



RETURNING MIGRANTS' ECONOMIC REINTEGRATION: MAPPING OF STAKEHOLDERS, PROGRAMMES, AND POTENTIAL PARTNERSHIPS

GHANA – ANNEXES

ALTAI CONSULTING FOR THE EUTF – 2023



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A. STAKEHOLDER INFORMATION SHEETS

A.1. ACCRA TECHNICAL TRAINING CENTRE

ATTC	
Country	Ghana
Region	Greater Accra
City	Accra
Organisational information, and training offer	
Type of organisation	Public TVET institution at tertiary level, in operation since 1966 and created with support from the Canadian government
Size / structure	<ul style="list-style-type: none"> ▪ About 136 teaching staff (incl. 31 female teachers). ▪ Non-teaching staff: 36 people, 11 NABCO officers, 3 NSS personnel, and 3 YEA officers. ▪ Guidance & Counselling unit; Student representative council.
Type of training provided / trade areas	<ul style="list-style-type: none"> ▪ Auto Body Repairs ▪ Creative Art Technology ▪ Electrical Engineering Technology ▪ Electronics Engineering ▪ Industrial Maintenance ▪ Mechanical Engineering ▪ Motor Vehicle Engineering ▪ Plumbing & Gas Fitting Technology ▪ Welding and Fabrication Technology ▪ Wood Construction Technology ▪ Architectural Drafting ▪ Building Construction Technology ▪ Business System Technician Course ▪ Computer Technology ▪ Construction Technician Course ▪ Fashion and Designing ▪ Refrigeration & Air – Condition Technology ▪ Small Engine Repairs <p>See details on each course on this webpage.</p>
Profile of trainees and admission criteria	<p>Workers and secondary school graduates of various profiles/backgrounds:</p> <ul style="list-style-type: none"> ▪ <u>Morning session</u>: Regular students who completed the Junior High School and enrolled through the Free SHS/TVET programme (placement system). Classes from 7:30AM to 2:30PM. ▪ <u>Afternoon session</u>: Part-time students (apprentices and master craftsmen) as well as unemployed youth and JHS graduates who desire to further their education and acquire basic skills in respective trades. Classes from 2:30PM to 7:30PM.

	<ul style="list-style-type: none"> ▪ <u>Sponsored trainees</u> enrolled as part of special training programmes organised by clients/partners (any public or private industrial establishment, employer; or organisation). Entry requirements depend on the needs of the sponsoring agency. Good level of English desired. ▪ <u>Technicians</u>: For secondary and technical school leavers aiming to specialise their education in Business Systems Techniques (office machines servicing), Radio/Television Electronics, Industrial Maintenance, or Construction Techniques. Need to be at least 18 years old and possess G.C.E. 'O' Level / Certificate II/ SSSCE with credit in Mathematics, Physics, English or Engineering Science and Technical Drawing; Advanced Certificate in Mechanics or Electricity; Technician Part 1 Certificate in Mechanical or Electrical Engineering; Radio Mechanics; Telecommunication Part 1 & 2. <p>Students include women (52 women have been enrolled as of schoolyear 2019/2020) and foreign students.</p>
Cost (of trainings)	<ul style="list-style-type: none"> ▪ Free for regular students placed at the centre through the Free SHS/TVET Programme (morning session). ▪ Afternoon session: fee paying (cost depends on the course) ▪ Free for trainees sponsored by clients and partners: training costs usually paid for by the employer, public or private institution, or international agency
Total capacity (current and future enrolment per programme)	2 400 students in the schoolyear 2019/2020
Communication strategy for reaching trainees & potential trainees	<ul style="list-style-type: none"> ▪ Website: https://attcghana.com ▪ Facebook (page) ▪ Government and international partners ▪ Word of mouth
Training details	
Training length / structure / format	<ul style="list-style-type: none"> ▪ Can be short or long courses. ▪ Morning and afternoon sessions and technician programme: Duration depends on the course chosen and the student's entry level (1 to 3 years). ▪ Special/sponsored programmes: Course duration depends upon the target skills and needs of the client/partner agency. Could be several months to several years. Contents designed to fit their needs or any specific industrial needs.
Frequency of courses/semester schedule	Annual enrolment.
Type of training (practice or theory) and curricula	<ul style="list-style-type: none"> ▪ All courses include both theory and practice. ▪ Competency-based training available for welding, motor vehicle engineering, and electronics (as of 2019/2020). ▪ See details on this webpage.

Literacy levels required	English desired or required
Trainers	Qualified and specialised instructors. Over 25% studied or have been on attachment courses overseas.
Certifications offered	Nationally recognised certifications/degrees. See details on this webpage .
Stipend for trainees and attrition rates	<ul style="list-style-type: none"> ▪ No stipend offered by the centre for regular and afternoon students. For special programme participants, stipend is paid for by the sponsoring client/partner. ▪ Limited accommodation available for students from outside Greater Accra. ▪ Attrition rate under 20%.
Monitoring post-training	Through individual follow-up after graduation and the alumni association.
Success/employment rates	Women completion and success rates: over 80%. Statistics for men not readily available from the website.
Partnerships	
Capacity to integrate returnees into the programme	Yes, most likely as part of the special, sponsored training programmes.
Beneficiary capacity	Several dozens, depending on the needs of the sponsoring agency
On-going and past partnerships	<ul style="list-style-type: none"> ▪ Partnerships with the private sector: yes. Experience with over 22 Ghanaian industrial establishments in the past two and half decades. ▪ Partnerships with international agencies: UNESCO-UNEVOC partner centre since 2002; worked for GIZ and KOICA (but not IOM). ▪ Partnerships with MDAs and government programmes: YEA, NABCO, NSS, Free SHS/TVET programmes, and others.
Contacts	
Contact	Royal Castle Road, Kokomlemle, Accra attcvice.acad@gmail.com +233 30 2228356

A.2. ANOINTED TECHNICAL TRAINING INSTITUTE

Anointed Technical Training Institute	
Country	Ghana
Regions	Greater Accra and Ashanti regions
City	Accra and Kumasi
Organisational information and training offer	
Type of organisation, structure	Private TVET institution created in 2019 and registered by CTVET
Type of training provided / trade areas	<p>Training at secondary and tertiary levels. Morning, evening, and weekend classes in various trades:</p> <ul style="list-style-type: none"> ▪ Electrical ▪ Generators & plants ▪ Renewable energy ▪ Mechatronics ▪ Industrial automation ▪ Robotics & Artificial Intelligence ▪ Computer networking ▪ Computer software ▪ Computer hardware ▪ Security systems ▪ Audio systems <p>See details on each course on this webpage.</p>
Profile of trainees and admission criteria	<ul style="list-style-type: none"> ▪ From the JHS to the Tertiary levels as well as industry professionals. 15 years and older. ▪ Enrols company employees and new recruits in need of initial or specialised training, as well as beneficiaries of government and donor skills development and youth employment programmes.
Cost (of trainings)	<ul style="list-style-type: none"> ▪ Paid classes (typically GHS 2 500 per year for long courses), no stipend provided by the centre ▪ Free for students placed through the Free SHS/TVET Programme ▪ For trainees sponsored by clients and partners: training costs and stipend usually covered by the employer, public or private institution, or international agency sponsoring the training
Communication strategy for reaching trainees & potential trainees	<ul style="list-style-type: none"> ▪ Website: https://www.attigh.com ▪ Facebook: https://www.facebook.com/attighofficial/ ▪ Other social media ▪ Government and international partners ▪ Word of mouth, brochures, flyers, etc.
Training details	
Training length / structure / format	<ul style="list-style-type: none"> ▪ Short course (3-5 days), refresher course (6 months), and long courses (1-2 years) ▪ Part-time training classes available

Frequency of courses/semester schedule	Annual enrolment for long course. More frequently for short courses: a session takes off once there are an adequate number of trainees, minimum of 10 people.
Type of training (practice or theory) and curricula	All courses include both theory and practice with a focus on practice (80%). CTVET competency-based training (CBT) curriculum. Industrial attachment. See details on this webpage .
Literacy levels required and other admission conditions	Proficient in English writing and reading Other entry conditions for each training programme detailed on this webpage
Trainers	Qualified and specialised instructors (industry trainers with sound academic qualifications). Small class size (of about 25 students on average).
Certifications offered	Registered and recognised by CTVET. Accredited by the Energy commission of Ghana to train electrical wiring technicians on approved wiring standards and techniques as well as wiring regulations prior to their certification examination and licensing.
Stipend for trainees and attrition rates	<ul style="list-style-type: none"> ▪ No stipend offered by the centre for regular students. ▪ GHS 100 allowance when trainees go out for practice on real, on-the-job projects. ▪ For special, sponsored programme participants, stipend is paid for by the sponsoring client/partner.
Monitoring post-training	Yes, graduates are tracked after training. Platform to track how graduates are faring. The centre also places them into jobs directly, when required.
Success/employment rates	Over 70% of graduates become self-employed; job placement service available.
Partnerships	
Capacity to integrate returnees	Yes
Beneficiary capacity	Depending on the needs and budget of the sponsoring agency. Annual intake capacity typically of 100 students for regular programmes (at least 25 per class/training area).
On-going and past partnerships	Informal and ad-hoc partnerships. Sometimes, private entities require the services of the centre to place their graduates for attachment purposes. Sometimes, the centre also trains employees of companies upon request.
Contacts	
Contact	Mr. Emile Kofi Bosiako Ofori; Director of Administration No. 77 Anointed House, off the Odorkor-Mallam Highway, Accra atti@anointedgroup.org ; +233 54 4337171 emile.ofori@anointedgroup.org ; 02 45511880 / 05 08011005

A.3. DON BOSCO TECHNICAL INSTITUTE

Don Bosco	
Country	Ghana
Regions	Greater Accra, Bono region, Northern region
City	Tema, Sunyani, Tatale
Organisational information and training offer	
Type of organisation	Faith based, non-profit TVET institution managed by Salesians of Don Bosco (Catholic Church), a transnational organisation with international reach
Size / structure	The Tema and Sunyani campuses are large with boarding facilities while the Tatale campus is quite small.
Type of training provided / trade areas	<p>Provides non-formal TVET (basic and advanced trainings) of short duration (3-6 months) in various sectors.</p> <p>Basic trainings</p> <ul style="list-style-type: none"> ▪ Air conditioning & refrigeration ▪ Catering and hospitality ▪ Automobile assembly ▪ Electricals <p>Advanced trainings</p> <ul style="list-style-type: none"> ▪ Forklift operation ▪ Solar panel installation ▪ Catering and hospitality ▪ Automobile assembly ▪ Electricals
Profile of trainees	<ul style="list-style-type: none"> ▪ Targets the economically and socially marginalized youth, usually between 18-30. ▪ Gender: generally 60% males and 40% females, but the gender breakdown depends on the programme; for example: basic level Cosmetology is 100% female. ▪ Students come from the northern part of Ghana mainly (45%), then the middle belt (30%) and the southern belt (25%). ▪ Some students from the West African sub-region (The Gambia, Liberia, Sierra Leone, Togo, Benin, etc).
Training cost	<p>Courses free of charge except an equipment usage fee for certain courses (GHS 600, about USD 80).</p> <p>GIZ sponsors some advanced training (6 months duration).</p>
Total capacity (current and future enrolment per programme)	<p>The target for the initial programme sponsored by the Salesian Mission and supported by GIZ was 2 100 graduates over 3 years, which was achieved.</p> <p>In the future, however, the number is expected to be reduced because the school expects to increase the duration of most if not all trainings to 6 months.</p>

Communication strategy for reaching trainees & potential trainees	<ul style="list-style-type: none"> ▪ Website: https://salesianmissions.org/salesian_country/ghana/ ▪ Facebook: https://www.facebook.com/DBTECH.Gh/ and https://www.facebook.com/DBTECH.Gh/ ▪ Government and international partners ▪ Word of mouth, brochures, flyers, radio adverts, etc.
Training details	
Training length / structure / format	<ul style="list-style-type: none"> ▪ Basic training: 3 Months – to be extended to 6 months from next intake ▪ Advanced training: 6 months
Frequency of courses/semester schedule	<ul style="list-style-type: none"> ▪ Basic trainings: usually three intakes in a year. ▪ Advanced training: twice a year <p>No stringent schedule - Sometimes a session can end, and the school can be on break for a month or maximum two months before the next session.</p>
Type of training (practice or theory) and curricula	All courses include both theory and practice. Focus on practice (70%)
Admission requirements	<p>Pretty light:</p> <ul style="list-style-type: none"> ▪ Basic training: Ability to read and write; successful at recruitment interview. ▪ Advanced training: Basic level training completed or some basic knowledge of the programme area.
Trainers	Trainers are usually industry players with no special academic qualification. Most of the trainers have their own established businesses and they come to teach the trainees during the identified sessions.
Certifications offered	<p>Certificates of completion. The Centre is working towards a more formal certification programme hence the need to upgrade all programmes to a 6-month duration.</p> <p>Some students upon completion sit for (former) NVTI (now TVET Services) certifications and those exams are paid fully by the student.</p>
Stipend for trainees and attrition rates	<p>Accommodation and lunch provided, but no stipend except if sponsored by partners.</p> <p>Initially attrition rates were high because most people come to the school because they were awaiting admission to a more formal school or waiting to hear from prospective employers. Such people leave whenever they receive their desired admissions. After a while, due to the stringent interview criteria, attrition rates drop to usually less than 10% per programme.</p>
Monitoring post-training	<p>The school has a follow up unit which monitors the young graduates for up to 2 years.</p> <ul style="list-style-type: none"> ▪ Year 1: Follow up to see how they are doing in their placement centres ▪ Year 2: Follow up to see how they are faring in their permanent job positions or business setups.

Success/employment rates	Average of 50-60% become employed in different jobs within 2 years of training graduation. About 20-30% become self-employed.
Partnerships	
Capacity to integrate returnees into the programme	Yes, there is the capacity to integrate returnees into the programme. Unless they are sponsored by a donor, they will have to cater for themselves during the training though they will be given accommodation and lunch during the training.
Beneficiary capacity	Currently an average of 30 students per programme are admitted per session. This number can be increased with an increasing capacity in training equipment. For example, the current intake of forklift operation students is limited by the number of forklift machines that the school currently has.
On-going and past partnerships	<ul style="list-style-type: none"> ▪ GIZ partner. ▪ IOM TVET partner for a batch of returnees in 2018. ▪ Partnerships with the private sector exist for placement for on-the-job training and subsequent absorption into the labour market.
Contacts	
Contact	Father Roberto Castiglione; Programme Coordinator +234 808 398 4729

A.4. FIELD READY

Field Ready	
Country	Ghana
Region	Greater Accra, Ashanti region, Western region
City	Accra, Kumasi, Takoradi, but training activities can take place all over Ghana based on clients' needs
Organisational information and training offer	
Type of organisation and size	Private company. Head office in the UK and other offices in Nigeria, Mozambique, and soon in Sierra Leone and Senegal
Type of support / trainings / services provided	<ul style="list-style-type: none"> ▪ Technical, entrepreneurship, soft skills, and health & safety trainings usually through national training institutes or private consultants; ▪ Coaching / mentoring services, private sector networking either in-person or through webinars; ▪ Technical training of employees for private companies, or of job seekers for government/donor employment programmes, typically through national training institutions (e.g., NVTI); ▪ Job placement service.
Cost (of trainings)	<p>Depends on training type, equipment, class size, and length, but always funded by the client (companies, the government, etc.).</p> <p>Example of training costs for funders:</p> <ul style="list-style-type: none"> ▪ Soft skills training: USD 50 per person ▪ Technical trainings can be from USD 300 up to USD 5 000 per trainee for a full 12-week training requiring heavy/costly equipment.
Profile and selection of trainees incl. literacy level	<ul style="list-style-type: none"> ▪ Profiles depend on the training and the needs of the client. Could be engineers, holder of a basic, specific TVET certificate, or only secondary, high school education. ▪ Inclusivity and diversity are key to the programme. For some trainings/clients, at least 50% of the recruits must be females. ▪ Selection process: If there are 50 jobs available then Field Ready seeks about 100 applicants. Applicants register online and send their details, documents, and personal statement. A pre-selection takes place, then Field Ready asks basic questions to understand their critical thinking skills (phone/online). Then there is an in-person meeting and group activities with the technical commissioners to look out for applicants' communications skills and confidence. Candidates are graded on their presentation, individual, and teamwork skills. The last stage is a 5-minute interview.
Total capacity (current and future)	<p>Up to 30-35 people per cohort (average: 500 annually), but the programme is demand driven and Field Ready only trains as many as they know can be placed into employment or as requested by the client.</p> <p>For general, employability training, online training with more participants is being piloted with the Takoradi University.</p>

Communication strategy for reaching trainees & potential trainees	The client (private company, government, etc.) can select and provide the trainees. On demand, Field Ready can also recruit them, through its vacancy website https://www.getfieldready.com/ , social media (Facebook, Instagram, Twitter, WhatsApp) or other means.
Training details	
Training courses & type of training	<ul style="list-style-type: none"> ▪ Combination of applied technical skills based on the clients' needs (e.g., logistics, forklift drivers, electrical, solar and air conditioning installation/mechanics, instrumentation, electronics, drilling, welding, mechanics, specialised engineers etc.), soft skills, and health and safety training. ▪ This involves both theory, in-class training and practical, hands-on application in a workshop or directly in the workplace. ▪ "Soft skills" = applied personal skills = communication, attitude, leadership, teamwork, gender diversity, time management, branding, etc. Can be 2-4 weeks.
Training duration	Depends on the type of jobs, needs of clients, training package, etc. Often from 3 to 6 months, could be shorter or longer.
Frequency of courses	Whenever the clients need. No standard schedule, except for the online webinars (on employability or soft skills) across countries.
Curricula, accreditation, certification	<p>General trainings (employability, soft skills, health and safety...) are reviewed every year so that they remain up to date.</p> <p>For technical trainings: the Programme development director and Learning director in the UK and local programme learning managers design and develop the programme/curricula. In some cases, they are provided/certified by CTNET or another federal or state institution, or a professional organisation, but in most cases aligned with/tailored to the specific needs of the client. Field Ready then train the trainers from the local training partner (chosen on the basis of quality of equipment and facilities).</p>
Types of industry / sectors targeted	Various sectors and industries, e.g., Electrical, Instrumentation, Electronics, Drilling, Welding, Forklifting, Mechanics, etc.
Trainers	<p>Can work almost anywhere in the country through local training partners: Field Ready uses the facilities and staff of different vetted and trained TVET technical institutes.</p> <p>Vetting process: visit, interviews with management, review of records, etc. For specific trainings, Field Ready needs to ensure that they have the right labs and enough machines for training purposes. They can also ask to look at the CVs of the trainers and interview them.</p>
Stipend for trainees and attrition rates	<p>Clients cover 100% of the cost of the training. Candidates stay at the provided accommodation/hostels. Cost (general for food, transportation, and other costs) can be around USD 200 / month / per candidate.</p> <p>98% completion rate (usually people drop out for personal emergencies, death in the family or pregnancies).</p>
Monitoring post-training and	In some cases, trainees are directly and automatically hired by the client. Trainees would either be recruited directly at the end of the training by the client company who assigned Field Ready to design and organise the

employment success rate	<p>training (most common approach, insertion rate: 98% kept in permanent position).</p> <p>In the other cases (e.g., government-sponsored training and employment programmes requesting Field Ready to train people and place them afterwards), after the trainees are placed in internship, the trainees and the supervisors fill out monthly evaluations for a minimum of 6 months.</p> <p>Field Ready managers are in daily contact with private companies to place in employment the people being trained and then keep contact with recruiters/employers to check whether they are still in the job.</p> <p>A minimum placement rate, e.g., 60%, is sometimes set by the client, with an associated financial incentive: Field Ready would not be fully paid if this rate is not achieved. By comparison, government training programmes report achieving a 26% placement rate on average.</p>
Partnerships	
Experience with returning migrants	Not to their knowledge but most likely no.
Capacity to integrate returnees	Yes, as long as they meet the basic requirements (see above). Focus is on building capacity of young Ghanaians.
Beneficiary capacity	Flexible, can enrol many returnees depending on the clients' needs and financial capacity.
Partnerships	<ul style="list-style-type: none"> ▪ Works for/with both MDAs (e.g., NSS, MELR) and trying to develop a collaboration with MoYS. ▪ Private sector clients include Danone-FanMilk, Coca Cola, Gasem, Tropical Cable, Miro Forestry Ghana, Tallow Oil & Gas. ▪ No collaboration with IOM, GIZ, or GCC so far.
Remarks	
Strengths, challenges, and lessons learnt	<ul style="list-style-type: none"> ▪ Field Ready has competitors, but very few that provide the same range and quality of services: High quality training, high training completion, and high job placement rate. ▪ It is difficult to place trainees in rural areas outside of Greater Accra, Kumasi, etc. Need to establish close relationships with MDAs, private companies, and development partners so that they spread the word and Field Ready can develop its business in rural and remote areas. ▪ Field Ready has the capacity to operate in more rural areas upon request from local employers. For instance, when requested by Miro Forestry Ghana Limited (timber factory) in Drobonso in the Ashanti region to hire and train skilled employees to run the factory, Field Ready adapted to disseminate the employment opportunity through local channels and through local government authorities to select employees outside its typical pool of applicants.
Contacts	
Contacts	<p>John Elsner, Field Ready Director of Commercial Development, john@getfieldready.com, +1 360 890 5148</p> <p>Monorvi Asampong, Regional Director - West Africa & Ghana mono@getfieldready.com, +233 (0) 24 721 7099, +233 (0) 20566 2584</p>

A.5. iCODE

iCode	
Country	Ghana
Region	Western region
City	Takoradi
Organisational information and training offer	
Organisation type and size	Private training company founded in 2015
Type of training provided	<ul style="list-style-type: none"> ▪ Provides various types of IT/tech/digital skills training to individuals and companies. No entrepreneurship, employability, or soft skills training. ▪ Mentoring and coaching; workspace and labs; events & networking. ▪ Can facilitate access to finance for qualified graduates/entrepreneurs.
Cost (of trainings)	Depends on training type and duration. Free for trainees sponsored by a government or donor programme.
Profile and selection of trainees incl. literacy level	<ul style="list-style-type: none"> ▪ People of all ages and backgrounds ▪ Must be able to write and read in English ▪ Sponsor organisations can set their eligibility criteria
Total capacity (current and future)	Reports over 25 different, specialised training tracks/courses (see the main ones below) and 10 000 trainees since 2015
Communication strategy for reaching trainees & potential trainees	<ul style="list-style-type: none"> ▪ http://icodegh.com ▪ Social media ▪ Flyers, word of mouth ▪ Government and donor programmes
Training details	
Training courses & type of training	<ul style="list-style-type: none"> ▪ Artificial intelligence ▪ Deep learning ▪ DevOps ▪ Digital marketing ▪ Full-stack development ▪ Graphic design ▪ Intro to game development ▪ Intro to web development ▪ Data science ▪ Kids track <p>Focus on practice</p>
Training duration	Training duration ranges from 12 to 20 weeks depending on the course.
Frequency of courses	Every 3 to 5 months

Curricula, accreditation, certification	No CTVET accreditation
Types of industry / sectors targeted	IT
Trainers	20+ teachers with IT experience and/or industry background
Stipend for trainees	Stipend available when sponsored by partner organisations
Monitoring post-training and employment success rate	No M&E and post-training employment statistics readily available but it is done notably as part of the donor-sponsored training programmes.
Partnerships	
Experience with returnees	Yes, through the UNDCF & SNV GrEEEn project. Not a problem as long as they meet the entry requirements above.
Beneficiary capacity	Flexible, can enrol many returnees depending on the clients' needs and financial capacity.
Partnerships	<ul style="list-style-type: none"> ▪ Worked with/for numerous MDAs and DPs incl. NEIP, World Bank, UNDCF & SNV (GrEEEn project), AFD, MasterCard Foundation, British Council, MTN, AfriLabs ▪ Has also worked with 100+ recruiting partners of the private sector. ▪ No collaboration with IOM, GIZ, or GCC so far.
Remarks	
Strengths, challenges, and lessons learnt	IT is a skill and economic sector in high demand in Ghana.
Contacts	
Contacts	<p>3 Kumasi Road. Takoradi Library, 1st Floor. Old Melcom Road, opposite Tumann Enterprise.</p> <p>+233 (0)26 840 9704 / (0)54 038 9600</p> <p>info@icodegh.com</p>

A.6. KWADASO AGRICULTURAL COLLEGE

Kwadaso Agricultural College	
Country	Ghana
Region	Ashanti region
City	Kumasi
Organisational information and training offer	
Organisation type	Public, tertiary education institution created in 1922
Type of training offered	<ul style="list-style-type: none"> ▪ Specialised in agriculture and livestock farming, offering short and long training courses for a certificate or diploma in general agriculture ▪ Departments: https://kca.edu.gh/academic-departments/ ▪ Training courses include entrepreneurship classes
Training cost	GHS 150 to 220 application fee for direct applicants. Tuition fees depend on the training programme and whether students benefit from a government SHS/TVET voucher, scholarship, or a donor sponsored programme.
Profile and selection of trainees	<ul style="list-style-type: none"> ▪ Targets mostly youth in rural areas, with an emphasis on women ▪ Must be able to write and read in English ▪ Entry requirements detailed on this webpage and here ▪ Partner organisations can set their own eligibility criteria for the programmes they sponsor
Total capacity (current and future)	Several hundreds every year
Communication strategy for reaching trainees & potential trainees	<ul style="list-style-type: none"> ▪ https://kca.edu.gh/ ▪ Social media ▪ Flyers, radio, TV, word of mouth ▪ Government and donor programmes
Training details	
Training courses	<ul style="list-style-type: none"> ▪ Certificate or diploma in general agriculture ▪ Can design and deliver tailored technical trainings for a specific programme or population. ▪ Developed a 'Mobile Certificate in General Agriculture' to cater to smallholder farmers, who cannot afford to travel to the College to receive instruction; rather, College instructors travel to the communities requesting the training and deliver a 6-week competency-based course. ▪ E-learning also available for some courses.
Training duration	<ul style="list-style-type: none"> ▪ 1 to several years depending on the type of training (certificate, diploma) and the entry level. ▪ Usually a few months to 1 year for shorter, special sponsored training programmes. ▪ 6 weeks for the Mobile Certificate in General Agriculture

Frequency of courses	Every year, or more frequently for short, sponsored training programmes
Curricula, accreditation, certification	CTVET accreditation
Types of industry / sectors targeted	Agriculture
Trainers & training facilities	Qualified teachers from the public education system Modern facilities
Stipend for trainees	Stipend available when sponsored by partner organisations
Monitoring post-training and employment success rate	No M&E and post-training employment statistics readily available but it is done notably as part of the donor-sponsored training programmes.
Partnerships	
Experience with returnees and relevance for them	Yes, through the EUTF-funded GrEEen (UNDCF & SNV) and ARCHIPELAGO projects. Would be able to enrol those with adequate education backgrounds and/or professional experience in agriculture.
Partnerships	Partnered with various DPs on short-term trainings (paid for by DPs) with certification and placement, incl. EUTF-funded ARCHIPELAGO project. Recently upgraded ICT equipment. No collaboration with IOM, GIZ, or GCC so far.
Contacts	
Contacts	+233 24 073 1262 externalaffairskac@yahoo.com

A.7. UNIVERSITY OF CAPE COAST

UCC	
Country	Ghana
Region	Central region
City	Cape Coast
Organisational information and training offer	
Organisation type and size	Public, tertiary education institution created in 1962, with a TVET department established in 1993 with UNDP support Became a UNESCO-UNEVOC partner centre in 2010 1 100 staff incl. 880 teachers
Type of training offered	<ul style="list-style-type: none"> ▪ Certificate, Undergraduate, Masters, PhD, sub-degree, and PGDE (Postgraduate Diploma in Education) ▪ Education & training programs available: https://ucc.edu.gh/main/academic-programmes/all ▪ Distance & e-learning undergraduate degrees available: https://code.ucc.edu.gh/undergraduate ; https://code.ucc.edu.gh/unit/e-learning-unit ▪ Beyond the traditional academic programmes, the department periodically offers training programmes to train and upgrade skills in various trades for the informal sector and has an e-learning program; includes entrepreneurship training.
Training cost and scholarships	<p>Paid application process: https://code.ucc.edu.gh/admission-page</p> <p>Tuition fees depend on the training programme and whether students benefit from a government SHS/TVET voucher, scholarship, or a donor sponsored programme.</p> <p>Financial aid available: https://stufso.ucc.edu.gh/ ; https://international.ucc.edu.gh/scholarships</p>
Profile and selection of trainees	<ul style="list-style-type: none"> ▪ Must be able to write and read in English and possess the required degrees/qualifications for the targeted diploma and entry level ▪ Partner organisations can set their own eligibility criteria for the programmes they sponsor
Total capacity (current and future)	Several thousands every year
Communication strategy for reaching trainees & potential trainees	<ul style="list-style-type: none"> ▪ https://ucc.edu.gh and TVET department webpage ▪ Social media ▪ Flyers, radio, TV, word of mouth ▪ Government and donor programmes
Training details	
Training courses	<ul style="list-style-type: none"> ▪ See https://ucc.edu.gh and TVET department webpage ▪ Distance courses and E-learning also available for some courses.

	<ul style="list-style-type: none"> Can design and deliver tailored technical trainings for a specific programme or population.
Training duration	<ul style="list-style-type: none"> 1 to several years depending on the education/degree and entry level. Usually a few months to 1 year for shorter, special sponsored training programmes.
Frequency of courses	Every year, or more frequently for short, sponsored training programmes
Curricula, accreditation, certification	Accredited by CTVET Ranked 4 th African university by Time Higher Education World University Ranking 2022
Trainers & training facilities	Qualified teachers from the public education system Modern facilities
Stipend for trainees	Stipend available when sponsored by partner organisations
Monitoring post-training and employment rate	No M&E and post-training employment statistics readily available.
Partnerships	
Partnerships	UNESCO Partnerships with numerous international universities Institutional partnerships in Ghana to be confirmed
Contacts	
Contacts	University avenue, Cape Coast --- Department of international relations: https://international.ucc.edu.gh/ No 9 Odamten Road, near Yanney-Ewusi Roundabout UCC +233-312292599 cie@ucc.edu.gh ; international@ucc.edu.gh

A.8. VOLONTARIATO INTERNAZIONALE PER LO SVILUPPO

Volontariato Internazionale per lo Sviluppo (VIS)	
Country	Ghana
Interventions regions	Accra, Sunyani and Kranka (Brong Ahafo region), Berekum (Bono region), and others. Focus on rural areas.
Organisational information	
Type of organisation	Italian NGO present in Ghana since 2015
Field of intervention and type of support provided	<ul style="list-style-type: none"> ▪ Active in the irregular migration, reintegration, TVET, and agriculture sectors (particularly organic agriculture and livestock production) ▪ Carries out research on various local issues (migration, employment, TVET), migration-focused awareness-raising campaigns, and on-site development projects to reduce irregular migration and encourage local employment ▪ Organises career guidance, vocational training, soft skills training, marketing courses, manages greenhouses, supports women associations, and is setting up a FATOUD development fund
Funding sources	Mainly the EU. Other donors include ENI, Italian Episcopal Conference, and other Italian institutions and local authorities.
Profile of beneficiaries	Youth and women groups.
Total capacity (current and future)	3 farmer groups are usually made of 15 trainees each. Capacity is 10-25 trainees per farmer mentor.
Communication strategy	<ul style="list-style-type: none"> ▪ Local/community outreach ▪ Flyers and word of mouth / referrals by beneficiaries
Details on services offered	
Training	<p>Main TVET trainings:</p> <ul style="list-style-type: none"> ▪ Organic agriculture ▪ Greenhouse technology ▪ Livestock production <p>Typically, VIS and its partners train community leaders and farmers (trainers) for a few months in organic and sustainable farming. After the training, these people train others in various rural communities. Some trainings are directly provided to beneficiaries.</p> <p>The trainers receive support to set up the farms (e.g., tomatoes and chilli peppers greenhouses) and their contribution is to train others, hence trainers are not directly paid for their teaching and training is free of charge (food provided).</p> <p>Other trainings:</p> <ul style="list-style-type: none"> ▪ Soft skills

	<ul style="list-style-type: none"> ▪ Marketing & business management ▪ Sessions on human rights, migration, etc. ▪ Pre-departure class for migrants migrating to Europe <p>Collaborates with the University of Ghana Business School (marketing course) and Don Bosco Training Institute Sunyani (electricity, etc.). Also work with agronomists to check the training relevance and effectiveness.</p> <p>No specific entry criteria – purely based on interest.</p> <p>Certificates are issued on training completion. and planned to get CTVET accreditation. Post training: Farmer mentorship.</p>
Creation of / support to women associations	A marketing course carried out in collaboration with the University of Ghana Business School was the initial step to start 48 women associations. Through this initiative, over 1 300 women were trained in the production of organic soap and in cooperative management.
Awareness-raising	<p>Migration-focused awareness-raising campaigns targeting high schools, colleges, and youth associations/centres. Use of role-play and other sensitisation tools.</p> <p>The aim is to raise awareness of the risks of migrating irregularly and about local job/(agro-)business opportunities and regular migration pathways</p>
Support to local CSOs & development	Two committees composed of CSOs and local authorities have been created for the promotion of sustainable development.
Partnerships	
Existing partnerships	<ul style="list-style-type: none"> ▪ Training institutions: University of Ghana Business School, Don Bosco Training Institute Sunyani, Italian universities ▪ Institutional partners: CNOS FAP – Salesiani, local authorities ▪ Funding partners: EU, etc.
Referral mechanisms	Informal
Capacity to serve returnees into the programme	<p>Yes. At the time of writing, several returnees were undergoing one of VIS' trainings for a duration of 3 months (48 days of training).</p> <p>VIS is available for partnerships in the future as it works in the migration/reintegration fields in high emigration & return areas and has already engaged in partnerships with several donors including the EU.</p>
Beneficiary capacity	As many as can be available.
Remarks	
Challenges expressed by key stakeholders	There is low interest among the youth to get into farming. Trainees drop out of the training programme due to a lack of stipend. Currently, trainees receive food on the farm, which helps reduce attrition rates.
Contacts	
Contact	<p>Carlotta Nanni, VIS Country Representative, Ghana</p> <p>Email: vis.ghana@volint.it; Phone number: +233 54 5561124</p>

A.9. WHIZZY ACADEMY

Whizzy Academy	
Country	Ghana
Region	Ashanti region
City	Kumasi
Organisational information and training offer	
Organisation type and size	Private training provider and consultancy 20 staff: 15 full time and 5 part time.
Type of services and training provided	<ul style="list-style-type: none"> ▪ Designs, develops & implements youth employability initiatives, soft skills curricula and training for clients, and undertakes consultancy assignments for MDAs and development partners ▪ Short technical training: Focus on ICT, coding, digital and social media marketing, and entrepreneurship
Training cost	Depends on training type and duration. Average cost is GHS 1 500. Can be negotiated. Free for trainees sponsored by a government or donor programme
Profile and selection of trainees	<ul style="list-style-type: none"> ▪ People of all ages and backgrounds ▪ Partner projects: youth aged 18-35, 80% women ▪ Self-Initiated trainings: individuals aged 20-45, 60% males ▪ Must be able to write and read in English. Educational level is not a general requirement. Mainly based on interest and pre-qualification process. ▪ Sponsor organisations can set their eligibility criteria
Total capacity (current and future)	300 per year
Communication strategy for reaching trainees & potential trainees	<ul style="list-style-type: none"> ▪ Social media: Facebook https://www.facebook.com/whizzyacademy/ ▪ Flyers, word of mouth ▪ Government and donor programmes ▪ Sometimes, based on donor support projects, contact lists of beneficiaries are provided by the community leaders.
Training details	
Training courses & type of training	<ul style="list-style-type: none"> ▪ User Interface Development – Website Development, Web application, Mobile application, Software development ▪ Digital and Social media Marketing Focus on practice (70%)
Training duration	3 to 4-month training (50% in-class training, 50% internships)
Frequency of courses	3 cycles in a year

Curricula, accreditation, certification	<ul style="list-style-type: none"> ▪ Non formal education ▪ Most of the trainings have generic certificates of completion ▪ No CTVET accreditation ▪ Digital software certification – Google, IBM ▪ Trade Certificate such as NVTI Level 1
Trainers	Teachers with IT experience, or IT professionals
Stipend for trainees	Stipend available when sponsored by partner organisations
Monitoring post-training and employment rate	<p>All graduates are registered on a community software. Post-training monitoring of graduates; 50% employment rate after short course in at least one of the below areas:</p> <ul style="list-style-type: none"> ▪ Freelance ▪ Internships leading to full time employment ▪ Full time jobs ▪ Enhancement of jobs post training <p>The other half does not get anything immediately because they take up another opportunity or because 3 months of training is too short for someone to acquire fresh IT skills and land a job with. More training is required for about 1 year before acquiring real employable skills.</p>
Partnerships	
Experience with returnees	Limited for now but eager to enrol more in the future.
Beneficiary capacity	Flexible, can enrol returnees depending on the clients' needs and financial capacity and the number of seats available (see annual capacity above).
Partnerships	<ul style="list-style-type: none"> ▪ MDAs (e.g., NEIP) and DPs (e.g. GIZ, SNV, British Council, SOS Children's Villages). No collaboration with IOM so far. ▪ Private sector collaboration: mainly with companies that send their employees to the Academy for training/skill enhancement.
Remarks	
Strengths, challenges, and lessons learnt	<p>IT is a skill and economic sector in high demand. Short training time often proves insufficient to get a job in the field.</p>
Contacts	
Contact	<p>Aseda House, 2nd Floor Grace House near, Kumasi, Ghana +233 50 472 2599 Name: Samuel Aboagye, Founder Mobile: +233 (0) 244722599 Email: absam101@gmail.com</p>

A.10. YMCA

YMCA Ghana	
Country	Ghana
Region	Greater Accra, Western region
City	Accra and Achimota (Greater Accra), Takoradi (Western region)
Organisational information	
Type of organization	Non-profit, faith-based organisation with a vision of empowering young people. First TVET centre established in Ghana in 1966
Type of support/trainings/services provided	<ul style="list-style-type: none"> ▪ Guesthouse & hotel ▪ Youth justice & protection ▪ Teenage sex education ▪ Film training ▪ Non-formal TVET (see details below)
Cost (of trainings)	Paid training (around 2 000 GHS per course depending on the duration and trade)
Profile of trainees	<ul style="list-style-type: none"> ▪ Junior High School and Senior High School Graduates. ▪ Trainees are sourced from all over Ghana. ▪ Largely males aged 15-25.
Total capacity (current enrolment)	30 trainees per course per class and per year
Communication strategy for reaching trainees & potential trainees	<ul style="list-style-type: none"> ▪ Announcements, Social Media Post, Brochures, Flyers, and Banners ▪ Facebook: https://www.facebook.com/GhanaYMCA/ ▪ Website: https://ymcaghana.org
Training details	
Training courses	<ul style="list-style-type: none"> ▪ Electrical Installation ▪ Building Construction ▪ Architecture Drafting ▪ Carpentry and Joinery
Entry / admission requirements	<ul style="list-style-type: none"> ▪ Junior high school certificate holders (BECE) ▪ Senior high school certificate holders (WASSCE) ▪ Ability to read and write in English
Training length / format	<ul style="list-style-type: none"> ▪ 3 years maximum for all trainees who enter with Junior high certificates ▪ 18 months for top-up courses for Senior High School graduates
Frequency of courses	Courses are offered every 4 months on a 2-semester schedule
Type of training	Theory and practical for all programmes
Curricula & accreditation	Competent-based training (CBT) accredited by CTNET for various trades

Types of industry sectors targeted by trainings	Building and furniture industries, and more
Trainers	Trained and CTVET certified facilitators/teachers
Certifications offered	NABPTEX (CTVET)
Per diem/stipend for trainees	No, except when paid for by sponsoring organisation
Monitoring post-training	No specific monitoring mechanism in place.
Employment success rates post-training	Many of the graduates set up their own businesses. However, because the YMCA does not have post-training follow-up systems, there are no actual insertion statistics.
Partnerships	
Capacity to integrate returnees	Yes
Beneficiary capacity	A training session can welcome 30 trainees.
Partnerships	<ul style="list-style-type: none"> ▪ Partnered with & supported by a few German organisations such as Bread for the World ▪ No explicit partnership with the private sector. A few organisations from time-to-time request for personnel attachments. ▪ Currently no direct relationship exists with employment agencies / labour market intermediation mechanisms. Key focus is to encourage trainees to set up their own businesses or establish themselves into cooperatives.
Remarks	
Challenges expressed	Financial / equipment for practical training is expensive.
Contacts	
Contact	Mr. Leonard Segbedzi, Principal Leonardsegbedzi@gmail.com +223 (0)2 44769412

A.11. MASLOC

Microfinance and Loans Centre (MASLOC)	
Country	Ghana
Interventions regions	Nationwide, with 16 regional offices, and local offices covering most districts
Organisational information	
Type of organisation	Government apex body established in 2006
Type of support provided	<ul style="list-style-type: none"> ▪ Microcredit, in the shape of small individual and group loans ▪ Equipment, market information, training, and other advisory services to start-ups and small businesses, cooperatives, associations, and individuals
Funding sources	Government and donors.
Profile of beneficiaries	Individual people/entrepreneurs, MSMEs, cooperatives/associations, groups of individual borrowers, usually after a few years of operation. Focus on youth and women entrepreneurs and people living with disabilities but can lend to anyone qualifying for a loan. Customers' age ranges from 18 to 65 years old.
Total capacity (current and future)	Nearly 200 000 customers and USD 23 million lending in the period 2017-2020 alone. MASLOC has been receiving additional government and donor funding since 2019 to expand its lending capacity.
Communication strategy	<ul style="list-style-type: none"> ▪ Website: https://www.masloc.gov.gh ▪ Social media: https://www.facebook.com/MASLOC/; https://twitter.com/maslocgh ▪ Public advertisement campaigns as part of government and donor programmes
Details on services offered	
Lending	<ul style="list-style-type: none"> ▪ Various loan schemes for various types of borrowers (individuals, groups, association, small and medium enterprises, etc.) and sectors (agriculture, trade, etc.). ▪ Loan amounts can be as low as GHS 250-1 000 and up to GHS 5 000 for individuals part of a group loan; GHS 1 000 to 10 000 for individual loans; and up to GHS 500 000 for non-first timers. Successful, timely repayment enables access to higher loan amounts. ▪ Interest rates and terms vary accordingly. Some small loans have a 1% interest rate per month for a tenure of 12 or 18 months with one-month moratorium. The lowest interest rate is 6% per annum for qualified agrobusinesses. ▪ The required documentation is becoming more flexible especially for loans to groups/cooperatives, whose members are typically between 5 and 25 and liable as a group for repaying the loan. ▪ Typical requirements are business registration; asset inventory; business/investment plan; management account with 1 to 2 years

	<p>financial statement; proof of land ownership or rental agreement; qualified guarantor.</p> <ul style="list-style-type: none"> Special lending conditions and modalities are negotiated when sponsored by government or donor programmes.
Support for purchasing business assets	Hire purchase schemes provide business equipment such as saloon cars, minibuses, tricycles, sewing machines, hair dryers, etc. at very affordable cost and payment schedules for commencing and expanding a business.
Training	Borrower capacity building and skill development sessions are conducted before loan disbursement.
Partnerships	
Existing partnerships	<ul style="list-style-type: none"> Institutional partners: government / MDAs including MELR, GEA, and other business support services Main funding partners: government and African Development Bank; other donors No known partnership with reintegration partners
Capacity to serve returnees	Yes. Relevant potential partner as MDA with national reach and piggy backing on the extensive support from AfDB.
Remarks	
Challenges expressed by key stakeholders	<ul style="list-style-type: none"> MASLOC is not yet operating as viable commercial business with a self-sustaining business model: it is dependent on public funding. Low loan recovery processes and repayment rates. It needs to continue to carry out and expand feasibility studies and training support schemes to assist the beneficiaries in maximizing the proceeds of their businesses and enhancing their ability to repay these loans on time. Reportedly negative perception/reputation that the institution lends in priority to politically exposed/connected people. MASLOC needs to build trust and increase transparency about loans schemes and processes notably through its website and social media. Systems and process in need of modernising/upgrading. To this end, technical and financial support is being received or planned from various donors incl. the AfDB. A Mobile Money Payment Platform will also be set up. MASLOC is establishing monthly metrics and performance review procedures, strengthening its monitoring and evaluation processes, employee performance reward schemes, and tasked the two Deputy CEOs with zonal performance oversight across the country.
Contacts	
Contact	<p>29 Third Circular Road, Cantonments, Accra +233 302 782 527 / 8. Greater Accra regional office: +233 302 668 394 info@masloc.gov.gh</p>

A.12. OZE

OZE	
Country	Ghana
Area of operation	Office in Accra. Covers the whole country
Organisational information	
Type of organisation	Financial service provider and intermediary (Fintech app)
Year of creation	2018 (app available on Play store)
Type of support / services provided	<p>Multi-function digital app providing the following services (directly through the app):</p> <ul style="list-style-type: none"> ▪ Recording financial transactions for small businesses (bookkeeping), generating invoices and payment reminders, and receiving payments from mobile money and cards ▪ Creating credit history and scoring credit worthiness ▪ Facilitating application for / access to small, no-collateral bank and microfinance loans for eligible clients, thanks to partnerships with financial institutions ▪ Subsidizing interest rates (when applicable) and acting as a first loss guarantor ▪ Managing loans ▪ Financial literacy and entrepreneurship training
Size and governance	<p>Two offices: in Ghana (Accra, main office) and Nigeria (Lagos)</p> <p>51 employees total in Ghana and Nigeria, incl. 20 in Ghana</p> <p>215 000 registered clients total in both countries, incl. 75 000 active clients.</p>
Profile and selection of beneficiaries	<p><u>Target groups and profile of clients:</u></p> <ul style="list-style-type: none"> ▪ Targets any kind of MSME owners, in both the formal and informal sector (an official corporate registration number is not required). Returnees are not specifically targeted. ▪ The average income of registered businesses is USD 33 000 /year, but there are also some very low-income customers. Most are self-employed. ▪ 68% of clients are men, 42% women. 41% are between 18- and 34-year-old, 21% are 35 to 44-year-old. ▪ 10% are in fashion, incl. tailoring and retail, 10% in agriculture, 10% in business services, 8% in trade and commercial businesses, 8% in food and hospitality. ▪ Clients' education background: using the app requires English, some digital literacy, and a smartphone. About three-fourths of loan applicants have a tertiary education, and one-fourth a secondary education. <p><u>Eligibility and selection criteria:</u> To register, interested business owners must have a national ID card, be 18 or older, and own either a bank account or a mobile wallet. A corporate registration number is not mandatory.</p>

	<p>Loans are only offered to clients who demonstrate good bookkeeping and financial management and reach a good credit score on the app.</p> <p>On average, Ghanaian users have been running their business for 6.5 years before applying for a loan. Only 10% of loan applicants own a car.</p> <p>Since it is an app with online support, it can help reach a scattered, remote target population.</p>
Total capacity (current and future)	The number of registered users of OZE is unlimited. All of them can record financial transactions in the app, manage bookkeeping, generate invoices and payment reminders, receive payments from mobile money and card, and create credit history.
Results	33% of activated customers have applied for a loan in Ghana, and 7% of loan applications are approved.
Communication strategy for reaching potential beneficiaries	<ul style="list-style-type: none"> ▪ OZE used to mainly promote its services through digital ads but has recently transitioned to in-person marketing through sales agents. ▪ OZE is also partnering with GIZ, UNCDF and the Ecobank Youth Development department. ▪ https://getoze.com/
Other services offered	
Training and coaching	<ul style="list-style-type: none"> ▪ Blog and YouTube videos (free access). ▪ In-app, unlimited chat with a business coach, on-demand. ▪ Short weekly sessions on various topics, in-person (in Ghana and Nigeria alternatively) and broadcasted online at the same time (through Zoom and Facebook). Examples of topics: business ideas, registration support, basic bookkeeping and accounting, financial/business management, using mobile money, social media marketing, access to credit for MSMEs, credit management, financial risk management, etc. ▪ Longer monthly sessions on another topic, more in depth, in partnership with an external expert.
Certifications / prize / rewards	Received awards and/or funding from MIT and Harvard University.
Modalities of beneficiary monitoring & follow-up	Monitoring works directly through data recorded by clients on the app and automatically generated dashboards. Group and individual follow-up support and coaching remains available after beneficiaries have received financial support. OZE reports that 97% of businesses it supports are growing, profitable, or both (but not necessarily because of OZE).
Partnerships	
Existing partnerships / partners	<ul style="list-style-type: none"> ▪ Financial institutions providing loans: EcoBank ▪ Institutional partners: UNCDF and GIZ under the 'GrEEN' project (see webpage for more info) ▪ In other countries, OZE has partnered with a sister organisation named 'Dare to Innovate'. The typical partnership is that Dare to Innovate provides in depth entrepreneurship and business skills development training (i.e., business accelerators, financial management courses, improved agricultural techniques, income generating activities), while OZE provides the recordkeeping software and access to credit and provides performance data

	back to Dare to Innovate so that they can monitor the success of their trainees and intervene where needed.
<p>Capacity to integrate returnees</p> <p>Perspectives / future partnership opportunities</p>	<ul style="list-style-type: none"> ▪ OZE does not have specific experience with returnees. Yet, OZE's geographic location in Accra and its collaboration with GIZ and UNCDF in the Western and Ashanti regions are relevant from a returnee reintegration programming perspective. ▪ OZE targets micro and small businesses, which coincides with most returnees directly or indirectly supported by IOM and GIZ. ▪ The education level of OZE clients is higher than that of returnees, however, but OZE can targeted returnees with a higher education background. ▪ The use of the OZE app also requires a small but regular financial commitment, and a significant level of interest/engagement to make the best use of what the app has to offer. ▪ Few OZE users have been able to access a loan so far. However, the other functions/services of the app would already be of great use to returnees looking to start or expand their business. ▪ A combined partnership with OZE and Dare to Innovate – and support from them two – would make sense for returnees, including/particularly those in rural areas.
Lessons learnt	
Advantages	<ul style="list-style-type: none"> ▪ Most banks do not have small loans portfolios because they do not have appropriate mechanisms to calculate small businesses' credit scores. ▪ Increased outreach through online portal and support. ▪ Expanding business and customer base. ▪ Experience of collaboration with GIZ and EcoBank.
Challenges	<ul style="list-style-type: none"> ▪ Separating business and personal money/accounts, bookkeeping, and using digital tools are all new behaviours. Habit formation takes time and requires significant and continuous support. ▪ There are a lot of misperceptions about microloans being too expensive (high interest rate) or difficult to access. Promoting OZE would require providing complete and accurate information both online and face-to-face, showing testimonies of people having already used OZE and received a loan, or refer potential users to such beneficiaries to build trust. ▪ Most customers applying for a loan do not complete full application. Again, users, especially returnees, would require coaching from OZE throughout the process, which is available, but probably also face-to-face from a trusted partner such as IOM or its NGO partner involved in case management. ▪ Despite OZE support, few loans applications get approved.
Contacts	
Focal points	Meghan McCormick, OZE co-founder based in Ghana, Email: meghan@oze.guru, Phone: +233 54 335 8149

A.13. SOCIAL ENTERPRISE GHANA

Social Enterprise Ghana (SEG)	
Country	Ghana
Intervention regions	HQ based in Accra, with 16 regional representations covering the whole country
Organisational information	
Type of organisation and size	<ul style="list-style-type: none"> ▪ SEG is a business network for social entrepreneurs and is registered as a non-governmental organisation (NGO) with a bank guarantee. ▪ SEG reports about 840 members (companies, business associations, entrepreneurship centres etc.) from diverse sectors: climate-smart agribusiness, TVET and education, green jobs, health, inclusive financial services, etc. ▪ It works with and through 32 innovation and training hubs (enterprise support organisations). ▪ Has 12 employees plus two interns and three volunteers in the Accra office.
Type of support / services provided	<p>SEG is an eco-system enabler that seeks to strengthen the green business, social enterprise fabric and social innovations in Ghana. SEG's activities are focused on learning and innovation; funds and investment support; policy and advocacy; research.</p> <ul style="list-style-type: none"> ▪ Learning & Innovation: SEG organizes events and training workshops for its network on topics such as developing a sustainable business model, fundraising, leadership, branding, and communications. These events include dissemination of toolkits and best practices. ▪ Funds & Investment support: SEG helps its members access markets (e.g., through fairs and networking events), access government and donor funding opportunities, raise and grow capital through a social enterprise fund for start-ups and growth funding. It aims to catalyze USD 1 billion for social enterprises by 2030. SEG also provides business advisory services. ▪ Policy & Advocacy: SEG serves as a policy action group to identify policies and legislation which government could enact to encourage the social enterprise space. ▪ Research: In collaboration with research and academic institutions, SEG conducts studies on the state of play of social enterprise in Ghana; case studies and best practices, ecosystem analysis, etc. <p>Can provide additional training and support services as part of partnerships with government and donors programmes.</p>
Funding sources	Funding is member-driven (members pay a membership fee) and project-driven with financial support from various partners: EU, British Council, Reach for Change Sweden, Inclusive Business Sweden, World University Service Canada (WUSC), Best Seller foundation, etc.

<p>Profile of beneficiaries</p>	<p>Target beneficiaries are MSMEs. The focus of SEG is on entrepreneurship rather than employment intermediation and coordination.</p> <p>Ultimately, SEG aims to improve the businesses and livelihoods of youth, women, people from vulnerable communities, returnees, refugees, and people with disabilities.</p> <p>Beneficiaries generally have a Junior High School or a Senior High School level of education, preferably with a background in TVET, entrepreneurship and IT / Tech.</p>
<p>Total capacity (current and future)</p>	<p>Thanks to the 32 hubs it supports and works with, SEG has recently been able to reach 2 000 beneficiaries per week through its capacity building and advocacy programme on economic rights.</p> <p>Under another programme, SEG has provided entrepreneurship training to 12 000 people per year and to place 120 training beneficiaries in internships within its business network.</p>
<p>Communication / outreach strategy</p>	<ul style="list-style-type: none"> ▪ WhatsApp group for members (Business members) ▪ Monthly newsletters to stakeholders and members ▪ Social media: Facebook, Twitter, LinkedIn ▪ Local radio stations to channel info about trainings and support ▪ National news portals (City FM online etc.) ▪ Community outreach <p>Website: https://seghana.net/</p> <p>Facebook: https://www.facebook.com/SEGhana</p> <p>LinkedIn: https://www.linkedin.com/company/seghana/?originalSubdomain=gh</p>
<p>Details of some of its business support services</p>	
<p>Incubation lab</p>	<p>SEG offers business administration support and advisory services to members, for instance with regards to registering a business; opening bank accounts to access funding, soft skills development, and public speaking.</p>
<p>Microfinance</p>	<p>SEG connect its member beneficiaries to investors (partner financial institutions) like Ecobank, Fidelity Bank, and Job Entrepreneurs Bank. SEG also organizes an Investors Day to match their members / entrepreneurs to investors. So far, 120 members of the business association managed to receive financial support from the GEA business support facility.</p>
<p>Short-term courses:</p>	<p>SEG offers several training modules that last 2 to 3 days on a variety of topics (and can organise more on demand):</p> <ul style="list-style-type: none"> ▪ Social enterprise business models ▪ Green business models ▪ Inclusion and diversity ▪ Financial literacy and Access to funding ▪ Access to markets ▪ Digital marketing ▪ Soft skills and leadership ▪ Gender and entrepreneurship ▪ Technical courses / TVET (IT etc.)

	<p>Trainees generally are entrepreneurs and Junior High School or Senior High School graduates, preferably with a background in TVET, entrepreneurship and IT / Tech.</p> <p>No official CTNET certificates are currently offered, due to the administratively cumbersome and expensive certification process.</p>
Monitoring mechanism for beneficiary progress	<p>SEG has an in-house monitoring system for monitoring the progress of beneficiaries, which involves focus group discussions 6 months after training support was provided. SEG does not gather statistics on post-training employment rates.</p>
Partnerships	
Capacity to integrate returnees into the program	<p>SEG training modules and other services are currently available and delivered to returnees, notably through the SNV/UNCDF GrEEn project. However, SEG found that returnees are more focused on immediate employment than training opportunities, especially at the earlier stages of their reintegration process.</p> <p>SEG does not provide stipends or a guaranteed job/internship placement at the end of training, which is a concern for returnees.</p> <p>No limitation in terms of capacity to provide services to returnees in the future.</p>
Existing partnerships / partners	<ul style="list-style-type: none"> ▪ Mastercard foundation ▪ AFD (Green Crops and Tech for Jobs projects) ▪ GIZ (Agribusiness for Jobs project, Invest for Jobs) ▪ SNV and UNCDF (EUTF-funded 'GrEEn' project in the Ashanti and Western regions) ▪ No collaboration with other EU implementing partners at this stage
Remarques	
Challenges and lessons learnt	<ul style="list-style-type: none"> ▪ Support to entrepreneurs and job seekers must be of a holistic nature – not just technical. The soft, entrepreneurship, financial literacy, and leadership skills, for example, are essential for employability and retention at the workplace. ▪ Attrition among returnees is high and the absence of a stipend is a major concern for these applicants and so is the absence of capital to start up their businesses once training is received. ▪ On-the-job training is the most in-demand for applicants seeking job placement. ▪ Remuneration for that job placement is also a major concern. Most of the businesses in the SEG network cannot afford to pay interns in the initial months of their placement, especially because there are not yet skilled. ▪ Even without a salary, however, most beneficiaries who receive an internship placement find the experience helpful.
Contacts	
Contact	<p>Edwin Zu-Cudjoe, Executive Director +233 (0) 2440 46334 execdir@seghana.net</p>

B. SELECTED, NON-STATE ENTREPRENEURSHIP SERVICE PROVIDERS

Name	Location	Services & target group	Partners	Website / contact
Agriculture Innovations Hub	Accra, nationwide	<ul style="list-style-type: none"> ▪ Technical and business skills training and coaching to farmers and agribusiness entrepreneurs ▪ Co-working space ▪ Mentorship ▪ Access to funding ▪ Marketing connections ▪ Demo farms, exhibitions, trade shows ▪ Support establishment/strengthening of other agriculture innovation hubs ▪ Networking and knowledge sharing through conferences and workshops 	Chamber of Agribusiness Ghana JS Prestige Farms Farm Masters Africa	https://agricinnovationhub.org
Code Coast	Cape Coast (Central region)	<ul style="list-style-type: none"> ▪ IT/digital/tech training ▪ Business incubation support <p>Targets IT/digital/tech start-up entrepreneurs</p>	World Bank Mastercard Foundation Innohub Ghana Tech Lab	http://www.codecoast.com.gh
Climate Innovation Centre	Accra, nationwide	<ul style="list-style-type: none"> ▪ Business and leadership training (online & in-person) ▪ Business incubation, coaching, networking ▪ Portfolio management and support services ▪ Grants ▪ Policy advocacy <p>Focus on entrepreneurship initiatives contributing to climate change mitigation and adaptation, esp. climate smart agriculture, energy efficiency, solar power, water management, domestic waste management</p>	Ashesi University Canada	https://www.ghanacic.org
Dansyn ISO	Bolgatanga (Upper East region)	<ul style="list-style-type: none"> ▪ Entrepreneurship and IT training ▪ Incubation and acceleration programmes 	NEIP GEA GIZ	https://dansyniso.com

		Focus on young entrepreneurs who want to grow their businesses but cannot procure professional services from profit-oriented organisations	Mest World Vision Ghana Tech Lab	
Eastern Tech Hub	Koforidua (Eastern region)	<ul style="list-style-type: none"> ▪ IT and entrepreneurship skills training and others on-demand ▪ Workspace ▪ Web design & development ▪ Marketing ▪ Networking & events <p>Focus on youth and women entrepreneurs in tech</p>	GIZ World Bank Mastercard Foundation Digital Transformation Center Ghana Ghana Tech Lab Kosmos Innovation Center	https://www.easterntechhub.com
Enterprise Village	Accra	<ul style="list-style-type: none"> ▪ Co-working space ▪ Incubation (12 week) & acceleration programmes ▪ Skills and entrepreneurship training ▪ Business development support (web development, marketing, IT...) ▪ Facilitating access to finance 	World Bank Mastercard Foundation Ghana Tech Lab	https://theenterprisevillage.com
Ghana Innovation Hub	Accra	<ul style="list-style-type: none"> ▪ Co-working space incl. meeting and training rooms ▪ Business development services for the ideation, incubation, and acceleration phases ▪ Workshop, training, coaching, and networking events ▪ Facilitation of access to finance / investment match making ▪ Training and support to other innovation hubs <p>No focus on specific target groups or sectors</p>	AfriLabs, Afric' Innov and Ghana Tech and Business Hub Network New Career Platform coLABS MDF Ghana Communication Technology University Blue Space Africa	https://ghanainnovationhub.com
Ghana Tech Lab	Accra, nationwide	<ul style="list-style-type: none"> ▪ IT training; Technical and entrepreneurship training ▪ Co-working and creative space incl. workshops and labs (robotics, AI, cybersecurity...) ▪ Seed funding; Internships 	World Bank Mastercard Foundation Kumasi Hive Innohub	https://www.ghanatechlab.com

		<ul style="list-style-type: none"> Policy advocacy, ecosystem strengthening <p>Several structured programmes offered for selected entrepreneurs from incubation to acceleration phases</p>		
GrassRoots Hub	Sunyani (Bono region)	<ul style="list-style-type: none"> Technical and entrepreneurship skills training Coaching and mentoring Business development programme of 4-6 months Acceleration support <p>Focus on for entrepreneurs at the incubation stage in the agribusiness, tech, fashion, and waste management</p>	NEIP World Bank Mastercard Foundation AgroFeed	https://www.grassrootshubgh.net and https://fr-fr.facebook.com/grassrootshubgh
Ho Nod Hub	Ho (Volta region)	<ul style="list-style-type: none"> Innovation consulting Digital & entrepreneurship skills training Facilitating access to funding Working space Market research Business growth advisory Events & networking <p>Focus on digital innovations</p>	NEIP Ho Technical University Mastercard Foundation UNICEF AfriLabs	https://honode.org
Impact Hub Accra	Accra	<ul style="list-style-type: none"> Co-working space Networking events Leadership training Facilitating access to finance Other acceleration support services for existing businesses 	Make-IT in Africa GIZ	https://accra.impacthub.net
Innohub	Accra	<ul style="list-style-type: none"> Advisory and consulting services (market research, business plans, business growth strategy etc.) Business training Facilitating access to finance <p>For businesses in the incubation and acceleration phase</p>	World Bank British Council (Business Connect project) GIZ (eSkills 4 Girls initiative)	https://www.innohub.com.gh/ and https://www.ispacefoundation.com

			French Development Agency (Afridba project) Solidaridad SNV (GrEEEn project)	
iSpace	Accra	<ul style="list-style-type: none"> ▪ Co-working space ▪ IT training ▪ Pitching & leadership training ▪ Mentoring & networking ▪ Facilitating access to finance 	NEIP Google Co-Creation Hub Crossroads International Hivos SHM Foundation	https://www.facebook.com/ispacegh
iValley Ghana	Damongo (Savannah Region)	<ul style="list-style-type: none"> ▪ Skills development (IT, entrepreneurship) ▪ Start-up incubation ▪ Consultancy ▪ Co-working space; Events & networking <p>Focus on women, girls, and young people</p>	Ghana Tech Lab Soronko Academy	https://www.ivalleyghana.com
Kosmos Innovation Center	Accra, Active nationwide	<ul style="list-style-type: none"> ▪ Skills and entrepreneurship training ▪ Mentorship ▪ Seed funding <p>Focus on young entrepreneurs and small businesses in the agriculture sector, at the incubation or acceleration phase</p>	Mastercard Foundation Blue Skies Cargill	https://www.kosmosinnovationcenter.com and https://kicghana.org/
Kumasi Innovation Hub	Kumasi (Ashanti region)	<ul style="list-style-type: none"> ▪ Co-working, event space, meeting, and training rooms ▪ Tech lab and tech equipment <p>For students and young start-up entrepreneurs at the pre-incubation and incubation phase (will have an associated business incubator)</p>	Kwame Nkrumah University of Science and Technology (KNUST)	https://ki-hub.com
Kumasi Hive	Kumasi (Ashanti region)	<ul style="list-style-type: none"> ▪ Entrepreneurship, leadership, and incubation training ▪ Tech/IT training ▪ Soft skills training ▪ Networking 	YEA NEIP World Bank Mastercard Foundation	https://kumasihive.com

		<ul style="list-style-type: none"> ▪ Event, training and co-working space, labs ▪ Consultancy services <p>Focus on digital / tech sectors, but not exclusively</p>	<p>UNCDF SNV (GrEEEn project) British Council GIZ UNICEF ITC</p>	
MEST	Accra	<ul style="list-style-type: none"> ▪ 12-month, full-time, fully sponsored training programme in software development, business, and communications ▪ 18–24-month incubation programme ▪ Acceleration programme ▪ Internal seed fund and facilitating access to external funding ▪ Mentorship ▪ Networking <p>Focus on tech companies in e-commerce, agritech, fintech, health tech, edutech, AI etc. at the pre-incubation, incubation, and acceleration phases</p>	<p>GIZ UNDP UNICEF Mastercard Foundation Amazon, Microsoft, Samsung, Google Interswitch Kosmos Innovation Centre</p>	https://meltwater.org
Northern Innovation Lab	Tamale (Northern region), Nalerigu and Walewale (North-East) and Damongo (Savannah)	<ul style="list-style-type: none"> ▪ Business support services ▪ Business & tech consulting <p>For both ICT and Social focused entrepreneurs</p>	<p>World Bank Mastercard Foundation Ghana Tech Lab</p>	https://www.northernlab.com
Social Entrepreneurship Hub	Takoradi (Western region) and nationwide	<ul style="list-style-type: none"> ▪ Incubation and acceleration training & coaching programmes ▪ Some free business workshop, coaching & mentoring sessions ▪ Networking and knowledge sharing <p>Targets youth, start-ups and businesses in the formal and informal sectors (social, green, tech, women businesses...); experience with returnees</p>	<p>GIZ Ghana Tech Lab SNV AfriLabs</p>	https://www.se-hub.com

Ted Hub	Tarkwa (Western region)	<ul style="list-style-type: none"> ▪ IT/digital and entrepreneurship training ▪ Business advisory services & consulting ▪ Facilitating access to funding opportunities ▪ Co-working space ▪ Computer club, radio outreach <p>Has activities for business in the mining industry</p>	World Bank Mastercard Foundation Ghana Tech Lab	https://www.tedhub.com.gh and https://www.facebook.com/tarkwahub
WerkSpace	Takoradi (Western region)	<ul style="list-style-type: none"> ▪ IT and digital skills training ▪ Entrepreneurship and employability training ▪ Business support services, consulting ▪ Incubation programme ▪ Co-working & event space ▪ Facilitating access to funding and markets ▪ Events & networking <p>Has training/programmes in IT/tech/digital industry, fashion designing, shoemaking, hairdressing, electronics, arts, and green jobs</p>	World Bank Mastercard Foundation GIZ Ghana Tech Lab	https://duapawerkspac.e.com and https://www.facebook.com/duapawerkspac
Women's Haven Africa	Kumasi (Ashanti region)	<ul style="list-style-type: none"> ▪ Training and co-working space ▪ Business and technical/vocational skills training ▪ Employability training ▪ Mentoring and coaching ▪ Business support services ▪ Networking ▪ Facilitating access to markets and funding opportunities <p>Targets female entrepreneurs</p>	SNV (GrEEEn project) Plan International ITC Open Foundation GEA EU Ghana Tech Lab	https://womenshavenafrica.com
Yison Tech Hub	Wa (Upper West region)	<ul style="list-style-type: none"> ▪ Business and IT skills training, mentoring and coaching programme ▪ Workspace <p>Targets: youth entrepreneurs in tech, green jobs, agriculture, and water, sanitation and hygiene</p>	NEIP, NYA GIZ Mastercard Foundation GEA Ghana Tech Lab	https://www.yisontechhub.com

C. LIST OF STAKEHOLDERS INTERVIEWED

Testimonies were collected from key informants with verbal consent and in accordance with the principles of confidentiality and anonymity.

Type of stakeholder	Organisation
EUTF	EU Delegation in Accra
MDA	Ministry of Employment and Labour Relations (MELR)
MDA	Youth Employment Agency (YEA)
MDA	Ghana Enterprise Agency (GEA)
MDA	National Entrepreneurship & Innovation Programme (NEIP)
MDA	National Commission for TVET (CTVET)
MDA	TVET Services
MDA	Millennium Development Authority
Development partner	IOM
Development partner	ICMPD
Development partner	GIZ / Programme for Sustainable Economic Development
Development partner	GIZ / Migration and Employment Promotion
Development partner	GIZ / Ghanaian-German Centre
Development partner	ILO
Development partner	UNICEF
Development partner	International Trade Centre (ITC)
Development partner	SNV / GrEEen project
Development partner	UNCDF / GrEEen project
Development partner	Inclusive Business Sweden / Archipelago project
Public research & training institution	Kwadaso Agric College
Public research & training institution	CSIR-Food Research Institute
NGO/CSO	Social Enterprise Ghana
NGO/CSO	Don Bosco
NGO/CSO	WUSC
NGO/CSO	YMCA Ghana
NGO/CSO	Volontariato Internazionale per lo Sviluppo (VIS)
NGO/CSO	Returnee Migrant Centre

NGO/CSO	Centre For Public Health & Development (CPHD)
NGO/CSO	WEE North
Private sector	Field Ready
Private sector	OZE
Private sector	Anointed Institute
Private sector	Whizzy Academy
Private sector	Ghana Chamber of Industry
Private sector	Delegation of German Industry in Ghana (AHK)
Private sector	Technip FMC