

Achieving Economic Autonomy for the Marginalised Nigerian Youth

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Abstract- Over 13.9 million Nigerian youths are currently unemployed (NBS 2020) and have limited access to the skills and networks they need for meaningful livelihoods to influence community and government decision making. Mercy Corps an international non-governmental organization with a vision for a Nigeria in which all people are empowered, engaged, resilient and secure, seeks to empower young people as part of its strategic objective for the country.

This research paper explores the initiatives of this organization towards economic empowerment and financial autonomy of boys and girls in Kano, Kaduna and Lagos States as well as the Federal Capital Territory (FCT) of Nigeria. Specifically, this research adopts an outcome harvesting approach to explore results from two Mercy Corps interventions - Educating Nigerian Girls in New Enterprises (ENGINE) and Empowering communities through strategic actions for transformation (ECOSAT) implemented between 2017 and 2020.

Evidence from this research shows that well designed economic empowerment programmes targeted at marginalised youth have the potential of influencing the financial autonomy of young people through effective partnerships that create an enabling environment for financial inclusion and market systems approaches.

Index Terms- Youth, Economic Inequality, Economic Empowerment, Project Outcomes, Outcome Harvesting.

I. INTRODUCTION

Globally, groups and communities vary economically based on the differences in ability to fit into the socio-economic mainstream. However, the group of individuals who lack access to these opportunities are often considered the marginalised population. Economic marginalization is a term used to describe situations where a group of individuals is exempted from certain socio-economic opportunities within the society [1, 2]. In Nigeria, numerous population groups are victims of economic exclusion and this is majorly influenced by age, gender, ethnicity, religion, physical disabilities, sexual orientation, Human Immunodeficiency Virus (HIV) status and migration [3-9]. Youths in Nigeria make up one of the most vulnerable to economic marginalization group despite accounting for over 50% of the total population. One of the major challenges is the disproportionate exclusion of youths in the economic space [10, 11]. Although, economic inclusion of youths has been linked to economic

empowerment and growth in other developing parts of the world, Nigerian youths continue to be faced with undue socio-economic negligence and as a result remain economically incapacitated [12].

1.1 Factors influencing economic exclusion among boys and girls in Nigeria

Education, literacy, health and access to basic services are associating factors to socio-economic exclusion among younger populations in Nigeria [13]. Other factors such as early marriage, early motherhood, gender inequality, poverty have also been identified [14-16]. It has been observed that girls are more likely to discontinue schooling, than their male counterparts, due to the inferiority ideology of females compared to males in Nigeria [17-19]. It is argued that illiteracy and the lack of collateral affects the ability of young girls to access economic empowerment opportunities or source for loan from financial institutions [19, 20]. The divide in economic empowerment can also be attributable to the huge disparity in education and school dropout among the younger populations in Nigeria [20, 21]. Furthermore, girls from the northern parts of the country are more likely to marry and become housewives at an early age compared to those from the southern region.

Financial literacy on the other hand is one of the most significant factors affecting access to financial empowerment of younger populations in Nigeria. It has been observed that younger individuals from rural regions have limited access to financial literacy, a key factor in ensuring economic empowerment [22-24]. Although numerous factors affecting economic empowerment among youths in Nigeria are at individual level, the role of the government in ensuring economic empowerment is also critical. The lack of will by the government in empowering younger populations remains a question that is yet unanswered [25-27].

1.2 Lessons from recent economic empowerment programs in Nigeria

It is no denial that economic empowerment programs have played significant roles in improving life chances of younger populations in many parts of Nigeria. Numerous youth empowerment programs have been conducted across the federation to ensure financial stability. For instance, in order to address the root cause of early marriages among girls, the "Girls not Bride" initiative supported the enrolment of girls in income generating activities to improve their financial autonomy especially in the rural northern Nigeria where girls are more likely to marry before the age of 18 years old [28]. As a result, this program has made significant impact in preventing early marriages in numerous communities

and has empowered the girl child to be financially capable of contributing to the family income as well as purchasing academic materials for educational learning [28].

Similarly, skills acquisition intervention including literacy training and counseling for victims of terrorism in Gombe State (Northern Nigeria) was implemented to prevent early and forced marriage among girls. Although mixed findings were observed in this intervention, the program was significant in reversing the trauma experiences through the adoption of friendship group and the acquisition of new skills. Also this pilot intervention saw significant progress in increasing income generating capacities of female victims of traumatic events in Gombe state [29]. The Youth Empowerment Scheme (YES) recorded significant achievements in empowering youths through skills acquisition for entrepreneurship and has been responsible for empowering thousands of youths in Niger state [30-32].

1.3 Mercy Corps response to economic empowerment for boys and girls in Nigeria

Mercy Corps, an international relief and development agency that exists to alleviate suffering, poverty and oppression by helping people build secure, productive and just communities, has been running programs in Nigeria since 2012. With support from the UK Government (UKaid) through funding by the UK Department for International Development's (now known as the Foreign Commonwealth and Development Office - FCDO) Girls' Education Challenge (GEC), Mercy Corps implemented a three and a half year programme - Educating Nigerian Girls in New Enterprises (ENGINE) phase 2 targeting marginalised adolescent girls and young women in Nigeria. The ENGINE II programme was aimed at transforming the future of marginalised girls (identified in ENGINE I) between the ages of 17 to 23 by fulfilling their potential in education and work. The programme was implemented by a consortium, which includes Mercy Corps, an external evaluator (Oxford Policy Management) as well as local Civil Society Organizations who are responsible for implementing the programme at the state level. These partners are Action Health Incorporated (AHI) – Lagos State; Tabitha Cumi Foundation (TCF) – Federal Capital Territory; Kindling Hope Across Nations (KHAN) – Kaduna State and Society for Women Development and Empowerment of Nigeria (SWODEN) – Kano State. Over 18,000 girls were targeted in the aforementioned states.

The programme had three main objectives/focus areas which are; ensuring girls improve functional literacy, numeracy and financial literacy, girls' transit to next phase of education, work or expand/diversify business options and sustaining initiatives for continued education and empowerment of marginalised girls beyond the life span of the project. The ENGINE II implementation supports a two-fold theory of change;

- In-School girls (ISG) will successfully transition to the next phase of education, or complete their current education cycle and enter the workforce through enhanced learning experiences and an improved enabling environment.
- Out of School Girls (OSG): Girls whose schooling has been interrupted will have the opportunity to build their functional literacy and numeracy, while building assets and diversifying income sources through the right support mechanisms in place. [33].

Similarly, the Empowering Community through Strategic Action for Transformation (ECOSAT) initiative was developed by Mercy Corps to complement the ENGINE II programme by improving the life chances of marginalised out-of-school youth (girls and boys) in the FCT, Kano, Kaduna, and Lagos, by improving their learning outcomes and providing linkage to economic opportunities so as to thrive in the labour market. This project targeted 5000 marginalised out of school girls (60%) and boys (40%), facilitated peer to peer learning through clubs, provided scholarship opportunities for transitioning into the tertiary education system, provided financial literacy and inclusion to participants and built the capacity of gatekeepers on gender and protection issues [34]. In the four project states, one similar characteristic is the socio-economic divide as the states comprises of urban, sub-urban and rural dwellers with a huge disparity in the socio-economic class between these groups [35].

II. RESEARCH OBJECTIVE

This research was designed to substantiate Mercy Corps approach to improving the life outcomes of young people through ENGINE II and ECOSAT. Specifically, the research aimed at understanding:

- How has the programme influenced boys/girl's financial and economic autonomy within, over, to and within their households and communities?

Key lessons from the outcome harvesting are pivotal to understanding how to design a successful intervention that will improve life chances of boys and girls in Nigeria. The procedure adopted in the ENGINE II and ECOSAT projects is outcome harvesting, the result obtained and discussion of findings are provided in subsequent sections of this report. The final outcome matrix and other descriptive tables are provided as appendix.

III. METHODOLOGY: THE OUTCOME HARVESTING APPROACH

Outcome Harvesting (OH) is one the effective Monitoring and Evaluation tools effective in the retrospective identification, description, analysis and interpretation of outcomes which may be positive or negative, intended or not intended and expected or not expected [36,37]. Outcome Harvesting can be defined as an approach used in qualitatively measuring observable changes in behaviors, activities, programs and policies that are attributable to an intervention [38].

One of the key features of this methodology is its ability to retrospectively collect and analyze data in order to assess outcomes of program outputs. The methodology for ENGINE II and ECOSAT outcome harvesting was designed based on the various steps for outcome harvesting as described by Wison-Grau and Britt [34] with adaptations to reflect the objective of the study.

3.1 Designing the outcome harvest

Data collection for ENGINE II and ECOSAT projects outcome harvesting was based on document review and qualitative

assessment and triangulation. An outcome was defined as a “benefit or reported change in opinion, actions, activities, policies, or practices of the targeted participants (girls/boys) and stakeholders such a father, mother, community leader, and religious leader, influenced by ENGINE II and ECOSAT implementing partners and Mercy Corps”. Research assistants were recruited and trained on outcome harvesting and qualitative interviews before commencing the outcome search and outcome substantiation process. Due to the need to adopt data collection strategies that limits human to human contact in alignment with safety measures necessitated by the COVID-19 pandemic, all interviews were conducted virtually and several virtual meetings and correspondence adopted in the course of the outcome harvesting.

3.2 Data Gathering

Data collection for the outcome harvesting included desk review. This involved detailed examination of reports of ENIGINE II and ECOSAT project activities from inception in October 2017 to close out in September 2020, to identify and draft outcomes. Potential outcomes identified at this stage were compiled into an Excel based template which formed the outcome matrix [34]. Documents examined at this stage included donor quarterly and annual reports, partners’ monthly report, close out and evaluation reports, routine activity monitoring reports, success stories and minutes of meetings submitted to Mercy Corps between October 2017 and September 2020. Overall, 307 reports were reviewed as presented in table 1 under appendix. The outcome matrix contained additional information such as context of the outcome, significance of the outcome, date reported and location, type of outcome (intended or not intended, negative or positive). These information was used to describe the outcome in the result section.

3.3 Engage change agents to refine outcome descriptions

The list of outcomes was discussed with local implementing partners who were the change agents [34], using a Key Informant Interview (KII) approach. A discussion guide was developed and used for interview and two partner staff were interviewed per State. Two important questions asked from the partner staff were whether they agree that the outcome under discussion is a true outcome of the ENGINE project or not, and why they agree or disagree to the outcome. Only outcomes agreed upon by both partner staff were accepted and advanced to the substantiation stage. All KII with local implementing partners where taped recorded and transcribed for detailed analysis. A total of 16 KIIs were conducted with local implementing partners across the four project states.

3.4 Substantiate outcomes

The list of outcomes accepted by the local partners were further subjected to substantiation by community stakeholders who have adequate knowledge of the intervention but did not participate in implementation and project participants (boys and girls). Community leaders engaged in the substantiation process were traditional leaders who have adequate knowledge of the project and resident in intervention communities. Three community stakeholders were interviewed per state. At least two out of the three stakeholders are required to agree to the outcome before it is considered substantiated. Furthermore, the list of outcomes

substantiated by stakeholders were investigated among boys and girls who were the direct participants of ENGINE II and ECOSAT projects. In-Depth Interviews were conducted with five girls and three boys per state to generate insight from the perception of participants on the outcomes.

Five important questions asked from the community leaders and project participants were whether they agree that the outcome under discussion is a true outcome of the ENGINE project or not, and why they agree or disagree to the outcome, opinion on how the outcome impacted lives of boys and girls in their community, whether the outcome is still relevant considering the exit of the intervention and to give an example or share story of an event that is directly related to the outcome. All IDIs with community stakeholder and project participants where taped recorded and transcribed for detailed analysis. A total of 24 IDIs were conducted with community stakeholders, while 29 IDIs were conducted with boys and girls, across the four project states.

3.5 Analysis and interpretation of result

From the project reports, 60 and 10 outcome statements were identified from ENGINE II and ECOSAT projects respectively and entered in the outcome matrix. Overall, 69 interviews were conducted during the validation with change agents and substantiation process. Data from existing programme documents and available research was triangulated to provide rich context for the final outcomes categorized based on the two overarching questions this evaluation sought to answer.

3.5.1 Findings from ENGINE II project

For ENGINE II program, 30 out of the 60 outcomes statement were substantiated. Tables 4 to 6 present overview of the 30 outcome statements, context within implementation that resulted to them and the perception of significance of the outcomes to achieving economic empowerment for adolescent girls/young women. Some of the overarching outcomes of the ENGINE project are described below.

3.5.1.1 Increased interest in financial empowerment, vocational training and parental support

One of the important outcomes of the ENGINE II project is achieving increased interest of girls in financial empowerment. It is evident that girls who were not selected as participants of the ENGINE joined ENGINE II learning centers as a result of the changes observed among participants. Furthermore, participants are stepping down the knowledge from the learning centers to non-participants through the Girl fora (clubs). Furthermore, as a result of ENGINE II program, girls are providing vocational training to their peers, thereby increasing the number of girls who have access to financial education and vocational training. Another outcome is that the intervention has led to increasing parental support for financial empowerment for girls. Fathers are providing equipment for their daughters to start vocational skills and sharing house chores with boys so that girls and work and learn. Parental support for girl empowerment is important in the pathway of improving life chances for girls.

3.5.1.2 Increased access to markets and business expansion opportunities for girls

Another important outcome is the increased access to market opportunities and business expansion opportunities for project participants. The study revealed that girls are expanding from one product or service to multiple products or services to increase their income. Girls moving from single product or services to multiproduct and services reflects a sustainable business model. Furthermore, girls are participating in local markets and sales exhibitions thereby improving their access to market and product line. Girls who were established in Coke value chain have added other products to increase sales. Girls were also established as Mobile Bank Agent to provide a user friendly and cost-effective way of providing banking services such as cash deposit, cash withdrawal and fund transfer, and bills payment to members of their community. Some of the ENGINE II girls were offered internship and job placement in Bank of Industry and fashion outlets. Cooperative Thrift and Credit Society (CTCS) was setup for participants similar businesses. Girls in business have been supported with business equipment to increase their efficiency and enable them make more profit to expand their businesses. Some of the equipment provided were sewing machine, weaving machine, printer and photocopier, washing basin, hair dryers, grinding machine, freezer, fridge, oven, weaving machine, fish smoking wire and drums. Access to finance and market opportunities for participants birthed the partnership with Lagos State Employment Trust Fund (LSETF), which provided opportunity for girls to access loans. Also, this engagement provided opportunity for girls to attend Sales training where they gained soft skills and other business management skills..

3.5.1.3 Loss of income and inability to restock or secure loan

One negative outcome recorded was loss of income and business as a result of the COVID-19 pandemic lockdown. This is an unintended outcome associated with inflation in the prices of goods and services during this period. However, one positive outcome directly linked to addressing this challenge was the provision of business adaptation and diversification skills to girls to explore digital marketing and social media platforms for business especially during movement restriction or when physical interaction is not possible. Another negative outcome is the inability to secure loan for some participants after receiving vocational training, financial literacy and business skills. Also there are instances when girls could not restock due to non-availability of product distributors and wholesalers in their community. In some instance, profit made from the business were diverted to other businesses while others used the profit to fund their education. Despite this negative outcome, girls reported increased self-esteem and confidence through and the learning center sessions and experience. Excerpts from success stories and qualitative interviews with participants, are provided below.

“Before now I did not know that a girl can be someone in the society, ENGINE helped me realize that and it made me appreciate my daughter better and I have made up my mind to support them become great women.

ENGINE II participants from FCT

3.5.2 Findings from ECOSAT project

A total of 10 outcome statements were drafted from the ECOSAT project documents. When subjected to review by local implementing partners, there were divergent opinion across states, which showed that not all the outcomes were realized in all the four states. Overall, out of the 10 outcomes that were compiled from the ECOSAT reports, nine (9) were substantiated for FCT, nine (9) for Kaduna, eight (8) for Lagos and seven (7) for Kano states. Table 3 presents substantiated ECOSAT outcome statements. Some of the overarching outcomes of the ECOSAT project are described below.

3.5.2.1 Increase in savings, business and financial autonomy

One of the overarching outcome from the ECOSAT project is that the project “has helped boys and girls to increase savings”. While another important outcome was “youth are starting businesses from their savings”. Increase in savings was achieved through chain of activities that included provision of financial literacy in learning centers which helped youth to understand the importance of savings, formation of savings groups where youth can save as much as they have, formation and integration of youth into cooperatives for savings and access to loan, use of piggybanks for personal savings as well as opening of bank accounts. Through the ECOSAT project, youth were able to register for national identity card, a requirement for opening and operating bank account. Some of the youth started new businesses with their savings while other expanded existing business.

3.5.2.2 Making profit from business and providing for family

Another important outcome from ECOSAT project is increase in profit from business which enabled participants provide for their family. Youth reported increase in weekly sales and profits from engagement in businesses such as soap making, hair saloon, beverages sales, catering services and several others. ECOSAT project established youth in businesses through seed grant provision of equipment, and linkage to Vocational Training Institutes. Girls are using income from their business buy food for their families and pay their children school fees. This support the theory that an economically empowered girl will in turn support her family financially. Excerpts from success stories and qualitative interviews with participants, stakeholders and local implementing partners are provided below.

“I was offered oven and gas cylinder, and I benefitted from registration of national ID card as well, including opening of bank account. I participated in this educational training that they did at Agudu local government, so I was taught how to make different type of small chops as well and now that my catering business is moving on”

ECOSAT beneficiary from Lagos State

The study revealed that both ENGINE II and ECOSAT projects influenced youth's economic power with, within, over, and to their households and communities by increasing their savings through participation in savings group, use of homemade piggybank and opening of formal bank accounts, increasing opportunity for profit making from businesses, making youth financially capable to take care of their family needs using profit from their businesses and starting new businesses as well. The intervention also supported youth to achieve increased sales from producing, packaging and selling of their farm products, and by improving access and potential of youth to access loans for business. Factors that allowed youth to have access and control over productive assets include opportunity for financial literacy and business skills through learning sessions, access to capital to start new business or expand existing businesses through personal savings, seed grants and equipment, keeping records of business transactions and savings, and increased interest to learn financial and business skills.

3.6 Discussion of result

Firstly, the ENGINE II and ECOSAT interventions were able to improve financial literacy and business skills among youth as increase in sales from production, packaging and selling products was confirmed across states. Similar findings have been observed in a study where significant improvement in financial capabilities and numeracy levels of migrant adolescent girls in domestic service in Burkina Faso was reported [39]. This study revealed that ENGINE II and ECOSAT projects led to increased savings among participants, using mechanisms such as savings groups, homemade piggy banks and operating formal bank account respectively. This finding is comparable to a study conducted in Uganda which identified that adolescents in Suubi-Maka who received savings-led economic empowerment intervention significantly improved their income saving capabilities when compared to adolescents who were not included in the intervention [40].

It was also observed in a study conducted on Ugandan youths which identified that not only did the boys and girls improve their savings but that there were no differences between the savings of boys and girls [41]. Increased saving capabilities among youth in this project can be attributed to improved vocational skill learning, financial and social support activities that have been provided by the intervention which encourages the sense of independence and responsibility among youth. Also, as adolescent are integrated into the academic system while exploring and initiating financial opportunities, this encourages self-responsibilities of adolescents and motivates them to make informed choice.

In relationship to the observed improved saving habits, youth who received ENGINE II and ECOSAT interventions started supporting their families. This means that as youth become financially literate and improve their saving capabilities, they become more financially efficacious and are more likely to take up financial responsibilities and make useful economic choices that are based on necessity, even within the family. As identified in other studies, education plays a major role in ensuring financial stability and independence among youth and this has been one of

the major objectives of the ENGINE and ECOSAT interventions [42].

Another study provides evidence of a relationship between financial behaviors and financial literacy, financial self-efficacy and socioeconomic status among adolescents and youth [43]. On the basis of this finding, an important aspect of the intervention is the educational, vocational and financial skill acquisition and support as this can be directly linked to economic empowerment among youth in the ENGINE II and ECOSAT intervention and is evident in the ability of youth to differentiate between capital and profit hence an improvement in financial literacy. While there are numerous forms of money savings in Nigeria, ENGINE II and ECOSAT youth are seen joining saving groups have become financial reliant in relationship to the ability to pay back loans. As saving capabilities and savings continue to increase, youth are seen starting up business from their savings in order to improve their earning capabilities. This can also be attributed to the sense of independence and improved financial literacy as a result of ENGINE II and ECOSAT interventions.

Furthermore, the desire to improve business knowledge is one key outcome identified by the ENGINE II and ECOSAT interventions. While this can be associated with improved financial literacy, efficacy and independence, studies have shown that as adolescents and youths improve their saving capabilities, they are more likely to acquire more financial knowledge either from their peers or from media/internet sources [44]. As a result, more boys and girls are likely to desire means of knowledge improvement as their parents are more likely to encourage further trainings and vocational skills to help them become financially independent while taking up household financial responsibilities.

One key and central outcome of ENGINE II and ECOSAT interventions is the improved chances of accessing loans to start up or expand businesses. This study revealed that ENGINE II and ECOSAT projects is not only effective in improving the knowledge of youth but also prepared them to become productive entrepreneurs by starting new business and expanding existing businesses, while being able to readily access the loaning opportunities available and accessible to them. This study has revealed that this outcome is as a result of the improved financial literacy, sense of independence as well as the entrepreneurial improvement that has been impacted to youth who participated in the ENGINE II and ECOSAT projects. This is consistent with a study which identified relationship between personal interest to entrepreneurship, entrepreneurship education and supportive family and the ability to access loans facilities among youths in Kenya [45].

Another study was able to establish association between the level of literacy and access to loans among youths in Kiambu County Kenya [46]. It can also be argued that increase in access to loan is associated with meeting the required criteria such as possession of valid and recognized means of identification, opening and operating a bank account, ability to develop a business plan, possession of vocational skills and parent and stakeholder support to serve as guarantor for the loan. Hence, ENGINE II and ECOSAT intervention has supported youth to possess these

important criteria thereby ensuring their access to loans. This has further pushed them forward in the pathway to economic empowerment compared with their peers who do not have the opportunity accorded to them through the ENGINE II and ECOSAT projects.

Post implementation evaluation of ENGINE II and ECOSAT projects revealed that there were visible changes in the lives of beneficiaries in terms of financial stability which was found to motivate others to participate in the intervention. As a result, there was increased community interest in the intervention. Another very important outcome identified is the ability of beneficiaries to step down financial literacy to others within the community. Although there was no correlation of peer-to-peer model on financial education in a recent finding, ENGINE II and ECOSAT projects are however influential in facilitating mentorship formation of peer groups and peer-to-peer encouragement to take up profitable businesses [47]. One study identified that social intervention among Burkina Faso domestic girl workers provided a platform for extension of social network and as a result encourage peer-to-peer mentorship among these group of individuals [39].

While expansion of social network among ENGINE II and ECOSAT projects participants to peer mentoring and participation in the Girl Fora is an observable outcome, there was also improvement in self-esteem among them. Similarly, a study conducted among Egyptian girls identified that socio-economic intervention among girls improved self-confidence when compared to girls that did not receive the intervention [48]. Another study revealed similar findings in Bangladesh as girls were observed to have improved self-worth and connectedness upon socio-economic intervention programs [49]. There was increased awareness on the importance of bank account opening among beneficiaries which resulted to the increase in knowledge due to financial literacy received.

In addition, ENGINE II and ECOSAT youth have achieved some level of financial autonomy and are able to positively contribute to the household income and their income earning capacities continue to improve. This has also been shown in case studies of youth, girls and women in many communities [50-52]. Also, increased in community leaders' participation in empowerment of youth has also been identified to be as a result of ENGINE II and ECOSAT intervention. Similar finding from different communities shows that as youth continue to be empowered, the community leaders become more interested in their empowerment [53].

However, one negative outcome identified is the prevalence of poverty that threatens the sustainability of the programmes efforts. The stress and shocks associated with poverty amongst the programme participants has affected the ability of youths to sustain their business or even use start of grants for the intended purpose in spite of the adequate financial literacy and business skills received. This negative outcome proffers an area for significant financial investments as this in a long run will improve the welfare of the girl child and promote financial stability within his group. Another negative outcome is the loss of business capital

due to the COVID -19 pandemic. This outcome is not restricted to Nigeria only as businesses were affected globally due to the restriction of movement and associated inflation. Small businesses were particularly affected due to the non-patronage [54].

In summary, ENGINE II and ECOSAT projects provide tremendous positive outcomes among participants evidenced from self-reported increase in income generation, business expansion and diversification, engagement in paid employment and increased financial literacy knowledge, by both boys and girls who participated in the projects. This is also supported by the increasing number of boys and girls who signified interest to participate in the program, started attending learning despite being informed that the project may be able to provide them with similar opportunities given to direct participants. This did not deter as they opted for peer to peer mentoring. It is safe to conclude that the ENGINE II and ECOSAT projects have opened opportunities for youth in project communities in Lagos, FCT, Kaduna and Kano States to thrive.

4.0 Recommendation and Conclusion

Overall it is evident that well designed economic empowerment initiatives targeted at young people have the potential to mitigate the barriers to economic marginalization of youth while building their capacity to be change makers that drive positive change within their households and communities. Specifically, this research has proven that economic empowerment initiatives centered on building functional literacy, numeracy, life skills and financial literacy of youth can positively influence their self-efficacy, resilience and economic productivity. Coupled with access to livelihood skills, the interventions of the ECOSAT and ENGINE programme have shown that young people can adopt, learn and apply income earning skills and proper financial management as well as ensuring the sustainability of these initiatives by sharing lessons learnt and skills with other young people within their community.

Additionally, this research has highlighted the dearth of opportunities for young people to access financial services to build capital, expand their business or trade and withstand economic stress and shocks such as the effects of COVID-19 on their businesses. However, effective partnerships with both the public and private sector has proven effective at linking young people to relevant support mechanisms in some of the project sites. Hence, it is recommended that programme designs for youth empowerment incorporate strategies for effective collaborations and partnerships with both the government (public), private sector and community stakeholders.

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APPENDIX

1. Table 1: Overview of documents reviewed

Source of information	Number of reports
Monthly partners report (ENGINE)	120
Quarterly donor report	13
Endline evaluation report	1
Monthly partners reports (ECOSAT)	142
Partners Project closeout report	6
Other reports (Output Strategy, Business Diagnostics, ML report, Financial inclusion & economic empowerment, Summary report of business expansion assessment, Success stories)	25
Total	307

2. Table 2: Sample size by category of participant

Research participant	Sample size
Local partner staff	16
Community stakeholders	24
Boys	11
Girls	18
Total	69

3. Table 3: Substantiated ECOSAT project Outcome statements

S/No	Outcome statement	Outcome context	Significance of the outcome
1	ECOSAT has helped boys and girls to increase savings habit through savings group, homemade piggybank and bank account	Girls and boys have opened bank account and are savings in their cooperative, societies and savings group.	Savings is an important economic empowerment tools for financial autonomy
2	ECOSAT girls are making profit from business	Girls are recording increase in sales and weekly profit from their businesses	Increase in sales and profit is helping girls to save more money and use money from their savings to expand their businesses to achieve economic empowerment
3	ECOSAT girls are taking care of their family needs using profit from their businesses (FCT and Kano State)	Girls are using income from their business buy food for their families and pay for children school fee	An economically empowered girl will in turn support their family financially
4	ECOSAT girls are starting business from savings	Girls are were members of savings group while with ENGINE are now starting business with the money they have saved	Girls are becoming financially independent and starting business using savings
5	ECOSAT boys are recording increased sales from producing, packaging and selling farm products In Kano State	Knowledge from vocational skill training is helping boy to improve quality of their product	Product quality improvement is a pathway to business expansion and economic stability
6	ECOSAT boys and girls are able to distinguish between capital and profit	Based on outcome of participation in Learning sessions on financial education	Financial literacy is important for business management
7	Because of ECOSAT, boys and girls are eager to learn life and business skills	More boys and girls are showing interest in participating in learning sessions leading to increased attendance	Improved knowledge of financial literacy will help boys and girls generate more income and sustain their businesses
8	ECOSAT boys are keeping records of their business	Through literacy and numeracy training, boys are leaning record keeping and keeping records of their businesses	Record keeping will promote accountability and help boys plan better
9	ECOSAT boys and girls have more potential to access loans for business (FCT and Lagos State)	Boys and girls are able to register for national ID card which now enables them to open bank account and take loans to expand their businesses	National ID card is an official document required for business transactions with banks and other corporate organizations
10	ECOSAT has influenced parent of boys and girls to offer free training in vocational skill	Parents are offering and training boys and girls on different vocational skills	Vocational skill acquisition will help boys and girls become economically e powered. That parents are offering this support is a significant enabling environment and opportunity for boys and girls

4. Table 4: Substantiated ENGINE II project Outcome statements 1 – 10

S/No	Outcome statement	Outcome context/description of activities	Significance of the outcome
1	ENGINE project has led to increased interest of girls in girl empowerment programs	Other girls are joining ENGINE II learning centers as a result of the changes she observed among participants	Change in girl behaviour as a result of participation in ENGINE is galvanizing other girls to join the program
2	Because of ENGINE project, Girls are increasing awareness of other girls on financial empowerment	Girls are engaging with other girls in the Girl Fora and stepping down learnings from the learning center	Girls are taking ownership of the project which is very important to ensure sustainability
3	ENGINE project has created increased opportunity for girls to build and master vocational skills to enhance income generation	Vocational Training Institute operators expressed their willingness to retain the girls beyond the program to ensure the girls are well skilled in the various vocations	The more time girls spend in training the higher the chances of mastery and use. The more the number of girls receiving vocational training the higher the number who will achieve economic empowerment.
4	ENGINE project has increased participation of community leaders in girl child learning and empowerment	Community leaders observing learning session for girls on their communities	This further establishes interest and commitment of stakeholders to empower girls. Give more assurance to girls
5	As a result of ENGINE project, girls are providing vocational training to their peers	Peer to peer vocation training is an unintended outcome; Girls are learning new skills from their peers	Girls are taking ownership of the project which is very important to ensure sustainability
6	Girls are making more income from their products due to ENGINE training on quality, packaging and merchandising	Engine has helped girls in business to standardize their locally produced goods in terms of quality, packaging and merchandising for which increased their value, leading to more income	Improving quality of product will increase value and bring more profits to girls
7	ENGINE has increased support of community leaders for girls to transition from learning to work	Community leaders are pledging to support participants in their communities to attend learning sessions and pledged to follow up with the transition plans after observing their learning sessions.	This will further encourage girls to complete learning since community leaders are committed to ensuring they find work after.
8	ENGINE project have helped girls to becoming breadwinners of their home after a successful application of business skills	Success stories across all the project states of how girls have transformed their business and family through support from ENGINE project	Girl who are successful in business will be able to feed and protect their children and family
9	Because of ENGINE project, girls are now more aware about the importance of bank account	Girls are opening bank account on their own for better money management	This is a significant pathway to ownership and sustainability
10	Because of ENGINE, more girls have transitioned from skill acquisition to building businesses	Girls become bag makers, tailors etc after skill building	This will increase girl financial autonomy

5. Table 5: Substantiated ENGINE II project Outcome statements 11 - 21

S/No	Outcome statement	Outcome context/description of activities	Significance of the outcome

11	ENGINE project has led to Increasing parental support for financial empowerment for girls	Fathers are providing equipment for their daughters to start vocational skills and sharing house chores with boys so that girls and work and learn	Parental support for girl empowerment is important in the pathway of improving life chances for girls.
12	ENGINE has Increased girl access to markets opportunities	Girls are participating in local markets and exhibitions to further improve their level of awareness	This will enhance opportunities for girls in value chain to thrive
13	ENGINE has increased opportunities for business expansion for girls	Girls are expanding from one product/services to multiple products/services to increase income	Girl moving from single product or services to multiproduct and services is important for sustainable business model
14	Because of ENGINE girls are sending their children to school from profits from business expansion and savings	Girls are able to pay for their children school fees through income from businesses and savings	This will ensure the next generation of girls are educated and self-reliant thereby breaking the chain of poverty in the family
15	Increased Asset Building and Income Generation from business and savings	Girls are able to purchase equipment to expand their business from seed stock to medium scale business -	This will lead to improved empowerment for girls and further establish their business
16	ENGINE has increased enrolment of girls for the national e-ID card which is required for official transactions	Through working with NIMC, girls now have ID cards to open a bank account or conduct official transactions	An official means of identification is very important for business transactions
17	ENGINE improved girls ability to select and engage in thriving businesses	Through learning and training, girl gained insight in selection of thriving businesses, conflict resolution, saving and investment in cooperatives.	Establishing girls in thriving businesses is important for business success and expansion
18	ENGINE has provided framework for financial stability to girl in business	Girls are collecting loans, doing businesses and repaying loans which has enhanced business continuity	Continuous cash flow is important for business expansion and financial stability
19	ENGINE girls are reporting increased monthly income and savings from business	Girls reported making as much as 10,000 (3000 per week) naira per months as profit	Increasing monthly income and savings will bring financial autonomy and confidence
20	ENGINE developed financial and business education manual	These documents are used in building skills and knowledge of girls on business and finance management	These documents will continue to serve as guide to girls on business and finance management
21	Some girls in businesses suffered loss and used up their capital for their livelihood due to the covid-19 pandemic	This is an unintended outcome as a result of the covid-19 pandemic associated with continuous rise in the prices of goods and services	This underscores the importance of savings, business diversification and planning for unforeseen circumstances in business

6. Table 6: Substantiated ENGINE II project Outcome statements 22 to 30

S/No	Outcome statement	Outcome context/description of activities	Significance of the outcome
22	ENGINE provided business adaptation and diversification skills for girls	ENGINE helped girls to explore digital marketing and social media for business	This is important to continue business to remain empowered in a pandemic or lockdown situation

23	ENGINE Improved morals and self-improvement in ECOSAT/ENGINE participants	Outcome of meeting with ECOSAT/ENGINE husbands	Wives having financial independence as a result of the skills learnt from learning session.
24	ENGINE Improved welfare for children of marginalised girls	ENGINE girls are now able to send their children to school and pay their school fees	Children are being taken care of properly because mothers are having financial independence as a result of the skills learnt from learning session.
25	ENGINE created a skills acquisition hub for young people, especially adolescent girls in the state	Outcome of a meetings with government representatives in the project states	Getting government support is important for sustainability of economic empowerment programs for girls
26	Most of the ENGINE II girls developed passion for financial independence	This was reported during program monitoring activities in project states	This is important to help gains achieve financial independence
27	There is improved self-esteem of girls as a result of participation in ENGINE project	This was reported as part of successes of the project during a lessons learnt meeting with stakeholders	Improved self-esteem is important to enhanced learning experiences and improve participation
28	ENGINE increased girl passion to learn vocational skills	This was reported as part of successes of the project during a lessons learnt meeting with stakeholders	Increased income generation and asset building opportunities
29	ENGINE Peer to peer mentoring encouraged more girls to engage in businesses	This was reported as part of successes of the project during a lessons learnt meeting with stakeholders	Increased income generation and asset building opportunities
30	Lack of access to capital prevented some girls from starting or expanding their business	This was reported as part of as an unintended outcome realized in the project during a lessons learnt meeting with stakeholders	This is the reality that girls are faced with and alternative source of capital should be considered in future interventions
31	ENGINE project has led to peer to peer mentoring among project and non-project participants (ENGINE supported girls and non-ENGINE supported girls)	This was reported during program monitoring activities in project states	Peer to peer mentoring will help increase project coverage thereby increasing the number of girls that will have the necessary knowledge and skills to achieve economic empowerment.