

ADDITIONAL REFERENCES

YOUTH SAVINGS ORGANIZATIONS

- Making Cents International (www.makingcents.com)
- SEEP Network (www.seepnetwork.org)
- YouthSave (www.youthsave.org)
- Child Youth and Finance International (www.childfinanceinternational.org)
- Aflatoun (www.aflatoun.org)
- Microfinance Opportunities (www.microfinanceopportunities.org)
- Coalition for Adolescent Girls (www.coalitionforadolescentgirls.org)
- UNCDF (www.uncdf.org/youthstart)
- Population Council (<http://www.popcouncil.org/>)
- Microsave (<http://www.microsave.org/category/tags/youth-financial-services>)

YOUTH SAVINGS PUBLICATIONS

Organization	Series	Title	Author(s)	Date	Link
Toolkits and Guides					
SEEP	Innovations in Youth Financial Services Practitioner Learning Program	"Building Sustainable Business Models for Youth Financial Services"	Vivian Ibania Rivas Schurer, Catholic Relief Services; Robert Magala Lule, FINCA Uganda and Alice Lubwama, FINCA Uganda	Nov 2011	http://www.seepnetwork.org/filebin/pdf/YFSBuildingSustainable.pdf
		"Institutionalizing Youth Financial Services to Achieve Scale"	Alice Lubwama, FINCA Uganda, and K.M.D.B. Rekogama, Hatton National Bank, Sri Lanka		http://www.seepnetwork.org/filebin/YFSPLP_Institutionalizing_final.pdf
		"Effective Marketing for Scaling Up Financial Services to Youth"	Argentina de Quintanilla, Enlace; Naran Batjargal, XacBank; and Densmaa Togtokh, XacBank		http://www.seepnetwork.org/filebin/pdf/YFSEffectiveMarketing.pdf
		"Reaching Scale with Financial Education for Youth"	Supun Dias, Hatton National Bank, and Oyunchimegi Siisel, XacBank		http://www.seepnetwork.org/filebin/pdf/resources/finan_FINAL.pdf
Population Council		"Girl-Centered Program Design: A Toolkit to Develop, Strengthen & Expand Adolescent Girls Programs"	Karen Austrian and Dennitah Ghati	2010	http://www.popcouncil.org/pdfs/2010PGY_AdolGirlToolkitComplete.pdf

Making Cents International		"State of the field in Youth Enterprise, Employment and Livelihoods Development: A Guide for Programming, Policymaking, and Partnership Building"		2011	http://www.youtheconomicopportunities.org/SiteManager/CuteEditor_Files/uploads/2011StateoftheFieldPub.pdf
Case Studies					
Making Cents International	Youth-Inclusive Financial Services Case Study Series 2009	"Case Study No. 14: Product Development for Girls: Girls' Savings and Financial Education"	Ben Shell, Women's World Banking	Sept 2009	http://www.makingcents.com/pdfs/resources/caseStudy10/WomensWorldBanking_CaseStudyNo%2014_September2009.pdf
		"Case Study No. 3: Safe and Smart Savings Products for Vulnerable Adolescent Girls in Kenya & Uganda"	Karen Austrian, Population Council and Corrinne Ngurukie, MicroSave Consulting Limited		http://makingcents.com/pdfs/resources/caseStudy10/PopulationCouncilMicrosave_CaseStudyNo%203_September2009.pdf
		"Case Study No. 10: Save the Children Youth Financial Services: Adolescent Girls Project"	Dr. Shahana Nazneen, Save the Children USA		http://www.makingcents.com/pdfs/resources/caseStudy10/SaveTheChildren_CaseStudyNo.10_September2009.pdf
		"Case Study No. 1: The Role of Hatton National Bank in Creating Access to Financial Services for Youth in Sri Lanka"	Chandula Abeywickrema, Hatton National Bank (HNB)		http://www.makingcents.com/pdfs/resources/caseStudy10/HattonNational_Case%20StudyNo.1_September%202009.pdf
		"Case Study No. 6: Youth-Inclusive Financial Services: Marketing and Delivery is What Matters"	Lalaine Y. Gepaya, Panabo Multi-Purpose Cooperative (PMPC)		http://www.makingcents.com/pdfs/resources/caseStudy10/PanaboMultipurpose_CaseStudyNo.6_September2009.pdf
SEEP	Note	"Aflatoun's Child Social and Financial Education for Children in Mozambique, An Emerging Initiative"	Svetlana Drivdal with Christiane Corves, Rediet Abiy, and Simon Bailey	Oct 2010	http://www.seepnetwork.org/files/pdf/resources/Aflatoun_Case_Study_FINAL_web.pdf
Catholic Relief Services		"My Skills, My Money, My Brighter Future in Rwanda: An assessment of economic strengthening interventions for adolescent girls"	Wendy-Ann Rowe Carrie Miller	May 2011	http://www.crsprogramquality.org/storage/pubs/microfinance/Rwanda_My%20Skills_My%20Money_My%20Brighter%20Future.pdf
SEEP Network And Save the Children	The Financial Services IGP Learning	"Linking Youth with Knowledge and Opportunities in Microfinance (LYKOM) Project, Morocco: A	Sita Conklin and Veronica Torres, Save the Children Btissam Dardari and Leila Akhmisse,	Oct 2008	http://zunia.org/uploads/media/knowledge/FS_IGP_-_Morocco_Youth_FS_case_study%5B1%5D1300941973.pdf

	Network Case Study Series	Youth Livelihoods Program Case Study"	Fondation Zakoura Microcredit		
SEEP Network and Save the Children		"Blazing a Trail, Addressing Obstacles: Lessons from Save the Children and Fondation Zakoura's Youth Microfinance and Training Program"	Laura Meissner, The SEEP Network	2009	http://www.yfslink.org/resource/s/case-studies/blazing-a-trail-addressing-obstacles-lessons-from-save-the-children-and-foundation-zakoura2019s-youth-microfinance-and-training-program
Reports					
YouthSave Consortium		"Youth Savings in Developing Countries: Trends in Practice, Gaps in Knowledge"	Save the Children, Center for Social Development at Washington University in St. Louis, New America Foundation, Consultative Group to Assist the Poor (CGAP)	May 2010	http://www.youthsave.org/sites/youthsave.org/files/YouthSavingsReportFINAL%20%288.24.2010%29.pdf
Making Cents International		"Emerging guidelines for linking youth to financial services"	Lara Storm, Beth Porter, and Fiona Macaulay	2010	http://www.mastercardfdn.org/pdfs/Emerging%20Guidelines%20for%20linking%20youth%20to%20financial%20services.pdf
UNCDF		"Listening to Youth: Market Research to Design Financial and Non-Financial Services for Youth in Sub-Saharan Africa"	Danielle Hopkins and Maria Perdomo	2011	http://www.uncdf.org/sites/default/files/Download/youthstart_market.pdf
UNCDF		"Policy Opportunities and Constraints to Access Youth Financial Services: Insights from UNCDF's YouthStart Programme"	Danielle Hopkins, Beth Porter (UNCDF), Maria Perdomo (UNCDF), Laura Munoz	2012	http://www.uncdf.org/sites/default/files/Download/AccessToYFS_05_for_printing.pdf
World Bank	PREM Notes: Gender No. 128	"The Economic Participation of Adolescent Girls and Young Women: Why Does It Matter?"	Andrew Morrison and Shwetlena Sabarwal, PRMGE	Dec 2008	http://www-wds.worldbank.org/external/default/WDSContentServer/WDS/PIB/2009/01/27/000333038_20090127233032/Rendered/PDF/472300BRI0Box31premnote12801PUBLIC1.pdf
USAID	microREPO RT #163	"Youth Savings Accounts: A Financial Service Perspective – A Literature and Program Review"	Madeline Hirschland	May 2009	http://www.makingcents.com/pdfs/resources/resource10/microREPORT_Youth_Savings_Accounts_A_Financial_Service_Perspective_formatted%5B1%5D.pdf
Evaluations					
Microfinance Opportunities		"Savings and Financial Education for Girls in	Craig Tower with Elizabeth	Sept 2011	http://microfinanceopportunities.org/wp-

(MFO)		Mongolia”	McGuinness		content/uploads/2011/08/WWB-Mongolia-Impact-Assessment-Endline.pdf
Innovations for Poverty Action (IPA)		“Evaluating the Efficacy of School Based Financial Education Programs”	James Berry, Dean Karlan, Menno Pradhan	2011	http://poverty-action.org/project/0465
YouthSave	Research Brief No. 12-38	“Product Pilot Report: Youth Savings Performance in Ghana, Kenya, and Nepal”	Lissa Johnson, YungSoo Lee, Isaac Osei-Akoto, Moses Njenga, & Sharad Sharma	July 2012	http://csd.wustl.edu/Publications/Documents/RB12-38.pdf