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.
- 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, 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:

<table>
<thead>
<tr>
<th>Item</th>
<th>Time Frame: 1 hour</th>
<th>How to</th>
<th>Time Frame: 1 hour</th>
<th>Practical task</th>
<th>Time Frame: 2 Hours</th>
<th>Tools</th>
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<td>Item</td>
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<td>How to assess the subject</td>
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<td>Time Frame: 1 hour</td>
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<td>Practical task</td>
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<td>Tools</td>
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### Inspiration

**Day 0**
- Introductions

**Day 1**
- Assessment of the findings of interviews and Focus groups
- Presentation of the Persona

**Day 2**
- Reading patterns on the information gathered on the customer
- Decomposition of the major problems and assessing these problems

**Day 3**
- Identification of the most bankable ideas
- Ideate around the problems with the intention of developing various ideas

### Ideation

**Day 4**
- Discussing the ideas
- Identifying the most bankable ideas

**Day 5**
- Prototyping and Implementation Plans
- Develop a prototype for Implementation

### Implementation

**Tools**
- Interview tools
  - Attachment: Interview guide

**Practical task**
- Interviews, Focus Groups

**Interview areas**
1. Life Routine
2. Relationships
3. Life Aspirations
4. Education
5. Crime

**Interview tools**
- Attachment: Interview guide

### 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 things.

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 Group 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:
Key questions:
1. Why do you think these are the right people to be engaged in?
2. Why did you talk to them?
3. Why do they do what they do?
4. When is the most available time you can reach them (if you can come to that conclusion)?
5. What are they doing?
6. 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

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.

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.
He is also looking at getting a better education

Wants, needs, hopes and dreams
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

What are they trying to do and why is it important for them
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.

Reality
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

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

2. Greater Accra Analysis

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, needs, hopes and dreams
Wants to study hard

Reality
They live based on sales that the single mum makes selling detergents

3. Eastern region Analysis

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

What are they trying to do and why is it important for them
1. Have to work even when not feeling well
2. They are looked upon to look after her family at home
3. 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

4. Greater Accra Analysis

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 workers).

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) Nightime is stressful due to long distances of walking and fear of becoming a victim of rape again. She lives in a crime zone.

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

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**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:

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**Persona named Mary Takiwaa (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 aunts and uncles.

**Eastern region**

<table>
<thead>
<tr>
<th>Pains</th>
<th>Gains</th>
<th>Fears and Anxieties</th>
<th>Wants, needs, hopes and dreams</th>
<th>Reality</th>
</tr>
</thead>
<tbody>
<tr>
<td>Some are already in drugs (especially marijuana)</td>
<td>Some are already in petty theft</td>
<td>They are willing to offer support to their families and take care on their younger siblings</td>
<td>Want to gain knowledge and stay in school. When supported in school, the community can benefit</td>
<td>The difference between leisure activities for boys and girls</td>
</tr>
</tbody>
</table>
| *Want to achieve those goals today?* | *Any barriers in their way* | *The engagement and addiction to drugs is a hindrance* | *No group activities for girls that are fun and safe in the community* | \n
**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**
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.

<table>
<thead>
<tr>
<th>Element 1</th>
<th>Element 2</th>
<th>Mash Up</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eastern Region</td>
<td></td>
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<tr>
<td>Conversational Peer talk activity</td>
<td>Group study</td>
<td></td>
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<tr>
<td>Studies</td>
<td>Facebook element of Facebook groups</td>
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<tr>
<td>Chores</td>
<td>Help and support on Facebook</td>
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<tr>
<td>Ashanti Region</td>
<td>WhatsApp chat</td>
<td>Mentoring and counselling using whatsapp</td>
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<tr>
<td>Mentorship and counselling</td>
<td></td>
<td>Inviting the participant through chat</td>
</tr>
<tr>
<td>Dinner party</td>
<td>Whatsapp Invites</td>
<td>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.</td>
</tr>
<tr>
<td>Life transition</td>
<td>Whatsapp Calls</td>
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<tr>
<td>Western Region</td>
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<tr>
<td>Guidance and Counselling</td>
<td>The levels in a Gaming up</td>
<td>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 self can also give guidance and counselling.</td>
</tr>
<tr>
<td>Small Business Startup sessions</td>
<td>Tips</td>
<td>Small business startup sessions and tips provided for starting up businesses</td>
</tr>
<tr>
<td>Donations</td>
<td>Store from the gaming app</td>
<td>Persona can “shop” within the donations 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.</td>
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<tr>
<td>Greater Accra Region</td>
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</table>
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:
   1. Engagement 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. To make it more attractive, the introduction of Table tennis can be linked to access to other more games. Participants in the table tennis will have access to more games, the more they participate.

An idea was brought up to have 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.

Certification for practical exams for the purpose of professionalizing.
**Conclusion**

**Most Important Learnings and Activities as listed by the participants**

1. It was important to begin to understand the persona, especially through the Journey Map. Understanding especially the Kayaye was very useful
2. 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.
3. The persona tool is useful and can be used to address the key issues that youth are going through in the YMCA
4. 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
5. The participants stated that they felt the workshop was useful in building their capacity for action
6. The journey map was noted as an important tool in building empathy and understand people and what they go through.
7. Participants understood the link between the 3I process and the Powerspace and the process of youth empowerment.
8. The idea Mash up tool is important in bringing innovation to the local branches in ideating for new projects
9. There is need to have a larger sample
10. 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.
11. 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**

1. 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.
2. 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.
Strategy

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

Ghana YMCA
PowerSpace
Prototype

Micro loans for vulnerable youth in business
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

Customer

Young (<21) majority female traders, lacking financial access, business acumen and support

Value Proposition

To upskill young micro-business traders, empowering them with angel capital for business sustenance and growth

Value Chain

01. On-boarding
02. Training
03. Micro-loans
04. Re-investment

Core Competencies

1. Delinquency management expertise
2. Loan Disbursement and Risk Management expertise
3. Outreach and Recruitment expertise
4. Course Content Developer / Trainer / Coach

Critical Assumptions

Assumption

Validation Plan

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

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

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

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: 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

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

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

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Experiment: providing 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

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

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: 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

We have the requisite people, tools and curricula to execute

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

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

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

The potential market is estimated at 1 million traders
## Prototype Content Plan

### SUBJECTS

<table>
<thead>
<tr>
<th>Financial Literacy</th>
<th>LESSON CONTENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basics of start-up capital for small scale businesses</td>
<td>What is start-up capital and its importance?</td>
</tr>
<tr>
<td></td>
<td>How to raise start-up capital</td>
</tr>
</tbody>
</table>

| 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? |

### Financial Literacy

<table>
<thead>
<tr>
<th>Basics to raise start-up capital</th>
<th>Biological stages of life</th>
</tr>
</thead>
<tbody>
<tr>
<td>Start saving, start small</td>
<td>Social &amp; economic effects: Interruption of school, multiple pregnancies, failed marriage, poverty</td>
</tr>
<tr>
<td>Grow your capital by ploughing back profits</td>
<td>Dealing with social &amp; economic effects of teenage pregnancy</td>
</tr>
</tbody>
</table>

| Life Skills                    | |
|------------------------------||
| My health, my life            | Am I physically fit? |
|                                | Can I eat it? |

| Customer Service              | |
|------------------------------||
| Personal grooming             | |
|                                | |

| Life Skills                    | |
|------------------------------||
| My health, my life            | |

| Reproductive Health           | |
|------------------------------||
| 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 | |

| Life Skills                    | |
|------------------------------||
| Embracing tomorrow            | |

### Financial Literacy

| Basic rules to raise start-up capital | |

| Life Skills                    | |
|------------------------------||
| My health, my life            | |

| Customer Service              | |
|------------------------------||
| Personal grooming             | |

| Life Skills                    | |
|------------------------------||
| My health, my life            | |

| Reproductive Health           | |
|------------------------------||
| Teenage pregnancy            | |

| Financial Literacy            | |
|------------------------------||
| Basic practices to manage start-up capital | |

| Customer Service              | |
|------------------------------||
| Building relationships with customers | |

| Life Skills                    | |
|------------------------------||
| Embracing tomorrow            | |

### Financial Literacy

| Basic rules to raise start-up capital | |

| Life Skills                    | |
|------------------------------||
| My health, my life            | |

| Customer Service              | |
|------------------------------||
| Personal grooming             | |

| Life Skills                    | |
|------------------------------||
| My health, my life            | |

| Reproductive Health           | |
|------------------------------||
| Teenage pregnancy            | |

| Financial Literacy            | |
|------------------------------||
| Basic practices to manage start-up capital | |

| Customer Service              | |
|------------------------------||
| Building relationships with customers | |

| Life Skills                    | |
|------------------------------||
| Embracing tomorrow            | |
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 their interest in specific training areas.
10% Recommended Annual Interest rate on Microloans

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 incentivize 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:

<table>
<thead>
<tr>
<th>Gender</th>
<th>Age</th>
<th>Profession</th>
<th>Location</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female Head porters (Kayaye)</td>
<td>18 – 25 years old</td>
<td>4 Head porters</td>
<td>Tema Station</td>
<td>GH¢100.00</td>
</tr>
<tr>
<td>Male Lemon hawkers</td>
<td>Aged 18 – 25</td>
<td>2 Lemon hawkers</td>
<td>Castle Road</td>
<td>GH¢100.00</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Module</th>
<th>Skills Acquired</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Literacy</td>
<td>Saving money, Budgeting, Scaling a business</td>
</tr>
<tr>
<td>Life Skills</td>
<td>Goal setting, Life planning, Healthy eating</td>
</tr>
<tr>
<td>Customer Service</td>
<td>Personal grooming, Sales communication, Customer service</td>
</tr>
<tr>
<td>Reproductive Health</td>
<td>Abstinence, Sexual safety</td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Gender</th>
<th>Age</th>
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<th>Location</th>
<th>Amount</th>
</tr>
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<tr>
<td>Female</td>
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<td>Female</td>
<td>31 – 35</td>
<td>2 Head porters</td>
<td>Tema Station</td>
<td>GH¢100.00</td>
</tr>
<tr>
<td>Male</td>
<td>18 – 25</td>
<td>Lemon hawkers</td>
<td>Castle Road</td>
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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 GH¢100 willingly came together to combine their loans to start the businesses.
A Summary of the Process

**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.

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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.