

Focus

Youth Justice and Power Spaces: 31 Workshop Report

Ghana YMCA



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Nobody will take medicine for the sick person

Introduction

In 2016, the African YMCA Movement developed the Y3.0 strategy for the future of the African Movement. Under the auspices of the strategy, the AAYMCA was mandated to guide and lead the implementation of Country based Youth Empowerment spaces dubbed Power Spaces. These are both physical and virtual spaces that provide opportunities for youth to engage, to develop, to grow and to be creative. With technical assistance from the AAYMCA, local YMCA associations shall develop innovative spaces for entrepreneurial initiatives and leadership opportunities for young people. The AAYMCA has developed a broad implementation



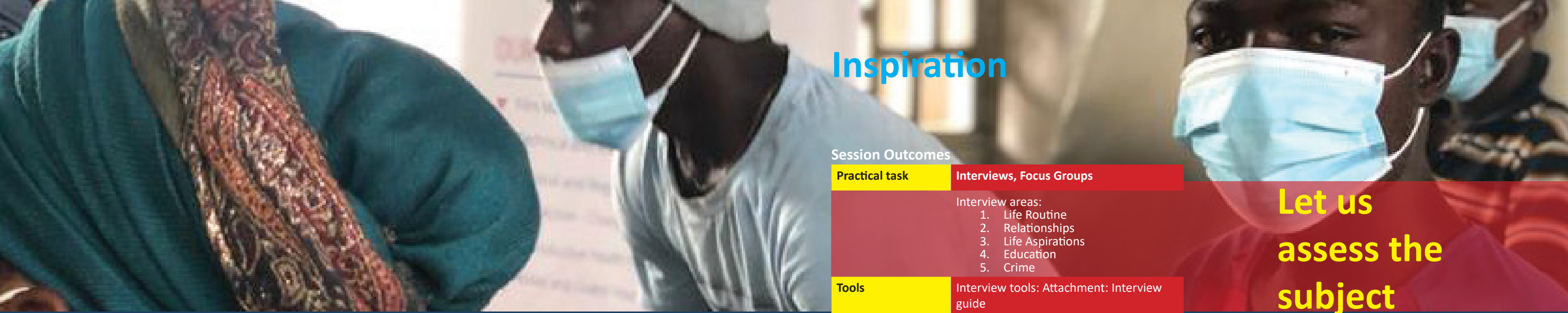
guideline for the Power Spaces which needs contextual participatory interpretation. The AAYMCA has thus created the Inspiration, Ideation and Implementation (3Is) Workshop format as a strategy. The 3Is Workshop is very participatory and demands the engagement of stakeholders, duty bearers, youth, YMCA staff and CSO partner organizations. It employs various strategies including Key informant interviews, transect walks and other strategies. In the Youth Justice project, the AAYMCA projects to extend this mandate to provide technical assistance to the four YMCA partners (Togo, Madagascar, South Africa and Senegal) to implement the Power Space Methodology with a specific focus on Youth in conflict with the law. The AAYMCA will furthermore work in partnership with Sweden YMCA/YWCA and other partners to potentially establish power Spaces in Ghana and Ethiopia covering youth in conflict with the law.

Overall program objective:
AAYMCA is guided by the following programme objectives as has been agreed upon by Sweden YMCA/YWCA and the back donor to the Youth Justice project (Swedish Mission Council):
Youth in conflict with the law and those at risk of offending have taken steps towards active citizenship in all program countries during the program period.
AAYMCA will operate under the mandate of Intermediate objective 5: *All program partners have increased their capacity working with Youth Justice, adopting a Rights Based Approach*, and which is expected to deliver the following Core activities:

- 1. Establishing baselines/database
- 2. Trainings
- 3. Assessments
- 4. Study-visits
- 5. Research

Target group
In the project, our target group is Staff and volunteers from 6 National Movements including Togo YMCA, South Africa YMCA, Senegal YMCA, Madagascar YMCA, Ghana YMCA and Ethiopia YMCA.

Expected results
The AAYMCA intends to implement the Power Space Technology in the context of Youth Justice in the 4 (and potentially 6) National Movements. AAYMCA is expected to ensure increased staff and volunteer technical capacities on delivery of Power Spaces in the Youth Justice implementing countries. The Power Spaces will be established as effective avenues for engagement of at-risk youth as well as for facilitating targeted awareness raising campaigns within prison and among post release youth at risk of re-offending.



Inspiration

Session Outcomes

Practical task	Interviews, Focus Groups
	Interview areas: <ul style="list-style-type: none">1. Life Routine2. Relationships3. Life Aspirations4. Education5. Crime
Tools	Interview tools: Attachment: Interview guide

Let us
assess the
subject

Inspiration, Ideation, Implementation (3Is) Workshop Report

AAYMCA conducted a 5 day Online Inspiration, Ideation, Implementation workshop with staff of the Ghana YMCA between 27th September and 2nd October 2020. Briefly, the purpose of the workshop was to get participants to think in a design-based solution mindset as they build solutions for Youth Justice PowerSpaces in Ghana. The session followed the below structure:

	Inspiration			Ideation		Implementation
	Day 0	Day 1	Day 2	Day 3	Day 4	Day 5
Item	Introductions	Assessment of the findings of the interviews and Focus groups	Presentation of the Persona	Presentation of problems	Discussing the ideas	Prototyping and Implementation Plans
Time Frame: 1 hour						
How to	Let us assess the subject	Reading patterns on the information gathered on the customer	decomposition of the major problems and assessing these	Ideate around the problems with the intention of developing various	Identifying the most bankable ideas	Develop a prototype for Implementation
Time Frame: 1 hour						
Practical task	Interviews, Focus Groups	Drawing the Persona	Problem decomposition	Ideation	Idea Selection	Prototype Development
Time frame: 2 Hours						
Tools	Interview tools	Persona Journey map Stakeholder analysis	Problem assessment tool	Ideation board Idea Mash up tool	Idea selection Matrix	Implementation matrices

Purpose: Understanding our youth:

It has been very interesting to get to know certain things that people go through in the community and their takes on certain issues. And if I was to have answered that question there, I don't think I would have chosen certain answers. But then I realized that others views really count and the fact that most of them have the same views. Yet when it came to me, I didn't even think of that. And so for me that was quite interesting and gave me the opportunity to get to know certain .. this has given me the opportunity to get to know more about people in my community.

Tatyana Kwabi, Participant and Change Agent, Ghana YMCA

The participants were tasked with going out into the field to collect data on potential participants of the Youth Justice PowerSpace in Ghana. The data collection involved conducting Focus Gropu discussions and Key informant interviews in the immediate vicinity of the YMCA Regional Offices. The sampling for the interviews was only instructional and not scientific. It was hoped that at the onset of the next iteration of the Youth Justice Project, a scientific sampling method shall be carried out. This notwithstanding, the participants collected data which has been summarised as below:

Greater Accra Region

Routine

Early Morning starts

Selling food in the market

Attending trainings

Aspirations

Self sufficiency

unclear aspirations

Based on family influence

Relationships

Some young women front their boyfriends as brothers to avoid scrutiny

Gender based violence, rape and sexual harassment has been mentioned

young single mothers (22 years old) with non-supportive fathers

Education

low skills in education -post high school

Crime and Safety

Friends with people who are involved in crime

As a result of peer pressure

Joblessness fuelling crime

Feelings that government is not doing much

Eastern Region

Participation in church activities

Doing Household chores

Visit friends and watch TV

looking after younger siblings

send money to parents back at home

playing football for fun

taking beer for fun

Coconut sellers in the market

Dependent on family influence

feelings of not being appreciated

would like to be able to buy items but cannot due to fear of it being stolen

to save money for marriage

want to be great

success isequated to having alot of money

desire for marriage

little to no education for those porters in the market

Kayayii are exposed to alot of crime

Involvement in gang activity for some of the persona

Poverty and lack of livelihood puts participants at risk

Hve friends who are in lives of crime

The homeless youth sleep in downtown Accra where crime incidence is high

feeling that government is not doing enough to reduce crime

Ashanti Region

Age range 16 - 25

Not clear what to do in the morning

wake up in the morning with fear

Some youth report being able to save up to 10% of income

working as self eployed day workers

Aspire to change life outcomes

Would like to overcome income challenges

Approximately 10% of youth are in relationships

low levels of education

Fear of revealing information on crime

Respondents reported knowing someone actively engaged in crime

leaders are to blame

inadequate parental guidance

youth are not responsible for crime

Volta Region

Age range 15 - 29

sellers so they set up shop

play football for fitness

would want to further education

would want to start a business

did not report being in relationships

just graduated senior high school

Have witnessed petty crime incidents

Peer pressure is a cause

mostly perpetrated by youth

lack of jobs os a main cause

Reading patterns on the information gathered on the customer

Practical tasks	<ol style="list-style-type: none"> Assessment of the findings of the interviews and Focus groups Reading patterns on the information gathered on the customer Drawing the Persona
Tools	<ol style="list-style-type: none"> Persona tool Journey map Stakeholder analysis



Tool: Persona Mapping
 The persona is a tool designed to help teams visualize and better understand customer segments. It is the starting point of the problem exploration journey.

Participants used the Tool to conduct assessment of the findings of the interviews and Focus groups. The process involved consolidating the information gathered and aligning it according to the broad categories as below:

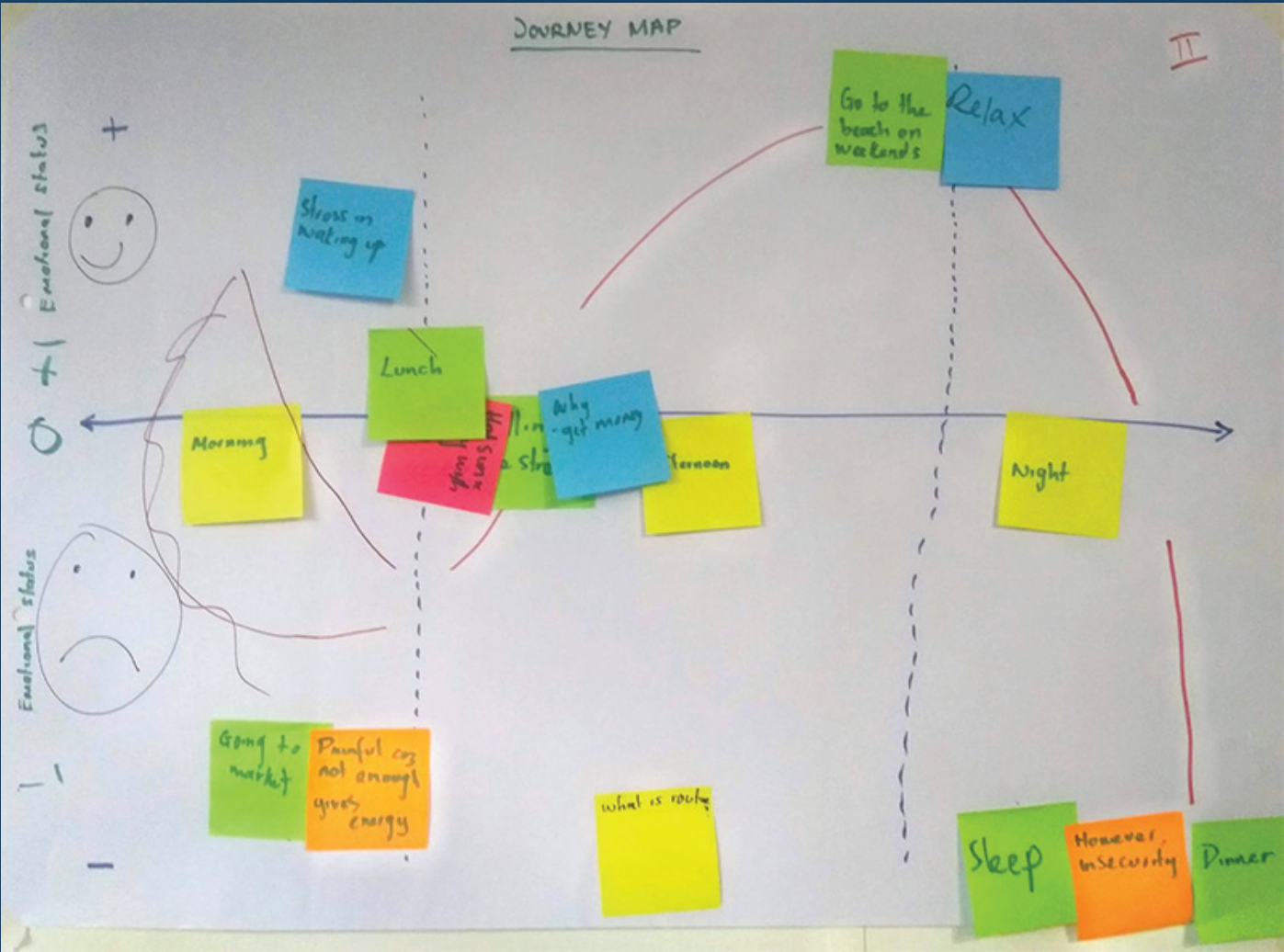
- Pains
- Gains (Wants, needs and Hopes)
- Daily Aspirations
- Reality
- Interesting Stories and observations
- Any other factors to be considered.

It also has provisions for assigning a name and character profile to the aggregation of the interviewees and observed participants.

The key to completing a persona is realizing that it is never finished. It will be continuously updated as the interviewer gathers more stories and insights from interactions with the youth.

- Key questions:**
- Why do you think these are the right people to be engaged in?
 - Why did you talk to them?
 - Why do they do what they do?
 - When is the most available time you can reach them (if you can come to that conclusion)?
 - What are they doing?
 - Do you think that you find out anything interesting, or any aha moments that you may have had?

Tool: Customer Journey Map
 For the purposes of the 3I process, the journey Map is an analysis of the experiences of the persona in a given fixed period of time, often determined by the persona. The journey map is developed after an analysis of the timeframes that appear most repetitive (for example – a day in the life of the subject can tend to be repetitive and can yield similar patterns day in, day out). The facilitator of the process thereafter has the ability, with guidance from the participants, to attempt to map out these repetitive patterns. At the core of the process is the identification of most and least pleasant emotions and the identification of the activities that elicit the emotions. After listing these activities, a joining line is drawn across each activity to produce a graphical analysis of the emotions of the persona. The map is also helpful in identifying points of intervention.




The Persona and Journey Maps can be used concurrently or can replace each other. In the case of the Ghana YMCA participants, the tools were used concurrently.


Results

1. Volta Region: Valentine Agbeleho.

18 years old. Due to Covid, teachers and students are currently on vacation. So, he is at home. He lives in a community within the central portion of who called Anglo Kaji this community is perceived to be a crime prone area. Young people get involved in crime

 <div>What are they trying to do and why is it important for them</div>	Pains	1. He currently does not have enough money to feed 2. worry about how the future will be for him Looking at the situation he finds himself
	Gains	Savings: whatever menial jobs he does, he gets money and saves money.
	Fears and Anxieties	He does not know what the day brings for him.
	Wants, needs, hopes and dreams	He is also looking at getting a better education
		1. hope is that he gets a better job in the future to do 2. He is looking at working to become successful. 3. When he becomes successful, he would like to help others 4. also looking at furthering his education to the highest level
	Reality	1. Currently, he is doing menial jobs, to raise money to support himself. 2. in the farming season, he goes to weed for people to get a little money. 3. Sometimes he also goes to the construction site to do some of the jobs to get money to support himself.
Any other information that can be useful		He mentioned about STIs and HIV AIDS once young people who are currently sexually active and can be promiscuous. It's important to really take care of themselves and protect themselves so that they don't get involved in some of these things.
Quote of what he said:		Despite of all the difficulty I am going through now, I will never give up

2. Greater Accra Analysis

 <div>Wants, needs, hopes and dreams</div>	Pains	No change in diet Not enough time for herself and is forced to look after her own siblings and there are shared resources
	Gains	Likes being around her friends
	Fears and Anxieties	1. No father figure 2. Have to look after her siblings but is sometimes too tired to do the chores as required
		Wants to study hard
	Reality	They live based on sales that the single mum makes selling detergents


More About this persona (Results from the Customer Journey Map)

- Positive Experiences
- Personal Hygiene (in the morning)

Negative

1. Not able to study as much in the day (slightly negative) in the afternoon
2. Cooking lunch and supper is positive although the limited diet makes it negative
3. Getting evening food is positive
4. Not being able to get time for herself is negative

3. Eastern region Analysis

 <div>What are they trying to do and why is it important for them</div>	Pains	a. Sleep in the outside under the elements – homeless kayayii usually in the crime areas b. Sexual harassment and vulnerability as a result c. Not enough money to get medical care for their children d. Not enough money to have savings
	Gains	Being able to get money for upkeep during the day
		Wants to get money to look after family and help others
	Reality	Have to work even when not feeling well They are looked upon to look after her family at home Peer pressure is leading to them being exposed to drugs and being discouraged from making decisions that would ultimately help them to achieve their aspirations eg savings

About this persona (Results from the Customer Journey Map)

Ayisha Abubakar – Lives in the Affordable Housing Scheme and is 25 years old. She is a Kayaye (Every day, young girls generally between 14 and 16 years old migrate from the rural areas of northern Ghana to the urban centres of the south: Accra, Kumasi and Takoradi. There, they work in markets or on the streets as head load carriers (kayaye), informal petty traders, domestic assistants to traders, and in other menial jobs. In the best of cases, they become domestic workers¹)

- a) Morning waking up is mildly positive as it is the start of a struggle. The challenge of looking after her child is real and apparent in trying to balance the beginning of her day and the challenges of looking after her child
- b) Afternoon is a positive time for her to interact with her friends and peers with whom she can share the challenges of her daily experience and who can be a support system
- c) The unhappiness of not being able to negotiate good pricing for her services is very apparent during the day, however, and is the cause of her emotional low during the day. She also suffers from repeated theft of her goods. This is combined with the challenge of not being able to provide adequate care for her child as she is working
- d) Evening allows her a little rest and therefore is positive
- e) Nighttime is stressful due to long distances of walking and fear of becoming a victim of rape again. She lives in a crime zone.

4. Greater Accra Analysis

¹ <https://www.opendemocracy.net/en/beyond-trafficking-and-slavery/kayaye-girls-in-accra-and-long-legacy-of-northern-ghanaian-slavery/>


Persona named Mary Takyiwaa (Maame Ekua)

- 1. Student in Junior High School 15 years old
- 2. Relocated from Kumasi with her mum
- 3. Live in a small wooden kiosk with 3 other members of her family
- 4. Have not gone to school due to covid

Routine

- 1. Wakes up in the morning
- 2. Does the chores which means taking care of sibling. (No feelings towards it as she recognizes it as her duty)
- 3. In the evening she is with her friends or watching telenovelas (positive during the day)
- 4. Due to not having much to do, there is potential for conflict with her mum (mostly in the evening)
- 5. She hangs out with her friends a lot – there is opportunity for peer influence – this is a whole day issue
- 6. She also washes clothes to make money though it is a form of child labour. She is not very keen on it but it is a money source (during the day and potential negative)
- 7. Conflict with her mum because of hanging out with boyfriends although she feels old enough – (negative, mostly in the evening)
- 8. Peer influence has potential for trouble as there is a lot of delinquency and the risk of the young girl getting into problems is a real challenge
- 9. She is hot tempered and thus there is high risk of getting into conflict with the law as there is fighting with her aunties and uncles.

5. Eastern region



Pains	Some are already in drugs (especially marijuana) Some are already in petty theft
Gains	All in school and want to do something with their lives
Fears and Anxieties	
Wants, needs, hopes and dreams	They are willing to offer support to their families and take care on their younger siblings
What are they trying to do and why is it important for them	Want to gain knowledge and stay in school. When supported in school, the community can benefit
Reality	The difference between leisure activities for boys and girls They are not clear about what chosen careers are about e.g what is engineering
How do they achieve those goals today? Any barriers in their way	The engagement and addiction to drugs is a hinderance No group activities for girls that are fun and safe in the community

Morning:

- 1. general activities like packing things for the shop: the shop belongs to the mother so she has to set the shop up and that is stressful.
- 2. getting the kids prepared for school,
- 3. prepares herself to go to school.
- 4. packing the things to the shop is a negative emotional experience for her as well as Preparing the kids for school. Preparing the kids comes with a lot of regrets (perhaps of poor choices) and so is negative as far as emotions are concerned.
- 5. prepares to go to school at the YMCA center for training.

Afternoon

when she gets back from school, in a normal circumstance, she should be able to revise, probably in the night before going to bed. But she must pack things for selling and then go back and put the children to sleep. it is stressful and she is quite frustrated during doing that.

Night

- 1. Because she is selling at night, young men who are doing drugs or drinking take advantage of the fact that she is a young lady to harass her. But because she is selling and trying to make ends meet, she is forced to tolerate it.

Priscillah Nyaune: 16 years old student

Morning:

Not pleasant due to household chores that she must do (negative emotion)

Afternoon:

- 1. Loves visiting friends as she loves spending time with her friends, she also goes shopping (also positive)
- 2. She also takes care of her siblings as her parents go out to make a living (is negative because she does not have the skills to look after her siblings)

Evenings:

- 1. She likes to sleep and to study (positive)
- 2. Not so positive: She does not enjoy studying as much

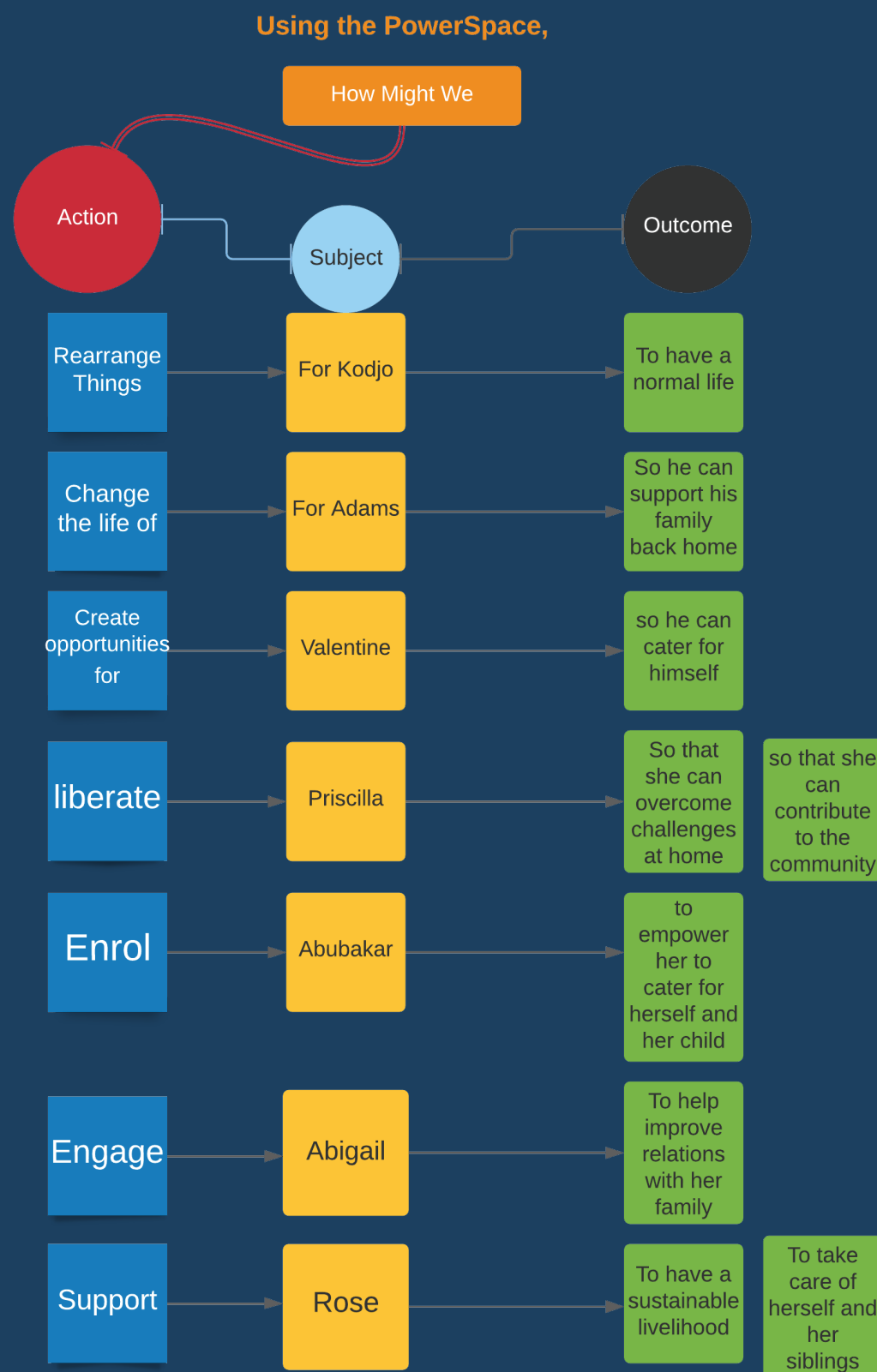
Aha Moments:

- 1. There are strong familial ties among all the personas
- 2. The market is an important place for majority of the people interviewed: Either they work in the market or are supporting parents who work in the market or any other such activities

Problem Statement Development

The How Might We Statement (HMW)

The How Might We Statement helps the design team to zero in on particular challenges and is part of an important priority building process. The HMW is a three-part tool that focuses on the action to be taken, the subject of the action and the desired outcome. It is preceded by a process of sifting where the team, together with the user, carries out a weighting process on the problems. The outcome of this weighting process is often to pick out the most painful problems and to use these as anchors in designing solutions. It is the penultimate process of the Inspiration phase. For the Ghana YMCA Youth Justice session, participants addressed the listed problems, analysed the Journey Maps and the Persona profiles and listed, for each region, the 3 most painful experiences for the identified personas. As a follow up, the teams developed the following How Might we statement. Each focusing on the direct needs of the Persona as indicated:



Ideation

Ideation is the process of generating new ideas and concepts to solve specific problems. These can be problems that youth are facing (enabling the participants to come up with concepts for new products and services the YMCA can offer), or problems that the organization is experiencing (thus improving the internal structure or processes).

The Idea Mash Up tool

Once the How Might We statements were defined, teams were asked to use the Idea Mash-up tool. The Mash-up brings odd or unexpected things together to spark fresh ideas. Participants were asked to do the following:

Step 1 - Frame - Articulate the challenge as a How Might We statement.

Step 2 - Narrow - Pick two broad, unrelated categories, one of them being the elements of the existing YMCA activities (could be related to the Power Space) and Mobile phone applications.

Step 3 - Generate - Starting with one category at a time, list as many elements of these two experiences you can in two minutes.

Step 4 - Mash-Up - Combine items from the two lists to ideate as many experiences as possible

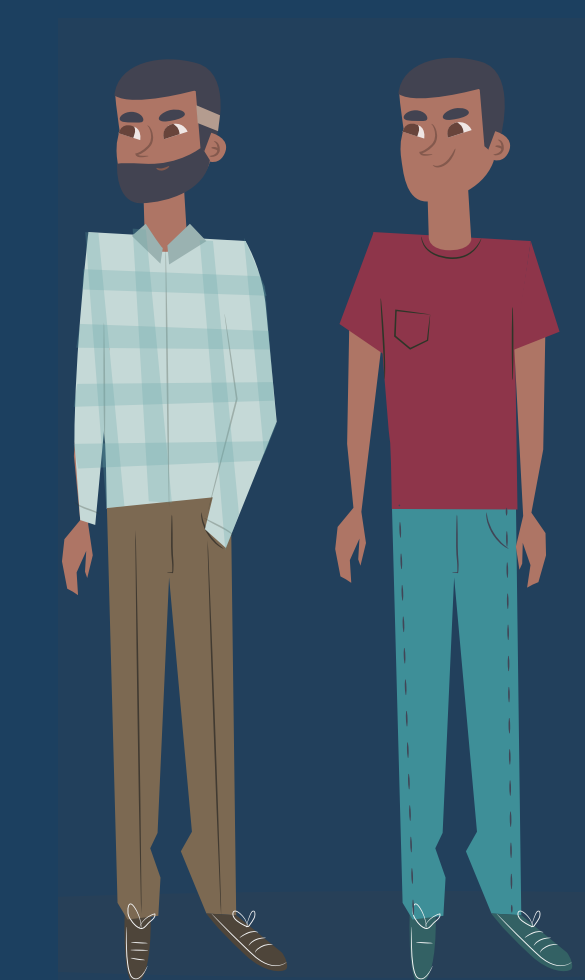
Participants were asked to ensure that the Idea Mash Up process will deliver solutions to the challenges as listed in the How Might We Statement. The instruction was to make sure that linking the elements together in the Idea Mash up process will deliver viable solutions (They address real problems; they will be popular with the user and they are financially feasible). This was noted to be the process of beginning to create the Powerspace

Element 1	Element 2	Mash Up
Eastern Region		
		Conversational Peer talk activity
Studies	Facebook element of Facebook groups	Group study
Chores	Help and support on Facebook	Help and support will be provided on request (What if the help and support is coming from the YMCA PowerSpace?) YMCA can dovetail on the household chores and the YMCA can provide support on best ways to engage in a multitasking process. It can be through education
Ashanti Region		
Mentorship and counselling	WhatsApp chat	Mentoring and counselling using whatsapp
Dinner party	Whatsapp Invites	Inviting the participant through chat
Life transition	Whatsapp Calls	Using Whatsapp calls to invite the participants. The region was challenged to take the conversation further and look at the function of the WhatsApp element and incorporate this into the delivery of the old element. They were challenged to create new elements using the functionality idea of the WhatsApp elements.
Western Region		
Guidance and Counselling	The levels in a Gaming up	Guidance and counselling levels where first level is the peer session, then the next level is where a n overcomer is introduced and the third level is where a life coach is introduced and then the final level is where the she herself can also give guidance and counselling
Small Business Startup sessions	Tips	Small business startup sessions and tips provided for starting up businesses
Donations	Store from the gaming app	Persona can “shop” within the donation store and “download” what they feel is useful to them as opposed to having to receive what is not necessarily useful for them. They were challenged to reconsider the donations store for it to force the recipient to make an investment into the donations store to make her an active participant in the process.
Greater Accra Region		

Learning a craft through the vocational training	Community	Building a sense of community that focuses on the learned craft. He can be learning in a safe space where there is a positive peer process. Effective VT programme with an emphasis on community
Entrepreneurial training	Online	Using online assistance to engage the youth in providing simple entrepreneurial training sessions at very manageable timelines that are available to them online.

Volta Region		
Freesbie games	Download	Engage valentine to introduce the activities and encourage choice
Cultural drumming and dancing	Levels and Stages	When he picks any he will be introduced to the leader to help him avoid getting into crime
Football	Levels and stages	He will be introduced to career guidance and counselling

Greater Accra		
Jogging	Piano tiles app: challenges and rewards	Fitness and Daily challenges that allow the persona and siblings to use their environment as a form of exercise and they would be encouraged to leave the house
Daily workout		



The Idea Selection tool

The Idea Selection Matrix is an important tool for qualifying solutions based on two key factors, how much is the idea loved by the user and how much business sense does it make (How many problems does it solve? It is a 2X2 matrix that assesses all the ideas that have been developed and subjects each idea to a vote. The idea is to have participants (including the persona) discuss the idea according to how the problem has been assessed. The main question is, does the idea solve the problem as has been pointed out in the “How Might we” question?

Participants discussed the Greater Accra idea on participant investing 10% of the total cost of the project as a start-up (the participants pay part of the tuition fees but the money would be treated more as an investment that would be reverted back to the participants as part of the start-up kit. The idea was to build this as an investment or savings fund). It was noted as a



challenge in some of the projects currently implemented by the Ghana YMCA where free courses are not necessarily well attended. It was noted that the idea would be to secure the commitment of the persona or beneficiary. Did this solution have the biggest user value and will it solve the most problems? As there was limited time in fully getting to the core of the problem, there was disagreement in whether the user (persona or youth at risk of getting into conflict with the law) especially in the amount of the cost to be withheld would be a practical idea. However, the conclusion was that there was need to prototype the project with a select number of potential users. Participants also appreciated the need to find compromise in the process of developing the final solutions.

Implementation

The beginning of the Implementation phase of the 3I is the Service Scenario Storyboard The Storyboard is also a matrix that asks several key questions on the idea that scores highest on the Idea selection tool: The idea would be most implementable. This idea is then subjected to the service scenario. Participants elected to use one of the ideas to test the Storyboard:

1. It was feasible and implementable...Selected day implementation for training with avoidance of busy days for vocational classes
2. The participants then developed the following answers in the following spectra:
3. It was noted that the Service Scenario also serves as an implementation Schedule

How will the persona become Aware?	How will the persona be onboarded and convinced to participate in the PowerSpace	What should the experience of the persona be in the Powerspace?	How will you retain the persona
<ol style="list-style-type: none"> Through WhatsApp Through phone calls (if they have phones) Personal contacts and visits Using influencers and peers 	<ol style="list-style-type: none"> Filling forms through personal invitation (there is assistance to do this) Sign up the guarantors 	<ol style="list-style-type: none"> To be fun To be educative Engaging as possible Concise Straight to the point Commitment of the user Educative Exciting enough to encourage membership Easy to participate in and the participant should feel free, not so formal Have a sense of belonging 	<ol style="list-style-type: none"> Maintain youth friendliness When they feel the impact of the training, they will come back – the quality will be excellent Ensure that it is peer-accepted and there is space for everyone By ensuring timeliness of the programmes

Conclusion

Most Important Learnings and Activities as listed by the participants

- It was important to begin to understand the persona, especially through the Journey Map. Understanding especially the Kayaye was very useful
- It was useful to engage the process by first recognizing what the YMCA has in terms of untapped opportunities and begin to see how to use these opportunities to have a deeper engagement.
- The persona tool is useful and can be used to address the key issues that youth are going through in the YMCA
- The Idea Mash up tool is very useful in helping the participants to be innovative in the projects. One participant stated that it allowed them to see how to expand projects even to online
- The participants stated that they felt the workshop was useful in building their capacity for action
- The journey map was noted as an important tool in building empathy and understand people and what they go through.
- Participants understood the link between the 3I process and the Powerspace and the process of youth empowerment.
- The Idea Mash up tool is important in bringing innovation to the local branches in ideating for new projects
- There is need to have a larger sample
- Participants understood the need to have constant engagement with users and beneficiaries, noting the need to have these as a key part of the processes.
- The journey map is an important tool in getting close to the participants and proving or disproving assumptions. It was important in building the empathy muscle of the Ghana YMCA.

Online Sessions

- The process of online 3I workshops can work for situations where there are barriers to physical meetings. However, there is a significant challenge in the quality of intervention as a result of weak internet connections and inability to read important body language signals. The internet connection was particularly weak at times and this led to a loss of quality in the results and reduced overall quality of the work. Online sessions are therefore at best a temporary measure and should not replace physical meetings in the future. There is more value in physical meetings.
- This notwithstanding, some participants were appreciative of the need to have the workshops on Zoom and appreciated the time. The way the tools were used to identify and solve issues will help in programming in the local branches. However the challenge of poor internet connections was very real and affected the quality of the sessions.



Ghana YMCA PowerSpace Prototype

Micro loans for vulnerable
youth in business



Strategy

1. Critical assumptions inherent in scaling-up
2. Rating Critical Assumptions
3. Performance Criteria



Prototype Experiment

Focus on petty traders and the extreme small scale uneducated (or minimally educated) youth

1. Vulnerable Youth aged 18 -22 from low-income situations with no access to credit to expand their businesses
2. Microcredit and small lender institutions looking to invest in critical masses and who have a social entrepreneurship focus
3. Consumers of affordable labour and products in low-income communities

Location: Tema Station



Critical Assumptions

Assumption

We are confident of a low rate of delinquency of the loans given the performance of fintech solutions in the market today, generally

Our target youth are more interested in running their own businesses than in getting employment

The target youth are willing and able to pay up to 10% of the total cost of a training session if they are sure it is a direct investment into their microenterprise

The target youth can invest at least one hour a day continuously for a week without suffering significant income loss as a result

We have the requisite people, tools and curricula to execute

The price point for the course is 25USD per individual, each individual contributing 5USD and a (matched) microloan being a further 5USD, paid back at 0.83% pm

The potential market is estimated at 1 million traders

Validation Plan

Low-cost experiment: Provide initial micro-loan (Maximum 5USD) to a minimum number of youth (approximately 10) so that they can invest in their micro businesses after they attend a short training. The loan is based on practicing what they learn in the course and is paid back at 0.83% pm Data: rate of repayment and time taken to make full repayment and request for new cash
Data: 50% of the group has a good credit history and 50% has no payment track record

Experiment: conducting a controlled trial comparing two groups of youth – those running their own businesses as a profession and those doing so as a stop gap
Data: rate of repayment and request for new micro-loan

Low-cost experiment: Provide initial micro-loan (Maximum 5USD) to a minimum number of youth (approximately 10) so that they can invest in their micro businesses after they attend a short training. The loan is based on practicing what they learn in the course and is paid back at 0.83% pm Data: rate of repayment and time taken to make full repayment and request for new cash

Experiment: provide a one-hour training session every day for approximately one week for 10 targeted youth (see cohorts described above).
Data: reported income loss (or lack thereof) by the participating youth: Staff to draft survey and interview participants. Staff to draft customer journey map

Experiment: implement a short course on basic financial management skills by YMCA staff
Survey of participants and interviews to validate
Data: analysis of skills gained after training
Data: level of examinable skills gained by participating youth

Low-cost experiment: Provide initial micro-loan (Maximum 5USD) to a minimum number of youth (approximately 10) so that they can invest in their micro businesses after they attend a short training. The loan is based on practicing what they learn in the course and is paid back at 0.83% pm
Data: confirm business model is successful

Online Market research, reaching out to the SME bank in Ghana for loan-book size



Prototype Project Report

Training

Prototype Content Plan

SUBJECTS	LESSON CONTENT
Financial Literacy Basics of start-up capital for small scale businesses	What is start-up capital and its importance? How to raise start-up capital
Customer Service Keeping Your customers safe	Observing COVID protocols
Life Skills Making life meaningful	How to set goals working towards achieving them live one day at a time it's okay to fail
Reproductive Health Teenage pregnancy	What is teenage pregnancy? When & how can a girl get pregnant? What happens when a girl gets pregnant? Biological stages of life
Financial Literacy Basic rules to raise start-up capital	Start saving, start small Grow your capital by ploughing back profits
Life Skills My health, my life	Working & resting Sleeping habits Simple first aid
Customer Service Personal grooming	Keeping a good personal appearance & smelling good Speaking well
Life Skills My health, my life	Am I physically fit? Can I eat it?
Reproductive Health Teenage pregnancy	Social & economic effects: Interruption of school, multiple pregnancies, failed marriage, poverty Dealing with social & economic effects of teenage pregnancy
Financial Literacy Basic practices to manage start-up capital	Manage your expenses (your expenses should not exceed profits) Maintain financial stability
Customer Service Building relationships with customers	Remember names of customers Keeping record of car number plates Building rapport with customers
Life Skills Embracing tomorrow	Dream about the next stage Planning the next stage Saving for the next stage Planning for contingency

Reproductive Health Teenage pregnancy	Ignorance & Misinformation Poverty & peer pressure Rape Parental neglect
S2C Rights & responsibilities of street vendors	What are rules and regulations about street selling/hawking in cities especially Accra? How do you seek justice if you're treated unfairly on the street?
Financial Literacy Paying back borrowed capital	Mandatory payment plans by lenders Optional payment plan to increase payments gradually
Reproductive Health Sexual abuse	What is rape? Who can rape you? What happens after rape? How to avoid rape.
Financial Literacy Growing your business	Get to know your customers Offer great customer service Nurture existing customers and look for new ones
Life Skills Making liquid soap	How to make liquid soap



Preparation and recruitment of participants

Staff of Ghana YMCA interviewed potential beneficiaries including; street hawkers, head porters (kayayes) and micro businesses owners on the street of Accra. There was need to understand their skills needs with regard to entrepreneurship. The project team applied the Persona Journey Map to delve into the individual situations of beneficiaries. This strategy assisted the team to diagnose the challenges of the potential beneficiaries as well as opportunities from their individual situations.

Places visited

- Tema Station
- Castle road
- 37 lorry station
- Makola market
- Circle lorry station

In total, the team interviewed 25 prospective beneficiaries to gain an understanding into key areas they needed training on. Based on the data obtained, the respondents indicated that they needed training on the following skill areas;

1. Financial Literacy i.e. saving money, investing money, scaling a business.
2. Customer service i.e. how to talk to customers, how to build relationships with customers.
3. Life skills i.e. life planning, goal setting, and sexual reproductive health.

The YMCA project team also gathered data on the loan amounts that micro business owners (beneficiaries) required to invest in their micro and small businesses.

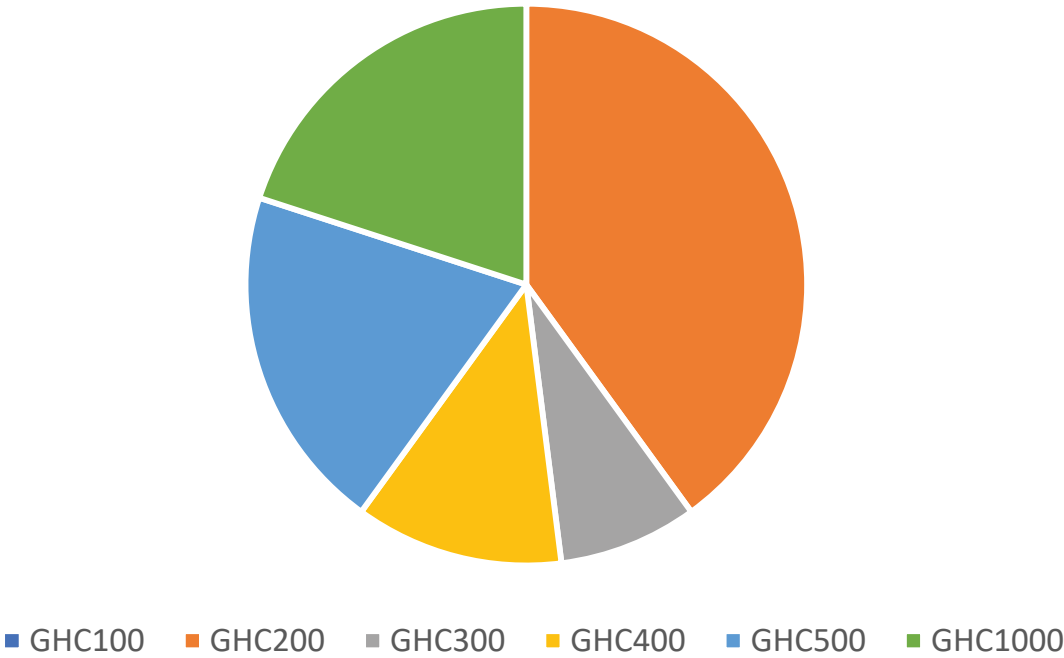
- 10 out of the 25 respondents indicated that they needed a loan of at least GHC200.
- 2 out of the 25 respondents indicated that they needed a loan of at least GHC300.
- 3 out of the 25 respondents indicated that they needed a loan of at least GHC400.
- 5 out of the 25 respondents indicated that they needed a loan of at least GHC500.
- 5 out of the 25 respondents indicated that they needed a loan of at least GHC1000.

The graph below details the distribution of respondents' answers on loan amount needed.

The research team also sought to determine the interest rates that could be easily afforded by the beneficiaries. The most common response was a 10% interest rate to be paid between a period of 2 to 4 months.

Following the successful design of the 6-week curriculum, staff of the Ghana YMCA engaged the prospective beneficiaries who participated in the preliminary survey to form the first batch of trainees. Staff focused more on respondents who had indicated

Response on Loan Amount needed



10%

Recommended Annual Interest rate on Microloans

that they needed loans of GHC300 and below.

Participation

Ten (10) respondents made up of four (4) males who sold lemons on the streets and six (6) female head porters signed up to participate in the first batch of the training.

To attract participants to the training and to save them from the cost of transporting themselves to the Ghana YMCA's National Secretariat, a special transportation arrangement was made to pick up the beneficiaries from their

place of business to the training venue. A hot meal and a bottle of water and drinks were also provided to incentivise the beneficiaries and increase their commitment to completing the training.

External experts who had specialized skills in the skill areas identified by beneficiaries were also invited to engage with beneficiaries during the training.

The table below details the first batch of beneficiaries who participated in the PowerSpace prototype training for 6 weeks:

70% Female Head porters (Kayaye)	55% of whom are aged 18 – 25 years old
	45% of whom are aged 31 – 35 years old
30% Male Lemon hawkers	Aged 18 – 25

LESSONS TAUGHT & SKILLS ACQUIRED FROM THE TRAINING

Guided by the data gathered from the respondents on the skill areas they needed training on, lessons and the content plan were designed to directly reflect the needs of the beneficiaries. The resource persons to deliver the training researched the context of the beneficiaries to determine the right approaches to developing the lessons in a manner that was straightforward and impactful on the businesses of beneficiaries. This process to develop the content plan was participatory as it received input from the beneficiaries. The beneficiaries therefore felt empowered and valued thus motivated to complete the full training.

All the lessons delivered by the trainers were taught in Twi, which is the most common vernacular spoken in Ghana. Due to the extremely low levels of education, all the concepts were broken down to the barest minimum for easy assimilation by the participants. The participants could not take notes because they were mostly unable to write. Therefore, the lessons were presented using illustrations and visual cues to enable them to recall them easily.

The trainees also received some education on COVID-19 safety prevention protocols since it was relevant to their own safety and the safety of their customers. They learned how to wear the mask properly, wash hands thoroughly and the tell-tale symptoms of COVID for which they had to report immediately to a health facility. They also received education on government interventions such as free COVID testing for the entire public and free treatment for some sections of the public.

In sum, beneficiaries acquired the following immediate skills

- Improved understanding of the concept of customer relation and satisfaction
- Enhanced knowledge on Financial Literacy i.e. saving money, investing money, scaling a business.
- Gained

understanding on the work of the Ghana YMCA and its core values.

The table below shows the lessons taught and the skills acquired by the participants.

MODULE	SKILLS ACQUIRED
Financial Literacy	Saving money Budgeting Scaling a business
Life Skills	Goal setting Life planning Healthy eating
Customer Service	Personal grooming Sales communication Customer service
Reproductive Health	Abstinence Sexual safety

DATA ON LOAN BENEFICIARIES

After the participants received training on the thematic areas, they were briefed on the conditions for accepting the loans and the modalities for repayment. The interest rate was pegged at 10% as agreed with them earlier with a period of up to four months to pay back in instalments that favoured the participant.

Participants who agreed to take the loans filled a form and thumb printed on the form as a way of providing documented consent. The table below details the participants who received the loans:

GENDER	AGE	PROFESSION	LOCATION	AMOUNT
Female	18 – 25	4 Head porters	Tema Station	GHC100.00
	31 – 35	2 Head porters	Tema Station	GHC100.00
Male	18 – 25	Lemon hawker	Castle Road	GHC100.00

Innovations During The Engagement

Due to the exigencies on the ground, some inventions and adjustments were made to ensure a smooth implementation of the project. The following are some inventions that were achieved:

1. Participants were conveyed from their place of work to the training venue for free.
2. Food, soft drinks and water were provided for the participants as an incentive.
3. Participants who shared similar business interests but initially wanted more than GHC100 willingly came together to combine their loans to start the businesses.

Loan Repayment

The Ghana YMCA has set up a mobile money account to enable participants pay their loans with interests via mobile money transfer without necessarily coming to the offices. All the participants were enthused with this platform and repayment will commence on the 8th of April 2021.

Challenges

1. Feedback from our initial data gathering and expectations expressed during the lessons indicated that the GH¢100 micro loan was too small to establish or substantially scale a micro business within the Accra Metropolitan area.
2. Participants sometimes forgot some of the lessons taught because they could not take notes for subsequent revision.
3. Even though all of the participants could comprehend the Twi dialect, some of them could not adequately express themselves during training sessions.
4. The hectic and unstructured nature of the participants' jobs sometimes resulted in delays in the start of the training, causing the training to run beyond the apportioned time.

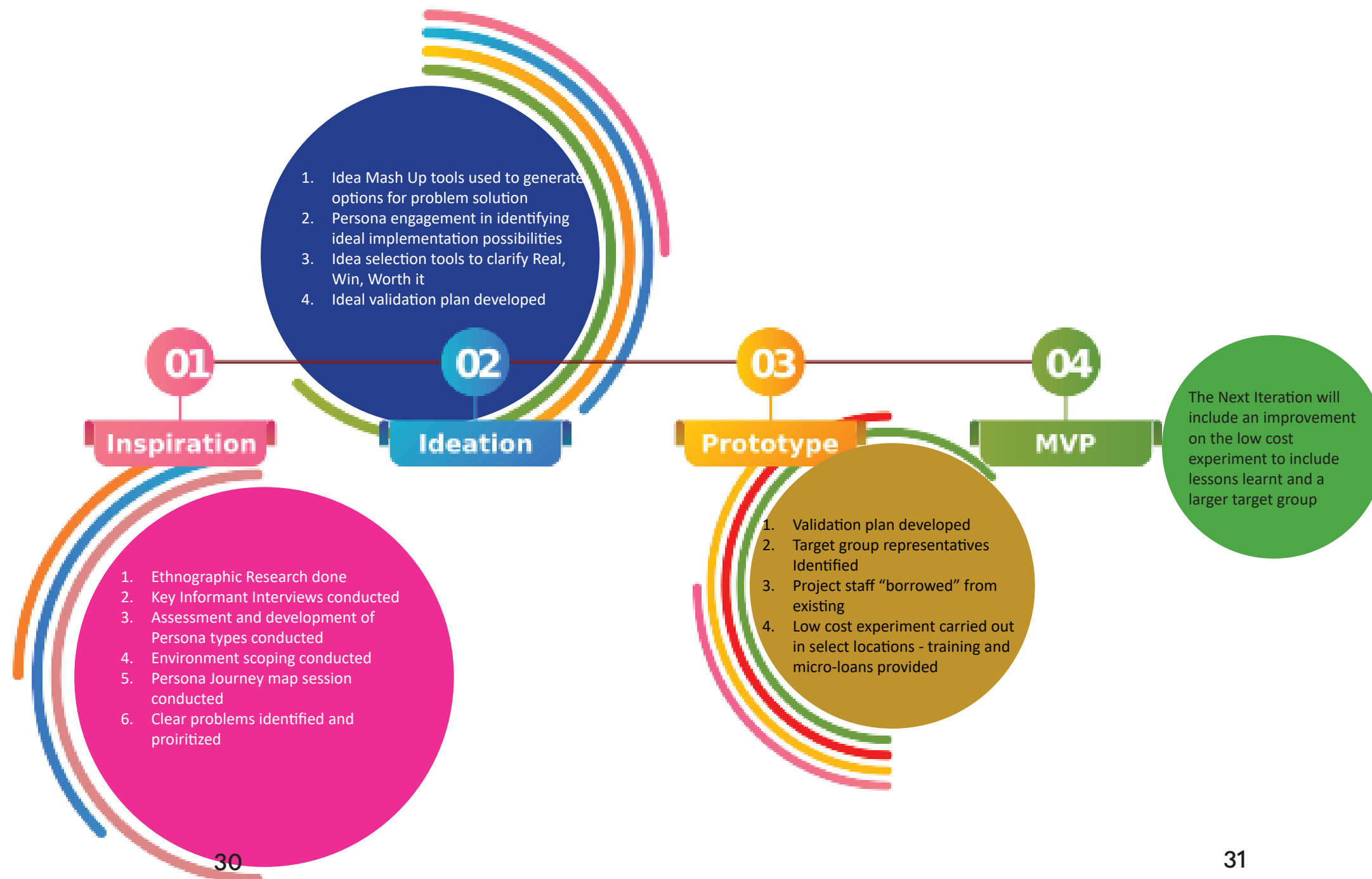
Lessons Learned

Participants who are unable to read and write may need to be given small visual-based pamphlets to enable them to revise the lessons at home and improve the retention of knowledge gained.

Opportunities

1. Findings from the conclusion of the project can inform the development of an effective loan scheme to support vulnerable micro business owners in the Greater Accra Region of Ghana.
2. The training has increased the access of the Ghana YMCA to vulnerable young people within the Accra Metropolitan area for subsequent engagement.
3. The Ghana YMCA can explore developing programmes to satisfy the enthusiasm of participants for learning practical skills such as handicraft and multimedia skills which can immediately provide them with self-employment.

A Summary of the Process



Next Recruitment: Minimum Viable Product (MVP)

The next batch of recruitment for 30 beneficiaries is scheduled on the 16th of April 2021.

Conclusion

The enthusiasm and commitment shown by the participants indicated that the vulnerable micro business owners have the will and zeal to be trained on entrepreneurship. The prolonged engagement over the weeks also confirms the hypothesis that vulnerable micro business owners shall benefit greatly from low-interest loans to support their business. The second batch of participants for the training shall be actively monitored to gather data to inform the development of an effective scheme to sustainably provide skills and capital support to vulnerable micro business owners. The Ghana YMCA is grateful for the African Alliance of YMCAs (AAYMCA) for the technical and financial support for the implementation of this prototype project.

