



Course Agenda

Implementing Sound Practices in Youth-Inclusive Financial Services

In the context of a global economic crisis, expanding youth populations, and rising youth unemployment, access to appropriate financial services for youth has become more urgent than ever before. Yet few financial services providers and youth-serving organizations have ventured into the nascent sector of youth-inclusive financial services. This course will help you better understand the challenges and seize the opportunities in the nascent sector of youth-inclusive financial services.

Course Description

Implementing Sound Practices in Youth-Inclusive Financial Services provides microfinance practitioners and youth enterprise and livelihoods practitioners an overview of today's relevance of financial services to youth in the developing world and how to design and implement interventions to expand youth-inclusive financial services.

This course is highly interactive and offers a practical step-by-step framework for exploring youth-inclusive financial services. Through hands-on activities and case study discussions, this course provides microfinance practitioners and youth enterprise and livelihoods practitioners with an introduction to designing and implementing interventions to expand youth-inclusive financial services. Participants will also learn about key steps in youth-inclusive financial services including market research, adaptation or development of services, partnerships, delivery channels and simple evaluation systems.

This course is appropriate for senior staff from youth-serving organizations and financial service providers that would like to learn more about what it takes to provide youth populations with financial services or those who support organizations doing so.

Course Objectives

By the end of the course, participants will have:

- Discussed how financial services can play a role in lives of young people
- Explored the emerging guidelines and trends in youth-inclusive financial services
- Reviewed key steps in the design of youth-inclusive financial services including market research and product design
- Learned about approaches to forming and leveraging partnerships to maximize results for youth and service providers
- Discussed the importance of both non-financial and financial services for youth
- Recognized the role of monitoring and evaluation for youth-inclusive financial services

As a course participant, you will walk away with guidance on youth-inclusive financial services packages, and action plans you can apply to the specific needs and interests of your organizations and the young people you intend to serve.

Day 1

Morning

Registration

Welcome and Introductions Course Overview and Objectives

Youth-Inclusive Financial Services? Why Now?

Connect relevance of financial services to your work and identify your opportunities and challenges to offering youth-inclusive financial services.

Emerging Guidelines

Familiarity with key emerging principles to avoid pitfalls in the design and implementation of youth-inclusive financial services.

Market Research: The tools and the background for application

Familiarity with different tools and methodologies used to conduct market research to understand current demand for financial services by diverse youth market segments. Special focus will be given to how to conduct "youth friendly" market research. (*Role play and group work*)

Afternoon

Financial Products & Services: Youth Savings

Familiarity with key savings terms and concepts. This session will explore different examples of savings products provided by both formal and informal financial services providers. This session will also focus on key product adjustments needed to serve youth and some of the organizational challenges. (*Short lecture, case studies*)

Financial Products & Services: Credit

Familiarity with key credit terms and concepts. This session will use case studies to explore different examples of credit products offered by formal financial institutions. This session will also discuss how financial institutions are addressing the balance between outreach to youth and financial sustainability. (*Short lecture, case studies*)

Day 2

Morning

Is Finance Enough? The Package of Financial and Non-Financial Services

Participants will gain familiarity with different aspects of the holistic approach such as life skills training, mentoring, safe spaces and financial literacy using a case study from Bangladesh.

Achieving Objectives through Partnerships

Identification of key steps to form partnerships and alliances between financial services providers and youth serving organizations. (*Role play, case study*)

Afternoon

Ensuring Success

Examine the role and creation of social networks, involvement of community and family as well as how to avoid harmful effects that youth inclusive financial services may have. (*Role play*)

From Words to Action to Wrap-Up

Participants will develop action plan on how their organization will take action in youth financial services. Peers and trainers will participate in peer assist to discuss action plans and/or other program-specific challenges they face. (*Individual work and game show*)

Final Evaluation and Closing