = US\$ 1.8Bn Data for 24 initiatives

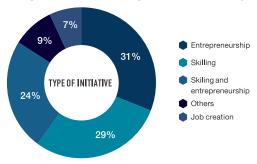
Source: Intellecap Analysis A list of youth employment initiatives in the region is outlined in Table 13 Local and international philanthropists are collaborating to fund and implement youth programs

To implement its recently launched Young Africa Works initiative, the MasterCard Foundation partnered with KCB and Equity Bank Foundation, where the two corporate foundations can scale their entrepreneurship programs with a target of 1.5 million youths. GIZ's Employment and Skills for Eastern Africa (E4D/SOGA) has also been running in partnership with KCB Foundation since 2017 – the partnership leverages foundations 2jiajiri model to empower and equip youth in the informal agribusiness and construction sectors.

Similar to the West Africa region, most of the initiatives have been in the form of skilling and entrepreneurship development and primarily focused on the supply-side.

Broadly, youth initiatives in the region have focused on building the capacities of the youth and have taken four forms: skilling, entrepreneurship development, employability enhancement, and job creation. A significant proportion of these initiatives have focused on building the skill sets of youths and supporting them in venturing into entrepreneurship through the provision of microloans and business development services.

# 1. Skilling, upskilling and apprenticeship programmes: Supporting vocational training and skills development



N=44 initiatives/Programs

The education system in the focus countries is mainly focused on providing education for the formal sector and, thus, skill development is almost non-existent for the informal sector. While technical and vocational training institutes providing practical training in areas such as carpentry, masonry, tailoring, among others exist, they face financial, human, and infrastructure constraints, which compromises the quality of training as well as the number of trainees. Conversely, companies that have launched intensive internal skills development courses for their employees often report high attrition, with trained employees leaving to work for other companies. This limits corporate ability to invest in training, especially in the case of SMEs that are resource constraints. Skillbased programmes in the region include Rwanda Priority Skills for Growth (PSG), E4D/SOGA (Employment and Skills for Eastern Africa), and Tanzania Education and Skills for Productive Jobs Program (ESPJ). Given the increasing use of ICT in various sectors, several initiatives have also been explicitly launched to enhance digital skills amongst the youths.

<sup>95</sup> Only programs running currently were mapped

<sup>96</sup> This is the aggregated amount for 24 initiatives where project budget amounts were available

# 2. Entrepreneurship development: Supporting young entrepreneurs

With limited opportunities for formal employment, entrepreneurship and business creation remain critical in enhancing the livelihoods of young people in the region. The region has experienced rapid growth of the start-up economy, which is mainly driven by tech-savvy young people. Consequently, more programs to support youth entrepreneurship have been launched. Such include the MasterCard Foundation Young Africa Works initiative, Kenya Catalytic Job Fund, and Youth Enterprise Grant Programme (YEG) Kenya. Additionally, procurement policies established by several public and private sector institutions in these countries aim to support youth-based businesses. In Kenya, for example, 30% of all government goods and services tenders are allocated to youth businesses.

# 3. Employability programmes: Facilitating the transition from school to work

Despite the large number of youths entering the job market in the East African countries every year, the countries still face a significant shortage of skilled, market-ready labor. The skillset, education levels, and experience offered by many young jobseekers in the region are not sufficient even for the limited number of jobs available in the formal economy. Consequently, most corporates in the region have reported difficulty finding employees with the required skills. Additionally, the education system in most of these countries is theory-based, leaving students with hardly any practical experience. Audit and advisory firms such as KPMG, PWC, Deloitte and Ernest and Young have particularly been active, absorbing hundreds of youths on an annual basis.

# 4. Job creation: Incentivising the public and private sector to generate more jobs

Social investors have supported initiatives tackling the issues of the inadequate supply of jobs for the youth, although this has been on a small scale – the governments are mainly leading it. In addition to attracting foreign direct investments, special economic zones established by the government in most of the focus countries have significantly contributed to employment creation. The Kigali Special Economic Zone in Rwanda, for example, employed 2% of all permanent employees in Rwanda in 2016<sup>97</sup>. Additionally, the governments and NGOs provide opportunities for unemployed youths to take on voluntary jobs like community health workers and agricultural extension officers.

# CHALLENGES FACING ORGANISATIONS WORKING IN THE YOUTH EMPLOYMENT SPACE

Social organizations, such as NGOs and social enterprises, as well as investors and funders focusing on the youth employment space, face several challenges that hinder the operations and effectiveness of the programs.

Challenges faced by social organisations and enterprises focused on enhancing youth employment

- Lack of an ecosystem approach to program design: As previously highlighted, most of the youth programs in the region have focused on solving the supply-side issues, yet youth unemployment issues across the continuum of demand, supply, and market are interlinked and need to be resolved using a consolidated approach.
- Funding sources: Most of the programs identified across the focus countries rely primarily on external financing from donors and international foundations, which can jeopardize sustainability, given the decreasing levels of international funding. Raising funds locally is often challenging, with the contributing philanthropic institutions spread thin across multiple competing social causes e.g., health and women empowerment.
- Lack of tailored financing support for youth businesses: While support organisations provide capacity building and mentorship support services to drive entrepreneurship amongst youths, they often don't have access to finance with limited to no tailored financial support provided by financial institutions. Furthermore, financial institutions such as microfinance institutions, SACCOs, and banks have credit underwriting and collateral requirements that also limit their access to finance. Consequently, this derails entrepreneurshipbuilding efforts among the youths.
- Lack of an enabling regulatory environment for youth businesses: Across the countries, there is a lack of incentives to start and operate youth businesses. For example, early-stage youth businesses are still expected to pay taxes with minimal support from governments for the growing and scaling of the companies. The introduction of incentives such as free business registration, tax holidays, etc. would drive the growth of youthowned businesses. In Uganda, for example, the levy imposed on internet usage increases the cost of running a business, especially for digital businesses.
- Mentor fatigue: Most programs rely on business professionals to participate as judges, consultants, and trainers to offer mentorship support to youth entrepreneurs. These professionals often do not receive any financial compensation and are thus unable to provide pro bono services year after year even though they believe in the concept and importance of the initiative.

<sup>97</sup> Analysing the impact of the Kigali Special Economic Zone on firm behavior, 2016

# CHALLENGES FACED BY INVESTORS AND FUNDERS SUPPORTING YOUTH EMPLOYMENT

- High transaction costs: Most of the youth businesses are categorized as micro or small and thus have lower financing requirements. The proportion of transaction costs to loan value is, therefore, significantly higher for these loans discouraging financial institutions from financing these businesses.
- Lack of alternative underwriting frameworks: Traditional financial institutions' (Fls) underwriting frameworks leverage information such as credit and banking history, which is almost non-existent for youth businesses. Besides, Fls require collateral such as buildings, logbooks, and title deeds to minimize losses from non-repayment. Most youth, however, rarely have a possession that they can leverage as collateral. This presents significant challenges for Fls to assess and price the risk in lending to youths.
- Measurement of overall impact achieved: Youth unemployment is driven by challenges that cut across the demand side (factors that impede job creation), supply-side (factors that limit the development of appropriately skilled youth workforce), and linkages (factors hindering linkage between potential employers and youths). Most youth employment interventions, however, do not take an ecosystem approach and only address the supply side, thus limiting their overall impact.
- Scalability of interventions: Most of the programs/ interventions identified have not been able to scale post the initial funding support, as funders usually do not have scale-up plans that include collaboration with local capital providers and governments successfully.

# OPPORTUNITIES FOR INCREASED COLLABORATION AND INVESTMENT IN YOUTH EMPLOYMENT

Several collaboration opportunities exist in designing, implementing, and scaling youth interventions in the region. Each investor category has its strengths that can be leveraged to build sustainable programs.

## Collaboration for market linkage

Most of the programs offering training to youths have often not resulted in the absorption of the youth into the employment space. It is because some of the programs are not necessarily practical based and/or not private sector driven and, thus, they do not fully address the skill needs for the employers. Youths also face substantial challenges in accessing market information and networks to access job opportunities. The problem is also rooted in failures in the broader education system. For the collaborative approach to work well for a large number of youths, the education system needs to be revamped. Finding employees with the right skill sets who can produce quality outputs is

an enormous challenge for employers. Many modern workplace relevant skills begin developing as early as primary education.

Opportunity: Private sector-led training and internship programs where the private sector sets out the requirements and support process for the program. Donors, governments, and international foundations can provide financial and non-financial support to private companies, which will allow them to offer more internships and graduate trainee programs to youth for a fixed period before the company can fully absorb them. Governments and donors can further channel lessons from these programs back into public education system reforms.

**Example:** M-KOPA University is a programme launched by the M-KOPA Solar East Africa in 2015 to address the challenge of the lack of skilled talent. The programme aims to provide world-class technical and business development skills to employees, sales agents and partners. M-Kopa programmes include three levels of training i.e.

- M-KOPA 101 is mandatory for all staff to understand how the company operates, its values, mission, products, and how they can be successful there.
- The M-KOPA 201 level is for rising managers who receive training in a variety of areas such as how to set targets, manage deadlines, and report progress on projects.
- Senior managers go through the M-KOPA 301 level training on how to grow themselves and their teams.

While the private sector can drive impact in this space by bridging the skills gap at the company level, the challenges also need to be addressed through backward linkages with the education system reforms with support from donors, foundations, and government. Such collaboration and linkages should help in aligning the curriculum to skills sought by employers. Many of these skills are less vocation-specific such as analytical thinking, problem solving, attention to detail, leadership, decision making, and communication skills.

## Collaboration for increased access to finance

Young entrepreneurs often face substantial difficulties in securing adequate business capital due to lack of business experience, the absence of required collateral, and bias from banks against younger borrowers. This shortage of capital can kill off many good business ideas even before they begin. And when young entrepreneurs do win some financial backing, it is often not enough, leading to an under capitalization that threatens their business viability.

**Opportunity:** Introduction of loan guarantees by government for the youth-funding programmes and the provision of incentives to the financial institutions

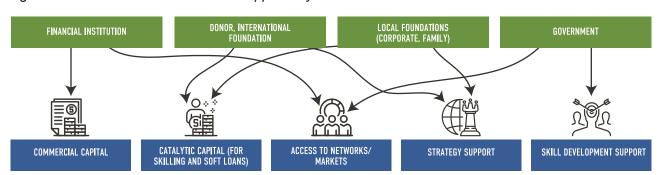
to lend money to suitable young entrepreneurs who lack sufficient personal and business collateral, can assist in catalysing capital for youth businesses. Donors, governments, corporate foundations, and financial institutions (Fls) can also collaborate to provide more generous support for youths by providing access to flexible low interest or no interest - "soft loans". It would allow some level of cost recovery from successful young entrepreneurs while increasing funds for subsequent generations of entrepreneurs. Entrepreneurs who can build a sound repayment track can be graduated to get higher ticket loans from Fls. Such a program would thus benefit the Fl as it acts as a pipeline generation avenue.

Figure 5: Roles of Social Investors under Opportunity 2

or services. Thereafter, the bank advances low-cost loans to select entrepreneurs. Since its launch, the programme has skilled over 23,000 youth beneficiaries on technical skills and financial literacy across the country<sup>98</sup>. The bank has recently partnered with the MasterCard Foundation to scale up the program with a target of impacting 1.5 million small businesses.

## Development/social impact bond for youth employment

As highlighted earlier, funding for youth employment initiatives has mainly relied on international sources. With the declining financing from these sources, more sustainable approaches are needed to leverage local

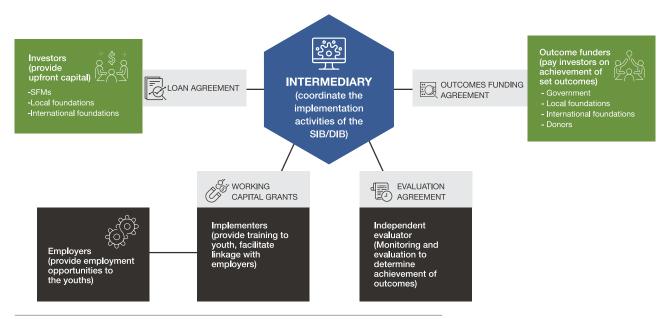


**Example:** KCB Tujiajiri - Kenya Commercial Bank (KCB) launched the KCB Tujiajiri in 2016 to address the problem of youth unemployment by creating jobs through skill development and vocational scholarships. Recruits of the programme include out of school youth and individuals operating MSMEs that need technical capacity, entrepreneurial development, financial management skills, working capital, and asset financing. KCB Tujiajiri assists in building technical capacity by training youth through its technical training courses that empower the young and microentrepreneurs to turn their passions into products

sources of capital in such programs and attract more private sector investments into the sector.

**Opportunity:** Youth employment is one of the most popular sectors that has leveraged the SIB structure to mobilise social capital, representing approximately 50% of the deals contacted globally<sup>99</sup>. A SIB for youth employment can help mobilise funding in addition to enhancing impact measures as private investors are only paid on the achievement of set targets. Governments and donors can be leveraged to finance outcomes.

Figure 6: Roles of social investors under opportunity 3



<sup>98</sup> https://kcbgroup.com/foundation/programs/2jiajiri/?program=2jiajiri#project-list

<sup>99</sup> Brookings Institution: Impact Bonds Snapshot, 2019

**Example:** Bonds for Job South Africa SIB, launched in 2018, seeks to accelerate the transitions of excluded South African youth into growth sectors of the economy through alternative methods of skilling and training. It targets supporting 6,000 youths over a period of two years.

## BENCHMARKING CASE STUDY ON YOUTH EMPLOYMENT

## ■ Generation

Generation is a global demand-driven skilling initiative that offers a two-sided solution to youth unemployment. On the one hand, the program provides high-quality entry-level talent for employers, while on the other hand, it prepares the underemployed and unemployed youth for jobs. Generation offers 26 employment programs in 25 professions across four sectors: Customer Service and Sales, Digital & IT, Healthcare, and Skilled trade. The program is guided by a sevenstep approach i.e. jobs and employer engagement, learner recruitment, technical, behavioral, mindset & professional skills training, interviews with employer partners for immediate job placement, and mentorship during and after the program to ensure consistency in quality. McKinsey & Company founded Generation in 2015, initially piloting in USA and Spain, but it has since rapidly grown its operations to 14 countries

# 14 countries across America, Europe, Asia and Africa 37,520 graduates 3,000+ employer partners US\$ 135Mn in cumulative salaries for the graduates

in America (USA, Brazil), Europe (France, UK, Italy), Australia, Asia (India, Hong Kong, Singapore, Pakistan) and Africa (Kenya) graduating more than 37,000 young adults in collaboration with over 3,000 employer partners. To date, the initiative's graduates have made US millions in cumulative salaries in their new careers<sup>100</sup>.

Table 1: Generation's Funder List across Countries

COUNTRY	FUNDERS
INDIA	IKEA Foundation
KENYA	<ul> <li>USAID, IKEA Foundation, Swedish International Development</li> <li>Cooperation Agency (SIDA)</li> <li>Safaricom Foundation</li> <li>McKinsey &amp; Company</li> <li>The East Africa Trade and Investment Hub</li> <li>The program has more than 200 employer partners with more than 18,000 graduates supported so far</li> </ul>
MEXICO	<ul> <li>Secretaría de Innovación, Ciencia y Tecnología</li> <li>del Estado de Jalisco, Bécalos, Oracle, Tele urban</li> <li>More than 2,300 graduates supported so fare</li> </ul>
SPAIN	Ministerio de Trabajo, Migraciones y Seguridad Social
ITALY	Intesa Sanpaolo     Google
PAKISTAN	Punjab Skills Development Fund (PSDF)
SINGAPORE	• Skills Future Singapore (SSG),
FRANCE	<ul><li>McKinsey&amp; Co</li><li>Google Co.</li><li>Unibail-Rodamco Westfield</li></ul>

<sup>100</sup> https://www.generation.org/wp-content/uploads/2019/05/Generation\_Annual-Report-2018\_FINAL.pdf

Table 2: List of Youth Employment Initiatives in East Africa

NAME OF Organisation	COUNTRY	NAME OF INITIATIVE	PROGRAM SIZE (US\$ MN)	DESCRIPTION
World Bank	Tanzania	Digital Tanzania Program Phase I: Digital Foundations Project	US\$ 127.10 Mn	The Digital Tanzania Program Phase I: Digital Foundations Project aims to help Tanzania harness its digital potential boosting the digital economy for growth, innovation and job creation. The project specifically targets three core enablers of digital development.  1. Digital ecosystem: includes strengthening the laws, policies, regulations and human and institutional capacity needed to promote sector, market competitiveness, job creation and innovation.  2. Digital connectivity: ensures access to affordable, high quality internet services for all citizens  3. Digital platform and services: build technical capacity, institutions and infrastructure for the government to deliver services to citizens.
World Bank	Kenya	Kenya Youth Employment and Opportunity Project	US\$ 150 Mn	The project was rolled out in 2016 to help 280,000 Kenyan youths between the ages of 18-29 by increasing their earning and employment opportunities. KYEOP responds to the increasing numbers of new entrants into the workforce who are presently outpacing the capacity of the economy to absorb them into productive employment.  The four key areas the project focuses on include:  a) Engaging training providers and private sector employers in offering training and work experience to improve youth employability.  b) Supporting self-employment by focusing on job creation initiatives such as supporting new start-ups, improving productivity and job creation potential of existing business while offering innovative approaches to help the hard to serve youth.  c) Improve labour market information by improving its access and quality.  d) Strengthening youth policy development.
World Bank	Rwanda	Rwanda Priority Skills for Growth (PSG)	US\$ 120 Mn	The Priority Skills for Growth program in Rwanda targets the increase of opportunities for the acquisition of quality, market relevant skills in specific economic sectors. The program's specific result areas include:  a) Reinforcing governance of the skill development system b) Ensuring the provision of quality market relevant training programs c) Expanding opportunities for continuous upgrading of job relevant skills for sustained employability d) Capacity building for implementation.
World Bank	Tanzania	Tanzania Education and Skills for Productive Jobs Program (ESPJ)	US\$ 120 Mn	The Education and skills for Productive jobs program supports the establishment and strengthening of institutional mechanisms operationalising the country's National Skills Development Strategy (NSDS 2016-2021) that seeks to increase the supply of skills for industries with high potential for growth and job creation in Tanzania. The project targets 30,000 beneficiaries including trainees enrolled in university, technical, vocational and alternative training in the six key economic sectors namely agriculture, tourism and hospitality, agribusiness and agro processing, construction, transport and logistics energy, Information and technology.

NAME OF ORGANISATION	COUNTRY	NAME OF Initiative	PROGRAM SIZE (US\$ MN)	DESCRIPTION
World Bank	Uganda	Skills Developmen t Project	\$ 100 Mn	The project's objective is to improve governmental institutions and enable them to provide high quality, demand-driven training programs in key areas of the economy. The project is under the department of Business, Technical, and Vocational Education and Training (BTVET) in collaboration with the Ministry of Education and Sports. The program aims to:  a) Raise the economic relevance of the BTVET b) Increase the quality of skills provision c) Provide equitable access to skills development d) Achieve great management and organisational effectiveness in BTVET e) Increase internal efficiency and resource available for BTVET
World Bank	Rwanda	Skills Developmen t Project	US\$ 30 Mn	The objective of the project was to improve the skills of the Rwanda labour force by expanding their access to quality vocational training and general secondary education. 5,490 individuals enrolled in vocational training centres and Industry-based training centres. The implementation competition report highlights that 14,872 individuals enrolled in training financed through the SDF, which nearly achieved the Phase I and II targets (of 15,900 and 15,275 individuals enrolled, respectively). The project also introduced a pilot Skills Development Facility that provides financing for the rapid delivery of high-priority skills through competitive sub-grants ranging from US\$10,000 to \$100,000 to both public and private training providers.
GIZ/DFID	Kenya, Uganda, Tanzania	E4D/SOGA (Employmen t and Skills for Eastern Africa	US\$ 29.8 Mn (£22,826,266)	The project intended to provide skill training, matching and supplier development services to help East African women, men and young people exploit employment and economic opportunities in natural resource-based industries and adjacent sectors. After completion of the program, trainees would have access to jobs and economic opportunities in and around the oil and gas sector leading to an increased economic contribution of the sector to growth in Eastern Africa. The project's success was measured by three outcome indicators:  1. Number of additional local people in sustainable jobs across the four target countries (target 23,0003)  2. Percentage of income increase of people reached by the program (target 10%)  3. Percentage of male and female training graduates obtaining and maintaining a job after completion of training (target 75%)
Rockerfeller	Kenya	Ajira Digital Project to scale Demand Driven Training and develop a sustainable model for connecting disadvantag ed youths to online jobs	US\$ 1 Mn	The Ajira Digital Program is a government initiative funded by the Rockefeller Foundation that aims to empower over one million youths to access digital job opportunities. The project also aims at bridging the gap between skills demand and lack of jobs and further seeks to gather lessons learnt to inform the project scale up. The Ajira Digital Project seeks to position Kenya as a choice of labour destination for multinational companies as well as encourage local companies and the public sector to create digital work. The overall objective of the project is to make the country a freelance hub and the global destination for online work by the year 2022.  The program has trained over 40,000 young men and women to perform microwork online.

NAME OF ORGANISATION	COUNTRY	NAME OF INITIATIVE	PROGRAM SIZE (US\$ MN)	DESCRIPTION
Safaricom	Kenya	Wezesha Program	Unknown	The Wezesha Program partnered with Generation in Kenya to provide the youths with support to access job opportunities. Since the launch of Generation in Kenya in 2015, it has graduated 9000+ youths through 56 training locations in 18 counties and has placed 88% of the graduates into meaningful employment through financial services, customer service agents, sewing machine operators, distributed sales and retail and restaurant services training programs.
MasterCard	Uganda	U-LEARN 2 (2016-2021)	Unknown	The program is improving opportunities for the youths with limited education and skills through labour relevant skill training. It also connects young people with large companies for internships and employment opportunities mostly in the informal sector through skills development, youth business associations, market linkages, access to financial services and mentorship. The target is youths aged 18-24 who come from families at or below the international poverty line. The program targets 7,500 beneficiaries, 50% will be young women, at least 20% of whom will be young mothers. It works across 11 districts in Uganda. Approximately 70% rural / 30% peri-urban or urban. Other impacts include improved employment and micro-entrepreneurship opportunities available to 5,500 young women and men, and 2,000 additional young entrepreneurs will be supported to grow their small businesses.
MasterCard	Tanzania	Pathways to Work (2015-2021)	US\$ 29.8 Mn (£22,826,266)	The program, in partnership with Tanzanian Vocational Education and Training Authority (VETA) and the Tanzania Entrepreneurship and Competitiveness Centre (TECC), is strengthening the capacity of three VETA training centres, VETA's Teacher's Training centre, and TECC. Pathways to Work uses a systems approach in engaging public, private, and NGO actors to improve the quality and delivery of services for youths. The program has three components:  1. Systems change: Through strengthening partner institutions' capacity to serve young people and work within the larger ecosystem of key stakeholders to effect systemic change for improved/sustained youth outcomes.  2. Improved youth outcomes related to employability and entrepreneurship: Labour market assessments and market systems-driven analyses will ensure youths are trained in relevant skills that meet employer and market needs. Youths in the entrepreneurship pathway receive a holistic package that includes life skills training, entrepreneurship training, mentorship, and access to finance.  3. Monitoring and evaluation for learning: Learning is a priority in implementation and it is achieved using a Monitoring, Evaluation and Learning (MEL) system and robust learning strategy so that best practices are adopted, scaled, and disseminated widely.  The program targets vulnerable youths aged 16-24 who are unemployed, under employed and those economically disadvantaged living in urban and peri-urban areas of Tanzania. It is estimated that the program will directly impact 22,550 vulnerable youth in Tanzania.

NAME OF ORGANISATION	COUNTRY	NAME OF INITIATIVE	PROGRAM SIZE (US\$ MN)	DESCRIPTION
MasterCard	Kenya	Young Africa Works initiative	US\$ 3Mn	The Young Africa Works by the MasterCard Foundation outlines how focus needs to shift to finding solutions to the youth employment challenge and reducing poverty in Africa. Using youth employment as a measure of their progress, MasterCard will work to help millions of young people find a pathway out of poverty ensuring that, by 2030, over 30 million young people in Africa, particularly young women, secure dignified and fulfilling work.
KCB Foundation	Kenya	2jiajiri	US\$ 10Mn (total deployment - 2jiajiri (70-80% of total)	2jiajiri is a program founded by the KCB Foundation that addresses the problem of the young and unemployment by creating jobs through skill development and vocational scholarships (upskilling) and existing micro entrepreneurs (skilling) where the initiative provides business development services, discount asset and capital financing for the graduates of the technical training and lastly provision of market and industry linkages.
Equity Foundation	Kenya	Entrepreneur ship	US\$ 623Mn	The objective of the program by the Equity Group Foundation (EGF) is to build entrepreneur capacity through training mentorship and coaching and facilitating digital learning. So far KES 62.3B has been transferred to enterprises benefiting 1.948,668 households. In partnership with the MasterCard Foundation, EGF rolled out the Financial Knowledge for Africa (FiKA) in 2010 to deliver quality financial literacy training to women, youths and MSMEs from low income areas. The program, which covers budgeting, savings, debt management and financial services and products, has trained over 1.8 million people.
Government	Kenya	Youth Enterprise Development Fund (YEDF)	US\$ 40 Mn (Kshs 4 Bn)	The YEDF is a state corporation under the Ministry of Public Service, Gender and Youth Affairs with a strategic focus on enterprise development, as a strategy that will increase economic opportunities for the Kenyan youth. The fund seeks to create job opportunities for young people through entrepreneurship and encouraging them to be job seekers. YEDF mandate includes providing loans to youth-owned enterprises, providing market support to youth enterprises, facilitating youths to obtain jobs abroad, among others.
UNDP	Kenya	Economic Empowermen t Program (EEP)	\$ 2,791,957	UNDP's Economic Empowerment Program (EEP) promotes inclusive and equitable economic growth in Kenya and seeks to ensure that the poor and vulnerable participate in and benefit from economic growth. The formation of county-level Biashara [Business] Centres is a key intervention in the implementation of the EEP – these centres function as incubators for grassroots commercial ventures, acting as sites where primarily women, youths and PWDs can receive business advice, access to ICT facilities and funding to support their entrepreneurial activities.  The key objective of establishing Biashara Centres is to promote inclusive economic growth and job creation through supporting the implementation of MSE program and activities of the Medium Term

NAME OF ORGANISATION	COUNTRY	NAME OF INITIATIVE	PROGRAM SIZE (US\$ MN)	DESCRIPTION
				Plan (MTP II). Key target beneficiaries are MSEs, support structures for women and youth, aspiring entrepreneurs, and MSE associations and/or smallholder communities. The following are key objectives of the EEP:  1) Access to Business Development Services 2) Inclusive Business & Value Chain Development 3) Vocational, Industrial and Technical Training Potential
Government	Uganda	Youth Livelihood Program	US\$ 71.8 Mn (UGX 265 Billion)_	The program was implemented under the Ministry of Gender, Labour and Social Development in collaboration with local governments and covers all the present 122 districts and 41 municipalities. Local governments are responsible for mobilisation & sensitisation, beneficiary selection, facilitating projects preparation, appraisal and approval of projects, monitoring and supervision. The majority of the beneficiaries were school dropouts (34.6%), followed by those who have only completed primary education (19.6%). It is also important to mention that 2.8% of the beneficiaries are youths with disabilities. The program consists of the following components:  1). Youth Empowerment: the greater involvement of the youth in mobilisation, sensitisation, prioritisation, and planning for their needs, implementation and monitoring and evaluation. 2). Youth Economic Engagement: the supported youths are engaged in self-employment through vocational trades and income generating activities financed under YLP. 3) Financial Inclusion: under the program, YIGs access project funds through commercial banks. Beneficiaries have also opened accounts in Savings and Credit Cooperative Organisations (SACCO) and are engaged in Village Level Savings Associations (VLSA). The total amount repaid on January 12, 2018 was UShs. 15.249 Billion, [representing 67 % of the UShs. 22.903 Billion that is due to-date]. 112 groups have, to date, fully paid up (100% Repayment). 4) Support to Local Economic Development: the YIGs procure products and services locally and thereby support the community like the supply of agricultural inputs, trainers for skills enhancement projects, thus increasing local entrepreneurs who deal with the YIGs. 5) Increase in Income Levels for the Youth: a number of the funded youth projects have been productive enabling the youths to earn commensurate income, which has enabled some YIGs to make 100% repayment. The process evaluation report rated 51% of YIG enterprises as successful, 46% struggling, and 3% failed/disbanded. 6) Incr

NAME OF ORGANISATION	COUNTRY	NAME OF Initiative	PROGRAM SIZE (US\$ MN)	DESCRIPTION
Government	Uganda	Uganda Women Entrepreneur ship Program (UWEP)	US\$ 3.2 Mn (UGX 340,249,500)	The initiative by the Government of Uganda works to improve women's access to financial services, facilitate them with the necessary skills for economic growth, value addition and marketing of their products.
USAID	Kenya & Tanzania	Rural-Based Girl-led Innovation & Entrepreneur ship	Unknown	The initiative was designed to address systemic unemployment problems in rural areas in Kenya and Tanzania. Training from the program is intended to build personal development, entrepreneurship and job readiness to prepare youths for school, employment and entrepreneurship. The project operates in more than 15 regions in Kenya (urban and rural) and 11 rural regions in Tanzania in 2018. There are plans for new regions in 2019.  The Girl-led Innovation and Entrepreneurship Program has impacted over 300,000 youths alongside the Adolescent Girl Advancement Program (elements of financial literacy and economic assets) that has impacted over 130,000 young girls.
USAID	Tanzania	Feed the Future Tanzania Advancing Youth	US\$ 19.7 Mn	Advancing Youth, an initiative funded by USAID and Feed the Future, helps young people aged 15-29 to enhance their employability, leadership skills, become business savvy and participate in civil life. The program collaborates with the youth participants to design, implement, and build public private partnerships to bolster employment opportunities. These activities include:  1) Identifying potential employment market gaps that youths could fill and partner with local organisations to develop curricula and deliver vocational training to match skills needed by employers.  2) Utilising a grants program to support businesses in implementing new on-the-job training opportunities, internships, and placements for youths.  3) Fostering leadership among youths by adapting the successful Champions for Change experiential leadership development methodology created by USAID's Africa Lead project.  4) Collaborating with the government of Tanzania to implement healthy life skills curricula in schools and roll out community-based healthy life skills services through pre-existing networks.
USAID	Kenya	Kenya Youth Employment and Skills Program (K-YES), 2015 – 2020	US\$ 21.9 Mn	The project promotes a shared understanding of positive youth development (PYD) whereby young people are empowered to reach their full potential. PYD transitions away from problem-focused responses to youth crises, to proactively building skills, fostering healthy relationships, transforming systems, and making youth an active partner in development efforts.  The project aims to:  1) Enhance the employability of Kenyan youths 2) Increase wages and self-employment for the underemployed youth who have not completed secondary school 3) Increase youth workforce competitiveness 4) Increase the private sector's engagement in the development of youth employment and job placement

NAME OF ORGANISATION	COUNTRY	NAME OF Initiative	PROGRAM SIZE (US\$ MN)	DESCRIPTION
DFID	Kenya	Kenya Catalytic Job Fund	US\$ 5.9 Mn (€ 5 Mn)	The UK's Department for International Development (DFID) through the Kenya Catalytic Jobs Fund aims to provide technical assistance and grant funding to organisations with the potential to implement innovative solutions and create large scale, productive jobs for both youth and women. The Kenya Catalytic Jobs Fund is a £5m, 4-year catalytic jobs fund that, through a mix of technical assistance and grant support, will test competitively selected innovations that have potential to unlock market constraints and create jobs, including for the most vulnerable, e.g. people living with disability. The program will contain a strong emphasis on learning and evidence. It will seek to generate knowledge, data and evidence on ways of addressing barriers to job creation and disseminate findings to relevant stakeholders, including potential investors.
DFID	Kenya	British Council Kenya	US\$ 12.3 Mn (€ 10.4 Mn)	The council through the program contributed to development of young people through projects which support improvements in their education, increase collaboration in higher education and research and promote the development of arts and culture.
USAID	Tanzania	Empowering Youth in Tanzania	US\$ 0.96 Mn (€0.813 Mn)	The project engaged youths in rural Tanzania as a vehicle to drive growth in the rural economies of Tanzania by developing and delivering training and mentoring focused on life skills, livelihood and leadership. The Youth Economic empowerment (YEE) activity is working to achieve three overarching intermediate results:  1) Increasing youths' entrepreneurship and workforce-readiness skills 2) Strengthening youths' leadership and positive community engagement 3) Enhancing young people's life skills.
FSD	Kenya	Youth Enterprise Grant Program (YEG)	Unknown	The YEG project focuses on the problem of youths' un- and underemployment in urban slums in Africa. The pilot project is providing enterprise grants and a smart phone to, primarily, young people living in Mathare, a low-income (slum) settlement in Nairobi.  The payments, totalling approximately \$1,200 per beneficiary, are made via mobile money. The project does not dictate how young people use or invest the money – but they are being 'nudged' or encouraged to invest or expand their existing business or income-generating activities. To support their propensity to invest in economic activities, recipients have been given a low-cost smartphone onto which a range of business and money management apps has been loaded.  Targets:  1,000 young adults aged between 18-35 in the Mathare low-income settlement in Nairobi.
AfDB	Kenya, Tanzania, Uganda	ENABLE-TA AT Project	Unknown	ENABLE TAAT is part of the Technologies for African Agriculture Transformation Program (TAAT). It assists in the promotion of its key agricultural technologies, operation of technologies and innovation centres for the youths on specific commodity value chains and to stimulate youth-led agribusiness start-ups.

NAME OF ORGANISATION	COUNTRY	NAME OF Initiative	PROGRAM SIZE (US\$ MN)	DESCRIPTION
GIZ	Ethiopia	Special Initiative Jobs Program	Uknown	The program targets private sector development for selected geographical areas and economic clusters and promotes sustainable investments that lead to more employment. It is also collaborating with the public sector to create a solid institutional framework, improve the business environment, and promote Ethiopia's image abroad.  The program aims to create 35000 jobs by 2021 17,500 of which will be for women and 1000 for youths.
GIZ	Ethiopia	Sustainable Training and Education Program (STEP)	US\$ 28.7Mn (€24.4 Mn)	The GIZ Program for Sustainable Training and Education (STEP) aims at improving the employment prospects of young Ethiopians by promoting more relevant and demand-oriented TVET and Higher Education.
GIZ	Kenya, Ethiopia	Sport for Developmen t in Africa: Partners with Concepts!	Unknown	The Sport for Development in Africa (S4DA) project works in close collaboration with governmental and non-governmental partner organisations, with the private sector and academia to promoting development perspectives for the youths through sports. The project's impact includes:  1) Training roughly 650 trainers to integrate the Sport for Development approach into their trainings.  2) More than 190 instructors have received training on the Sport for Development methodology. They act as multipliers to train other trainers.  3) Around 15,000 children and young people regularly take part in trainings promoting life skills, education and prevention of violence.
WB/KCDF	Kenya	Youth Development Program	-	The youth program focuses on life skills development, youth-led entrepreneurship and employment creation. They invite youth-led and youth serving organisations at the grassroots to collaborate with them in delivering support for the youth countrywide.
Heifer International	Uganda	Learn for Agribusiness (L4AB)	Unknown	L4AB is designed to enable uneducated and unemployed youths who have grown up suffering from the civil war, to make decent living in the agricultural sector. Target youths (18-30 years, 50% women) are trained in sustainable agriculture, soft skills and entrepreneurship. Training curricula for the sunflower, groundnut, maize and soy value chains are developed, and community facilitators and commercial extension workers are capacitated to advise youth farmers. Agribusiness curricula based on sunflower, maize, groundnut and soy value chains have been established and two agribusiness hubs are founded. 3881 youths have enrolled as students in the project, organised in 135 youth groups linked to the two agrihubs.

NAME OF ORGANISATION	COUNTRY	NAME OF INITIATIVE	PROGRAM SIZE (US\$ MN)	DESCRIPTION
Kenya	Ethiopia	Empower Disadvantag ed Young Women through Construction	-	Buildher is a project that empowers and enables women to work in construction by providing an accredited youth skills training program that trains disadvantaged women from informal settlements in construction skills and life skills. The skillset offered by Buildher includes basic business and finance, gender-based violence awareness, sexual health, family planning, and leadership.  So far, 1500 women have been trained through on-site construction training with more than 100 women from 3 informal settlement communities in Nairobi reaching for ongoing registration. Buildher has an objective to train 16,000 women by 2023 and plans to scale up through both influencing the youth employment ecosystem in Nairobi and replicating Buildher model in other urban/rural locations in East Africa.
World Bank, Rockerfeller	Kenya	Coding Bootcamps for Female Digital Employment	-	The program focuses on delivering coding boot camps for women in Nairobi, Medellin and Peshawar. Randomised Control Trials will be carried out in Nairobi and Medellin to test the impact of youth coding boot camps as compared to women-cantered coding boot camps on the employment and wages of women.
Akazi Kanoze Access (USAID Funded)	Rwanda, Uganda	The Educate! Exchange	-	Educate! Works to bring leadership, entrepreneurship and workforce readiness education and support to youth in secondary school. Educate Rwanda serves as a technical advisor to the government on the skills based entrepreneurship curriculum reforms for upper secondary school. From 2016-2020 the program will reach over 550 teachers and impact 34,000 youth. Educate! is running workshops for government trainers and entrepreneurship teachers to prepare for the new curriculum, and is helping teachers adopt the new curriculum components: Skills Lab and Student Business Clubs.
World Bank	Kenya	Kenya Industry and Entrepreneur ship Program	-	The Kenya Industry and Entrepreneurship program's development objective is to increase the productivity and innovation in select private sector firms. It achieves this by having three key components
Several Investors (+ angels)	Kenya	Lynk	-	Lynk is an online platform that partners with Kenyan artisans to showcase and promote their products and services. It has launched its online platforms which consist of a customer website and App where customers can make a unique request.  Lynk has, to date, facilitated 22,961 jobs for 1,336 Pros on the platform, in addition to jobs for over 500 Helpers and assistants have transferred over Ksh225,506,754 (roughly US\$2.2m) from customers to Pros. 43.9% of Pros are female, and over 60% are youths.  Lynk has reached 855 youths in Kenya so far and aims to reach 20,000 youths ongoing. Lynk is particularly interested in expanding into markets with large middle-class populations, such as Ethiopian, Nigeria, South Africa, and Angola.

NAME OF ORGANISATION	COUNTRY	NAME OF Initiative	PROGRAM SIZE (US\$ MN)	DESCRIPTION
GIZ/Global Affairs Canada	Rwanda	Youth Delivering Digital Skills at Scale	-	Youth Delivery Digital Skills at Scale targets the unemployed and underemployed youths aged between 18-29 who are passionate about community change and can affect hundreds of people in the community. To address the equal gender representation question, the project adopts a 50:50 young men and women gender ratio. This model resulted in 40,000-trained citizens from 110 deployed youths, 75% of the participants have improved their ability to use ICT. Furthermore, 87% of the participants increased their household income because of the newly acquired digital skills, whereas some acquired full-time jobs because of their participation in the program.
AfDB	Kenya, Ghana, Nigeria, Ivory Coast, S.Africa	Jobs for Youth in Africa	-	Launched in May 2016, the strategy aims to support African countries scale up responses in the wake of the youth unemployment and underemployment crisis in Africa. In the first year, 1.6 million jobs were created and 652,000 people trained, the majority of whom are women. Over 1000 participants convened at five high-level to build momentum for the project's strategy implementation. More than 200 AfDB staff received training to mainstream the job lens in the company's operations.
Centum Foundation	Kenya	Centum Foundation Entrepreneur ship Program	-	Invested over KES 30 million into 5 start-up companies and other small-scale businesses in the sector of e-commerce, FMCG, EdTech among others.
Centum Foundation	-	Vocational Technical Training Program	-	The program aims to equip young people from the local communities with technical skills that could enable them gain competitiveness in the job market. September 2018 is when the first 50 participants graduated and, to date, 30 of the 50 have jobs.
Cooperative Bank Foundation	Kenya	Jijali	-	Jijali offers underemployed and unemployed youths aged 18-30. The participants come from the middle-income class in Kenya and are keen to grow their skills through attending a three-month free program. The program is now on to its third phase after the completion of Phases 1 and Phase 2 in 2018 and 2019, respectively. In Phase 2, the number of participants in Phase 2 (333 people) was double the number of those who attended Phase 1 (118 people).
Chandaria Industries	Kenya	Chandaria Business Innovation and Incubation Centre (BIIC)	_	The Chandaria-BIIC was founded to support new and innovative ideas from students at the Kenyatta University. The centre does not charge a fee for the services rendered to young innovators; it is run using donations from corporate bodies and foundations.



## CASE STUDY: YOUTH EMPLOYMENT

## THE CHALLENGE:

With increasing outbursts of terrorist activities and conflicts in the region, youth unemployment poses a significant challenge and creates a political-security issue in most West African countries.

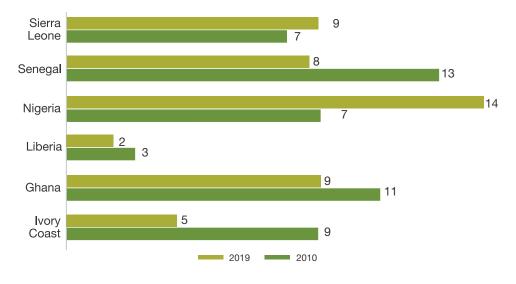
Youths aged 15-24 years across the focus countries form a significant proportion (averaging 40%) of the population<sup>75</sup>. Yet, a considerable number of youths in the region are currently not engaged in any productive activity with the 'Youth Not in Education, Employment or Training (NEET)' averaging 24% for the focus countries. This situation is worse for female youths, which could be attributed to aspects such as early marriages and childbirth that are common in the region. Furthermore, youth unemployment levels are almost double the adult rates in some countries like Nigeria, where it increased between 2010 and 2019. Youth unemployment, compounded by a fragile political environment, has resulted in young people engaging in armed conflict for survival. For instance, young people are increasingly joining the Boko Haram group in Nigeria. Many of these youths coming out from conflict situations remain unemployed as they have inadequate skills and are not well prepared for the job market. However, incidences of civil wars and large-scale conflicts have decreased in recent years, with countries such as Ghana, Senegal enjoying relative political stability over the past decade.

Critical challenges to creating employment for youth in the region can be seen across three levels: Demand – lack of enough jobs for the working-age population; linkages – difficulties in connecting skilled youths with employers; and supply – many youths lack the skills required by employers.

Access to quality education is one of the major contributing factors resulting in the unequal participation of youth in the labor market. Youth literacy levels in the focus countries are higher than the national adult literacy levels but lower than the SSA, with the lowest rates witnessed in Ivory Coast. Besides, there exists a vast mismatch between the education system and the skills required for the labor market. Furthermore, annual jobs created across the focus countries are not enough to absorb all the youths joining the labor market. In Nigeria, for example, jobs created on an annual basis are mainly in the informal (61%), formal (33%), and public (5%) sectors<sup>76</sup>. Hence, youth are mostly absorbed into agriculture and the informal job economy - both of which are characterized by less structure and organization, increasing the chances of underemployment and unfavorable working conditions. Sixty-five percent of workers employed in agriculture in the region are young people; 70%<sup>77</sup> of those who live in rural areas.

Figure 7: Youth Unemployment Rates

Nigeria & Sierra Leone has seen increase in youth unemployment rates in last 10 years



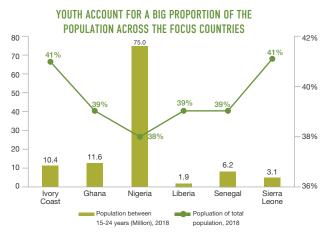
Indicator: Youth unemployment (% of total labor force 15-24 years) Source: World Bank Development Indicators

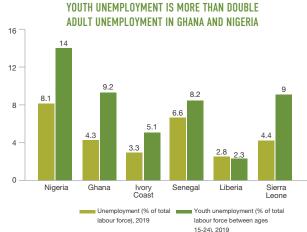
<sup>75</sup>World Bank Development Indicators

<sup>&</sup>lt;sup>76</sup>Youth Employment Needs in Nigeria, 2019

<sup>&</sup>lt;sup>77</sup>IOM UN Migration: Youth, Employment and Migration Strategy in West and Central Africa, 2018

Figure 8: Youth Unemployment and Literacy Rates





A SIGNIFICANT PROPORTION OF THE YOUTHS ARE NOT IN EDUCATION, EMPLOYMENT OR TRAINING Senegal Sierra Liberia Nigeria Ghana Ivory 15 30 35 40 45 Ó Youth NEET Male Youth NEET Total Youth NEET Female (% of total youth (% of female youth (% of male population) population) population)

ALTHOUGH HIGHER THAN THE ADULT LITERACY RATES, YOUTH LITERACY IN MOST OF THE COUNTRIES IS 100 LOWER THAN THE SSA AVERAGE 80 60 40 20 Ghana SSA Ivory Coast Nigeria Liberia Sierra Senegal Leone Literacy rate, youth total Literacy rate, adult total (% of people ages 15-24), (% of people ages 15+),

Source: World Bank Development Indicators

# KEY PLAYERS AND INTERVENTIONS FOCUSED ON YOUTH EMPLOYMENT

Given the dire situation of unemployment; jobs, and livelihoods creation for young people are consistently at the top of the development agenda in virtually all the focus countries.

Donors and governments have mainly driven Youth-focused interventions in the region. Estimated *US\$ 1.9Bn* youth-focused projects are currently being implemented in the focus countries by various investors. The prominent donors such as GIZ, World Bank, and DANIDA are currently implementing 14 projects accounting for more than 70% of the value of all projects.

Since youth employment is a critical political issue for most of the countries in the region, donors and foundations prefer to implement the support programs through government agencies to bring enhanced accountability and responsibility from the government. Furthermore, many governments have established staterun and financed agencies and programs to support youth development through *capacity building and low-cost financing*. These include Lagos State EmploymentTrust Fund (LSETF), N-Power program Nigeria, Government Enterprise and Empowerment Program (GEEP) Senegal, National Youth Employment Program (NYEP) Ghana, and Youth Ignite Program Nigeria.

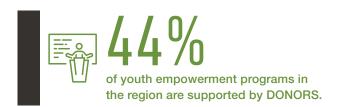
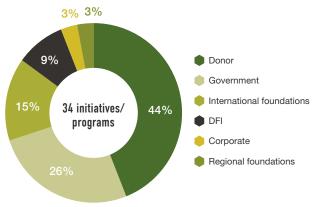


Figure 9: Youth Empowerment Programs by Type of Funder

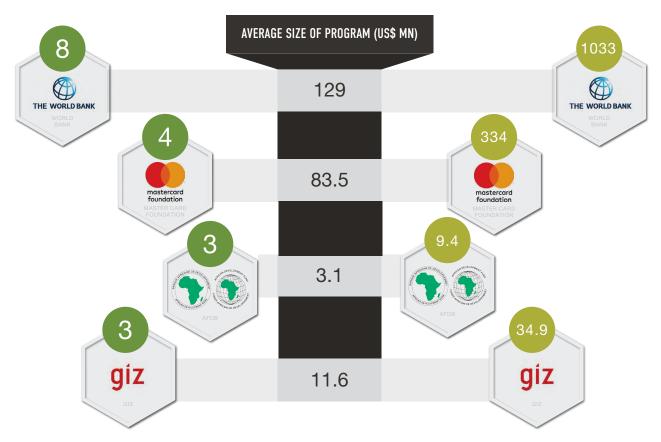


Source: Intellecap Analysis

Figure 10: Overview of Key Players/Funders in the Youth Employment Space

## NUMBER OF INITIATIVES BY TOP PLAYERS

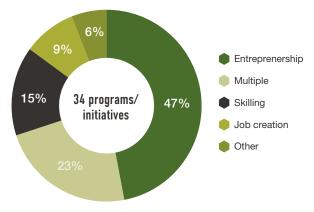
**VALUE OF INITIATIVES BY TOP PLAYERS (US\$ MN)** 



Most youth employment interventions in the region focus on the supply side – through skilling and entrepreneurship development.

Youth employment interventions in the region have focused mainly on supply-side and have taken four forms – skilling, upskilling and apprenticeship, entrepreneurship development, employability programs and job creation. Investors working on these interventions primarily focus on skilling and entrepreneurship development because of the shortage of jobs in the region and the need for enhancing entrepreneurship. The programs mostly adopt a medium-term approach with a 5-10-year implementation timeframe for most of them.

Figure 11: Youth Empowerment Programs by Type of Initiative



# 1. Skilling, upskilling and apprenticeship programs: Supporting vocational training and skills development

The education system in the focus countries is mainly focused on providing education for the formal sector and, thus, skill development is almost non-existent for the informal sector. While technical and vocational training institutes providing practical training in areas such as carpentry, masonry, tailoring, among others exist, they face financial, human, and infrastructure constraints, which compromises the quality of training as well as the number of trainees. Such include Ghana Jobs and Skills project, improving youth employability through an informal apprenticeship in Senegal, and Innovation Development and Effectiveness in the Acquisition of Skills (IDEAS) in Nigeria.

# 2. Entrepreneurship development: Supporting young entrepreneurs

With limited opportunities for formal employment, entrepreneurship and business creation remain critical in enhancing the livelihoods of young people in the region. The region has experienced rapid growth of the start-up economy, which is mainly driven by tech-savvy young people, and consequently, more programs to support youth entrepreneurship have been launched. These include the Tony Elumelu Foundation (TEF) Entrepreneurship Program, MasterCard Foundation Young Africa Works initiative, and the Pro-Poor Growth and Promotion of Employment in Nigeria.

## 3. Employability programs: Facilitating the transition from school to work

Despite the large number of youths entering the job market in the West African countries every year, the countries still face a significant shortage of skilled, market-ready labor. The skillset, education levels, and experience offered by many young jobseekers in the region are not sufficient even for the limited number of jobs available in the formal economy. Consequently, most corporates in the region have reported difficulty finding employees with the required skills. Additionally, the education system in most of these countries is theory-based, leaving students with hardly any practical experience. Organisations such as KPMG, Shell, GT Bank, Huawei, DHL, among others offer graduate trainee programs where fresh graduates are trained in various fields.

## 4. Job creation: Incentivising the public and private sector to generate more jobs

Social investors have supported initiatives tackling the issues of the inadequate supply of jobs for the youth, although this has been done on a small scale the governments mainly lead it. The Nigeria, N-Power volunteer corps - a two-year youth volunteer programme is an example where young people undertake their tasks in identified public services across four areas: agriculture, healthcare, education, and taxation. Additionally, the Youth Employment Agency in Ghana set up a large aquaculture project in the country intending to employ

Figure 12: Overview of Key Youth Employment Initiatives across the Countries

Category Of Social Investors				DFI/	' Donors	;				Foundations	(Corporate, F	amily)
Name Of Social Investor	giz	Deutsche Gese für Internation Zusammenarbe	llschaft ale iit (GIZ) GmbH	THE W	ORLD BANK		di>	JUIFAD Investing in tand complete	10		mastercard foundation	THE TONY ELLIMING FOUNDATION
Geography Of Focus	Nigeria	Ghana	Senegal	4	ia Gha	ana	Ghana	Nigeria	Africa	Nigeria	Ghana	Nigeria
Type of initiatives					EFF.	E.	£ 1					
Timeline	2003	2003	2003	2003	2003	2003	2003	2003	2003	2003	2003	2003
	2010	2010	2010	2010	2010	2010	2010	2010	2010	2010	2010	2010
	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016
	2017	2017	2017	2017	2017	2017	2017	2017	2017	2017	2017	2017
	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018
	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019
	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020
	2021	2021	2021	2021	2021	2021	2021	2021	2021	2021	2021	2021
	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022
	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023
	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024
	2025	2025	2025	2025	2025	2025	2025	2025	2025	2025	2025	2025
	96	Job Creation	(5		Upskilli	ng		Entreprei Taining	neurship		ianncial Support	

Several social investors have collaborated to scale up youth empowerment projects.

The government funds and other social investors have developed structured collaboration strategies for the sector. For example, Lagos State Employment Trust Fund (LSETF) in Nigeria partnered with donor institutions i.e. UNDP and GIZ, to implement youth training programs and with corporates like VISA to run hackathons for micro start-ups. It has also partnered with Access Bank for pipeline development. UNDP also partnered with Tony Elumelu Foundation (TEF) to scale up the TEF entrepreneurship program (initially focused on reaching 10,000 entrepreneurs) to reach an additional 100,000 African entrepreneurs.

# SPOTLIGHT: INNOVATIVE COLLABORATIVE FINANCING STRUCTURES IN THE YOUTH EMPLOYMENT SPACE

Tony Elumelu Foundation (TEF)
Entrepreneurship Program (Nigeria – but
targets entrepreneurs across Africa)
In 2015, TEF launched the US\$ 100Mn
entrepreneurship program seeking to support
10,000 African entrepreneurs by 2025 through
the provision of seed capital (grants and lowcost debt), business support, and access
to mentors Further in 2019, the foundation
partnered with UNDP to scale the program
aiming to empower an additional 100,000
young African entrepreneurs. The partnership
aims to support enterprises by leveraging
UNDP's YouthConnekt program, which
connects youth to mentors. To date, the
program has supported 7,520 entrepreneurs
across Africa with ~US\$ 37Mn disbursed.
Additionally, 2,100 entrepreneurs have been
supported under TEF-UNDP partnership with
a total of US\$ 10.5Mn disbursed in grants.

## General Delegation for Rapid Entrepreneurship (DER) – Senegal

Launched in 2018, DER is an initiative of the Government of Senegal that aims to provide TA support and finance Senegalese entrepreneurs. The Government of Senegal has committed a budget of US\$ 5Mn every year until 2023 to the fund. In 2019, DER partnered with GreenTech Capital Partners – a German-based investor. Under the partnership, the two entities will provide capacity building support and will also co-invest into digital start-ups in the country. Through its innovation fund, the DER has already invested in more than 44 start-ups.

# CHALLENGES FACING ORGANISATIONS WORKING IN THE YOUTH EMPLOYMENT SPACE

Social organizations, such as NGOs and social enterprises, as well as investors and funders focusing on the youth employment space, face several challenges that hinder the operations and effectiveness of the programs.

- Challenges faced by social organizations and enterprises focused on enhancing youth employment
- Lack of tailored financing support for youth businesses: While support organisations provide capacity building and mentorship support services to drive entrepreneurship amongst youths, they often don't have access to finance with limited to no tailored financial support provided by financial institutions. Furthermore, financial institutions such as microfinance institutions, SACCOs, and banks have credit underwriting and collateral requirements that also limit their access to finance. Consequently, this derails entrepreneurship-building efforts among the youths.
- Lack of an enabling regulatory environment for youth businesses: Across the countries, there is a lack of incentives to start and operate youth businesses. For example, early-stage youth businesses are still expected to pay taxes with minimal support from governments for the growing and scaling of the companies. The introduction of incentives such as free business registration, tax holidays, etc. would drive the growth of youth-owned businesses.
- **Geographical reach:** Youth employment and entrepreneurship promotion organizations and youth programs are mostly based in urban areas, yet close to 70%<sup>78</sup> of the youthful population reside in rural areas. Support to youths in rural areas is limited by factors such as inadequate infrastructure and connectivity like mobile and Internet connection and lower literacy levels and entrepreneurial spirit. Most of the programs also tend to focus on the formal sector when most of the opportunities exist in the informal sector.
- Funding sources: Most of the programs identified across the focus countries rely primarily on external financing from donors and international foundations, which can jeopardize sustainability, given the decreasing levels of international funding. Raising funds locally is often challenging, with the contributing philanthropic institutions spread thin across multiple competing social causes e.g., health and women empowerment.
- Mentor fatigue: Most programs rely on business professionals to participate as judges, consultants, and trainers to offer mentorship support to the youth entrepreneurs. These professionals often do not receive any financial compensation and are thus unable to provide pro bono services year after year even though they believe in the concept and importance of the initiative.

Challenges faced by investors and funders supporting youth employment

- High transaction costs: Most of the youth businesses are categorized as micro or small and thus have lower financing requirements. The proportion of transaction costs to loan value is, therefore, significantly higher for these loans discouraging financial institutions from financing these businesses.
- Lack of alternative underwriting frameworks: Traditional financial institutions (FIs) underwriting frameworks leverage information such as credit and banking history, which is almost non-existent among youths. Furthermore, FIs require collateral such as buildings, logbooks, and title deeds to minimize losses from non-repayment. Most youth, however, rarely have a possession that they can leverage as collateral. It presents significant challenges for FIs to assess and price the risk in lending to youths.
- Measurement of overall impact achieved: Youth unemployment is driven by challenges that cut across the demand side (factors that impede job creation), supply-side (factors that limit the development of appropriately skilled youth workforce), and linkages (factors hindering linkage between potential employers and youths). Most youth employment interventions, however, do not take an ecosystem approach and only address the supply side, thus limiting their overall impact.
- Scalability of interventions: Most of the programs/interventions identified have not been able to scale post the initial funding support, as funders usually do not have scale-up plans that include collaboration with local capital providers and governments successfully.

# OPPORTUNITIES FOR INCREASED COLLABORATION AND INVESTMENT IN YOUTH EMPLOYMENT

While several initiatives have been launched and implemented across the focus countries, there still exist

significant opportunities for increased collaboration amongst social investors to scale up youth employment initiatives

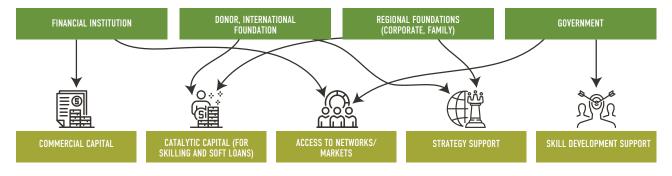
## a) Collaboration for increased access to finance

Young entrepreneurs often face substantial difficulties in securing adequate business capital due to lack of business experience, the absence of sufficient collateral, and bias from banks against younger borrowers. This shortage of capital can kill off many good business ideas before they even begin. And when young entrepreneurs do win some financial backing, it is often not enough, leading to an under capitalization that threatens business viability.

Opportunity: Donors, governments, corporate foundations, and FIs can collaborate to provide more generous support for youths by building technical and business skills, and providing access to flexible low interest or no interest/ "soft loans". It would allow some level of cost recovery from successful young entrepreneurs while increasing funds for subsequent generations of entrepreneurs. Entrepreneurs who can build a sound repayment track can be graduated to get higher ticket loans from FIs. Such a program would thus benefit the FI as it acts as a pipeline generation avenue.

Example: Kenya Commercial Bank (KCB) launched KCB Tujiajiri in 2016 to address the problem of youth unemployment by creating jobs through skill development and vocational scholarships. Recruits of the program include out of school youth and individuals operating MSMEs that need technical capacity, entrepreneurial development, financial management skills, working capital, and asset financing. KCB Tujiajiri assists in building technical capacity by training youth through its technical training courses that empower the young and microentrepreneurs to turn their passions into products or services. Thereafter, the bank advances low-cost loans to select entrepreneurs. Since its launch, the program has skilled over 23,000 youth beneficiaries on technical skills and financial literacy across the country<sup>79</sup>. The bank has recently partnered with MasterCard Foundation to scale up the program with a target of impacting 1.5 million small businesses.

Figure 13: Roles of Social Investors under Opportunity 1



<sup>&</sup>lt;sup>79</sup> https://kcbgroup.com/foundation/programs/2jiajiri/?program=2jiajiri#project-list

## b) Development/social impact bond (DIB/SIB) for youth employment

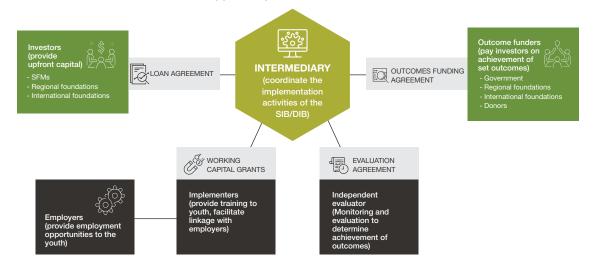
As highlighted earlier, funding for youth employment initiatives has mainly relied on international sources. With the declining financing from these sources, more sustainable approaches are needed to leverage local sources of capital in such programs and attract more private sector investments into the sector.

**Opportunity:** Youth employment is one of the most popular sectors that has leveraged the SIB structure to mobilise social capital, representing approximately

50% of the deals contacted globally<sup>79</sup>. A SIB for youth employment can help mobilise funding in addition to enhancing impact measures as private investors are only paid on achievement of set targets. Governments and donors can be leveraged to finance outcomes.

Example: Bonds for Job South Africa SIB, launched in 2018, seeks to accelerate the transitions of excluded South African youth into growth sectors of the economy through alternative methods of skilling and training. It targets supporting 6,000 youths over a period of two years.

Figure 14: Roles of Social Investors under Opportunity 2



## c) Collaboration for market linkage

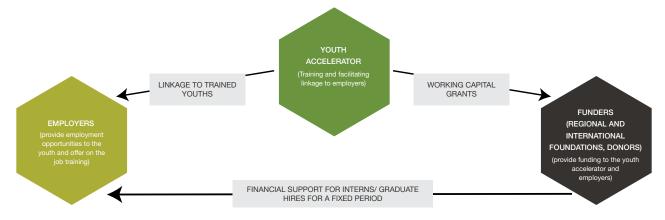
Most of the programs offering training to youths have often not resulted in the absorption of the youth into the employment space. It is because some of the programs are not necessarily practical based and/or not private sector driven and, thus, they do not fully address the skill needs for the employers.

Opportunity: Private sector-led training and internship programs where the private sector sets out the requirements and support process for the program. Donors, governments, and international foundations can provide financial and non-financial support to private companies, which will allow them to offer more internships and graduate trainee programs to youth for

a fixed period before they are fully absorbed into the company.

Example: Harambee Youth Accelerator in South Africa seeks to accelerate youth inclusion in the country. Harambee's model identifies specific sectors in the economy where there are existing and potential labor absorption opportunities and understands the recruitment needs of employers in these sectors. It then prepares youths to exploit these opportunities by providing fit-for-purpose work readiness and behavioral skills intervention addressing the needs of employers. The model then facilitates placement by inviting employers to interview beneficiaries that have gone through their program.

Figure 15: Roles of Social Investors under Opportunity 3



<sup>79</sup> Brookings Institution: Impact Bonds Snapshot, 2019

## BENCHMARKING CASE STUDY ON YOUTH EMPLOYMENT

## ■ Generation

Generation is a global demand-driven skilling initiative that offers a two-sided solution to youth unemployment. On the one hand, the program provides high-quality entry-level talent for employers, while on the other hand, it prepares the underemployed and unemployed youth for jobs. Generation offers 26 employment programs in 25 professions across four sectors: Customer Service and Sales, Digital & IT, Healthcare, and Skilled trade. The program is guided by a sevenstep approach i.e. jobs and employer engagement, learner recruitment, technical, behavioral, mindset & professional skills training, interviews with employer partners for immediate job placement and mentorship during and after the program to ensure consistency in quality. McKinsey & Company founded Generation in 2015, initially piloting in USA and Spain but it has since rapidly grown its operations to 14 countries in America (USA, Brazil), Europe (France, UK, Italy), Australia, Asia (India, Hong Kong, Singapore, Pakistan) and Africa (Kenya) graduating more than 37,000 young adults in collaboration with over 3,000 employer partners. To date, the initiative's graduates have made US millions in cumulative salaries in their new careers.80

# 14 countries across America, Europe, Asia and Africa 37,520 graduates 3,000+ employer partners US\$ 135Mn in cumulative salaries for the graduates

Table 3: Generation's Funder List across Countries

COUNTRY	FUNDERS
INDIA	IKEA Foundation
KENYA	<ul> <li>USAID, IKEA Foundation, Swedish International Development</li> <li>Cooperation Agency (SIDA)</li> <li>Safaricom Foundation</li> <li>McKinsey &amp; Company</li> <li>The East Africa Trade and Investment Hub</li> <li>The program has more than 200 employer partners with more than 18,000 graduates supported so far</li> </ul>
MEXICO	<ul> <li>Secretaría de Innovación, Ciencia y Tecnología</li> <li>del Estado de Jalisco, Bécalos, Oracle, Tele urban</li> <li>More than 2,300 graduates supported so fare</li> </ul>
SPAIN	Ministerio de Trabajo, Migraciones y Seguridad Social
ITALY	Intesa Sanpaolo     Google
PAKISTAN	Punjab Skills Development Fund (PSDF)
SINGAPORE	Skills Future Singapore (SSG),
FRANCE	<ul><li>McKinsey&amp; Co</li><li>Google Co.</li><li>Unibail-Rodamco Westfield</li></ul>

<sup>80</sup> https://www.generation.org/wp-content/uploads/2019/05/Generation\_Annual-Report-2018\_FINAL.pdf

Table 4: List of Youth Employment Initiatives in West Africa

NAME OF Organisation	COUNTRY	NAME OF INITIATIVE	TYPE OF Initiative	PROGRAM SIZE (US\$ MN)	DESCRIPTION
GIZ	Sierra Leone	Employment Promotion Program (EPP III) (2016 to 2020)	Skilling, Entrepreneurs hip	N/A	The program provides access to vocational training and decent jobs to youth promoting entrepreneurship and employability. It seeks to achieve conduct demand-oriented training for 10,000 young people, with a focus on developing life skills and business skills; create opportunities for self-employment through strengthening selected agricultural value chains and training 12,500 farmers to increase productivity; provide business development services and access to finance support to 1,000 MSMEs.
Tony Elumelu Foundation	SSA	TEF Entrepreneurs hip Program	Entrepreneurs hip	100	Established in 2010, the foundation aims to empower African entrepreneurs to create jobs in the continent. In 2015, the foundation launched the US\$ 100Mn TEF Entrepreneurship Program seeking to support 10,000 African entrepreneurs by 2025. The program is organised in 7 pillars which include startup enterprise toolkit (a 12-week program that equips startups with basic business skills), online mentoring, online resource library, meet-ups, TEF entrepreneurship forums, seed capital (non-returnable seed capital of US\$ 5,000), and the alumni network. With this program, the foundation estimates that it will create 1 million jobs and generate US\$ 10 billion in additional revenue on the continent. In 2019, the foundation partnered with UNDP to scale the program aiming to empower an additional 100,000 young African entrepreneurs with seed capital, business training and mentoring over the next 10 years.
Danida, Government of Ghana	Ghana	Skill Development Fund (SDF)	Other	13.5	SDF, a fund in its second phase (2016-2020) valued at US\$ 13.5 million, focuses on promoting the demand side. It is a challenge fund providing grant funding to MSMEs needing to train their employees to improve their skills and productivity. It extends the funding to labour unions and trade organisations; universities, technical schools, and training providers in the agribusiness, agro-processing and sustainable energy sectors. As yet, under the program, US\$ 10.5 million has been disbursed to 238 grantees and 8,266 individuals have been trained. Institutions receiving the funding have reported over 118% increase in average annual turnover <sup>81</sup> .
World Bank	Senegal	Improving youth employability through informal apprenticeshi p, 2018 – 2024	Skilling	53	Launched in 2018, the US\$ 53 million project is expected to run until 2024. It aims to strengthen the apprenticeship system and improve the employability of selected apprentices. Specifically, the project aims to train 32,000 apprentices with the goal of certifying at least 24,000 and strengthening the technical skills of 8,000 master craftsperson.
World Bank	Nigeria	Innovation Development and Effectiveness in the Acquisition of Skills (IDEAS) 2020-2025	Skilling	200	Launched in February 2020, IDEAS is a 5- year project that seeks to enhance the quality and relevance of skills development in Nigeria

<sup>81</sup> Impact assessment SDF Ghana

NAME OF ORGANISATION	COUNTRY	NAME OF INITIATIVE	TYPE OF INITIATIVE	PROGRAM SIZE (US\$ MN)	DESCRIPTION
The Shell Petroleum Development Company of Nigeria Limited (SPDC)	Nigeria	Shell LiveWIRE	Entrepreneurs hip	-	ShellLiveWIRE is a social investment program that aims to help young Nigerians explore the option of starting their own business. It provides grants, access to training, guidance, and business mentorship to young entrepreneur. The program has so far provided start-up grants to 3,493 young people in the Niger Delta, training over 10,000 young Omanis.
MasterCard Foundation	Senegal	Young Africa Works initiative	Skilling, Entrepreneurs hip	200	Launched in 2019, the US\$ 200 million initiative seeks to enable 3 million young people in Senegal access dignified and fulfilling work by 2030. It's a five-year commitment focuses on growth in small businesses, productivity improvements in the agriculture value chain, and improvements in education and training.
AFDB	SSA	Jobs for Youth in Africa	Entrepreneurs hip	6	Launched in 2015, the AFDB jobs in Africa strategy seeks to create 25 million jobs and equipping 50 million jobs by 2025 through increasing inclusive employment and entrepreneurship, strengthening human capital, and creating long-lasting labor market linkages by making use of three strategic intervention areas; integration, innovation, and investment. As part of the strategy, AFDB launched the Jobs for Youth in Africa Innovation Lab which was piloted in 6 African countries including Nigeria, Ghana and Ivory Coast with US\$ 6 million mobilised to date, more than 1,000 Ecosystem Support Organization (ESOs) mapped and new curriculum for incubators, accelerators, fund managers and startups launched.
German (GIZ)/ European Community/GOP A Consultants	Nigeria	Pro-Poor Growth and Promotion of Employment in Nigeria (SEDIN) (Phase III, 2017-2022)	Entrepreneurs hip	34.9	The US\$ 34.9 million program seeks to supports implementation partners in improving the employment and income situation of MSMEs. SEDIN supports the capacity development of people and organisations by providing training to MSMEs, young people and other target groups to improve their entrepreneurial skills and financial literacy. It also supports implementation partners like microfinance banks (MFBs) and business development service providers. Key achievements by 2019 included <sup>82</sup> ;  • 69,827 people (42% women) trained in financial literacy  • 37 business advocacy groups established and active  • 5,366 new jobs were created through support of agricultural value chains  • Support to MFBs has resulted 47% income growth
GIZ	Senegal	Successful in Senegal (2017 -2021)	Entrepreneurs hip	-	The project supports the young population (15-35) with developing attractive professional profiles and sustainable business models. The project established incubation centres – the 'Teranga Hubs' – to support young entrepreneurs with setting up a business and formalising their companies giving them new prospects for the future and for remaining. By 2019, about 12,200 professional opportunities were supported by the program.

 $<sup>^{\</sup>rm 82}$  GIZ: Pro-Poor Growth and Promotion of Employment in Nigeria Programme – SEDIN, 2019

NAME OF ORGANISATION	COUNTRY	NAME OF INITIATIVE	TYPE OF Initiative	PROGRAM SIZE (US\$ MN)	DESCRIPTION
International Fund for Agriculture Development (IFAD)	Nigeria	Livelihood Improvement Family Enterprises Project in the Niger Delta of Nigeria LIFE_ND (2017-2025)	Job creation	60	The US\$ 60 million project seeks to addresses the growing number of unemployed youth in rural areas in the Niger Delta. The support provided includes access to affordable inputs, agro-processing & packaging, marketing transportation and financing. It envisions engaging 25,500 youth and women, as well as 600 established and potential enterprise incubators. The beneficiaries are youth aged 18 to 35 years and women-headed households with children under the age of 15. Overall, the project aims to have a 50 per cent female participation rate.
Mastercard Foundation, Solidaridad	Ghana	Youth Forward Initiative	Skilling, Entrepreneurs hip	74	The program looks for young people who are interested in a career in the cocoa sector, either as a farmer or entrepreneur, and looks at all of the services required to ensure that these young people succeed. It also supports training for youths in the construction industry
Government, Bol	Nigeria	N-Power program	Job creation, Skilling	-	N-Power is a youth empowerment scheme sponsored by the Federal Government of Nigeria. N-Power aspires to provide a platform where most Nigerians can access skills acquisition and development. N-Power is designed for Nigerian citizens between the ages of 18 and 35
Government	Nigeria	Lagos State Employment Trust Fund (LSETF)	Entrepreneurs hip	65	LSETF was established by The Lagos State Employment Trust Fund Law in 2016 to provide financial support to residents of Lagos State, for job, wealth creation and to tackle unemployment. The Fund operates with an initial capital of US\$ 65 million (N25Billion) contributed over four years by the Lagos State Government, but will also raise additional funding from various sources including donor partners, development agencies, corporate organizations and individuals.
Government	Nigeria	Government Enterprise and Empowerment Program (GEEP)	Entrepreneurs hip	-	GEEP is an initiative by the Federal Government of Nigeria to provide financial inclusion and access to micro-credit for Nigerians at the bottom of the economic pyramid. GEEP aims to provide capital to beneficiaries in an easily accessible way to grow their business and on-board these beneficiaries into the formal financial system through bank accounts, mobile wallets, and formal identities
Government	Ghana	National Youth Employment Program (NYEP)	Job creation, Skilling	-	The Youth Employment Agency began as National Youth Employment Program (NYEP) to address the ever increasing problem of unemployment among the youth, perceived to be potential threat to National Security in 2005. It was launched in October 2006 and functioned under the Office of the President without legal backing. Government decided to rebrand and reposition the Agency as a Public Service Organisation to better serve the teeming unemployed youth. Ghana Youth Employment and Entrepreneurial Agency (GYEEDA) was born and out doored to replace NYEP in October 2012.

NAME OF ORGANISATION	COUNTRY	NAME OF INITIATIVE	TYPE OF Initiative	PROGRAM SIZE (US\$ MN)	DESCRIPTION
Government	Ghana	National Entrepreneurs hip and Innovation Program (NEIP)	Entrepreneurs hip		NEIP is a flagship policy initiative of the government of Ghana with the primary objective of providing an integrated national support for start-ups and small businesses. NEIP primarily focuses on providing business development services; startup incubators and funding for young businesses to enable them grow and become successful.
Government	Nigeria	Youth Entrepreneurs hip Support (YES) program	Entrepreneurs hip	-	The YES program is aimed at equipping young people (18-35 years) with a minimum educational qualification of an Ordinary National Diploma (OND). It comprises of 8-week extensive online Entrepreneurship and Business Management training; 5-days in-class Entrepreneurship and Business Management training including business modelling, financial planning, and technical assistance.
Government	Senegal	General Delegation for Rapid Entrepreneurs hip (DER)	Entrepreneurs hip	50	DER, a US\$ 50 million fund was launched in 2018 by the President of Senegal to catalyse entrepreneurship all around Senegal, targeting youth up to 40 years and women from 18 years upwards. The fund offers four main types of entrepreneur financing: small financing, incubation funding, equity financing, and low-interest loans.
Government	Nigeria	Youth Ignite Program	Entrepreneurs hip	-	Launched in 2017, the program gives light touch business training and low cost funding (8% p.a) of up to US\$ 500 to Nigerian youth. Successful businesses which can demonstrate scale can further access scale up loans of upto US\$ 1,300. The program seeks to support 1 million entrepreneurs over a 5-year period. Bol has partnered with First Bank of Nigeria and After school Graduate Development Centre (AGDC) to implement the program.
World Bank	Liberia	Youth Opportunities Project for Liberia (2015-2021)	Other	10	The objective of the Youth Opportunities Project for Liberia is to improve access to income generation opportunities for targeted youth and strengthen the government's capacity to implement its cash transfer program. There are four components to the project: pre-employment social support and household enterprises for urban youth; productive public works and life skills support; capacity building for cash transfer program; and project implementation and coordination.
AFDB	Liberia	Youth entrepreneurs hip and employment project (YEEP), 2016-2021	Entrepreneurs hip	1.7	Skills Development for Employment aims to support a TVET Institute to re-design course content and training modalities of selected disciplines to impart new skills to the youth as required by the market. The second focuses on Job Readiness Program. The objective is to support graduating students in tertiary education institutions by making them work-ready in terms of awareness and experience in the corporate world as well as information on job market requirements. The third component will promote entrepreneurship development programs by setting up an entrepreneurship centre at a Community college in the rural area and developing support programs including entrepreneurship courses, graduate enterprise program and business incubation and growth program.

NAME OF ORGANISATION	COUNTRY	NAME OF INITIATIVE	TYPE OF INITIATIVE	PROGRAM SIZE (US\$ MN)	DESCRIPTION
AFD, Mercy Corp, Ministry of Youth	Liberia	Liberia Employment and Entrepreneurs hip Program (LEEP), 2019-2023	Entrepreneurs hip	-	The program provides enhanced training and employment opportunities for youth in the country.
AFDB	Liberia Sierra Leone	Sierra Leone - Youth Entrepreneurs hip Program, 2016-2021	Entrepreneurs hip	1.7	The program aims at improving youth business skills and their employability for the job market. This pilot project would provide career guidance and counselling to 2,400 youths; train 20 TVET instructors; enhance supervisory skills of at least 100 graduates in collaboration with private sector partners; train 150 youths in three selected priority trades needed by the private sector, these will in addition go through a graduate internship program and will either be linked to employers or capacitated to become entrepreneurs; support 60 youths to start and manage businesses through mentoring; and enhance the image and attractiveness of TVET Image Campaign. The project will also procure light goods and consultancy services, including (i) skills development for employment; (ii) career guidance and job readiness; (iii) graduate entrepreneurship program; and (iv) project management, coordination and institutional support.
Rockefeller Foundation; Kaduna State Government; Upwork; Wacom; Andela; IBM	Nigeria	Digital Jobs in Nigeria Trust Fund (2016-2020)	Skilling, Entrepreneurs hip	1	The SDTF financed a bank-executed technical assistance of US\$1 million in Nigeria to help increase employment for Nigerian youth (between the ages of 18 and 35), including the disadvantaged and those in conflict-affected states, by catalysing digital jobs and the use of ICT for economic opportunity creation in Nigeria, and by informing relevant policies and operations to support scaling up of employment-yielding opportunities that leverage ICT. The important components include job matching and facilitation, digital skills development, and digital entrepreneurship support.
Mastercard Foundation, Solidaridad West Africa	Ghana	Next Generation Cocoa Youth Program, 2016-2020	Skilling, Entrepreneurs hip		Next Generation Cocoa Youth Program is an incubation project that enables youth in cocoa industry and its supporting businesses through 10CocoAcademies, Cocoa Entrepreneur Development Incubators (CEDI), and a supportive enabling environment that increases youth's access to land, finance and to markets. The program commenced with 3,000 youths in 2015, which has increased to 7,200 by December 2018. The plan is to cover a total of 10,800 youths by December 2020. Other objectives include:  30% decrease in the youth below poverty line  30% decrease in proportion of income from cocoa related activities  29,000 jobs created  50% increased Average Yield (MT) per hectare  40% increase in annual income  80% of youth farmers applying at least 70% of GAP  80% of youth entrepreneurs applying best business practices  70% of youth trained with Access to at least one formal financial services(Bank, Mobile Money, Micro Finance)

NAME OF ORGANISATION	COUNTRY	NAME OF INITIATIVE	TYPE OF Initiative	PROGRAM SIZE (US\$ MN)	DESCRIPTION
World Bank	Nigeria	Nigeria Youth Employment & Social Support Operation (2013-2020)	Skilling	400	The objective of the program is to increase access of the poor to youth employment opportunities, social services, and strengthened safety net systems in participating states. There are four components to the project: strengthening social safety net system, public workfare program, skills for jobs program, and Conditional Cash Transfer (CCT) program.
World Bank	Sierra Leone	Sierra Leone Skills Development Project (2018-2023)	Skilling	20	The objective of the project is to increase access to demand-led skills training and build the foundations for a demand-led skills development system in Sierra Leone. The project has two components: Skills Development Fund (SDF) which aims to increase access to demand-led skills upgrading in Sierra Leone and Capacity Building and System Strengthening.
Ventures Platform, The Longe Practice, Arkounting, Ventoven, Amazon AWS, Aerario Consulting	Nigeria	Ventures Platform Incubation- Acceleration Program, 2016-2020	Entrepreneurs hip	-	The Ventures Platform Incubator/Accelerator is a business incubation/acceleration project designed to create economic prosperity for Africans by strengthening the capacity of African entrepreneurs, equipping them to build innovative scalable solutions to problems, leading to job creation, and increased economic productivity.
Mastercard Foundation	Ghana	Youth-Inclusiv e Entrepreneuria I Development Initiative for Employment (YIEDIE) 2015-2020	Skilling, Entrepreneurs hip	-	YIEDIE is a 5-year project designed to create economic opportunities in Ghana's construction sector for economically disadvantaged youth. This project has five components: developing employability and entrepreneurship skills; facilitating the development and use of youth-friendly financial services; offering an apprenticeship-based skills training model; providing start-up funding, access to business development services, job matching and mentoring to youth, and supporting job creation in small and medium construction enterprises; supporting increased coordination and a better enabling environment for youth employment in construction.
World Bank	Ivory Coast	Cote d'Ivoire Higher Education Development Support Project, 2019-2024	Skilling	100	The project will support the Government of Cote d'Ivoire in the implementation of reforms in tertiary education to enhance efficiency of public resources and develop accountability
World Bank	Ivory Coast	Cote d'Ivoire - Emergency Youth Employment and Skills Development Project, 2011-2020	Skilling, Entrepreneurs hip	50	The objective of the project is to improve access to temporary employment and skills development opportunities for young men and women in Cote d'Ivoire's territory. The AF will finance the scaling up of successful activities supported under the original project, and a limited number of new activities to support the achievement of the original operation's development objective (PDO).
Government	Nigeria	Graduate Entrepreneurshi p Fund	Entrepreneurshi p	-	GEF scheme is the bank's first youth program which was launched in October 2015 and is implemented by the bank in partnership with the National Youth Service Corps (NYSC) Directorate. The aim of the project is to change the job-seeking mindset of Nigerian youths to entrepreneurship and self-reliance by encouraging them to develop skills for self-employment and to contribute to the accelerated growth of the national economy.



# CASE STUDY - YOUTH EMPLOYMENT

Youth unemployment is one of the main challenges facing the region. This chapter seeks to identify the various initiatives that are focused on addressing the youth unemployment challenge in the region.

# THE CHALLENGE

Youth unemployment and under-employment are severe concerns in the Southern Africa region - the unemployment rate however, varies widely across different countries.

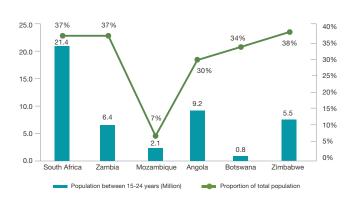
Youths (15-24 years) account for an average of 35%<sup>115</sup> of the total population in the focus countries in Southern Africa, excluding Mozambique – that has only around 7.5% of its population as youth. The lack of adequate employment opportunities in the focus countries has

limited the youth's contribution to the development of their respective economies. The region has some of the highest youth unemployment rates, particularly in South Africa (56%), Botswana (37%), and Zambia (21%)<sup>116</sup>. The high rate in South Africa is attributed to the growing population as well as the legacy of apartheid and poor education quality in the country. Average youth unemployment in the focus countries is almost double the adult unemployment rate<sup>117</sup>. Across the focus countries, the unemployment rates are higher among females due to cultural norms such as early marriages that lock them out of the education system.

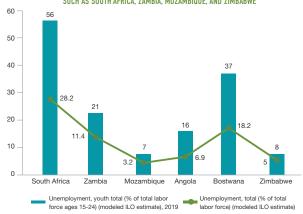
Youth unemployment in the focus countries is almost double the adult unemployment rate.

Figure 16: Youth unemployment and literacy rates

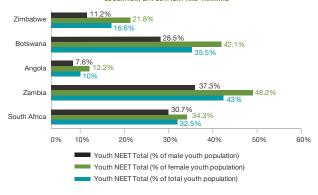
YOUTH ACCOUNT FOR A SIGNIFICANT PROPORTION OF POPULATION IN FOCUS COUNTRIES



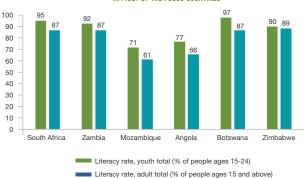








YOUTH LITERACY RATES ARE HIGHER THAN THE AVERAGE FOR SSA REGION, IN MOST OF THE FOCUS COUNTRIES



Source: World Bank Development Indicators (Data for Youth Not in Education, Employment, or Training (NEET) is for different years as available: South Africa: 2019, Zambia: 2018, Angola: 2011, Botswana: 2009, Zimbabwe: 2014; Data for Mozambique is not available. Data for literacy rates is for different years as available: South Africa and Mozambique: 2017; Angola and Zimbabwe: 2014; Zambia: 2018; Botswana: 2013)

<sup>&</sup>lt;sup>115</sup> World Bank Development Indicators, 2018

<sup>&</sup>lt;sup>116</sup> World Bank Development Indicators, 2018

<sup>117</sup> Total and youth unemployment by country in Southern Africa (averaged between 2010-2018). Southern Africa Economic Outlook 2019

Inadequate access to quality and relevant education is a major factor resulting in unequal youth participation in the labour market.

Youth literacy levels in the focus countries, although higher than the national adult literacy levels, are lower than the global rates with much lower rates observed in Mozambique. There exists a disparity between the skills required by the market and those taught in educational institutions. Youth, especially those from disadvantaged backgrounds, often lack the necessary problem-solving skills, business acumen, technological and communication capabilities, thus making them underqualified and unprepared for available roles. Employers adopt 'low-risk' hiring methodologies, preferring experienced candidates over inexperienced youth. In addition, on-the-job training, mentoring, and coaching is not institutionalized in most workplaces.

Further, the number of jobs created annually across the focus countries is insufficient to meet the growing demand.

The largest proportion (~70%)<sup>118</sup> of jobs in South Africa are in the formal sector, with lower levels of entrepreneurship observed in the country<sup>119</sup>. On the other hand, in Zambia, over 77% of the jobs created are informal sector jobs<sup>120</sup>. The annual supply-demand gap remains significant across most of the countries in the region.

Figure 17: Annual job supply - demand gap across the focus countries

# **SOUTH AFRICA**

More than 550,000 jobs have to be created annually to meet the National Development Plan 2030 goals, yet only 300,000 jobs were created annually between 2013 and 2018

Source: Department Statistics of South Africa: Labour Market Dynamics in South Africa, 2018

## ZAMBIA

The current annual job growth in the country – nearly 100,000 jobs per year, needs to be increased to thrice the level to keep up with economic growth

Source: World Bank: How can Zambia create 1 million jobs?, 2017

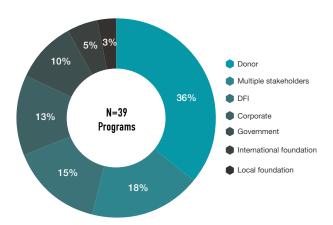
# **MOZAMBIQUE**

Around 500,000 young people enter the labour market annually; however, the formal sector had the capacity to absorb only around 18,200 jobs per year for the past two decades

Source: Neil Balchin: Economic Transformation and Job Creation in Mozambique, 2017

Figure 18: Youth programs by social investor type

## PROPORTION OF INITIATIVES



A few collaboration efforts were also observed to promote youth employment initiatives in the focus countries jointly. These include USAID's collaboration with Ministry of Youth in Angola for Youth Empowerment Program(2019-present); collaboration of Food and Agriculture Organisation (FAO) with GRM International and Coffey in Zimbabwe for Livelihoods and Food Security Program (2013 – 2021); and that of United Nations Industrial Development Organisation (UNIDO) with Ministry of Education Mozambique for Entrepreneurship for Youth program.

# KEY PLAYERS AND INTERVENTIONS/ PROGRAMS FOCUSED ON YOUTH EMPLOYMENT

Youth focused interventions across the focus countries are primarily driven by donors, DFIs and corporates.

The three categories of social investors together accounted for 64% of 39 youth-focused interventions identified in the region<sup>121</sup>. The main donors include GIZ, USAID, and World Bank, while AFDB is one of the main DFIs. Active corporates solving youth challenges include Mastercard, Accenture and Naspers. Youth employment has also attracted focus from both international and local family foundations like Michael and Susan Dell Foundation (MSDF) and Cyril Ramaphosa Foundation.

Most youth-focused interventions in the region have focused on either skilling or job creation.

In Southern Africa, youth employment initiatives can be categorized into - skilling, entrepreneurship development, and job creation. Investors working on these interventions mainly focus on skilling and job creation, considering the gap in the skill sets developed through traditional educational systems and those required by the employers. Also, up-skilling for entrepreneurship helps youth to establish their enterprises in the absence of adequate availability of jobs.

<sup>&</sup>lt;sup>118</sup> Department Statistics of South Africa: Quarterly Labour Force Survey, 2020

<sup>&</sup>lt;sup>119</sup> GIIN: The Landscape for Impact Investing in Southern Africa, 2016

<sup>120</sup> State of youth in Zambia: Education, Unemployment and Poverty Reduction

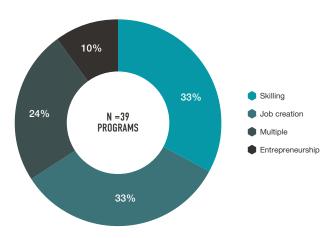
<sup>121</sup> Intellecap Analysis as per list of Youth Employment initiatives outlined in Table 13

# SPOTLIGHT: YOUTH INITIATIVES BY MICHAEL AND SUSAN DELL FOUNDATION (MSDF)

MSDF, which was launched in 2009 in South Africa, focuses on education, scholarship, jobs and livelihoods (which include youth employment and family stability for women). As a component of these initiatives, MSDF plans to bring learning opportunities to low income children, bring educational reforms, and improve instructional leadership from a structural point of view such as development of leadership institutes. It provides scholarship programs for low income children who usually have low chances of graduating. MSDF recognises information asymmetry between demand and supply in youth employment portfolio. Hence, the foundation is complementing the South African government's initiatives to ensure that deserving young people gain access to entry level jobs, and that they then receive the necessary support to stay employed long enough to build valuable work experience. An example of MSDF's programs in youth employment is with Knack. It Corporation, where it has provided a grant of US\$ 342,500 to optimize talent mobilization through effective assessment and matching amongst unemployed youth and increase their future economic outcomes.

Figure 19: Types of initiatives supported by social investers

#### PROPORTION OF PROGRAMS BY INITIATIVE TYPE



# 1. Skilling

Vocational training and skill development constitute a very important component of the education and employment sectors. The need may vary slightly in the different focus countries in Southern Africa. For instance, vocational education in South Africa is stigmatised due to apartheid's legacy, but the country has a critical need for technical and artisan skills. In Zambia, almost two decades ago, technical education and vocational training was a continuation of the formal educational system, and hence focused mainly on the training needs of the formal sector. While at present, the country needs to adequately prepare the youth as per the changing and emerging opportunities. Some examples of skilling initiatives include DFID Skills for Employment (S4E) in Mozambique, and The EOH Youth Job Creation Initiative by multiple stakeholders EOH, government, employers, and philanthropic funders in South Africa.

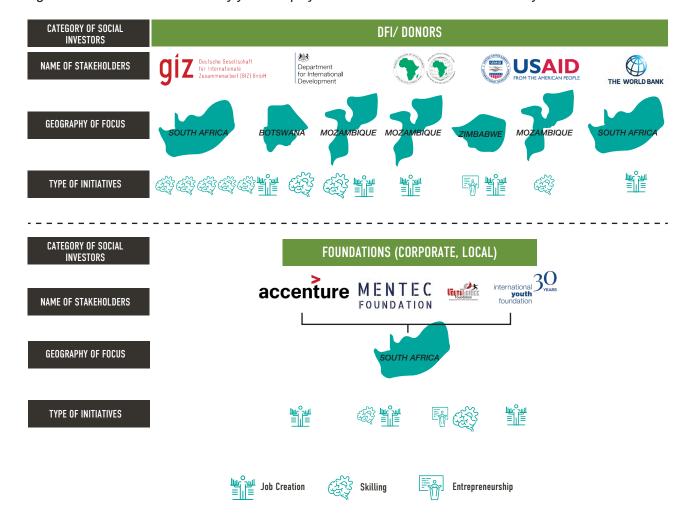
# 2. Entrepreneurship development

The changing demographics, limited job opportunities in the focus countries, the mismatch between supply and demand of skills, and the need to continually upgrade one's profile to remain relevant in the job market are some of the main factors motivating a large proportion of youth to embark on the entrepreneurship journey. Different types of social investors, including DFIs, local foundations, and collaborative engagements between global agencies and governments, are supporting entrepreneurship development programs to ensure there is a positive contribution from the youth to the respective economies. Examples of such initiatives include Build Your Business Program by International Youth Foundation and Microsoft, and The Innovation Lab by AFDB across Africa.

# 3. Job creation

While several donors, DFIs, and foundations have been supporting the youth unemployment initiatives in urban areas, there has also been a focus on livelihoods and job creation programs catering to the needs of people, especially in rural and remote locations, where youth are unable to get the information about larger national-level programs. Some of such existing initiatives include the Southern African Alliance for Youth Employment (SAAYE) by Commonwealth Foundation across all focus countries and Project Octopus by Yes4Youth in South Africa.

Figure 20: Indicative overview of key youth employment initiative across the focus country



# SPOTLIGHT: HARAMBEE SOCIAL IMPACT BOND (SIB)

The SIB combines outcome payments from the government and philanthropic funders and seeks to address two main problems specific to youth employment in South Africa. First that youths tend to face challenges in joining growth sectors" of the economy, such as technology due to financial barriers that hinder them from gaining relevant skills. Secondly, while more private and public sector financial resources have flowed toward postsecondary education and skilling, the education system pathways do not respond to market demand, thus young people are not adequately trained.

# Key investors in the SIB

The investors in the bond include; Brimstone Legacy Fund, Old Mutual and Nedbank, The Holland Insurance Company Limited, The Standard Bank Tutuwa Community Foundation. The investors provided US\$ 2.42 million (34 million Rand) in year 1 and US\$ 6.21 million (86.9 million Rand) for years 2-4.

The outcome funders include; Yellowwoods, Allan Gray Orbis Foundation Endowment, Gauteng Provincial Government, The Jobs Fund who would pay the investors upon achievement of the outcomes of the bond The Bonds4Jobs and the Harambee Youth Employment Accelerator were the intermediaries providing financial and technical support respectively.

#### **Outcomes achieved**

Between April and December 2018, Harambee placed 600 young people— 61 percent of them women—in jobs across the country. The second phase of investment began on July 1, 2019, and over the next three years, the SIB aims to find employment for a further 5,400 young people.

# OPPORTUNITIES FOR INCREASED COLLABORATION AND INVESTMENT IN YOUTH EMPLOYMENT SECTOR

With youth unemployment being a significant deterrent for the growth of several economies in Southern Africa, there exist extensive collaboration opportunities in the region.

Youth unemployment is a major issue in the region. South Africa accounts for one of the highest unemployed populations across the globe. In addition, the gap between the skills of the current workforce and the skills businesses need to achieve their growth plans is widening. Therefore, along with financing specific youth employability programs, the funders need to extend their financial support to educational and technical training institutes so that they can match the industry requirements of their students/ trainees and place them in the right jobs. A few potential collaboration opportunities are as follows:

# Collaboration for women economic empowerment

In the focus countries in Southern Africa, the level of education is low, and unemployment and NEET rates are high, especially for young women. In addition, there are social and security related challenges that further prevent women's participation in economic activities.

**Opportunity:** Several organisations, including donors and ecosystem support organisations are working in silos to address these issues<sup>122</sup>. These organisations can collaborate to establish programs aiming to support disadvantaged women by providing better economic opportunities through the development, design, and implementation of initiatives to ensure formal employment and overall economic women empowerment.

Example: MUVA - MUVA is a social incubator created to design and test innovative interventions to youth, especially women that challenge social norms, foster gender equity and support systemic change. MUVA was born with seed money from UKAID as a flagship learning programme to change gender practices. Over the past 5 years, MUVA developed a conceptual and operating model to change paradigms. Based in Mozambique, MUVA approaches the challenge through a framework that combines skills, self-efficacy and access to opportunities, framing both the barriers youth face to access economic opportunities and pathways to address the problem. This approach provides a powerful platform for young women to become independent actors in their futures. MUVA's uniqueness is a combination of: a) Innovative implementation and co-creation with partners; b) Brokering for scale and sustainability; and c) Robust research used for adaptation. The approach demands constant learning, improvements and adaptations, and leads to delivering the most pertinent solutions for the target groups. Examples include MUVA'titude, intervention that provides 2 months of soft skills

training, 6 months of technical training and linkage to economic opportunities. MUVA'titude methodology was co-created with ESSOR, MUVA's implementing partner, who included it in their permanent curricula in Mozambique and exported to other countries like Brazil, Chad and Guinea Bissau. Another example is MUVA Assistentes, an intervention that provides job experience in the public system and mentoring for highly vulnerable young women, providing them a meaningful work experience and enhancing their future employability potential. This project is implemented in partnership with the government which have uptake the intervention.

## Collaboration for increased access to finance

Young entrepreneurs often face substantial difficulties in securing adequate business capital due to lack of business experience, the absence of required collateral, and bias from banks against younger borrowers. This shortage of capital can kill off many good business ideas even before they begin. And when young entrepreneurs do win some financial backing, it is often not enough, leading to an under capitalization that threatens their business viability.

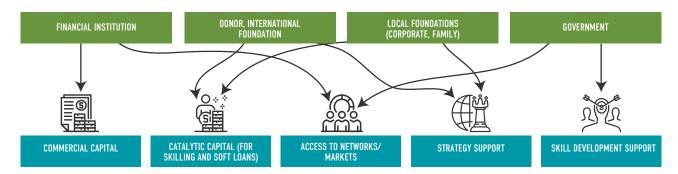
Opportunity: Introduction of loan guarantees by government for the youth-funding programmes and the provision of incentives to the financial institutions to lend money to suitable young entrepreneurs who lack sufficient personal and business collateral, can assist in catalysing capital for youth businesses. Donors, governments, corporate foundations, and financial institutions (FIs) can also collaborate to provide more generous support for youths by providing access to flexible low interest or no interest - "soft loans". It would allow some level of cost recovery from successful young entrepreneurs while increasing funds for subsequent generations of entrepreneurs. Entrepreneurs who can build a sound repayment track can be graduated to get higher ticket loans from Fls. Such a program would thus benefit the FI as it acts as a pipeline generation avenue.

Example: KCB Tujiajiri - Kenya Commercial Bank (KCB) launched the KCB Tujiajiri in 2016 to address the problem of youth unemployment by creating jobs through skill development and vocational scholarships. Recruits of the programme include out of school youth and individuals operating MSMEs that need technical capacity, entrepreneurial development, financial management skills, working capital, and asset financing. KCB Tujiajiri assists in building technical capacity by training youth through its technical training courses that empower the young and micro-entrepreneurs to turn their passions into products or services. Thereafter, the bank advances low-cost loans to select entrepreneurs. Since its launch, the programme has skilled over 23,000 youth beneficiaries on technical skills and financial literacy across the country<sup>123</sup>. The bank has recently partnered with the MasterCard Foundation to scale up the program with a target of impacting 1.5 million small businesses.

<sup>122</sup> Cited by several stakeholders during primary discussions

<sup>123</sup> https://kcbgroup.com/foundation/programs/2jiajiri/?program=2jiajiri#project-list

Figure 21: Roles of Social Investors under Opportunity 2



# Development of a youth entrepreneurship portal

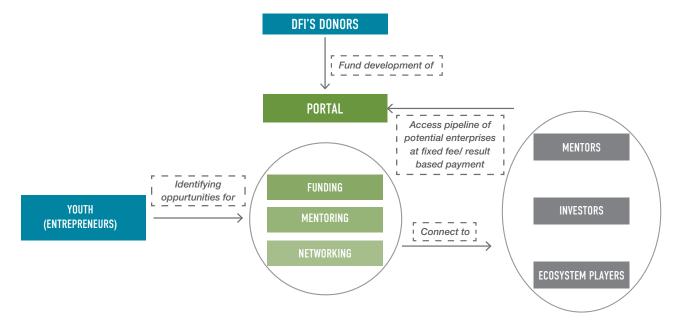
Ecosystem support organisations in the region are largely concentrated in main cities across the focus countries and are unable to reach youth entrepreneurs, a significant proportion who reside in rural areas. Further, many of the existing youth entrepreneurship support programs are physical in nature and mainly implemented in urban areas, which limits scale. Consequently while many young people have good business ideas, they don't know where to take them or how to present them to the relevant audience. On the other hand, ecosystem stakeholders face challenges in identifying youth-led businesses as these are often not properly marketed due to lack of online presence.

Opportunity: Stakeholders can come together to establish a youth entrepreneurship online portal that provides a one-stop-shop for all entrepreneurship needs, including access to businesses development content, business financing opportunities, access to virtual mentors, webinars among others. Such online portals make existing support services from 'entrepreneurship hubs' and other service providers accessible to entrepreneurs from countries with less developed support ecosystems such as Mozambique,

Angola, and Botswana. Such a platform can also be leveraged to provide a listing of support organisations that the youth entrepreneurs can engage as well as different social investors and the type of financial and non-financial support they provide to youth entrepreneurs.

Example: UNDP Youth Entrepreneurship Portal, which was developed considering the significant entrepreneurship related activity going on in Africa, especially in the regional hubs, such as South Africa, Kenya, and Nigeria. The YAS! - Youth for Africa and SDGs site was established in 2017 and contains i) a knowledge center, which provides entrepreneurs with relevant information to create or scale their businesses; ii) an ecosystem map, which helps young entrepreneurs locate support providers for funding, mentoring and networking opportunities close to them; and iii) a grants section which runs challenges and awards funding to entrepreneurs to implement innovative ideas which contribute towards SDG attainment. Other development partners, private sector companies and foundations can also use YAS! to launch their own awards to promote African Youth's pro-active role in the implementation of the SDGs.

Figure 22: Roles of Social Investors under Opportunity 3



# BENCHMARKING CASE STUDY ON YOUTH EMPLOYMENT

# Generation

Generation is a global demand-driven skilling initiative that offers a two-sided solution to youth unemployment. On the one hand, the program provides high-quality entry-level talent for employers, while on the other hand, it prepares the underemployed and unemployed youth for jobs. Generation offers 26 employment programs in 25 professions across four sectors: Customer Service and Sales, Digital & IT, Healthcare, and Skilled trade. The program is guided by a sevenstep approach i.e. jobs and employer engagement, learner recruitment, technical, behavioral, mindset & professional skills training, interviews with employer partners for immediate job placement and mentorship during and after the program to ensure consistency in quality. McKinsey & Company founded Generation in 2015, initially piloting in USA and Spain but it has since rapidly grown its operations to 14 countries in America (USA, Brazil), Europe (France, UK, Italy), Australia, Asia (India, Hong Kong, Singapore, Pakistan) and Africa (Kenya) graduating more than 37,000 young adults in collaboration with over 3,000 employer partners. To date, the initiative's graduates have made US millions in cumulative salaries in their new careers<sup>124</sup>.

# 14 countries across America, Europe, Asia and Africa 37,520 graduates 3,000+ employer partners US\$ 135Mn in cumulative salaries for the graduates

Table 5: Generation's Funder List across Countries

COUNTRY	FUNDERS
INDIA	IKEA Foundation
KENYA	<ul> <li>USAID, IKEA Foundation, Swedish International Development</li> <li>Cooperation Agency (SIDA)</li> <li>Safaricom Foundation</li> <li>McKinsey &amp; Company</li> <li>The East Africa Trade and Investment Hub</li> <li>The program has more than 200 employer partners with more than 18,000 graduates supported so far</li> </ul>
MEXICO	<ul> <li>Secretaría de Innovación, Ciencia y Tecnología</li> <li>del Estado de Jalisco, Bécalos, Oracle, Tele urban</li> <li>More than 2,300 graduates supported so fare</li> </ul>
SPAIN	Ministerio de Trabajo, Migraciones y Seguridad Social
ITALY	Intesa Sanpaolo     Google
PAKISTAN	Punjab Skills Development Fund (PSDF)
SINGAPORE	• Skills Future Singapore (SSG),
FRANCE	<ul><li>McKinsey&amp; Co</li><li>Google Co.</li><li>Unibail-Rodamco Westfield</li></ul>

<sup>124</sup> https://www.generation.org/wp-content/uploads/2019/05/Generation\_Annual-Report-2018\_FINAL.pdf

Figure 6: List of Youth Employment Initiatives in Southern Africa

NAME OF ORGANISATION	COUNTRY	NAME OF Initiative	TYPE OF INITIATIVE	DESCRIPTION AND IMPACT
Youth Bridge Trust	South Africa	Education & Employment (2017-Present)	Entrepreneurs hip, Skilling	The program aims to ensure that the youth have workplace skills, entrepreneurial skills and computer skills, have access to technology and inclusive and equal access to economy; The focus areas are:  a) Entrepreneurship – Youth Bridge provides knowledge and abilities that support success in creating and building a workplace opportunity or idea for business start-ups. b) Work readiness program – It provides foundational skills such as time management, personal presentation, cognitive skills and non-cognitive skills or soft skills and behavioral skills that enhance an individual's interactions. It also helps in initial job search and maintaining continuous employment. c) Life skills – Over 5000 youth have received life skills, workplace skills and entrepreneurial training
International Youth Fund	Zimbabwe, Mozambique , South Africa	Passport to Success	Skilling	Passport to Success (PTS) equips young people ages 14 to 24 with a range of skills that will help them stay in school and acquire the education, professional skills, employment readiness and confidence they need to succeed in life and in the workplace. The program targets vulnerable youths who are in school but at risk of dropping out, as well as those that are out of school, out of work, or working in dangerous environments. A key measure of success is the extent to which young people are either in school or employed six months after participating in the program. Special emphasis is placed on equipping youth with workplace readiness skills, including: interviewing, respect for authority, and time management, along with tools for how to be a good employee. Participants receive assistance in developing a career plan to guide them as they chart a course to a productive future.
Mozal	Mozambique	Dzima! Kick to Success	Skilling	The initiative will equip Mozambique's unemployed, out-of-school youth with life and work readiness skills, complemented by market-relevant career guidance. Funded by Mozal, this sport for development project, whose name translates to "Kick hard! Shoot for success," will use soccer to bring youth together and empower them with opportunities. Dzima! will include lessons from IYF's signature Passport to Success® (PTS) life skills curriculum. To engage youth participants, athletic coaches will deliver core PTS work readiness lessons most suited for the context of play directly on the soccer. Coaches will facilitate complementary interactive lessons in a classroom setting. With a holistic approach, Dzima! will orient youth around locally relevant career paths and available technical and vocational training and higher education options and also offer guidance for entrepreneurial pursuits.

NAME OF ORGANISATION	COUNTRY	NAME OF Initiative	TYPE OF Initiative	DESCRIPTION AND IMPACT
USAID	Mozambique	YouthPower Action (October 2016 to January 2018)	Ski <b>ll</b> ing	The project was implemented through two activities: first activity was a 1-year activity to support orphaned and vulnerable youth 10-18 years old and households headed by the youth to strengthen the family's capacity. The project reached more than 22,000 youth during its active years.  The second activity expanded an existing youth development program for orphaned and vulnerable youths ages 15-18, known locally as Programa Para O Futuro (PPF) that improves basic education, information technology, employability and soft skills and builds awareness around gender, healthy behaviors, stigma and discrimination.
AfDB	Mozambique	Agricultural Value Chain and Youth Empowerme nt Project (AVACYEP) (2018-2023)	Job creation	AVACYEP is an integrated project to strengthen the capacity of rural communities to address the inter-linked challenges of food production. The program further addresses rural poverty, food insecurity and access to markets through the provision of horticulture and livestock related infrastructure, and improving food production and marketing activities, as well as capacity building for the affected communities.
AfDB	Zimbabwe	Youth and Tourism Enhancemen t Project (YTEP) (2014-2016)	Job Creation	The Project was to contribute towards the reduction of poverty and youth unemployment in Zimbabwe through the improvement of the enabling environment for youth and tourism development. The Project was aligned to the Government's efforts to empower youth in the country. The related areas prioritized include availing and increasing economic opportunities for women and youths; expanding the accessibility and utilization of ICTs to improve service delivery and accelerate economic growth; building and rehabilitating infrastructure and utilities as enablers for economic growth and prosperity; entrepreneurship and investment promotion in tourism.
AfDB	Zimbabwe	Youth and Women Empowerme nt Project (2016-2019)	Entrepreneurs hip	The Youth and Women Empowerment Project aimed to benefit women and youth through economic opportunities in horticulture, mopane worms and honey processing as well as in artisanal mining enterprises. They received business management and entrepreneurship training and had access to employment information and access to SME finance. The project targeted 1500 women in all 10 provinces of the country that trained on cross-border trade regimes. The indirect beneficiaries were estimated to include all the 650,000 population of the targeted districts.
International Youth Foundation	South Africa & Zimbabwe	Equip Youth (2012-prese nt)	Job Creation	Launched in 2012, the foundation aims to increase youth employability prospects and support youth entrepreneurship. The initiative has prepared young people with market-relevant life and technical skill training, internships, on-the-job learning and job placement support and services. The program further supports capacity building for implementing partners. In South Africa Equip Youth participants are given technical training pertained to manufacturing and heavy industry jobs.  In Zimbabwe, the foundation has focused on inclusion for young women, and prepared marginalized young people to succeed in the workplace and supporting them in the development other life skills necessary for securing and keeping a job.

NAME OF ORGANISATION	COUNTRY	NAME OF Initiative	TYPE OF Initiative	DESCRIPTION AND IMPACT
United Nations Industrial Development Organisation(U NIDO), Ministry of Education Mozambique	Mozambique	Entrepreneur ship for youth (2007 – present)	Entrepreneurs hip	This is a project initiated in 2007 with technical assistance from UNIDO and funding by the Government of Norway. The project's aim is to introduce entrepreneurship curriculum in secondary education in Mozambique. It includes visits to entrepreneurship fairs, enterprises and institutions, and allows students to do market research and develop businesses. Through the project, entrepreneurship as a practical subject has been introduced in 331 schools, reaching out to 350,000 students; 85% of the students have acquired entrepreneurial skills
GIZ	South Africa	Africa-Germ an Youth Initiative (2017-2020)	Ski <b>ll</b> ing	Launched in 2017, Africa-German youth initiative is a social investment program that aims to promote innovative ideas for exchange volunteer services and social engagement. The initiative further works on strengthening technical skills together with planning and management capacities in implementing organisations.
GIZ	South Africa	Employment and Skills for Developmen t in Africa (E4D) (2015-2023)	Ski <b>ll</b> ing	Launched in 2015, the project establishes public-private partnership in the areas of vocational education and training, vocational preparation and placement, and promoting small and medium-sized enterprises. Local companies are provided with training courses to enhance their expertise in areas such as tender management, human resource management, and financial management. Since 2015, the project has implemented 54 cooperation measures in seven partner countries with 65 international and Africa partner companies. US\$ 25 million (EUR 22 million) has been mobilized as additional contributions from the private sector and from public sector stakeholders. Around 19,000 people have been brought into employment of which 34% were women and 47% were youth.
Accenture	South Africa	Skills to Succeed (S2S)	Skilling	The Initiative is an online skills training program that provides an environment for young people to engage in real life behaviour, in a cost effective manner. The program engages participants with advanced learning technologies, role-based simulations, videos, quizzes, gaming techniques and interactive exercises. The Academy has three main training courses; understanding careers, obtaining employment and understanding how to succeed once in employment.
German (GIZ)/ European Union	Africa	Skills Initiative for Africa (2016 – 2022)	Skilling	Launched in 2016, Skills Initiative for Africa (SIFA) consists of two components: A finance facility and a technical component. The Finance facility is to be accessed by innovative employment-oriented skills development projects. The facility is currently operating in 8 pilot countries.
USAID	Zambia	Youth Lead	Entrepreneurs hip, Skilling	A 6-month training and internship program, participants are assigned a mentor responsible for providing one-on-one training and support to help them reach their full potential. Youth Lead participants are also paired with local and international civil society organisations, government agencies, and the private-sector for a 6-month internship. On completion of the internship, youths are provided small grants to develop and execute a community-based initiative or advocacy campaign strengthening their civic engagement and planning skill.

NAME OF ORGANISATION	COUNTRY	NAME OF Initiative	TYPE OF Initiative	DESCRIPTION AND IMPACT
USAID in collaboration with Ministry of youth	Angola	Youth Empowerme nt program (2019 – Present)	Skilling, Job creation	The initiative supported the youth to access training programs, to succeed and to create their livelihoods in the formal and informal sector, addresses the multiple needs of young people like job creation and employability skill development
Food and Agriculture Organisation	Zimbabwe	Supporting Innovations for Youth Employment in South Africa (2018 – Present)	Job creation	Launched in 2015, the US\$ 72 million 4-year program, FAO, aims to increase agricultural productivity, increase income and reduce poverty in rural Zimbabwe. The program contributed to poverty reduction and actively addresses the specific constraints that smallholder farmers, particularly women and youth face in raising productivity of their farms and participating in markets.
World Bank	South Africa	Supporting Innovations for Youth Employment in South Africa (2018 – Present)	Job creation	The Youth Employment in South Africa (YES) project launched in 2018 is a business led collaboration between the South Africa Government and civil society that aims to support the employment of marginalised youth in the country. The program will achieve this through two pillars 1) Supporting YES in the provision of work experiences for the youths 2) Supporting youth policy development and implementation.
DFID	Mozambique	Skills for Employment (S4E) (2015-2022)	Ski <b>ll</b> ing	The initiative started in 2015 with the aim to increase incomes among women, youth and adolescent girls, through relevant, quality, non-state vocational training that leads to formal or self-employment. S4E will emphasise evidence gathering, lesson learning and regular evaluation. The non-state approach has two break points (after inception and mid-term) when the Program can be terminated if not delivering.
DFID	Mozambique	Better Delivery on Jobs (2015 – 2021)	Job Creation	The initiative aims to increase the impact on job creation and incomes in developing countries through the policies and programs of DFID, the World Bank, other donors, development finance institutions and NGOs. Working primarily through a World Bank Trust Fund on Jobs this program strengthens the international community's work by engaging with governments and the private sector, on issues including youth employment, fragile states and improving data on jobs.
GIZ	South Africa	The Basic Entrepreneuri al Skills Development Program (BESD) (2012-2016)	Ski <b>ll</b> ing	The program supports the Department of Higher Education and Training and the Small Enterprise Development Agency improve the vocational training available in the informal sector. It fundamentally aims to impart basic commercial and business knowledge and skills through training institutions that conduct trainings efficiently and effectively.
GIZ	South Africa	Skills development for a green economy II (SD4GE II) (2018 - 2022)	Ski <b>ll</b> ing	The SD4GE II addresses two core problems facing young people in South Africa; vocational education and training (VET) by supporting structural changes towards more employment-oriented dual training approach in South Africa. Nearly 240 electrician and plumber apprentices are currently undergoing a 3-year dual occupational program in 70 training companies and 5 TVET colleges.

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GIZ	South Africa	African-Germ an Youth Initiative (AGYI) (2017- 2020)	Ski <b>ll</b> ing	The AGYI program enables youth exchange program between Africa and Germany. The program intends to extend the offer of pan African Volunteer service and youth exchange programs, strengthen technical skills along with planning and management capacities and increase networks between African and German partners.
GIZ	Botswana	Strengthenin g employment-r elevant TVET II (2015 – 2017)	Vocational Training	The projects core elements are advisory services and qualification measures for stakeholders in vocational education and training. The elements develop the capacity of the staff in the ministry, TVET institutions and private sector, benefiting graduates and the labour market. The project also introduced analysis and evaluation procedures at different levels to document and consolidate the results achieved.
Mentec Foundation	South Africa	The Rise of Digital Artisans for the 4th Industrial Revolution in South Africa (2019-2022)	Skilling, Job creation	The program offers ICT skills training and job placement. It partners with companies in the digital industry that will have direct demand for workforce. Mentec foundation had 750 trained youth three corporative and 5 startups started in year one.
MasterCard Foundation	South Africa	Harambee Youth Employment Accelerator (2018 – 2022 and beyond)	Job creation	The accelerator provides work readiness and skills training for young South Africans seeking work as well as employment and intermediation services for partner employers. Harambee's dedicated management team is focused on partnering with employers and seeking out their needs and demand for youth entry-level workers. These key account managers also conduct a thorough diagnostic on the conditions of jobs that will open up, the skills they will require, the expectations out of the youth, and their salary, among other aspects. A benchmark is established on the requirements for the employer's positions and this is later used to match the Harambee beneficiaries with the jobs.
Accenture	South Africa	Youth Employment Service (YES) (2018- present)	Job creation	YES is a technology-based non-profit corporation (NPC) established to create youth jobs in South Africa. The program has a national focus using technology and digital platforms to scale; and as a conduit between youth, the employer and economic advancement. YES delivers rigorous digital training through behaviourally based content loaded onto handsets given to youth at placement. Content is delivered through zero-rated apps on phones provided to youth, and youth progress is monitored through big data analysis which is fed through digital surveys which youth complete over their yearlong work experience. YES provides paid 12-month employment through corporate sponsorships that create new work opportunities in high unemployment regions. This is achieved through a demand side value chain approach to job creation. To-date, 19, 000 youth work experiences have been committed to by over 350 corporates who have registered to create youth employment opportunities for a 12-month period. 15, 664 Youth have actually been placed in jobs thus far, whilst 104, 000 have registered on the Youth portal.

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Yes4Youth	South Africa	Project Octopus	Job creation)	Project Octopus is a Knack global initiative that utilizes Knack's infrastructure and talent potential signals to discover and route youth to various opportunities. The objective is to use neuroscience games to achieve three outcomes – 1. Provide career counselling to youth at large 2. Guide them to high potential education pathways 3. Match them to high potential careers using a job platform  Project Octopus has reached more than 5000 youth up to date in the two countries, and will expand its scope to cover other countries in South Asia and Africa. Knack aims to reach 1M youth through this program a job platform.
Government of South Africa	South Africa	Youth Wage Subsidy	Job creation	The scheme provides a subsidy of up to R1000 a month to employers of people aged between 18 and 29 earning less than R6 000 in their first formal jobs. This falls to R500 in their second year on the job and falls away in the third. It effectively introduces a two-tier labour market that makes young workers cheaper without actually reducing their wages.
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EOH, government, employers, philanthropic funders	South Africa	Build Your Business (2010 – Present)	Entrepreneurs hip	EOH provides training to disadvantaged young people who are then placed in jobs with participating private- and public-sector employers. These employers provide guided workplace experience to trainees while government provides incentive for the hiring of such candidates.
International Youth Foundation, Microsoft	South Africa	Build Your Business (2010 – Present)	Entrepreneurs hip	In 2010, the International Youth Foundation partnered with Microsoft to develop Build Your Business (BYB)—an entrepreneurship training course created to introduce young people to the basic ideas, activities, and skills needed to successfully launch, lead, and grow micro enterprises. BYB is designed for current and aspiring entrepreneurs ages 16 to 35 living in urban and rural communities. Available in English, French, and Arabic, this course offers an interactive approach by using games, exercises, and videos to explain complex business skills. Accessible on and offline, BYB uses a unique blended learning strategy in which skills introduced on the computer are reinforced with in-person instruction and hands-on activities.

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Govenments of Denmark, Norway, Italy, Sweden, Netherlands, AFDB	Across all countries	YEI Trust Fund (November 2017 – Present)	Job creation	The YEI Trust Fund is intended to help implement the goals of the Jobs for Youth in Africa initiative, which are to create 25 million jobs and equip 50 million young men and women of working age with the skills they need to help them join the formal sector, by 2025.
International Youth Foundation, MasterCard Foundation	Mozambique	Via: Pathways to Work (2015-2021)	Skilling, Entrepreneurs hip	In partnership with MasterCard Foundation, Via: Pathways to Work applies a systems approach to improve economic opportunities for underserved young people in Mozambique and Tanzania. Via facilitates sustainable changes and refinements in the technical and vocational education and training (TVET) and entrepreneurship systems in both countries. The goal is that collective behaviours of TVET system actors, including government, employers, civil society, and youth, are more responsive to the needs of young people and industry. Specifically, the program is integrating life skills programming and career support services—clearly identified workforce and industry gaps—into technical offerings for more than 21,000 young people. The Via legacy will be in the systemic changes made at institutional levels and across an array of youth training and support services stakeholders, leading to significant numbers of youth benefiting from these advances over time.
AFDB	Across Africa	Jobs for Youth in Africa (JfYA) Strategy (2016-2025)	Skilling, Entrepreneurs hip, Job creation	AfDB launched its Jobs for Youth in Africa (JfYA) Strategy in May 2016 in Zambia. The aim of the strategy is to support African countries vis-à-vis scaling up responses to the youth unemployment and underemployment crisis on the continent. This will be achieved through practical, high-impact solutions aimed at creating opportunities via education and training, transformative jobs and a business environment conducive to entrepreneurial activities (i.e. youth entrepreneurship). In the first year of the JfYA strategy implementation, 1.6 million jobs were created and 652,000 people trained, the large majority of whom were women and youth (ADER 2017)
AFDB	Across Africa	The Innovation Lab (2018 – present)	Entrepreneurs hip	The Innovation Lab supports ESOs and startups with capacity building, investment, network linkages and knowledge sharing. Operational since late 2018, the Lab strives to identify, survey and characterize ESOs throughout Africa. Results of this survey will be shared in June 2019 in an interactive online ESO database.
AfDB	Across Africa	Coding for Employment program	Job creation, Skilling	AFDB launched the Coding for Employment program as a blueprint to accelerate this investment in human capital for the digital age. Through this program, the Bank builds synergies between global technology giants and education institutions to create demand-driven, agile and collaborative ICT trainings to equip African youth with relevant skills to secure ICT, ICT-enabled, and ICT services employment. Since 2018, the program has gathered momentum and over 1000 youth have been trained. It aims to build 130 ICT Centers of Excellence in Africa to skill and digitally-enable 234,000 young people, to promote entrepreneurship and create 9 million jobs.

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World Bank	Mozambique	Youth Developmen t and Empowerme nt (2019-2024)	Entrepreneurs hip, Job creation	The initiative aims to promote actions to create self-employment as well as more job opportunities for young people. In addition to retaining girls in schools, the project also aims to prevent premature marriages and encourage more active participation of young people as leaders of the development process in the country.
DFID	Mozambique	Skills for Employment (S4E) Program (2016 – 2020)	Ski <b>ll</b> ing, Entrepreneurs hip	The Employment Fund was created by DFID to improve the access of disadvantaged young people, in particular young women, to skills. The aim is to mobilize and support non-state training providers to provide training and additional services towards employment and self-employment. The focus is on demand driven training in Mozambique's job-rich growth sectors.
Commonwealt h Foundation	All 6 focus countries	Southern African Alliance for Youth Employment (SAAYE) (February 2016 – Present)	Job creation	SAAYE was established by the Economic Justice Network with the Commonwealth Foundation's support. The alliance consists of trade unions, church councils, student unions, and civil society across 9 countries in Southern Africa – cumulatively having the potential power to determine the shape of policy for youth employment in Southern Africa
Ministry of youth empowerment, sports and culture development. Government of Botswana	Botswana	National Internship Program (2009 – Present)	Ski <b>ll</b> ing	It was aimed at facilitating skills transfer to graduates by placing them in organisations which will give them the opportunity to apply what they learned in tertiary institutions and gain additional skills. It targeted unemployed and out-of-school youth aged 20-35 years with a certificate, diploma or degree. The main focus of the program was collaboration and partnership with strategic partners to aid in the transfer of skills among young people, create opportunities for young people to gain lifelong skills and experience for self-reliance. The youth are placed in the public sector, non-governmental organisations or the private sector. Under the program, a beneficiary can serve for two years and, thereafter given the choice to exit at any time should they find employment. It has placed over 10,000 interns since its inception.