



## **Landscape of Youth Support Organizations & Legal Context**

PEACE MFI S.CO & Women's World Banking

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# Legal implications of youth savings program

## **Age restrictions on formal employment/juridical responsibility**

- Legal age of maturity is 18
- Labor law allows youth as young as 14 to engage in “light employment”
- Since youth can enter into a labor contract for light employment from age 14, they can also enter into other types of contracts, including ones to open and manage a savings account at a financial institution.

## **Eligibility to open savings account**

- Legally, currently only those 18-years-old and above can open account
- Account opening requires formal ID, issued as of 18 years of age
- Minor cannot open or operate account without a parent/guardian
- Kebele can issue ID earlier for “young workers” with proof of “light employment”
- However, if youth ages 14-17 can prove they have light employment, they may open and operate a youth savings account without a parent or guardian

# Landscape of Youth Support Organizations (YSOs) in Ethiopia

Organization type	Target group	Program focus areas
<ul style="list-style-type: none"> <li>• International development agencies</li> <li>• Government agencies</li> <li>• International foundations</li> <li>• Local NGOs</li> <li>• UN agencies</li> </ul>	<ul style="list-style-type: none"> <li>• 0 to 24+ years</li> <li>• Orphans and vulnerable children (OVC)</li> <li>• Adolescent girls</li> <li>• Victims of abuse and domestic violence</li> <li>• In-school and out-of-school youth</li> <li>• Rural and urban</li> </ul>	<ul style="list-style-type: none"> <li>• HIV/AIDs</li> <li>• Life skills training</li> <li>• Child abuse, protection and prevention</li> <li>• Sexual and reproductive health (SRH)</li> <li>• Business skills/IGA</li> <li>• Informal financial services</li> <li>• Technical skills training</li> <li>• Basic literacy</li> <li>• Financial management</li> <li>• Financial education</li> </ul>



# Areas for Analysis during YSO Partner Selection Process

Focus on youth segment

Outreach

Program focus

Geographic coverage

HR capacity

Cost per participant

FE experience

Funding/  
sustainability

**Goal:** to identify competent financial education partner(s) with shared vision, complimentary competencies, innovative ideas, current and potential geographic overlap,

# YSO organizations interviewed

Name	Type	Program focus
YSO #1	International development	SRH, HIV/AIDs; domestic violence; early marriage; basic literacy; financial education
YSO #2	International development	Livelihoods; business training; informal savings and lending
YSO #3	International development	Life skills training; strengthening informal groups; SRH; HIV/AIDs
YSO #4	International foundation	Child abuse; grant making; partnerships
YSO #5	Local/regional NGO	HIV/AIDs counseling; informal savings and loans; health education
YSO #6	National NGO	Rural development/food security
YSO #7	International NGO	HIV/AIDs; Life skills
YSO #8	International development	Youth to Youth; Leadership skills; IGAs; Back-to-school support
YSO #9	Local NGO	Women's social/economic empowerment; formal/non-formal literacy; HIV/AIDs; SRH
YSO #10	Government agency	Curriculum development, teacher training

# Profile of proposed YSO Partner #1

<b>Target segment</b>	
<b>Program/services</b>	
<b>Outreach</b>	
<b>Geographic coverage</b>	
<b>HR support structure</b>	
<b>Cost per child</b>	
<b>Experience with FE</b>	
<b>Funding/ sustainability</b>	

**Potential for collaboration: [Insert more information]**

# Profile of proposed YSO Partner #2

<b>Target segment</b>	
<b>Program/services</b>	
<b>Outreach</b>	
<b>Geographic coverage</b>	
<b>HR support structure</b>	
<b>Cost per child</b>	
<b>Experience with FE</b>	
<b>Funding/ sustainability</b>	

**Potential for collaboration: [Insert more information]**

# Profile of proposed YSO Partner #3

<b>Target segment</b>	
<b>Program/services</b>	
<b>Outreach</b>	
<b>Geographic coverage</b>	
<b>HR support structure</b>	
<b>Cost per child</b>	
<b>Experience with FE</b>	
<b>Funding/ sustainability</b>	

**Potential for collaboration: [Insert more information]**



# Keys to a Successful Partnership

## PEACE MFI S.CO

- Savings products tailored to youth
- Marketing materials and outreach programs
- Brand that incorporates youth focus
- Internal buy-in at all levels
- Effective project management
- Adequate institutional capacity



## YSO

- Demonstrated capacity to reach a large number of young people
- Ability to leverage resources
- Understanding of PEACE MFI S.CO's operations
- Internal buy-in

**Shared Vision**  
**Financial Viability for All Parties**  
**Effective Leveraging of Partners' Core Capabilities**  
**Continuous Mutual Learning and Regular Communication**

# Strategic Considerations for Youth Program

- Quality, large-scale partners to deliver non-financial services
  - Locally and Internationally respected institutions
  - Proven track record in youth behavioral change
  - Existing platform reaching targeted youth segments
  - Shared vision, potential for long-term collaboration with PEACE MFI S.CO
- Models to reach all target segments effectively
- Institutional commitment from PEACE MFI S.CO
  - Emphasizing savings + youth in the PEACE MFI S.CO brand
  - Significant human resource dedication
  - Building up marketing and financial education capabilities
- Ensuring youth can easily operate their accounts
- Addressing both youth and parents
- Integrating financial education messages in all marketing