Building Future Markets

Private sector approaches to build skills and provide employment opportunities for youth in Kenya
Cover: Courtesy of Digital Divide Data (DDD). The image was featured in DDD’s latest annual report available here.
Preface

This report aims to provide examples, insights and ideas for companies in Kenya to address youth unemployment and skills gaps, with a particular focus on disadvantaged youth from low-income backgrounds with limited opportunities to access education. The report looks at the ways five companies are building future talent through the use of alternative approaches that combine training, skills enhancement and employment opportunities. The report is based on interviews conducted with the company representatives.

Background

Youth unemployment and skills gap in Kenya

Kenya’s National Constitution of 2010 defines youth as “all individuals in the republic who have attained the age of 18 years but have not attained the age of 35”. Based on this definition Kenya’s youth constitute two thirds of its working age population. The country faces a ‘youth bulge’ with 80 percent of the population aged 35 years and below, and youth aged 15-35 accounting for 37 percent of the population. Unemployment significantly affects Kenya’s young people, who comprise more than 70 percent of the unemployed. High youth unemployment in Kenya is due to a number of factors including high fertility rates, relatively low levels of education attainment, lack of appropriate labour market skills, information asymmetries in the labour market, as well as gender and cultural biases which result in lower unemployment for women compared to men across all age groups.

Kenya’s Country Report for the 2014 Ministerial Conference on Youth Employment, Kaane (2014) notes that approximately 1.2 million youth reach age 18 with no formal training or skills.

Of this group:

• 200,000 have never attended primary school;
• 300,000 are primary school dropouts;
• 250,000 have completed primary school;
• 180,000 are secondary school dropouts;
• Only 250,000 have completed secondary school.

By the time this group reaches age 24, only 11 percent will have received some form of formal training whether university or Technical and Vocational Education and Training (TVET). Even then, the trained group is not assured of employment. Whilst youth in Kenya struggle to find jobs, employers struggle to find employees with the right talents and skills for the jobs their industries demand.

Responses to youth unemployment and the skills gap

The second Medium Term Plan (MTP) of Kenya’s development blueprint, Vision 2030, places emphasis on the “full implementation of devolution in the context of a rapidly growing economy, promoting equity, inclusiveness, and employment to meet the needs of youth.”

References:

Since independence in 1963, a number of polytechnic and other tertiary technical training institutions have been established to train youth in different trades in a bid to strengthen their employability. At the same time, public labour-intensive work programmes continue to be implemented as envisaged in the Youth Empowerment Programme and the MTP of 2008 and Kenya’s Vision 2030.5

The Government of Kenya has put in place various measures to create jobs for youth such as6:

- Investing on a massive scale in infrastructure development to lower the cost of doing business, attract investors, grow the economy, and create jobs in the formal sector;
- Partnering with the private sector by investing in internships for college leavers;
- Integration of Information and Computer Technology (ICT) in TVET;
- Programmes for employing youth in the labour-intensive construction industry;
- Provision of low-cost credit to youth.

**Private Sector role in addressing youth employment**

The private sector is contributing significantly to new job creation in Kenya with the number of people employed in the private sector increasing by 5.6 percent from 1.4 million in 2012 to 1.6 million persons in 2013 (compared to a 3.7 percent increase in 2012 over 2011). Around 83,700 new formal jobs were created in the private sector in 2013, accounting for 76.1 percent of all new jobs created in the formal sector. Employment in ICT, the arts, entertainment and recreation recorded an 8.3 percent increase in 2013 as compared to 7.5 percent in 2012.7

Efforts by the private sector to address the youth unemployment and skills gap challenges include the Kenya Youth Empowerment Project (KYEP), an initiative funded by the World Bank implemented by the Kenya Private Sector Alliance (KEPSA) on behalf of the Government of Kenya, and the Employer’s Challenge which is a tripartite partnership between UNDP-Kenya, Microsoft and KEPSA, among others. KYEP was launched in 2010 and became the first Public-Private partnership directly addressing youth unemployment; the programme aims to improve youth employability through provision of relevant work experience and skills through training and work placements in the formal and informal sectors.8

The five companies featured in this report have employed different approaches, such as vocational training and outsourcing models to building the skills of low-income youth in Kenya, and to provide employment opportunities in ICT, manufacturing, and construction sectors.

**Impact Sourcing Approaches from the ICT industry:**

- **Digital Divide Data** (DDD) is a social enterprise that provides business process outsourcing solutions. It uses an impact sourcing model that provides youth with an opportunity to complete higher education whilst working and building their practical skills. DDD specifically focuses on developing the talent of underserved populations, including youth from low-income families in developing economies to access professional opportunities and earn higher incomes.

- **Techno Brain Ltd** (TBL) is a provider of ICT Solutions, Information Technology (IT) Training and Business Process Outsourcing (BPO) services. It employs an impact sourcing model that builds the skills of youth from low-income backgrounds in Nairobi and provides them with employment opportunities.

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Vocational Training Approaches:

- **Mabati Rolling Mills (MRM)**'s **Mabati Technical Training Institute** is a private vocational training institute. It provides training to disadvantaged youth in Mariakani coastal region of Kenya, to respond to the needs of local industry.

- **Centurion Systems Ltd (CSL)** provides technology transfer and competency-based training in industrial automation and motion control. CSL runs projects and partnerships that provide youth with advanced vocational training to increase levels of employability and eventually raise their living standards.

Internships: Leveraging the Kenya Youth Empowerment Programme (KYEP):

- **Tile and Carpet Centre (T&C)** is a building and interior design products company. T&C participates in the Kenya Youth Employability Programme (KYEP), an initiative implemented by the Kenya Private Sector Alliance (KEPSA).

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**Impact Sourcing approaches from the ICT industry**

**Digital Divide Data: Work-Study programme providing opportunities for youth from disadvantaged backgrounds**

**Description of Approach**

DDD is an innovative, internationally acclaimed social enterprise that delivers high-quality BPO services to clients worldwide. The company’s Impact Sourcing model employs motivated low-income youth in a work-study programme for four years, during which they complete a Bachelor’s degree. DDD has operations in Cambodia where it was founded 2001 as well as in Laos, Kenya and The United States.

Working in collaboration with secondary schools, DDD identifies motivated graduates whose families are trapped in poverty. Recruitment focuses on youth from remote villages or slum areas in the cities, depending on the
socioeconomic context in a given country. To qualify, youth must be between 15 and 29 years of age and have a Kenya Certificate of Secondary Education (KCSE). DDD is committed to employing 50% women and approximately 10% of DDD employees are disabled.

Participants undergo an initial training programme that combines work with technical skills training specific to BPO services, such as typing, basic computer skills and English (in Cambodia and Laos), with soft skills for better workplace performance and to prepare them for what is usually their first job in the formal sector. The programme also includes guidance in personal development, continuing education and job-specific skills such as marketable data management and research. For most participants this is their first work experience.

After the training period, youth are employed and add the educational part of the work-study programme. While they continue at DDD, they also receive support to attend college, either in the form of partial scholarships or through access to loans available through the Kenyan Government’s Higher Education Loans Board (HELB). Currently, DDD raises the scholarship funds through philanthropic activities. In the future, it aims to fund the scholarships through profits.

DDD’s approach enables participating youth to earn an income and support their families, build skills and gain a university degree in a field of their choice.

Impacts and achievements
Globally, DDD has graduated 1000 youth who increase their average lifetime earnings by US$175,000 each. In Kenya about 400 youth from poor families have gained their first professional experience through DDD’s work-study programme in three shifts in seven departments in DDD’s Nairobi office. Several have also taken up roles as team leaders, supervisors and even ascending to the management team at DDD Kenya.

DDD’s investment in human capital has had a transformative effect not only on the participants, but also on their families and communities. Participants start planning for their professional careers while gaining valuable skills and earning income to support their communities. Since technology skills are transferable and in demand, the ripple effects contribute to DDD’s business and serve as a successful critical investment vehicle in the local economy.

This comprehensive approach to education and skills development is an important factor towards maintaining DDD’s low attrition rate, and is integral to maintaining long-term relationships with customers who can rely on a dedicated and committed workforce.9

Success factors and challenges
Building a sustainable business model by developing good business relationships with clients, including Fossil, Reader’s Digest, Harvard University and the National Library of the Netherlands, has been of key importance for DDD.

To identify eligible youth, DDD has leveraged collaboration with financial and health institutions working with people at the Bottom of the Pyramid (BoP). The company has also formed partnerships with local county governments as well as academic institutions including the University of Nairobi and Kenyatta University in Kenya, where the majority of the youth are enrolled in four-year degree programmes.

Measuring the impact of the programme continuously has also helped DDD to learn how to improve the model and assess its impact on evidence.

However, the key challenge for the programme is to become more financially sustainable in order to reach more youth. While DDD is scaling up its operating model, it is seeking additional support to cover scholarship costs for youth.

9 See www.digitaldividedata.com/impact/working-ddd
Techno Brain: Impact Sourcing Model

Description of Approach

Techno Brain Ltd (TBL) is a Nairobi-based multinational ICT company operating in 25 countries worldwide. Through its impact sourcing model, Techno Brain trains and employs talented youth in ICT, including youth from underprivileged communities.

Participants are identified through the National Aptitude Test and interviews, and shortlisted youth undergo additional screening before they are considered for training. Most are Form 4 leavers and college graduates. They are provided with training in appropriate skills and supported through scholarships, coursework, training, mentoring, certifications, internships and employment.

Techno Brain helps secure employment for underprivileged youth through its partnerships with NGOs and technology partners. Since 2010, TBL has formed partnerships with the Rockefeller Foundation and World Vision in building its BPO unit in six countries in Africa. There are 800 people working in BPO within the organization, of which 400 have come from underprivileged communities. TBL also works with the Microsoft 4Afrika Initiative and together they have trained 10,000 youth worldwide, of whom 30 percent are in Kenya.

Impacts and Achievements

Through its impact outsourcing model, TBL has witnessed growth in all divisions of its operations. In the last 18 years, 500 youth from disadvantaged backgrounds in Kenya have been engaged. Other achievements include increased employability for youth, of whom 43 percent are women. Approximately 1,000 youth are employed through scholarships, internships and attachments within TBL and its partner companies based on referrals from TBL. Participating youth have also contributed to the organisation’s growth, not only in Kenya, but in countries where TBL is present.

“While it is obvious that creating jobs is essential, providing work alone is not enough to help young people move out of poverty. The young employees need career path development – which is a means to build skills of employees and create better future.”

—Jeremy Hockenstein, Co-Founder and Chief Executive Officer, DDD
Success factors and challenges

Partnerships and collaborative relationships with various organizations including educational facilities and the public sector, have enabled Techno Brain to increase the impact of its work. TBL partners with the Government of Kenya under the Ministry of Information, Communication and Technology.\(^\text{10}\) In 2014, the company worked with academic advisors and partners in programmes for youth empowerment and skills building in Kenya, such as Microsoft 4Afrika, the Skills for Africa (SAP programme) and the Information and Communication Technology Authority (ICTA) Kenya - Presidential Digital Talent Programme.

TBL has also established centres of excellence in institutions of higher learning to enhance the relationship between industry and academia, including with the KCA University, United States International University (USIU), Africa Nazarene University (ANU) and the Management University of Africa (MUA) in Nairobi. This has had an impact on university curricula and increasing competencies in ICT. TBL partners with banks that provide support services through loans to fund education. TBL also works with the Kenya National Chambers of Commerce & Industry (KNCCI), Kenya Association of Manufacturers (KAM), the Kenya Private Sector Alliance (KEPSA) and the Kenya Association of Private Universities (KAPU).

TBL believes that scaling of similar projects is possible as a result of increased access to technology through investment in ICT, consultation with global ICT leaders, improved education and wider connectivity.

“Through our ‘Future Leadership’ programme driven by the CEO and the mentor-mentee programme, we are confident to build a pool of productive youth not only for Kenya, but also for Africa and beyond.”

Manoj Shanker, Chief Executive Officer, Techno Brain

Vocational Training Approaches

Mabati Rolling Mills: Mabati Technical Training Institute (MTTI)

Description of Approach

Mabati Rolling Mills (MRM) is the flagship company of the Safal Group, which is the leading manufacturer of flat and long steel products in Africa. The company also operates the Mabati Technical Training Institute (MTTI), built in 2004 at Mariakani in Mombasa, the coastal part of Kenya, with the objective of imparting useful labour skills to poor youth in Mariakani. The Institute is funded by a Trust that receives donations from local industry and corporates, NGOs and individuals.

MTTI trains students in areas which are certified by the National Industrial Training Authority (NITA) including: motor vehicle mechanics and electrical systems; general and electrical fitting; arc welding; machine tool operating, hair dressing; beauty therapy; tailoring; and electrical wiring. The NITA certified courses usually run for six months to one year. To ensure students pick up sufficient skills for the industry, MTTI encourages them to attend complementary courses. Often students acquire two NITA Grade 3 Certificates, providing them with multiple skills and enhancing their employability. In addition a one-month export processing zone (EPZ) machine operator course has been introduced enabling students to obtain direct employment in the EPZ apparel factories.

When selecting youth to participate in the course, preference is given to orphans and youth

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\(^\text{10}\) Appointment by the ICT Authority of Kenya as a member of the National ICT Master Plan Caucus, May 2015.
from single-parent families or from large, under privileged families. MRM also works with donors who sponsor young people from challenged backgrounds. In partnership with the Ministry of Devolution and Planning, Government social workers and the Children’s Office make recommendations for admission to MTTI based on set criteria for the youth under the Street Families Rehabilitation Trust Fund (SFRTF) programme. Youth who qualify must be 18 to 24 years of age. They must also be from under privileged backgrounds, have completed at least the 8th grade of primary education, have an interest in learning a vocation but lack the means to pursue their interest due to financial constraints, and be from remote and isolated villages where there is no tradition of skilled labour. The courses are offered at subsidised rates and at times free-of-charge.

The Institute trains over 560 students annually of whom approximately 40% (210) are enrolled in technical courses and 60 percent (350) are enrolled in the computer courses. Most of the graduates get jobs in the local industry for companies such as Kaluworks, Steelmakers, Coast Cables, Standard Rolling Mills, Tarmal and Seco Engineering.

**Impacts and Achievements**

According to MTTI, the institute has brought about a complete transformation in the lives of the graduates, who have moved on to pursue meaningful careers in society. At least 70 to 80 percent of the graduates are in formal employment, while the rest are engaged in informal employment or are self-employed.

The institute has provided talented young people who have joined Mabati Rolling Mills’ workforce. The company has also gained a positive image with local communities.

**Success factors and challenges**

The close engagement of the company’s senior management and staff in the programme has been a factor contributing to its success. Close relationships with local industry and donors, including the Rotary Club of Mombasa and Galaxy Paints, have enabled the institute to offer subsidised training. Employees also commit to supporting the Institute through the My Contribution, My Community Initiative, as part of their monthly salary. The company also collaborates with the Ministry of Education, Science and Technology and the Ministry of Devolution and Planning on student registration to register students into the programme.
However, the unit cost of training a student at the Institute is high and therefore poses a challenge to sustainability of the programme. The Institute is also facing challenges in attracting and retaining qualified and dedicated instructors, due to the Institute’s remote location. The constantly rising cost of living makes it hard for some of the students to afford the subsidised fees, leading to increased dropout rates.

The Company aims to launch similar initiatives in other African markets where it is present. It’s also exploring means of partnership and collaboration with other educational institutions in Kenya in order to sponsor more students.

“For more than 50 years, in all that we do, MRM is critically aware of its role and obligation as a socially responsible corporate citizen. The philosophy of ‘Our Communities are Our Homes’ translates into providing robust and sustainable Corporate Social Investment solutions around education, health and the environment for those most affected by poverty and social disadvantage.”

Mr. Andrew John Heycott, Chief Executive Officer, Mabati Rolling Mills’

Centurion Systems: Technology Transfer and Industrial Training supporting graduates

Description of Approach

Centurion Systems Ltd (CSL) is a technology firm which serves the industrial sector in East Africa by providing solutions aimed at improving efficiency and enhancing productivity in product and process control. Through its technical training centre, Centurion offers complimentary short courses for students and graduates from various universities, technical training institutions, as well as unemployed youth in order to bridge the gap between theory and practice. Youth are provided with competency-based certificates, which supplement the academic credentials obtained from the learning institutions in Kenya.

Youth with an educational background in electrical, electronic and mechanical engineering are selected from vocational institutions of learning and colleges throughout Kenya but priority is given to those from disadvantaged communities or backgrounds.

CSL equips trainees with hands-on skills to increase their employability, with the objective of bridging the gap between the classroom and the industrial work environment. It also focuses on promoting the technological agenda with a particular interest in building specialized skills and competence of individuals the industries need to maintain their current technology as well as providing them with opportunities in the industrial labour market.

Through the technical training programmes, CSL has been able to provide a ready supply of graduates equipped with work-ready skills relevant to the industry. CSL provides a significant subsidy to most of the students and graduates of up to three-quarters of the actual training cost.

Impacts and Achievements

Over 70 percent of the graduates from the centre have been either employed in the industry or gone into self-employment. The students are active participants in Kenya’s public-private sector initiatives through institutions such as the Kenya Association of Manufacturers (KAM), the National Industrial Training Authority (NITA), the Ministry of Education, Science and Technology, and various Universities.

Success factors and Challenges

The subsidized training costs and collaboration with partners have resulted in increased enrolment, whilst Centurion has gained visibility and credibility as a leading technological transfer and technical training organization in Kenya.

Conversely, there are challenges such as students’ inability to source their own funding to meet the already subsidised training costs, as well as
inadequate monitoring systems for tracking the progress of students who have completed the programme.

Centurion plans to scale up the project through partnerships with more players in the public and private sectors, so as to have professional technical training programmes tailored to the specific needs of the beneficiaries. Support is needed to expand and further equip the training facility to keep up with the latest technological advancements in the engineering sector. Currently, the training services are only in Nairobi and there is a need for national expansion in order to reach out to more youth and professionals. Financial support is also needed to provide technical training at highly subsidized costs in order to increase the enrolment in the training programmes of youth from poor family backgrounds.

“The greatest challenge that faces most youths today in Kenya is the lack of employment prospects and pathways to a sustainable livelihood. This is attributed to limited employment opportunities or extremely low paying jobs due to the lack of industry relevant skills. Centurion Systems is committed to addressing these social concerns through our practical technical training, internships and apprenticeship programs. These measures seek to up-skill the youths with up-to-date industry relevant skills and knowledge while at the same time gaining practical work experience and additional life skills hence promoting employment, innovation, livelihood development and entrepreneurship. To gain its scale, this model is part of an open platform and seeks further involvement from partners.”

—Dr. Kevit Desai, Managing Director, Centurion Systems
Internships: Leveraging the Kenya Youth Empowerment Programme (KYEP)

Tile and Carpet Centre: Providing youth opportunities through the KYEP Programme

Description of the Approach
Tile and Carpet Centre Ltd (T&C) is a building and interior design company based in Kenya. T&C partners and collaborates with KEPSA to offer internship opportunities to youth participating in the Kenya Youth Empowerment Programme (KYEP).

KYEP is a government pilot project started in 2011 by the World Bank, and it addresses the lack of skills and work experience of at-risk youth in Kenya. The programme is coordinated by the Ministry of Devolution and Planning in Kenya. KEPSA is mandated to implement the Private Sector Internship and Training (PSIT) component of the project on behalf of the Government. The training conducted through KEPSA has established the private sector as leaders in preparing youth for the labour market or functioning as an entry point for the job and job-creation market.11

The Kenya Youth Empowerment Project-Private Sector Internship and Training (KYEP-PSIT) is aimed at enhancing youth employability through the provision of training and internship in the private sector. Each internship cycle consists of 3 months of training and 3 months of on-the-job training. All participants undergo Life Skills Training (LST), Core Business Skills Training (CBST) and Sector-specific Training (SST) courses. Youth in the Micro and Small Enterprise sector also undertake the Entrepreneur Skills Training (EST). Youth who get selected to participate in the project receive a monthly stipend for the entire six-month period. KEPSA also purchases a Group Personal Accident Insurance to cover for all interns for the period in which they participate in the programme.

Youth who qualify to apply for participation in the KYEP must be between 15 and 29 years of age, have at least a Kenya Certificate of Primary Education (KCPE); not be in school or college; have been out of school/college for more than one year; not be employed or running a business; be of Kenyan nationality; and not have participated in previous cycles. About 60 percent of the applicants have no tertiary qualifications, limited or no opportunities for further skills development and have not acquired relevant work experience; around 80 percent of the interns are from disadvantaged backgrounds.

Companies participating in the KYEP programme through offering youth placements, such as T&C provide specifications to KEPSA on the criteria for youth to become interns.

Impacts and Achievements
Since 2011, 40 interns have been retained by T&C as permanent employees. T&C has also engaged 200 interns on a casual basis between 2011 and 2015.

The company’s involvement in the KYEP programme has led to the development of the workforce and provided opportunities for the permanent professional staff to redirect their efforts to engage in other critical and strategic organisational tasks, while mentoring the interns in their departments. Through KYEP, T&C has engaged youth both with and without tertiary qualifications. The company offers entry-level jobs to youth without tertiary qualifications who

11 See www.kepsa.or.ke.
then rise to higher ranks after gaining on-the-job experience. Successful youth in the company enrol for further skills development while still working for the company.

**Success factors and challenges**

T&C has benefited from training and working with highly motivated pre-professionals year-round. Organisational visibility has also increased in the market and has been a cost-effective means for recruiting potential employees. The ability to develop young people’s fresh and diverse talents has provided a platform for networking with other companies in the different sectors of the economy. The KYEP programme has provided an avenue for quality candidates to secure for temporary or seasonal positions and specific projects.

“The youth are the foundation and future of our country. They deserve the opportunity to a bright future with financial and emotional stability resulting in a society that will benefit from healthy, productive and motivated young people. It is the responsibility of the society to empower them to move from unemployed job seekers to valuable employed members. The Tile & Carpet Centre Ltd takes pride in making a difference by partnering with the Ministry of Devolution and Planning of the Government of Kenya through the KEPSA-KYEP Programme to mentor and motivate youth to realize their full potential, secure jobs and thrive in our growing economy”.

*Tile and Carpet Centre, Board of Directors*
Conclusions

As illustrated by the experience of the five companies profiled in this report, enhancing joint planning and collaboration between policy makers, academia and the private sector is key for responding to the skills gap challenge, and for providing opportunities especially for youth from low-income backgrounds with less opportunities for accessing education. Education and training, at basic and tertiary levels needs to be responsive to industry needs.

Specifically, the Technical and Vocational Education and Training (TVET) sector requires reform to respond to the immediate skills gaps in the labour market. The TVET should also consider skills development for the ‘out of school youths’ who may not have access to various TVET programmes due to lack of preparatory education (primary and secondary) or financial resources.

In addition to equipping youth with needed technical skills, building their work-readiness skills is of much importance. The KYEP Programme has been successful in providing jobs to the Kenyan youth and connecting youth with enterprises across sectors due to its focus on building the soft skills of the participating youth, building evidence of the need to include life-skills training into curricula.

Going forward, the private sector in collaboration with other stakeholders has the opportunity to play a critical role in addressing the skills gap and youth unemployment in Kenya. This will also help business build their future markets.

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Ms. Michelle Hassan, Research Director, Digital Divide Data
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BCtA commitments from DDD and Centurion:

Centurion Systems joined the Business Call to Action in 2015 with a commitment to build the technical capacity, and increase the employability, of 465 low-income Kenyan youth by 2017. The company will also provide industry relevant skills training and apprenticeships programs for 110 lecturers in industries including food and beverage, industrial automations and motion control. To accomplish its goals, Centurion will integrate a life skills and employability module into its existing technical training programs to create a demand-based, practical training course that aims to build the capacity and entrepreneurship skills among youth. For more information, visit www.centurionsystemsltd.com.

Digital Divide Data (DDD) joined the Business Call to Action in 2015 with a commitment to ensure 300 youth graduate out of its work-study programme each with a college degree, solid work experience and a professional job by 2018. DDD has also committed to employing 600 poor youth living in Nairobi’s slum areas in the company’s own BPO operations, also by 2018. The number of participants in the company’s programs will be equality divided between men and women, and 10 percent will be disabled. For more information, visit www.digitaldividedata.com.
The Business Call to Action (BCtA) Alliance is a global joint advocacy platform providing public recognition of the private sector’s contribution to development. BCtA’s mission is to challenge companies to advance core business activities that are inclusive of low-income populations and thus contribute to the achievement of Sustainable Development Goals (SDGs).

The Business Call to Action is a unique multilateral alliance among donor governments including the Dutch Ministry of Foreign Affairs, the Ministry for Foreign Affairs of Finland, the Swedish International Development Cooperation Agency, the United Kingdom Department for International Development, the United States Agency for International Development and the United Nations Development Programme -- which hosts the secretariat -- in collaboration with leading global institutions such as the United Nations Global Compact, the Inter-American Development Bank’s Opportunities for the Majority Initiative and the World Bank’s International Finance Corporation.

For more information, visit www.businesscalltoaction.org or follow us on Twitter at @BCtAInitiative.

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