



USAID
FROM THE AMERICAN PEOPLE

How to use agricultural finance interventions to drive youth employment



Planned webinars on agricultural finance

Topic	Date
Mobilizing capital for agricultural development with the Development Credit Authority	September 26th, 10 a.m. EST
Investing in agribusinesses: What makes an agribusiness attractive from an investor's perspective?	October 10 th , 10 a.m. EST
How to engage with finance providers on agricultural programs	October 24th, 10 a.m. EST
How to use agricultural finance interventions to drive youth employment	TODAY!
Investor perspectives on agriculture in emerging markets	December 5 th , 10 a.m. EST

Learning objectives

- Understand **why it is important for young people to get involved in agriculture**
- Review the **top barriers to youth employment in agriculture**
- Provide **guidance for USAID missions on how to design agricultural finance interventions that drive youth employment**
- Walk through an **interactive case study** on designing a USAID agricultural finance intervention that drives youth employment

Your presenters today



Shyam Sundaram is an Associate Partner at Dalberg Advisors and leads Dalberg's work in Talent, Trainings and Leadership programs. Shyam also leads much of Dalberg's work on agriculture and food security and previously designed and facilitated a three-day AgFinance Training for USAID staff in Washington, DC.



Mark Pedersen is a Project Manager at Dalberg Advisors where he focuses on inclusive finance, strategy and Base-of-the-Pyramid business models. Mark has worked extensively in emerging markets as both a consultant and an entrepreneur, including as the co-founder and CFO of a for-profit social enterprise in Latin America.

Rules of the Road



Ask questions – this is a learning environment!



When not talking, remember to mute yourself!



If anything is unclear ... Please flag! It may be unclear to someone else as well.

Key terms we will use today

Key definitions

	Definition
Youth	For the purposes of this training we are using a broad view of youth – between the ages of 10 and 35 years old – even though USAID formally defines youth as between the ages of 10 and 29 years old ¹
Employment	For the purposes of this training, employment is defined as any job along the agriculture value chain – formal or informal, full- or part-time, seasonal or year-round – that provides compensation in exchange for labor

Types of youth programming

	Definition
Youth-inclusive programs	Programs that reach youth as part of a broader initiative by removing and/or accounting for barriers that may prevent or diminish participation of young people
Youth-specific programs	Programs that intentionally target youth for reasons that include demographics, political imperative and/or disproportionate barriers

Agenda for today

1

Why is youth employment in agriculture important?

2

What are the barriers to youth employment in agriculture?

3

What is the role of agricultural finance in driving youth employment? How can USAID help design such programs effectively?

4

Interactive case study

5

Concluding thoughts

6

Question & Answer

Agriculture is the largest source of employment in emerging markets and must grow more to meet increased demand...



Agriculture employs 86% of the rural population in emerging markets¹ and 60% of the overall labor force in low-income countries.²



Agricultural demand is expected to grow 60% by 2050³ as the projected world population reaches 9.8 billion in 2050.⁴ Almost all of this growth is projected to occur in emerging markets.



... but agriculture is also an aging sector dominated by traditional methods of farming



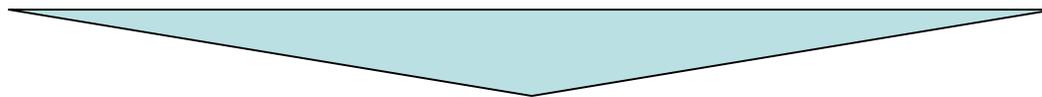
Farming is an aging sector. The average age of an African farmer, for example, is 60 years old.¹



Food production is under-developed in emerging markets. Around 50% - 85% of work on African farms is done manually, for example, even though mechanized agriculture is at least eight times more productive.²



Productivity must grow substantially to meet demand. In Sub-Saharan Africa and South Asia, food production must double by 2050 to keep up with population growth.³



To meet growing demand, agriculture needs younger farmers as well as increased productivity

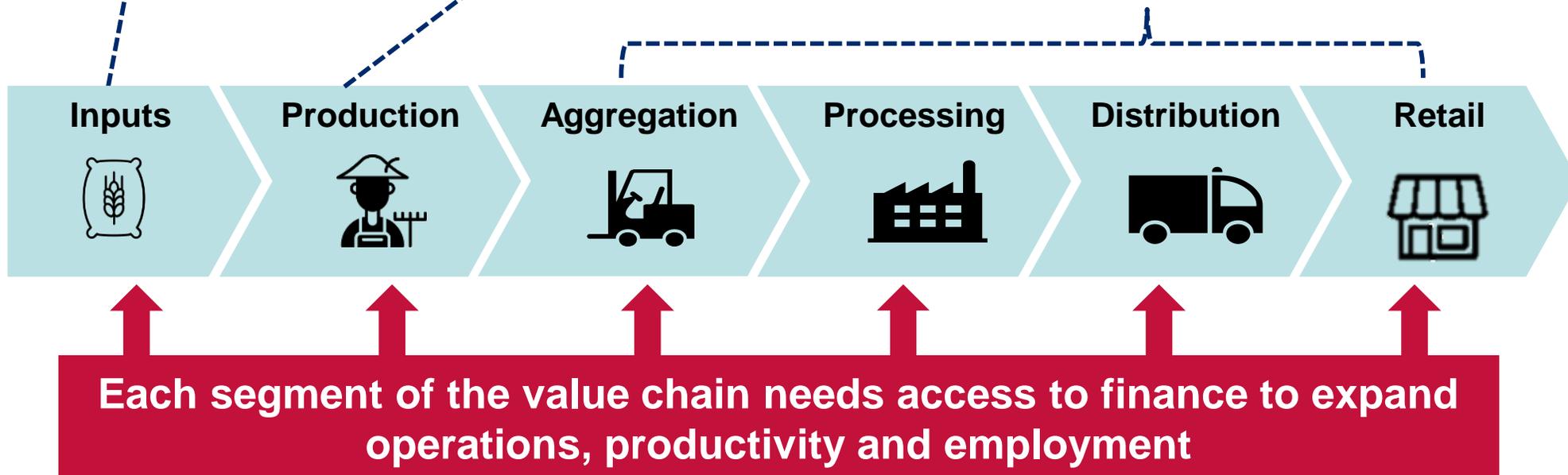
More employment and increased productivity is needed across all segments of the agricultural value chain...

Sample jobs

- R&D
- Marketing
- Manufacturing farm equipment

- Farming (urban and rural)
- Quality assurance
- Husbandry and veterinary services

- Logistics and transportation
- Marketing and branding
- Machinery and welding
- Production line workers (e.g., processing & packaging)



... and an increasing number of youth need jobs due to low levels of formal employment and to increase stability

Key facts & figures



Youth are more likely to be unemployed

- A young person is twice as likely to be unemployed compared to an adult¹



Job creation for youth is slow, leading to a widening employment gap

- The annual growth of unemployed youth in Sub-Saharan Africa (SSA) alone is 8 million people²



High youth unemployment can be destabilizing

- Most migrants – from rural areas to cities, and also out of the country – are young and driven primarily by unemployment, leading to regional “brain drains”³
- High youth unemployment is associated with political violence and armed conflict in emerging markets⁴

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Question & Answer

There are six main barriers that limit youth employment in agriculture



- 1 Limited knowledge and education
- 2 Inability to access financial services
- 3 Limited access to supply chains
- 4 Limited access to land
- 5 Negative perception of agriculture among youth
- 6 Limited youth involvement in policy dialogue

These barriers are common to all youth but the severity can differ by gender, region and ethnic group

Non-exhaustive

Barriers to youth employment impact the sub-segments within youth differently

- **Women** have more limited access to finance, land and educational opportunities than men. In emerging markets, the financial access gap between the sexes averages 9% but can be as high as 18% in places such as South Asia.¹
- **Rural youth** have a harder time accessing education and financial institutions than their urban counterparts.
- **Indigenous or minority youth** may experience linguistic, cultural or other social barriers to accessing finance more so than other youth.

1 Limited knowledge and education

Description

- Youth are not aware of all the potential opportunities in agriculture
- Youth may lack the technical/business skills necessary for agriculture

Root cause

- Most youth live in rural areas where education quality is often lower than urban areas
- School curriculums on agriculture often do not help youth find jobs
- Formal agricultural trainings can be under-funded and oriented towards existing farmers
- There is limited investment in financial literacy training programs, especially those that target youth

Implications

- Most youth learn about agriculture at home which can perpetuate the use of lower-yield traditional techniques
- Many youth are unaware of the opportunities in agriculture beyond smallholder farming
- There is a mismatch between employment needs in agriculture and youth skills (e.g., familiarity with modern farming techniques, finance skills, etc.)

Example of how to tackle this barrier

- USAID helped to build a Center of Excellence for agricultural education in Liberia that provided skills that agricultural employers needed; the program also led to a 400% increase in enrollment at a local agricultural college¹

2 Inability to access financial services

Description

- Youth are unable to get formal loans or other types of financial services to start or grow their own agribusinesses

Root cause

- Youth often do not meet minimum lending requirements due to limited credit history and collateral
- Most youth involved in agriculture live in rural areas that can be far away from financial institutions
- Many financial institutions do not have products that fit youth needs (e.g., mobile app vs. branch banking)

Implications

- Many youth “agri-entrepreneurs” cannot obtain loans from financial institutions to launch or grow enterprises
- Financial institutions often ignore youth as a customer segment

Example of how to tackle this barrier

- The Government of Uganda in partnership with local banks launched a USD 9.8 million venture capital fund for youth enterprises that couldn't otherwise access funding, evaluating firms with alternative credit criteria¹

Limited access to supply chains

Description

- Youth working in agriculture often lack the know-how and/or networks that can help them connect with new suppliers, partners and/or customers

Root cause

- Younger agribusinesses can be too small to connect easily to regional and international markets, or may lack the capital necessary to comply with the standards of certain buyers
- Young smallholder farmers may have difficulty attracting the attention of major input providers due to their small size and limited track record

Implications

- Supermarket chains tend to buy products from larger and more established (older) farmers
- Many youth agribusinesses have no other option but to engage with smaller and more informal suppliers that may charge more and be less reliable

Example of how to tackle this barrier

- The Inter-American Development Bank, Colombian National Federation of Coffee Producers and local banks launched a program to connect young coffee producers to markets by organizing them into producer groups¹

4 Limited access to land

Description

- Young people have difficulty renting or purchasing land which they can use for agricultural activities such as farming, storage or distribution

Root cause

- Land is often given to older male heirs who may be less interested in farming compared to other heirs, and only after parental death
- Weak and unclear land tenure laws make it difficult to start new farms on previously uncultivated land
- Youth often lack the savings necessary to make a down payment on land

Implications

- Youth often cannot get access to land on their own to use for agriculture (especially young women)
- Many youth must stay and work on family land instead of striking off on their own to start a new agribusiness on new land

Example of how to tackle this barrier

- An Ethiopian NGO rehabilitated 90 acres of hillside land which they helped distribute to 360 landless youth. The NGO also provided landownership certificates as well as additional support for new agricultural activities.¹

5 Negative perception of agriculture

Description

- Young people often see agriculture as a high-effort, high-risk, low-reward occupation, especially compared to other jobs (real or imagined)

Root cause

- First-hand observation of youth of only traditional subsistence agriculture
- Youth lack of awareness about the wide range of opportunities in agriculture (e.g., R&D, distribution, technology)
- The belief – and sometimes myth – that there are better jobs for youth than farming available in cities

Implications

- The majority of economic migrants to urban areas are youth
- Agriculture is rejected as a lifestyle, not just an occupation
 - For example, 28% of Kenyan youth say they will never farm or will only farm as a last resort¹

Example of how to tackle this barrier

- USAID hosted the “AgriKool Career Exhibition” activity in Uganda to showcase the diversity of agricultural livelihood options, agricultural technology like ICT tools, improved livestock and climate-smart crop breeds²

6 Limited youth involvement in policy

Description

- Public policies related to agriculture can adversely and disproportionately impact youth since they are under-represented in the policy-making process

Root cause

- There are only a small number of organizations representing rural youth in the policy-making process
- Youth tend to have fewer resources and consequently do not receive as much political attention from their governments

Implications

- Policies often fail to account for youth as well as the heterogeneity within the youth segment
- National policies on land use tend not to address issues facing youth such as inheritance laws
- Rural youth are not sufficiently united to organize around common challenges

Example of how to tackle this barrier

- The National Youth Council of Togo (CNJ) went to the Ministry of Agriculture to lobby for seats in the National Farmers Forum. CNJ was granted 60 seats and later won support for a bill to establish a national youth farmer network¹

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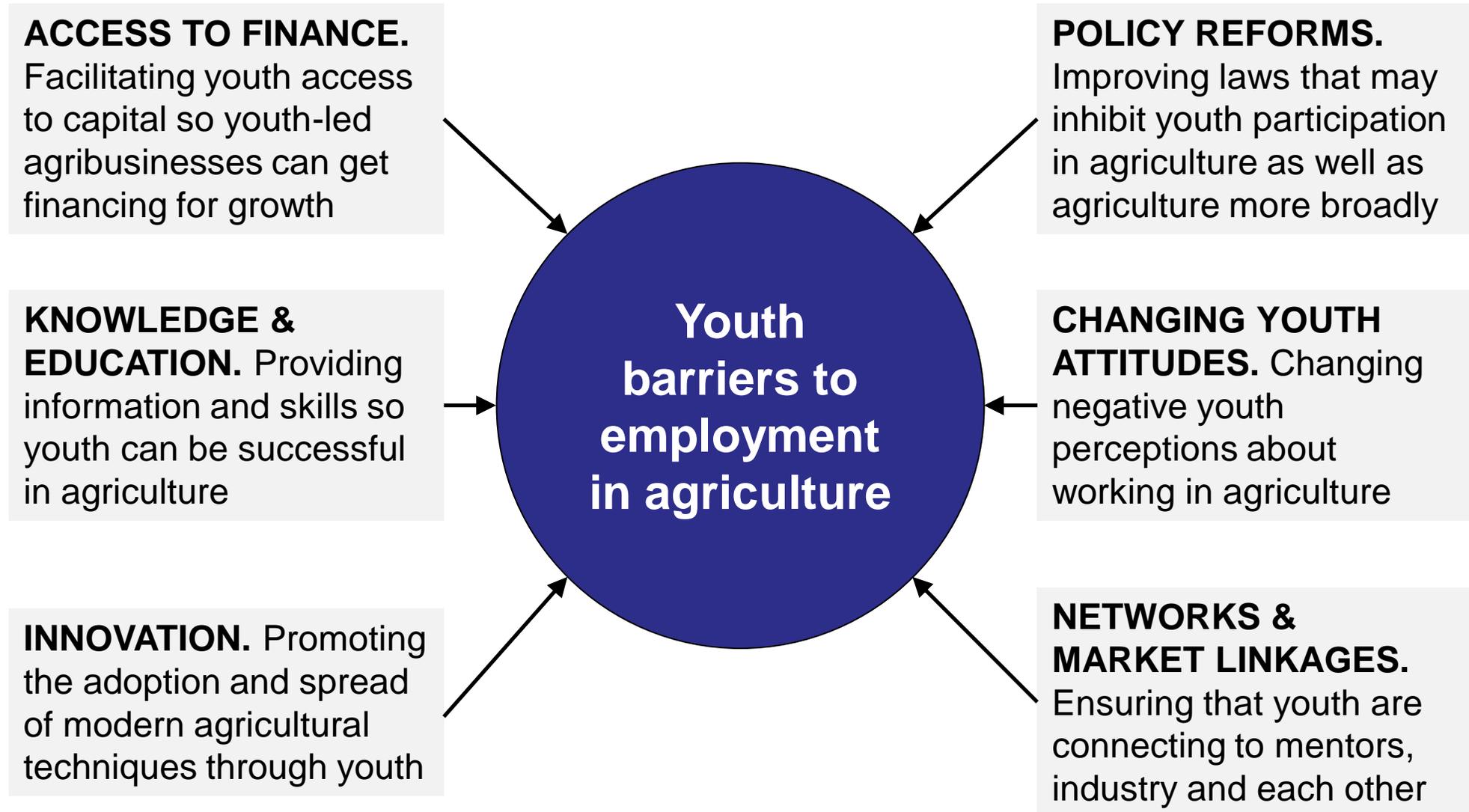
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Question & Answer

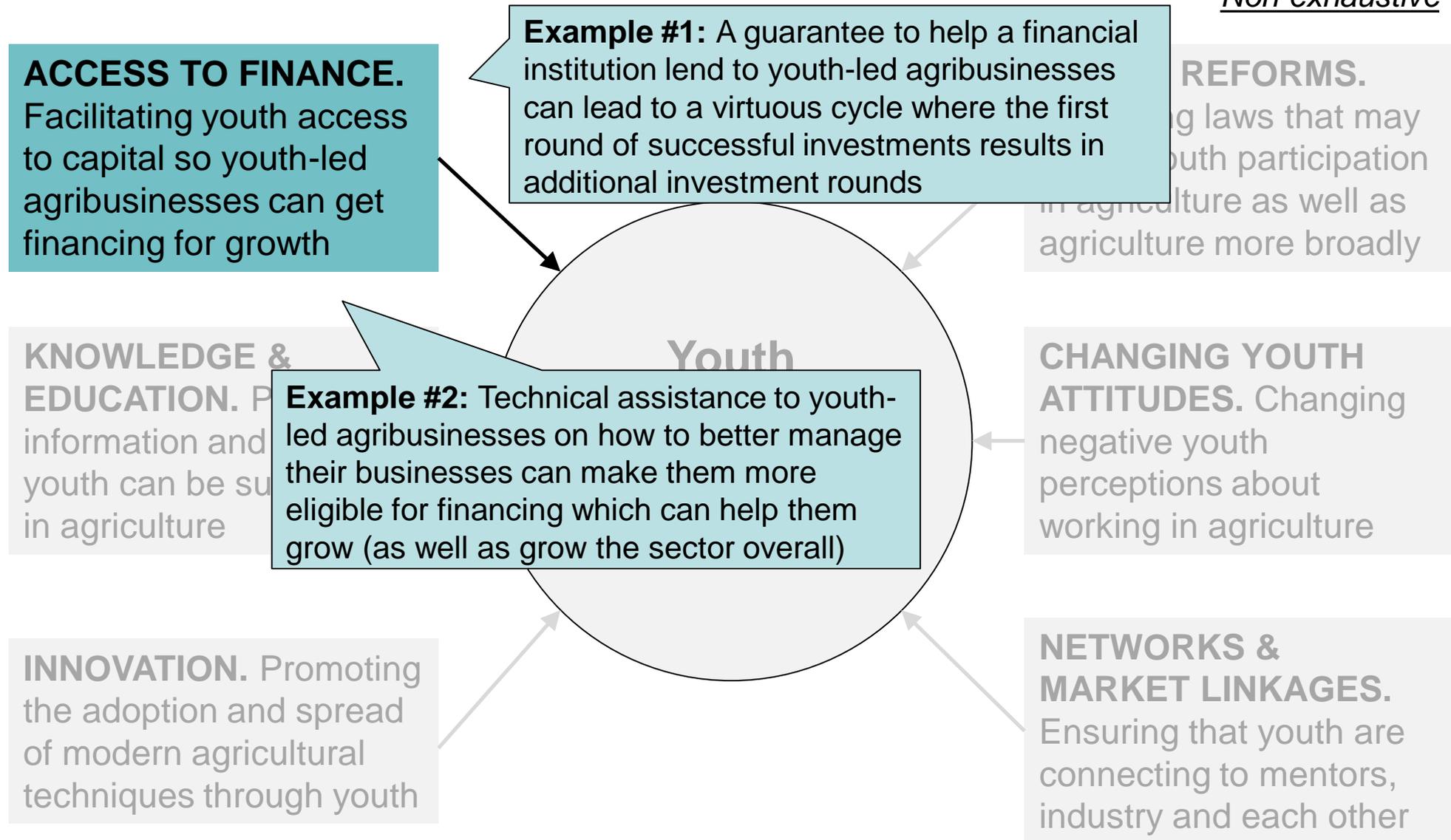
Overcoming the barriers to youth employment in agriculture requires multiple types of solutions, not just finance...

Non-exhaustive



... but agricultural finance programs can lead to significant systemic positive outcomes for youth employment

Non-exhaustive



Missions can use a four-step process to create finance interventions that drive youth employment in agriculture



1 Understand the current context of youth in agriculture in the country / sector of interest

Key questions to answer

- **How big a challenge is youth employment today / in the future?**
- **Are youth currently involved in the agricultural sector of interest?** If so, in which part of the value chain are they involved, and why? In which regions are they concentrated?
- **Is there a subsegment of interest that is more adversely impacted?**
- **What other major agricultural programs exist and how do they impact youth?**
What have been the results?

Pitfalls to avoid

- **Don't think of agriculture as only a rural sector;** increasingly, there are agribusinesses operating in more urban markets
- **Don't look only at the number of unemployed but also at the reasons why;** it is often easier to help smaller groups facing one type of challenge than a larger group facing a different challenge (e.g., driving off-farm employment vs. on-farm employment)

Establish a high-level understanding of the current state of youth employment in agriculture as well as opportunities

Example of Step 1: Youth unemployment is high in Kenya and youth are also disproportionately underrepresented in agriculture

- **Youth unemployment in Kenya**
 - 80% of those unemployed in Kenya are youth between 15 and 34 years old¹
 - Youth unemployment in Kenya is approximately 35% by some measures¹
- **Youth representation in agriculture**
 - 80% of all Kenyans work directly in agriculture¹ but 10% of Kenyan youth do²
- **Existing programs for youth and agriculture**
 - There are few development programs in Kenya specifically focused on finance for smallholder farmers and even less for smallholder youth farmers.



A young Kenyan picks snow peas³

2 Identify the primary barriers limiting youth employment in agriculture, and determine which are most relevant to agfinance

Illustrative example (youth in Kenya)

Barriers to youth employment	How important is this driver?	In what ways does this driver inhibit youth employment?	Is this relevant for an agri-finance intervention?
1. Limited knowledge and education	MEDIUM	Few Kenyan youth know about new innovations in agriculture or how to launch a new agribusiness	YES
2. Inability to access financial services	HIGH	Less than 5% of bank lending in Kenya goes to agriculture ¹ and youth are especially unlikely to access finance given lack of collateral/credit history	YES
3. Limited access to supply chains	MEDIUM	Most Kenyan youth agribusinesses are not connected to the largest agricultural companies in the country; they serve local markets instead	YES
4. Limited access to land	LOW	Strict inheritance laws and local traditions in Kenya make it difficult for youth to acquire new lands for expanding agricultural production	NO
5. Negative perception of agriculture	MEDIUM	28% of Kenyan youth say they will never farm or will only farm as a last resort ²	NO
6. Limited youth involvement in policy dialogue	LOW	The Kenyan government doesn't have any programs or policies that specifically support the launch of new agribusinesses	NO

Source: 1. *Bridging the Gap: The Role of Data in Deepening Smallholder Farmer Financing*, AGRA 2017. 2. *What is your current relationship with agriculture?*, Shujaaz360, May 2016.

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3 Refresher: Five USAID tools can help facilitate youth access to finance in a way that drives youth employment in agriculture

	<u>USAID tool</u>	<u>Examples of how tool can be used</u>
Financial	Grants	<ul style="list-style-type: none">• Fund pilot projects for young “agri-entrepreneurs” to demonstrate the commercial viability of their businesses
	Guarantees	<ul style="list-style-type: none">• Provide guarantees on loan or lease portfolios specifically for agribusinesses which disproportionately employ youth
Non-financial	Policy advocacy	<ul style="list-style-type: none">• Work on policies that disproportionately and adversely impact youth such as access to land to start new farms
	Convening	<ul style="list-style-type: none">• Bring stakeholders together to design trainings which provide the specific skills needed for youth to succeed in agriculture
	Technical assistance	<ul style="list-style-type: none">• Provide capacity building on topics such as innovative farming techniques to organizations involved with youth

3 Design and iterate an agfinance solution that addresses barriers and leverages unique youth characteristics

Understand context (Step 1) and identify key barrier(s) (Step 2)

Iterative process through youth engagement

Leverage Youth Characteristics

- What are the unique attributes of youth that can be leveraged? (Non-exhaustive) examples include:
 - More technology savvy
 - More likely to have mobile phones / smartphones
 - Entrepreneurial / more risk-taking
 - Fewer legacy costs
 - More likely to adopt new and innovative techniques



Identify Appropriate USAID Tool(s)

- What is the primary tool that USAID can use to address the identified constraint(s)?
- What additional tools can USAID use to complement the primary tool?
- What other resources or connections can USAID bring to help overcome the constraint?

The proposed solution should leverage existing youth characteristics and tested repeatedly with youth

Example of Step 3: Identifying a solution that can increase access to finance for Kenyan smallholder farmers

Recap of Step 1: Understand the current context of youth in agriculture in the country / sector of interest

- 80% of Kenyans work in agriculture, only 10% of Kenyan youth do¹
- There are very few programs focused on youth access to finance in the agricultural sector, especially for smallholder farmers

Recap of Step 2: Identify the primary barriers limiting youth employment in agriculture, and determine which are most relevant to agfinance

- Youth farmers in Kenya cannot qualify for loans from financial institutions due to their lack of collateral or credit history

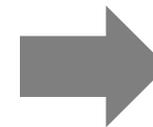
Step 3: Design and iterate a solution that addresses barriers and leverages unique youth characteristics

1. Unique youth characteristics to leverage

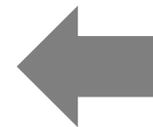
- Youth are more likely to have mobile phones
- Youth are technology savvy

2. Potential USAID tools

- USAID can provide grants and technical assistance to help develop alternative ways for finance providers to assess risk



Iterative



Promote the development of **alternative credit scores** powered by mobile technology

Example of Step 3 in practice: USAID helped to promote alternative credit scores in Kenya by supporting a fintech start-up

What was the specific solution identified?

- FarmDrive is a Kenyan start-up that creates alternative credit scores for smallholders¹
 - Credit scores are based on weather reports, satellite images, transaction data and personal information
 - The credit scores are sold to finance providers who provide loans

How is the solution relevant to youth?

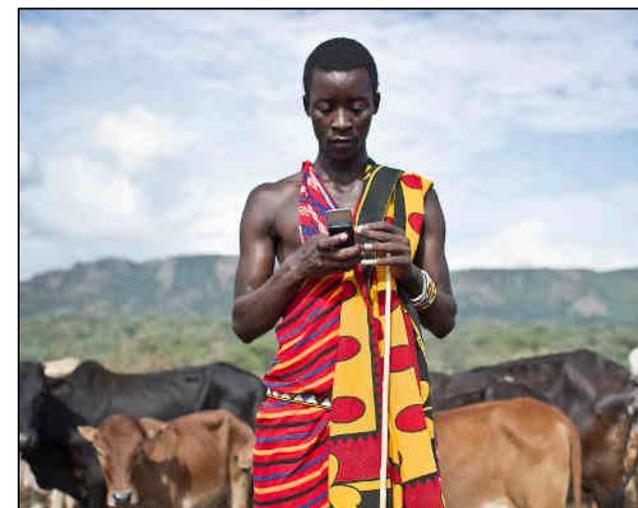
- Youth can access loans without collateral or previous credit history
- 100% mobile solution (Android and SMS)
- FarmDrive interacts with financial providers on behalf of youth who may not know how to engage banks

How did USAID support the solution?

- USAID provided a five-year grant to FarmDrive to help them scale up operations worth up to USD 5 million as well as technical assistance



FarmDrive



A rural Kenyan youth using mobile applications.²

4 Implement a solution with a youth lens

Key questions to answer

- Is the solution using the right channels to reach youth (e.g., schools, social media)?
- Does the solution have the right messaging to appeal to youth?
- Does the solution have the right features so that youth will continue to engage over time?
- Is a plan in place to monitor progress going forward?

Pitfalls to avoid

- What appeals to youth may be very different than what appeals to a **USAID program officer**; monitor the roll-out of the program by interacting with youth early in the process
- **Well-designed programs do not guarantee success**; implementing the program in a way that reaches – and resonates with – youth is critical for long-term sustainability

Ensure that the program is reaching youth in the right places with the right messages in the right way

Example of Step 4: Alternative credit scores were introduced to youth with youth-centric messaging and trainings

- **Marketing to youth through youth.** FarmDrive recruited 15 young leaders as platform ambassadors in their communities to help promote the product.¹
- **Trainings designed specifically for youth.** FarmDrive partnered with the Centre for Agricultural and Rural Cooperation (CTA) to organize 20 mobile training sessions to teach 500 youth specifically how to use FarmDrive's financial management tools.¹



A young Kenyan farmer using a mobile app²

Key takeaways



- **Ensure that you understand the general landscape of youth and agriculture before designing an agricultural finance intervention.** Youth employment in agriculture is not evenly distributed, and different subsegments within youth may face different challenges. There are also likely to be agricultural programs in place already that should be understood.
- **Engage with youth early and often.** Getting feedback directly from youth is critical to develop, test and validate new interventions that can drive youth employment in agriculture. Test early-stage ideas with youth as well as more-developed programs.
- **Recognize that an effective tool, approach or program may exist already and just needs additional support.** For example, new agriculture innovations may be emerging that are likely to appeal to youth but need help to prove their viability or scale.

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Question & Answer

Background for case study (fictional example)

Background



Agriculture employs 70% of the country in Tokpan (a fictional country in southeast Asia) but the average age of a farmer is 65 years old compared to 33 years old for the country overall. The local USAID mission is interested in increasing youth employment in agriculture as well as introducing new technologies, techniques and market linkages for key locally-grown products.



USAID has identified horticulture as a sector with high growth potential due to growing global demand and a lower level of productivity in Tokpan compared to other markets. Moreover, certain segments of the market can command very high prices but many local producers are unaware of these opportunities.



USAID would like to design a program that drives youth employment in the horticulture sector as well as leads to the adoption of new innovations.

Step 1: Understand the current context of youth in agriculture in the country / sector of interest



Only 20% of Tokpan youth express a desire to work in agriculture owing to a widely-held perception that the sector is not profitable, modern or stimulating, especially compared to other opportunities. Access to financial services for those who *are* interested is limited



Few youth are aware of the profit and innovation potential of applying new technology and improved practices to the horticulture sector.

STEP 2: Identify the primary barriers limiting youth employment in agriculture, and determine the most relevant to agfinance

STEP 2: What are the primary barriers that are relevant to agfinance?

Barriers to youth employment	How important is this driver?	In what ways does this driver inhibit youth employment?	Is this relevant for an agri-finance intervention?
1. Limited knowledge and education	HIGH	USAID has identified horticulture as high potential but few youth are aware of this or what is needed to take advantage of the opportunity	YES
2. Inability to access financial services	HIGH	Access to financial services is likely a barrier to youth generally but it is not mentioned here as a primary constraint for the horticulture sector	YES
3. Limited access to supply chains	HIGH	There is a potential misalignment between the most profitable products in the global horticulture market versus what is grown locally	YES
4. Limited access to land	LOW	It appears that youth don't want to work in agriculture due to negative perceptions and not structural barriers such as access to land	NO
5. Negative perception of agriculture	HIGH	Tokpan youth don't believe that agriculture can be profitable, innovative or exciting and hence don't look for jobs in the sector	YES
6. Limited youth involvement in policy dialogue	LOW	Policy and regulations affecting youth are not mentioned as primary barriers and hence are likely not the primary barriers to youth employment	NO

STEP 2: Identify the primary barriers limiting youth employment in agriculture, and determine the most relevant to agfinance

STEP 2: What are the primary barriers that are relevant to agfinance?

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STEP 3: Design and iterate an agfinance solution that addresses barriers and leverages youth characteristics (1 of 2)

STEP 3a: What are the unique youth characteristics that can be leveraged?

REMINDER: Unique youth characteristics may include:

- More technology savvy
- More likely to have mobile phones / smartphones
- Entrepreneurial / more risk-taking
- Fewer legacy costs
- More likely to adopt new and innovative techniques

Potential youth characteristics to leverage

- More likely to apply innovative techniques
- Entrepreneurial
- Potentially more likely to be influenced since they are just starting their careers
- More connected to peer groups (e.g., through school and/or social activities)

STEP 3: Design and iterate an agfinance solution that addresses barriers and leverages youth characteristics (2 of 2)

STEP 3b: What is a potential solution and how can USAID best support it?

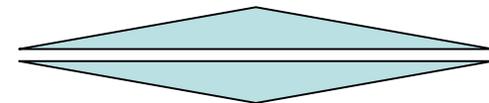
REMINDER: The five types of USAID tools to consider using are:

1. Grants
2. Guarantees
3. Convening
4. Policy advocacy
5. Technical assistance

Potential solution

Business plan competition in partnership with universities, angel investors and local media

- Universities can help to organize young people into groups that compete for a monetary prize to start a new entrepreneurial venture in horticulture (off-farm or on-farm)
- New technology can be incubated as part of the program such as online marketplaces for linking global buyers with local producers
- The final competition could be televised on a “Shark Tank”-like show with angel investors who invest in the winning agribusinesses
- USAID can provide knowledge, grants and technical assistance to demonstrate the viability of potential new ideas



The idea should be tested and refined by engaging with youth groups

STEP 4: Implement with a solution with youth lens – channels

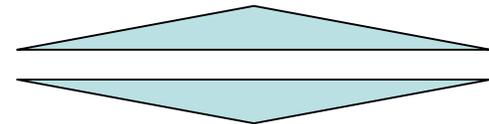
STEP 4: How should the program be implemented so it resonates with youth?

REMINDER: During the roll-out it is important for a program to have the right:

- ****Channels****
- Messaging
- Features

Potential answer on channels

- **Social media.** Partner with youth influencers on social networks (e.g., invite key personalities on Facebook and Twitter to become judges or ambassadors for the program).
- **Local universities.** Work with the career offices of local universities and relevant student groups to promote the program.
- **Text / Whatsapp groups.** Work with youth organizations to distribute short text messages to their members.



All of these elements should be tested and measured before scaling

STEP 4: Implement with a solution with youth lens – messaging

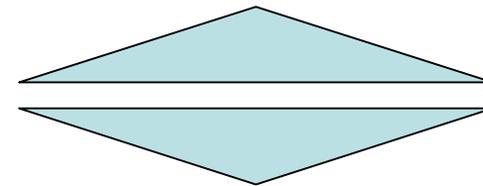
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Potential answer on messaging

- **Entrepreneurship.** Key messages should include the growth potential and excitement of leading a new venture. The potential to connect to global markets could be another key message.
- **Innovation.** Stress the potential to learn from global experts and apply new innovations and techniques that could transform the sector (and country).



All of these messages should be tested and measured to ensure they are effective at influencing youth

STEP 4: Implement with a solution with youth lens – features

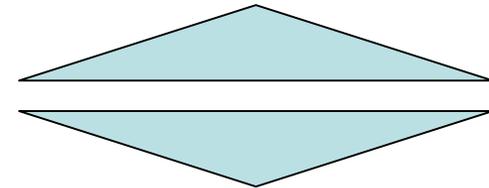
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- Messaging
- ****Features****

Potential answer on features

- **Monetary Prize.** Highlight the potential to win money that can be applied to a new agribusiness venture.
- **Coaching & networking.** Stress the ability to learn as well as interact with other youth as well as business and government leaders.
- **Visibility.** Winners will be promoted on social media and potentially on television.



All of these elements should be tested and measured to ensure engagement

Agenda for today

1

Why is youth employment in agriculture important?

2

What are the barriers to youth employment in agriculture?

3

What is the role of agricultural finance in driving youth employment? How can USAID help design such programs effectively?

4

Interactive case study

5

Concluding thoughts

6

Question & Answer

Concluding thoughts



- **Youth unemployment is a big and growing problem and agriculture should be part of the solution.** Not only do youth need jobs but agriculture needs youth, both to replace an aging population as well as to modernize and innovate the sector.
- **USAID missions can help to drive youth employment in agriculture by facilitating access to finance.** By leveraging existing youth characteristics and USAID tools, missions can mobilize capital for agriculture that will disproportionately and positively affect youth employment.
- **Iterate proposed solutions and even implementation by engaging with youth early and often.** To achieve sustainable results even well-designed programs will often require trial and error in the implementation phase to ensure long-term success.

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