

Pioneering the Youth and Technology Movement in Africa and Beyond

Case Narrative

ENTREPRENEURS ARE MADE NOT BORN

When I was growing up, my father often said to me, “They can take everything else away from you, but they can’t take away how much you have in your head.” His words have resonated with me throughout my life. Perhaps that is why, when I started Youth for Technology Foundation (YTF) from a cubicle at Microsoft in 2000, I became so obsessed with my vision that I had no choice but to pursue it. Fortunately, I did not have to convince my husband, Telema, that my vision for YTF was worth pursuing; he soon joined me as cofounder.

Let me provide a little background. Born to an American mother and a Nigerian father, I have lived most of my life in Nigeria, a developing country, which has had a profound effect on my view of the world. My father was the only child in his family to finish a postprimary education. When the Biafra War broke out in Nigeria, he was one of just a few people to earn a scholarship to study in the United States. It was there he fell in love with an American woman, my mother.

My mother was the first entrepreneur I knew. In the early 1980s, she opened La Pâtisserie, the first outdoor French restaurant in Nigeria. A mere ten years old, I learned at her feet, at first just running small errands. I later became a marketer and, finally, a host. I remember my mother working very long days. She not only had an entrepreneurial enterprise to manage, she also had to deal with the unique challenges of being an American woman trying to do business in Nigeria. She learned to cut through red tape to secure contracts with dignitaries and government officials. I sometimes would wander into the kitchen for a glass of water in the middle of the night and find my mother preparing elegant displays for some catered event. She inspired me to solve problems creatively, and thus to work to change the world.

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In the 1980s, Nigeria, I was scarred by dictatorships, large-scale corruption, a silenced press, police brutality, and frequent human rights abuses. Nigerian universities were plagued by inadequate funding, a lack of respect for their autonomy and academic freedom, and poor service conditions. This continued into the early 1990s, when efforts to restore the system often pitted the Academic Staff Union of Universities against the government at both the federal and state level. These conflicts had a devastating impact, resulting in a decline in funding and facilities, an authoritarian administration, and a depleted academic staff, all of which led to the fundamental decay of the university system.

To put it plainly, the situation in Nigeria was not good. During this time, I experienced the ups and downs of my country's quest for development, first under military rule and in the 1970s and 1980s under a nascent democratic regime. The situation was constantly changing, and stability was a far-off dream. Measures such as the Structural Adjustment Program were adopted to tighten the nation's finances after the devaluation of the Naira, Nigeria's currency. On top of all this, the so-called War Against Indiscipline —the anti-corruption and anti-indiscipline campaign was criticized for poor planning.

Amid these tumultuous conditions, I embarked on a journey to pursue a college education. With my father's blessings, a half-full suitcase, and a dream, I left for the United States on January 20, 1993. In America I was met by my mother, who was pursuing her master's and doctoral degrees at the Harvard Graduate School of Education. I was fortunate not to be alone in my new and very different environment.

I had nine months to fill between my arrival in the U.S. and when I started college. I kept busy by learning as much as I could about American culture. My mother insisted that I enroll in Katharine Gibbs, a girls-only prep school in Boston that trained young women for office management. My first job in the U.S. was as a legal assistant to a high-profile bankruptcy lawyer on Newbury Street in Boston. I began every work day by taking notes of proceedings, which I then typed up. Not long after I started, I returned home one evening to find a voicemail from my boss: "Njideka, your typing speed isn't fast enough, I have to find someone else."

"Welcome to America," I thought. It was a rough start.

FORAY INTO CYBERSPACE

On weekends, my mother and I visited colleges; I applied to 19 before deciding to attend the University of Massachusetts, Amherst. In my naïveté, I chose UMass for two reasons: I wanted to attend a school whose name included the word "university," and I fell in love with the pictures in the brochure they sent me, which captured the beauty of Amherst in the fall. I know, not the best reasons, but my mind was made up. Looking back, I recognize that it provided an excellent foundation for what was to be my life's calling.

One of my first classes was Freshman Writing, and I found myself surrounded by classmates who were comfortable using the Internet and related technologies. Grow-

ing up in Nigeria, even in our upper-middle-class home, I did not have access to this technology. I felt overwhelmed during the first few weeks as I tried to figure out how to navigate the cyber world.

I eventually caught up with my more digitally inclined peers by spending a lot of time practicing on computers in the lab. In fact, I spent so much time in the lab that my classmates asked if I worked there. I didn't, but I did think it was a brilliant idea. So, armed with my minimal but growing knowledge of basic PC operations, I applied and was accepted for a job as a technology lab assistant. In just a few months I had gone from being a self-taught student of technology to a resource, and my fellow students now regarded me as the person who could figure out their computer problems. I was in!

Shortly after graduating from UMass, I accepted a job at General Electric. I worked in several financial positions and eventually joined the internal audit staff at GE Nuovo Pignone (GE Power Systems) in Florence, Italy. My team's assignment was to investigate cost discrepancies for gas turbine units, which we found boiled down to one basic issue: outdated and asynchronous technology systems. Yes, it was that simple. It was about the technology.

After my assignment in Florence, I was burned out. The excitement of late nights at work capped off by fancy Italian dinners with colleagues quickly became old. I was lonely, tired of all the travel, and longed for something more. I returned to the U.S. and spent some time living in Seattle on a special assignment for GE, and I loved it. Home to such major corporations as Amazon, Boeing, and Microsoft, Seattle is a highly technological town. The local coffee shops often feel more like a computer lab than a café. I had a burning desire to learn more about technology and its impact in the developing world. I thought that working for Microsoft would be an interesting challenge and a way to get back to Seattle, so I took a big step: I applied, interviewed, and got an offer.

YOUTH FOR TECHNOLOGY FOUNDATION IS BORN

During my first few weeks at Microsoft, it was difficult to accept the reality that I—someone who knew nothing about technology only a few years earlier—was working for the world's largest software company. I couldn't wait to tell my friends back home. My interest in technology flourished at Microsoft, and I found myself thinking about how software, computers, and related technologies could be used to bridge the digital divide between the haves and the have nots, the developed and the developing worlds. Only a few months into my job, I shared my thoughts with my manager. She encouraged me to learn as much as possible about what Microsoft was doing in the developing world, particularly in Africa. My very supportive manager even gave me time away from my core responsibilities as a product manager to consult with the Microsoft Community Affairs Program. It was an interesting coincidence, given that Microsoft was looking to expand its presence in sub-Saharan Africa at that time. Having lived there,

my knowledge on Africa was invaluable. I shared my experiences about life on the continent, the challenges, and the vast opportunities to increase market share.

One Friday afternoon I was looking through Micronews, Microsoft's employee newsletter, and came across an article about a group of employees who had donated software and books to a library in Cambodia. I went home feeling that I was living selfishly and not fulfilling my life's purpose, and I felt a strong urge to give back, to do something that would change the fate of people less fortunate than I, to unlock opportunities for others, particularly those living in developing or low-income communities.

On Monday morning, I went back to work and invited some friends to lunch. I shared my story with them: living in a developing country, moving to the United States, and feeling challenged by the amount of technological knowledge my peers had been exposed to early in life. I told them I planned to start a nonprofit, which I had named Youth for Technology Foundation with a mission to eradicate the "digital apartheid" experienced by people in developing countries. I believed that these young people should be taught to use technology not only to get employment but also to create employment and spur innovation, which defined our simple but powerful mission: "To create enriched learning communities where the appropriate use of technology would create opportunities for youth and women." Part of YTF's modus operandi would be to inspire the creation of digital villages, which we later called Community Technology and Learning Centers (CTLC). The CTLCs were to be stepping-stones to opportunity in the form of educational facilities where computers and related communications technology are available to people who otherwise have no opportunity to learn to use them. The CTLCs would provide low-cost or free access to computers in an environment that encouraged curiosity and was supportive of learning for girls and boys.

That afternoon, I called my parents and told them about my idea for YTF. My mother shared with me the importance of fulfilling one's life purpose and urged me to stay connected to the essence of who I was; she also reminded me to take care of myself along the way and to reach out to others. My dad and I had a debate over whether to call the organization YTF or YFTF. YTF sounded so much better and prepositions usually aren't included in acronyms anyway, so that was it. Youth for Technology Foundation would be YTF.

I garnered the support of several colleagues at Microsoft by uniting us around a shared purpose and giving each a role to play. In just a few months we organized a book and software donation event in the cafeteria. Hundreds of Microsoft employees came to make donations and find out how to participate. In December 2000, I traveled to Nigeria to conduct a feasibility study to determine where our first CTLC would be located. It was important that we locate it where we could get support from the local and state governments, as we had no seed investment—not from family, friends, or even fools.

We hoped the government would provide accommodations, telephone lines, a backup generator, security, and contribute to what we called a "community commitment fund." We were considering four Nigerian states: Lagos, Imo, Rivers, and Oyo. Lagos was high on our list, as it had the necessary infrastructure, and Rivers was at the

center of Nigeria's oil-rich, youth-poor Niger Delta region. After too many conversations to remember, we settled on Imo, which was in fact my home state. The determining criteria were the community's severe disadvantage, the financial and in-kind support we could expect from the local population, government interest, the availability and cost of infrastructure, security, and the population's entrepreneurial zeal. The state government agreed to donate an eight-classroom building with a backup generator, and made a donation to the Community Investment Fund equivalent to about US\$10,000. This was telling of the level of support YTF could expect—or so we thought.

I returned to Microsoft, and to the rigors of my job, after the new year, and it left little time to focus on my dream. From my condo in Redmond, I spent countless hours on the phone with people representing various stakeholder groups in Nigeria and, with the assistance of YTF volunteers there, I was able to assemble a local team of trainers, technologists, development officers, and social workers. By March 2001, we had recruited a team of six people who would serve as YTF's pioneer staff in Nigeria.

After our first fundraiser, we realized that the "donate what you can" model was simply not going to sustain our vision, so YTF applied for seed funding from the Microsoft Community Affairs Program. In July I received an email stating that Microsoft would support YTF's work in Nigeria. This was our first major breakthrough. However, our Nigeria team had become impatient, and by July no one I hired in March was still around. We started the recruiting process again, but this time we hired local people who had a true passion for the work, and who also understood the culture, the language, and the challenges we would face. Our new country manager lived only a few kilometers from our office.

YTF and Microsoft signed a memorandum of understanding in which Microsoft agreed to cover costs in the first year for two staff members, including training and technical support, as well as computer hardware, LAN installation, and office equipment. YTF was responsible for deepening the relationship with the local community, developing the curriculum, recruiting and training students, the cost of installing non-computer equipment, and security.

THE BUMPY ROAD

We were set to launch what we had named the Owerri Digital Village on September 11, 2001, at 4 pm. I was staying at a small bed and breakfast, and I came downstairs that morning to find several TV screens all tuned on CNN. I was witnessing the terrible reality of the 9/11 attacks, and my heart sank as I thought about my family, colleagues, and friends. I feared the worst. I immediately called our YTF country manager and the other involved parties, and we agreed to postpone the launch.

On September 21, 2001, my 26th birthday, we finally launched the Owerri Digital Village, the first community technology center of its kind in sub-Saharan Africa. The center was positioned to provide a constellation of training that included basic digital literacy skills, life skills, and entrepreneurship skills, with a particular focus on youth and women. We wanted youth growing up in developing countries like Nigeria to have

access to the same type of information most youth in developed countries are able to access. We understood the power this would have to keep a child in school or help a young person create a business. We did not simply want to prepare youth for the job market, we wanted to teach them how to create jobs themselves.

By that point we had overcome a lot of challenges, and now the real work was to begin. Working with other likeminded organizations, the government, small businesses, and schools, we would do our best to live up to our slogan “Delivering to the Community. Bridging the Digital Canyon.” By September 2003, a mere two years after the launch, we had trained 200 youth in the YTF Academy, which is our flagship program.

My Best Life: Post-Microsoft

In 2002, I knew I had reached a crossroad and had to decide whether to remain at Microsoft or to focus fully on building YTF. My long work days were affecting my health, and I knew I would crash if I continued. So, I chose not to crash. YTF needed me and I needed YTF. My life thus far was the sum total of my experiences, none of which I wanted to be wasted. This was my calling.

I left Microsoft in the summer of 2004 to attend Stanford University. I sold most of my personal possessions, put my condo on the market, and moved to Palo Alto. It wasn't an easy transition, as I was going from the comfort of a luxury cubicle (near a window!) to a life that lacked any form of security: no office, no paycheck, and no health insurance. I found strength in a quote from Arthur Ashe: “From what we get, we can make a living; what we give, however, makes a life.” I knew I was ready—to learn, even to fail, and to try again.

The goal of my program at Stanford was to use information and communications technology (ICT) to improve the lives of people in the developing world. I was in a class of 14 “technologists” who were addressing how information technology could resolve developing world problems. One of my classmates was Megan Smith, currently the first female chief technology officer for the United States. For me, access to education was a social justice issue and an equalizer. Given my experience growing up in the developing world, varying levels of access to technology further increased the achievement gap. My idea was to bridge the digital divide between those in developing countries and those in the developed world; a key driver being to level the playing field. In my wildest dreams I had never imagined I'd be called a “technologist,” much less one on par with my brilliant classmates. Little did I know.

In 2005, I was invited to join the board of the Community Technology Centers Network (CTCNet), a national network of U.S. community technology centers. I gladly accepted, as I saw this as a tangible opportunity to learn from others and to share our experiences at YTF. At CTCNet I met my friend and mentor Stephen Ronan, who shared invaluable suggestions on how to sustain the work of YTF and how to navigate some difficult funding terrain. Through CTCNet I also met Don Samuelson, a former Peace Corps volunteer in Nigeria, from whom I learned the power of social networks before the term had been coined. I learned a tremendous amount from these two about the space, the complexities, and the beauty of working in community technology.

In the summer of 2005, after a nearly four-year delay, the Imo State government honored its financial commitment to YTF's community investment fund. Before it came through, we weren't sure we would be able to keep our doors open and began to offer fee-based consulting services to local businesses to keep our operations afloat. Interestingly, we learned that people don't really want free training and that our clients valued our services more when they were required to pay a minimal fee. So we began charging for our programs, though our prices were well below market rates.

As funding was extremely tight, we began to use hundreds of volunteers via the United Nations Online Volunteer portal, four of whom were instrumental in YTF's expansion, first into Uganda and then Cameroon. At one point, between the UN Online Volunteer portal and the Stanford University alumni database, we had 250 volunteers who were contributing about 600 hours each week to our work at YTF. We were the 2007 and 2012 winners of the UN Online Volunteer Award, which is given to the organizations best able to use volunteers to increase the impact of their work. But even as we were getting good publicity, we were facing new challenges in Nigeria. The national elections brought a change of government, and we were told we'd likely lose our building, which had been donated by the previous administration. I then received dozens of letters telling me YTF was to vacate the premises. One of the last letters read, "As you are aware, this is a new administration. We ask that you and your staff vacate the premises as this building has been reassigned for another purpose." Although we produced official documentation of our right of occupancy, tension continued to build. In March 2007, police officers raided the original location of the Owerri Digital Village, damaging doors and threatening to remove all our property.

And that was it. Our staff members and students were at risk, so we had to take action. With absolutely no back-up plan, we moved our office equipment to the homes of several committee members. Our classes were still going on, so we needed to find a new home quickly; two weeks later we did. From this experience, we learned the hard way that we could not and would not rely on any local or state government in the future. We will remain nonpartisan, and will operate independently but in collaboration with the public sector, including schools, so that we can be immune to changes in administration and policy, and insulate ourselves from bureaucracy.

GROWTH FOR GOOD

At YTF, we believe that affordable technology should be available to everyone on the planet, and that in today's global community it should be a basic human right. However, YTF is about people first, then about how technology is serving the people. YTF therefore employs a social franchise model, which involves building partnerships with communities to design sustainable programs that address the real needs of the poor, and then working together to fulfill the community's vision. With our model, the clients identify their needs, and together we explore what tools, including technology, will help them meet those needs. Even our expansion into other countries is initiated by the client, usually another nonprofit or an individual in a given country.

Since our founding in 2000, we have built on our social franchise model, expanding into Nigeria, Kenya, Uganda, Cameroon, and Colombia, where we support more than 1.54 million youth and women in more than 3,000 rural communities. We chose to focus on Africa first because of our experience there. We knew Nigeria intimately, and the need there was huge. We are not limiting our growth to the continent, however, and are considering countries that have similar sociodemographic challenges, such as youth unemployment. Our expansion into Latin America, Colombia specifically, was recommended by a classmate while I pursued my MBA at the Kellogg School of Management, and it was initially supported financially and in kind by several other classmates.

We consider expansion opportunities initiated by people or grassroots organizations, and are not intimidated by private-sector companies looking to use corporate social responsibility as a way to gain market entry, and provided their mission and purpose is aligned with ours.

We have limited our work to communities in rural areas, where “bottom-up” and “top-down” approaches are complementary. We tailor our programming to each local environment (top down), and ownership of the initiatives remains in the hands of the local community members (bottom up). We are co-developing programs around affordable technology, including mobile phones and Internet, which are better able to provide the services and products people really need.

The flagship program of these community efforts is YTF Academy, which we like to call the heartbeat of our organization. Our partners and funders come and go, but the Academy remains constant. Moreover, it is supported entirely by YTF’s program and investment income. As YTF has helped communities identify their problems, we have found that most relate to agriculture, education, entrepreneurship, and health. The Academy curriculum is therefore focused on developing our clients’ knowledge and skills in these four problem areas by providing training modules in technology, ranging from basic digital literacy to software and mobile application development, entrepreneurship, and life skills.

We recognized quickly that stimulating local entrepreneurial talent and the subsequent growth of indigenous companies is good for the rural areas we serve, as this creates jobs and adds economic value to a region while keeping scarce resources in the communities. We wanted to build a critical mass of first-generation entrepreneurs, so the curriculum at YTF Academy covers the basics of how to start and sustain a business and the benefits of entrepreneurship. Our life skills curriculum includes a module on financial literacy—the basics of saving, cashless banking, bookkeeping, etc. These programs are 100 percent sustained by our paying clients, who are youth of both genders and women. YTF’s auxiliary programs are funded by our partners, which include private companies, the public sector, and NGOs. We understood that it is imperative for those at the bottom of the pyramid that we design useful and affordable programs together with them, as value creation is paramount. We are selective in partnering with

private-sector companies whose business strategy is geared toward developing products and services that address the problems of poverty.

Two years after we launched the Owerri Digital Village in Nigeria, it became clear that we could no longer offer free services, even to bottom of the pyramid clients. However, we were not willing to sacrifice the quality of our programs and training. We found that working with likeminded NGOs and other community partners enabled us to create a solid array of training programs, and these collaborations became critical to our expansion plans and our sustainability.

THE YOUTH WE SERVE

Ninety-seven percent of the youth who enroll at YTF Academy say they want to change the world, but only 15 percent of them believe they can do it through entrepreneurship or consider entrepreneurship a viable career. This is before they become our students. Part of our work is therefore to encourage a cultural mind shift, so we don't talk about alleviating poverty but creating wealth, and we present entrepreneurship as an avenue to create wealth for future generations.

Several of our youth participants commented that their mothers would benefit from our training programs. Isabella Anoruo, for example, a 19-year-old graduate of Comprehensive Secondary School, was the only one of ten children to complete secondary school. Isabella explained that her mother's shops supported her entire family and that her mother would benefit from some of the same bookkeeping and ICT skills Isabella was learning. At YTF we want every girl to have a picture of what a woman entrepreneur is: someone who makes decisions that affect her life and plays an active role on the social and economic scene. We knew that providing financial education to people at the BOP had a positive impact on their communities, so in 2006, YTF added financial literacy to the life skills curriculum at YTF Academy. Our thinking was that, if our students acquired skills such as expense management, budgets, and savings tools, they could share what they learned with their parents, especially their mothers.

People living in rural communities are severely underserved by financial institutions, if they are served at all. This lack of access means that young people lose the opportunity to develop financial management understanding and skills. YTF's financial education for youth includes positive financial behaviors, whereas our services such as providing access to savings accounts, promote: greater financial security; increased access to education, investment, and business opportunities; improved confidence; control over their lives and their family's well-being; and the ability to set long-term goals. Youth who receive financial education are more likely to have higher aspirations than those who do not. This effect is most pronounced among low- to moderate-income youth. YTF has identified a number of actors to support youth financial education: university personnel and school committees, parents and community groups, financial

inclusion clubs, and local finance professionals who mentor students and help them make a successful transition from school to work.

THE WOMEN WE SERVE, THEIR MOTHERS

At YTF, we recognize that women in Nigeria have long been a neglected national resource, and that women are the primary caregivers and often the main providers. We also know that an educated mother will produce healthier, more stable, and better informed children, and provide greater security. Therefore, in 2007, when the United Nations Development Fund for Women asked YTF if we would partner with it in launching a program to train women entrepreneurs in Nigeria's Niger Delta region to use information and communications technology, we readily accepted. The goal of the Women's Economic Empowerment Program was to provide women with training and increased access to ICT facilities, which would enable them to get the information they needed to make good economic decisions.

Up to that point, we had not partnered with any development organizations to train women, but I was confident that my team had the right skill set and passion to implement this project successfully. We agreed to take on the challenge. Working with local government councils, YTF recruited women entrepreneurs across three states to participate in the program. YTF's role was to conduct focus groups with the women to get a better understanding of their needs, and to implement training customized to those needs. The project was designed to help the women gain technical and entrepreneurial knowhow using interactive technologies, including the radio and computers, so they would have the knowledge they needed to start and grow a business. It also gave them equipment such as sewing machines, farm implements, and oil-processing equipment.

PEOPLE FIRST, THEN TECHNOLOGY

The Nigerian Women Entrepreneurs and Mobile Value Added Services program was launched in 2012 to help women entrepreneurs gain the business management, capacity-building and technology skills they need to expand their businesses and broaden their access to financial services. Women entrepreneurs in developing countries face countless barriers to economic and social empowerment, not to mention challenges specific to business growth like limited access to adequate marketing channels, insufficient training opportunities, and limited opportunities to network with other entrepreneurs.

YTF works with women entrepreneurs in four primary industries: hospitality, light manufacturing, retail/wholesale, and social services. Since the program's inception, YTF has trained women entrepreneurs in 12 states. Participants undergo ten hours of classroom and online training and attend "Power Hour" networking events designed to promote an exchange of experiences between women. They are immersed in a range of entrepreneurial development activities such as experiential workshops, hearing guest

speakers, and site visits. Participants also receive weekly SMS messages that include business and leadership tips; they can respond directly or call our office for additional follow-up or support.

In November 2015, YTF will launch the Madame Frances Cash-Ugwuegbu Memorial Fund for Women Entrepreneurs in Nigeria, which will provide seed funding to businesses owned by women in the “missing middle”—those whose businesses generate between \$7,000 and \$32,000 in annual revenue and are too large for microfinance institutions but too small for commercial banks. The fund will support women like Mrs. Grace, who owns a building material and supplies business on 6th Avenue in Festac Town, Lagos. Although her business has been around for seven years and she has four employees, she doesn’t feel ready to work with the commercial banks. “I want to be able to sleep at night,” she says. “I have children, and if I owe the bank, I won’t have peace but fear.” Through this fund, women like Mrs. Grace will receive the financing to grow their business and at the same time be able to access services that will help them understand the language of credit.

Since the launch of the Mobile Value Added Services project, and with support from private-sector players like MasterCard, YTF has led more than 500 business and financial skills workshops, training 6,500 women entrepreneurs. More than 90 percent of these entrepreneurs have reported increased business activity, and 18 percent have expanded their businesses to multiple locations. Equally important is the fact that 78 percent say they feel more confident in hiring employees, 97 percent have better book-keeping practices, and 90 percent feel more empowered within their households and communities as a result of the workshops.

ENDING FINANCIAL EXCLUSION

Our ultimate goal at YTF is to give people the tools that they need to lead sustainable lives, which means that they are able to provide a decent life for themselves and their families. We recognize that entrepreneurship is one avenue for achieving this, and that the biggest challenge entrepreneurs in Africa face is access to safe and affordable credit, without which they cannot even start a business. Mobile banking has expanded access to financial services, and it can increase the security of people and their assets. However, the personal touch is vital to those using these services, hence the need for on-site banking agents. In Nigeria, as in many developing countries, physical proximity to a bank branch is the most significant barrier to accessing basic financial services. In a 2011 poll of Nigeria’s unbanked people, 61 percent expressed a desire to have an account, but there was no bank near enough to make this simple wish a reality.

In Nigeria, 36.9 million adults are financially excluded. 57.9% of the excluded population is women. 37.9% are youth, between ages 18 and 25 and 39.1% have no formal education, and 47.8% live in rural areas. When the Mobile Financial Services for Women in Nigeria, a partnership with the Cherie Blair Foundation for Women, Visa, and First Bank Nigeria, was launched in 2014, YTF was selected as a training partner, due to our track record with the earlier project. This affirmed what I knew:

people don't readily buy into your vision until you have grown, developed, endured, and sometimes suffered.

YTF is now providing business and financial skills training to 2,500 women entrepreneurs who will be given the opportunity to become agents in the retail network of First Bank Nigeria, a leading financial services provider. The women are using an innovative mobile technology solution, FirstMonie, which will enable them to reach thousands of Nigerians living in rural and underserved areas, and provide them with branchless banking and mobile financial services. YTF aims to enable a greater number of female entrepreneurs to enter the electronic-payment value chain in Nigeria, a sector that is poised to grow tremendously in the coming years.

THE 5P's

In 2011, YTF's work received global recognition, as I was selected as an Ashoka Fellow. We were recognized again in 2013 by the World Economic Forum. This gave us confidence that we are moving in the right direction and creating sustainable change. While we don't have any set formula for success, we do have what we call our recipe for progress, or our "Five P's", as our work at YTF is always in progress—not a destination but a journey. We think this is a good thing.

- **People:** The people are what make an organization. Build a great team of people who can do the work better than you can. Bring them together to work toward the common cause, and thank your people when they work hard and deliver results.
- **Passion:** This is non-negotiable. An idea you pursue must be genuinely yours. You must be obsessed with it to the point that you are not satisfied until you solve the problem. Your team members should share your passion and have an insatiable desire to fulfill the mission.
- **Persistence:** Be prepared to receive a lot of "nos." We didn't get our first real breakthrough until 2006, six years after we began, when the United Nations Development Fund for Women engaged us to work with them. Do the work well and have a meaningful impact, and publicity will follow—not the other way around. The truest form of publicity is word of mouth from your clients, not paid public service announcements.
- **Partners:** Create an entrepreneurial ecosystem that involves win-win partnerships with other likeminded organizations and multi-stakeholder groups. These can include the public sector, other NGOs, and the private sector. While forming these partnerships, you must understand that your most important partner is the client, without whom your work will be in vain.

- **Performance-Driven:** Data matter, and having an impact means not just tabulating how many people you have trained but what changes have been achieved (socioeconomic and otherwise) in their standard of living as a result of this training. We spend a good chunk of time on rigorous evaluations to assess the impact of our programs, doing so while being respectful of the people we are collecting the data on and telling the story of their lives. All our programs have a budget for monitoring and evaluation, which are integral to our work.

My story began when I was learning at the feet of my mother, an entrepreneur who understood that nothing of value comes without sacrifice. Since then, all my life experiences have shaped me as a person and as a leader—the loss of loved ones, my dear mother included, gender discrimination, and many other deeply trying challenges. By reflecting on these events, I have come to understand myself and the values I hold most dear. Although it may seem that luck was involved, it wasn't. We were prepared to recognize and meet opportunity, and knowing when to seize it accounts for 90 percent of our success. From my dreams as a little girl of coming to America and then giving back in a way that's bigger than myself to work in Africa and beyond, I know my 3 young daughters have witnessed from my work with YTF that almost always experience brings patience, and patience realizes hope.

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1. The War Against Indiscipline (WAI) was Nigerian legislation enacted in March 1984 by military decree. The program's intention was to instill public morality, discipline, social order, and a sense of civic responsibility, and to promote nationalism. It was criticized by some for poor planning, for engaging in draconian punishments like public flogging, and for giving unreasonably long sentences for minor offences.
 2. The Community Affairs Program describes its work as follows: "Microsoft has been using technology to ignite the potential of individuals and communities around the world since 1983. We are committed to providing resources, innovative technology, and creative ideas to help our non-profit partners realize the hidden potential in everyone, as well as finding sustainable technological solutions that make a real and lasting difference in people's lives." Available at <https://www.microsoft.com/hk/giving/caprogram/default.msp>.
 3. YTF partnered with the Cherie Blair Foundation to implement this program in Nigeria in 2012. Other partners included Nokia, MTN Nigeria and Exxon Mobil.
 4. The states are Lagos, Kogi, Taraba, Abia, Akwa Ibom, Bayelsa, Cross Rivers, Delta, Imo, Ondo, Rivers, and Edo.
 5. The Madame Frances Cash-Ugwuegbu Fund for Women Entrepreneurs <http://www.youthfortech.org/frances-cash-ugwuegbu-memorial-fund-women-entrepreneurs/>.