The MasterCard Foundation

YOUTH

THINK TANK INITIATIVE

Final Report: March 2013



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1. EXECUTIVE SUMMARY

At The MasterCard Foundation, we believe that harnessing the passion and creativity of young people will help us to become more effective in the field of youth learning and engagement. This is why, in January 2012, The MasterCard Foundation (the Foundation) created a Youth Think Tank and tasked it with advising on and, ultimately, helping to shape our work in this sector.

Nine young people – ranging in age from 19 to 24 and hailing from Ghana, Rwanda, Sierra Leone, Uganda, and Kenya – have been engaged as part-time qualitative researchers in their respective communities, gathering insights that help connect our Foundation staff to the real-world experiences of young people living in Sub-Saharan Africa today.

Over a six-month period, these talented young people interviewed 51 community and business leaders and 119 peers to explore the following question:

How can we increase youth employment (formal, informal, and self-employment) in growth sectors such as agri-business, green growth, information and communications technology (ICT), and financial services?

This overarching question included six sub-themes: gender, technology, financial institutions, institutional roles, key challenges, and opportunities for leverage.

THE MASTERCARD FOUNDATION SHAPED THIS INITIATIVE SPECIFICALLY TO:

1. Inform the development of our Youth Learning and Financial Inclusion projects;
2. Help Think Tank participants grow their own professional skills; and
3. Develop best practices to engage young people within and beyond the Foundation.

This report documents the results of the participants' research, and captures the themes that emerged from their work. It also provides strategic insights and actionable ideas for the Foundation and its partners.

As the process unfolded, Think Tank members developed a deeper understanding of youth employment issues across several African countries, and proposed numerous solutions. In turn, participants have shared their experiences, methodologies, and research findings with their partner organizations and locally identified stakeholders.

Of the many recommendations that emerged, Think Tank members consistently articulated a common desire for increased access to leaders and decision-making processes – within their own communities as well as within the multitude of organizations that exist to serve young people. The inclusion and integration of young people as vital contributors, when done effectively, has tremendous potential to benefit both youth and youth-serving organizations.

The Think Tank structure and results add substantial value to the Foundation by amplifying youth perspectives, building deeper relationships with partners, promoting youth-inspired research methodologies and ideas, practicing youth engagement, and encouraging the incorporation of feedback into Foundation strategies and plans.

We are fully committed to harnessing the momentum generated by our inaugural Think Tank. So much so, that we have decided to make this an annual process. Fueled by a new research question, a new group of young people will be selected in 2013 to generate fresh and relevant insights on behalf of The MasterCard Foundation and its partners.

2. YOUTH THINK TANK 2012 TEAM BIOGRAPHIES



EYRAM ADEDZE is a 19-year-old from Ghana. A graduate of African Leadership Academy (ALA), she is passionate about education and entrepreneurship. In a first-year ALA class, she conducted market research on the viability of future businesses in Ghana. In junior high school, Eyram surveyed her peers on their perceptions of leadership, and successfully organized a workshop on Emotional Intelligence in Leadership. Her interests include music, travelling, and social media, and she will attend the University of Rochester in the fall of 2013.

MAURICE BUKENYA is a 19-year-old from Uganda and a graduate of African Leadership Academy (ALA). While at ALA, he was the chief editor of a student-run magazine, a residential assistant, and a Director of the Cultural Exchange Committee. He is also a member of the Young Entrepreneurs' Challenge, a youth-founded organization that seeks to promote entrepreneurship through competitions and workshops. As a result of his participation in community events at ALA, Maurice won the Spirit of Africa Award in June 2012 and the Unsung Leader Award in 2011. Maurice has been accepted to Tufts University for the fall term of 2013.





HASSAN FAUD KANU is a 24-year-old from Sierra Leone and a member of the Plan Sierra Leone youth savings project. He has a diploma in Human Resources Development and Marketing, and a certificate in Electoral Administration. As a young person with both national and international experience in youth-related activities, Faud feels passionately about improving the savings culture and employment opportunities for young people in Sierra Leone. Faud is also the leader of a local youth organization that focuses on community engagement and leadership.

2. YOUTH THINK TANK 2012 TEAM BIOGRAPHIES



OLIVIA KYOMUHENDO is a 22-year-old from Uganda and a member of the Empowerment and Livelihood for Adolescents (ELA) program, which is part of BRAC. As an ELA club member, Olivia received training in life-skills and financial literacy. As a member of the BRAC/Insight Share Participatory Video Monitoring group, she received training in videography and conducted interviews with members of the community, learning their views and concerns and then sharing them with BRAC. As a result of her work, Olivia was selected to attend the 12th International Forum on Women's Rights & Development, an experience that helped broaden her views on women's economic, social, and political rights.

RAFIATU LAWAL is a 24-year-old from Ghana and a member of the CAMA Girls Network, which is part of Camfed. As a member of the CAMA Network, she conducted peer-to-peer training on youth leadership, financial literacy, health, teenage pregnancy, and early marriage. Prior to joining Camfed, Rafiatu was a member of Youth Empowerment for Life where she organized forums for young people. Rafiatu received her bachelor's degree in Education from the University of Winneba and is a teacher in the Northern Region of Ghana. In 2011, on behalf of Camfed and The MasterCard Foundation, she attended the UNESCO Youth Forum in Paris where she met and worked with other young people from around the world. An avid blogger, Rafiatu believes strongly in sharing the stories and experiences of young people using social media.





EDDY MATAGALA is a 20-year-old from Uganda and a member of YouthStart, UNCDF. Eddy is currently completing his bachelor's degree in Development Studies at Makerere University. As a social entrepreneur, motivational speaker, and youth advocate, Eddy founded The Nonviolence Project Uganda, a youth education and leadership organization engaging young people to live safer and healthier lives by creating alternatives to youth violence. In 2011, Eddy spearheaded a Country Tour for Nonviolence called Imagine Uganda for Peace. In 2012, he became the National Youth Ambassador of Finance Trust Bank.

2. YOUTH THINK TANK 2012 TEAM BIOGRAPHIES



ANGELLA MUTAMBA is a 24-year-old from Rwanda and an alumni of Digital Opportunity Trust (DOT). Angella studied Agricultural Economics at the National University of Rwanda. In 2011, she was the President of the Rwanda Organization for Agribusiness Promotion (ROAP). From October 2011 to July 2012, Angella interned at DOT, facilitating information and communication technology, livelihood, and business skills modules to disadvantaged young people. She is passionate about using her knowledge of agriculture and farming to serve her community, especially women and young people. Recently, Angella was selected to represent the Youth Think Tank on The MasterCard Foundation Advisory Board.

PERIS MWANGI is a 20-year-old from Kenya and a participant in the Secondary Education Scholarship Project with the Equity Group Foundation. Previously a teller at Equity Bank, her interactions with newly employed young people and young clients seeking self-employment opportunities fuelled her passion to better understand youth and access to financial services. Her work experience also deepened her understanding about the gaps between what young people expect from banks, and the products and services banks offer. Peris has served as both a mentor and head chaperone, and has supported secondary students in a variety of fields, including career guidance and entrepreneurship training.





ARNEST SEBBUMBA is a 24-year-old from Uganda and a participant of the Strengthening Rural Youth Development through Enterprise (STRYDE), a TechnoServe project. He has a keen interest in both information and communication technology and agriculture. Arnest graduated as a telecommunications technician and worked with MTN Uganda. He has experience in entrepreneurship and financial management, and was a member of the International Labour Organization (ILO) Youth Entrepreneurship Facility. He has put his entrepreneurial skills to work, expanding his family farm and teaching young people about effective agriculture.

3. BACKGROUND

The MasterCard Foundation aims to expand access to financial services and education in order to create a more inclusive and equitable Africa.

With innovation and collaboration as our guide-posts, we prepare young people to engage in the economy and lead change in their communities. We believe we will have the most impact in Sub-Saharan Africa by prioritizing programs that reach young people during key transition points in their lives. It is in this context that the Youth Think Tank was established.

To ensure participants were fully equipped for their task, the Foundation trained and supported each Think Tank member individually in the areas of qualitative research, debate, discussion, and ideation, and also helped each member shape their analysis and strategic insights.

The Think Tank was also designed as an employment and learning opportunity for participants, offering training in research, public speaking, critical thinking, interviewing, teamwork, leadership, analysis, and report writing. Skills were then further developed through exposure to new networks, peer-led development, and mentorship opportunities.

The Think Tank's results will complement other Foundation efforts to enhance our knowledge, priorities, and choices. It will enable our partners to improve the effectiveness of their projects, and it will serve as a model of best practice, inspiring replication by other institutions, organizations, and policy-makers working in the fields of program design and implementation, grant-making, and philanthropy.

IN RETURN, YOUTH THINK TANK MEMBERS COMMITTED TO A ONE-YEAR ENGAGEMENT WITH THE FOLLOWING OBJECTIVES:

01. To build the Foundation's understanding of and capacity for youth engagement.

02. To provide insights on the Foundation's two program areas, and develop youth-led proposals for the improvement of programs and strategies.

03. To share outcomes and learnings through existing networks and communications activities.

4. KEY QUESTION

The Foundation's Youth Learning and Financial Inclusion teams collaborated to arrive at the question that Think Tank members would explore with their communities. The goal was to draft a question that would be of strategic interest, and that would genuinely deepen our level of understanding.

BELOW IS THE RESULTING QUESTION AND RELATED SUB-THEMES:

How can we increase youth employment (formal, informal, and self-employment) in growth sectors such as agri-business, green growth, ICT, and financial services?

A. From a youth perspective, what are the key obstacles to overcome when accessing employment in the identified growth sectors?

B. From a youth perspective, what are the key levers to utilize when accessing employment in the identified growth sectors?

C. Where do existing institutions (public and private) fail in preparing youth for employment in the identified growth sectors?

D. How can technology increase opportunities in these sectors?

E. How can access to financial services facilitate increased employability of disadvantaged youth in the identified growth sectors?

F. What steps can be taken to ensure gender parity and equity in the identified solutions?





5. EXECUTION

THIS SECTION OUTLINES THE PROCESS THAT WAS UNDERTAKEN TO ESTABLISH, TRAIN, FACILITATE, AND ENGAGE THE THINK TANK MEMBERS.

A. PHASE ONE: MARCH – MAY 2012

1. Governance and Operating Principles
2. Terms of Reference and Recruitment Guidelines
3. Posting to Partners and Recruitment
4. Training

We began by developing our objectives, operating principles, and governance model. Recruitment guidelines were established with the Youth Engagement Working Group (a cross-departmental staff team).

Next, we sent out an invitation for applications to our partners in Sub-Saharan Africa for distribution to young people currently active in Foundation-funded projects. From 96 applicants, nine young people representing eight partners were selected. They then received individualized one-on-one training, via email and phone calls, in the skills they would need to conduct their research.

In many ways, these young leaders represent the success that is possible through collaboration and partnerships. They are thoughtful, energetic, vibrant, and eager learners who generously contributed their insight and creativity throughout the year.



5. EXECUTION

B. PHASE TWO: JUNE – AUGUST 2012

1. First Peer and Leader Interview
2. First Online Dialogue
3. Face-to-face Meeting
4. Interim Report



Think Tank members, armed with interview guides developed specifically for their project, each interviewed seven peers and three community leaders in business or government, and then reported their findings with a summary analysis. The data from their combined 90 interviews then formed the basis for five days of online discussion among the participants, via an online bulletin board.

On August 3–4, 2012, Think Tank members and Foundation staff met in a two-day, face-to-face innovation session held in Nairobi, Kenya.

The first half of the session was used to clarify terminology and present initial themes emerging from the interviews. After deciding on the key themes, the group then prioritized areas that they felt would have the most significant impact on youth unemployment and would be most relevant to the young people and community leaders interviewed.

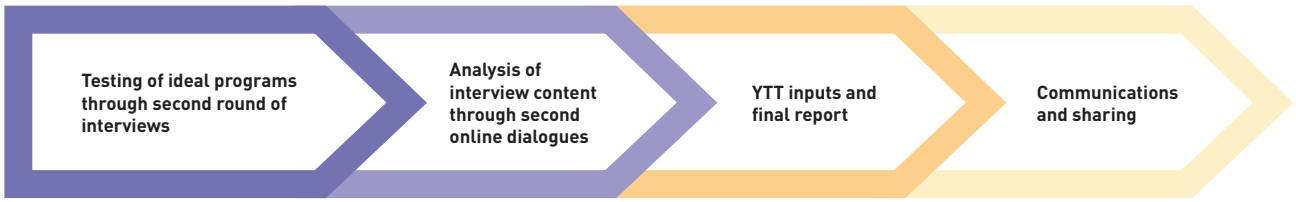
As a result, nine Priority Areas were identified. These areas formed the basis of the Think Tank's response to the Key Question.

The second half of the face-to-face session in Nairobi revolved around a specific technique that enabled the project team to uncover cultural nuances and assess the interview results in a more tangible way. Think Tank members were asked to develop "ideal programs" that would respond to each of the identified Priority Areas. The purpose of the activity was not to design new programs for their own sake, but to provide a creative way for the youth to translate their insights into practical solutions.

5. EXECUTION

C. PHASE THREE: SEPTEMBER – NOVEMBER 2012

1. Second Round Peer and Leader Interviews
2. Second Online Dialogue
3. Final Report



Following the face-to-face session in Nairobi, our youth participants interviewed an additional seven peers and the same three business and community leaders, increasing our total outreach to **160 interviews (119 peer interviews and 51 leader interviews).**[1]

This round of interviews was structured around two objectives: a) ranking of the nine Priority Areas, and b) testing the model programs (that Think Tank members created at the innovation session) for their merits in addressing youth unemployment.

THIS WAS ACCOMPLISHED THROUGH FOCUSED QUESTIONS RELATED TO:

- How the program would fit into the community context;
- Whether the programs appealed to the interviewees;
- What measures could be taken to ensure gender parity in program uptake; and
- What improvements, if any, could be made to ensure a positive impact on youth employment.

Eighty responses from the second round of interviews were analyzed. This analysis then formed the basis for another five-day, facilitated online discussion with the youth members to help participants better understand their results and refine their insights.

THIS REPORT SUMMARIZES AND ANALYZES THE THINK TANK'S RESEARCH TO DATE. IT INCLUDES:

- An analysis of the 160 interviews with peer and business/community leaders;
- An analysis of the 10 days of online dialogues;
- The findings from the face-to-face innovation session; and
- Input from Think Tank members on the drafting of this report.

[1] *Note: one YTT member did not participate in the second round of interviews.*

5. EXECUTION



"The most rewarding part of the interview process for me was getting insights about unemployment that are based on views and experiences of fellow peers and community leaders. Given the fact that I serve a youth organization, these will be used to design more suitable projects for the youth in my community... the most challenging part of the interview process was translating some words, specifically "an entrepreneur," to the local dialect that some interviewees could understand."

ARNEST SEBBUMBA, 24, UGANDA

6. FINDINGS

The insights, perspectives, and ideas generated by the Think Tank have been aggregated and analyzed, and are presented here in the form of a narrative response to the primary research question and each individual sub-theme.

Participants agreed wholeheartedly that the nine Priority Areas identified during the innovation session should be seen as essential ingredients for successful youth employment solutions and programs. They underscore and pervade the majority of the content generated by the Think Tank, as will likely be apparent through the answers that follow.

PRIORITY AREAS:

1. Grow networks and market oneself in order to help identify opportunities for employment or self-employment.
2. Emphasize creativity, innovation, and entrepreneurship training in programs for youth.
3. Help youth identify new and innovative ideas for entrepreneurship.
4. Learn and practice soft skills as part of training and development.
5. Leverage financial literacy programs with mobile technologies to increase reach.
6. Develop a savings culture for youth and access to credit at an early age.
7. Facilitate mentorship/guidance from leaders and professionals.
8. Explore new growth sectors for women's training and employment.
9. Develop online job boards/job information that can be accessed by mobile.

These Priority Areas were ranked during the second-round interviews by both peers and business/community leaders in an attempt to validate the perceived importance to, and impact on, improving youth employment in growth sectors. The ranking by group has been included below to demonstrate the near consensus that was achieved.

The fact that this consensus was reached in nine separate communities across five different countries speaks strongly to its relevance for the youth employment debate in Sub-Saharan Africa.

6. FINDINGS

LEADER AND PEER RANKING OF THE NINE PRIORITY AREAS

	COMMUNITY AND BUSINESS LEADERS	PEERS
1	Emphasize creativity, innovation, and entrepreneurship training	Emphasize creativity, innovation, and entrepreneurship training
2	Help youth identify new and fresh ideas for entrepreneurship	Help youth identify new and fresh ideas for entrepreneurship
3	Develop saving culture for youth and access to credit	Develop saving culture for youth and access to credit
4	Mentorship/guidance from leaders/professionals	Explore new growth sectors for women
5	Grow your networks and market oneself	Mentorship/guidance from leaders/professionals
6	Explore new growth sectors for women	Learn and practice soft skills
7	Learn and practice soft skills	Grow your networks and market oneself
8	Online job boards/job information by mobile	Online job boards/job information by mobile
9	Financial literacy by mobile	Financial literacy by mobile

SUB-QUESTIONS AND DETAILED RESPONSES:

A. From a youth perspective, what are the key OBSTACLES to overcome when accessing employment in the identified growth sectors?

"Finding out about programs is hard. The only way to reach out to many young people is to use all forms of media — from television, to radio stations, to posters and newspapers, to road-shows and t-shirts... What makes communication effective is literally 'keeping it simple.' If it's too complicated, the young people will not be interested in hearing it."

PERIS MWANGI, 20, KENYA

6. FINDINGS

From a youth perspective, key obstacles to employment fall broadly into three categories:

1. Knowledge
2. Access
3. Program challenges

In terms of knowledge, young people feel they are missing critical information in their search for employment. First and most importantly, Think Tank members and their peers were not aware of the growth sectors that were identified by the Foundation (agri-business, green growth, ICT, and financial services), or the reason they were identified as a priority for discussion.

The implication of this finding is profound. Many young people are unfamiliar with the markets and industries that hold the greatest opportunities for employment. Their job-seeking efforts, education, skills training, and job hunting are conducted in a vacuum. The macro-economic policies and employment priorities countries are developing appear to be entirely disconnected from the realities young people face in their local communities.

This disconnect, coupled with the simple fact that there is a dearth of employment options for young people, creates a negative climate for young people who are just developing their perceptions and understanding of the world of work.

Participants' understanding of entrepreneurship was also quite limited. They generally perceived entrepreneurship to be synonymous with sole-proprietorship and as something that would require significant capital to start. They saw entrepreneurship as a high-risk, and therefore undesirable, option. The prospect of a "self-employment" scenario where youth could work in a collective or co-operative environment and under different financial and business models was not part of their collective mind-set.

Increased awareness of and exposure to diverse models of entrepreneurship could inspire the creation of new employment opportunities for many young people and start to address mismatches between supply and demand.

Similarly, the participants' concept of networks may also be a serious hindrance to employment. Though all participants generally agreed that networking improves job prospects, their practical understanding of networking was entirely linear — they saw it as a process where a contact is directly linked to a job vacancy. They did not consider networking as a long-term relationship and community-building activity that, though indirect, supports healthy and sustainable careers.

This lack of knowledge and long-term perspective was also evident in the peer interview results. Peers articulated their thinking about employment in a way that primarily focused on the short-term and on their abilities, opportunities, goals, and plans, rather than on the value of investing (with both time and resources) in skills development, relationship building, or accessing opportunities that might not have immediate benefit.

Based on the insights gathered from and by Think Tank members, there are challenges related to access that inhibit young people's ability to find work. They include:

- Limited access to capital and to financial institutions that offer products and services designed with or for youth; and
- Limited program awareness – youth discussed this finding during their online dialogues and agreed that they experienced difficulty finding out about programs because they are not advertised in the spaces that young people attend or via channels that are relevant to them.

These challenges could be seen as the consequences that arise when young people are not included in leadership and decision-making roles in youth-serving organizations and programs.

YOUTH
THINK TANK INITIATIVE

"ENGAGE YOUTH IN DECISION-MAKING. IF ORGANIZATIONS FURTHER TRAINED AND EXPOSED YOUNG PEOPLE TO DIFFERENT ACTIVITIES, THEIR CONFIDENCE WOULD INCREASE AND THEY WOULD BE MORE LIKELY TO SUCCEED."

ANGELLA MUTAMBA, 24, RWANDA

6. FINDINGS

Participants agreed that when recipients of programs are not involved in shaping training content and project design, the resulting program does not effectively speak to the youth it is trying to serve.

Conversely, involving youth in decision-making and processes (including design, marketing, implementation, and evaluation) leads to the creation of programs that are more closely aligned with their beliefs, aspirations, and behaviours — and increases the likelihood of a program's success.

B. From a youth perspective, what are the key LEVERS to utilize when accessing employment in the identified growth sectors?

"Solutions should speak to youth — they should be creative, adventurous, youth-led. When the youth program is too serious, and so full of theories and teaching, it becomes boring to young people."

EDDY MATAGALA, 20, UGANDA



With the current deficit of jobs, it is not surprising that throughout the Think Tank's work, many participants, peers, and leaders alike expressed the common adage: "Become a job creator rather than a job-seekers."

In principle, what better way to address youth unemployment than to create one's own job? But in reality, the burning question remains: how do we support this creativity? This kind of job creation could mean establishing a new service, starting an organization, or developing a solution or a product that responds to an unmet need. There are numerous ways to become a job creator. From the youth-generated insights during the Think Tank's work, four levers were identified that together could have an enormous capacity to prepare young people to become job creators:

1. Inspire youth leadership and empowerment.
2. Allow youth to make meaningful contributions to society.
3. Emphasize creativity, social engagement, and community building.
4. Improve access to finance/savings and entrepreneurial training.

YOUTH
THINK TANK INITIATIVE

"EMPOWER YOUTH IN LEADERSHIP. YOUNG PEOPLE NEED TO BE GIVEN A VOICE IN DECISION-MAKING LEVELS SUCH THAT THEIR ENTREPRENEURSHIP IDEAS CAN BE SUPPORTED AND ENCOURAGED. ALSO, THIS CAN INCLUDE STRATEGIES OF PROVIDING VENTURE CAPITAL FOR YOUTH TO START A BUSINESS AFTER THE GIVEN TRAININGS."

ANGELLA MUTAMBA, 24, RWANDA

6. FINDINGS

Participants agreed that initiatives designed and built by young people to practice leadership skills (particularly ones that were offered in local languages) would empower participants by building skills and confidence in a way that connects with their reality. Adding opportunities within those programs for young people to contribute to society in a meaningful way allows them to combine their focus on individual growth with something greater than themselves.

Think Tank members emphasized their desire to participate in creative industries like music, aesthetics, film, and design, underscoring the need for programs to be creative, adventurous, and relevant to the interests of young people. Bringing young people together socially is critical during this life stage when they are exploring new relationships, communities, and social constructs outside of their families.

Consistently, young people from the Think Tank membership and their peer network advocated for more entrepreneurial training paired with access to venture capital and mechanisms for savings.

"BY INCREASING ACCESS TO INFORMATION ON SAVING AND FINANCIAL LITERACY, WE CAN ADDRESS THE OBSTACLE OF LACK OF CAPITAL – BECAUSE SAVING IS THE BEST WAY TO RAISE CAPITAL FOR SMALL AND MEDIUM ENTERPRISES."

EDDY MATAGALA, 20, UGANDA

The above four levers, in combination with tangible links to identified growth sectors and improved access to finance, can help prepare young people to become the type of leaders that create their own employment opportunities — by instilling hope and sustaining faith in their own abilities, by encouraging them to set long-term personal goals, and by helping them become role models who inspire other youth.

It is important to note here that participants identified the profound role parents play in youth decisions around training and pathways to employment. Participants and their peers stressed the significant influence of their parents' priorities – sometimes parents were unwilling to contribute financially to programs and educational opportunities, and sometimes they deemed their children's preferences to be inappropriate. These biases were often based more on cultural perceptions than on economic opportunities.

6. FINDINGS

C. Where do existing INSTITUTIONS (public and private) fail in preparing youth for employment in the identified growth sectors?

"Institutions have failed to connect youth and to give them a platform to share their ideas with project planners, implementers, and decision-makers in and outside government."

OLIVIA KYOMUHENDO, 22, UGANDA

While a variety of diverse institutions could be included when considering this question, there was general consensus among participants to focus on schools, governments, and financial institutions. Participants agreed upon four areas where these institutions were consistently failing to prepare youth for employment:

1.M Relevance of content and curriculum

2.M Misdirected career guidance

3.M Lack of transparency

4.M Failure to connect young people with leaders and decision-makers

Think Tank members all agreed that schools overemphasize theoretical learning to the exclusion of other critically important content, such as the job readiness skills that industry demands.

"THE THINK TANK EMPHASIZED THE DISCONNECT BETWEEN THE KNOWLEDGE AND SKILLS TAUGHT IN SCHOOLS AND THOSE REQUIRED TO PERFORM THE JOBS AVAILABLE IN THE CURRENT MARKET... THERE IS A MISMATCH BETWEEN THE SKILLS YOUTH ACQUIRE IN THEIR EDUCATION TO THE AVAILABILITY OF JOBS IN RELATION TO WHAT THEY STUDIED... THE EDUCATIONAL SYSTEM SHOULD BE DESIGNED TO HELP STUDENTS BE ATTRACTIVE IN THE JOB MARKET AND EVEN BE MORE EQUIPPED TO SET UP THEIR OWN BUSINESSES."

EYRAM ADEDZE, 19, GHANA

Youth want secondary schools to become more relevant and responsive in preparing them for employment in growth sectors. Offering market-aligned vocational training and opportunities to connect with professionals in the classroom would promote networking and relationship building, and help students establish a more realistic understanding of particular fields. Overall, participants demonstrated a high degree of support for vocational training and saw it as a missed opportunity in public education.

"SCHOOLS DO NOT OFFER ENTREPRENEURSHIP TRAINING AND SKILLS TO YOUNG PEOPLE. THE CURRICULA OF OUR SCHOOLS ARE GEARED TOWARDS TRAINING STUDENTS FOR WHITE-COLLAR JOBS. MOST PEOPLE LEARN SKILLS OF ENTREPRENEURSHIP THROUGH APPRENTICESHIP WITH EXISTING ENTREPRENEURS."

RAFIATU LAWAL, 24, GHANA

6. FINDINGS

Another area where schools were perceived to be failing at preparing young people for the workforce was the lack of emphasis on creativity, innovation, and critical thinking – all skills necessary to becoming a job creator. This was evident in the participants' narrow understanding of entrepreneurship as one person's risky pursuit of a unique idea, rather than the response to a market need and an opportunity to develop business skills in a real-world scenario.

Participants felt that institutional career guidance cannot keep pace and is not relevant for today's changing market needs.

"INSTITUTIONS HAVE FAILED TO GIVE PROPER CAREER GUIDANCE AND COUNSELLING TO YOUTH, AND THAT'S WHY MANY YOUNG PEOPLE HAVE FAILED TO GET JOBS. YOU FIND THAT 200 YOUTH HAVE APPLIED AT THE SAME COMPANY FOR THE SAME JOB."

OLIVIA KYOMUHENDO, 22, UGANDA

Participants expressed frustration with institutional corruption and exasperation with a lack of transparency in numerous industries and sectors. Peers and community leaders alike were keen to explore the possibility that change and improved relevancy might arise from more direct connections between youth and institutional leaders.

"YOUTH FACE A BARRIER OF CORRUPTION THAT IS INVOLVED IN THE PROCESS OF ACCESSING JOBS IN THESE SECTORS; THESE TAKE FORMS OF BRIBERY, SEXUAL HARASSMENT, AND DISCRIMINATION. YOUTH DON'T HAVE EQUAL OPPORTUNITIES."

EDDY MATAGALA, 20, UGANDA

Participants suggest that institutions take up the opportunity to connect young people with leaders in their communities who could help offer support and mentorship.

"INSTITUTIONS COULD BRIDGE THE GAP BETWEEN ALREADY ESTABLISHED BUSINESSPEOPLE AND YOUNG PEOPLE. FINANCIAL INSTITUTIONS COULD CONNECT PROMINENT ENTREPRENEURS WITH YOUTH WHO ARE STRUGGLING TO MAKE IT IN THE BUSINESS WORLD."

OLIVIA KYOMUHENDO, 22, UGANDA

6. FINDINGS

D. How can TECHNOLOGY increase opportunities in these sectors?

"Mobile phone networks could use their services to attract people to banking... Also, mobile technology could help improve access to employment, as networks could improve their job search apps to make it easy and convenient for people to find job opportunities. Employment could also improve as people are now into mobile phone repairs, assembling, and retail sales."

EYRAM ADEDZE, 19, GHANA

From a young person's perspective, technology is a channel that programs can and should use to increase access to employment. Youth participants view technology as a tool, rather than a solution to youth unemployment in and of itself.

It is important to note that the Think Tank members focused on mobile technology and did not assume an Internet connection. Improvements to cellular infrastructure in Sub-Saharan Africa, however, suggest limitless opportunities to leverage ICT in innovative ways in the near future.

Overall, results suggest it would be prudent to proceed with any exploration of mobile phone solutions with a great deal of caution. Even relatively simple applications using narrowband technology, such as text messaging or ring-back tones[2], are slow to gain acceptance – perhaps because mobile technology is perceived to be synonymous with costly services and corporate advertising.

That said, Think Tank participants agreed that many technological solutions are relatively fast, cheap, and easy to test, and, as a result, would recommend creative experimentation and the sharing of successes and failures across organizations. This creative testing should be done in the context of pairing of technologies with face-to-face programs and services, with the goal being to use technologies in local contexts to help enhance and improve programs and services.

Participants tended to gravitate to comprehensive solutions. For example, participants held little value for an idea that linked ring-back tones with financial literacy because it was perceived to only help the urban and literate. Urban and rural youth have very different access and engagements with technology and media. The use of diverse technologies (beyond mobile phones) should be tailored to specific target groups and relevant programs in ways that are timely and accessible.

[2] *A ring-back tone is a message or song that plays in place of a standard ringing tone when making a call.*

6. FINDINGS

E. How can access to FINANCIAL SERVICES facilitate increased employability of disadvantaged youth in the identified growth sectors?

"The traditional banking systems look too big for young people, and the new systems that are provided by the banks are not explained well. The banks have one-size-fits-all loans. Young people... lack skill to manage the little resources they have... and don't know what they are saving for."

HASSAN FUAD KANU, 24, SIERRA LEONE

"On the whole, I think most of these focus areas intersect and can only work effectively if dealt with jointly."

AURICE BUKENYA, 19, UGANDAM

Based on the Think Tank's research, access to financial services alone is not perceived to increase youth employability. Rather, youth participants recommend that financial service improvements are integrated with the other priority solutions discussed in this report.

"FINANCIAL SERVICES SHOULD GO ALONG WITH BUSINESS AND ENTREPRENEURSHIP TRAINING. ACCESS TO FINANCIAL SERVICES AS SIMPLE AS A BANK ACCOUNT CAN CREATE CONFIDENCE IN YOUNG PEOPLE AND GET THEM INTERESTED IN OTHER BANKING SERVICES, AS WELL AS HELP THEM TO UNDERSTAND WHAT FINANCIAL LITERACY REALLY IS."

PERIS MWANGI, 20, KENYA

By improving their communications with youth, financial institutions could overcome issues of trust and transparency, build institutional credibility, and design more appropriate products and services.

The Think Tank's research clearly illustrates that there is a fear of banking among young people; the fear of defaulting on a loan weighs heavily on their minds, regardless of their personal credit situation. This worry impedes their financial literacy. Participants expressed the commonly held belief that lowering one's reliance on banks and being debt-free is more desirable than utilizing financial institutions to achieve goals, take advantage of opportunities, and achieve personal long-term financial security.

Trust issues are exacerbated by the perception that young people are excluded from accessing financial products and services — savings accounts, for instance, often require a minimum balance. Participants voiced the need for products and services that are designed with and for the youth market. Examples included the ability to build credit history through demonstrating good financial habits, and loans designed especially for youth and distributed after completing and excelling in an entrepreneurship course.

Participants themselves were surprised to find that, for the most part, their peers only considered saving in the context of saving capital to start their own business – again echoing their limited understanding of entrepreneurship. After further exploration, however, they found the concept of developing a **"savings culture"M** was received favourably by their peers. Participants noted that, currently, financial institutions are disconnected from the education system and curriculum. Programs designed to improve financial literacy and to help build a savings culture would greatly benefit young people if developed and delivered in partnership with schools and established financial institutions.

6. FINDINGS

F. What steps can be taken to ensure GENDER PARITY and equity in the identified solutions?

"Gender parity does not have specific meaning in addressing youth unemployment, most especially in my country Rwanda. You find that every sector is recommended to have 30 percent of its staff as women, but this is not reducing the unemployment rate."

ANGELLA MUTAMBA, 24, RWANDA

Perhaps one of the most perplexing questions for participating youth was how to ensure gender parity and equity in the identified solutions. When asked how to ensure gender parity, many interviewees were hard-pressed to give real-life examples.

Words such as "equal opportunity," "female empowerment," and "sensitization" were used to describe equal access to programming. Even when the youth were asked to define the terms most often used, there was not a single response more elaborate than "provide an equal number of opportunities to males and females." Programs that **empower both men and women together** were seen to create gender equity and parity. Cultural norms, roles, and expectations placed on women and girls were not considered or questioned when the team tried to develop solutions to increase the gender balance of programs or solutions.

It is recommended here that future dialogues with youth in relation to employment and gender balance would likely be more successful if participants were first equipped with some of the knowledge and concepts used to analyze gender-based inequalities.

The Think Tank was clear that more education about women's rights would go a long way to create fundamental equality.

"IN ORDER TO ENSURE GENDER PARITY, PEOPLE SHOULD BE EDUCATED ON THEIR RIGHTS. MOST PEOPLE, ESPECIALLY WOMEN, SHOULD BE EMPOWERED AND HELPED TO KNOW THAT MEN AND WOMEN ARE EQUAL AND DESERVE EQUAL OPPORTUNITIES. MANY WOMEN STILL HAVE THE VIEW THAT MEN ARE SUPERIOR AND DESERVE BETTER OPPORTUNITIES. THIS MENTALITY SHOULD BE CHANGED."

RAFIA LAWAL, 24, GHANA

7. IMPLICATIONS

FOR YOUTH THINK TANK PARTICIPANTS

The Think Tank was designed to benefit youth professionally, personally, and socially, and to support their career development. Members were able to develop highly transferable professional skills including interviewing, critical analysis, teamwork, leadership, public speaking, and presentation design.

Each member has acquired valuable knowledge and extensive communications skills. They have developed a more comprehensive understanding of youth employment issues across a number of African countries, and, most importantly, they have participated in the identification of solutions that have the potential to turn concepts into on-the-ground results.

Each Think Tank member recruited and interviewed 20 peers and three community leaders, travelled on their own to Nairobi (only one member was from Kenya) for the face-to-face meeting, and was accountable for consistent email and telephone interaction. Their ongoing commitment and collaboration with one another demonstrates incredible social maturity and skill. Over the course of the project, each Think Tank member has grown their personal and professional networks by at least 36 people, and, as a group, their network now includes over 236 people in six different countries. This experience has inspired connection, growth, and empowerment in every single member.

FOR THE MASTERCARD FOUNDATION

The interviews and research conducted by the participants created rich data and insights that have implications for the Foundation and its partners moving forward.

Permeating the Youth Think Tank results is a profound desire for increased dialogue with leadership and access to decision-making processes, both within their communities and with organizations that exist to serve youth. The Foundation has an opportunity to include young people as consistent and vital contributors to its core work. This involvement could significantly enhance the quality of its programs. It is also an opportunity to drive thought leadership in the global community.

Youth insights generated through the good work of the Think Tank can impact the Foundation on many levels. Ranked with near consistency, the nine Priority Areas identified by the participants have the potential to shape sectoral thinking on youth unemployment. Utilizing the findings of the report will help program teams more thoroughly consider the perspectives of young people across multiple countries.

This work can also inform the development of evaluation measures that are specific to Youth Engagement Strategies — relevant both for the Foundation's external partners and internally as a sounding board to test existing Foundation strategies. Doing so could help the Foundation ensure that approaches, priorities, and practices are relevant and connected to the young people we serve.

In short, the findings from the Think Tank have the potential to:

- Inform programs;
- Inform strategies;
- Encourage the participation of young people in partner programs;
- Increase opportunities for young people to play a leadership role within the Foundation; and
- Act as a source of knowledge, insights, and thought leadership.

7. IMPLICATIONS

FOR PARTNER ORGANIZATIONS

For Foundation partners, there are several positive implications. The Think Tank itself provides new ways for partners to connect to the Foundation: by nominating and supporting youth candidates; by helping steward the participants' journeys and growth; and, ultimately, by considering the insights and recommendations of the Think Tank's research.

The knowledge generated through this initiative will be shared with partners and can be leveraged to create dialogue about the effectiveness of programs by engaging with young people. For partners, the implications of the Think Tank's work include:

- Stronger linkages to the Foundation through youth participants;
- Integrating the voices of young people in programs;
- Showcasing effective programs; and
- Identifying opportunities in their own organizations to engage young people.

8. NEXT STEPS AND FUTURE CONSIDERATIONS

The Think Tank members have shared their experiences, methodologies, and research findings with partner organizations and local stakeholders in their communities. They will continue to enrich our work and the work of our partners by providing a by youth–for youth perspective on areas of strategic importance, such as youth employment and entrepreneurship.

The momentum generated through the hard work of these talented and committed young people will be sustained and renewed, through our commitment to assemble a new Youth Think Tank annually. This ongoing commitment to find and generate youth perspectives is sure to bring fresh and relevant insights, and, ultimately, improve the work of the Foundation and its partners.

YOUTH
THINK TANK INITIATIVE

"BEING PART OF THE THINK TANK HAS BEEN A WONDERFUL EXPERIENCE... YOUNG PEOPLE HAVE IDEAS AND SOLUTIONS TO MOST OF THE PROBLEMS; THEY JUST LACK A PLATFORM TO SHARE THEIR VIEWS. I HAVE BUILT A STRONG BOND WITH THE YTT AND THE FOUNDATION."

OLIVIA KYOMUHENDO, 22, UGANDA