**Handout 1: Youth demographic characteristics of Hope**

The FSP Esperanza is located in Hope, the country. Of the 60 million people in Hope:

* 67% are under the age of 25
* 80% of youth are minors (only 20% are between 18 and 25)

Although there are no specific data for youth living with less than US$2 a day, we know that 80% of the country lives in poverty.

Youth face many challenges:

* 60% of the unemployed population in Hope are youth.
* While the private sector is able to provide 100,000 new jobs per year, every year there are 200,000 youth that could potentially start working (they are no longer in school and they are in the age of working).
* 40% of the older youth (18 to 24) only finished primary school. Only 20% of the older youth pursue tertiary education

**Questions to discuss:**

**Based on the demographic characteristics of Hope, what do you think the youth programmes of Esperanza should look like? Should it be a savings-led or a credit-led programme. Why? What age group should Esperanza try to attract more? Minors? Older youth? Why? In addition to financial services, what other services youth may need that will strengthen the programme?**