Life Skills and Entrepreneurship Development Program

Ghana
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Organization type:
nonprofit/ngo/citizen sector
Budget:
$50,000 - $100,000
Website:
http://www.ja.org

Behavioral issues
Employment
Economic development
Income generation
Youth development
Youth leadership
Social enterprise

Project Summary

Elevator Pitch

Concise Summary: Help us pitch this solution! Provide an explanation within 3-4 short sentences.

Ghana’s development agenda aspires to a middle-income economy by 2015 buoyed by the private sector. However given the current high unemployment rate of 16% and an estimated 1.2% of youth entering the labor market annually, it is imperative for the youth to be well equipped with entrepreneurial skills to boost the capacity of the private sector. Thus, my endeavor is to contribute to the nurturing of a generation of young entrepreneurs to move Ghana into a middle-income economy.

By channeling the natural entrepreneurial instincts of Africa’s marginalized youth by building valuable business skills and helping these individuals design, create, manage and sustain their own unique, income-generating enterprises, I will be playing a real role in combating poverty in Africa.

Problem: What problem is this project trying to address?

Expansionary Stage. According to Overcoming the Barriers of Poverty: Challenges for Youth Participation in sub-Saharan Africa, Chapter 3, United Nations World Youth Report (2007), the reasons for high youth unemployment include: region’s sluggish economic growth and lack of progress in job creation; employers prefer adult workers with more experience; inadequate or irrelevant educational experience; limited work and career develop experience during their school days. According to the report, Youth and Employment in Africa: The Potential, the Problem, the Promise, World Bank (2009), in sub-Saharan Africa, 3 out of 5 unemployed people are within the youth bracket (ages 15-24). At present, sub-Saharan Africa has the highest youth growth rate of any region in the world—by 2025 it will be home to 25% of the global youth population. Of this group, an astounding number are not attending school—in 2007 it was estimated that the region accounts for approximately 45% of the world’s out-of-school population. To compound the situation, every year approximately 7 to 10 million young people in the region enter into a
weak labor market, where high unemployment, low productivity, and poverty-level income are commonplace. Although experts in Ghana agree that vocational training and apprenticeships are the most effective means of providing Ghanaian marginalized youth an opportunity for skills development, and thereby, a chance to become a more active, valuable, and profitable player in the economy, many of the current vocational training programs tend to ignore the needs of both women and those living in extreme poverty. Instead, many programs focus their efforts on in-school youth and youth who are already financially stable. To a large extent, Ghana’s education systems promote “rote learning” in that they prepare young people for academic achievement and not to succeed in today’s world where self-initiative, self-reliance, employment, and entrepreneurship are required. Consequently, many young people, whether they drop out of school at an early age or go on to graduate, are woefully unprepared for the job market or equipped with the means to face the scourges of poverty and economic dependence. Teaching entrepreneurship to youth, whether in-school or not, is new to most of Ghana and demand is enormous. Little in the way of good materials is available and even less is well-adapted to the local context. Intervention programs like JA can help fill these gaps. Additionally, JA programs are aligned with the United Nations’ Millennium Development Goals (MDGs) and they take entrepreneurship education to the grassroots level. Key Issues Confronting Educational and Quality of Youth Life in Ghana • High Drop out rate (Barely 50% pass rate after BECE exams) • Low completion rate. • Even for those pupils who pass exams, just about 30% would continue to Senior High. • High Rate of Idleness, unemployment and general frustration. • Need areas include, entrepreneurship education, work skills and an understanding of the factors that shape the global landscape. • My intervention will be to work with government and stakeholders achieve this by giving the youth perspectives of self-reliance and the need to become productive and contributing members to society delivered with passion and through passionate volunteers both from schools and the private sector. • This intervention and its potential program impact represent the single most important reason for this proposal through the changemakers program.

Solution: What is the proposed solution? Please be specific!

This program lays emphasis on hands on experiential learning thereby it is a departure from the orthodox way of teaching business skills. It helps demystify business teaching to young people who are not highly educated. At junior achievement our program are underlay by hands on approach that is to put to immediate practice what you have been thinking so that when you make mistake at this level, one can quickly learn from it. Aspects of the program help avoid dependency and rather promote self initiative. To a large extent, Ghana’s education systems promote “rote learning” in that they prepare young people for academic achievement and not to succeed in today’s world where self-initiative, self-reliance, employment, and entrepreneurship are required. Consequently, many young people, whether they drop out of school or woefully unprepared for the job market or equipped for life. By bringing JA onboard, an organizations such as ICCES, which reaches thousands of young people across Ghana every year, will be able to provide a much-needed piece of the puzzle that will help to close the gap in their holistic approach to service delivery by significantly complementing their service offerings. While developing sage business skills is vital, JA recognizes that unless the individual can use those skills to enter the workforce and get a decent job, the skills will merely go to waste. Instead of turning the individual out into an economy that can’t support him/her, JA proposes to empower the person to identify a market gap and develop a viable business to address that gap.

Impact: How does it Work

Example: Walk us through a specific example(s) of how this solution makes a difference; include its primary activities.

Partnership Opportunity: The essence of partnership is discovering an opportunity where two organizations find the ability to complement one another’s needs while accomplishing their own respective objectives. Changemakers and JA Ghana are well aligned to partner in several ways: • JA Ghana Country Alignment: One of the key programmatic goals of JA Africa Region is reach 1.5million out of school youth in Africa by 2015. However, our programmatic intervention will contribute greatly to achieving a key regional milestone. • Philanthropically: Changemakers strives to assist communities and underprivileged groups, including children, to enhance their livelihoods and to be seen as a responsible and caring corporate citizen. One of its focus areas is entrepreneurial development, particularly in underserved communities. • Strategically: Providing strong and meaningful educational experiences to Ghana’s youth to address the regional unemployment rate and achieve positive socio-economic impact on poor people is not only a shared vision but one that can be brought to life in partnership. • Cost Benefit Trade Off: This project will result in high value added to JA Ghana brand and operation since JA Ghana will be addressing a critical national issue in Ghana. • Institutional Capacity building and program sustainability would accrue to JA Ghana as a result of this partnership. The proposed program will help young people to build valuable business skills and help young people also to be able to design, create, manage and sustain their own unique, income-generating enterprises, This will help in combating poverty in Africa. Project Beneficiaries: JA Ghana has signed a 3-year MOU with the Integrated Community Centers for Employable Skills (ICCES). ICCES is an agency under the Ministry of Employment and Manpower Development in Ghana and aggregates and trains drop out youth in skills and apprenticeship programs such as basketry, tailoring, weaving and batik tie and dye among others. The MOU allows JA Ghana access to ICCES youth centers nationwide and to allow instructors of ICCES to be trained to implement JA entrepreneurial programs in conjunction with JA volunteers. By partnering with such a youth-serving organization, Junior Achievement Ghana’s entrepreneurial development programs will serve a total of 500 unemployed (or underemployed) out-of-school youth between the ages of 15 and 24 as well as disadvantaged (low-income) young people who would otherwise not be able to succeed in their own using the skills acquired. The unique JA proposition is to complement the skills training they are receiving by giving these youth entrepreneurial and business management skills to enhance their quality of life in future. Programs will be delivered in a variety of locations where these marginalized youth congregate for training which will include centers where partnering organizations operate, rural areas, etc. Most of these young people live in rural or semi-urban areas of Ghana under severe conditions. Project Components I. Curriculum Delivery. The JA Company Program provides basic economic education for youth. By organizing and operating an actual business enterprise, youth not only learn how businesses function, they also learn about the structure of the market enterprise system and the benefits it provides. The pedagogic approach is highly experiential and “hands-on,” with volunteers serving as teachers, mentors, and role models for the students. The tried and true, 92-year old, traditional JA Company Program will create the foundation of the project, with program adaptation that will include: • More accessible and relevant program materials for the lower literacy levels of out-of-school youth (especially in rural areas) • Non-formal techniques during training, such as warmers and/or energizers • A module dealing with personal responsibility and life attitudes to encourage students to move away from the “hand-out” mentality so common in young Africans • Varied delivery method to ensure maintained interest, e.g., the use of videos, games, etc. • More intensive market research than in the school program to ensure sustainability of the business • Allowances for participants who may want to simply learn how a business is run but who are planning to be employed (Not all young people will be entrepreneurs.) II. National and Regional Competitive Opportunities for Youth. After completion of the modified JA Company Program, the student companies created through this project could be eligible to compete in national competitions for the Student Company of the Year Award. Any national first-place team comprised of youth between the ages 15-19 (age restrictions exist for the regional competition) could then have the opportunity to go on to compete at the regional level. This competition, which is now conducted in every JA region around the world, is a contest of business skills, ingenuity and innovation that focuses on the accomplishments of African JA Company Student programs during the year. Through qualification rounds, finalists ultimately are selected to showcase their business acumen before a panel of independent judges who evaluate each student company’s annual report, business presentation, trade booth display and interview performance.
III. Business Creation Programs. In addition to participation in the adapted JA Company Program, a subset of those students will continue operating their entrepreneurial venture or will start a new business. Junior Achievement Ghana will support these business creation program participants in helping to get the business they created through the program off the ground by linking them up with an appropriate microfinancer. Because these individuals have just completed a robust finance and business skills development program, they will be seen as excellent candidates for a microfinance loan. Although there are not currently firm commitments, JA Ghana has had initial conversations with some local microfinance organizations and Ecobank Ghana and Accion International in Ghana has expressed a strong interest in working with JA Ghana in this arena. Alternatively, Village Savings & Loans or Group Savings schemes may be established which would provide access to less formal and hence less expensive business loans. By creating a viable enterprise, the entrepreneurship skills that were learned during the job creation program will come to life and, in turn, play a very real role in combating the debilitating poverty of young people in the country. These participants will also receive approximately 40 hours of mentoring and post-program services and support to help ensure their business ventures are successful and sustainable. Junior Achievement Ghana also recognizes that offering mentoring and marketing guidance to sustain the new enterprise will better enable these entrepreneurs to succeed in today’s rapidly changing business environment. Therefore, participants will be given access to local business and JA experts (drawn from our pool of business volunteers and stakeholders), who will provide support and guidance throughout the program and beyond. Project Outcomes Program implementation will result in the development of new business, leadership, and entrepreneurial skills. More specifically, anticipated outcomes include: Immediate to Intermediate Outcomes: 1. Knowledge Acquisition to include: an understanding of what it takes to engage in a social enterprise; an improved ability to carry out core tasks related to engaging in a social enterprise; an understanding of leadership principles; ability to identify leadership skills; an understanding of the key components of starting and liquidating a business; and an understanding of a personal action plan and the ability to create one. 2. Skills Development to include an improved ability in the following areas: creative thinking, negotiation skills, time management, public speaking, and conducting research (about their community or product idea); selling and marketing products or services; problem-solving, thinking critically; working in a team and collaborating; and making decisions. 3. Attitudinal Changes to include: a greater degree of self-confidence and self-esteem; an increased sense of empowerment to take a leadership role in the workforce; ability to recognize the significance of personal responsibility and financial literacy in making positive life decisions; increased confidence in their marketing and sales capability; more developed educational aspirations & career aspirations; an increased confidence in their ability to successfully compete in the future workforce; an increased awareness of entrepreneurship; and an increased interest in entrepreneurship. 4. Behavioral Changes to include: developing a business idea, creating a personal action plan and a marketing strategy for their business, and initiating the business plan into practice. Intermediate Outcomes: Behavioral changes to include participants reporting that they have acted upon and continue to refine the personal action plan they created in the program; they continue to operate their own entrepreneurial venture; they have directly or indirectly applied their business and entrepreneurial skills to their current educational path; their business and entrepreneurial skills have influenced their educational pursuits; and their business and entrepreneurial skills have influenced their career pursuits.
I have a wealth of experience in creating positive impact in my society. For the purpose of this forum I will limit the discussion to three of my transformative projects.

The first is my initiation of a community-based financial literacy program that inspired the creation of the Executive Investment Club (EIC) in 2002. This involved inspiring and mobilizing young people to nurture a habit of wealth creation through regular monthly financial subscriptions and a savings plan. From an initial base of $140, the value of the club closed the year 2008 at over $US40,000. This success urged me to scale up the impact nationwide through the formation of the Ghana Investors League (GIL) that now boasts of a membership base of 5000 students from an initial 19.

These milestones won the admiration of several stakeholders such as the World Bank, UNDP and leading Ghanaian investment banks culminating in a number of partnerships. Notable among these are: the launch of a Schools & Colleges Investment Competition Program (SCICP) with Databank; a leading investment bank and the creation of the novelty - Campus mutual fund with SDC finance and leasing. Currently, this novelty enjoys the prestigious position of being among the top 5 leading mutual funds in Ghana.

Finally, my leadership has been central to the renewal of the operating license of the Junior Achievement (JA) Program in Ghana after it had been withdrawn for 8 years due to maladministration by the previous secretariat. Today, 54m young in Africa people are neither employed nor in school. This is the basis of my goal.

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**Social Impact**

Please describe how your project has been successful and how that success is measured

For this project, one of the key activities to be undertaken for impact measurement will be to construct a counter factual with a control group so as to measure whether their non participation in the program had a diminished level or not with regards to the display of the key outputs of the project.

The evaluation of the adapted JA Company Program will include a baseline survey and opt-in follow-up surveys to measure the impact of the program on students' knowledge, skill development, attitudes towards school, and behaviors. Participants that complete the adapted JA Company Program will complete the baseline survey and follow-up surveys for a minimum of a year after completion of the program. The students in the business creation programs will be tracked and will participate in follow-up surveys over a three-year period to monitor such things as:

- Whether or not their businesses are still operating at a profit
- Whether individuals who obtained jobs have maintained their increased income levels, and
- Whether overall quality of life for the program graduates have improved.

Results will be reported to Changemakers at six-month intervals through the grant period. The evaluation budget will be utilized to develop the assessment approach and tools for the participants in the adapted JA Company Program and the business creation program, an evaluation implementation manual, and standard reporting templates. Furthermore, training and support will be made available by JA Ghana staff who will be the primary individuals responsible for data collection and reporting. JA Ghana will be responsible for providing annual reports of the evaluation progress and preliminary results to JA Ghana to compile the findings and prepare reports for Changemakers.

With funding recently awarded by MasterCard Foundation, JA Ghana is currently working with the JA Africa Region to develop a more comprehensive evaluation that will include a framework and approach to be developed by an external evaluation firm with expertise in evaluation of program results and social impact. In addition, the evaluation would also gather qualitative feedback in the form of interviews or focus groups. Annual reports would be provided.

How many people have been impacted by your project?

1,001- 10,000

How many people could be impacted by your project in the next three years?

More than 10,000

How will your project evolve over the next three years?

Key Success factor:

- Ministry of Education in Ghana is a believer in entrepreneurship education

In order to successfully replicate this program thereby enrolling more young people will require a major funding (grant) which JA Ghana will kick start by hosting major stakeholders for discussion and persuading them to accept the program into the government youth employment policy based on its proven track record.

However, given the launch of a $60m fund called 'Skills Development Fund', by the World Bank Ghana Office and other development partners, JA Ghana has been identified to apply to this fund to provide skills training to youth in Ghana. We intend to use our participation in this fund to provide continuation for this after the implementation grant from Changemakers runs out.

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**Sustainability**

What barriers might hinder the success of your project and how do you plan to overcome them?

Critical Success factors:

- Ministry of Education in Ghana is a believer in entrepreneurship education
- JA Ghana has already gained access to several private sector supporters to ensure sustainability.

Throughout its 30-year history in Africa, JA has successfully developed programs that build entrepreneurial skills through real-world business experiences. One of its most successful programs has been the Company Program, which, in 2009, reached over 30,000 young people Africa.

The program, which has traditionally been delivered in a formal school environment, promotes the development of real-world business, entrepreneurial, and economics skills. It emphasizes business content, while providing a strong focus on social studies, mathematics, reading, and writing skills. The program encourages innovative thinking and builds business acumen while enabling youth to explore and enhance their enterprise aspirations.
In order for the Company Program to effectively resonate with the marginalized youth population in Africa, the curriculum, delivery model and outcomes need to change. Four strategic shifts will enable JA Ghana to significantly impact the most vulnerable of Ghana’s burgeoning youth population:

1. Forge and/or strengthen partnerships with organizations who already serve this target group
2. Move beyond the theoretical creation of new businesses and address real market opportunities
3. Broker relationships with microfinance organizations to build a foundation for sustainability
4. Build mentoring relationships beyond the Program directly through JA partners

Tell us about your partnerships

- In October 2008, we signed an MOU with the Ghana Education Service of the Ministry of Education to strengthen our partnership with the government in imparting entrepreneurial and "real world" business knowledge and hands-on experience to students across the country.
- In partnership with Compassion International (NGO) JA Ghana has been delivering its career programme for kids under the Compassion International programme since 2010 and have reached over 2500 kids.
- JA Ghana in partnership with Newmont Ghana Gold Ltd delivered its JA Company Program for a little over 800 students in Gyedu ICCES in the Asutifi District in the Brong Ahafo Region and 5 other Integrated Community Centre for Employable Skills Centres (ICCES) in Greater Accra Region in 2008.
- JA Ghana in partnership with Youth Harvest Foundation (NGO) in the Upper East of Ghana delivered the first out-of-school programme for a group of 50 Young Professionals from the Commonwealth by the Commonwealth Secretariat and spoke on the topic “Access to Finance for Business Startups” at the Commonwealth Local Government Young Professionals Forum in Cardiff, Wales in March 2011.
- JA Ghana in partnership with the Coca-Cola Bottling Company Ltd the following programs were delivered:
  - JA Job Shadow for 1,200 students in 12 Junior High Schools from Greater Accra Region in 2009.
  - JA Our Nation for 1,800 students in 12 Junior High Schools from Greater Accra Region in 2009.
  - 10 JA Company Program for 300 students in 10 Senior High Schools from Eastern, and Greater Accra Regions in 2009.
  - JA Its My Business for 2000 students in 20 Junior High Schools and 2 Senior High Schools from Brong Ahafo, Ashanti, and Western Regions in the first quarter of 2010.
- As part of JA Ghana 3-year partnership with Barclays Bank the following programs have been delivered as well:
  - JA Job Shadow for 589 students from 16 Senior High Schools from Greater Accra Regions in 2009.
  - JA Our Nation for 1,500 students in 9 Senior High Schools from Ablekuma District in Greater Accra Region in 2009.
  - 26 JA Company Program for 780 students in 16 Senior High Schools from Western, Central, Volta, and Upper East Regions in 2009.
  - Innovation Camp for 170 students selected from 17 Senior High Schools from Eastern, Central, Volta, and Greater Accra Regions in 2009.
  - JA Career with a Purpose for 1,200 students in 15 High Schools from Greater Accra Region in 2009.
  - JA Its My Business for 1,600 students in 10 Junior High Schools from Eastern and Greater Accra Regions in first quarter of 2010.
- In collaboration with Netherlands Development Organisation (SNV) funding from the Agricultural Development Bank (ADB), JA Ghana organized Career with A Purpose Program for 300 students' tertiary students from the Ho Polytechnic in Volta Region in November 2009.
- JA Innovation Camp was also held at the University of Ghana for Milead fellows’ programme which brought together 25 young undergraduate and graduate ladies from 12 African countries under the Junior Achievement Ghana and Moremi Initiative (International NGO) partnership. The first national company competition was held. The competition is JA Worldwide annual celebration of the achievements of JA Company students nationally.
Given that “success begets success”, the outcomes of this project and the tangible benefits serves as a springboard for successfully to generate resource generation. This would provide further impetus for future programming work force skills. Additionally, working with the relevant bureaucracies and Ministries strategically positions JA Ghana as a solution provider in an area of key concern to the current government. The program will position JA Ghana as a leader in the implementation of entrepreneurship programs to reinforce our long-term goal of being a leadership. This will enforce our leadership in the youth sector.

The implementation of this project will complement our program implementation efforts towards our 2015 National Impact Campaign. Specifically, the impact of the program on psychosocial elements in youth would greatly enhance the qualitative impact of JA Ghana’s efforts. Additionally, the modified company program is our flagship program hence its impact serves as a benchmark of our entrepreneurial curricular. It helps young people learn fundamental business and economic concepts, explore career interests and opportunities, and learn important principles of financial literacy.

Challenges

1. Promote enterprise and employability of Ghana’s young people
   • Increase youth penetration reach by 1% (2011 – 2015)
   o Focus on in-school and out-of-school youth—urban and rural
   o Strengthen program delivery in regions outside of Greater Accra
   o Professionalize fundraising capability to drive revenue growth
   • Develop an in-depth fundraising strategy to extend from traditional sources to include international foundations and UN Agencies

2. Build public and private partnerships
   • Develop and implement a national strategy to both build upon existing and create new public and private partnerships
   • Tap into cross-cutting interests of key donors
   • Cultivate specific partnerships with key strategic youth organizations
   • Engage influential government agencies (Ministries of Education, Ministry of Employment and Social Welfare) and other officials to increase JA’s impact

3. Explore alternative program delivery methods
   • Assess current program delivery models across the regions of the country and determine what alternative methods are relevant and feasible to young people
   • Partner with credible organizations in Ghana to define existing alternative delivery channels and options for current JA Ghana programs

4. Implement Consistent/Communications to increase awareness of JA and strengthen brand equity
   • Expand the use of websites, radio, TV, and print media in order to increase awareness of the JA mission and its impact on youth, economic development, and overall youth attitude toward self-reliance, self-esteem, and personal initiative.

How do you plan to strengthen your project in the next three years?

Through fruitful engagement with stakeholders to understand that the benefit of this project will address some of the teething challenges the country faces.

Quality & Disciplined Growth

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Leadership

The program will position JA Ghana as a leader in the implementation of entrepreneurship programs to reinforce our long-term goal of being a partner of choice to educators, policy makers, and development partners wishing to address the issue of economic advancement of youth and work force skills. Additionally, working with the relevant bureaucracies and Ministries strategically positions JA Ghana as a solution provider in an area of key concern to the current government. This would provide further impetus for future programming

Resource Generation

Given that “success begets success”, the outcomes of this project and the tangible benefits serves as a springboard for successfully to generate resource which will enhance sustainability.
Which barriers to employment does your innovation address? Please select up to three in order of relevancy to your project.

**PRIMARY**
Restrictive cultural norms

**SECONDARY**
Lack of access to information and networks

**TERTIARY**
Lack of visibility and investment

Please describe how your innovation specifically tackles the barriers listed above.

**RESTRICTIVE CULTURAL NORMS**
This would change the paradigm of people in the country to believe that young people are the leaders of today and not tomorrow. The project will help address theoretical training with practical know how.

**LACK OF ACCESS TO INFORMATION AND NETWORKS**
The project will expose the beneficiaries to gain up to date information on economic issues and will provide a broad base networking platform because most volunteers are from the business communities.

**LACK OF VISIBILITY AND INVESTMENT**
Create a coherent brand strategy and adopt basic identity standards. This will then provide the needed visibility to attract funders.

Are you trying to scale your organization or initiative?
If yes, please check up to three potential pathways in order of relevancy to you.

**PRIMARY**

**SECONDARY**

**TERTIARY**
Grown geographic reach: Multi-country

Please describe which of your growth activities are current or planned for the immediate future.

- Student Impact – both quality and quantity
- Board Consolidation to provide stronger governance
- Staffing – professional team to ensure effective stewardship of donor funds
- Operations & Systems
- Fiscal Stability & Solvency
- Public Communications; more use of press releases, student testimonies, articles/stories in newspapers
- Diversify funding base

JA Ghana is in exploratory discussions with ICCES to sign another MOU for our collaboration

JA Ghana has started searching for avenues to raise funding for the project. So far, JA Ghana appears be successful and has been shortlisted for Metlife Entrepreneurial Award by the Metlife Foundation in the US. Therefore, JA Ghana is expected to receive $25,000 to begin the implementation of the out of school youth program.

Do you collaborate with any of the following: (Check all that apply)
Government, Technology providers, NGOs/Nonprofits, For profit companies, Academia/universities.

If yes, how have these collaborations helped your innovation to succeed?
Throughout its rich history, Junior Achievement Ghana has developed a trustworthy relationship with its partners—schools, administrators, businesses and parents. At the heart of JA are its curricula. JA’s business, economics and financial education programs are designed to be easily integrated and relevant extensions of standard school curricula.

1. Government has helped us to expand the program to reach diverse target group.
2. Technology providers have helped inject alternative program delivery methods
3. NGO’s have supported with funding to expand program reach.
4. For profit companies have adopted some programs as their Corporate Social Responsibility.
5. Academia/Universities have provided the platform to measure success of the project with research.

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