

44,000 Young Ghanaians transitioned into jobs, thousands more expected to be employed — FILMA

By Kwame Larweh

TWO years into a major youth employment programme, 44,000 young Ghanaians are earning nearly double what they used to in the Financial Inclusion for Last Mile Actors (FILMA) initiative driven by the Mastercard Foundation and Temple Investments Limited.

The Mastercard Foundation and Temple Investment Limited partnership was designed to tackle challenges young people face within their communities by creating opportunities in business, enterprise startups, transport, mechanisation services and processing.

At the inaugural programme learning series held at the Marriott Hotel in Accra, stakeholders from policy, finance and rural development gathered to celebrate success but also to confront uncomfortable truths about Ghana's employment ecosystem.

"We have successfully transitioned 44,000 young people into dignified and fulfilling opportunities," the Lead for Monitoring, Evaluation, and Learning for the FILMA Programme and Head of Programme Effectiveness at Temple Investment Limited, Chanimbe Benamba, said.

He said the average earnings of those in the programme had jumped from GH¢1,334 at baseline to GH¢2,794 Ghana cedis today.

"We are so proud that at the end of the day, the young person is earning income, and that income is increasing as interventions continue to grow," he told the *Daily Graphic* on the sidelines of the event.

He added that the programme had enabled beneficiaries to feed their families, pay school fees, and rebuild their sense of dignity.

Challenges

Mr Benamba revealed that approximately 40 per cent of people in the rural communities where FILMA was operating did not have a Ghana Card — the national ID required to open a bank account or access formal financial services, saying that could affect the increase in beneficiaries of the programme.

"It means that no matter what opportunity exists, this person cannot access financial services from any bank or financial institution," he stated.

He also lamented the financial challenges bedevilling the programme, adding that some of the business ventures undertaken to help these youth make a living would take a while to yield returns.

He asserted that most banks were not structured to wait, which could leave young agripreneurs stranded with viable businesses and no patient capital to grow them.

According to Mr Benamba, the programme had created markets, and participants could enjoy relatively high profit and sales margins compared to non-participants.

"But generally, it is still not the best we can offer these young people," he said, calling for value-added partnerships between businesses and FILMA to create jobs for the youth that would stand the test of time.

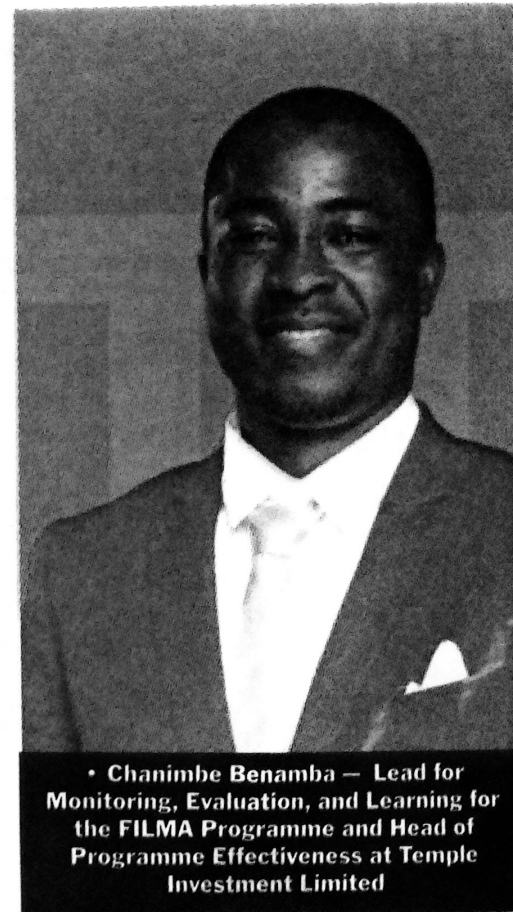
He disclosed that FILMA was working with private processing companies to absorb raw produce and add value, creating a dependable market for young farmers.

The purpose of the forum

The Programmes Manager of FILMA, Magarita Lopez, told the *Daily Graphic* that the programme would provide training, loans via financial institutions, and market access to help young Ghanaians in rural areas secure sustainable incomes.

She said the programme also advocated shifting gender norms, encouraging families and husbands to support young women in pursuing economic activities alongside household responsibilities.

"We help young Ghanaians in rural areas access jobs and finance through different interventions, and we also advocate against cultural barriers so young women can have space to develop economic activity and receive



• Chanimbe Benamba — Lead for Monitoring, Evaluation, and Learning for the FILMA Programme and Head of Programme Effectiveness at Temple Investment Limited

support from their families," she said.

She revealed that the programme was supported by the Catholic Relief Services (CRS) which handled community mobilisation capacity building and technical assistance.