FursaLink



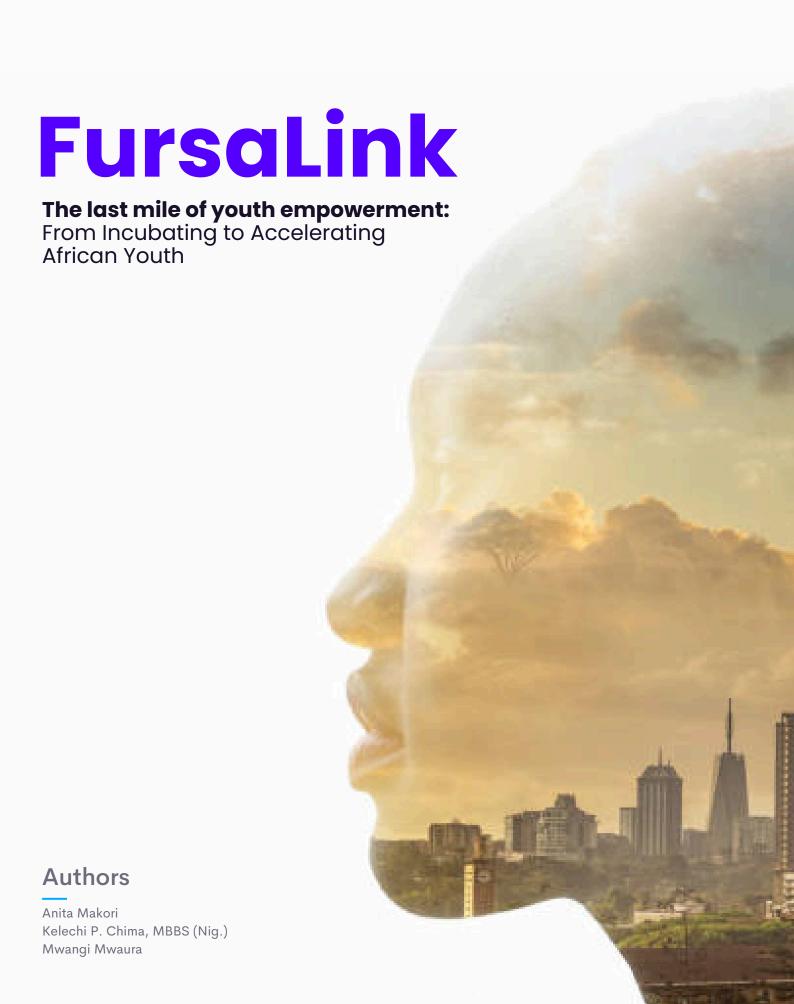


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ABSTRACT

Africa, home to the world's youngest population, faces acute challenges in youth unemployment and underutilization of human capital. The continent is characterized by high youth dependency rates, a mismatch between educational outputs and labour market needs, and substantial underemployment among trained youth. The resultant socio-economic stagnation necessitates urgent intervention to harness the potential of this burgeoning demographic. Governments and international and local actors across the continent have initiated different projects and mechanisms to address the unemployment and underemployment rates. One popular initiative has been the development of vocational skills training programmes for the youths. Youths engaged in these programmes gain technical skills that are expected to help them transition to self-employment. This however has not been the case.

FursaLink is a transformative initiative designed to bridge the gap between vocational training and market integration. The project leverages low-tech, high-reach Unstructured Supplementary Service Data (USSD) technology to connect vocationally trained youth with micro-financing opportunities and essential mentorship, circumventing the barriers posed by lack of awareness of such opportunities and limited internet connectivity. FursaLink facilitates direct and impactful engagement with the youth by integrating a robust USSD platform with a community-driven mentorship model that empowers them to utilize their skills effectively and achieve economic self-sufficiency.

The project aims to reduce youth unemployment, foster entrepreneurship, and create a sustainable cycle of economic growth and development by providing a direct link between training and practical application. It promises to empower the youth not only to survive but to thrive, ultimately transforming a demographic burden into a potent socio-economic asset.

MEET THE TEAM



Anita is a health researcher with over three years of experience in health data science and program management. Her expertise extends to digital health, where she has mentored young statisticians and software engineers, led teams in developing web-based dashboards, and utilised data analysis to inform evidence-based decision-making in health. She is also an active digital mentor with a collective following of ~50,000 across various social media platforms through which she advocates for the integration of data science in health and provides guidance on educational opportunities. She holds a BSc. Epidemiology and Biostatistics and is currently reading for an MSc. International Health and Tropical Medicine as a MasterCard Foundation scholar at the University of Oxford.



Kelechi is a Nigerian Rhodes Scholar, physician and social entrepreneur currently studying for the MSc in International Health and Tropical Medicine at the University of Oxford. He focuses on using digital technology to tackle global health challenges in low-resource settings. In 2019, his team developed BILI, an HIVST self-reporting system using USSD technology to improve care linkage for rural Nigerian youth, now part of a nationwide trial. Kelechi also chairs the Youth Advisory Board for AHISA, a consortium of 26 teams across 11 African countries working to improve HIV/AIDS outcomes for African youth.



Mwangi is a Kenyan Rhodes Scholar at the University of Oxford reading for an MSc in Nature, Society and Environmental Governance. He holds a BA in International Relations and Diplomacy; International Development major, from Pioneer International University, Kenya. Mwangi is an experienced researcher with over three years of research in Kenya at the Centre for Human Rights and Policy Studies and the British Institute in Eastern Africa. He has researched and published on Youth Inclusion, urban infrastructures and on the impact of digital technologies in Nairobi.

Introduction



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1.1. Background

The World Bank estimates that over 600 million youth who are neither enrolled in school nor fully employed. Their estimates further show that less than 1 billion labour market entrants will find jobs (Goldin et al., 2015; Lau et al., 2018). The 2015 Sustainable Development Goal (SDG) 8 prioritizes this population and sets the aim to substantially reduce the proportion of youth not in employment, education or training; by 2020. This was however not achieved.

Africa not only has the world's second-largest population but also the fastest-growing, and is expected to remain so until 2100, when it is estimated to reach 4.3 billion (Rocca & Schultes, 2021). It features the youngest demographic globally, with a median age of 19.7 as of 2020 (Arias et al., 2019; Rocca & Schultes, 2021). This massive population of working-age youth presents both opportunities and challenges regarding reducing poverty. Sub-Saharan Africa (SSA), in particular, exemplifies extreme poverty, which is evident in the inadequacy of essential social services such as education and healthcare (Min-Harris, 2009). This scarcity is alarming given SSA's high population growth rate and necessitates the development of productive human capital. Without sustained education and improved life expectancy, the region struggles to undergo a demographic transition essential for socio-economic development.

The consequences of these challenges are particularly acute in labour markets and social co-existence. In urban areas, where young people face high unemployment rates, studies have been done connecting youth unemployment with violence, particularly in urban areas (Awiti & Orwa, 2019). For example, a 2010 report by the World Bank links urban violence to unemployment by its conclusion that there was a 'strong perception in all of the communities studied that unemployment, especially of youth, is driving the violence' (World Bank, 2010). A 2011 report by UNESCO also made the same links (Korongo, 2011). Scholars on trends of global terrorism also articulate that unemployment increases the rates of recruitment of youths into extremist movements (Schwartz and Yalbir, 2019).

Youth unemployment is even direr in rural areas, where the youth encounter not only higher unemployment but also underemployment due to limited opportunities to enhance labour productivity and rural incomes. For instance, in Kenya, rural youth unemployment has escalated to over thirty-three per cent (Economic Report on Africa 2015). Rural youth represent a substantial portion of Africa's youth population and are especially vulnerable to poverty. They frequently lack access to educational programs tailored to their specific needs and circumstances, leading to high dropout rates at an early age. The curriculum often focuses more on academic achievements suited to urban environments rather than on practical skills that could improve rural livelihoods (Min-Harris, 2009).

This educational mismatch results in low enrollment and completion rates, which further hinder the transition into quality employment. Additionally, the high cost of education, sometimes seen as unnecessary in predominantly agricultural societies, leaves most rural youth impoverished—with three out of every four living on less than US \$2 per day—deprived of the resources and skills needed to compete effectively (World Bank 2019). This dire situation disenfranchises and ultimately hinders the ability of African youth to act as positive drivers of societal transformation in their communities.

To address these unemployment gaps, governments in sub-Saharan Africa working with international institutions such as the World Bank have established different programmes aiming to improve the technical and soft skills of the youth. Other programmes also add a business element in the form of microfinance loans and grants to youth enterprises. The private sector, non-governmental organizations and philanthropists have also stepped in with different skill transfer and micro-grant programs in different countries. In the next section we track some of these programmes in a few sub-Saharan African countries paying key attention to programmes in Kenya, our study case.

Growth of skills training programs across the African continent

To address the high rates of youth unemployment, different governments, NGOs and other stakeholders have developed different initiatives to engage the youth in different ways. These programmes are generally referred to as youth empowerment programs. In this section, we highlight a few of the major initiatives in a few countries.

In Ghana, the economy is reliant on Cocoa farming but the young people have increasingly turned away from farming. In a bid to encourage young people to get into cocoa farming, the government in 2016 established a multi-faceted skills training program for 17 to 25-year-olds called the Next Generation Youth in Cocoa Programme (MASO). This programme had three components which entailed a cocoa academies that provided life skills and financial literacy. The second was a business incubator aspect which entailed entrepreneurial training, networks and mentoring and the third aspect sought to create an enabling environment through access to land and finance. A study exploring the impact of this program notes many benefits including that the youths who participated in it got keen to get into agriculture and adopted better agricultural practices (Unnikrishnan et al., 2022).

The Nigerian government has over the years developed various skills training programmes in partnership with the World Bank, NGOs and even philanthropists. These programmes include the Microfinance Policy, Regulatory and Supervisory Framework for Nigeria that was introduced between 2006 and 2008 the NYSC sensitization, the Venture Prize Competition and the NYSC Entrepreneurship Training Programmes (Omeje et al., 2020).

A recent study on education and skills in South Africa which explored the nature of technical training in the tourism sector in the country paints a closer picture of skills training programmes in the country. Booyens (2020) shows that youths who undergo this training end up in low-level skill casual jobs and even in cases of full employment these youths do not have much career progression later. The study also insists on a mismatch between the skills trained and the market requirements (Booyens, 2020). All these programmes are done to impact the skills of the youths which the hope is they will use to start businesses and get quality employment to be self-sustaining.

Benefits of Vocational Training

Several benefits of these training programs have been noted in different reports and by various studies across Africa. For example in their study, Ruteere and Mutahi (2021) show several benefits from Kenya's NYS program in two Nairobi informal settlements they studied. They show the program improved beneficiaries' economic lives and livelihoods, the youths they talked to appreciated the weekly Kshs 1,648 and the access to the loan from the program (Ruteere and Mutahi, 2021).

Wairuri and Kimari (2021) show the advantage of the KYEOP programme was in the advancement of skills the youths got throughout the training. They particularly show that the industry component where they learnt through doing was highly impactful (Wairuri and Kimari, 2021). Similar findings were noted in the study on the agriculture-targeted programme for Ghana by Unnikrishnan and their team (2022).

2



Youth at KYEOP Training Centre. Source: https://kyeop.go.ke/

1.2. Context: Kenya

Kenya has a youthful population whereby 76 per cent of the population is aged 15-35 years (KNBS, 2018). The country's high population growth and low job creation rates have increased its dependency rates, which a 2016 World Bank report showed was 81.6 per cent (World Bank, 2016). Dependency rates in the country are higher in rural areas at 97 per cent than in urban areas where they are at 60 per cent (KNBS, 2018). This dependency rate affects the capacity of a family to save which would transition into job creation later thus the low rates of job creation in the country. Most of the working-age youths in the country are employed in the informal sector. The Kenya National Bureau of Statistics shows that 55 per cent of employed youths are underemployed in unproductive jobs (KNBS, 2018).

Connected to this high unemployment and underemployment situation in Kenya studies have shown high rates of youths in crime. A 2013 report by the National Crime Research Centre showed that most criminal gangs were made up of young men in their 20s (National Crime Research Centre, 2013). A study on violent crime in Nakuru, Kenya shows that 80% of respondents believed that the underlying cause of the violence was unemployment and idleness among the youth and poverty(Wairuri et al., 2018). After the post-election 2007 violence, the reconciliation committee through their, Kenya National Dialogue and Reconciliation (KNDR) agreements that helped end the conflict made a direct connection and recommended youth employment to be prioritized by the coalition government they helped usher in.



Source: gettyimages.co.uk

Over the years the government of Kenya has initiated different programmes and policies to address youth unemployment and to tap into the potential of the youth. Some of the programmes have specifically focused on tapping into the entrepreneurial potential of the youth. These include the Uwezo Fund, Women Enterprise Fund, Youth Enterprise Development Fund, and Access to 30 per cent Government Procurement Opportunities. Other projects have specifically worked around youth employability by working to be a link between education and the work environment through internships, work opportunities and mentorship. Such programmes include the Government Internship Programme run by the Public Service Commission of Kenya, the Kenya Youth Empowerment Project run by the Kenya Private Sector Alliance, the Presidential Digital Talent Programme by the ICT Authority, and the Kenya Youth Empowerment and Opportunities Project by the Ministry of Public Service, Youth and Gender Affairs. Like other developing countries, skills training has been a key area of focus in Kenya whereby various projects have been initiated by the government, private sector, NGOs and philanthropists. In the following section, we highlight two major government programmes, then note the insistence towards technical training in the education curriculum and also highlight a few NGO and private sector training projects running across the country.

Skills Training Programmes in Kenya

In Kenya, different regimes have developed different youth empowerment initiatives which can be traced from as early as 1992. The then government led by the late President Moi published the Sessional Paper No. 2 of 1992 on Small Scale and Jua Kali Enterprises. They also created the 1997-2001 Development Plans, and the National Poverty Eradication Plan 1999-2015. Recent regimes serving bigger youth populations than before have gone ahead and developed more robust initiatives while also working around the education curriculum to align it in such a way it provides skills needed in the economy. In this section, we highlight two major recent government initiatives, briefly track government effort to create a TVET oriented education curriruclum and then track a few programmes by different NGOs.



Wordcloud showing definition of TVET. Source:https://tvetjournal.com/

^{1.} Ministry of State for Youth Affairs, Republic of Kenya. (2007). National Youth Policy for Youth Development. Retrieved June 15, 2007, p. 2., http://www.youthaffairs.go.ke/national_youth_policy.pdf

National Youth Service (NYS)

After he was elected president in 2013, the former president, Uhuru Kenyatta in September 2014 re-launched The National Youth Service (NYS) Community Programme as a way to address youth unemployment. This initiative has been termed the recent most ambitious jobs and economic opportunities project in Kenya (Ruteere & Mutahi, 2021). The National Youth Service (NYS) Community Cohorts' Programme enlisted youth into low-skill public works projects, such as drainage clearance in their neighbourhoods. In their research, Ruteere and Mutahi (2021) indicate that by the end of the period in October 2017, the programme had engaged 236,250 community youth in 253 constituencies across all 47 counties. The theory behind the programme was that the youths were learning essential skills, engaging in community work and saving money that they could later use to start businesses. A policy brief exploring the NYS community programme notes some of these objectives were met particularly the first two (Kimari, 2021). He notes the excitement and appreciation the youths engaged in these programmes reported as they did learn new skills and saw the value of engaging in community work in their communities (Kimari, 2021).

Research on the NYS programme however notes a few gaps in how it engaged the youths. For example, Kimari (2021) notes that youths were mostly engaged in already set skills with no prior engagement to suggest which skills they were keen on. There was no consultation at the design level. Further, while the weekly amount was appreciated the youths noted it was impossible to save it up with the hope of starting a business. Business set-up capital is higher than what a youth saving from the cohort could get. The project was then marred by corruption in 2018 which forced it to stall.

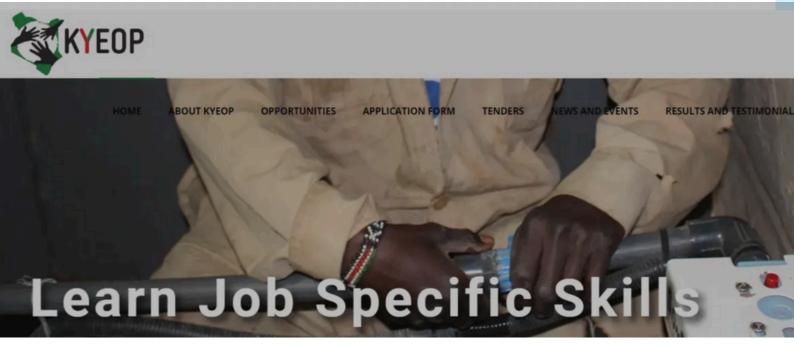


The former cabinet secretary for Public Service, Youths and Gender Affairs at the re-launch of National Youth Service programme. Source: standardmedia.co.ke

Kenya Youth Empowerment Opportunities Programme (KYEOP)

The US\$ 15.5 million Kenya Youth Empowerment Programme (KYEP) was led by the Kenya Private Sector Alliance (KEPSA) and supported by the World Bank from 2010 – 2016. The programme was designed to start through a pilot in Nairobi, Mombasa and Kisumu and targeted youth who were: between the ages of 15 and 29, had at least eight (8) years of schooling, had been out of school for at least a year, and were not engaged in any paid employment. Each cycle of the programme was six months – 2 months of training and 4 months of workplace experience. Participants received a stipend of Ksh 6,000 each and employers received Ksh 3,000 per youth absorbed. The training was structured into three phases: life skills training, core business skill training and development, and job-specific skills training. A total of 13,305 youth benefited from internship programmes and another 19,532 received training.

After the success of this pilot phase, the Kenyan government and the World Bank launched the Kenya Youth Empowerment and Opportunities Programme (KYEOP) to be led by the Ministry of Public Service, Youth and Gender Affairs in 2016. In their study, Wairuri and Kimari (2021) show that of June 16, 2020, there were 49,754 Direct Project Beneficiaries, 50.4% of whom are female. The KYEOP had four components; the first component catered to youth employability and sought to address skills mismatch by engaging the private sector to train youths. The second component sought to address job creation by extending grants through an innovation challenge. The third component focused on improving labour market information to help public and private actors make decisions and formulate policies. This was done through improving access to quality and timely information on labour demand and supply in Kenya. The fourth component sought to strengthen it for the future through setting monitoring, evaluation and project management.



Source: https://kyeop.go.ke/

^{2.} World Bank (2016) 'International Development Association Project Appraisal Document On a Proposed Credit in The Amount of SDR106.5 Million (US \$150 Million Equivalent) To The Republic of Kenya for A Youth Employment and Opportunities Project', p. 12. The program is now implemented by the Ministry of ICT, Innovation and Youth Affairs (MIIYA) following presidential directive moving Youth Affairs to the ICT docket in January 2020.

A Curriculum turn to TVET

Technical and Vocational Education and Training (TVET) refers to a range of learning experiences relevant to the world of work which may occur in a variety of learning contexts. These programmes are advocated for because they are set with the goal of being more specific to job entry than general mainstream education curriculums. These programs produce specific human capital. As a country faced with a youth bulge, low rates of job creation and unemployment, the country has in various ways championed to entrench TVET into its curriculum over the years. During colonial rule, there had been an opposition towards TVET in Kenya which continued after independence though the growth of these trainings went up in both periods. For example, the Education Commission Report of 1964 (Ominde Report) was quite cautious about its expansion (Sifuna, 2020). With population growth and high unemployment rates, the country however warmed up to TVET training. TVET in Kenya now entails Technical, Industrial, Vocational and Entrepreneurship Training (TIVET) offered at technical training institutions, demonstration centres, youth polytechnics and national youth service skills development centres. Graduates from these institutions are awarded certificates and diplomas in the various trainings.

NGOs and Private Sector initiatives in Kenya

Civil society and private corporations in Kenya have been active in providing youth empowerment programmes over the years. A look around the country shows the rise in local and international NGOs offering different programmes training the skills of youth in computer literacy, agriculture and other hands-on technical skills (Mokwaro & Nyamu, 2018). These organisations share statistics of youths they have trained on their websites but rarely share any follow-up on how many transition into using these skills either in self-employment or in an employed capacity. A few examples include the Power Learn project which has been offering coding training around Kenya and now expanded to Nigeria, Tanzania and Rwanda. In its three years of existence, the project has trained over 10,000 youth. Another example is the NairoBits organisation which has been targeting youths in urban informal settlements and rural areas in Kenya. The organisation has been present for 22 years and trained more than 10,000 youths on digital literacy, advanced multimedia programs and video impact training. Many more programmes exist across the country offering different skills and with different impact stories.

^{3.} Power Learn Project Impact statistics https://powerlearnproject.org/

^{4.} NairBits programmes and statisticts https://www.nairobits.com/

1.3. The Problem

1.3.1. Weaknesses in Skills Training Programs in Africa

Skills Mismatch and Employability Issues

Research following various skills training programmes across the continent shows that the skills being trained often do not align with Market Needs: Many TVET programs do not align with the actual demands of the labour market, focusing more on traditional technical skills rather than entrepreneurial skills. For example, current TVET curricula often emphasise employment over entrepreneurship, lacking components that train students to start and manage their businesses. Many programs have also been found to be outdated in terms of content that does not incorporate modern business practices or entrepreneurial skills, limiting the relevance of the training provided (In Africa, the Transformation of Vocational Training Is Underway | IIEP-UNESCO, 2021). Further, a significant number of TVET centres lack the necessary facilities and equipment for practical, hands-on training essential for entrepreneurship (Allais, 2023). There is also weak collaboration between TVET institutions and the private sector limits opportunities for mentorship, investment, and practical experience necessary for entrepreneurial success (In Africa, the Transformation of Vocational Training Is Underway | IIEP-UNESCO, 2021). All these misalignments result in high unemployment rates among graduates (Ruteere & Mutahi, 2021).

Access and Inclusivity Challenges

Access to TVET programs is uneven in several aspects. firstly, rural and underserved urban youth have less access to vocational training and funding opportunities (Allais, 2023). Secondly, there are additional barriers for women and individuals with disabilities, hindering their access to TVET programs and funding opportunities.

Inadequate Funding and Sustainability

There is also limited access to Micro-Grants whereby many youth are unaware of available funding opportunities such as micro-grants. The process of accessing these funds is often complicated and poorly publicized (*In Africa, the Transformation of Vocational Training Is Underway | IIEP-UNESCO*, 2021). Without continuous support and accessible funding, many small businesses started by TVET graduates fail to sustain themselves (Allais, 2023). Attached to the sustainability of these programmes has been the challenge of tracking graduates from the various programmes to evaluate and monitor the impact and success of translating the skills learned into the job markets (Booyens, 2020; Lau et al., 2018)

1.3.2. Limited Technological Infrastructure

Under half of individuals in Africa have access to the internet with an internet penetration rate in Africa of only 43.2% compared to the global average of 67.9% in 2022 (Statista, 2022). However, even this meagre proportion hides significant disparities across regions with a peak of 66 per cent in Southern Africa to a low of 24 per cent in Central Africa (cycles & Text, n.d.-a). In Kenya, the Internet penetration rate was 32.7% as of 2023, which placed it in the 35th position in Africa (cycles & Text, n.d.-b).

Despite the growth in internet access in Sub-Saharan Africa, usage continues to lag behind. In 2021, Safaricom Kenya revealed that half of its 20 million active data users consumed less than 100 MB monthly. Similarly, Airtel Africa reported that although 80% of its data traffic came from 4G, only 20% of its devices supported 4G. This indicates a significant consumption gap where many connected individuals use mobile internet minimally. This gap is especially significant among marginalized groups. For instance, rural residents are 54% less likely to use mobile internet than urban dwellers, and women are 37% less likely than men to use it.

This digital divide further hinders these groups' ability to become aware of and apply for available funding opportunities, thus restricting their potential for economic advancement and empowerment.

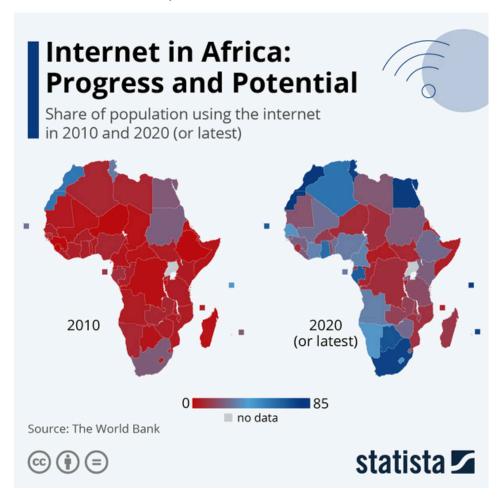


Figure 1: Internet in Africa Source: https://www.statista.com/chart/26781/internet-penetration-africa-progress/

Solution



Source: gettyimages.co.uk

2.1. Target Population

Scenario 1: Kamau's Story

Kamau, a 20-year-old male from a rural area near Nairobi, faced educational setbacks when his modest scores on the national Kenya Certificate of Secondary Education (KCSE) exams prevented him from attending university. Unwilling to let this define his future, Kamau turned to agriculture with the ancestral land inherited from his parents. Though he sells his produce at the local market, the returns are meagre—his traditional farming methods yield limited profits, and the quality of his crops is often subpar. A recent workshop by a local NGO introduced him to innovative, eco-friendly agricultural practices that could significantly increase yields on his small plots. However, Kamau lacks the funds to invest in the necessary tools and products to implement these changes fully. Kamau dreams of securing financial support to purchase essential equipment. His vision is to enhance his productivity and establish a joint agricultural venture with other local youth, creating employment and promoting sustainable farming in his community.

Scenario 2: Amina's Story

Amina, a spirited young lady from Mombasa, faced financial barriers that prevented her from pursuing a university education. Her parents instead enrolled her in a local tailoring school. Amina soon discovered a passion for fashion and textile design and crafts beautiful garments for her family and neighbours. Yet, her home workshop feels increasingly confined—a small space brimming with ideas yet lacking the means to grow. Amina dreams of opening a boutique design store, a space where her creativity can flourish. She envisions not only selling her creations but also mentoring other young women and offering apprenticeships that empower them to weave their futures in the fashion industry.

Our project is designed for Kenyan youth, similar to Kamau and Amina, who have completed vocational training but find themselves unable to leverage their skills due to inadequate opportunities and funding. This challenge is often compounded by a lack of awareness of available opportunities and technological barriers, such as limited internet connectivity, which prevent effective access to needed resources.



Youths at a hospitality training centre for the KYEOP programme Source: https://rvibs.ac.ke/

2.2. FursaLink

("Fursa" translates to "Opportunity" in Kiswahili)

To address the youth employment gap highlighted earlier, we propose a comprehensive solution that leverages low-tech, high-reach technology and crowdsourced volunteers. Our approach focuses on enhancing access to funding opportunities for underserved youth in Kenya. By integrating accessible technology with community-driven support, we empower young individuals to achieve financial independence and sustainable livelihoods.

Our project utilises Unstructured Supplementary Service Data (USSD) technology, enabling users without internet access to interact digitally via basic mobile phones. This method allows us to collect data on their current skill sets to share tailored and timely funding and training opportunities. USSD is particularly vital in environments where data costs are prohibitive, and smartphone penetration is limited, as detailed in the next section. This initiative is complemented by community-sourced mentor volunteers who guide the youth through the application process via audio call sessions and text messaging.

Using USSD technology's reach fused with volunteer mentors' expertise, our strategy ensures that even the most disadvantaged youth can access the resources they need to build successful careers and self-sufficient futures.

How It Works

USSD Technology

USSD is a protocol that enables mobile phones to communicate with network servers using character codes such as *333# without an internet connection (Perrier et al., 2015). It operates in real-time, allowing users to interact directly from their mobile phones through menu selections. Unlike SMS, USSD establishes a continuous connection during a session, enabling two-way communication until the session ends. This real-time interaction is ideal for creating awareness, providing step-by-step instructions and collecting data from the user.

USSD technology bridges the internet connectivity gap highlighted in previous sections. It is extensively utilized in Africa for mobile banking and payments, accessible on both feature phones and smartphones. Research by Caribou Data shows that 94% of financial transactions on the continent are conducted via USSD, demonstrating its broad reach and effectiveness.

Its non-reliance on the internet and the unmatched coverage and reach of GSM connectivity on the African continent mean it has great application across various sectors in low-resource settings including maternal health, agriculture and infectious diseases. For example, the USSD platform guided rural adolescents and young adults (AYAs) in Nigeria in performing HIV Self-testing (HIVST), interpreting the result, and providing linkage to care after the test all in the comfort of their home, improving uptake and linkage to care for this population and demonstrating it's feasibility in such low resource-settings (Oladele et al., 2023).

FursaLink leverages USSD technology in several key ways:

- Profile Creation: FursaLink enables users to create streamlined profiles within our database. These profiles act as digital CVs, which can be easily printed at local information kiosks, commonly known as "cyber cafes." This feature ensures that even youth without personal internet access can generate and utilize a formal resume.
- Personalized Updates: Our algorithm analyzes these profiles to provide users with tailored information about funding opportunities. This targeted approach not only informs them of available resources but also identifies specific skills gaps. This approach allows the youth to self-identify pathways for upskilling, thereby increasing their ability to determine their career trajectories and take proactive steps towards their professional development, in contrast to previous programs that simply imposed generic training and educational programs.
- Mentorship Connection: The data gathered from user profiles also facilitates the
 matching of young individuals with volunteer mentors from our network. These
 mentors are tasked with guiding the youth through the process of applying for
 funds, further enhancing their chances of success.

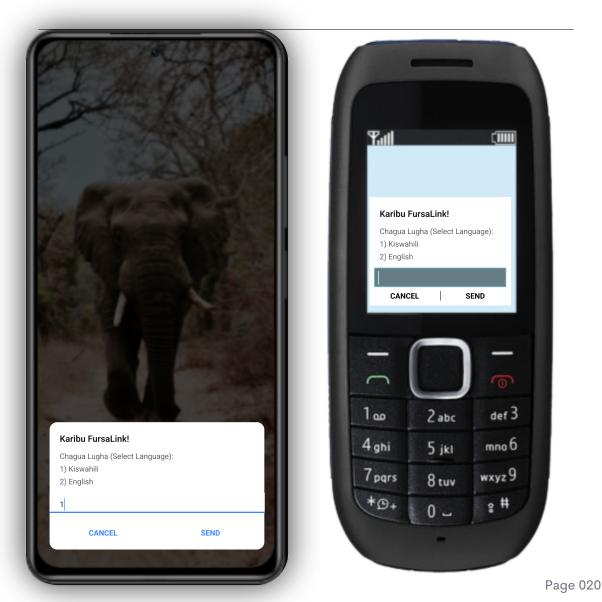


Figure 2: FursaLink Mockups (Authors' creation)

Volunteer Mentors (FursaLinkers)

At the heart of our initiative lies a unique element that extends beyond merely providing information on microgrants and loans to vocationally trained youths. This element is our community of youth volunteers, dubbed "FursaLinkers", who will provide both mentorship and guidance to their peers through the application processes for various funding opportunities.

FursaLinkers will be recruited through targeted crowdsourcing campaigns conducted on various social media platforms. Volunteers for the FursaLink programme are ideally young people who have themselves navigated the challenge of securing such microgrants or loans. Their firsthand experiences not only make them relatable mentors but also effective guides who can navigate the complexities of funding applications.

Once enrolled, FursaLinkers will be tasked with key responsibilities including:

- Guidance: They provide step-by-step guidance to applicants, helping them understand eligibility criteria, prepare necessary documentation, and refine their proposals to increase their chances of success.
- Mentorship: FursaLinkers offer personal insights and tips on navigating the application process, drawn from their own experiences.
- Follow-up: They keep in touch with successful applicants to track the progress and proper utilization of the funds, ensuring that the grants and loans are making a tangible impact.

An innovative aspect of the FursaLinkers' role is the encouragement of a cyclical mentorship system. Beneficiaries of FursaLink grants and loans who have realized success in their ventures will be encouraged to join the FursaLinkers community. This not only helps in sustaining the mentorship program but also enriches it with fresh perspectives and updated guidance reflective of the current funding landscape.

The presence of FursaLinkers within the FursaLink initiative will ensure that the support provided to young entrepreneurs is not just transactional but transformational. This peer-to-peer mentorship will enhance the overall effectiveness of the program by:

- Increasing the confidence of new applicants in the funding process.
- Ensuring a higher rate of successful applications through informed guidance.
- Creating a supportive network of young entrepreneurs who are committed to fostering a cycle of success and generosity within their communities.

FursaLink Database

The data collected through the USSD platform will be instrumental in establishing a comprehensive database of vocationally trained youth. This resource will not only facilitate the matching of individuals with funding opportunities tailored to their specific skills and training, but it will also capture vital input from the youth regarding the skills they value most and the training they seek.

Key components of the database will include:

- Demographic and Location Details: Recording the geographic distribution of participants to aid in region-specific program deployment.
- Skill Sets: Cataloging the specific competencies and qualifications of each participant to ensure accurate matching with suitable opportunities.
- Needs and Challenges: Gathering detailed feedback on the particular needs and obstacles that participants face, enhances our ability to support them effectively.

This data will be managed and analyzed using a robust third-party application, ensuring secure storage and efficient processing.

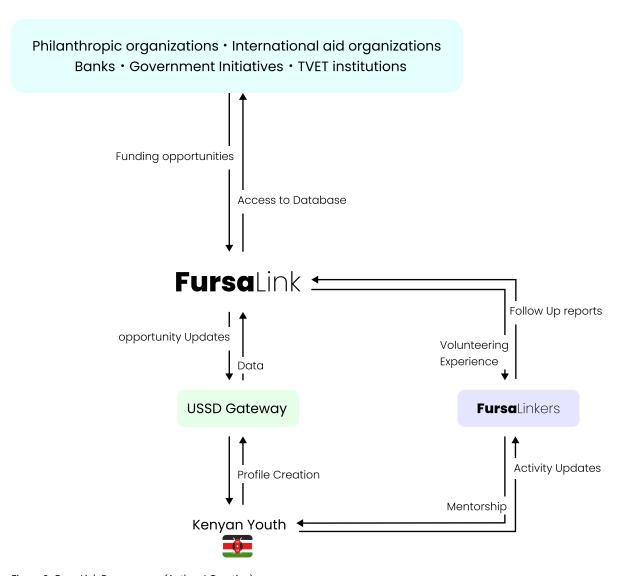


Figure 3: FursaLink Process map (Authors' Creation)

Implementation



A young lady at a flower greenhouse. Source: gettyimages.co.uk

3.1. Project RollOut

The FursaLink project will be rolled out in stages, beginning with a pilot phase aimed at achieving 20% coverage within the first year. The initial step in this phase will involve launching a social media campaign to recruit mentor volunteers, termed FursaLinkers. These volunteers will be individuals who have successfully navigated the funding application process themselves and are eager to contribute to the community while gaining valuable volunteer experience. We aim to recruit mentors fluent in English and native languages to ensure effective communication and mentorship. After a comprehensive orientation, these mentors will be registered in the FursaLinker Register, ready to assist as needed.

Simultaneously, we will initiate an awareness campaign to increase visibility and engagement. Flyers will be strategically placed in locations frequented by our target demographic, such as barbershops, mechanic shops, hairdressers, and tailoring shops. These flyers will feature the USSD code necessary to access our services, along with a brief introduction to FursaLink and its goals. This information will also be communicated via various media channels such as radio and social media platforms. Individuals who use this code will be guided through the process of creating their profiles in our database, linking them with suitable mentors, and connecting them to potential opportunities.

In the initial stages, the identification of funding opportunities will leverage both the growing FursaLinkers community and our existing networks. Over time, our goal is to form direct partnerships with organizations and institutions that provide these funding opportunities, ensuring that FursaLink is promptly informed about new application calls. As the project expands and our coverage increases, we will also scale up our network of FursaLinkers according to the projections detailed in our budget section. This adaptive approach ensures that as more youth engage with FursaLink, we have the resources and support structure to effectively meet their needs.

3.2. SWOT Analysis

Strengths

- Simple Technology: USSD infrastructure setup requires minimal technical expertise and is supported by third-party apps such as Africa's Talking that make API integration seamless which enables fast-tracked deployment.
- Cost-Effectiveness: USSD is relatively inexpensive for both users and operators, making it sustainable in the long term.
- Interactivity: USSD allows for real-time communication, which is crucial for timely updates and interactions between Kenyan youth and the FursaLink Database.
- Immediate Reach and Response: USSD enjoys ubiquitous acceptance and use among both urban and rural youth in the Kenyan context. This ensures accessibility for all users, regardless of their internet connectivity or smartphone ownership.
- FursaLinkers: By sustainably engaging peer mentors, we foster cross-national networking and community building, catalyzing large-scale transformational change.

Weaknesses

- Limited User Interface: USSD's text-based nature and session timeouts may limit the amount of information that can be efficiently conveyed or collected in one session.
- Dependence on Mobile Network Operators: The project's success is reliant on the cooperation and stability of basic mobile network services.

Opportunities

- Growing Mobile Penetration: With increasing mobile phone penetration in Kenya, more users are likely to access USSD services.
- Partner with Funding Organizations: Opportunities to collaborate with NGOs, government programs, and international donors who are actively seeking to invest in youth empowerment and entrepreneurship.
- Expansion to Other Regions: Once established, the system can be easily replicated in other regions with similar socio-economic profiles, broadening impact.
- Data Collection and Analysis: The database generated can provide valuable insights into the employment landscape and effectiveness of vocational training programs, guiding policy and further funding decisions.

Threats

- Competition from Other Digital Solutions: The rise of smartphone use and improved internet access could make more comprehensive apps and online services more appealing to users.
- Economic Instability: Economic fluctuations could affect funding availability from partners and the overall financial sustainability of the project.
- Regulatory Changes: Changes in telecommunications or financial regulations could impact the operations of USSD services and M-PESA integrations.

3.3. Logical Framework

Goal

To enhance youth self-sufficiency and youth-driven economic development in Kenya.

Objective

To empower youth in Kenya by providing them access to funding opportunities and mentorship to effectively utilize their vocational skills.

Inputs

Technical team for USSD platform development

Community liaisons

Partnership agreements with funders and financial institutions

Volunteer Mentors (FursaLinkers)

Activities

Develop and launch FursaLink's USSD platform and website. Conduct community outreach & social media awareness campaigns

Negotiate and formalize partnerships with funders & financial institutions

Set up a mentorship network

Outputs

A functional USSDbased platform that enables youth to create profiles and access funding opportunities

A database of trained youth with their minimalist CVs to link them to appropriate funding opportunities

Established partnerships with financial institutions & funders to secure funding for trained youth An ongoing support system that offers mentoring & application support

Outcome

Increased accessibility to funding opportunities by trained youth

Figure 4: Logical Framework (Authors' Creation)

3.4. Stakeholder Engagement

In the successful implementation of our project, the identification and engagement of key stakeholders are crucial. For this reason, we have developed a comprehensive stakeholder map (see figure 5), presented in a power-interest grid to effectively manage and engage these stakeholders. This visual representation categorizes stakeholders based on their level of influence over the project and their interest in its success, ranging from funders and government bodies to local youth organizations and trained youth themselves. The grid is a strategic tool for prioritizing communication and engagement efforts, ensuring that we effectively address the concerns and leverage the support of those most pivotal to the project's success.

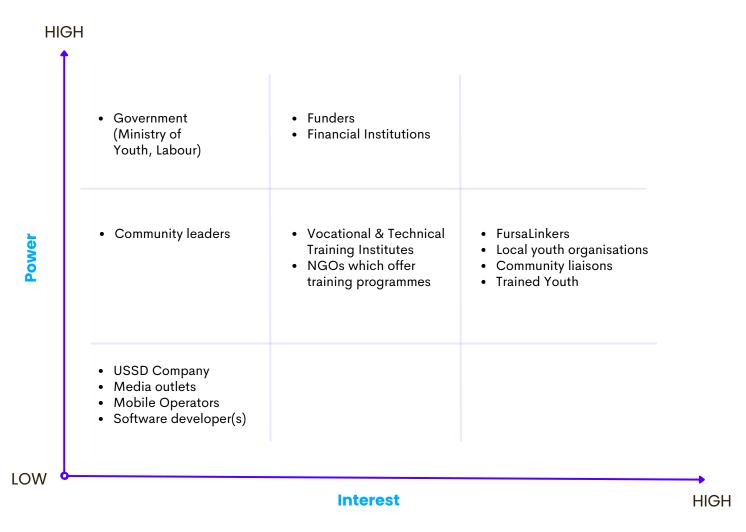


Figure 5: Stakeholder Map (Authors' Creation)

3.5. Monitoring and Evaluation (M&E)

Indicators	Rationale	Data Metric	Data Source	Data collection metric	Data collection source
Platform utilization	Measures the engagement level and the reach of the platform, indicating how well it is being adopted by the target audience.	Number of users on the FursaLink Platform	Platform backend data	Automated data extraction from user registration	Realtime
Mentorship Network growth	Tracks the expansion of the mentorship network, which is crucial for providing support and guidance to project participants.	Number of FursaLinkers	Mentorship coordination team	Regular updates from the mentorship coordination team	Quarterly
Increased opportunity access	Assesses the effectiveness of the platform in enabling users to apply for funding, reflecting the platform's impact on reducing barriers to financial resources	Number of applications made	FursaLinkers	FursaLinker monthly reports	Monthly
Increased funding access	Assesses the effectiveness of the platform in enabling users to secure funding, reflecting the platform's impact on reducing barriers to financial resources	Number of successful applicants			Quarterly

Figure 6: Monitoring and evaluation Framework (Authors' Creation)

3.6. Budget

Our projected budget is strategically designed to support the phased rollout of our program, beginning with a pilot in the first year and achieving full coverage by the third year. This ambitious scale-up is feasible due to the primarily virtual nature of our solution, which allows for rapid and cost-effective expansion.

First Year: Initial Setup and Pilot

- Major Expenses: The initial year will involve significant investment in software development and setup. This foundational phase is critical as it establishes the infrastructure necessary for the program's success.
- Awareness Campaigns: A substantial portion of our budget will also be allocated to awareness campaigns through various media channels to ensure maximum outreach and engagement from the start.

Second and Third Years: Expansion and Maintenance

- Scaling Up: In the second and third years, we plan to extend our reach, leveraging the infrastructure established during the first year.
- Maintenance Costs: Ongoing expenses in these years will primarily focus on system maintenance and minor upgrades, which are less costly than the initial setup.
- Continued Awareness and Engagement: Budget allocations for media and promotional activities will continue to ensure the program gains traction in new audiences.

Budget Breakdown

The general budget breakdown is summarized below, providing an overview of our planned expenditures over the three years. For a more detailed financial plan, including itemized expenses and allocations, please refer to the link attached below.

Year	1	2	3
Coverage	20	50	100
Total Costs	\$54,918.50	\$57,170.00	\$88,469.50



3.7. Project Timeline



Figure 7: Project Timeline (Authors' Creation)

3.8. Future Plans

In this section, we outline our strategic directions and expansion plans for the near future. Our commitment to enhancing economic opportunities for young people is encapsulated through several forward-thinking initiatives discussed below:

Integration with M-PESA

To enhance the functionality and impact of FursaLink, we plan to deepen our integration with M-PESA, Kenya's leading mobile money service. This integration will link user profiles directly to their M-PESA accounts, thereby streamlining the disbursement process of microgrants. Such connectivity not only facilitates easier and faster transactions but also elevates the transparency and accountability of financial exchanges within our platform. By automating the fund transfer process, we aim to reduce administrative overheads and eliminate delays, ensuring that the necessary resources reach our beneficiaries promptly and securely.

Financial Sustainability

To ensure the long-term sustainability of FursaLink, we are exploring revenuegenerating opportunities. One approach under consideration involves charging a fee for access to our extensive database of skilled, vocationally trained youth. Potential clients include marketers, companies, and international organizations seeking to connect with a talented pool of young professionals. Revenue generated from these services will be reinvested into the platform, funding the expansion of our services and the enrichment of our training and mentorship programs.

Geographic Expansion

Building on our success in Kenya, we are setting the groundwork to scale FursaLink to other countries with similar socio-economic dynamics. This expansion will be guided by rigorous market analysis and pilot testing to adapt our model to local conditions effectively. By replicating our success in new regions, we aim to multiply our impact, assisting more young people to realize their entrepreneurial ambitions and contribute positively to their local economies.

Development of a Professional Networking App

Looking to the future, we envision developing a professional networking app tailored specifically to the needs of vocationally trained youth. This app will function similarly to LinkedIn but will be designed with features that facilitate the formation of business collaborations and group ventures across counties and countries. It will provide a platform for youth to share ideas, resources, and opportunities, fostering a vibrant community of young entrepreneurs who are empowered to initiate and lead their ventures.

Conclusion



Source: gettyimages.co.uk

Kenya like many other Sub-Saharan African countries has a growing youth population that unfortunately is unemployed or underemployed. The country has developed different mechanisms to address this key among them being initiatives impacting the technical and soft skills of the youths. The initiatives have been funded by various international development partners such as the World Bank. Private corporations and international and local NGOs have also been involved in providing vocational training programmes around the country. Graduates from these programmes leave with skills which is expected will help them transition into employment or self-employment. However, transition rates are low as the youths first rarely get continuous information on funding activities they can tap into to fund their business ideas or sustain the businesses they start. Secondly, the graduate does not get continuous mentorship that would allow them to keep growing their business capacities or even mentoring on employment retention and how to keep improving themselves for higher quality employment.

Our solution, FursaLink, is a transformative initiative designed to bridge the gap between vocational training and market integration. FursaLink will leverage low-tech, high-reach Unstructured Supplementary Service Data (USSD) technology to connect the vocationally trained youth with micro-financing opportunities and essential mentorship. This will circumvent the barriers posed by limited internet connectivity that leaves the graduate not aware of micro-finance opportunities available. FursaLink will facilitate direct and impactful engagement with the youth by integrating a robust USSD platform with a community-driven mentorship model that empowers them to utilize their skills effectively and achieve economic self-sufficiency.

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