



Youth Livelihoods Entrepreneurship



Peace Corps

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Acknowledgements

Youth entrepreneurship training has been central to Peace Corps Volunteer work for many years. Volunteers working in Community Economic Development, Youth in Development, and many other sectors have designed and facilitated programs to train, coach, and assist young people in starting enterprises. Many Peace Corps posts have a training curriculum or approach that works well in the local context, with relevant examples and success stories. This Youth Entrepreneurship guide draws on the experiences of Volunteers, principles of business development, and core youth programming strategies. It provides ideas on how to engage with youth interested in entrepreneurship and provides resources for enhancing a youth program.

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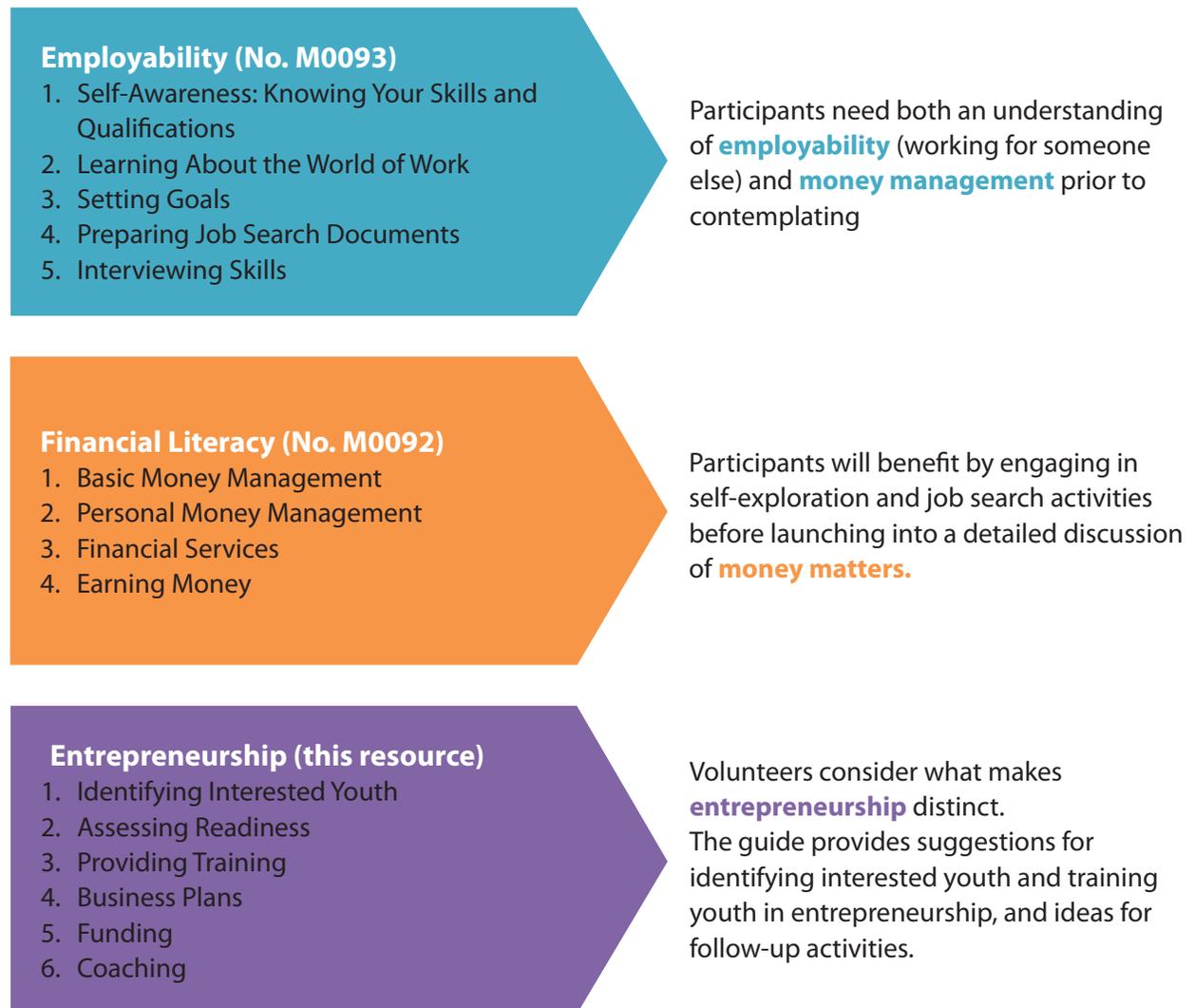
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Introduction

The *Youth Entrepreneurship* guide is the third resource in the Peace Corps' Youth Livelihoods series, which also includes the *Youth Employability* (No. M0093) and *Youth Financial Literacy* (No. M0092) manuals. The series is designed for Peace Corps Volunteers and their counterparts worldwide who are helping young people develop knowledge, skills, and aptitudes for improving their economic independence.

While all three resources support stand-alone courses, they also work well together in a series. The following diagram summarizes the key content in each resource. Like all Volunteer projects, a good analysis of the needs of the target audience—the youth you are working with—will help you in adapting the materials for better impact. Understanding how labor markets, financial systems, and small businesses operate in the local community is the best starting point for training in youth livelihoods.

FIGURE 1. KEY CONTENT OF THREE RESOURCES IN PEACE CORPS' YOUTH LIVELIHOODS SERIES



How to Use This Publication

The *Youth Entrepreneurship* guide is designed to help Volunteers coach youth who are interested in starting or expanding a business activity, and who are willing to be creative in their approach.

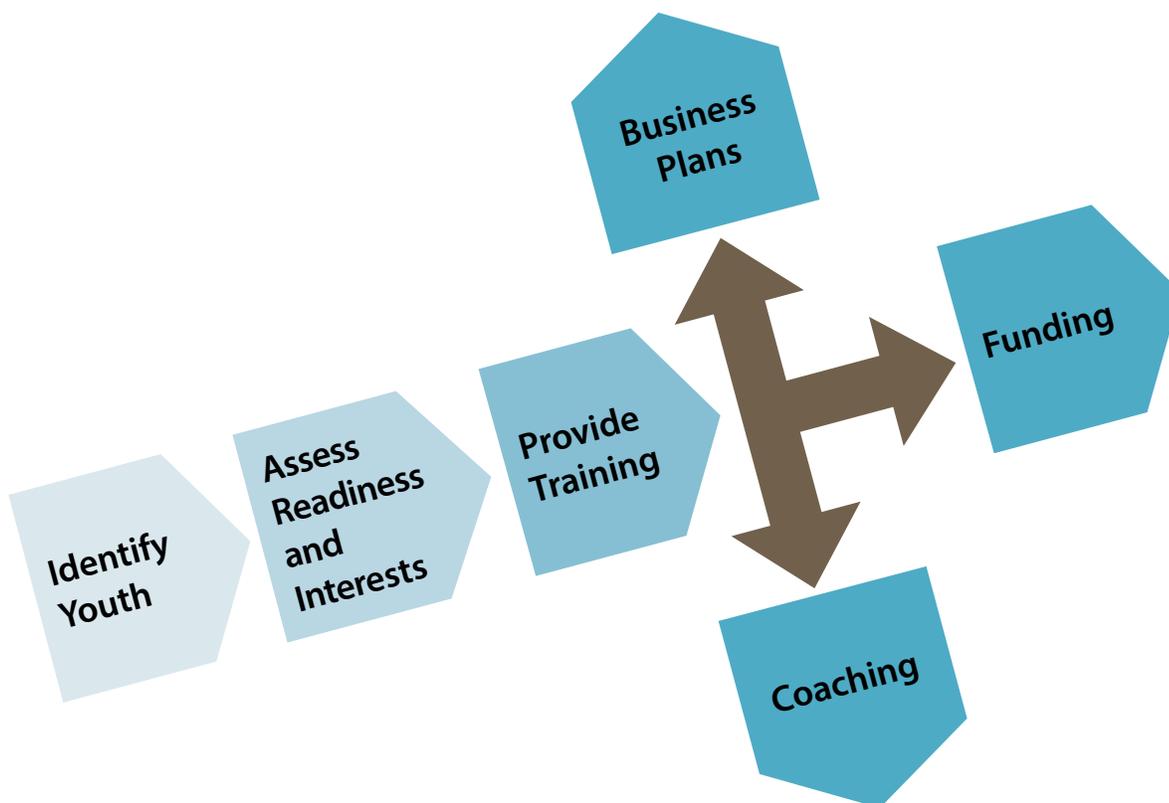
This publication begins with providing information on the topic of youth entrepreneurship (Section 1) and then outlines the components that Volunteers might facilitate with their local counterparts or others in the community. The first component is identifying interested youth (Section 2). Once a young person or group is ready to work with you, it is important to assess their readiness to engage in entrepreneurship (Section 3), which is a more creative activity than simply generating income. The core of the program is often a training opportunity (Section 4) to ensure that personal readiness matches the market opportunities and profit aspirations. In addition to training, you might help youth to write business plans (Section 5), source funding (Section 6), or engage in coaching (Section 7). The sequence of these activities is illustrated in Figure 2.

You can use the sections that are most relevant for you in working with young entrepreneurs, or follow the manual through all components.

In addition, separate annex documents contain three sample youth entrepreneurship training resources provided by posts, which can be customized to fit your needs:

- The *Youth Entrepreneurship Training Program* facilitator and participant manuals from PC/Guinea
- The *Creative Business* manual from PC/Nicaragua
- The *Somos Emprendedores, Somos Peru* facilitator and participant manuals from PC/Peru (in Spanish)

FIGURE 2. YOUTH ENTREPRENEURSHIP ACTIVITIES





Child Protection Guidelines

As a foundation for all agency programs, the Peace Corps takes a serious and proactive role to ensure all of its activities are safe for children and youth. This is outlined in the Peace Corps Child Protection Policy (MS 648), which holds Peace Corps staff and Volunteers to a high standard of responsibility for ensuring the safety and protection of the youth with whom they interact. The guidelines and code of conduct contained in MS 648 apply to children under the age of 18.

This publication provides guidance and suggestions to help Volunteers manage youth in a positive and safe manner. There are some underlying principles and clear guidelines that they must be made aware of, and that should permeate the activities described in this publication. Please see the full policy in Appendix A of this publication or, for employees, on the Peace Corps intranet.

Child Protection Code of Conduct

The Peace Corps requires all staff and Volunteers to take specific precautions to reduce the risks of child abuse. Following are some basic dos and don'ts related to behaviors associated with the Peace Corps which every Volunteer and staff member must follow.

Acceptable Conduct

At minimum, the employee or Volunteer will:

- Treat every child with respect and dignity.
- When possible, work in a visible space and avoid being alone with a child.
- Be accountable for maintaining appropriate responses to childrens' behavior, even if a child behaves in a sexually inappropriate manner.
- Promptly report any concern or allegation of child abuse by an employee or Volunteer.

Unacceptable Conduct

At minimum, the employee or Volunteer will not:

- Hire a child for domestic or other labor which is culturally inappropriate or inappropriate given the child's age or developmental stage, or which significantly interferes with the child's time available for education and recreational activities or which places the child at significant risk of injury.
- Practice corporal punishment against, or physically assault, any child.
- Emotionally abuse a child.
- Develop a sexual or romantic relationship with a child.
- Touch, hold, kiss, or hug a child in an inappropriate or culturally insensitive way.
- Use language that is offensive or abusive towards or around a child.
- Behave in a sexually provocative or threatening way in the presence of a child
- Perform tasks for a child that the child is able to do for himself or herself that involves physical contact, including changing the child's clothing or cleaning the child's private parts.
- Access, create, or distribute photos, videos, or other visual material of a sexual and abusive nature to or involving a child.

If trainees, Volunteers, or staff have any questions about these guidelines, please direct them to the Peace Corps Country Director or other senior staff member.



Section 1: **Understanding Youth Entrepreneurship**

“Entrepreneurship” is a difficult word to explain, especially in local languages. What do we mean when we say we want to teach entrepreneurship? Is it only about business skills training? Are the principles of entrepreneurship the same all over the world?

For the purposes of this publication, we will look at entrepreneurship in the context of starting and running a business activity. Some Peace Corps Volunteers have operated their own business and have tested their entrepreneurial skills, while others have never really thought about small business or what makes an enterprise profitable before serving overseas. If asked to describe an entrepreneur, one might think of Bill Gates, Richard Branson, or Warren Buffett, while another would point to the woman selling chapati at lunchtime outside a busy office building as the ultimate example of entrepreneurship. Searching online for clues to successful entrepreneurship can leave you with long lists of possible traits and characteristics: everything from early childhood experiences¹ to vision and rule-breaking.² There is no clear consensus on what exactly makes a person a successful entrepreneur, but there is a sense that **entrepreneurship is more than just running a business.**

Entrepreneurship is an approach that includes leadership, initiative, and innovation. In the context of business, it is associated with taking a risk: An entrepreneur *is a person who starts a business and is willing to risk loss in order to make money.*³ Entrepreneurship can also include the process of discovering new ways of combining resources⁴—or, in other words, being creative.

Many Peace Corps Volunteers, regardless of their sector assignment, find themselves working with youth on income generation activities or more formal small businesses. Preparing youth to use principles of entrepreneurship in these activities can help households to increase assets and income earning. More importantly, a spirit of entrepreneurship can help youth define a clearer livelihood path.

1.1 Entrepreneurship Is More Than Generating Income

As agents of economic development in the field, Volunteers find themselves confronted with many people who are concerned about increasing their income and who are often without access to formal jobs. These individuals may be involved in small-scale activities or businesses of different types and sizes. Note that entrepreneurship is more than just starting income generation activities and microenterprises. Being an entrepreneur requires a specific approach and mindset of initiative and risk that Volunteers can share with youth in their community to improve long-term earnings.

More specifically, it is helpful to think of entrepreneurship as a process best supported by fostering a specific set of entrepreneurial behaviors. Engaging youth in the process of entrepreneurship, therefore, is fundamentally about engendering a set of key behaviors that are more likely to lead them to successful income generating activities and businesses formation.

There are various schools of thought about which specific behaviors correlate with successful entrepreneurship. Examples of behaviors include opportunity identification, initiative, risk-orientation, persistence, advocacy and influence, and systematic planning. Note that these behaviors are not

1 Tjan, Anthony. 2012. “Can Entrepreneurs Be Made?” HBR Blog Network for August 15, 2012. <http://blogs.hbr.org/2012/08/>

2 Robinson, Joe. 2014. “The 7 Traits of Successful Entrepreneurs.” Entrepreneur.com, January 10, 2014. <http://www.entrepreneur.com/article/230350>.

3 Ibid.

4 Sobel, Russell S. 2007. “Entrepreneurship.” *The Concise Encyclopedia of Economics*. 2nd edition, December 2007. <http://www.econlib.org/library/Enc/Entrepreneurship.html>.

exclusively beneficial to the process of entrepreneurship; these behaviors are also of immense value to life and leadership skills, employability, civic engagement, volunteerism, and other key youth development topics.

- **Income generation activities (IGAs)** are most often characterized as informal businesses. They are often an extension of household activities with a day-to-day horizon. For example, there is generally low reinvestment or planning related to the activity, and unpaid family labor typically supports the activity. IGAs that Volunteers often see are handicraft production, household food processing, poultry- and beekeeping, and small-scale trade. These activities may (or may not) generate surplus cash for the household, but many have the potential to employ an entrepreneurial approach. In most countries, these businesses are disproportionately owned and/or operated by women, who may or may not be able to change much in their business operations due to lack of access to capital, social norms, household commitments, or time constraints. The Peace Corps has produced a package of training sessions on IGAs, available through Peace Corps staff or online (PCLive), to assist Volunteers who want to help community members assess the potential of an IGA.

Related Peace Corps Resource: *Income Generation Activities Training Package*

- **Businesses** are often better planned than an IGA and are seen as a core livelihood strategy. A business is defined as *the activity of making, buying, or selling goods or providing services in exchange for money*.⁵ A business usually involves a better management process than an IGA, with the intention of generating a significant income stream. Small businesses, or microenterprises as they are often called, generally have few employees and the owner is usually very involved in the daily operations. Both IGAs and businesses can be profitable, if managed well. Successful business owners are good at managing the production of a product, or delivery of a service, in a cost-efficient way. In some countries, men make up more of the formal business owners. In other countries, it is more balanced. In many cases, family businesses engage multiple household members. Understanding the gender norms and dynamics that affect business ownership and decision making will help Volunteers implement more successful activities. For example, knowing that women can or cannot spend long amounts of time outside the household helps in coaching on types of entrepreneurial ventures that young women might try.
- **Entrepreneurship** is an approach to doing business—an informal IGA or a more formal enterprise—using *initiative and risk* in order to make money.

ENTREPRENEURSHIP is the process of organizing and managing any enterprise, especially a business, usually with considerable initiative

Conventional business wisdom mirrors what Peace Corps posts throughout the world have noted: The essence of entrepreneurship comes from looking at the big picture and coming up with ideas to meet your customer or client needs in a dynamic way. It involves more than just the mechanics of business—it requires identifying opportunity as well as passion, creativity, and commitment.

In each community, entrepreneurship may be expressed differently in terms of what is innovative or forward thinking. As a Volunteer, you can explore the marketplace and the businesses around you. Consider all the services that exist—from haircutting to washing of clothes and transport providers—

⁵ Merriam-Webster Online Dictionary definition for “business,” www.merriam-webster.com/dictionary/business

to discover what makes someone entrepreneurial in the local context. Understanding what is valued most in business transactions can improve your ability to coach others in entrepreneurship. In some contexts, social relationships are more important than product quality. Some cultures expect on-time delivery over customer service. Understanding not only innovation around product or service design, but also the delivery channels and the customer service with it, strengthens your understanding of entrepreneurship opportunities. Likewise, exploring the difference in the way young people operate business activities, and how gender norms can affect the ability to innovate, makes you a stronger advisor for youth entrepreneurs.



If you had money to invest in a local business, what would you invest in? Think of three creative or innovative ideas that you think would be profitable in your community.

1.2 What Makes Youth Entrepreneurship Unique?

Peace Corps Volunteers all over the world work with youth. They may be teaching youth at their school, facilitating activities defined by and developed for youth, making friends with young people in their community, or working on specific youth-focused projects. **“Positive youth development”** is the Peace Corps’ approach to working with youth that centers on the assets, strengths, and resources that youth already have, both internally and in their community. Some Volunteers are assigned directly to Youth in Development programs and will add youth entrepreneurship as an activity, as per their project plan. Other Volunteers may be working in Community Economic Development programs and identify a group of youth who would benefit from entrepreneurship training or coaching. More broadly, some Volunteers engage in youth entrepreneurship through the Youth as Resources cross-sector programming priority. The interaction with youth might be in the form of camps, training, clubs, or resource centers.

Related Peace Corps Publications: *Life Skills and Leadership Manual* (No. M00098)
Youth Camps Manual: GLOW and Other Leadership Camps (No. M0100)

The Peace Corps has traditionally considered youth to be young people ages 24 and younger. Different countries and development programs, however, may define different age ranges. One common characteristic tends to be that these young people are at a critical place of making decisions about their future. Many are already “learning and earning,” continuing their education while pursuing income-earning opportunities. Some have left education, or never attended formal schooling, and are looking for ways to support themselves and their families. Youth are often contributors to their larger household livelihood strategy, whether they are still living with parents, starting their own family, or becoming an independent income earner. Most of these young people are already doing something economic or have skills they can capitalize on, such as babysitting siblings and neighbor children, helping with a family business, cooking at home, selling or transforming agriculture production from their land, repairing things, playing sports, and tutoring. These initial skills can be the foundation for taking on a more entrepreneurial approach in a business endeavor.

What makes youth entrepreneurship unique, and different from working with adults, is that **young people typically have fewer experiences to draw on, less access to capital for starting up and expanding activities, a reduced number of community contacts and networks, and less knowledge of how businesses operate.** In addition to these challenges, youth can also bring a wealth of energy, new ideas, mobility, and creativity to the marketplace.

Youth entrepreneurship activities within the Peace Corps are designed to help young people think through their own skills and attitudes, the feasibility of their business ideas, and the income-earning potential before they risk investment in a new activity or invest in expansion of a current activity. As a Volunteer, you can encourage young people to explore and prepare for entrepreneurship. Encouraging them to do feasibility studies, challenging them to carefully calculate the costs and weigh the risks before investing, and promoting pilot and prototype activities are all ways you can facilitate better entrepreneurship decisions. You can also look for opportunities to pair youth with potential business coaches, or serve as a mentor and coach yourself. **Your goal is to motivate and ignite the passion for a creative idea that serves a market opportunity.**

FROM THE FIELD: YOUTH ENTREPRENEURSHIP IN MOROCCO

In Morocco, Peace Corps Volunteers worked with a local organization, INJAZ-Morocco, which is a member of Junior Achievement Worldwide, to facilitate an “Entrepreneurship Master” workshop. The two-day event for girls covered the challenges of running a business, helped to develop key entrepreneurial skills and attitudes, and tested participants’ entrepreneurial skills and strengths. The participants discussed their goals and aspirations, focusing on obstacles for women in entrepreneurship and ways to solve them. The participants went on to form five separate greeting card-making companies, designing their own business names and logos. After identifying the main departments of a business, the participant-entrepreneurs assessed their skills and strengths in order to determine their roles within their respective companies.

The five teams then competed to create a greeting card after having determined the direct and indirect costs of their production. They presented their products to a jury, which chose a winning company based on the criteria of price, creativity, and quality.

– Peace Corps/Morocco 2014

1.3 Components of a Business

Entrepreneurship in the context of this publication involves setting up and running a business by taking an entrepreneurial approach. The example training packages provided as separate annex files are focused primarily on basic business skills and preparing young people to start or expand an enterprise activity. They focus on the three essential components of most successful businesses: personal readiness, market feasibility, and profitability.

FIGURE 3. COMPONENTS OF A SUCCESSFUL BUSINESS



1. **Personal readiness:** Typical business trainings involve youth looking at their own skills, character traits, and interests to see what they can do and what they would like to do. Sometimes they might need to learn new skills or practice a product or service before going into business. Entrepreneurship training can help highlight the need for additional or specialized training, while also checking that a young person is ready to take initiative, be disciplined, weigh risks, and problem solve. Often a discussion of characteristics of an entrepreneur helps youth think about whether they are ready to begin a business venture. You can use a brief quiz or self-assessment (see Section 3, Assessing Readiness, for an example) to help guide the discussion.

Related Peace Corps Publication: *Doing a Feasibility Study: Training Activities for Starting or Reviewing a Small Business* (No. SB104)

2. **Market feasibility:** The second component of many business trainings is often explored through a market or feasibility study. The *market feasibility study* relies heavily on selecting a business idea and assessing demand for the product or service. It also includes an evaluation of the required skills and resources, the operational plan, and costs. This is an opportunity to engage in entrepreneurial thinking by looking at new products and services, new ways of delivering those products and services, and changes to existing products and services to better meet market demands. The *market feasibility* component of the training involves testing the idea to see if there is an existing or potential market to sell the product or service. It involves looking at the product/service features, how it will be produced and delivered, pricing, potential sales points, and what additional preparation might be required to attract customers.
3. **Profitability:** Finally, a business needs to generate a profit to continue operating. Calculating profitability is part of business training; it will ensure that the investment is worth the effort and that the entrepreneur can support him or herself through the business venture. The same holds true for a social enterprise that may focus on intangible outputs. For example, a company with the objective of expanding recycling services to keep a municipality clean must generate a profit to stay in business and continue supporting the social outcome. Profitability also affects how fully employed a young person might be with the enterprise. If the business does not generate enough income to support the owner, he or she may not be able to continue to operate and cover his or her personal expenses with adequate salary payments.

Many business training packages culminate in the completion of a business plan. Peace Corps Volunteers often find this a motivating way to engage local entrepreneurs in coaching young people and providing motivation for youth during the business training. Section 5 of this publication gives some tips on how to organize business plan competitions.

Your challenge in youth entrepreneurship is to help young people think about being more entrepreneurial—that is, more creative and innovative in their product and service design, operation of their business, and marketing. They may even employ an entrepreneurial approach to financing by reinvesting strategically or expanding through savings. You can challenge them to think imaginatively, look for opportunities, invest well (and re-invest), improve their marketing strategy in clever ways, and create dynamic networks of buyers and suppliers.

A big part of entrepreneurship is taking a risk to make money. Ask young people what risks they would have to take to be more successful with their business and what level of risk they can *afford to take*. Usually the discussion centers on financial risk: what would happen if the business failed, or they needed more time and investment capital than they had planned? The risk could also be around social norms and stereotypes. Are they stopped from doing something because of their gender or local

customs, and can these barriers be overcome? Usually we discourage risky behavior for youth, such as use of drugs and alcohol or unsafe sex, so a discussion of when it is safe to take a risk, such as starting a new enterprise, is worthwhile. Peace Corps Volunteers have the unique opportunity to coach young entrepreneurs who are willing to find space in an often busy marketplace and within communities that seem to have limited opportunities. Section 7 of this publication provides an approach to coaching that focuses on helping youth perform at their best.

Components of a market feasibility study that lead to an operational plan often include:

- **Creating product prototypes or piloting services** to see how they will really operate. This allows you to develop an operational plan of what you will need as inputs and where you will purchase them, while checking the cost.
- **Profiling potential customers:**
 - What benefit do they perceive from your product or service?
 - Who in the family makes decisions to buy this, and do they control the spending?
 - How many people might buy it?
 - What price and quality are customers expecting?
 - What location would serve the client best?
- **Analyzing the competition:**
 - What can you provide that is better, more affordable, or more efficient than others selling the same thing?
 - How can you enter the market as a new seller or provider of services?
 - What kind of marketing will you need to do?
- **Evaluating safety:**
 - What issues should you consider in terms of safe operations, or a hygienic operating environment?
 - Will your business be safe when you are not there?
 - Do you have adequate access to trash disposal?
- **Ensuring environmental sustainability:**
 - What environmental impacts will the business have and how can these be mitigated?
 - What steps can be done to improve the environment in relationship to the business?

FROM THE FIELD: TRYING NEW THINGS IN MALAWI

One Volunteer in Malawi noted that “many villagers are not risk takers when it comes to entrepreneurship. Everyone wants to sell what the other person is selling, as they have observed them selling and making money.” Three PC/Malawi Volunteers assisted groups to procure manually operated small-scale oil presses for groundnuts. Instead of selling raw groundnuts which everyone does, the entrepreneurs now add value by pressing oil and selling the by-product as groundnut flour. Volunteers play a vital role in giving groups or individuals the confidence and encouragement to try something new.

—Peace Corps/Malawi, 2013

BUSINESSES THAT GIVE BACK

Social entrepreneurship is an emerging trend in the youth entrepreneurship field. Many young people see their work as more than running a successful business, but also contributing to solving social problems such as poverty, disease, and lack of education—thereby looking at a “double bottom line.” As social entrepreneurs, they develop innovative solutions and mobilize available resources to have a greater impact on society, and in some cases, even contribute to a “triple bottom line” that includes environmental sustainability. In some countries social entrepreneurship is highly valued for the benefits it accrues to the community. A Volunteer in Senegal linked a large-scale fresh mango transformation business to increased food security. Solar-gas driers not only dried excess fruits during the peak of harvest and brought increased revenues after the growing season, but the innovation also increased access to nutritious foods and dietary diversity outside of the core mango harvest.

1.4 Impact of Youth Entrepreneurship Training

Entrepreneurship training can provide a platform for many benefits for youth related to critical life skills, such as:

- Learning to set goals
- Exposure to money management
- Increased teamwork
- Improved decision-making skills
- Social networking
- Business ethics, such as fair pricing and customer service

By learning entrepreneurship as it relates to running a successful business, youth may also learn how to plan for the future, meet deadlines, work well with others, build teams, understand customer needs, influence or persuade others, and become honest, reliable, and trustworthy. In some countries, these skills are particularly valuable for girls, who have not had many opportunities to build their confidence or network in this way.

Given the number and breadth of youth entrepreneurship projects supported by Peace Corps Volunteers globally, it is clear that in addition to any gains in business start-up capacity or income earning, entrepreneurship provides important skills for youth in considering economic risk-taking and decision-making. One of the less measured outcomes of entrepreneurship training opportunities may be the opportunity to create rapport with young people for additional development interventions, and to inspire them to move from IGA or small business activities to more innovative entrepreneurship endeavors that evolve as the marketplace changes over time.

Trends and Promising Practices

Youth Economic Opportunities (www.youtheconomicopportunities.org) is a community of practice launched in 2013 that grew out of work in youth and enterprise development. It profiles relevant resources in workforce development, financial services, enterprise development, gender, and evaluation and assessment. Based on members’ experiences in youth enterprise development, the website lists the following trends and best practices⁶:

- Not all entrepreneurs are created equal. Many youth start businesses out of necessity and are unlikely to grow their business beyond the micro-stage. A smaller subset are more entrepreneurial-minded and, given the right set of circumstances, have a greater chance to

⁶ Youth Economic Opportunities. n.d. “Overview.” <http://www.youtheconomicopportunities.org/about/yeo/3>.

develop a successful small enterprise. Practitioners and donors are distinguishing between these types of individuals (“necessity” vs. “opportunity” entrepreneurs) and providing different types of support to each.

- Successful young entrepreneurs capitalize on their passion and market opportunities. Successful programs recognize this and help develop opportunities in areas that are naturally interesting to youth, or work to educate youth that more traditional activities, such as agriculture, can be both inspiring and remunerative.
- Successful capacity-building initiatives help entrepreneurs obtain the information they need and have the skills to manipulate it for business success.
- Entrepreneurs require the skills to both run a profitable business and a financially stable household.

TYPICAL ENTREPRENEURIAL TRAITS, As Collected From Peace Corps Posts

- Curious
- Creative
- Clarity of vision
- Good communication
- Leadership
- Willingness to take a risk
- Problem solver
- Gets along well with people
- Flexible and adaptable in changing situations
- Never gives up
- Trustworthy and reliable
- Can manage money and business records
- Willing to keep trying
- Supported by family and social networks
- Good network of friends and contacts
- Belief in ability to succeed
- Enjoys making own decisions
- Access to good role models and advisors
- Willing to work long hours
- Able to work without pay to start

Research Findings

Although studies do not directly link youth entrepreneurship training to increased numbers of youth businesses or greater income, research provides useful insights into the benefits and limitations of youth entrepreneurship training.

Overall, study findings show that providing entrepreneurship training seems to be more effective for preparing for employment than starting up a business. There is also evidence that business training has a better impact on existing entrepreneurs than on those working toward new start-ups. A World Bank study of 37 impact evaluations on the effectiveness of various entrepreneurship programs in developing countries found that among the various types of beneficiaries and country contexts studied, there was **positive impact for youth’s understanding of business knowledge and practice, but no immediate translation into business setup and expansion or increased income.**⁷

⁷ Cho, Y. and Honorati, M. 2013. Entrepreneurship Programs in Developing Countries: A Meta Regression Analysis. April 2013. Washington, D.C.: The World Bank Human Development Network Social Protection and Labor Unit.

In a study reviewing the measured impacts of business training and access to finance for women, it is noted that business training **impacts can be improved by increasing the quality and duration of the training, and combining it with focused coaching, especially for larger scale women-owned enterprises.**⁸ This same study noted that “business training improves business practices, but has few measurable effects on the growth of women-owned subsistence-level firms.”

FROM THE FIELD: NAMIBIAN YOUTH GET ORGANIZED

Sometimes youth entrepreneurship is an entry point to create rapport with young people for additional development interventions. Volunteers in Namibia established entrepreneurship activities for out-of-school youth. As one Volunteer explains: “We started to have weekly meetings with the youth here (20–30 years old) as a way to provide productive activities for them and to get them active in the community.” The meetings focus on changes that youth want to see in their community in the next weeks, months, and years. Most of the activities focus on business development, social development, and social issues (for example, drinking and teen pregnancy). Many individual projects are ideas generated from the youth group, including a Girls’ Club through the primary school, an entrepreneurship workshop, a kids’ soccer league, and weekly English classes. These are now all run by youth and a few elders who have joined in.

— Peace Corps/Namibia, 2013

⁸ Buvinić, M. et al. n.d. *A Roadmap for Promoting Women’s Economic Empowerment*. United Nations Foundation and Exxon Mobile.



Section 2: **Identifying Youth**

Working with youth can be a very fulfilling part of your Peace Corps assignment. Youth tend to embrace new ideas, radiate energy, and show an eagerness to see results. Some Peace Corps posts have noted that youth entrepreneurship training works best if paired with other activities such as sports, art, or music that naturally attract groups of young people. Peer support can motivate youth to try a new activity or enterprise and fuel creativity needed to be more entrepreneurial. Sometimes, youth entrepreneurship activities are more effective if targeted to girls and boys separately because young people, especially teenagers, may feel more comfortable with peers of similar age and gender.

How do you identify youth to work with? Sometimes you don't have a natural group of young people who are interested in entrepreneurship. Conversely, some Volunteers struggle because it seems that everyone is interested in entrepreneurship and you could never satisfy the demand. Many youth activities get started only to find that very few young people are willing to commit to finishing the program. Identifying, selecting, and retaining youth is central to a successful youth entrepreneurship program.

Related Peace Corps Publications: *Working With Youth: Approaches for Volunteers* (No. M0067)
Idea Book: Using Participatory Analysis for Community Action (PACA) (No. M0086)

2.1 Types and Traits of Youth Participants

The first step in identifying youth to work with is to be clear about what types of youth you are comfortable working with. If you find it easier to work with younger people, think about how you would find them through schools, religious institutions, and existing clubs. If you think you can enhance the capacity of older, out-of-school boys in your community, consider where they might hang out and who influences them to engage in something new. Young people often look to peers or role models for affirmation in trying an activity. Find out what those touch points are for the youth you want to connect with.

To figure out the profile of young people you will target for a program, consider these questions:

- Which young people in the community would benefit from youth entrepreneurship training?
- What age group should we serve?
- What kinds of barriers and challenges will these young people face? (see the following list of characteristics to consider)
- What criteria for participation do we want youth to know about when recruiting?

Following are some characteristics of youth to consider when designing the entrepreneurship activities that you will offer identifying youth to participate in your training activities:

Gender

Gender roles may be different for girls and boys in your community. Cultural norms and expectations may limit certain business options to only males or only females. In some cultures, young people, particularly women, in their teens are married and already starting families. Women may have time constraints related to daily household tasks and child care, which limits their ability to participate in training or start certain businesses. They may also be limited in their ability to move around and outside the community to access goods and services. Some women may need to consult their

husband or father before starting activities. Performing a basic gender analysis using the questions in the box, or other gender analysis tools, will help Volunteers and counterparts identify these factors and plan for them in their programming.

Entrepreneurship courses and topics should also take into account the time constraints on women and girls and their responsibilities in the home. How flexible are training times for girls and women to participate? Consider inviting women entrepreneurs to help facilitate the training, or as role models during activities.



What gender norms would affect the way you promote and set up an entrepreneurship program in your community?

Related Resource, Gender and Entrepreneurship: *Gender and Rural Microfinance: Reaching and Empowering Women, Guide for Practitioners.* http://www.ifad.org/gender/pub/gender_finance.pdf.

This guide gives ideas on how to provide financial and nonfinancial services to rural women in a gender-sensitive way. It includes organizational audit checklists.

Gender Analysis Questions to Consider

- What cultural norms affect which businesses males or females will undertake? Do they run the same kinds of businesses?
- Do males and females have the same time to invest and equal access to training and capital? Are they equally mobile?
- Are there role models of women or men in nontraditional businesses that you can highlight?
- Are there different networks that men or women access? Can men obtain credit more easily than women? How does this affect what they can do? Can informal savings groups help?
- Are female youth able to make decisions about their business or do they need to consult fathers, spouses, or other household members? Do they control the income they earn?

Age

There are many age ranges within the broad category of “youth.” For the purposes of agencywide data collection, the Peace Corps has adopted the UNICEF and World Bank definition of youth, which is 15–24 years of age. In some cases you might be working with very young people under 15 years of age. These youth may not have started any business and are still thinking about options, or are assisting with a family business and aspiring to grow it into something else. They may want to focus on future employment options. Young people already running businesses may want to improve on their concept or grow their enterprise. In some countries they may not be old enough, or meet the requirements, to access loans from banks or microfinance institutions to expand their activity. Who you invite to participate in an entrepreneurship program and how you will structure the information may be influenced by the age group that you target. If you have youth of very different ages, with different levels of engagement in enterprise, find ways for them to learn from each other and form peer learning opportunities. Your role may be most significant in helping them identify what they can do at this point in their life to plan for future enterprise or employment opportunities.

Related Resource, Working with Youth Alliance for International Youth Development (AIYD). 2013. *Guiding Principles for International Youth Development*, December 2013. Washington, D.C.: AIYD in partnership with InterAction. <http://theyouthalliance.org/guiding-principles>.

This publication provides a framework for thinking about youth development and ideas for advancing the youth development sector through programs and policies. There is a chapter on Youth and Economic Opportunity.

In-School vs. Out-of-School Youth

Business opportunities, both in terms of time and focus, will differ depending on whether the youth are in school. In-school youth, for example, may be more focused on short-term income generating activities to supplement family income instead of pursuing long term business opportunities. Their ability to dedicate significant time and energy to business opportunities may conflict with school and home responsibilities. Out-of-school youth are often anxious to start a business because of a desire to feel productive and contribute to the household income. Out-of-school youth may also have limited opportunities in formal job markets, and thus turn to entrepreneurship out of a lack of other viable options. If your entrepreneurship training and support will focus on youth who are still in school, consider what recruitment strategies you can use within the educational system and after-school clubs. Young people not in school might be identified through other mechanisms, such as identifying and visiting local youth gathering spots for socializing or reaching out through youth role models in the community (church leaders, business owners, sports coaches, etc).



If youth are balancing school and entrepreneurship, how does school impact their ability to participate in training and operate a business? If youth are not in school, what challenges might they face when starting a business?

As a Volunteer you might also consider whether you will provide youth entrepreneurship training as part of a school curriculum or club, or whether you will coach individuals who are not in school. Perhaps you will work with a small training group or individual young people at different points in their entrepreneurship journey. Using a personal readiness activity (Section 3), you can help in determining how prepared individuals might be for entrepreneurship and what they are ready to bring to their business in terms of creativity and innovation.

Considerations for Youth Working in Agriculture

Young people who will potentially market or transform their own or their family's agriculture production or livestock may require different support than youth working with off-farm enterprises. Recruiting youth who are busy on the farm all day—and thus not as easily identifiable as urban youth who tend to be integrated into various social networks—might require a greater focus on verbally passing the word about training opportunities. To reach these youth, you should also consider timing your training for when young people are away from the field and able to focus on business concepts.

While the same business principles apply to farm and off-farm businesses, there might be cooperatives organized around farm production, intermediary or storage considerations, government regulations, taxes, and transformative processes to explore. Engaging young people in looking at business opportunities within the agriculture production cycle (and the seasonality of it) can stimulate new entrepreneurial ideas. Farm-related activities may be part of an entire food system or product production process, where young people could be adept at connecting to buyers and sellers in new or

more efficient ways to improve food security in their community. In many countries, using technology (cell phones and websites) to facilitate price information in different markets or to obtain updates on farming techniques is one way to engage young people in farming as a business.



What sustainable agriculture and livestock businesses might young people consider in your community? How will you recruit youth who are interested in this sort of approach?

A consideration of environmental impacts is critical to agriculture-related businesses, both in terms of farm inputs and outputs, and youth can champion approaches to protecting natural resources. The Peace Corps promotes the use of “**integrated pest management**,” which minimizes the use of potentially harmful chemical pesticides and promotes use of organic fertilizers made from composted animal waste rather than costly chemical fertilizers that can pollute the environment. Entrepreneurship should be about coming up with sustainable ideas with little or no adverse environmental impact—and possibly even some positive benefits that improve our environment.

Related Peace Corps Resource: [Integrated Pest Management Training Session](#)

In contrast, urban environments can provide opportunities for youth through increased market potential and possibly better access to resources (including access to savings and loan services through banks and microfinance institutions). However, they can also pose challenges. In urban settings, some of the regulations around business start-up are more strictly followed, and youth may



need to seek additional licenses or pay taxes. Finding space to operate a business without constraints by local authorities, as well as avoiding crime, can be barriers to entry. Young people may also be competing with more entrepreneurs.

Safety

Creating a safe training environment is critical to learning. Who you invite to your entrepreneurship course and how you extend the invitation will enhance or detract from that sense of safety. Parents and teachers might want to know in advance about a training activity with young people, so that they are familiar with the content before allowing youth to attend. Ensuring that the community is well informed will not only get the word out, but also enable more people to participate.

Safety is also a consideration when talking to youth about businesses they can initiate. All entrepreneurial efforts must consider the physical safety both of the entrepreneur and the clients they serve. An enterprise should not put young people directly at risk for harm (for example, welding without safety equipment) and it should not put the entrepreneur or clients at risk with the law or personal harm (for example, producing locally brewed alcohol, riding motorcycles without helmets if they are required by law, keeping women out late at night or in isolated locations). Food and water contamination is a consistent challenge for many small enterprises trying to provide products and services in low-resource environments. This is an element of product design that you can help young people consider in a pilot or prototype phase when conducting the feasibility study.

Environmental Considerations

It is important to also consider environmental sustainability and the ecosystem in which the product or service is produced and sold. In some parts of the world, burning trees for charcoal is a very lucrative opportunity, but it is not done in a way that will sustain forests and tree cover. In other places, the use of pesticides or chemicals for production can pollute the community and have long-term effects on health.

Social Pressure

Social norms can affect your recruitment for, and participation in, youth entrepreneurship activities. Sometimes parents are not willing to let young people leave the house or take on new opportunities because of cultural norms or lack of understanding of what the young person might be doing. Most often it is girls who are not permitted to participate.



What social norms will positively affect your recruitment of youth and their participation in an entrepreneurship program? What pressures might negatively affect them?

Another possible barrier is that some families feel that full-time employment should be the only goal, and they don't see private enterprise as a viable option. Social norms might also cause some youth to avoid specific opportunities—e.g., trading cows might typically be done by older men, or young people shun taking up innovative opportunities because they will compete with traditional markets.

If these issues are common in your community, it might be worth having discussions with leaders or setting up information sessions with parents about what the youth entrepreneurship training and coaching you provide is about. It could be helpful to discuss with youth what it would take to be successful in this type of work, if a market feasibility study reveals that there is a real opportunity to

succeed. Finally, it can be worth discussing with young people the risks of entrepreneurship and social pressure, such as the community or older people expecting to be provided goods and services on credit when they cannot pay for them immediately.

Technology

Youth often have first access to, or are early adopters of, new technology in the community. If technology and media platforms (phones, computers, tablets, etc.) are available, this is a strength in communicating with youth and for training design.

When thinking about business opportunities for young people, the Internet and the use of technology allow youth to access information in ways that were not possible when their parents were young. Youth can capitalize on the opportunities of social networking online, while also using phones for communication with both suppliers and clients. In youth entrepreneurship projects, Volunteers can challenge young people to use technology to improve their business, conduct marketing, collect data about their product and markets, and analyze business information.

 In your community, are there business opportunities in technology—such as designing applications, repairing devices, and expanding access to online services?

In considering technology, it might be useful to explore how to increase the number of youth using technology. The use of technology can also increase inclusion in markets, particularly the use of financial services. In Kenya, for example, many entrepreneurs can save money and access small, short-term loans through their mobile phone. At the same time, you might consider how technology is used as part of your training and retention strategy.



2.2 Recruitment Strategies

Having a good understanding of the characteristics of youth in your community and the roles they play in business, in addition to your own strengths, will enhance your ability to target the right group of young people. Make sure that the training opportunities you set up match the schedules, availability, and budget of youth. Here are some recruitment strategies to try:

- Consider why a young person would want to get involved in working with you. What benefits do you bring to their dream of starting their own venture or self-employment, and how is that part of your recruitment message? Clearly articulate the benefits of being part of your program.
- Reach young people through the organizations and institutions that they are already part of. Schools, religious institutions, community/neighborhood centers, or the juvenile justice system might be natural places to find youth interested in entrepreneurship.
- Use the adults who influence the lives of young people—parents, teachers, coaches, tutors, counselors, social workers, and even other young people—to pass the message that you can provide training.
- Prepare a specific and concrete recruitment message—it's not just about attending a training, it's about learning new skills, creating a network, learning to manage money, practicing your presentation skills, etc.
- Recruit through local newspapers and newsletters. School newspapers, PTA newsletters, and agency publications can be good ways to get the word out.
- Use communication channels that appeal to youth—text messages, videos, music, and catchy posters or flyers.
- Set up a bulletin board in a high-traffic area, such as a market, community center, or school, with descriptions of activities and events.
- Talk to young people at large community events like local festivals, volunteer fairs, and holiday celebrations. Use the time to introduce yourself and explain why to get involved in an entrepreneurship program.
- Involve existing youth in your program in recruiting the next class of participants, or challenge them to put together their own recruitment campaign. Peers and role models can attract other interested youth.
- Conduct group presentations to young people or adults at civic organization meetings, clubs, or in classrooms.

MANAGING EXPECTATIONS

Some Peace Corps Volunteers caution that youth entrepreneurship courses can raise the expectations of young people. They note that youth often expect that a course will lead to access to money or loans to start a business, or that the course will link them to jobs or start-up opportunities. Expectations of what you can offer during the course should be clear before participants enroll. Working closely with a counterpart to design and advertise training can help to clarify the support you offer in youth entrepreneurship.

2.3 Selecting Youth

Once word is out that you have a training or entrepreneurship program to offer, you might find that you have a large group of youth to work with. How do you decide who should participate? When selecting participants for entrepreneurship training, it is important to recognize that not everyone is prepared or necessarily motivated to benefit from youth entrepreneurship activities.

There is a natural desire to focus on young people who are motivated and have a chance of success in enterprise. You might also want to extend the opportunity to those with the greatest need, for example, young people whose family is relying on them to provide or augment their household income. Some Volunteers use screening criteria (see the box at [directional]) to select youth, either through the self-assessment approach in Section 3 or an application. An application process might have youth explain why they want to participate and what they think they will bring to the program. If you find there is still a long list, consider interviewing young people to see how they present themselves and to better understand their motivations. Having clear-cut criteria will ensure a transparent process when more youth are interested than you can accommodate and helps you explain why some young people are selected and others are not. A counterpart or other experienced youth in the community can also be useful in selecting the program participants. Ensure you have contact information for those who are not selected so that there is a way to follow up for the next round of training or program activities.

Another way to select youth might be based on those willing to invest in the costs of the course. In communities where youth have the financial means, some Volunteers have required that young people provide their own notebook and supplies, or pay the partner agency for the costs of the course. The group is limited to a smaller number who are willing and able to invest in the training opportunity.

Sample Screening Criteria for Youth Participants

- Age (between X and Y years)
- Gender (it may be desirable to offer sessions specifically for boys or girls)
- Basic literacy and numeracy
- Basic fluency in a certain language
- Availability to participate in the activity during the planned time slot for X weeks/months
- Brief written submission about applicant's motivation to participate, knowledge of entrepreneurship, or future goals
- Written recommendation from a local teacher, youth leader, or parent
- Proof of involvement in a community-based youth organization or other programming

2.4 Retaining Youth

Even good recruitment can result in youth dropping out of your program. Volunteers can encourage ongoing participation by focusing on content that is relevant and appropriate for the target group. Expectations set early on can also improve retention.

Here are some additional tips on how to retain youth throughout an entrepreneurship program:

- Engage young people in **designing and implementing** aspects of the training and follow-up process. Ownership of the process strengthens the commitment to stick with the activities.
- **Set goals** early on in the program, or as part of the application process, and monitor them as you go. Seeing tangible progress—an idea that is endorsed by peers, a product costing worksheet, a summary of a market feasibility study, a draft business plan—helps young people to believe they will achieve their goals, one step at a time.
- Partner with young people to **increase trust and loyalty**. If participants know you are committed to the process of coaching, they may be more likely to show up and participate as well. Trust is built through regular, consistent time together. If young people see you show up at their school every Tuesday afternoon to spend time with them during sports, they will see you as an ally—more than someone who comes for a one-time activity and disappears.
- Develop opportunities for **open communication** to understand what is working and what needs to be improved. In many cultures the instructor is seen as the expert, but you can use creative ways to elicit feedback to keep the content useful, such as working in pairs to identify how they would make the next training better for the next group. Listen and respond as much as possible so they see that their feedback matters.
- **Pair youth together** during a training to support one another. Peers can help motivate and keep each other engaged.
- Give young people **leadership roles** to empower youth to commit longer term. Have one person responsible for taking attendance, another responsible for demonstrating a technique learned, another reporting a summary of the previous lesson, etc. When given a task, it is harder to disappear and not participate when peers are relying on you.
- Engage other youth as **mentors**, or find mentors in the community to support youth through the entrepreneurship journey. Youth will be motivated by knowing that someone is interested in their success, especially if they can go to that person for help.



Section 3: **Assessing Readiness**

Before starting a full training program on youth entrepreneurship, Volunteers recommend assessing the readiness of youth to engage in business, and what skills they might bring to their proposed enterprise. This is a core component of business success and is discussed as part of the standard business training in Section 1. Assessing readiness should be an interim step to ensure young people are ready for the services you offer.

There are difference aspects to assessing readiness. You can facilitate a process of reflection on entrepreneurship, helping young people decide if they have the traits needed to be entrepreneurial, such as those in the self-assessment below. You can also look at specific business opportunities that youth can engage in, and whether they show interest in these enterprises.

3.1 Sample Activity: Assessing Your Entrepreneurial Traits

This exercise is one easy way to have youth evaluate their entrepreneurial spirit.

Based on the Transtheoretical Model of Behavior Change by James O. Prochaska

Instructions: Answer each question as a self-assessment by circling the appropriate smiley face.

No.	Question	Don't Agree (1)	Somewhat Agree (2)	Agree (3)	Mostly Agree (4)	Completely Agree (5)
1	I am willing to work long hours, maybe even initially without pay.	☺	☺	☺	☺	☺
2	I enjoy making my own decisions and controlling my work.	☺	☺	☺	☺	☺
3	I am willing to take risks, and understand that I might fail at first.	☺	☺	☺	☺	☺
4	It's okay with me when a situation is unclear or could change quickly.	☺	☺	☺	☺	☺
5	I get along with people. They trust me and consider me honest and reliable.	☺	☺	☺	☺	☺
6	I have a good understanding of how to manage money and business records.	☺	☺	☺	☺	☺
7	I like solving problems and finding new ways to do things.	☺	☺	☺	☺	☺

8	My family supports me and will help me to start a business.	☺	☺	☺	☺	☺
9	I have a good network of friends and useful business contacts.	☺	☺	☺	☺	☺
10	I am willing to keep trying even when others have doubts.	☺	☺	☺	☺	☺
11	I have experience in business and/or have good role models and advisors.	☺	☺	☺	☺	☺
12	I believe in myself and in my business idea. I know I can succeed.	☺	☺	☺	☺	☺

Scoring Instructions: Tally the points for each statement per column to obtain your final score. Enter the grand total in the space provided below.

Calculate the total: _____ (Maximum score is 60)

How did you do? If you scored more than 30 points, you already have a high entrepreneurial spirit. If your score is under 30, then you will benefit even more than others from learning some things in the rest of this course.



3.2 Youth Business Opportunities

In addition to testing youths' entrepreneurial spirit, it is useful to understand what opportunities exist for youth in your community and whether they have skills and aptitudes for these enterprises. To prepare to facilitate this discussion with youth, you and your counterpart can use tools to assess business opportunities and access to finance. The Participatory Analysis for Community Action (PACA) activities you organize at your site can look at what types of businesses young people operate in the community. PACA will also help you understand gender constraints that might exist in certain contexts.



Are there any businesses that are traditionally done by youth? What challenges might young people face in starting an enterprise in your community?

Knowing what is feasible, or the challenges young people of different ages might face, will improve your ability to guide youth in entrepreneurship. There may also be legal requirements for starting a business in some countries. The International Labor Organization offers information on child labor for most countries where Peace Corps Volunteers work.



Section 4: **Designing Youth Entrepreneur Training**

This section provides guidance on how to design youth entrepreneurship training once you have identified youth participants and assessed their readiness. There are several guides about basic business principles produced by other youth and enterprise organizations, which are available online and which can be enhanced and adapted to motivate entrepreneurship. Volunteers may consider adapting Peace Corps materials developed at post (see separate annex files) or working from training and tools developed by other organizations, such as those listed in the Resources section.

Youth Learning Principles

Training principles for youth may be slightly different than those for children or adults. The training you design should be an opportunity for youth to explore their situation, build confidence, and make well-informed decisions. Keep the following youth learning principles in mind when designing the content and methods of any training you organize. Allow adequate time in all sessions for youth to grapple with new information and learn for themselves.

Education Design Principles

Pacing: Consider moderating both the timeframe and volume of content, as needed, to allow for information absorption at an appropriate pace.

Hands-on: Facilitate with a directive but highly supportive and participatory approach that allows youth to assume an active, hands-on role in a dynamic learning environment.

Lifeworld relevance: Integrate a variety of factors from youths' lifeworld outside of the classroom (for example, music, pop culture, media, sports) to make learning more relevant and accessible.

Immediacy: Highlight the explicit applicability of new skills and knowledge to existing experience.

Life skills-oriented: Center learning activities around specific life skills such as cooperation, conflict resolution, leadership, self-motivation, and decision making.

Motivation-based: To maintain interest, ensure that the rewards of the learning process both align with youths' intrinsic and extrinsic goals, and build upon each other to reach an overarching goal.

Peer and family support: Provide opportunities for community leaders, mentors, peers, and family members to interact with and support the program.

Self-awareness: Consider how activities can be tailored to help youth build a sense of self-confidence and awareness of their capabilities through guided reflection.

Experiential Learning

The following techniques and methodologies align with the principles of the experiential learning approach:

- Stories and scenarios
- Activities, games, story problems, and exercises
- Team projects and presentations
- Community participation
- Small- and large-group discussion questions
- Role-playing exercises
- Individual exercises and reflections

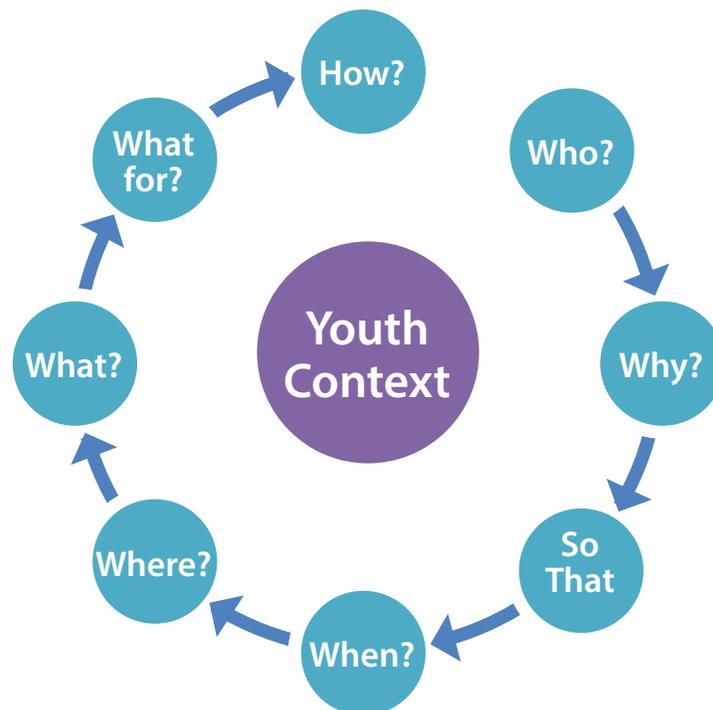
In order to help youth learn about entrepreneurship, you must have a clear understanding of the content, the gender and cultural context, and other considerations about the learning environment and training methods. A series of questions (see Figure 4) combined with results from a community assessment can help you think through a strong training design that meets the learners' needs in your context. Some Volunteers suggest training is most effective if kept to 30 or fewer participants, while some find one-on-one coaching even more effective. Balance learner needs with your personal style and preferences. Try to use gender equitable practices, unless it is more appropriate to run a class for girls and a class for boys in your context.

Related Peace Corps Publications: *Idea Book: Using Participatory Analysis for Community Action (PACA)* (No. M0086)

Participatory Analysis for Community Action (PACA) Training Manual (No. M0053)

Working closely with your counterpart or identifying a cofacilitator from the local community can greatly enhance the relevance of the curriculum and ensure that the content is culturally appropriate. In addition, a counterpart can help to expand the network of business resources in the community available to the participants. Cofacilitators can share the responsibilities of organizing and delivering training. Many different types of people can be helpful resources, including youth workers, social workers, teachers, and business people. Experienced young people, especially those with a business already operating, can also be excellent work partners.

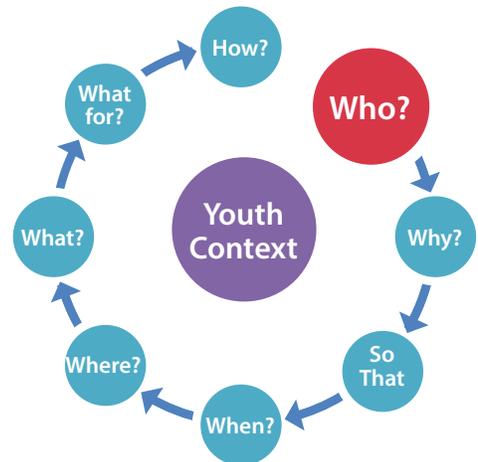
FIGURE 4. CONSIDERATIONS FOR TRAINING CURRICULUM DESIGN



4.1 WHO: Participants (learners and leaders)

LEARNERS

- Who do you want to target? The “who” might be an individual you’ve met, a school group, a youth group, a girls club, or a group of participants that you assemble for the training.
- Define strategies as to how to enlist participants. Will you have an application process and select promising participants, or will you allow all members of a club to follow the course? Available resources and community interest may guide these decisions.
- Determine criteria for participation (for example, availability for the duration of the training, or literacy and numeracy level to follow the content). Will boys and girls participate equally if integrated during the course, or is it better to provide separate opportunities for each gender? Ask whether any of the requirements limit participation. For example, will they need to be free at a time of day when girls may need to be at home?
- Some Volunteers find more success with training youth who are already engaged in an economic activity. Screening participants to ensure they have some basic business experience is one way to focus the training.



LEADERS

- Will you conduct training alone or with counterparts? Get others involved as soon as possible, particularly for community assessment, planning field visits, inviting speakers, designing curriculum, and delivering training sessions.
- Will you engage local business people in the training? Identifying and engaging business leaders in the community as speakers or reviewers within the training is an effective way to use local expertise, while also fostering interest by these leaders in the potential of youth.

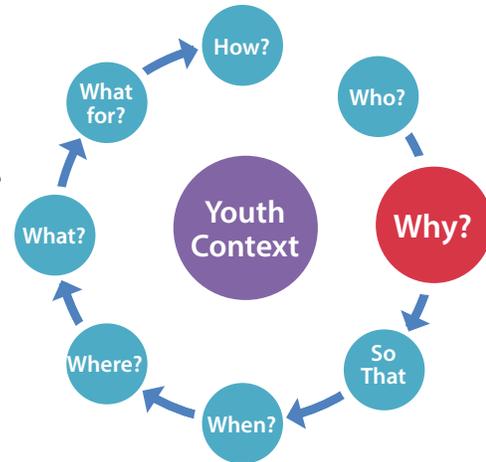
FROM THE FIELD: VOLUNTEERS WORKING WITH LOCAL ORGANIZATIONS

In Benin, three Volunteers from the Mono region and two agribusiness nongovernmental organizations from the commune of Athiémé partnered to organize and run a week-long agriculture and entrepreneurship camp for youth. During the camp, 15 boys and 12 girls participated in five days of technical training using classroom-style learning and practical application in agribusiness topics.

— Peace Corps/Benin, 2013

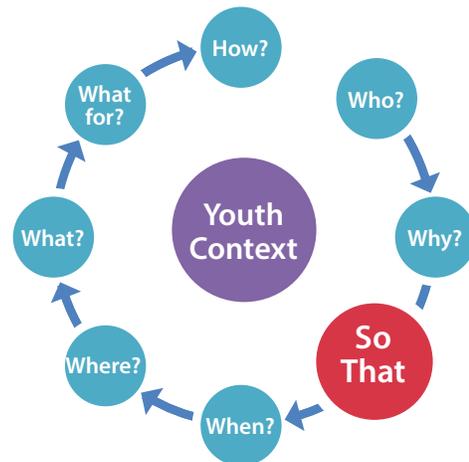
4.2 WHY: The current situation that calls for this training

- Generally, the situation calls for creating an environment to help develop an enterprising attitude among the youth you are working with.
- Specifically, Volunteers should be considering the situation identified in the community assessment or PACA activities. Some examples might include an established youth group that wants to try running a business, a young person you have met in the community who is interested in growing his or her enterprise, or a community-based organization that wants to offer training to youth. Training is designed to focus on the aspect of entrepreneurship appropriate to the young people you are targeting. Why do these specific young people need training? For example, an assessment might show you that youth struggle to come up with innovative ideas. In this case, training focused on creativity and innovation might be the starting point. If there are no resources to offer business start-up basics, then your training can help youth understand the steps to setting up and running their business. If you find that young people have great ideas but are unable to secure financing to launch their enterprise, your training might focus on strategies for financing and links to financial institutions, or starting a savings group.
- Often there is a lack of employment and educational opportunities for youth, so the “why” is connected to providing youth with new opportunities.



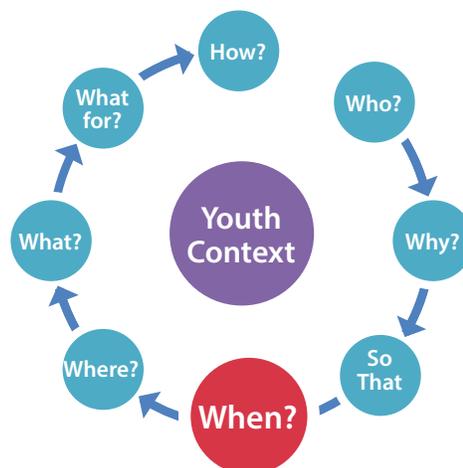
4.3 SO THAT: Changes we hope to see

- Participants gain skills to improve an existing business or create a plan for starting a new enterprise.
- Youth with existing businesses are trained to expand or be more effective.
- Youth assess their readiness as entrepreneurs.
- Youth make good business investment decisions, and young people evaluate a business idea before starting their activity.
- Young people widen their social network and increase the number of business connections that they have.
- Participants improve their bookkeeping, financial management, profitability calculations, value addition, productivity, internal management, marketing, customer service, planning, or use of financial services.
- Youth improve skills in oral or written presentation of ideas.



4.4 WHEN: Time and timing

- How long will you have for the entire training package? It could be one week of intensive group training, one-off coaching sessions as needed for individuals, or a weekly meeting at a youth club or youth center. Some Volunteers teach a youth entrepreneurship course as part of a secondary school curriculum.
- Set the length and duration based on participants, context, and purpose. Be sure that the amount of content and the depth of coverage match the time available for the training.
- The length of sessions, depth of content, and training time should match the attention span and capacity of the participants. If you have a group of younger learners you may want to have shorter sessions to help keep the content to a manageable level.
- Seasonality can affect the participation and ability to run an effective training. Agriculture seasons, school calendars, and weather may dictate availability of participants, cofacilitators, and resource people.
- Time of day can also affect participation. Participants who are in school may prefer to attend training in the evening or on weekends, while out-of-school youth might want training when they are not doing other income-generating projects. Girls may prefer different times than boys, based on the typical gender roles of the community and the corresponding activities carried out.



FROM THE FIELD: SIX-WEEK ENTREPRENEURSHIP COURSE

In Benin, a Volunteer facilitated a six-week entrepreneurship and small business training class for high school students that was co-taught with a local teacher. The two-hour class held every Wednesday and Saturday evening covered topics such as characteristics of an entrepreneur, time management, budgeting and goal setting, feasibility study, SWOT business analysis, basic bookkeeping, and basic marketing principles.

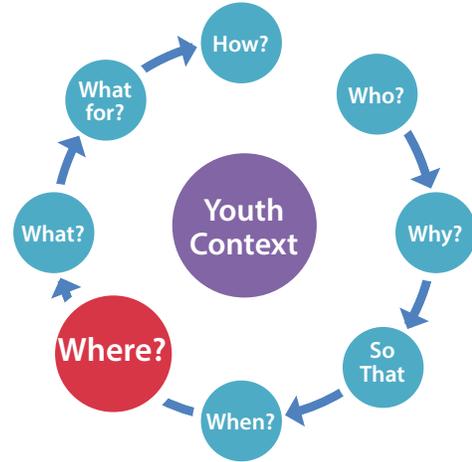
The class included a pre- and post-test, a “problem of the day” to discuss in class, professional guest speakers, and a career panel day. Attendance was taken at each class. The Volunteer provided a lot of photocopied materials (since there was no actual textbook), and all 17 students received certificates for successful completion of the program.

The Volunteer running the training noted: **“I would have liked to do at least a 10-week class, and include public speaking and a business plan competition, but I had limited time before the school year ended.”**

— Peace Corps/Benin, 2013

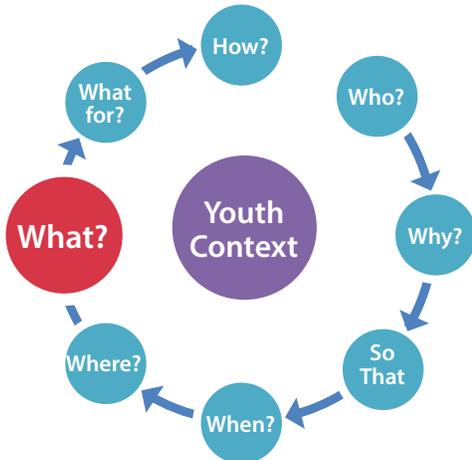
4.5 WHERE: Location and space

- Location and space may be dictated by an existing program because you are meeting in a school, youth center, or other community venue. However, a specific business training might be designed for a fixed period and will require space and materials to respond to the design (e.g., deciding between a chalkboard, PowerPoint projection, flip chart, or whiteboard). You should account for budget constraints and adapt sessions for low-resource environments as appropriate.
- Depending on your approach for conducting a market study or coaching, the training location might be better near a market where participants can visit businesses or do observation.
- If written business plans are part of the curriculum, access to paper and pens, and a place to write (tables or desks) and/or computers, are considerations. If meeting at night, will the venue need electricity?
- Sometimes venues can be noisy, especially near schools, markets, and construction sites. Test the venue before starting the training to evaluate whether participants can hear and pay attention. In some settings, the noise generated by rain on the roof can disrupt, while strong sun can cause an unbearably hot meeting space.
- If the training will take place over meal or tea times, consider how participants will access food. Prior to the training, you should clearly communicate to participants what meals and snacks will be provided, if any.



4.6 WHAT: Training content

- The challenge of running an entrepreneurship course is that there is a lot of content available on basic business skills, but less content available that is focused on the entrepreneurship approach. You have the opportunity to help young people think more creatively and consider the risks they want to take in terms of developing a more profitable enterprise. For example, understanding how to price a product or service is a standard business concept. However, to be entrepreneurial, you may consider offering price discounts when selling in bulk to encourage larger sales, or adding benefits to your product such as delivery at home through advanced orders (assuming these are profitable and have customer appeal).
- Evaluate the sample training packages (see separate annex files) to see if these meet the expressed needs and situation of participants, and adapt them to the local business norms and cultural context. Your community assessment should provide clear ideas on appropriate content, and talking to potential participants can identify additional training needs.



- The broad category of “youth” can include participants with different developmental needs and opportunities, which can affect the way you present training content. For example, younger children (under age 10) can learn important business skills such as money basics, developing a savings plan, and practicing great customer service. Older kids (11–14 years) can engage in simple market research, basic price calculations, and budget preparation. Youth ages 15–24 years can incorporate all of this into testing innovative ideas, calculating profitability, and writing business plans. A strong training needs assessment will inform the level of entrepreneurship skill development offered by the training.
- The format of the training can follow a standard classroom-based approach or incorporate field trips, business plan competitions, mentoring opportunities, clubs, small business fairs, or simulations.
- Identify how concepts and terms such as entrepreneur, feasibility study, profit, creativity, and competition are used and understood in the local language and context.
- Content and depth of coverage should match time available. This applies to each session and the entire course. Some topics, like calculating profitability and writing a business plan, will require much more time than introductory sessions on defining entrepreneurship or brainstorming marketing ideas.

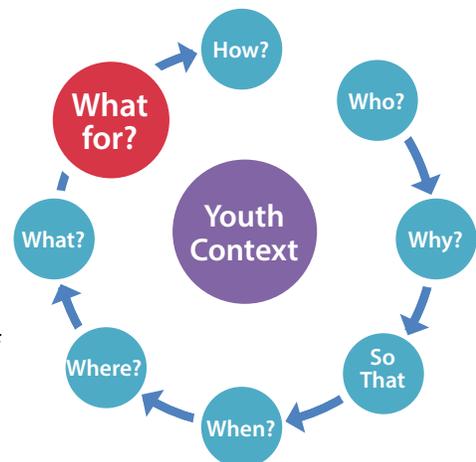
Essential Topics for Business Success

The core areas to focus on for successful businesses include:

- Ensuring personal readiness
- Evaluating market feasibility and ensuring that the operational components of the business are viable
- Calculating profitability

4.7 WHAT FOR: Achievement-based objectives

- What will learners have done to engage with the content by the end of each session, and by the end of the training course?
- Design your training sessions so that participants have ample opportunities to practice new skills and engage with new concepts in an active way.
- The objectives should reflect a mastery of new knowledge, demonstration of a new skill, or adoption of a new attitude toward entrepreneurship.
- You will want to design your training so that in addition to achieving a learning objective, participants are able to demonstrate achievement. Figure 5 shows some examples of what that looks like when you think through teaching a specific concept.



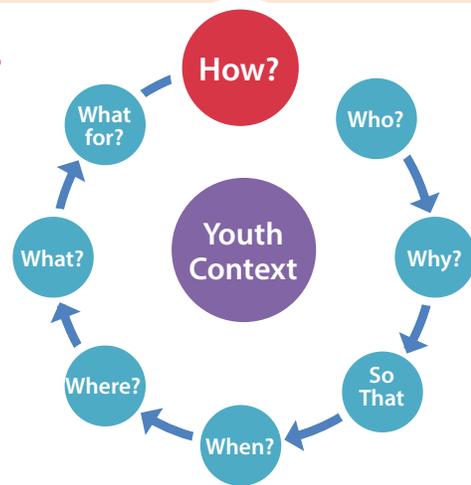
FROM THE FIELD: ENTREPRENEURSHIP IN SENEGAL

In Senegal, a Volunteer organized a four-day youth entrepreneurship training with 28 students. Over the course of the training, the Volunteer led small group activities to introduce youth participants to a variety of entrepreneurship and life skills topics, including determining your assets and weaknesses; choosing a business; determining your operations and costs; cost calculation; marketing; and identifying available community resources.

— Peace Corps/Senegal, 2014

4.8 HOW: Structured, sequenced learning tasks

Depending on how your training is organized, learners may undertake a variety of activities within sessions, on field trips, and by doing homework.



Some ideas for how to engage learners in new knowledge and get them to practice new skills or adopt new attitudes:

- Stories and scenarios
- Small- and large-group discussion questions
- Activities, games, story problems, and exercises
- Team projects and presentations
- Pairing participants with local entrepreneurs that they visit after every session to discuss ideas from the training
- Guest speakers from the local community (successful entrepreneurs), or business owners coming in for feedback sessions (e.g., after presenting business plans)
- Business plan competition as a final project (see Section 5)
- Form teams early in the training and use simulation activities to practice all aspects of starting a business
- Individual exercises and reflections (e.g., designing workbooks to compile business ideas and build on concepts discussed in training)
- Create checklists with key questions for each of the three areas of evaluation of a business idea (personal readiness, market feasibility, profitability) that participants can work through during the training
- Use role-plays to demonstrate new ideas or attitudes after a session

**FIGURE 5. ALIGNING TRAINING CONCEPTS, OBJECTIVES, AND METHODS
—THE “WHAT,” “WHAT FOR,” AND “HOW”**

What: Concept	What For: Example Objective	How: Method
Entrepreneurship	Define entrepreneurship and describe its importance.	Compare the definition developed by the group to a standard definition, and share one reason why it is relevant to their lives.
Business Ideas	Analyze the strengths of various business ideas according to a set of three criteria for success (e.g., personal readiness, market feasibility, and profitability).	After a discussion of criteria for success, each participant analyzes his or her idea against the criteria.
Pricing	Calculate unit cost for a product or service in order to set the market price.	After completing a worksheet, each participant explains his or her pricing strategy to a partner.
Market Analysis	Complete a market assessment to determine demand for a product or service.	Summarize interviews from 5 potential customers and observations from 3 potential competitors.
Personal Readiness	Identify personal strengths and areas of growth in relation to entrepreneurship.	Complete a self-assessment questionnaire and discuss similarities with successful local entrepreneurs.
Profitability	Determine whether the product or service will generate expected income.	Complete and present a financial plan for the business idea.
Marketing	Identify potential marketing opportunities for their product or service.	Create and practice a verbal or written sales strategy (e.g., a sales pitch on product benefits, poster, radio ad)
Business Planning	Present a thorough business plan.	Participate in business planning competition.

4.9 Financial Considerations

Most Volunteers do not have a budget for training, and even those who partner with agencies that do are usually restricted to a small budget. The Peace Corps offers Small Project Assistance (SPA) funds and Peace Corps Partnership Program (PCPP) funding if you find that you really need extra support, but lack of funding has not stopped Volunteers from doing excellent trainings in the past. If you do have funds for training, carefully plan your expenses around venue, supplies and materials,

photocopies, meals, certificates, award ceremonies, and transport so you can determine the number of participants that your budget will cover. If you do not have a budget, here are some tips on how to keep training costs minimal:



Venue – Look for opportunities to use public venues that are available for free, such as schools, religious buildings, government buildings, community-based organization offices, or community member homes. Consider what venues are not in use during the time you want to train and see if they can be used at no cost. For example, a movie-showing venue may be free during the day, while a church or mosque may be empty on some weekday nights.



Supplies and materials – If you do not have a budget for these items, ensure that participants are aware that a notebook and something to write with will be needed (if that is the case). Local businesses could also be solicited for donations toward training supplies. Instead of expecting to present material on large flip charts, consider small pieces of paper with key concepts that can be used on a table or the floor, or pinned to a wall. Some Volunteers have creatively used empty maize meal sacks as flip chart substitutes, while others have used chalkboards at schools to present information.



Photocopies – Although many session designs may suggest photocopies of information or activities, and even handouts, no-cost alternatives do exist. Putting information on a chalkboard to be copied, or presenting information on smaller cards or pictures that can be easily captured by the participants in their notebooks, are some ways to avoid photocopies. Selective use of a few copies can be useful for small group work where participants can share their work, such as the outline for a business plan or an income statement.



Meals – Planning your training to avoid meal and snack times is one way to save on costs. In some cultures it might be appropriate to ask participants to bring food to the training. Again, donations from local entrepreneurs may be another way to support meal costs. Volunteers who discuss meal expectations for training with a local counterpart usually have a good sense of what participants will be expecting. If your training will not meet typical community expectations, decide on a way to communicate this well in advance.



Transport – Participants will need to know as part of the registration process whether their transport costs are covered. Young people often do not have funds for traveling long distances. You may need to adjust the training schedule for people who are traveling to arrive on time and get home safely.



Section 5: **Organizing Business Plan Competitions**

5.1 Why Organize a Business Plan Competition?

Many Volunteers use business plan competitions as a component of their youth entrepreneurship work. These competitions can range from an informal summary of participants' business plans at the end of a training, which are then judged by peers and the facilitators (and hopefully some local business owners as well), to large-scale events sponsored by local businesses or chambers of commerce with prizes and opportunities linked to success. Volunteers report the following positive benefits to holding youth business plan competitions:

1. Provide a structured format to think through all aspects of a business idea
2. Motivate students to complete a training and fully evaluate a business idea
3. Assess the youths' understanding of business and entrepreneurial traits
4. Prepare youth to apply for loans or receive financing/support for their proposed activity

The writing of a business plan pushes young people to consider many components of entrepreneurship and explain the enterprising angle they will adopt. It can provide a platform for feedback, positive critique, and further exploration before an actual investment is made. Through a competitive mechanism, youth are often pushed to be even more entrepreneurial than peers with their ideas and innovations.

Business plan competitions can also be a place for youth to connect with resources, such as other entrepreneurs in the community or funding sources, if these resources are invited to help judge or participate in some capacity.

FROM THE FIELD: BUSINESS PLAN COMPETITION IN GUINEA

As a culmination of the classroom experience, each year Volunteers, counterparts, and youth center trainers organize and facilitate a series of business plan competitions at the local level. The student groups set up booths selling their products or services to their peers, teachers, and the general public. In addition to showcasing their newly acquired skills and knowledge, the groups compete for one of the 12 spots at the national business plan competition.

—Peace Corps/Guinea, 2013

5.2 What Should a Business Plan Include?

Business plan formats are varied and diverse. The format used in a business plan competition—including degree of complexity and formality— should reflect both the objective of the competition and the type of participants. A simple competition to get youth thinking about the important aspects of business planning need not require robust business plans, whereas a competition for existing businesses to secure a prize or financing should engage participants in critical thinking about their businesses.

Most models suggest that, at a minimum, the plan provides an overview of the product or service, an assessment of the market potential, and the financial analysis to demonstrate profitability at some point in time. The following pages contain four possible outlines that provide a simple structure.

SAMPLE 1: TRADITIONAL BUSINESS PLAN OUTLINE

Executive Summary

- Name of the business
- Brief description of the business
- Location
- Names of business partners

Business Profile and Summary

- What is your business idea?
- What needs does your business meet?
- What is the location of the business?

Define Your Market – Potential Customers and Competitors

- Summarize your market study findings.
- Who are your customers? Why have you chosen this specific group to target for your product or service? How is your product tailored to meet the needs of this specific group? What is the sales potential to this clientele?
- Who are your competitors? What do they sell? How much do they charge? What will make your business better?

Define Your Production and Plan

- How will you produce or provide your service and any prototype results?
- What is the production process?
- Describe how you will ensure quality.
- List required equipment and staff.

Budget

- Expenses to start the business.
- Costs to operate the business for one year.
- Financing required.

Profitability

- Projected sales per day and month.
- Estimate of monthly and first year profits.

Justification: Double or Triple Bottom Line

- What are additional benefits to starting the business?
- Social benefits?
- Environmental benefits?

SAMPLE 2: ANOTHER TRADITIONAL BUSINESS PLAN OUTLINE

Cover Page

Notes the name of the business, contact information, and title: "Business Plan"

Table of Contents

Executive Summary

A short (½-to 2-page) summary of the overall business concept and the required investment.

Company Biography

Background on the business owner(s) and the way the business came into being. Can be a selling point for you as an entrepreneur.

Products or Services

Description of the products/services the business will offer, the features, and prototypes. Can include information on the product name(s).

Proposed Location

Outlines where your business will be physically located; may include details on how the buyer will get the products and services from you (could be delivery, door-to-door, online, etc.).

Marketing Plan

Provides the names, logos, and marketing information related to the product. Describes how you will advertise the product to the potential market and what communication channels are expected to increase sales.

Competition

Provides an analysis of the competitors you will face and the strength of your enterprise in a competitive market.

Clients

Review of your prospective clients (gender, age, professions, preferences, etc.). It is helpful to think of clients in segments, such as youth with cell phones or women at home with small children, and then explain how your product/service will meet their needs and wants.

Niche

Describes the specific market segment that you want to target, or where your product/service will have the most sales. For example, selling local vegetables may only be viable to wealthy urban customers and you know that women will be the ideal clients, purchasing their vegetables in the late afternoon as they leave the market.

Costs, Prices, and Profits

How much it will cost to run the business and what prices will be charged for products and services. Provide a profitability plan that looks at monthly revenues against expenses and projects possible scenarios for achieving profitability at different sales levels.

Start-Up Expenses

Outlines how much it will take to start the business, including purchase of equipment, supplies, securing a clean/safe location, training staff, etc.

Financial Plan

Overall financial plan that looks at profitability and reinvestment versus earning gains on the business.

Supporting Documents

Items that show more about the potential business: market feasibility study, photos of products and services, production plans, etc.

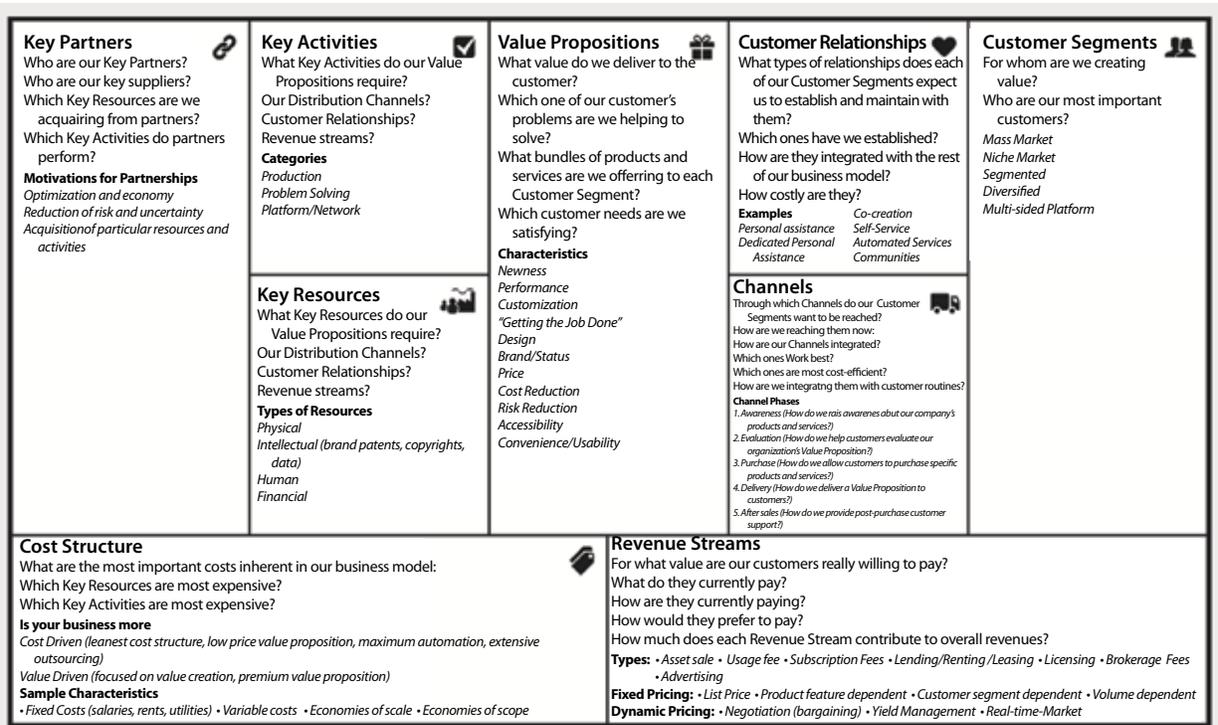


SAMPLE 3: BUSINESS MODEL CANVAS

The Business Model Canvas is a visual conceptualization approach for developing a new business model or documenting an existing one (see Figure 6). The various boxes within the template represent the essential building blocks for the business model. Key elements include:

- **Key Partners:** Who will help you? Who are your key partners and suppliers? What key activities do partners perform?
- **Key Activities:** How do you do it? What key activities do your value proposition, distribution channels, customer relationship, and revenue streams require?
- **Value Propositions:** What do you do? What's your value to the customer? Which customer problem or need are we solving?
- **Customer Relationships:** How do you interact? What type of relationship does each of your customer segments want with us? Which ones have we established?
- **Customer Segments:** To whom do you sell? For which distinct customer groups are you creating value?
- **Key Resources:** What do you need? What key resources are needed to execute your value proposition?
- **Channels:** How do you reach customers? Through which channels? Which ones work best?
- **Cost Structure:** What will it all cost? Which key resources and activities are most expensive?
- **Revenue Stream:** How much will you make? What will your customer segments pay?

FIGURE 6. THE BUSINESS MODEL CANVAS



Source: The Business Model Canvas designed by Business Model Foundry AG. Reprinted in accordance with terms of the Creative Commons Attribution-Share Alike 3.0 Unported License found here: <http://creativecommons.org/licenses/by-sa/3.0/>.

SAMPLE 4: LEAN BUSINESS PLAN (Supported by Peace Corps/Moldova Volunteer)

Tucano Coffee *Lean Canvas Example*



Problem

- No comfortable, well-recognized place to meet for a good cup of coffee in Chisinau.

Customer Segment

- Business Professionals
- Expatriates
- College Students
- EARLY ADOPTER: Young (22-35), single, wealthy businessperson.

Solution

1. Offer consistently high-quality café goods from a professionally trained staff.
2. Create an easily identifiable facility with an atmosphere conducive for good conversation.
3. Instill customer service and appreciation into every interaction with a Tucano employee or the Tucano facilities.

Unique Value Proposition

- SLOGAN: Love. Peace. Coffee
- Offering great coffee, with a great atmosphere, to enable great conversations.
- Truly superior customer service and experience from entrance to exit.
- Fair-Trade and always-fresh 100% Arabica coffee roasted at Tucano Coffee Roasting Factory.
- World-class coffee machines operated by baristas certified to SCAE standards.
- HIGH-CONCEPT: Starbucks for Chisinau

Channels

Marketing: highly-visible and prominently placed **storefronts**, brightly colored and large **advertisements** on billboards, **catering** partnerships at prominent events with occasional giveaways, **word-of-mouth** by encouraging existing customers to invite friends/colleagues for a meeting, hosting evening **events** for NGOs or clubs.

Production Chanel: Purchase coffee beans and equipment from an international distributor, purchase raw ingredients for baked goods from local producers, trained and certified Tucano employees bake and roast products, engaging and pleasant staff take the customer's order and payment, Tucano employee searches for customer and delivers the order to their seat.

Revenue Streams

- Coffee
- Baked Goods
- Meals
- Catering

Cost Structure

- FIXED: Human Resource Overhead (including salaries), Equipment, Decoration, Electricity, Gas, Insurance, Marketing
- VARIABLE: Ingredients, Presentation Materials, Water, Electricity

Key Metrics

- 750 orders between all locations per day.
- 100 new customers per week.
- 30% of customers place order twice per week, 15% of customers place order tree times per week.
- 900,000 MDL revenue per month
- 100,000 MDL profit per month

Unfair Advantage

- American research experience and professional network
- Real estate location
- Employee acquisition and training program

5.3 Purpose of Business Plan

The decision to invest time and resources in a business plan competition should be determined by what you want to achieve. Being clear about the benefits to the youth involved is the first step in planning. Some Volunteers rush to organize a business plan competition because it feels like a natural final step in a training process. However, unless there is a clear use for the business plans—for example, to receive peer feedback, to apply for a loan, to register with local government, to garner attention of a larger business community—it might be equally useful to have presentations of business concepts at the end of the training with critical analysis by fellow participants or invited guests. The written plan should be useful to the young person as he or she moves forward. With a clear purpose in mind for the business plan competition, such as exposing youth to investors in the community, you can then organize it around the achievement of that objective.

Ways That Youth Can Use Business Plans

- Receive peer feedback
- Apply for a loan
- Garner attention of larger business community
- Attract local investors
- Register with government
- Blueprint and motivation for starting enterprise

Who to Invite?

Both in terms of youth entrants, and invited guests or judges, you should consider whether it is an open competition or by invitation only. If you have just facilitated a workshop on entrepreneurship, will you invite everyone to prepare a business plan, or divide the group into small teams to work together on an idea as a group? Can other youth in the community enter? What will be the criteria for entry?

In terms of people to judge or provide feedback on the presented plans: who will be your audience? Is it going to be a peer-to-peer competition in the classroom with you as the judge? Or will you recruit invited guests from the community—such as successful business owners, teachers, members of the chamber of commerce or local municipality, Rotary Club representatives, or NGO or youth association leaders? Could the judges serve as future role models for the young people, and if so, do they represent an appropriate mix of gender, age, and ethnicities? It is important to communicate early, and clearly, with these partners to ensure they are available and willing to participate.

FROM THE FIELD: BUSINESS PLAN WRITING COURSE

In Peru, one Volunteer taught a 10-week business plan writing course to students in their junior year of veterinary school at the public University of Ica, with one of the university's professors. Topics included the identification and definition of a business idea, finance, accounting, the tax system, and marketing. Students subsequently participated in a business plan competition, *Haz Realidad Tu Negocio*, put on by a local NGO with funding from a mining company with operations in the province.

—Peace Corps/Peru, 2013

What Will Be Presented?

How young people write their business plan depends upon the structure of the training or coaching offered in advance. For example, business training can be a workshop in the community, a summer camp, an in-school or after-school activity, or a stand-alone one-on-one training. Sometimes youth are grouped into teams to write a plan, and other times they work on independent projects. The level of detail may vary based on the time allocated in the course and the ability to coach them through the writing of the plan. Similarly, the presentation at the competition can take many forms: for example, submission of a written plan in advance that will be read and evaluated, oral presentation of the executive summary or key sections, posters that demonstrate the business plan, prototypes of products or services (have the students actually make the product or demonstrate the service), or video clips providing the highlights of the plan.

There are several formats for business plans, as presented in the previous section. A shorter format may be more useful for younger participants or those with limited writing skills. It might also be useful to set a page limit for each section, or for the overall plan, to focus the participants on essential information. The Business Model Canvas concept presents an entire business concept on one page, requiring a very precise description of ideas. Sometimes the format is dictated by a bank or governing body to which the plan will be submitted. If a local financial institution asks for a specific layout, you can share that as an example during the training.

The amount of time participants can devote to their business plan will also be a factor in how elaborate it can be. Younger children have a limited attention span and may need to focus on the key decision points to decide whether it is a good idea, before elaborating the details. Also, the ability to provide feedback may be limited if the participants are working on the plans independently without mentorship. The language used may also constrain the ability to articulate the plan fully. For example, if you ask youth to submit their plan in English, they may struggle more than if they are writing and presenting in their local language. The business plan will need to be presented in a language that the evaluator of the plan can understand. As a Volunteer, you can consider which format will best meet your initial objective for youth entrepreneurs in your community. You can also then determine how it will be presented through the competition mechanism and the best language to achieve your objective.

Creative Ways to Present Business Plan

- Submit in advance for professional feedback and judging
- Short oral presentations
- Posters that provide concise highlights
- Prototypes of products and services
- Video clips

What Logistics Are Needed?

Think through the logistics of your event by returning to your purpose for the business plan competition. Will this be in a classroom setting with participants presenting at the front of the room, or will you use a large venue with different tables or stations and the judges will rotate around to view all the business plan ideas as they are presented? Will the competition be a desk review of the plans, culminating in a prize-giving event? All decisions should consider the budget available. Most

Volunteers do not have resources to invest in a formal event. However, Volunteers in the past have worked with partners such as Junior Achievement or sponsors from the local community who can provide some investment that allows for a larger or more extensive activity.

Logistical items to consider will include: venue, time (appropriate for both youth and invited guests), invitations (whether they will be formal or informal), supplies required (e.g., if showing videos or pre-recorded presentations, where will they be shown?), seating and/or tables, prizes, and any communications or media to advertise or promote the event.

How Will Evaluation Take Place?

Prior to starting the formal writing or summary of a business plan, the youth participants should understand what they will be evaluated against. If the writing of the plan follows from training on entrepreneurship, the course itself can be a platform for presenting the format and information expected in each section. If there will be a formal panel to judge the plans, you might consider including your panel in developing the criteria against which they will evaluate. If the criteria are already clearly defined, ensure that your panel or peers who will be providing feedback understand each component and what is expected. The most valuable part of the process is providing specific feedback to the author on what can be strengthened and improved.

“I have been working individually with aspiring entrepreneurs to develop business plans. I developed these relationships through the recommendation of the Regional Councilor. The success of this activity varies from person to person. Some individuals have been highly dedicated to their business plans and have used them to launch their new businesses, while others have had introductory sessions and did not return for follow ups.”

— Peace Corps/Namibia

Some youth entrepreneurship courses include a session on giving and receiving feedback as an area of skill development. This provides participants a context in which to think critically about peer presentations and also to prepare for feedback on their own concept.

FROM THE FIELD: WHO WINS?

Peace Corps/Nicaragua has hosted several business plan competitions. Judges review the plans in advance and then score the presentation by individuals or groups on a scale of 100 points, based on the following criteria:

- Creativity and Innovation – up to 30 points
- Quality of Business Plan – up to 25 points
- Market Study – up to 15 points
- Overall Presentation (including grammar and writing skills) – up to 10 points
- Marketing – up to 10 points
- Finance – up to 10 points

FROM THE FIELD: Entrepreneurship Fair and Business Plan Competition in Nicaragua

Volunteers in Nicaragua organize an annual entrepreneurship fair and business plan competition. The event provides a means for students to showcase their acquired knowledge and skills from school-based training each year. The objectives of the business plan competition are to:

- Present business ideas
- Sell products
- Develop communication skills
- Motivate students by celebrating their accomplishments
- Raise awareness on the value of entrepreneurship
- Showcase the students' entrepreneurial skills developed throughout the school year

The students develop their business plans throughout the year using a "learn by doing" approach. To be eligible for the competition, they must complete all sections of the business plan and follow the guidelines provided in class. The Volunteers require that the business ideas be socially responsible (for example, no alcohol or cigarettes can be sold, and intellectual property rights must be respected). The facilitators provide basic guidelines on the types of businesses that not recommended because of their poor record of success.

During the competition, each individual or group must present their business plan and defend their product or service in front of a qualified panel of judges. Each entrant is allowed seven minutes to present and three minutes to answer questions from the judges. The panel of judges is selected for their enterprise experience and their ability to be neutral in their assessment.

The event flows from the entrepreneurship course and practicum that is held over an eight-month period in schools. Preparation for the competition and fair starts early (at least four months in advance) and then follows a progression from the local fair and competition to a regional level, and then on to a National Entrepreneurship Congress of the strongest business plans. Nicaragua Volunteers provide the following tips:

- Start planning early.
- Work with students to practice presentation skills throughout the year to help them gauge time and reduce anxiety.
- Create teamwork and communicate well between the school superintendent, school principals, and teachers (including those from other schools that might participate).
- Solicit prizes (not just cash awards, but things that would motivate and help young entrepreneurs) and fundraising from local businesses, the mayor's office, NGOs, financial institutions, the school, and community organizations. They can also offer space, tables, chairs, and sound systems.
- Meet with and brief the judges before the competition.
- Advertise to make it a big and rewarding event for participants and sponsors.

—Peace Corps/Nicaragua, 2014

What Are Next Steps After the Competition?

Business plan competitions can generate a lot of excitement and push participants to work hard. However, some of the best learning and most important impacts in terms of entrepreneurship may come after the competition.

What plans do you have in place to help youth move their winning ideas forward (if there is no prize money or eager investors)? How will you help those who did not have strong plans to improve their business idea? The enthusiasm for entrepreneurship can move beyond the competition if you put in place clear next steps—for example, a mentoring program, a chance to submit or present a revised plan, or even a chance to debrief on what was learned during the competition. Sharing of experiences can be very powerful in motivating young people to take further action.

Section 7 discusses one way to continue the learning and excitement generated by a business plan competition: coaching.

FROM THE FIELD: WHAT'S NEXT?

Somos Emprendedores, Somos Peru (We Are Entrepreneurs, We Are Peru) teaches community youth, ages 16–24, how to write a business plan for submission to a national competition that provides start-up funding to the winning proposal, along with a trip to Lima to meet with the U.S. Embassy.

— Peace Corps/Peru, 2013



Section 6: Linking Youth to Funding

The big question when discussing entrepreneurship is always around money. Where will young people get the funding needed to start or expand the enterprise they have so carefully crafted in the training you offer? Volunteers can approach the issue of start-up and expansion capital in a variety of ways. Here are some ideas.

Set Expectations

If you do not have access to funding, be clear about that before the training begins and reinforce the message during the training. Clarify expectations from the start and challenge young people to think about how to tap into their own networks or start saving for the future. The Peace Corps urges Volunteers to carefully consider any personal investment they choose to make or facilitate on behalf of youth in the community and any negative perceptions that may arise as a result.

Related Peace Corps Publication: *Youth Financial Literacy Manual* (No. M0092)

Link to Community Resources

In some communities the government may offer resources for youth enterprise creation or expansion. Look for these during your community assessment or ask your counterpart about what investments are made by local organizations. Are there banks, microfinance institutions, or other private businesses that lend to young people? Are the youth you work with ready to take on the responsibility of loans and repayment terms? What will they do if they cannot repay?

Invite Guest Speakers

Knowing that young people will need access to capital to begin their entrepreneurial journey, consider inviting guest speakers, especially successful women entrepreneurs, who can talk about how they started their business. Some banks and microfinance institutions will provide staff to come and talk about their products so that young people are better informed about the services they offer. Encourage young people to ask questions and propose ideas that align with other successful entrepreneurs. Role-plays of various situations can help youth feel at ease approaching conversations about funding.

Start Savings and Loan Groups

Peace Corps provides a manual and a simulation guide for starting and running savings and loan associations. These groups pool together the members' savings on a regular basis over a period of eight to 12 months. The members can access small loans from the group savings during the period of contribution, for which they pay back with interest. At the end of the savings period, all members receive their accumulated savings and a portion of the accumulated interest. These groups have been shown to work with young people, as well as adults, and allow the community to manage their own resources.

Related Peace Corps Publications: *Savings and Loan Association Guide* (No. M0095)
Savings and Loan Association Simulation (No. M0097)

Solicit Business Plan Competition Prizes

Some Volunteers have been successful in working with local entrepreneurs, chambers of commerce, or Rotary Clubs to gain sponsorship in the form of cash for business plan competition prizes. For example, in Paraguay, Volunteers planned and held local business plan competitions with local partners. Winners from those competitions advanced to a national business plan workshop and competition that was supported by local partners. Eight youth were recognized at the National Entrepreneurship Workshop and seven of them received a small amount of money to start their businesses. See Section 5 for ideas on how to run a business plan competition.

Prepare Youth for Local Investors

Youth in some countries have been successful in articulating their business ideas through a business plan which they then share with local investors: friends, families and others in the community who want to invest in youth businesses. In some cases the young people sell shares to these interested individuals, who can earn a return on their investment. Local capitalization of businesses is an approach that has been tested with success by Peace Corps Volunteers in Nicaragua.





Section 7: Coaching

Mentorship and coaching opportunities can contribute significantly to youth entrepreneurship activities by providing the opportunity for a young person to interact with and learn from a peer or more experienced business person. This can be particularly useful for girls, women, or other traditionally marginalized populations who benefit from additional advice or seeing the success of role models. These relationships are different from training. Training focuses on ensuring a participant can demonstrate specific knowledge, skills, or attitudes. Mentoring and coaching can flow from the training, or support it.

CHARACTERISTICS OF COACHING

- Focuses on the *person*, not the issue
- Emphasizes the positive and what is “right”: looks at strengths, resilience, courage, and hope
- Supports individuals in identifying and using their own strengths
- Works with individuals to help them define and achieve their goals and perform at their very best
- Shares relevant tools and resources
- Works well when characterized by a collaborative alliance between the coach and the learner

In mentoring, a young person is led by a mentor because of his or her successful mastery of a set of skills, or way of doing business. In coaching, youth seek someone to help them reach a specific end, for example, to start a business or to enlarge their list of customer contacts in a specific industry. Coaching is different from mentoring because in a coaching relationship, young people define where they want to go or what they want to learn from the coach. The coaching relationship is a collaborative alliance to help the young person perform at his or her best. Volunteers can be a catalyst for helping create and sustain both mentoring and coaching relationships, either by taking on the role of advisor directly, or by linking youth with appropriate people in the community. In terms of entrepreneurship, the use of coaching skills has proven to be an effective approach for Volunteers and can help young people achieve their goal of self-employment.

To enhance the power of coaching as a tool to support entrepreneurship outcomes, consider how your approach to coaching (or that of their colleagues) follows four basic tenants:

1. Clarifying expectations by creating an alliance for coaching
2. Identifying a topic
3. Using coaching skills
4. Developing accountability

Each of these four components of coaching builds a more solid relationship between the coach and the learner and leads to tangible outcomes developed around the needs of the learner. Let’s look at each one.

WHEN MENTORING WORKS WELL

Strong mentoring relationships are built on the mentor having a job or skill that the learner would like to have. Usually the mentor is someone more successful in the field or area of expertise. In a mentoring relationship, the learner seeks advice and guidance from the mentor. Volunteers report that mentoring relationships are best when they happen organically: there needs to be good rapport between the mentor and the learner.

7.1 Clarify Expectations: Create an Alliance

The coaching approach requires a collaborative relationship. When the coach and young person work together to build an alliance, it helps ensure that everyone understands the coaching relationship in the same way and that expectations are clear. This alliance is generally developed with the following principles in mind:

- An agreement to work collaboratively
- Confidentiality (unless there is a life-threatening or serious policy issue)
- Honesty and trust
- A safe, nonjudging space for discussion
- A focus on the youth's agenda

Volunteers can assist in clarifying the role of the coaching relationship as they help to facilitate relationships between emerging youth entrepreneurs and potential coaches. Remember, it is not necessary for coaches to be business owners, community leaders, or youth who have already experienced some success in business. A successful coach guides youth in self-led thinking, reflection, and action; he/she need not have specific entrepreneurship experience or skills. Clear expectations about the primary focus and goal with which the coach can support the young person ensure that the relationship starts well from the beginning.

The Volunteer can also help with other expectations around time commitments and logistics, and help prepare both the coach and youth to do their best. For example, a Volunteer can ask the following questions of coaches and youth.

FIGURE 7. VOLUNTEER QUESTIONS FOR COACHES AND YOUTH

Questions for Coaches	Questions for Emerging Youth Entrepreneurs
<ul style="list-style-type: none"> • What skills or information would you be ready to share in the coaching relationship? 	<ul style="list-style-type: none"> • What skills or information are you hoping to gain in the coaching relationship?
<ul style="list-style-type: none"> • How much time can you commit to coaching per day or per week? 	<ul style="list-style-type: none"> • How much time can you commit to being coached per day or per week?
<ul style="list-style-type: none"> • Where will you meet, and are there possibilities beyond face-to-face time (phone, email, etc.)? 	<ul style="list-style-type: none"> • Where can you go to connect with your coach, or what other means do you have for meeting besides face-to-face time (phone, email, etc.)?
<ul style="list-style-type: none"> • What can you commit to in order to make this successful (time, expertise, equipment, contacts, etc.)? 	<ul style="list-style-type: none"> • What do you hope your coach can contribute to make this successful (time, expertise, equipment, contacts, etc.)?
<ul style="list-style-type: none"> • What will you do if things are not going the way you expected? How will you be accountable to each other? 	<ul style="list-style-type: none"> • What will you do if things are not going the way you expected? How will you be accountable to each other?

7.2 Identify a Topic

Often times we identify a coach because of his or her excellent skills, success in business, or articulate nature. The coaching relationship, however, is not about teaching someone to do what you do, but is about helping learners do their best to achieve what they want to achieve. A successful coach is not necessarily an expert in a given topic but is able to listen to his or her learner and help articulate the learner's needs. Coaches can use questions to help learners identify their strengths and clarify the topic that they want to focus on. Sometimes young people are unsure exactly what they need to advance with entrepreneurship. The coach might use questions like:

- Where do you see yourself in one year, five years, and 20 years?
- What are the biggest barriers to getting where you want to be?
- What is one thing you wish you could do better to succeed as an entrepreneur?
- If you could change one thing about your situation to improve your business, what would it be?

These questions can help young people identify the specific challenges they want to focus on. Once these challenges are identified, coaching can support youth in addressing them. Common issues that arise are related to starting a business, building a diverse clientele, setting profitable prices, finding customers, advocating with local government, delivering good customer service, improving communications, managing staff, problem solving, and assessing new markets or suppliers.

Some possible coaching topics for entrepreneurship include:

- **Changing habits**
I want to learn the discipline of savings instead of spending all my income.
- **Personal relationships**
I want to improve my relationship with my family so that I can balance my work and personal time better.
- **Professional relationships**
I am hoping to improve my communication with both my suppliers and customers.
- **Stress**
I am stressed all the time about my future.
- **Career goals**
I don't know what to do next to start my business.
- **Education or personal development**
I want to learn new skills to expand my enterprise.

Some coaching relationships work best by writing down the specific needs that a coach hears from the young person. This will help to make sure that the coach has identified the right areas of focus and also helps to chart a plan toward achieving the desired outcome.

FROM THE FIELD: COACHING IN NAMIBIA

Volunteers in Namibia have taken up coaching and mentoring of youth entrepreneurs who received small loans from the Namibia Youth Credit Scheme (NYCS). One Volunteer describes this activity: “I have continued to work with recipients of NYCS loans to mentor them and improve their business skills. Although many are struggling with their businesses and aren’t as forthcoming in seeking my support, a number of the beneficiaries have been meeting with me quite regularly. These are generally the successful ones, which is always nice to see.”

— Peace Corps/Namibia, 2013

7.3. Use Coaching Skills

Becoming a coach and using coaching skills requires the coach to “let go” of giving advice. The coach needs to assume the person being coached has the ability to set his or her own goals and resolve his or her own issues (which includes knowing when to ask for help). This might be difficult for youth who are accustomed to being directed by adults or teachers. **Empowering young people to think through their own strategies and challenging them to grow in their problem-solving ability is an added dimension of entrepreneurship.**

Coaching Skills

- Curiosity/powerful questions
- Listening
- Articulating what is going on, and reflecting that back to the youth being coached
- Acknowledgement
- Asking permission
- Challenging
- Championing
- Self-management

Sample Powerful Questions

- What would you do differently?
- What do you think are next steps?
- What’s another way to do that?
- What support do you need to accomplish _____ ?
- How can you measure this goal to know when you’ve reached it?
- Be more specific: **what exactly do you want to accomplish?**
- Who could you ask to find the answer?
- Describe that feeling.
- What did that experience teach you?
- How would you react in that situation?

Once the topic for coaching has been identified and articulated, the coach can start to reflect back to the young person the progress he or she is making by using **powerful questions**. If the young person says he or she wants to be coached to open a restaurant and he or she doesn’t know where to start,

the coach might ask if the young person has begun working on a business plan and what parts of the plan are most challenging to develop. Then the coach might ask how the young person will find resources or support to complete those difficult components of the plan.

Deep listening is a foundational skill for effective coaching. The coach needs to go beyond just hearing what the young person is saying, but listen for tone of voice, energy level, and what is not being said. The coach's job is to be curious and ask questions that are thought-provoking, open-ended, and inviting in order to help focus the young person's direction or deepen his or her learning. These questions might sound like: **What's stopping you? What about that is important to you? How does that align with your values? What would it feel like to be successful in your project?**

Coaching continues by **articulating what is going on**. The coach describes what he or she sees the young person doing and provides a reflection of the situation as it currently stands. This aspect of coaching is helpful to clarify for the young person what might need to happen next. Statements like, **"It sounds like you're annoyed that your employees didn't show up on time this week"** and **"We're really stuck here"** signal to the young person that he or she is responsible for starting to resolve the problem or finding solutions to move forward. Articulating what is going on is about gaining clarity on the issue.

Coaches also **acknowledge** that the situation might be difficult or unfamiliar for the young person. Acknowledgement demonstrates that you have really seen and understood the youth's situation and you have empathy. It uses your concern to encourage and motivate the young person to continue in problem resolution or finding a solution to the articulated issue. In order to begin and remain in the coaching relationship, the coach may have to ask permission to go into deeper detail or discuss topics that are uncomfortable for the young person. Some youth entrepreneurs may be overambitious or unrealistic, and the coach might want to seek permission to discuss behaviors that are not consistent with the direction the young person wants to go. These types of conversations, often providing corrective feedback, might sound like: **"May we work with this issue?"** or **"Can I tell you what I see?"** and simply, **"Would you like some feedback on that?"**

Challenging involves requesting that the young person stretch way beyond his or her self-imposed limits. It shakes up the way that youth see themselves. The young person remains in control of decisions and actions: He or she can say "no" or make a counteroffer to your challenge. Frequently the young person will rise to the challenge. The coach can support the advancement and efforts of a young person by **championing** and seeing beyond the present situation. Continue to provide encouragement—**"I know you can do it"**—and show youth that they can make it to their endpoint.

Finally, coaching involves steering the young person toward **self-management**. This means to put aside your own opinions, preferences, judgments, and beliefs in order to reflect and support youth in their own pursuit of their goals. Self-management relinquishes the situation to the young person: **"What do you think you can do?"** or **"What is your plan of action?"** The coach empowers youth to pursue their own entrepreneurial experience with the knowledge and skills that they uncover during the coaching journey.

As a Volunteer, you might want to work with your counterpart or other entrepreneurs in the community to improve their coaching skills so that they move from a directive approach to an alliance that helps the youth they work with develop independently.

7.4 Develop Accountability

The fourth component of coaching involves developing accountability. Accountability is having the young person create action steps for what he or she is willing to do. You can use these three questions:

1. **What are you going to do?**
2. **By when will you do this?**
3. **How will I know that you've done it?**

FROM THE FIELD: ENTREPRENEURSHIP COACHING IN MOLDOVA

One Volunteer in Moldova worked as a coach to a family that was growing and selling fresh produce such as peppers, lettuce, sweet corn, and tomatoes. The mother in the household was the head of the marketing arm for their 15-acre farm. Over the years she had built up the ability to sell to high-end restaurants in the capital, especially the farm's premium selection of arugula and heirloom tomatoes, using good networking and personal charisma. The family also sold to local supermarkets, restaurants, and individual customers at the local open-air farmer's market. Without a reliable delivery vehicle, managing these many sales points and the distances required to transport production proved difficult for the business. The farm also struggled because they operated using organic principles but had not been officially certified to compete with this distinction. Finally, the cost to invest in planting required bank loans early in the year when their ability to repay was low. They had to rely on friends until harvest began and sales increased.

The Volunteer used a Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis to coach the family through identification of challenges and opportunities faced by the family business. Together they were able to select a Community Supported Agriculture (CSA) approach as an entrepreneurial new idea and alternative economic model for food distribution on the local level. The family decided to market their produce and reliable delivery before the growing season to targeted customer segments. They used the connection of customers to the source of their food as a way to build a reliable clientele. Clients enrolled and paid upfront for a season of fresh, locally produced vegetables. The model cut down on marketing and delivery challenges because the distribution was pre-determined by the customers who enrolled. The family was able to then focus on their strength—production of high-quality fresh vegetables—using the capital they collected before planting.

As the season progressed, challenges were approached head-on and the Volunteer helped the family to think through options. Due to unforeseeable droughts and plant illnesses, not every crop was a bumper crop. Knowing that they were helping assume these risks, the clients were more receptive to the fact that not every crop came in as bountiful as hoped in the spring. The farm realized that punctual delivery needed to be a focus of the business. The new model resulted in reduced costs, reduced time spent on marketing and selling produce, a high client retention rate, and a higher profit for the farm. Coaching by reflecting the business back to the owners and helping them think through options helped this business grow in a new, entrepreneurial way.

— Peace Corps/Moldova, 2013

Accountability does not include blame or judgment related to performance. The role of the coach is to hold the young person accountable to his or her vision or commitment. It means that the young person is responsible for the outcome and the intended actions. The coach is not responsible for leading the young person forward or solving a given problem: Coaches are only responsible for helping potential entrepreneurs think through their decisions and connect to resources that will help them perform at their best.

Coaching provides individualized support and emphasizes personal learning for young people. Volunteers and their counterparts have discovered that continuing youth entrepreneurship training through quality coaching experiences helps young people to follow through with their business ideas and dreams. The one-on-one opportunity to articulate challenges and build on successes is often the most rewarding part of the Volunteer experience and provides the most positive youth development.



RESOURCES FOR YOUTH ENTREPRENEURSHIP

There are many organizations, both public and private, that work on youth entrepreneurship from the training and consulting perspective, as well as through a focus on funding mechanisms for young entrepreneurs. This section is grouped into two sets of resources—Peace Corps resources and external resources—related to youth entrepreneurship. All of the Peace Corps resources are available through the Information Resource Center in your country and online through PCLive. The external resources listed below include organizations that have training materials and resources available online or organizations that may have a presence in your country and could have locally adapted materials or translations in your local languages. You are encouraged to talk to your counterparts and host country colleagues to identify local organizations and youth entrepreneurship resources available in your community. In many countries there is a lot of work going on to support young people, particularly to transition to enterprise and employment opportunities.

Peace Corps Resources

Doing a Feasibility Study (No. SB104)

This manual is a Peace Corps adaptation of a participant-focused process that walks through the steps of finding out if a business is doable, marketable, and profitable. Using a story format, the manual centers on answering this question: Are we able to produce a product or service that people want to buy and that we can sell for a profit? To answer this question, a group gathers information and then analyzes it. There is a series of six steps that guide the feasibility study.

Life Skills Manual (No. M0063)

Interactive approaches to engaging participants including role-play, games, group discussion, and other teaching techniques that focus on life skills such as communication, decision making, and relationship skills. It also addresses empowering girls and guiding boys toward new positive values with 10 session plans that provide factual information on HIV/AIDS and STDs.

Life Skills and Leadership Manual (No. M0098)

Features 25 highly participatory session plans designed to be a resource for Volunteers leading a wide range of positive youth development activities in any sector. The sessions address personal and interpersonal development, goal setting and action planning, and leadership and teamwork.

PACA Training Manual (No. M0053), and PACA Idea Book (No. M0086)

Participatory Analysis for Community Action (PACA) is an approach to building a partnership with community members that allows for analysis of community priorities, leading to the development of an inclusive plan for action. Volunteers and their counterparts can easily use these PACA tools for their community assessment. While the manual covers four core tools—community map, seasonal calendar, daily activity schedule, and priority ranking matrix—the idea book provides additional ideas on creating appropriate tools for other aspects of Peace Corps projects.

Savings and Loan Association Guide (No. M0095)

This guide assists Peace Corps Volunteers and community work partners who want to help their communities to start community-managed savings and loan associations. The guide provides an overview to the methodology, as well as complete session plans, detailed meeting and recordkeeping procedures, and monitoring tools.

Savings and Loan Association Simulation (No. M0097)

This simulation provides participants with the experience of starting, managing, and closing their own savings and loan association. Participants practice all of the steps and recordkeeping skills they will need to help others learn about savings and loan associations in their communities. The simulation takes approximately 6½ hours but can be adapted to cover the process in a shorter period of time.

Working With Youth: Approaches for Volunteers (No. M0067)

Designed for Volunteers working directly with youth, this manual covers planning, implementing, and evaluating youth activities; using appropriate tools, techniques, and games; and adapting many health, education, and leadership activities for youth submitted by Volunteers working around the world.

Youth Camps Manual: GLOW and Other Leadership Camps (No. M0100)

Features sections on planning different types of camps, activity ideas, counselor training, and Camp Girls Leading Our World (GLOW). Extensive appendices feature guidelines and checklists, health and safety resources, monitoring and evaluation tools, and sample documents from successful camps.

Youth Employability (No. M0093)

Forty-one hours of classroom-based learning sessions designed around a “Bridge to Employability” framework to engage participants in raising their self-awareness about interests, goals, skills, and abilities. Participants enhance their job-seeking skills, and then focus on key issues to both perform well at and keep a job once they get one. This manual is the second of three in the Youth Livelihood Series, and is adaptable for shorter time periods.

Youth Financial Literacy (No. M0092)

Twenty-three hours of classroom based learning sessions designed to engage youth in developing new skills and effective ways to manage money. Participants have the opportunity to explore their attitudes about money and its value before learning to set financial goals, develop a personal budget, adopt savings strategies, and keep financial records. This manual is the first of three in the Youth Livelihood Series, and is adaptable for shorter time periods.

External Resources

Alliance for International Youth Development (AIYD) www.theyouthalliance.org

Formed by leading United States-based youth and community development organizations, AIYD is a community of practice and advocacy platform for youth worldwide. The Alliance provides an opportunity for engaged organizations and individuals to share effective practices across all sectors of international youth development, and to inform programs and policies that support and impact youth. The website provides resources for working with youth on program and advocacy issues globally.

Ashoka www.ashoka.org

Ashoka is the largest network of social entrepreneurs worldwide. This platform for people dedicated to changing the world provides startup financing, professional support services, and connections to a global network across the business and social sectors. Ashoka mobilizes multisector partners across the world to tap into entrepreneurial talent and new ideas to solve social problems. The website is a good resource for understanding social entrepreneurship and finding opportunities for emerging social entrepreneurs.

Junior Achievement (JA) Worldwide www.jaworldwide.org

This NGO's mission is to help young people succeed in the global economy. It focuses on education and empowerment of youth through experiential learning in financial literacy, work readiness, and entrepreneurship. As a global organization, JA signs operating agreements with local partners who are trained in their methods. JA provides these partners with materials and regularly tracks their partners' performance, ensuring that they meet quality standards. Some Peace Corps countries have partnered with local JA offices to use their training curriculum and approaches. For example, Peace Corps/Morocco Volunteers have worked with INJAZ, a local JA affiliate, to run business training for youth. Many JA programs run business plan competitions that culminate in opportunities for youth to travel and present their ideas. A young person in Swaziland was helped by a Volunteer to prepare for and win a regional JA business plan competition. The entrepreneur was awarded the start-up capital for the enterprise.

Future Farmers of America (FFA) www.ffa.org

FFA focuses on supporting young people in America to support the future of farming and business related to food security. It is organized through a series of youth groups, chapters, and state associations. It provides a core business curriculum that can be downloaded and adapted to your context. The principles are easy to follow and the exercises are interactive. Although the website labels the following course as "agri-entrepreneurship" training, it can be used by a variety of sectors to inspire entrepreneurship principles: <https://www.ffa.org/FFAResources/ffalearn/agri-entrepreneurship/Pages/default.aspx>.

Gender and Rural Microfinance: Reaching and Empowering Women, Guide for Practitioners http://www.ifad.org/gender/pub/gender_finance.pdf

This guide gives ideas on how to provide financial and nonfinancial services to rural women in a gender-sensitive way. It includes organizational audit checklists.

Lean Canvas www.leanstack.com

Lean Canvas is an approach some Volunteers have used, for example, in Peace Corps/Moldova, to help youth narrow in on a solution-focused business. Entrepreneurs using the Lean Canvas approach define a specific customer segment to serve and problem(s) to address. The business concept is built around the problem entrepreneurs are solving by analyzing their competitiveness through the benefits to the customer. The final business plan is presented through brief summary statements on one page.

Youth Americas Business Trust (YABT) www.yabt.net

YABT works primarily in the Americas to develop youth leadership and enterprise skills. Traditionally the approach uses a low-tech method of business education through a series of strategic questions to help youth think through their business idea. Volunteers working in the Americas might look for partnership activities if YABT is operational in their country.

Making Cents www.makingcents.com

Making Cents designs and adapts training curriculum to focus on the learner, using experiential approaches. Although the materials are not available online, some Volunteers have worked with Making Cents projects in-country to teach entrepreneurship to youth. Every year Making Cents hosts a conference on best practices in youth economic opportunities, which results in a publication highlighting trends and learning in youth programming. Online publications provide resources on a variety of economic issues related to youth.

Network for Teaching Entrepreneurship (NFTE) www.nfte.com

NFTE is an organization that uses practical, classroom-based entrepreneurship curricula to teach math and literacy skills in the context of building a business plan. The approach promotes the use of representatives from local businesses to share their expertise. A standard NFTE course culminates in a business plan competition that moves from local to regional and finally national level sharing. Although much of NFTE is targeted to a North American audience, the organization does have global partnerships and provides resources on the website for teaching entrepreneurship. The website also links to blogs on entrepreneurship and provides lesson plans for teachers who register on the site.

Youth Business International (YBI) www.youthbusiness.org

This international NGO provides an integrated package of support to entrepreneurs in many countries around the world, including some where the Peace Corps runs programs. Combining financial support, mentoring, and technical training, the members of YBI collaborate as a network to share resources. In addition to partnerships and sharing in-country, Volunteers and staff may find their publications useful in reviewing the state of global youth entrepreneurship.

Youth Economic Opportunities www.youtheconomicopportunities.org

This website is sponsored by Citi Foundation and MasterCard Foundation to provide resources and emerging practices for working with youth. Technical areas include youth workforce development, financial services, and enterprise development. There is also some information about integrating gender into youth initiatives.



APPENDIX A. Peace Corps Child Protection Policy (MS 648)

1.0 Purpose

The purpose of this Manual Section is to set out the policy on proper conduct while working or engaging with children during Peace Corps service or employment. It also establishes the process for reporting instances of child abuse or exploitation by an employee or Volunteer. The Peace Corps strongly supports measures to reduce the risks of child abuse and exploitation caused or perpetrated by an employee or Volunteer.

2.0 Authorities

22 U.S.C. §2504(a); 22 U.S.C. §2506(c).

3.0 Definitions

- (a) Child is defined as any individual under the age of 18 years, regardless of local laws that may set a lower age for adulthood.
- (b) Child Abuse includes four categories of abuse:
 - (1) Physical Abuse means any non-accidental physical injury (ranging from minor bruises to severe fractures or death) as a result of punching, beating, kicking, biting, shaking, throwing, stabbing, choking, hitting (with a hand, stick, strap, or other object), burning, or otherwise harming a child.
 - (2) Emotional Abuse means the actual or likely adverse effect on the emotional and behavioral development of a child caused by persistent or severe emotional ill treatment or rejection.
 - (3) Sexual Abuse means the employment, use, persuasion, inducement, enticement, the manipulation, or coercion of any child to engage in, or assist any other person to engage in, any sexually explicit conduct or simulation of such conduct, including for the purpose of producing a visual depiction of such conduct (i.e., photography, videography); or the rape, molestation, prostitution, or other form of sexual exploitation of children. It includes any behavior that makes it easier for an offender to procure a child for sexual activity (i.e., grooming of a child to engage in sexual activity).
 - (4) Child Exploitation means any actual or attempted abuse of a position of differential power or trust with respect to a child for sexual or monetary purposes, including, but not limited to, the distribution and retention of child pornography or engaging a child in labor that is mentally, physically, socially, or morally dangerous or harmful, or interferes with their schooling.
- (c) Child Protection is defined as all reasonable measures taken to protect children from child abuse.
- (d) Employee means an individual hired by the Peace Corps, whether full-time or part-time, permanent or temporary, and includes individuals performing duties as experts, consultants, and personal services contractors.
- (e) Volunteer means any Peace Corps Volunteer or Trainee.

4.0 Policy

- (a) All employees while working with children in the course of their official duties and all Volunteers must adhere to the Child Protection Code of Conduct set out in Attachment A.
- (b) In order to identify individuals who may pose a risk to child safety, Peace Corps will conduct a background investigation in the selection of employees and Volunteers.
- (c) Peace Corps will incorporate the principles of its child protection policy into its regular training for employees and Volunteers.
- (d) Employees and Volunteers must bring to the attention of the Peace Corps any suspected child abuse by any employee or Volunteer.
- (e) Failure to comply with this Manual Section may result in disciplinary action, up to and including termination of Peace Corps service or employment. An employee or Volunteer found to have violated this policy may also be subject to host country and U.S. prosecution.

5.0 How to Report Violations

Employees and Volunteers may report allegations of violations of this Manual Section to the Country Director or other senior staff at post, or the appropriate Regional Director, the Associate Director for Safety and Security, the Associate Director for Global Operations, the Office of Inspector General, or other appropriate offices at Headquarters. Volunteers may confidentially make such reports under the provisions of MS 271 Confidentiality Protection. For information on reporting violations of this Manual Section to the Office of Inspector General, see MS 861 Office of Inspector General.

6.0 Roles and Responsibilities

6.1 Country Directors

Country Directors are responsible for:

- (a) Ensuring that employees and Volunteers receive appropriate training on child protection issues and on their obligations under this Manual Section.
- (b) Responding in a timely manner to child abuse reports or allegations committed by employees and Volunteers.
- (c) Considering child protection issues and policies in making appropriate site placements and developing relationships with other organizations and agencies.

6.2 Office of Human Resource Management

The Office of Human Resource Management is responsible for:

- (a) Ensuring that new Headquarters and Regional Recruiting Offices employees receive appropriate training on MS 648 Child Protection and on their obligations under this Manual Section.
- (b) Providing notification to current Headquarters and Regional Recruiting Offices employees about their obligations under this Manual Section.



6.3 Office of Volunteer Recruitment and Selection

The Office of Volunteer Recruitment and Selection is responsible for the screening of applicants for Volunteer service in order to identify individuals who have a documented record of child abuse.

6.4 Office of Safety and Security

The Office of Safety and Security is responsible for implementing the screening protocols of potential employees in order to identify individuals who have a documented record of child abuse.

6.5 Office of Overseas Programming and Training Support

The Office of Overseas Programming and Training Support is responsible for ensuring that overseas U.S. direct hires receive appropriate training on child protection issues and on their obligations under this Manual Section during Overseas Staff Training (OST).

7.0 Procedures

Any necessary procedures implementing this Manual Section must be approved by the Office of Global Operations, the Office of Safety and Security, the Office of Volunteer Recruitment and Selection, the Office of Human Resource Management, and the Office of the General Counsel.

8.0 Effective Date

The Effective Date is the date of issuance.

Attachment A to MS 648

Child Protection Code of Conduct

In the course of an employee's or Volunteer's association with the Peace Corps:

Acceptable Conduct

At minimum, the employee or Volunteer will:

- (a) Treat every child with respect and dignity.
- (b) When possible, work in a visible space and avoid being alone with a child.
- (c) Be accountable for maintaining appropriate responses to children's behavior, even if a child behaves in a sexually inappropriate manner.
- (d) Promptly report any concern or allegation of child abuse by an employee or Volunteer.

Unacceptable Conduct

And, at minimum, the employee or Volunteer will not:

- (a) Hire a child for domestic or other labor which is culturally inappropriate or inappropriate given the child's age or developmental stage, or which significantly interferes with the child's time available for education and recreational activities or which places the child at significant risk of injury.
- (b) Practice corporal punishment against, or physically assault, any child.
- (c) Emotionally abuse a child.
- (d) Develop a sexual or romantic relationship with a child.
- (e) Touch, hold, kiss, or hug a child in an inappropriate or culturally insensitive way.
- (f) Use language that is offensive, or abusive towards or around a child.
- (g) Behave in a sexually provocative or threatening way in the presence of a child.
- (h) Perform tasks for a child that the child is able to do for himself or herself that involves physical contact, including changing the child's clothing or cleaning the child's private parts.
- (i) Access, create, or distribute photos, videos, or other visual material of a sexual and abusive nature to or involving a child.

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