



# Getting Ahead and Getting By: Exploring Outcomes of Youth Livelihoods Programs

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# Acknowledgements

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The views and opinions expressed are those of the authors and do not necessarily reflect the position or policy of the Mastercard Foundation or its partners.

## **ON THE COVER:**

**U-LEARN II PARTICIPANTS RECEIVE  
HANDS-ON TRAINING AT A CONSTRUCTION  
SITE IN UGANDA.**

# Foreword

The Mastercard Foundation established the Learn, Earn and Save (LES) initiative in 2011 to test different models for providing market-relevant training and opportunities to economically disadvantaged young people in East Africa to help them access jobs or start small businesses. In partnership with CAP Youth Empowerment Institute (CAP YEI) in Kenya, Fundación Paraguaya in Tanzania, and Swisscontact in Tanzania and Uganda, LES<sup>1</sup> piloted three different approaches.

Using different models, each of the partners provided young people with technical and soft skills training (learn), access to internships, apprenticeships, and job placements, as well as opportunities to start small businesses (earn), and access to financial education, savings groups, and bank accounts (save). Results highlight the merits of an integrated approach to planning and implementation that will support youth in their transition to work. When we take a holistic approach to the constraints youth face in this transition, better livelihoods outcomes are achieved.

From the outset, the University of Minnesota has acted as a learning partner, helping us understand and learn from youth experiences. They tracked outcomes year-over-year so the models could be adjusted to better suit youth needs.

This report is an analysis of five years of data collected from 130 youth who participated in the CAP YEI and Swisscontact programs, two of the three within LES. It documents their livelihoods and learning trajectories, and examines the impact that gender, certification, sector, financial services, and social networks have had on their lives.

Results suggest that the program had a positive effect on youth's knowledge and skills, and improved their opportunities to find work or start a small business. It also helped them become more self-sufficient and support their families. While the majority of youth interviewed reported enhanced confidence and recognition in the community, as well as improved financial and emotional status, it is important to note that many also continue to remain vulnerable.

The LES initiative has played a substantial role in the evolution of the Mastercard Foundation's work over the past seven years. The Foundation's focus on youth employment has been influenced by evidence from Learn, Earn and Save. LES has demonstrated how and why African youth work in mixed livelihoods, with the majority having to take that approach out of necessity, in order to make sufficient earnings and to mitigate against shocks.

The LES approach requires the engagement of multiple stakeholders across civil society and the private and public sectors. Learning from the LES experience, the Foundation is intentional in ensuring that training and all other relevant organizations are engaged in program co-development and implementation from the outset. That includes employers and financial service providers, as well as the organizations specializing in youth skills training.

CAP YEI and Swisscontact have both entered the second phase of their work. The Foundation is excited to support and learn from them as they build on initial successes. As the Foundation begins to implement its Young Africa Works strategy, which focuses on the youth employment challenge, we will continue to reflect on the Learn, Earn and Save experience.

*Meredith Lee, Associate Director, Eastern & Southern Africa, Mastercard Foundation*





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# Executive Summary

This report examines the livelihoods of youth aged 16–25 who participated in two Learn, Earn and Save programs in Kenya, Tanzania, and Uganda. It documents their post-program trajectories and examines the role that gender, employment sectors, certification, engaging in mixed livelihoods, financial capital, and social networks have had on their lives. Data were collected from 130 youth over a five-year period through qualitative interviews as well as surveys and demographic data. That longitudinal, mixed-methods approach allowed researchers to explore youth employment, learning, and well-being trajectories as they transitioned from youth to adulthood.

## SUMMARY OF FINDINGS

Youth's lives followed varied trajectories in the five years after completing the program. While details of employment, self-employment, and learning varied by individual, two main pathways were evident. One group of youth — those categorized as 'getting ahead' — made steady progress in their employment or self-employment and in attaining other goals. A second group of youth — those categorized as 'getting by' — struggled to leverage work or learning opportunities to improve their (or their families') well-being or achieve other goals or aspirations. There were few demographic factors, and no apparent programmatic or employment experiences, that differentiated youth who were 'getting ahead' from those who were 'getting by'. These two distinct pathways suggest key mediating factors are at play in the lives of youth.

### *Gender*

Gender was the most consistent and striking factor that influenced youth's trajectories. Male youth were more likely to 'get ahead', while female youth were more likely to 'get by'.

### *Employment Sector*

Youth in different employment sectors faced unique challenges that impacted their trajectories of 'getting by' and 'getting ahead'.

### *Certification*

Youth's levels of education or certification impacted their trajectories. Secondary school certification combined with programmatic supports opened up formal employment opportunities for youth, though some of these may have been casual or short-term contracts. Likewise, the opportunity to attain certification in specific trades provided validity to youth as they sought to start or enhance their own enterprises.

### *Mixed Livelihoods Strategies*

Youth frequently engaged in mixed livelihoods. While youth who were 'getting ahead' engaged in mixed livelihoods by taking advantage of strategic opportunities, those who were 'getting by' did so out of a need to make ends meet.

### *Financial Inclusion*

Access to capital played a critical role in youth's ability to get ahead. Youth who worked in stable employment and had access to financial institutions or social resources were often able to utilize those at critical moments to facilitate business growth or to mitigate challenges.

### *Social Networks*

Family, community, and program-based networks played a complicated role in youth's livelihoods. Social networks not only offered supports, financial and otherwise, but in turn became an avenue for youth to demonstrate their changing status within their family or community as they attempted to support others within their networks.

When implementing and evaluating holistic youth livelihoods programs, development practitioners and evaluators should be attuned not only to varied youth livelihoods trajectories, but also to the factors that influence youth's earning opportunities and well-being. The findings in this report provide a nuanced examination of these mediating factors. The resulting insights can inform future program planning and implementation.





AFTER COMPLETING THE CAP YEI TRAINING PROGRAM IN ENTREPRENEURSHIP, MARKETING, AND SALES, SIMON STARTED HIS OWN BUSINESS SELLING VEGETABLES AT A KIOSK IN NAIROBI.



## Introduction

Livelihoods training has emerged globally as a key development approach to youth unemployment. Programs often target youth who face a variety of challenges, including food insecurity, lack of access to educational opportunities, high rates of unemployment, and other by-products of poverty including threats to their physical, social, and emotional well-being.<sup>2</sup> The ILO's Work4Youth publication series has highlighted the precariousness of youth employment and the impact that unsuccessful school-to-work transitions have on well-being and transitions to adulthood.<sup>3</sup> Youth employment programs generally aim to provide the skills necessary to move towards more secure earnings and sustainable livelihoods. Various approaches to this include work-readiness programs,<sup>4</sup> employment placement or subsidized employment,<sup>5</sup> and entrepreneurship education.<sup>6</sup>

A 2017 systematic review of youth employment interventions found that investments in skills training, entrepreneurship promotion, employment services, and subsidized employment have positive labour market outcomes for youth, including increased employment and earnings, although results do not emerge immediately.<sup>7</sup> Despite the growing popularity and increased attention that livelihoods programs have garnered, there

is more to learn about the effectiveness of these programs. There is a lack of consensus on how to define and conceptualize youth livelihoods, competing views on how to measure outcomes, and methodological shortcomings in how to evaluate the programs themselves.<sup>8</sup>

This report focuses on the outcomes of the Mastercard Foundation's partnerships with two NGOs (CAP Youth Empowerment Institute and Swisscontact) that implemented livelihoods programs in East Africa.<sup>9</sup>

The analysis focuses on youth earning strategies and their contribution to well-being. This report looks at youth's post-program earning pathways by grouping them into two categories: 'getting by' and 'getting ahead'. Youth who were 'getting ahead' were able to sustain their primary earning strategies over three or more years, thereby often improving their well-being. By contrast, the youth who were 'getting by' jumped between jobs and small enterprises, and/or worked in low-wage positions with little security, while continuing to struggle to meet their basic needs.

This report also explores several key factors that influence youth's livelihoods pathways and outcomes, including gender, employment sector, certification and training, pursuit of mixed livelihoods, access to capital, and social networks.



INSIDE THE CAP YEI HOSPITALITY CLASS AT PC KINYANJUI TECHNICAL TRAINING INSTITUTE IN DAGORETTI CENTER, NAIROBI.





rate of job turnover for both groups. While program participants found employment more easily once a job ended, the evaluation highlighted a variety of contextual and personal factors that affected their ability to find and sustain employment.<sup>11</sup> The study illustrates the need to assess employment and earning factors at multiple points post-program, and to examine factors that affect participants' livelihoods outcomes over time.

In addition to program-specific studies like the one cited above, there are a few meta-analyses of entrepreneurship programs. For instance, Cho and Honorati conducted a meta-regression analysis of entrepreneurship programs, examining 37 experimental and quasi-experimental impact evaluations of programs in 25 countries to ascertain how and to what extent programs positively affected livelihoods — including how program participation affected youth's salaries, enterprise assets and profits, and household consumption.<sup>12</sup> Despite variations in outcomes based on diverse program designs, target groups, and contexts, their work suggests that while entrepreneurship programs often resulted in increases in knowledge and skills, there was little to no increase in the establishment of enterprises or in earnings.<sup>13</sup> While some programs were more effective than others, particularly those providing multi-pronged interventions, there was little evidence that these entrepreneurship programs achieved the goal of poverty alleviation.<sup>14</sup>

## LITERATURE ON YOUTH LIVELIHOODS PROGRAMS AND VARIED OUTCOMES

Although programs vary by design, most centre on increasing both youth employability and actual earnings, and the vast majority measure their impact with an assessment of youth's earning opportunities. A number of studies demonstrate, however, that a focus on rates of employment or earning levels is insufficient to fully understand the value of livelihoods programs on youth's lives.

To illustrate this point, an evaluation of a youth livelihoods project in Rwanda, a randomized control trial (RCT) with a qualitative case study component,

was used to assess the extent to which these programs increased youth's ability to find and secure employment.<sup>10</sup> The program focused on three key areas: employability training; skills development, including savings and entrepreneurial skills; and assistance finding internship opportunities. Outcomes were evaluated by comparing the percentage of youth who were employed following program participation in treatment and control groups. Quantitative data showed that participating youth were more likely to be employed, but that rates of employment for both groups declined over time and there was a high





**U-LEARN PARTICIPANTS INSIDE A MEETING OF THE TUPENDANE MAVUNO SAVINGS GROUP. THE GROUP HAS GROWN TO MORE THAN 40 MEMBERS.**

McKenzie and Woodruff reviewed the outcome measures of 16 RCTs of business training and entrepreneurship programs.<sup>15</sup> They also found it challenging to make broad claims about program effectiveness due to variability in design and implementation, and contend that earning outcomes were difficult to measure, especially when using self-reported data.<sup>16</sup> In the context of these measurement challenges, the review found that while there was some evidence that those who participated in entrepreneurship programs saw a temporary boost in profits, more often than not there were conflicting results and/or little to no indication that profits were sustained post-program. McKenzie and Woodruff advocated for more longitudinal and rigorous methods for assessing the impact of entrepreneurship programs.<sup>17</sup>

In summary, a consistent and effective approach to evaluating youth livelihoods programs is lacking, and much of the research focuses on the gaps and weaknesses in existing studies. Furthermore, earning outcomes are often some of the most difficult to measure, and there is little evidence that these programs lead to an increase in sustained earning potential and actual earnings.<sup>18</sup> Different measures and longer-term analyses are needed in order to evaluate how youth livelihoods programs impact earning outcomes, both in the short and long term, as well as how this relates to youth's well-being.<sup>19</sup>

## METHODS FOR EVALUATING YOUTH LIVELIHOODS AS PART OF THE LEARN, EARN AND SAVE INITIATIVE

With these shortcomings in mind, the Mastercard Foundation partnered with the University of Minnesota (UMN) as part of the Learn, Earn and Save (LES) initiative to conduct a five-year longitudinal, mixed-methods evaluation of three NGO youth livelihoods programs. This report focuses on data collected from two of the three youth livelihoods programs. The evaluation assessed both the earning and well-being trajectories of participants for four years following completion of the livelihoods programs. Using demographic data, surveys, and qualitative interviews, UMN gathered data about:

- types of earning strategies;
- whether, when, and why earning strategies changed;
- the conditions and sustainability of youth earnings;
- how earning strategies supported well-being; and
- how training and education, earning trajectories, and savings and financial well-being intersected.

Rather than strictly focusing on earnings, profits, or employment outcomes as most other studies have done, this study explored the impact of these programs more holistically by drawing on data collected from 130 youth participants over three to five years.<sup>20</sup>

### CAP Youth Empowerment Institute

In Kenya, the CAP Youth Empowerment Institute (CAP YEI) implemented a three- to four-month Basic Employability Skills Training (BEST) model. Primary and secondary school graduates aged 18–25 were targeted by the BEST model to support them in their efforts

to find work and/or develop small enterprises. CAP YEI delivered its training at its own centres and in partnership with selected vocational training centres,<sup>21</sup> focusing on life skills, technical skills, financial management skills, and engagement in an internship or “attachment” to gain work experience.

### Swisscontact

Swisscontact implemented its U-Learn program in the Lake Victoria region of Tanzania and Uganda for out-of-school youth aged 16–25, most of whom had not completed secondary school. The seven- to nine-month U-Learn program provided participants with career guidance and counselling, technical skills, life skills, entrepreneurship training, and financial literacy skills. In addition, the project linked youth to apprenticeships, job placements, enterprise start-up support, and financial service providers.

This report specifically focuses on the experiences of youth who completed these programs and went on to employment or self-employment. The data were gathered initially through in-depth interviews and focused on understanding participants’ learning, earning, saving, borrowing, and well-being patterns. Additionally, a pre- and post-program spoken survey was conducted to assess youth’s knowledge, behaviours, and attitudes. In the final year of the study, an additional survey was conducted with the interviewed youth to gauge their knowledge and habits in relation to what they had learned during the program (see Technical Annex).<sup>22</sup> Data were analyzed to show longitudinal change and impact, rather than short-term outcomes. Longitudinal analyses provide an understanding of both the programs’ effects on youth’s attitudes

and behaviours as they began earning (either through self-employment or through working for others, formally or informally), and on how these effects related to their well-being over time. This report reaffirms findings from previous studies<sup>23</sup> that program participants had varied experiences and degrees of progress in their livelihoods trajectories. It explores those trajectories and explains the mediating factors that affected youth’s livelihoods. Below, we describe these varied trajectories as ‘getting ahead’ and ‘getting by’.

### ‘Getting By’ versus ‘Getting Ahead’

The ‘getting by’ and ‘getting ahead’ categories are defined in terms of the sustainability of youth’s earnings.

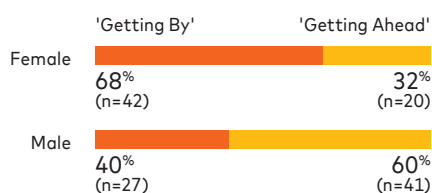
**Getting ahead:** Youth were able to sustain primary earning strategies over three years or more, often resulting in improved well-being.

**Getting by:** Youth jumped between jobs and small enterprises and/or worked in low-wage positions and continued to struggle to meet their basic needs.

# Youth Livelihoods Pathways and Outcomes

Looking at the 'getting by' and 'getting ahead' pathways and earning outcomes separately offers insights into what factors differentiate the two groups and influence a youth's ability to sustain earnings, improve well-being, and climb out of poverty. Figure 1 shows the number of youth who were categorized as either 'getting ahead' or 'getting by' and the gendered breakdown of each category.

**FIGURE 1. INTERVIEWED YOUTH BY EARNING PATHWAY (N = 130)**



Youth were placed in the 'getting ahead' category if they reported at least three years of progressive employment or self-employment. For those in formal work, that included those who were able to work continuously for a particular employer, or those who were able to pursue opportunities within the same field for different employers.

Over time, those youth increased their work-related responsibilities and income as they gained skills and work experience. As a result, they were able to put their income towards achieving other aspirations, including attending to family responsibilities. In many cases, youth working in the informal sector were self-employed, often pursuing a number of small or household enterprises while working steadily in one field. Some, however, worked for owners of small enterprises, often informal in nature. Those engaged in contract work – often in the trades – were able to grow their customer networks, and with them, more regular and increased incomes. Although youth worked in one position or field for at least three years, they often engaged in multiple earning opportunities at the same time. In addition to 'getting ahead' in their work, in the final year of the evaluation, those youth reported more positive responses to well-being questions (were youth better off than they were before the program, were they able to save, were they able to cover their basic needs, etc.), than their 'getting by' peers, a difference that was statistically significant and meaningful.<sup>24</sup>

An illustration of this pathway, drawn from the experiences of one youth,<sup>25</sup> is shown in Figure 2. Prior to the CAP YEI program, George worked as a casual labourer. After training in automotive mechanics, George participated in an internship at a mechanic's shop. However, he was unable to transition to paid employment in that field and instead began working in a factory. That provided George with a consistent income for over three years. With that income, George pursued additional ventures, first opening a print shop and later leasing a rice plantation and engaging in an agrobusiness selling fruit. When his print shop was robbed in 2014, he was able to rely on his factory income to continue to take care of his everyday needs and put some money towards starting a rice plantation with his father. In 2016, George's income was no longer sufficient to care for the needs of his growing family. When he received a scholarship from an international NGO to study for a diploma in automotive mechanics, George left his factory job. Between the income George received from his two small businesses and the savings he had accumulated while working at the factory, he was able to pay for incidental expenses at school and take care of his family's needs.

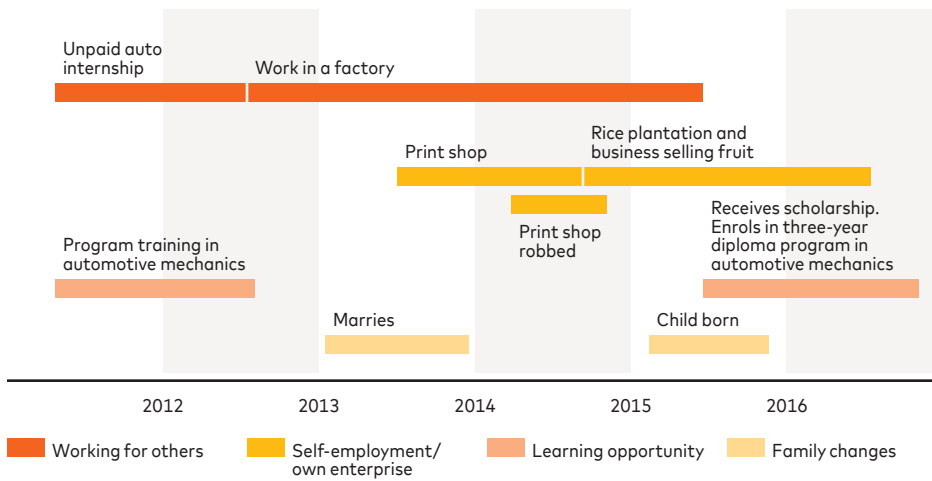




YOUNG TRAINEE REPAIRING MOTORCYCLES  
AS PART OF U-LEARN TRAINING IN UGANDA.



**FIGURE 2. 'GETTING AHEAD' AND MOVING TOWARDS SUCCESSFUL SELF-EMPLOYMENT**



In contrast, youth who were 'getting by' were unable to maintain the same job or business and had worked for less than three years within a particular trade or employment sector. In many other cases, despite changing sectors or attempting to find better-paid work, these youth did not see any improvement in their earnings and/or working conditions. They struggled to find well-paid and consistent sources of income. Those who did find formal work often job-hopped, but were only able to make lateral (and sometimes downward) moves in terms of earnings. Those in the informal sector frequently cobbled together multiple earning strategies, both over time and simultaneously, but were unable to accumulate the social or economic capital required to maintain steady contract work or grow a small enterprise. The 'getting by' category represents a range of experiences. The majority continued to work towards their goals, albeit more slowly than their 'getting

ahead' counterparts, while a few struggled to make ends meet, making limited to no progress towards sustainable livelihoods over the course of the evaluation. Overall, while many youth who were 'getting by' did experience modest improvements in their livelihoods, they could not leverage these changes to support substantial improvements in their lives as a whole.

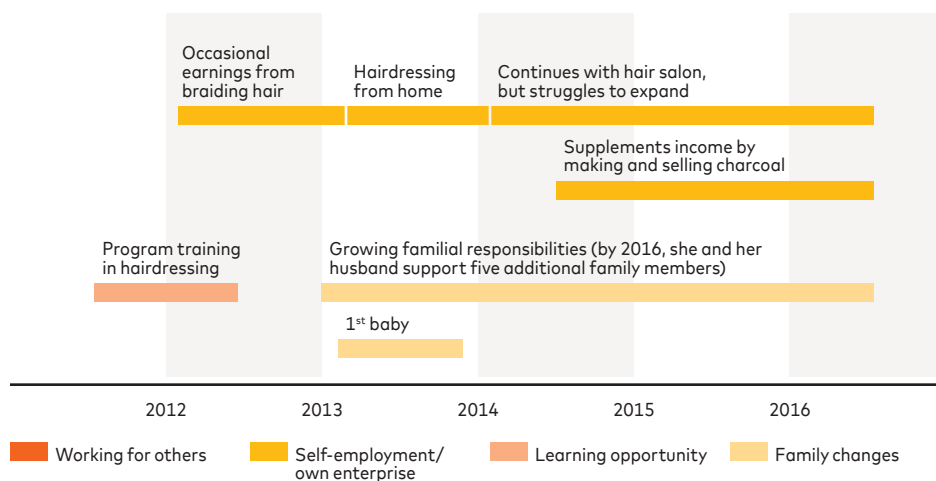
One example of this pathway, based on the experiences of an individual youth, is shown in Figure 3 on the facing page. In this instance, Patience struggled to transition from low-paid and irregular work to more regular earnings. For example, while she attempted to transition from periodic hairdressing work to working for herself in a home-based salon, she was unable to buy the necessary tools to expand her salon. At the same time, her growing family responsibilities required her to stretch her already-low income to support others.



**U-LEARN II TRAINEES RECEIVE HANDS-ON TRAINING AS THEY BUILD A NEW HOSTEL IN UGANDA.**



**FIGURE 3. 'GETTING BY' USING MULTIPLE CASUAL LABOUR AND SMALL ENTERPRISE OPPORTUNITIES**



The range of contexts in which youth lived and worked may have influenced some of the differences observed within and across programs. For instance, the CAP YEI youth in the sample primarily lived in and around Nairobi, a very large capital city, and had attended at least some secondary school. In contrast, the Swisscontact youth interviewed in Uganda and Tanzania generally lived in rural communities, peri-urban areas (such as Wakiso, near the Ugandan capital of Kampala), and small cities (such as Bukoba in Tanzania). Swisscontact youth in the sample also had significantly lower education levels than their CAP YEI counterparts — attributable to program design. Overall, these differences meant that, on average, Swisscontact youth faced more limited opportunities for formal employment and further education and training, and had less access to financial service providers.

Still, these contextual differences did not result in significant differences in rates of success between youth who participated in one NGO program over another, and both Swisscontact and CAP YEI had roughly half of youth fall into one or the other group. That seems to suggest, as other studies have, that there is no definitive livelihoods program model for diverse youth populations that leads to successful outcomes. Rather, youth experiences and post-program success are dependent on a number of other factors. Accordingly, the following sections explore in more detail what 'getting ahead' and 'getting by' looked like for the sampled Swisscontact and CAP YEI youth. Important mediating factors that cut across these pathways are also discussed.



## 'GETTING AHEAD'

Based on qualitative interviews, 47 percent of youth (61) in the CAP YEI and Swisscontact programs were categorized as 'getting ahead'. As Figure 1 shows, a higher proportion of male youth (60 percent) were able to 'get ahead' than their female peers (32 percent). 'Getting ahead' youth were more likely to report in the survey that they were proactively working towards their goals. There were no other consistent patterns, however, in terms of their training area or any other demographic variables.

We identified three categories into which youth who were 'getting ahead' could be organized:

- 1) Youth who had attended secondary school and lived in urban areas, and were able to successfully transition to formal work after completing their program. They were able to leverage their employment to pursue other goals and opportunities, including additional education and small business development. Program participation served as a useful support in their efforts to find paid work, and many worked in positions related to their vocational training.
- 2) Youth who had attended secondary school and lived in urban and peri-urban areas, and were able to find work as sub-contractors or contractors, gradually building up small enterprises over time.

Many of these youth had trained in electrical wiring. Some of these youth leveraged consistent informal work — working in a small enterprise owned by a former trainer, for example — to eventually start their own enterprises. Youth on this trajectory often had some consistent earnings or external support for their entrepreneurial efforts. For instance, Moses, who had trained in electrical wiring and completed the CAP YEI program in 2012, went on to secure a series of electrical contracts. Simultaneously, he completed the first two diploma levels in electrical engineering. He successfully built an electrical contracting enterprise and eventually hired others. Once he saves enough money, Moses intends to continue his formal training.

- 3) Youth who had left school early and lived in rural areas, whose lack of secondary school credentials and fewer employment opportunities meant they were often unable to find formal work. Nonetheless, they were able to create sustainable earning opportunities for themselves, most often through self-employment. In contrast to their urban and better-educated peers, these youth often started or expanded small enterprises to ensure they were earning enough money and working under favourable conditions. Most youth in this group reported pursuing multiple earning strategies,

sometimes out of necessity (e.g., to offset seasonal work, as a means to develop complementary enterprises, or as a way to manage risk). For instance, some successful hairdressers expanded their salons to sell beauty products, and some carpenters developed their skills in related trades, such as welding or masonry. What is distinct about this group of self-employed, 'getting ahead' youth is that they were able to leverage early opportunities to start and expand small enterprises. While some of these ventures were subsequently abandoned, youth who were 'getting ahead' were able to use these shorter-term and multiple ventures to increase their earnings — often by focusing their efforts on supplementing one particular enterprise.

Youth who were 'getting ahead' reported leveraging more stable work and income that in turn allowed them to pursue additional training or schooling and to accrue the necessary capital to start or expand small enterprises. They developed their skills and experience through a combination of on-the-job learning and formal education and training, which in turn led to formal employment opportunities with better pay and/or conditions. And because youth who were 'getting ahead' were better able to work towards their goals and save money, they were also able to weather unexpected emergencies or family situations that required their assistance.





INSIDE THE CAP YEI CUSTOMER RELATIONS  
AND SERVICE CLASS AT PC KINYANJUI  
TECHNICAL TRAINING IN KENYA.





A U-LEARN PARTICIPANT  
TRAINS AS A SHOEMAKER  
IN UGANDA.



## 'GETTING BY'

In contrast, 53 percent of interviewed youth (69) could be categorized as 'getting by'. As noted earlier in Figure 1, female youth were significantly more likely to be 'getting by' (68 percent) than male youth (40 percent). There were few other consistent demographic patterns that helped explain this outcome. It is worth noting, however, that a qualitative analysis of youth pathways by sector showed that a disproportionate number of youth trained in hospitality fell into the 'getting by' category (though this may be in part due to a larger number of youth who undertook hospitality training, particularly among the CAP YEI interviewees).

Generally, for secondary graduates living in or near an urban area who were 'getting by', earning opportunities were limited to informal work either in the formal economy (e.g., short-term contracts with few to no benefits) or in the informal sector. A few of these youth attempted to rely on their own market stalls or small enterprises as a primary earning strategy. Many also engaged in mixed earning strategies in order to sustain themselves when they were not formally employed.<sup>26</sup> Those entrepreneurial efforts, however, were more likely to be born out of necessity than opportunity.

In contrast with their more educated, urban counterparts, early school leavers living in peri-urban or rural areas infrequently worked in the formal economy. However, they were similarly unable to achieve sustainable livelihoods. Many youth engaged in casual labour or pursued a number of different self-employment strategies with the aim of improving their livelihoods and well-being, stringing together multiple earning streams to get by. Although some of these youth did work steadily in one sector, often with different employers or trainers, they were unlikely to earn enough to pursue other, more remunerative strategies.

Interviewed youth who were 'getting by' also faced challenges that limited their earnings and magnified the disadvantages they faced. For instance, some female youth struggled after having children; others struggled when a family member became ill. A few faced loss of wages when tools were stolen and they were unable to replace them, which sometimes forced the closure of their enterprises.

In all of these situations, the 'getting by' group's already less consistent (and lower) wages saw further disruption, sometimes indefinitely. Accordingly, in many cases,

they had to use their meagre savings to pay for basic needs like food or rent. That in turn left them with fewer resources to support the strategic development of enterprises, offset the opportunity costs of finding better employment, fund further training or education, and weather future challenges.

Additional analyses of survey data from the final year of the evaluation showed that 'getting by' youth were significantly less confident that they were saving enough money to meet their goals than the 'getting ahead' youth ( $p < .001$ ).

Prossy trained in hospitality and started working at a hotel following her internship. She left within the first year because of poor working conditions and low pay. From 2013 to 2014, she struggled to find consistent employment — often stringing together casual labour opportunities — and returned for training on youth empowerment. In 2014, she was able to find work again as a server, but the long hours and low pay made it challenging to continue long term. By 2016, Prossy was selling shoes in the market, after having pursued a number of other failed small enterprises. Her inability to find regular, well-paid work posed significant challenges to her well-being.

## Mediating Factors

There are a few factors that appear to have influenced youth's post-program experiences and pathways.<sup>27</sup> Gender was the strongest predictor: Young men were more likely to 'get ahead'.<sup>28</sup> Otherwise, there were few demographic variables or reported behaviours and attitudes about work and finances that — by themselves — seemed to predict youth pathways. Factors such as whether or not youth had children at the time of training, reported having previous skills or technical training, were employed, or had already started their own enterprise, did not seem to predict whether or not they were more likely to be 'getting by' or 'getting ahead' post-program. Neither did attitudes youth held regarding their work and their post-program pathways — their belief in their work skills, for example. One exception was whether youth reported themselves to be very likely to take action to achieve their goals. That attitude did predict youth being more likely to 'get ahead' later on, when controlling for gender and other attitudes and behaviours.

Alone, these quantitative analyses give only some indication of what may predict post-program success. Combining the quantitative and qualitative analyses, however, generates useful insights into the contextual factors that influenced youth's ability to enhance their livelihoods and well-being. The following sub-sections explain how these factors influenced youth's post-program pathways.

### GENDER

One of the most consistent and striking findings to emerge was the relationship between gender, pathways, and earning outcomes: male youth were more likely to 'get ahead', while female youth were more likely to 'get by'. While there were few differences in terms of the gender-related beliefs youth held about employment, earnings, and saving, males struggled less than their female counterparts in securing positive earning and well-being outcomes over time. Those findings speak to the pervasive impact of gendered structures and norms, and how they played out for youth from both CAP YEI and Swisscontact, despite program efforts to address them.

First, gender-based violence and sexual exploitation in the workplace constrained female participants' post-program success. Young women who trained in vocational areas and those who worked in the informal economy serving customers reported instances of sexual harassment, and often felt they had few avenues for recourse. While some female youth persisted despite these obstacles, others chose to leave their vocations, forcing them to start over in a new field or to rely on family members for support while they looked for work.

Second, gender norms and expectations had a limiting effect on the kinds of work female youth were able to pursue (i.e.: lower-paid, lower-prestige fields). While both programs encouraged young women to pursue training in traditionally male fields as a way to address this, few in the sample actually did. Additionally, interview data suggest that female youth who were trained in non-traditional vocations faced other work-related challenges. For instance, in the CAP YEI sample, automotive repair was the second-largest area for training for young women after hospitality. Of the six female youth trained in this field, four fell into the 'getting by' category, one returned to school for a nursing diploma, and one was 'getting ahead' after earning a public relations diploma and securing employment in a field unrelated to automotive repair. Post-program struggles with gender discrimination impeded their ability to succeed in automotive repair. Josephine, who returned to school for her nursing diploma in 2014, explained that although her automotive internship supervisor was impressed by her and another female trainee, he told them that the job "required little work for the girls [...]." When the interviewer asked for clarification, the youth explained that "men were mostly required, compared to girls" (personal interview, June 2014).





U-LEARN GRADUATE REGINAH FROM UGANDA HAS BEEN EMPLOYED AS A MECHANIC FOR MORE THAN THREE YEARS.

In short, barriers to women working in traditionally male vocations limited the types of work female youth were able to pursue successfully, while many traditionally female vocations (e.g., hairdressing or hospitality) paid less, which again made it more challenging for female youth to get ahead.

## EMPLOYMENT SECTORS

Choice of employment sector also played a determining role in youth's livelihoods and post-program pathways. The majority of youth earning strategies fall into three main categories defined by the author:

- Goods and services – e.g., embroidery, hairdressing, knitting, and tailoring (both self-employed and working for others, usually, but not always, in the informal sector);
- Trades – e.g., automotive mechanics, carpentry, construction, electrical wiring, and welding (both self-employed and working for others, usually, but not always, in the informal sector); and
- Other formal sector work – e.g., customer relations and sales, hospitality, industrial factory work, and public relations.

(In that analysis, classifications are mutually exclusive. Youth were assigned to a category based on their primary earning mechanism. Often, their additional earning mechanisms fell into the same category, but not always.)

**“The drawbacks/negatives [of being female] are there. Because among our community, women can be ignored or dismissed. There are some things you know that you can do, but they think that because you are a woman, you can't do these things. So, the challenges are there because of our attributes and the way the community sees us.”<sup>29</sup>**

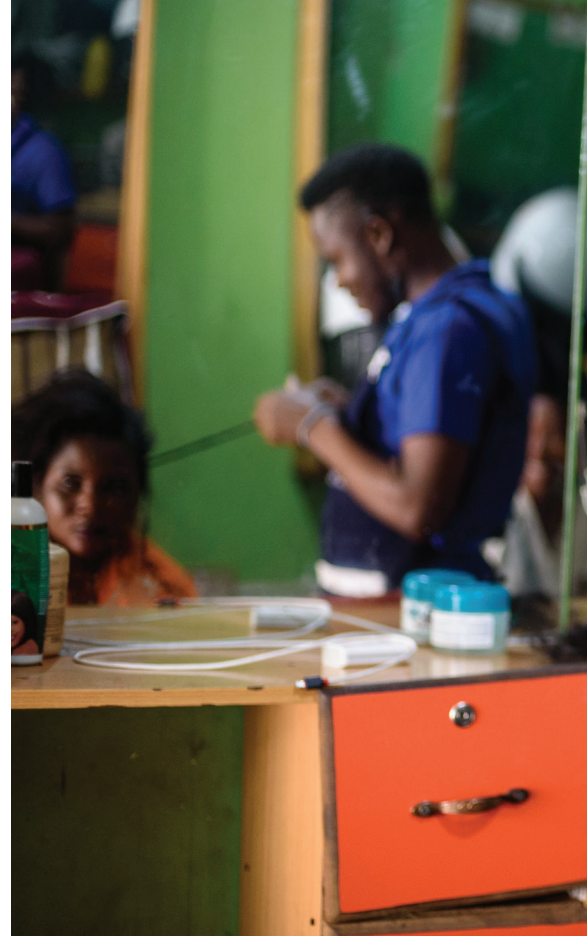
Engagement in those sectors was often strongly gendered. Only three out of 47 interviewees working in trades were female, and only one out of the 30 employed in goods and services was male. Those employed in the formal economy, however, were less strikingly gendered: 27 females and 17 males reported working in this sector. As such, opportunities and constraints related to sector or gender can be hard to disentangle.

## Goods and Services

For the 30 youth who worked in services, there was a clear distinction between youth who were 'getting ahead' and those who were 'getting by'. Those who were 'getting ahead' had either worked with their trainers after completing their programs or trained other youth for pay (or both), suggesting they benefitted from a longer affiliation with their training program or trainer. In addition, they pursued other, more minor income-earning activities that related to their main employment (for instance, one youth who did embroidery also did batik work on the side) or pursued other opportunities, such as raising chickens, selling produce, or making jewellery. Over time, those youth transitioned from working in someone else's workshop or salon to establishing, and eventually expanding,

their own. That transition was generally facilitated by savings they had accrued over a three- to four-year period by borrowing from informal and semi-formal savings groups or through family contributions. 'Getting ahead' youth also had reliable support networks that helped them address challenges, including childbirth and theft.

In contrast, only four of the 18 youth working in goods and services who were 'getting by' reported either working for their trainer or having the opportunity to train others. There was no typical pathway. Those youth faced a variety of situations (e.g., a small customer base, lack of capital, or family emergencies), and when faced with personal setbacks, they lacked the same supports as their 'getting ahead' peers. Most youth who were 'getting by', however, simply had difficulty getting started and securing employment in someone else's workshop or salon. While all participants in the category talked about their social networks, those networks could not provide financial resources to help them overcome adversity or accrue necessary capital. Those challenges point to the importance of a stable work environment, mentorship, and a "soft" entry into the market, facilitated by working for a trainer.



**SIMON PETER IN HIS SALON IN UGANDA. SINCE COMPLETING THE U-LEARN PROGRAM IN UGANDA, HE HAS EXPANDED HIS WORKPLACE AND HIRED TWO YOUNG ASSISTANTS.**





Among the youth in the trades who were 'getting by', two challenges frequently arose. The first was significant disruption in their personal lives, most frequently a family illness or death that they were unable to cope with financially. If they became the primary wage earners within their extended families, carrying a higher financial burden curtailed their ability to invest in their own enterprises or maintain steady employment. Second, some were unable to find sustainable employment (or self-employment) within the trades. Instead, they found short-term or insecure employment in either the formal or informal sector, or started small enterprises. Though their skills often presented opportunities to earn a small amount of money on the side, they were typically unable to leverage these into more substantial incomes.

## Trades

The work that the 47 youth in the trades did following training ranged from informal, casual labour to self-employment to long-term employment in formal sector industries. The majority engaged in contract work (as either a contractor or sub-contractor), which, some reported, provided more security and recognition than other informal sector work, but fewer benefits compared to the formal sector. Other youth preferred to be self-employed because they felt they had additional control over their income and work conditions. A desirable trajectory was a brief stint working for recognized trades people, craftspeople, and technicians while acquiring the necessary credentials and reputation to open their own workshop and expand their business to serve as a contractor who hired others.

There was no typical trajectory among youth in the trades who were 'getting ahead'. Those who had experienced some success in the field usually worked for someone else or with a group of peers for two to four years before establishing themselves independently – a longer period than they had initially anticipated. Another group continued working for others throughout the course of the evaluation. Those who were 'getting ahead' had fewer disruptions in the years immediately following the program. They also had social networks that were more financially secure. This gave them flexibility to develop additional income-earning opportunities and security to protect themselves against disruptions. Indeed, all interviewed youth who were 'getting ahead', regardless of whether they were working for themselves or others, pursued additional sources of income, which were sometimes related to their primary industry. Those sources included selling items in a small kiosk, training other youth, engaging in small-scale agricultural activities, or pursuing a personal passion such as music or dance.

## Formal Sector

Youth who worked in the formal economy, often informally,<sup>30</sup> trained in three primary industries:

- Hospitality, including hotels, restaurants, bars, and coffee shops;
- Customer relations and sales, including promotions and receptionist positions; and
- Factory-related trades, including the garment industry.

In contrast to the previous two categories, most youth categorized as working in the formal sector were employees (though sometimes informally) rather than contractors. 'Getting ahead' depended in large part on the stability of that employment. Youth 'getting ahead' either worked for a single employer for a long period of time, typically three years or more, or left one employer to take a more desirable position with another. That finding cut across industries.



By contrast, instability was typical of the 'getting by' group: They tended to move from one position to another (typically every three to six months) or tried various enterprises without sustaining any. There were three primary reasons why youth were unable to maintain long-term employment:

- 1) Many faced harsh working conditions and chose to terminate their employment. Low wages coupled with long hours challenged participants across all industries. Consequently, those youth were often unable to earn enough to meet their basic needs or cover child care or transportation costs. Some reported concerns about safety and sexual harassment by managers and customers; youth who left employment for those reasons often did so abruptly and did not necessarily transition into other work immediately.
- 2) Positions available to youth in the formal economy tended to be at the lower end of the value chain and short term, lasting three to six months, allowing employers to keep wages low and avoid the provision of benefits. Youth in hospitality and factory settings frequently faced non-renewal when management changed hands. Employees in promotions and sales, however, were generally hired for a specific purpose, such as a three-month promotional period, and therefore needed to seek out other opportunities when the promotion ended. While some found these conditions provided more autonomy and a higher salary than other industries, those youth often had to rely on savings or casual labour to earn a living in between contracts.

- 3) Finally, youth working in the formal sector often started businesses to supplement uneven earning, or to establish side incomes while in school. However, because many were employed or in school, they were dependent on others to manage their businesses for them. If those hires proved unreliable, the business struggled. Although that problem arose in all industries, it especially affected youth working in the formal sector whose primary earnings were sporadic, and their enterprises were created out of necessity rather than opportunity.

## CERTIFICATION

Work-related certifications and other education also played an important role in determining pathways. Those who were 'getting ahead' were more likely to have pursued further training.

Both CAP YEI and Swisscontact youth reported benefitting from vocational skills training during their respective programs, and from alumni affiliations. Some youth reported benefitting from program reputation, social networks, and alumni affiliations, all of which could supplement or mitigate the need for higher-level certificates and credentials. Over the longer term, however, most youth found their initial training to be insufficient for two primary reasons:

### 1. Requirement for Credentials Related to Certain Trades

While a program's reputation and certificates of attendance could sometimes serve as a proxy credential, many prospective employers required more formal, government-recognized credentials. Electricians in all three countries, for instance, were required to attain certain formal certificates or credentials to work in the field and struggled to find well-paid work in their field if they failed to do so.<sup>31</sup>

### 2. Limited Depth of Skills Gained during Training Programs

Because both programs were short by design, they provided only an entry-level skill set. Although both programs did encourage participants to pursue further learning, and some youth did that, available support for further education and training was limited compared to what was available for transition into a job or small business. Many found their skills too limited to attract new customers, expand their enterprise, or pursue opportunities within the formal labour market.

Steven, who trained with Swisscontact, reported, "Sometimes I think that if I could get more training [it would help] — specifically regarding the skills needed [for cars] that are using petrol, because we were trained to work on diesel cars, which don't have carburetors and injector pumps."<sup>32</sup> Flavia, who trained in a rural area, attributed some of her struggles to a lack of experience using hairdressing tools that required electricity (a necessity when she moved to an urban area).

The desire for additional training was pervasive in graduates from both programs: 62 percent of CAP YEI youth interviewed and 42 percent of interviewed Swisscontact youth reported pursuing some form of formal training or learning after program participation. In addition, a small number of youth pursued full-time educational opportunities and are not included in this analysis. The type and quality of post-program training and education that youth chose to pursue post-program varied considerably. Youth with more prior education (e.g., secondary schooling) and those in urban areas had better access to formal training, including at the diploma or degree level. By contrast, youth with little formal education relied on local certificate training, NGO-organized alumni skills workshops, and informal, on-the-job training. Those less educated youth were often unable to find formal employment, which often necessitated formal certification.

There also seemed to be a correlation between types of further learning and sustainable livelihoods. Those categorized as 'getting ahead' were significantly more likely to have pursued organized training that resulted in a certificate, for example. While it would be difficult to identify a causal relationship between additional certification and 'getting ahead', it is possible that further training led to improved or more stable, consistent earnings — or that better pay created opportunities for additional training. For many youth, those activities seemed to be linked, suggesting a need to support youth in attaining formal certification(s) and to provide opportunities for alumni to upgrade their skills.

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Steven, who trained with Swisscontact, reported, "Sometimes I think that if I could get more training [it would help] — specifically regarding the skills needed [for cars] that are using petrol, because we were trained to work on diesel cars, which don't have carburetors and injector pumps."<sup>32</sup>



A YOUNG MAN TRAINS TO BECOME A MOTORCYCLE MECHANIC AS PART OF THE U-LEARN PROGRAM IN UGANDA.



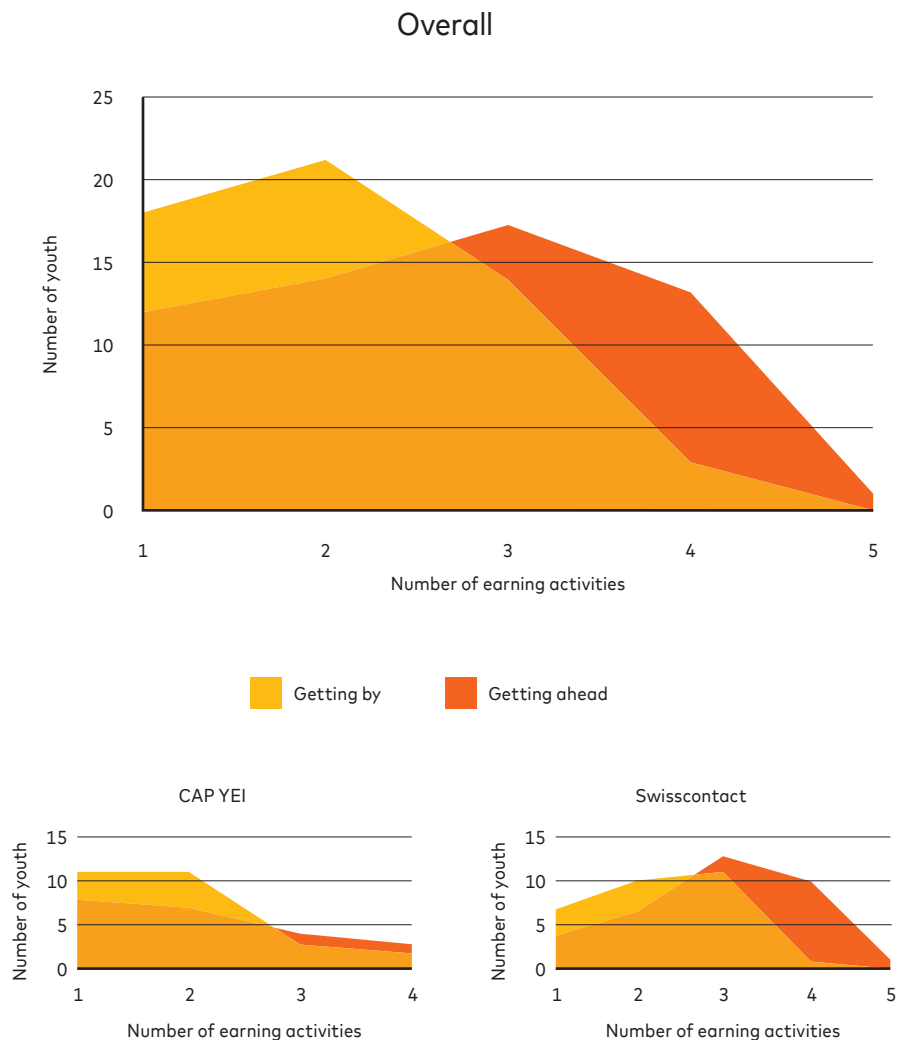
## MIXED LIVELIHOODS STRATEGIES

Nearly three quarters (74 percent) of the 113 youth from CAP YEI and Swisscontact who were interviewed in 2016 engaged in mixed livelihoods. Consistent with the broader East African context, youth used a mixed livelihoods approach for three main reasons: to respond to urgent personal and financial needs; as a strategy for investing in and expanding their businesses; and to cushion them from entrepreneurial failure.<sup>33</sup> Throughout the study, youth, community members, and NGO staff indicated that it was common and often preferable to diversify individual and household earning strategies to get ahead.

Based on the demographic survey data, youth 'getting ahead' were involved in an average of 2.6 activities in 2016, as compared to youth 'getting by', who averaged 2.0 activities.<sup>34</sup>

Figure 4 shows the number of activities youth were involved in by trajectory. The activities include formal and informal employment and self-employment. The framework does not take into consideration the size, scope, or sector of an activity – full-time employment counts as one activity, as does a secondary enterprise selling goods. A significantly higher proportion of youth who were 'getting ahead' also reported having agricultural enterprises over five years (those activities are included in the numbers used for Figure 4).<sup>35</sup>

**FIGURE 4. NUMBER OF INTERVIEWED YOUTH ENGAGED IN MIXED LIVELIHOODS IN 2016, BY PATHWAY**



The variations between the two programs highlight important differences (Figure 4). CAP YEI youth were involved in fewer activities than Swisscontact youth: Youth in the former had completed secondary school and often worked in full-time, formal positions, while youth in the latter had not completed secondary education and tended to engage in multiple activities, including seasonal work and contract employment. As a higher proportion of Swisscontact youth lived in rural areas, more of them were involved in agriculture than CAP YEI youth, who lived mostly in urban or peri-urban areas. While a greater percentage of Swisscontact youth engaged in multiple livelihoods (83 percent) overall, the percentage of CAP YEI youth who engaged in multiple livelihoods (61 percent) was still high, reinforcing the observation that pursuing multiple livelihoods was necessary for most youth to meet their present needs and future economic goals.

Figures 5 and 6 on the next page provide examples of young people who are 'getting by' and 'getting ahead' using mixed earning strategies.

In the first example (Figure 5), Vivian, categorized as 'getting by', initially sold potatoes for a woman at the market, along with fried cassava on her own, while also training in hairdressing. After completing the program in 2013, she briefly worked at a tree

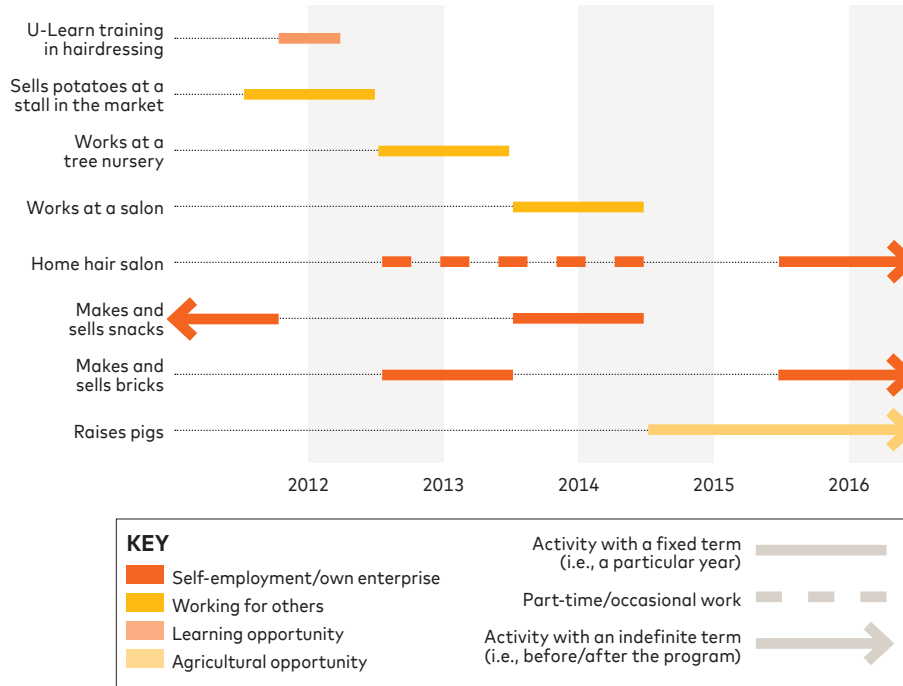
nursery, while also doing hairdressing from her home and making bricks as an additional form of income — although she hid her brick-making earnings from her husband. In 2014, Vivian reported that she had worked at a salon, but stopped when she had a baby. To earn income, she plaited hair from her home and sold mandazi (fried doughnuts). In 2015, she said that she was rearing pigs, but reported no other income, and in 2016, she had resumed making bricks, this time with her husband, and offered home-based salon services. While she was likely able to rely on her husband for some support, and he did not want her to work outside the home, she preferred to earn her own income because it enabled her to make her own decisions and to support her mother.

Over time, Vivian was consistently engaged in multiple earning strategies, but frequently moved from one to another. She was unable to transition from engaging in casual earning opportunities to more regular self-employment or another, more sustainable livelihood.

Pius's pathway (Figure 6), however, exemplifies the strategic use of multiple earning streams to ensure consistent income and gradual investment in small enterprises, ultimately leading to 'getting ahead'. While gender may affect whether and how various youth were able to pursue multiple ventures, there are examples of both male and female youth 'getting ahead' through strategic investments in multiple enterprises, as well as of those who were only able to 'get by'.

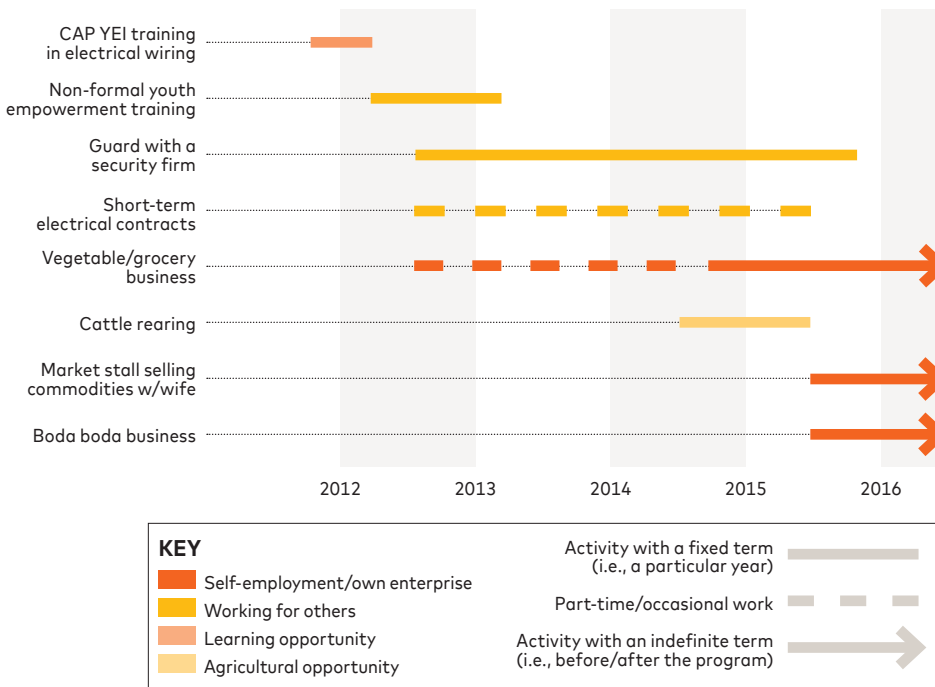


**FIGURE 5. 'GETTING BY' WITH MIXED EARNING STRATEGIES**



Pius, categorized as 'getting ahead', trained in electrical wiring and engaged in casual labour during his program, before transitioning, in 2013, to doing electrical work on short-term contracts with a friend and his uncle. At the same time, he worked as a security guard and maintained a kiosk selling onions. In 2014, he continued with all three strategies (working as an electrician for hire and as a security guard, while also expanding his kiosk). The following year, Pius did the same, but expanded his kiosk into a grocery store and purchased cattle to raise at his rural home. By 2016, he was able to stop working as a security guard and electrician because his vegetable enterprise had grown to be his primary source of income. At the same time, he diversified in new ways by opening a market stall for his wife to sell basic commodities and by purchasing a motorcycle to be used as a *boda boda* (informal taxi) to earn money on the side.

**FIGURE 6. 'GETTING AHEAD' WITH MIXED EARNING STRATEGIES**



## FINANCIAL INCLUSION

For youth working in the informal sector in particular, access to financial capital, particularly at critical moments, was another important factor in determining whether or not they were 'getting by' or 'getting ahead'. Although a small number of youth were able to secure government grants or loans from formal or semi-formal institutions, most relied on family, individual savings, or small-scale lending groups. The availability of capital after they finished their program – to fund the acquisition of tools, to pay relevant taxes, or to rent space – often made the difference as to whether or not they were able to start a successful small enterprise.

Consequently, youth who lived in areas with better access to financial services aimed at young and low-income borrowers, and those who could draw on family resources, had a distinct advantage.

For youth in better-paid sectors, the opportunity to find and secure well-paid employment enabled them to save, which in turn enabled the transition to self-employment, to add small enterprises to their broader earning strategies, or to return to school for additional credentials and training.

Youth's access to much-needed capital depended on the availability of financial institutions, particularly in rural areas, and on other resources, including their social networks. Furthermore, youth savings also directly impacted their ability to borrow. For instance, youth who had little saved in informal savings groups were also unable to secure loans from those same groups because they had not contributed enough to guarantee repayment. Youth with weak transaction histories struggled to meet banks' borrowing criteria, particularly affecting those with short-term contracts or low-paid jobs. As a result, capital for larger purchases (e.g., a standing hair dryer or a welding machine) necessary for enterprise start-up or expansion became inaccessible, making it difficult or impossible to undertake and maintain larger-scale entrepreneurial ventures.

Youth without access to capital were likewise unable to return to school or to pursue additional training, which in some instances limited their access to more sustainable earning opportunities. As such, they were only able to find work at the lower end of the value chain, where they were likely to work in poor conditions for little pay and with little security. While the direct provision of start-up capital from the project was not a planned component of either the CAP YEI or Swisscontact programs, both projects did facilitate savings groups and support access to formal financial services and government schemes. However, the continued relevance of capital as a constraint to economically disadvantaged youth makes it worth noting.

As one interviewee explained, "Of these businesses [that I own], they need capital so they can grow. These businesses rely on me alone. So the challenge is that in order to get capital, I depend on the seasons. When the seasons become bad, it hinders me. A season without capital, I can't proceed. If you look at the places where you can get a loan, like a bank — getting a loan from a bank, you need something big, collateral ... So therefore it is hindering us, because we don't have collateral — houses we don't [have] — so then we get stuck."<sup>36</sup>

Prior to participating in the CAP YEI program, Lucien saved sporadically. After training in customer relations and sales, however, he was able to get a marketing job at a local candy manufacturer and opened a bank account. Over the next few years, he reported increasing his monthly savings from small and infrequent amounts to 4,000 to 5,000 Kenyan shillings (approximately US\$38), split between his bank account and a local chama (an informal traditional savings group, his preferred method of saving) with the goal of opening his own wholesale sweets enterprise and returning to school. In 2015, Lucien used a combination of his savings and 10,000 Kenyan shillings borrowed from his chama to open a wholesale sweets enterprise. By 2016, he had expanded his sweets enterprise and began selling chocolates. In March, he started a boutique to sell shoes and hair products. Unlike youth whose employment was irregular, Lucien's work for a local candy manufacturer enabled him to steadily increase his savings, and eventually to fund two separate enterprises.





HALFANI JANUARY COMPLETED THE U-LEARN PROGRAM IN CARPENTRY AND NOW WORKS REGULARLY MAKING DOORS, TABLES, AND OTHER PRODUCTS IN TANZANIA.



## SOCIAL NETWORKS

Youth engagement in multiple, overlapping social networks (families, peers, community members, and the programs themselves) played an important role in their ability to 'get ahead'. As youth assumed increasingly adult roles, their place in these social networks shifted. Both those who were 'getting by' and those who were 'getting ahead' found opportunities to give back to their families and communities, transitioning from being primarily recipients of support to being providers of support as well.<sup>37</sup> Expectations held of youth by their social networks were also affected by the types of economic activities in which they engaged.

"Before I was just known as someone young, someone that didn't have anything to contribute. If I told him something, he wouldn't have listened to my opinion on how to do things ... But now he listens to me a little, and they understand me. So even now in my family ... I am counted as one [who is valuable and important] in the family."

In early interviews, youth reported that they often relied on family members for financial, material, and emotional support – especially since their participation in training programs meant little income. Parents, siblings, and other family members provided transportation costs, lunch during the trainings, and rent or accommodation at little to no cost. That was commonly viewed as a form of investment by youth and others: By providing support to offset the opportunity costs of training, youth might be able to return the favour by providing support to others in the future.

As participants completed their programs and moved on to better-paid work, they increasingly spoke of self-sufficiency, as well as the growing number of responsibilities they undertook within their families. For instance, youth reported paying for basic necessities for themselves and others, moving away from home and paying rent, funding siblings' school fees, etc. Youth consistently identified helping their family and other youth as a life goal, as a way of giving back for the help they had received. In later interviews, many expressed pride that they were gradually able to take on more responsibilities within their families and communities, and reported receiving recognition and greater respect from their communities.

Throughout the five years of the study, interviewed youth talked about the importance of forming similar reciprocal relationships, including with former trainers, program staff, peers, and other community adults.<sup>39</sup> The CAP YEI and Swisscontact programs explicitly fostered these relationships. Savings groups were created to teach youth about savings and support youth's capacity to save and borrow, as well as to provide youth with additional networks. Youth were connected in various ways to local government officials and financial service providers. Alumni-oriented programming, including entrepreneurship or business forums, social media groups, and the use of alumni to train or mentor subsequent cohorts, fostered networks. Many youth who participated in savings groups during the programs may have left them in subsequent years as they moved away or joined other groups, but they put the skills and knowledge they gained during the program to use in other settings.



For the most part, the forms of social network engagement were consistent across both groups. Youth who were 'getting by' or 'getting ahead' reported similar responses to how their social networks supported them. Likewise, there were few differences regarding how community support changed over time, youth's contributions to health care and social funds, the number of dependents for whom youth were responsible, and whether youth were in contact with program staff. A key difference emerged, though, regarding how supported youth felt by others in relation to their work. Specifically, youth who were 'getting ahead' reported significantly more support in response to the survey question: "In the past year, how much support from others did you receive in your work?" (MW,  $Z = -3.050$ ,  $p = .002$ ).

Qualitative interview data indicated that youth who continued to develop their social networks experienced increased trust and investment by others, which then directly affected their earnings and ultimately their ability to 'get ahead'. Social networks developed by participants helped many find their first and subsequent post-program jobs. For example, after completing his training in automotive mechanics, Adrian was connected to a job opportunity in South Sudan by a peer and moved there for work in 2013. Because he was relatively skilled in that context, he was able to earn more than he might have at home. After political turmoil forced him to return to his community in 2014, his social network eased the transition — his former trainer hired him to work in his garage.

Similarly, social networks played a valuable role for youth seeking to start up small enterprises. Some youth leveraged connections to get larger contracts, or leveraged their reputations as skilled and reliable vendors. Others relied on family members to provide them with the necessary capital or tools to offset the high costs of starting small enterprises.

One participant explained "... if I save now, if there is a business idea or there is something I am doing, my friends will guide me. They will tell me [to] use this particular money in doing this and that ... Also my family. I won't just be saving for me, I'll also be saving for my family. If there is any problem, I'll be helping them."<sup>41</sup>

Still, not all networks were equally helpful to youth trying to 'get ahead'. Qualitative data showed that while youth from both groups engaged social networks in similar ways, those who were 'getting ahead' found or had better-resourced and more stable social ties. For instance, a number of youth who trained in trades found steady work for others (often secured through a family or community connection) and were able to 'get ahead'. By contrast, another group of youth trained in trades found themselves facing obstacles where their networks were unable to assist them financially. Youth who faced medical crises often had to pay for expensive care on their own, drawing on savings to do so. Because increased income and dependability had led to greater family reliance on them, when family emergencies arose — ones that in the past may have been handled by other family members — youth were sometimes overwhelmed by their duty and increased financial responsibility.

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**"My father has no profession, [so my job] gives my family dignity. And other people give me respect. Even though I'm not an educated person, they give me respect because I've learned that skill. Another thing I like is that the chances for development are many."<sup>40</sup>**

"At times you get jobs, at times you fail. I can be home and sell bricks, do the agriculture work, but that is not enough. If there are not jobs for construction, then I cannot overcome that problem. I cannot fulfil the goals I have." When Justus started the U-Learn program, he knew that in order to support his family, which included his sisters, brothers, father, mother, wife, and children (two in year one, four children by the final interview), he needed to find sufficient sources of income. To address that challenge, he immediately began looking for employment in construction. He found it difficult to secure stable employment and travelled to several different locations in search of work that would provide for his family. To add some stability to the uncertainty of construction work, he also operated a small second-hand clothing kiosk and did brick making, both of which were seasonal. His inability to find consistent, well-paying work was compounded by the fact that his father became gravely ill and was no longer able to work. That left Justus responsible for his parents and his siblings' school fees in addition to the needs of his wife and children.



Those findings demonstrate the complicated role that social networks played in youth earning strategies, as well as the extent to which livelihoods enabled both participants' personal progress and their ability to give back. Program organizers recognized the importance of developing social networks and facilitated this through both the life-skills curriculum and the creation of savings groups and alumni networks from within the program. Although the programs themselves served as a supportive social network that provided youth with job opportunities, those positions tended to be at the lower end of the value chain, and alumni networks and groups were not easily maintained without continued NGO intervention.

Though family and community networks proved to be an important form of emotional support, the financial or material resources they could provide were limited. In fact, when youth lacked social networks with access to resources, negative outcomes were more likely to follow, creating instability or posing obstacles to saving or investing (e.g., when youth were required to support others). Conversely, family and community social networks played a positive role in some youth's abilities to get ahead, and youth saw their own ability to contribute as a sign of improved well-being. In short, not all social networks are equal and they should be considered as a mediating factor that can both help and hinder youth's progress.

**U-LEARN TRAINEE MARIAMU LEARNS TAILORING AND EMBROIDERY IN TANZANIA.**



# Conclusion and Implications

This longitudinal, mixed-methods report on the effects of the Learn, Earn and Save initiative on youth's post-program pathways suggests several important implications for program implementers and funders.

## *1. Program design matters, but may not be as important as a program's adaptability and flexibility.*

Both of the programs examined in this report were designed as holistic youth livelihoods programs that provided introductory vocational and entrepreneurship training. The content of technical training is certainly important in imparting skills, and all youth appreciated training opportunities. However, the relatively equal proportion of youth who were 'getting by' or 'getting ahead' from both CAP YEI and Swisscontact suggests that neither program model realized better outcomes. Rather, this report points to a broader set of contextual factors that limit the effectiveness of programs, and suggests a need for programs to be adaptable and remain relevant to the contexts in which they work, and for funders to be flexible enough to allow for this type of change. Furthermore, that finding could suggest a risk in taking any one model to scale in new communities, as different youth populations can face very different sets of constraints.

## *2. Access to social networks and resources plays a substantial role in determining outcomes.*

Youth who 'got ahead' in their chosen work often did so with a convergence of supports — a lent tool from an NGO, an uncle's willingness to fund further education, an opportunity to work for a supportive trainer, or inexpensive housing on a family's plot of land. Conversely, youth who struggled to 'get by' often faced a convergence of challenges — an untimely illness and hospital bill, a parent's death, the birth of a child, theft of a key tool, or the closure of an enterprise due to an inability to pay rent or taxes.

Individual programs may not be able to address all challenges that can arise. Identifying more common constraints can help practitioners design more holistic initiatives that improve youth employability and well-being, reduce vulnerability, and build resilience to shocks. For instance, a program may choose to work with youth to develop a health care or emergency fund to help them manage the effects of unforeseen challenges.

## *3. Formally recognized certification better equips youth to engage in sustainable livelihoods opportunities.*

Youth from both CAP YEI and Swisscontact reported that while participation in those programs provided them with a variety of skills and knowledge in vocational and entrepreneurial fields, which led to opportunities to enter the labour market, most of those jobs and opportunities were situated on the low end of the value chain.

A lack of formally recognized credentials was a commonly cited reason. Government-recognized certificates or diplomas improved the type of contracts or subcontracts for youth who worked in trades such as electrical wiring or automotive mechanics. Similarly, formal education (i.e.: secondary school) or training were often a prerequisite for youth who sought employment in the formal sector. Since program participants are likely to lack the resources for formal schooling or training, programs need to consider ways of making their training align with standards and requirements within the respective fields of study. For instance, CAP YEI worked with stakeholders in the hospitality industry (among others) to adapt its curriculum to meet the industry's expectations.

## *4. While most youth pursued mixed livelihoods, that on its own did not correlate with success.*

Youth who 'got ahead' often engaged in mixed livelihoods as opportunities arose and were able to invest strategically in small enterprises that would help them achieve their earning and well-being goals. By contrast, youth 'getting by' tended to engage in mixed livelihoods out of necessity, stringing together a number of income streams at the lower end of the value chain. Rather than encouraging mixed livelihoods, it may be more important for programs to strengthen the training components that encourage strategic investment and entrepreneurial planning.

*5. Support and training varied by economic sector; access to these supports affected trajectories.*

While there were examples of youth who 'got ahead' across all sectors, rates of progress were uneven. Youth working in goods and services often saw slow progress as they worked to accrue capital to purchase materials, to grow their customer networks and reputations, and to start or expand enterprises; those who were able to 'get ahead' typically benefitted from extended support from their trainers after the program ended. Youth working in trades were sometimes able to make faster progress, but were likewise limited by a lack of materials, capital, and customer networks. Youth who were able to find work in the formal sector sometimes struggled if they did not have the necessary training for better-paid work. When youth did have prerequisite credentials, they typically secured higher and more regular pay, participation in government insurance schemes, and, in some cases, clearer paths for economic advancement. Most, however, struggled to access work in the formal sector due to a lack of education and training, coupled with a lack of local opportunities. Most who found work in the informal sector were female, pointing to a gendered glass ceiling that may be difficult to break.

*6. Gender emerged from both the quantitative and qualitative analyses as a determinant of youth's ability to 'get ahead'.*

Young women were significantly more likely to be only 'getting by' than their male peers. Many female youth found employment in lower-paid fields, struggled to find work in traditionally male vocations, were primary child care providers, and/or faced sexual harassment. At best, most young women often saw only modest progress in their earnings over time. That finding speaks to the tremendous importance of programs addressing gender inequalities related to work. While both CAP YEI and Swisscontact sought to encourage female youth to pursue traditionally male occupations, few among the interviewees did. Moreover, those who trained in those areas faced post-program challenges that made it exceptionally difficult for them to 'get ahead' without changing vocations. Likewise, while both programs sought to address issues during the training such as sexual harassment, program graduates nonetheless continued to face systemic challenges on their livelihoods journey.

*7. The passage of time is important to understanding youth's post-program pathways.*

In the first one or two years after completing their programs, all youth were discouraged by low wages, difficult working conditions, enterprise start-up costs, and related challenges. Increases in earnings were often absorbed by growing family responsibilities, leaving youth little to show for their efforts in terms of material well-being. Those youth who made eventual progress with small enterprise or strategic employment opportunities, however, saw positive change over time. Three or four years after training, many youth reported not only improved well-being as a result of program participation, but also a sense that they were better off than peers who had not participated. That speaks to the importance of longitudinal studies to understanding youth's livelihoods.



# Technical Annex

The categorization of youth as 'getting ahead' or 'getting by' revealed two distinct post-training pathways; additional qualitative and quantitative analysis confirmed that youth in these categories had different outcomes. On the other hand, knowing what factors led to youth following divergent pathways, despite participating in the same training, could inform future research and practice. The research question for this analysis was, in short: Which attributes or attitudes of youth before or during training predict the likelihood of them following a 'getting ahead'/'getting by' pathway, if any?

## METHOD

To address that question, a logistic regression was conducted to see if demographic variables and survey responses collected while youth were in or starting training could predict the likelihood of them falling into the category of 'getting ahead' or 'getting by' (i.e.: their pathway status).

Explanation of demographic variables and survey responses:

- Children: The number of children youth reported having during training (when the first survey was conducted).

- Previous Training, Employed, Own Enterprise: Whether during training the youth reported previous skills or vocational training, were currently employed, or had started their own enterprise previously.
- Secondary Education: Whether the youth had completed secondary education or were currently enrolled. Youth who left or otherwise failed to complete secondary education were categorized as 0.
- Survey Questions: The six questions are drawn from the second survey, which was conducted after youth completed their training.

The sample size (n = 120) for the logistic regression differed from the sample used in the rest of this report (n = 130) due to missing values, particularly for the variables Children and Employed. Three different models were used, all drawing from when youth were in the beginning of their training: Model 1 used demographic variables as predictors, while Model 2 used survey questions. Finally, Model 3 used gender as a control to assess the predictive nature of select demographic and survey variables. Chi-Square tests were used to determine whether the addition of variables significantly improved the model's prediction, and the Akaike information criterion (AIC) was used to compare models and judge model fit.

## RESULTS

Gender emerged as a significant predictor of youth's pathway, even when controlling for both attributes and attitudes, via survey questions. In Model 1, none of the other attributes were significant at  $\alpha = .05$ . In Model 2, there were also no significant items regarding attitudes as measured by survey responses. In Model 3, controlling for a variety of attributes and attitudes, gender still was a significant predictor; in addition, the extent to which youth reported taking action to achieve their goals also was significant. Thus, keeping everything else in the model constant, the odds of males 'getting ahead' are over six times higher than females. In addition, for youth who responded higher to whether they took action to achieve goals (e.g., from "hardly ever" to "some of the time"), for each level, the odds of 'getting ahead' were more than three times higher. Considering the small sample size, and the inability to separate gender from gender-based occupations, a strict interpretation of those estimates is not recommended. Yet, that analysis does demonstrate that gender and taking action to achieve goals can predict youth's pathways, while it does not provide evidence that other attitudes and attributes have an effect.

**TABLE 1. DESCRIPTIVE STATISTICS FOR DEMOGRAPHIC AND SURVEY VARIABLES (N = 120)**

VARIABLE	GROUP			
	'GETTING BY'		'GETTING AHEAD'	
	M	SD	M	SD
Gender (Female = 0, Male = 1)	0.39	0.49	0.67	0.47
Children	0.14	0.56	0.07	0.26
Previous Training	0.07	0.26	0.07	0.25
Employed	0.02	0.12	0.07	0.26
Own Enterprise	0.03	0.17	0.05	0.22
Secondary Education	0.65	0.48	0.59	0.50
How easy do you think it will be to find employment at the end of training?*	3.38	0.72	3.36	0.66
Will what you learn in this program/school help you find employment?	2.79	0.45	2.91	0.28
Will what you learn in this program/school improve your earnings?	2.84	0.41	2.90	0.30
Are you confident in your work skills?	2.80	0.48	2.95	0.41
Do you take action to achieve [goals you set for yourself]?	2.67	0.51	2.75	0.44
Do you believe you can change your opportunities in life?	2.83	0.46	2.93	0.25

\* The six Likert-scale questions were measured using a four-point scale.

**TABLE 2. SUMMARY OF LOGISTIC REGRESSION ANALYSES PREDICTING 'GETTING BY'/'GETTING AHEAD'**

VARIABLE	Dependent Variable:		
	'Getting By'/'Getting Ahead'		
	Model 1	Model 2	Model 3
Gender (Male)	1.262*** (0.411)		1.872*** (0.483)
Children	-0.270 (0.530)		
Previous Training	-0.875 (0.980)		
Employed	2.229* (1.333)		2.051 (1.255)
Own Enterprise	-0.389 (1.391)		
Secondary Education	-0.533 (0.438)		-0.866* (0.495)
How easy do you think it will be to find employment at the end of training?		-0.222 (0.287)	
Will what you learn in this program/school help you find employment?		1.117* (0.670)	1.076* (0.649)
Will what you learn in this program/school help you improve your earnings?		-0.141 (0.674)	
Are you confident in your work skills?		0.106 (0.481)	
Do you take action to achieve [goals you set for yourself]?		0.363 (0.442)	1.015** (0.496)
Do you believe you can change your opportunities in life?		0.734 (0.585)	1.167* (0.609)
Constant	-0.469 (0.409)	-5.511* (2.830)	-9.771*** (3.064)
Observations	119	120	112
Log Likelihood	-74.657	-79.573	-63.684
Akaike Inf. Crit.	163.314	173.145	141.368

Note: \* p = < 0.1; \*\* p = < 0.05; \*\*\* p = < 0.01



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# Endnotes

1. Because the Fundación Paraguaya approach worked with youth still in school, as opposed to CAP YEI and Swisscontact, which engaged out-of-school youth, their experience is not included here because few youth had the chance to transition to work at the time of the final survey. See endnote 9 for further details.
2. Attanasio, O., Kugler, A., & Meghir, C. (2011). "Subsidizing vocational training for disadvantaged youth in Colombia: Evidence from a randomized trial." *American Economic Journal: Applied Economics* 3 (3), 188–220.
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9. While the larger study from which this data is drawn includes a third NGO program, Fundación Paraguaya, this program was implemented at secondary schools and has been excluded for the purposes of this report. Because of its different program design, youth participants had only recently graduated from or were still enrolled in secondary school. Therefore, its youth did not meet the criteria of having worked for three or more years, so they could not be categorized as 'getting by' or 'getting ahead'. For more details, see Bamattre, R., Chachage, K., Jaafar, A., Lefebvre, E., Morris, E., Nikoi, A., Pellowski Wiger, N., Chapman, D., & DeJaeghere, J. (2017). Final report of the five-year mixed-methods longitudinal study of the Learn, Earn and Save initiative. Minneapolis & Toronto: The University of Minnesota and Mastercard Foundation.
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15. McKenzie, D., & Woodruff, C. M. (2013). "What are we learning from business training and entrepreneurship evaluations around the developing world?" *World Bank Research Observer* 29 (1), 48–82.
16. See also Drexler, A., Fischer, G., & Schoar, A. (2014). "Keeping it simple: Financial literacy and rules of thumb." *American Economic Journal: Applied Economics* 6 (2), 1–31.

17. McKenzie, D., & Woodruff, C. M. (2013). "What are we learning from business training and entrepreneurship evaluations around the developing world?" *World Bank Research Observer* 29 (1), 48–82.
18. McKenzie, D., & Woodruff, C. M. (2013). "What are we learning from business training and entrepreneurship evaluations around the developing world?" *World Bank Research Observer* 29 (1), 48–82.
19. See DeJaeghere, J., Morris, E., & Bamattre, R. (under review). Problematizing methodological approaches to impact evaluation in livelihoods education and development; Elder, S., & Koné, K. S. (2014). Labour market transitions of young women and men in sub-Saharan Africa. Work4Youth Publication Series, No. 9. Geneva: International Labour Office.
20. Of the 230 youth who were interviewed at least once as part of this evaluation, 130 had participated in CAP YEI or Swisscontact, and were primarily employed or self-employed in the years subsequent to their program participation. A few youth participants in these programs were excluded because they did not meet these criteria; that included five youth who were enrolled in full-time education programs after completing their NGO training. Accordingly, this report draws on interviews and demographic and survey data from this subset of 130 youth. Furthermore, a logistic regression was conducted on some demographic variables and these tests had a sample size of 120 due to missing values. See the Technical Annex for further details.
21. "Demonstration" centres were intended to provide a platform for proof of concept of the BEST model under CAP YEI-controlled conditions, while hosted ("replication") centres were meant to explore potential for scale through capacity building and exposure of other providers to the model.
22. It is important to note that because the youth who are included were from early cohorts, they are relatively unlikely to have benefitted from programmatic adaptations or partnerships that emerged later in the project. Of particular relevance is the young mothers' groups that Swisscontact started developing early on, but not at the beginning of the partnership, in order to meet the particular needs of this group.
23. James-Wilson, D. (2008). Youth livelihoods development program guide. Washington, DC: USAID/Equip3.
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25. Throughout this report, examples of interviewed youth's trajectories are used, alongside other quotes and short narratives, to illustrate key points. While youth's names and, in some cases, other identifying details have been changed to maintain confidentiality, these examples are based on their actual experiences, as reported in annual interviews.
26. In this report, when referring to mixed livelihoods or earning strategies, we draw on definitions from Bryceson, who referred to multiple livelihoods as more than one earning activity at a given time and mixed livelihoods as the diversification of agricultural and non-agricultural work strategies, and from Vaughn, who reported multiple and mixed livelihoods across different sectors of formal employment, informal employment, and self-employment. See Bryceson, D. F. (2002). "The scramble in Africa: Reorienting rural livelihoods." *World Development* 30 (5), 725–739 and Vaughn, D. E. (1997). *Financial planning for the entrepreneur: Notes, profiles, cases*. Upper Saddle River, NJ: Prentice Hall.
27. A logistic regression was conducted to see what attributes and attitudes of youth before and after training could predict whether they would fall into the 'getting by' or 'getting ahead' categories.
28. For more details, see Bamattre, R., Chachage, K., Jaafar, A., Lefebvre, E., Morris, E., Nikoi, A., Pellowski Wiger, N., Chapman, D., & DeJaeghere, J. (2017). Final report of the five-year mixed-methods longitudinal study of the Learn, Earn, and Save initiative. Minneapolis & Toronto: The University of Minnesota and Mastercard Foundation.



29. Personal interview, female youth, Tanzania, May 2016.
30. The ILO has designated work within the formal sector that does not provide broader benefits such as social security entitlements, paid leave, or health benefits as informal work. See Elder, S., & Koné, K. S. (2014). Labour market transitions of young women and men in sub-Saharan Africa. Work4Youth Publication Series, No. 9. Geneva: International Labour Office.
31. In Uganda, some U-Learn program participants have been able to access nationally recognized Worker'sPAS (Practically Acquired Skills) certificates for some occupations, an approach introduced in partnership with Swisscontact and other stakeholders from 2011; the particular U-Learn Uganda youth involved in this study may not have benefitted from this opportunity. In Kenya, CAP YEI is working towards government-recognized certification for many of the courses it offers, starting later in Phase 1 and continuing into Phase 2 of the program.
32. Personal interview, May 2016.
33. Morris, E., & Krause, B. (forthcoming). Livelihoods diversity in the face of adversity: Multiplex livelihoods among out-of-school Tanzanian entrepreneurs.
34. The average number of activities for 'getting by' youth (Mean = 2.04, SD = .89) was significantly different from that of 'getting ahead' youth (Mean = 2.60, SD = 1.12), as determined by a t-test ( $t = -2.946$ ,  $df = 111$ ,  $p = .004$ ). This difference was significant for Swisscontact youth but not for CAP YEI youth.
35. This was determined by conducting a chi-square between 'getting by'/'getting ahead' youth and whether they reported engaging in agricultural enterprises over the five years ( $X = 6.479$ ,  $df = 1$ ,  $p = .011$ ).
36. Male youth, Tanzania, 2016.
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