

Social Capital, Education, and Earning: The Important Role of Peer Relationships for  
Marginalized Tanzanian Youth

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## **Dedication**

To my loving parents. Thank you for your everlasting support and confidence, especially when I didn't have it myself.

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## Abstract

Given low secondary school completion rates, high rates of youth unemployment, and the importance of relationships in Tanzania, there is a need for nuanced and critical analyses examining the link between social capital, education, and earning for young people. This study drew on theories of social capital from a critical perspective (Bourdieu, 1986, Stanton-Salazar, 1997, 2011) to examine how Tanzanian youth were able, and at times unable, to draw on and utilize their social capital to succeed in education and earning, particularly when faced with gender, economic, and social class inequalities. Drawing on longitudinal survey and interview data over four years from youth attending two boarding secondary schools implementing a youth entrepreneurship training program in Tanzania, this study examined how youth drew on peers and adults, at school and at home, to further their learning and earning goals. Findings showed that, while positive adult relationships furthered earning and learning outcomes, relationships with *peers* were particularly important for youth, in contrast to other studies focusing solely on youths' relationships with adults (see, for example, Bajaj, 2009; Stanton-Salazar & Dornbusch, 1995). Females and orphans drew on peer support to supplement a lack of adult support for learning and earning, particularly when faced with challenges such as gender discrimination at home or in the workplace. In addition, older youth (ages 17-20) and youth who financially contributed to their households reported drawing on peers, especially when they lacked adult support for education. Non-orphans, younger youth (ages 11-16), and youth financially responsible for others drew on increased peer support at home over time, particularly to supplement a lack of adult support for earning. Male youth also drew on increased peer support at school for learning, and increased peer support at school and at home for earning. When faced with inequalities in school and the labor market, such as high costs associated with schooling, gender discrimination, unequal land rights, and sexual exploitation while earning, youth drew on peer support to supplement a lack of adult support for education and earning. These findings identify new possibilities for social capital research and have important implications for education

and youth livelihood programming as arenas to build social capital for youth from marginalized backgrounds.

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## Chapter 1: Framing the Study

### Situating the Study in Education and Earning

How are some youth able to find and sustain or create opportunities to earn and improve their livelihoods while others are not successful? Having a sustainable livelihood, one in which well-being is enhanced while withstanding shocks<sup>1</sup>, has become a critical concern of many development organizations and governments (International Labour Office [ILO], 2015). One approach to alleviating poverty is to help individuals find a job that provides them with a living wage, as employment and positive changes in labor earnings have been found to be the largest contributors to poverty reduction (World Bank, 2012). Earning remains a problem especially among youth, or young people aged 15-24 as defined by the United Nations (United Nations Educational, Scientific and Cultural Organization [UNESCO], 2012) and adopted by the United Republic of Tanzania (1996). In 2015, it was found that globally two in five economically active youth (42.6%) were either unemployed or working yet living in poverty (ILO, 2015). In addition, female youth are doubly disadvantaged, as “more than three-quarters (76%) of inactive, non-student youth are female” and less than one in two young mothers worked compared to more than four in five young fathers (Elder & Kring, 2016, p.4). In Tanzania specifically, there were more unemployed youth aged 15-24 than 109 other countries in 2012 (Kushner, 2013). It has also been predicted that around 55% of youth in Tanzania will never secure stable employment<sup>2</sup> (ILO, 2015).

For decades, educators and researchers have linked education, or investment in skills and knowledge, with improved earning potential (see, for example, Becker, 1962; ILO, 2015; Psacharaopoulos, 1985; Schultz, 1961; Unger, Rauch, Frese, & Rosenbusch, 2011). This link between higher educational attainment and increased earnings has also been found specifically in Tanzania (Barnum & Sabot, 1977; Fan, Nyange, & Rao, 2005; Jung & Thorbecke, 2008). According to the World Bank, Tanzanian youth are unable to obtain high quality jobs due, in large part, to their lower educational attainment, because

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<sup>1</sup> This definition is adapted from Chigunta, Schnurr, James-Wilson, & Torres (2005, p. v).

<sup>2</sup> ILO (2015) defined stable employment as employment with a written or oral contract of a duration greater than 12 months (p. 52).

they did not learn the necessary skills to earn (Morisset, 2013). Youth in Tanzania face a number of barriers to secondary education. For instance, in 2010, only one in four secondary school-age youth was actually able to attend school (Education Policy and Data Center, 2012). In 2014, it was found that youth from poorer households were less likely to attend, persist, and graduate secondary schooling (Education Policy and Data Center, 2014). Females in Tanzania have lower educational outcomes in general when compared to boys, and female youth drop out of education in Tanzania because of security concerns to and from school, risks of violence or abuse within school, a perceived lack of relevance of education by parents and caregivers, early marriage and pregnancy (United Nations Children's Emergency Fund [UNICEF], 2010). As employment plays a large role in social mobility, the ability for youth to translate their education into earning may be a key factor to improving livelihoods, especially for youth from disadvantaged backgrounds. These issues of persistence through school and transitioning from school to the workforce invites the question: Why are some youth able to succeed in school and apply their learning to earning and securing well-being, while other youth, such as females, young mothers, or orphans, are not?

Some education scholars have postulated that social capital – defined here as the potential or actual resources gained from one's network of relationships utilized for purposive action<sup>3</sup> – can help individuals succeed in school and earn an income to improve their livelihoods and get out of poverty. While there has been a wide array of social capital research to date, findings have been mixed as scholars have used varying definitions of social capital (Portes, 1998). For instance, some scholars have utilized a functionalist perspective of social capital, viewing all relationships as affirmative and contributing to social stability. Such scholarship has found a positive relationship between social capital and youth persistence in school (Coleman & Hoffer, 1987); increased achievement and less deviant behavior (McNeal, 1999); and increased socioeconomic success in early adulthood (Furstenberg & Hughes, 1995). Despite these positive relationships, these findings have also suggested that distinct kinds of social

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<sup>3</sup> This definition is adapted from Bourdieu (1986) and Lin (2001).

capital are differentially linked to certain outcomes for youth, depending, for instance, on gender (Furstenberg & Hughes, 1995) and ethnicity (Crosnoe, 2004).

In contrast to Coleman's functionalist approach, Bourdieu (1986) conceptualized social capital as both the resources linked to membership in a group and how networks are sustained, and argued that social, economic, cultural, and symbolic capital serve as important sources of power and are reflected by wider structures in society. Power in this study is defined as a relational process of influence or dominance over others, for instance in relation to schooling and one's future livelihood (adapted from Navarro, 2006). Bourdieu (1990) refers to structures as objective power relations that exist in different fields (or spaces in our social world) in which the individual acts. One example of a social structure is a norm in schooling whereby students are expected to defer to the teacher and obey her or his instructions. In this relationship, teachers can then exert power over students and pressure them to do certain things contrary to the student's wishes (e.g., sexual favors for the teacher). Other scholars have utilized Bourdieu's conceptualization to examine how social capital affects and is affected by the production and reproduction of inequalities in society (Cleaver, 2005; Lareau & Weininger, 2003). For instance, Cleaver (2005) conducted an ethnographic study in Tanzania and found that social capital for poor households was both constraining and enabling; the poor could not articulate themselves successfully in public environments because their voices were given little weight and they had little influence, in part because of their lack of social capital with others in positions of power.

Scholars such as Leonard (2005) and Morrow (2008) have argued that much attention has been given to how adults have agency in creating social capital but most scholarship does not identify youth also as having agency. Scholars such as Holland, Reynolds, & Weller (2007), Evans (2012), and Mains (2012) considered how social inequality relates to social capital by studying how youth themselves describe their ability to create and mobilize social capital to enhance their well-being. Findings from studies on youths' social capital have also been mixed, as social capital has been found to both positively and negatively affect youth well-being (see, for instance, Morrow, 2002). For example, Portes and Landolt, (1996) found that inner-city youth gangs were powerful networks that provided access to resources, but also put pressure on group members and

prohibited individual mobility. In addition, Foley and Edwards (1999) have argued that social resources and access to these resources are dependent on the social context and “the location of that context within the larger socioeconomic setting” (p. 166); a range of factors influence an individual’s agency, and resources are embedded within larger systems of inequality and stratification. For instance, in Tanzania, females have traditionally had limited ownership of land (Tsikata, 2003), yet the majority of the population, and particularly women, currently works in agriculture (Central Intelligence Agency [CIA], 2013). Thus females face differential access to these resources, and may or may not have agency to draw on their social capital to potentially compete in these markets.

Given the varying definitions of social capital, the lack of research drawing on data from youth themselves, and the powerful influences education and income inequalities have on youths’ lives, more research is needed to understand how and why social capital relates to educational success, earning, and youth well-being. This study sought to explore if and how youth were able to draw on their relationships and related resources to improve their livelihoods, specifically focusing on youth in Tanzania from marginalized backgrounds, or youth who were particularly vulnerable to a range of factors likely to limit their success in moving out of poverty. This study defined marginalization as a lived, embodied experience when faced with a variety of economic, social, and educational disadvantages (Allard, 2005). This study investigated the different ways that youth from marginalized backgrounds drew on relationships and associated resources with other youth and adults to further their schooling and earning goals to enhance their livelihoods.

### **Theoretical Framework**

This study drew on theories of social capital from a critical perspective to guide the design, analysis, and interpretation. A critical perspective is necessary, as these youth are situated in unequal power relations and structures; thus, their social relations may or may not be converted into forms of capital that shift power relations and allow them to succeed in education and earning. Bourdieu’s (1986) definition of social capital is useful, as it specifically focused on how social capital is a tool for the reproduction of inequality. In addition, Bourdieu’s (1990, 1998) concepts of habitus and field were used to examine

more deeply how relationships and related resources may help change structures of inequality.

In addition to Bourdieu, Stanton-Salazar's (1997) critical perspective of social capital is helpful by examining how youth were able to develop relationships with institutional agents, or individuals who have the capacity to transmit (or negotiate transmission of) resources and opportunities. Stanton-Salazar (1997, 2011) analyzed how schooling, as one type of social institution, reproduced a stratified class system in the U.S., thus limiting agency and hindering social transformation for certain individuals. Stanton-Salazar (2001, 2011) went further in examining possible social transformation, however, by exploring the concept of empowerment social capital, or the resources and institutional support embedded in relationships with others who purposefully act to redistribute resources and who are motivated to work against oppressive practices in society. This study drew on Stanton-Salazar's (1997) work as a framework to analyze what relationships were important to youth (e.g., who they described as being 'institutional agents' in their lives) and to see if and how youth drew on their 'empowerment social capital' to further their goals and possibly address structural discrimination in their lives. A more comprehensive discussion of the literature and conceptualizations of social capital theory is presented in Chapter 2. A critical theoretical orientation with an assumption of unequal power relations was used to see how these relations might change for youth over time. Chapter 3 provides a more thorough explanation of the research instruments and how they were framed in this study using a critical theoretical lens.

### **Research Questions**

The overarching question that guides this dissertation is: How are youth in secondary school in Tanzania able or unable to draw on and utilize their relationships and related resources to succeed in education and earn, while addressing inequalities they may face? This study sought to explore how social capital was converted into other resources (e.g., economic) or social power to improve these youth's education and earning opportunities and future well-being. Specifically, this study attempted to answer the following questions:

1. What types of relationships (and associated resources) help or hinder young women and men’s educational goals over time given gender, economic, and social class inequalities in society?
  - a. How are youth able to use these relationships and resources to reduce the effects of structural inequalities to learning in their lives?
2. What types of relationships (and associated resources) help or hinder young women and men’s earning goals over time given gender, economic, and social class inequalities in society?
  - a. How are youth able to use these relationships and resources to reduce the effects of structural inequalities to earning in their lives?

The relationships among social capital, education, and earning for youth in Tanzania were investigated through a longitudinal mixed-methods study. As previous research suggests that relationships with parents and teachers are important for education and earning, this study also sought to examine if and how relationships with peers helped youth learn and earn, particularly given inequalities youth faced in their lives. This study built off of a six-year evaluation of three youth livelihood programs that included employment and entrepreneurship components in East Africa<sup>4</sup>. Specifically, this study explored social capital among students at two boarding secondary schools in Tanzania that were implementing a youth livelihood program. As part of the six-year evaluation, a spoken survey (oral questionnaire) was administered to all youth in the schools (and those who participated in additional courses and activities related to entrepreneurship education) to collect demographic and baseline data on youths’ knowledge, attitudes, and skills related to learning, earning, and saving. For this specific study, a social capital scale was developed to measure changes in social capital over the 2014 academic year (January – November).

In addition to the spoken survey (oral questionnaire), interviews were conducted with a sub-set of youth once a year for four years (2012-2015) to more deeply explore

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<sup>4</sup> The larger evaluation was led by Joan DeJaeghere and David Chapman of The University of Minnesota (UMN), funded by The MasterCard Foundation. The views and opinions expressed are those of the author and do not necessarily reflect the position or policy of The MasterCard Foundation or its partners.

changes over time. From the interview data, I sought to investigate the extent that youth were able to mobilize their social capital to address issues of poverty, inequalities in schooling, and inequalities in the labor market as they attempted to earn. For instance, a previous analysis of data from this evaluation in Tanzania showed that youth reported employers, colleagues, and would-be employers often required sexual favors from young women (Willemsen et al., 2012). I attempted to explore such issues further by asking if and how youth utilized their relationships with peers and adults to address constraints, such as sexual bribes, to gain employment and earn. As Lee (2009) stated, longitudinal social capital research is needed to “measure the transformation of potential resources into utilized resources” (p. 36). Thus, this study conducted interviews with youth over four years to measure changes in education and earning.

### **Research Setting: The Context of Tanzania**

Similar to global unemployment trends in the past decade, youth unemployment in Tanzania is a critical issue. Recent estimates by the government of Tanzania indicated the unemployment rate at 11.7% (Rweyemamu, 2013). Yet, the unemployment rate is often not a true reflection of the problems people face finding decent work with a regular wage (e.g., the unemployment rate does not including some informal sectors, part-time workers, underemployment, or poverty-level employment). Of those participating in the labor force in Tanzania, the majority of the population work in agriculture (with only 20% involved in industry and services) (CIA, 2013). Gender differences in employment are striking in Tanzania, as women are significantly underrepresented in wage employment and they earn significantly less than men (World Bank, 2012). Youth are also disproportionately disadvantaged; the Tanzania Integrated Labor Force Survey of 2014 estimated the youth unemployment rate at 11.7%, higher than the rate for other adults and the total unemployment rate (National Bureau of Statistics Tanzania, 2015).

**Inequalities in earning in Tanzania.** Youth in Tanzania are often faced with multiple inequalities when attempting to earn. For instance, scholars have noted the challenges of gendered beliefs related to employment in Tanzania. Fischer (2013) conducted an exploratory study of female labor in hospitality in Mwanza, Tanzania and found gendered constraints in employment, including management positions mainly occupied by men, and the exploitation of women through low wages and harsh working

conditions (for instance assuming an association among female workers with prostitution). Other scholars have noted that the notions of ‘women’s work’ and ‘men’s work’ continue to prevail in Tanzania (Foster, Dixey, Oberlin, & Nkhama, 2012), which may discourage females from entering traditional male work, even though traditional male work may earn more money and offer better working conditions.

In addition to gendered beliefs related to employment, sexual exploitation in the workplace is a major issue preventing females in Tanzania from securing decent work that provides a fair income, security in the workplace, and social protection (see, for example, Lefebvre, Pekol, & Krause, 2015; Medard, 2012). DeJaeghere<sup>5</sup> (in press, 2016), found that community leaders, young men, and young women in Tanzania reported that females who lacked social networks in the labor force were often solicited for sex in exchange for a position, which prohibited females from earning.

Inequalities in earning also occur within the home context, as a large percent of the workforce in Tanzania works in agriculture (CIA, 2013). Since 2000, land has increased in value in Tanzania, and it has become increasingly expensive to purchase (da Corta & Magongo, 2011). Customary practice in Tanzania limits land tenure for females, as females most often do not inherit land and access land through marriage (Tsikata, 2003). Despite more recent attention given to females’ land rights in the policy arena, “feminist lawyers, in making the case for law reform, have argued that customary law rules discriminate against women – as daughters, wives, widows or divorcees – in terms of access to and control and inheritance of land” (Tsikata, 2003, p. 157). Previous research has also outlined challenges that orphans in Tanzania have faced when trying to inherit or keep inherited property, due to issues such as property-grabbing by other relatives or stigma associated with youth-headed households (Evans, 2012; Rose, 2007). Given barriers to earning such as gendered beliefs, sexual exploitation, and unequal land rights, youth in Tanzania, specifically females and orphans, may have additional challenges to securing their livelihoods.

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<sup>5</sup> DeJaeghere’s (in press, 2016) work is based on data drawn from the same six-year evaluation, though she also drew on data from community leaders.

**Inequalities in learning in Tanzania.** Unemployment in Tanzania can be linked back to the history of formal schooling, as education has been a site contributing to inequality for years (see, for example, Vavrus, 2003). When formal schooling first began in areas of Tanzania such as the Mount Kilimanjaro region in the late 19th century, it was attended largely by boys who were trained to become teachers and evangelists (Vavrus, 2003). As Tanzanians interacted more with Europeans and felt it was important to have literate children, new schools for boys and for a smaller number of girls were developed in the first decade of the 20th century. Because Tanzania had colonial status as a trust territory from 1920 until independence in 1961, schooling was modeled after the British education system, with two years of optional pre-primary school and seven years of mandatory primary education (Standards 1-7) (Vavrus, 2013). Secondary education includes four years of Ordinary Level (O-level) classes (Forms 1-4) and two years of Advanced Level (A-level) classes (Forms 5-6). Colonial education was seen as both preserving cultural customs and preparing citizens to help develop the nation, but there were great disparities by region and class (Vavrus, 2003).

After independence in 1961, Tanzania's first president, Julius Nyerere (1968) articulated his 'Education for Self Reliance' vision that aimed to preserve and transmit community values, promote national and local self-reliance, foster cooperation, and promote equality. As the architect of *Ujamaa*, based on African socialism, Nyerere promoted free universal primary education for all youth to reduce ethnic, regional, and class inequalities. Nyerere also changed the emphasis of education to focus on agricultural education at the primary level (Maxon, 2009), as agriculture and agricultural education were deemed necessary for national development as a key resource to be used within the country (although not necessarily for export). In addition, in an attempt to cover one-fourth of school running costs, Nyerere implemented agriculture-focused reforms in secondary schools such as school farms to generate income (Cooksey, 1986). This strong focus on agriculture in schooling did not greatly encourage academic secondary and university education. Inequalities in schooling persisted, however, as the local ruling class continued to use its differential access to education to ensure class reproduction (Samoff, 1979). For instance, in Kilimanjaro region, local politics were dominated by wealthy coffee farming families; the local councils assumed control of

unassisted church schools, and wealthy families were able to take advantage of education to ensure that leadership positions remained within the elite and educated (Samoff & Samoff, 1976). Thus, the relationships and related resources accessible by the elite ensured class reproduction and the embeddedness of disadvantage in schooling and larger societal structures. In addition, new members of the elite did not challenge these inequalities.

In the late 1970s and early 1980s, economic problems in Tanzania continued (stemming from issues such as poor weather conditions, the war with Uganda, and high import costs) (Vavrus, 2005). In addition, structural adjustment policies, required by the International Monetary Fund, gave loans to assist the government at this time, and were implemented under President Mwinyi in 1986 (Vavrus, 2005). Concomitantly, fewer funds were invested in education and families were expected to contribute more towards school-related expenses; thus inequality in education increased from the mid-1980s on (Vavrus, 2005). In the mid-1980s, the number of private schools increased (as the government did not provide sufficient secondary schools) and only students from wealthy families who could afford the high fees at private institutions could attend, while youth from marginalized backgrounds had limited access to secondary schooling (Lassibille, Tan, & Sumra, 2000). Between 1970 and 1985, the gross enrollment ratio for secondary education remained at three percent, indicating that youth in Tanzania had “among the lowest probability of attending secondary school of all children in the developing world” (Lassibille et al., 2000 p. 5). While the public secondary school enrollment ratio has increased from approximately 5% in 1991 to 41% in 2011 (UNESCO Institute for Statistics [UIS], 2013), access to secondary school remains unequal, in part because private schooling and fees are prevalent.

As the government has since abolished primary school fees, as outlined in its first Poverty Reduction Strategy Paper (United Republic of Tanzania, 2000), teachers have been in high demand (Wedgwood, 2007). Some primary teachers who were hired had not attended secondary schooling and were trained instead through distance training programs. Thus, the government of Tanzania paid for retraining and upgrading of such teachers (Wedgwood, 2007). Parents perceived this lack of qualified teachers, in addition to decreased transition rates, as a reduction in the quality of primary education

(Wedgwood, 2007). Inequalities in schooling outcomes persisted as students were not learning core competencies in school; thus students who could afford it relied on private tutoring to pass national examinations. In addition, schools in wealthier areas attracted more educated/formally trained teachers, and youth from poor, rural families had very little chance of securing a place in secondary schools. Even recently, scholars have found that parents still reported spending significant amounts of money on school-related expenses, and “critical power differences lie in wealth disparities, ethnic hierarchies, racial distinctions, or a combination thereof” (Vavrus & Moshi, 2009, p. 40).

Inequality in schooling continues today, as children in rural areas of Tanzania who attend preschool are more likely to be in overcrowded classrooms with fewer resources and fewer qualified teachers (United National Educational, Scientific, and Cultural Organization [UNESCO], 2012). In 2010, two out of three youth of secondary school age were not attending school (UNICEF, 2011). In addition, enrollment rates for urban youth are seven times higher than for rural youth in lower secondary school, and “there is a seven-fold difference between enrollment rates for the richest and poorest quintiles” (Wedgwood, 2007, p. 389). The biggest disparity in secondary-age youth who were out of school was between the poorest quintile (70% out of school) compared to the richest quintile (44% were out of school) (Education Policy and Data Center, 2014). Currently, enrollment figures show a large drop-off in enrollment between primary and secondary schooling, and between O-level and A-level secondary schooling. While there were approximately 8,700,000 children in Standards 1-7 in 2010, there were only 1,100,000 in O-level and 51,000 in A-level (Ministry of Education and Vocational Training [MOEVT], 2012). In 2008, the gross enrollment ratio for Forms 1-4 was estimated at 36.2% and Form 5-6 was 4%, while the net enrollment ratio was estimated at 24.4% for Forms 1-4 and 1.4% for Forms 5 and 6 (UNESCO, 2010). In addition, in 2009, the dropout rate was 18.6% (World Bank, 2013). In 2013, it was reported that over one million children of primary school age were out-of-school in Tanzania, and there was a lack of data on out-of-school youth of secondary school age (UNESCO, 2015b).

Educational opportunities have become increasingly unequal since the mid-1980s, as many cannot afford schooling fees and other hidden expenses to pay for things such as school guards, uniforms, and food supplies for lunch (Roberts, 2013; Vavrus, 2005;

Vavrus & Moshi, 2009; World Bank, 1999). Contributing to school drop-out rates, the persistent challenges of low-quality education makes it difficult for students to pass the national exams. Teacher-centered pedagogy—such as teacher-directed activities of explaining, writing on the chalk board, and reading to the class—is the norm in Tanzania and encourages rote learning, and its effectiveness in facilitating student learning has been questioned (Hardman, Ackers, Abrishamian, & O’Sullivan, 2011; Vavrus, 2009; Wedgwood, 2007). For instance, in 2013, it was reported that only 58.25% of students who sat for the Form 4 exam passed (53% males and 46% females) (Mtulya, 2014). To combat low-quality education, many secondary school youth in Tanzania seek out private tutoring to pass national examinations, but this secondary source of academic support is only available to those who can afford it.

Paralleling formal secondary schools, youth in Tanzania also have the option to enroll in certified vocational education schools (Vocational Education and Training Authority [VETA]). VETA is an autonomous government agency responsible for coordinating, regulating, financing, and providing vocational education and training (United Republic of Tanzania, 2006). In VETA secondary schools, youth study different vocational and technical areas such as carpentry, masonry, agriculture, and livestock. VETA secondary schooling can span 1-4 years, with further options for technical colleges and advance diploma levels post-secondary (Pfander & Gold, 2000). While enrollment has more than doubled from 2010 and 2013 (from 50,173 to 113,080 youth), less than 50% of students were female (MOEVT, 2014, p. 61). The completion rate for female students decreased from 81.3% in 2008 to 66.6% in 2009 (United Republic of Tanzania, 2010a, p.86). Of the 21,895 youth who attempted vocational trade examinations in 2009, only 17,363 students passed (79.3%) (United Republic of Tanzania, 2010a, p.86). The government continues to cite challenges such as acquiring adequate and modern equipment and attracting and retaining students (United Republic of Tanzania, 2010a).

Other barriers to education include gender discrimination, discrimination preventing pregnant females from schooling, and shifting family relations have disadvantaged certain populations such as females and orphans. In 2010, it was reported that more females were dropping out of secondary school at a higher rate than boys (UNICEF,

2011), and females' performance was lower than males' in the Primary School Leaving exam, in math and science subjects at the secondary level, and in the Form 4 examination (UNICEF, 2010). Female youth have dropped out of secondary school because of pregnancy at a high rate, as over 5,000 cases were cited in 2009 and 2010 (UNESCO, 2015a). In addition, while there are no laws preventing teenage parents from attending school, pregnant and married girls in Tanzania who had given birth were frequently expelled based on perceptions of school staff and parents (UNICEF, 2010). Sexual abuse of female students is also a major issue, as it has been estimated that roughly one in ten young females reported experiencing sexual violence perpetrated by a teacher in 2009 (United Republic of Tanzania, 2011).

Family structures, including orphanhood, also plays a role in educational success. In 2010, it was reported that over two million children were orphans in Tanzania (having lost one or both parents) (UNICEF, 2010), and previous research has found that orphans in ten sub-Saharan African countries (Tanzanian included) systematically had lower participation rates in education than non-orphans (Case, Paxson, & Ableidinger, 2004). Yet, the relationship between orphan status and educational success is not clear. Other research has found that, after controlling for other factors such as age, gender, religion, household child/adult ratio, and relationship to the head of the household (Kurzinger et al., 2008) orphans did not have lower school enrollment than non-orphans. Similarly, after accounting for gender, household wealth, location, and child's relationship to the head of household, other research found that orphans did not have lower levels of school participation than non-orphans (Terway, Dooley, & Smiley, 2012). While it is unclear whether orphanhood *alone* is strongly associated with lower educational access (e.g., Smiley, et al., 2012), changing family relations in combination with other factors such as gender and poverty oftentimes work to create a system of barriers to education for these youth.

Gender norms and discrimination in Tanzania have prevented youth, in particular females, some orphans, and youth with children of their own, from attending and succeeding in school, and result in inequalities. These youth are not able to learn the skills needed to compete in the labor market. These large disparities in secondary educational access and completion in Tanzania, in addition to inequalities in the labor

market, present a unique case to study the relationship between social capital, education, earning, and youth livelihoods.

**Description of the research sites.** This study focused on two secondary boarding schools in Tanzania where a Paraguayan non-governmental organization, Parka<sup>6</sup>, implemented youth livelihood programming. Founded in 1985, Parka was established by a group of business and community leaders who were frustrated with the lack of support for the poor by the country's dictator, Alfredo Stroessner. Parka's original premise was to improve the business skills of micro-entrepreneurs so that they could start their own business to help themselves and their community. With a mission to "develop innovative solutions to poverty and unemployment in Paraguay and proactively disseminate them around the world", Parka has over 25 years of experience in microfinance, over 15 years of experience in youth financial and entrepreneurial education and financial literacy programs, and over 10 years of experience implementing the Fiscally Independent School (FIS) model combining technical and vocational training for low-income youth. The FIS model provides low-income youth with the opportunity to "learn by doing, while earning and saving", by integrating the officially recognized secondary school curriculum with educational-productive units or enterprises (e.g., work-based learning opportunities) which sell goods and services in the local market. The educational-productive units provide youth with a hands-on experience to develop vocational skills, financial literacy, and life skills while also selling goods and services to generate income for the school and cover the school operative costs.

Since 2011, Parka received funding from a foundation to replicate the FIS model in two boarding schools in Tanzania, Sasema Secondary School and Usawa School. Sasema School is located in Mankwe, a city with over 200,000 residents that serves as a center of agriculture in the southern highlands of Tanzania at the base of the mountains. In 2007, the school director attained 23 acres of land in Mankwe, and in 2008 Sasema first opened as a residential secondary school for motivated girls living in extreme poverty. Sasema initially admitted female youth who had completed fifth grade but who

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<sup>6</sup> The name of the NGO, cities, schools, and youth have been changed to maintain confidentiality

had dropped out of school before completing their primary education (or they did not pass their primary school leaving exam).

To select students, Sasema first forms a committee of local community leaders, school staff, and staff on the Sasema board. Local community leaders then distribute the Sasema application forms, and girls complete these forms with recommendations from community elders. Youth are then assessed and shortlisted according to the selection criteria of those who have completed 5<sup>th</sup> grade and demonstrated a compelling reason for dropping out of school, a strong commitment to returning back to school, and the desire to make a positive impact in school community and participate in school life. Applicants who are pre-selected take the school entrance exam, and Sasema staff then visit youth and their guardians in their home to verify need and motivation. The committee then makes a final selection of youth based on the entrance exams and interviews/home visits. Current Sasema students are from Mankwe, Iringa, Nara, and the Maasai region in northern Tanzania. As Sasema is a formal secondary school, female students must pass both the Form 2 and Form 4 national exams in order to graduate and advance to further studies.

The other school that began implementing the FIS model in 2012 with Parka is Usawa School. Usawa is located on the outskirts of Nara, a newly established and developing commercial city that includes large tea estates, forestry plantations, and agricultural production. Nara is the capital of the region and is located in the southern highlands near the border with Malawi. Usawa was created by a consortium of non-governmental organizations (NGOs) from both Tanzania and other countries. These non-governmental partners established the social enterprise E4Y (Employment for Youth), which was registered as a company in Tanzania. A religious diocese of Nara provided the land for the two college campuses, and Usawa enrolled its first group of students in 2012. Usawa enrolls both female and male youth who are living in extreme poverty and who have not been able to continue their formal schooling beyond primary school. Students come from distances quite far from Nara, and they also board during the school year. Usawa operates within the formal Vocational Education and Training Authority (VETA) system and adopts and adapts the VETA curriculum, and students must pass the VETA exams to receive their certification of completion. When the school opened, they

initially enrolled students for four years to teach them VETA subjects and take the VETA exams in the four areas of carpentry, masonry, livestock husbandry, and agriculture. At Usawa, both formal (e.g., English, math) and technical (e.g., carpentry, masonry) subjects are taught. The technical classes are linked to production units in which students put their knowledge to practice. For instance, students focusing on carpentry learn math and carpentry skills, and then make tables and chairs to be used at the school and sold in the community. In the last year of data collection for this study (in 2015), Usawa school had 179 students enrolled in TVET 1 – TVET 4, and Sasema had 189 students enrolled in Standard 6, Standard 7, and Forms 1-4.

The two schools served as interesting sites for research on how relationships and related resources, or social capital, can convert into other forms of capital because the teachers, counselors, and adults involved in these schools sought to develop relationships with youth to improve youth well-being. School staff and adults involved in these schools sought to promote peer relationships among youth to help them succeed in school and earn. The schools were also remarkable sites to study the relationship between social capital and education, as Sasema is a formal secondary school while Usawa is a formal vocational education and training (VETA-certified) school, and both schools specifically target youth from marginalized backgrounds. In addition, as the schools were adapting Parka's FIS model at the time of this study, the schools were both implementing youth livelihood programming with youth involved in school businesses—thus the schools were unique places to examine the relationship between social capital and earning.

### **Significance of the Study**

While there is much research on how youth can succeed in school and find or create jobs to earn a decent wage, youth unemployment and academic persistence and retention remain significant challenges around the world. Entrepreneurship training has been suggested as an effective way to help youth from marginalized backgrounds gain the skills needed to get out of poverty (United States Agency for International Development [USAID], 2013; World Bank, 2012). Yet, other scholars have noted that youth, especially youth from marginalized backgrounds, continue to be constrained by social, political, and economic factors outside of their control (Baxter, Chapman, DeJaeghere, Pekol, & Weiss, 2013). It is still unclear if and how social capital, as

fostered in and through education, can or cannot assist youth from marginalized backgrounds to overcome specific challenges related to power and inequalities in society.

Although research shows that relationships and the resources derived from relationships can have both positive and negative consequences for youth development, more research is needed to understand how youth themselves perceive and utilize their networks to address barriers so that they can succeed in education and earn an income to further their livelihoods. A deeper understanding of the ways in which social capital affects youth well-being may shed light into the circumstances that help improve youth livelihoods to get out of poverty. In addition, an enriched understanding will also advance thinking in terms of the potential role of education as an arena for youth to develop and mobilize their social capital while expanding their knowledge and skills. As a new vision for education is being developed and adopted by countries around the world, such as the Incheon Declaration for Education 2030 (UNESCO, 2015a), it is critical to explore if and how schooling is considered an important and necessary site for youth to learn how to develop and utilize relationships to foster their learning and earning. This study also has implications for foundations, international donors, and practitioners to implement strategies that develop or strengthen relationships with peers and adults in and through education.

### **Limitations of the Study**

This study sought to explore how youth from marginalized backgrounds in Tanzania who were attending boarding schools and participating in youth livelihood training developed and utilized their social capital for their future livelihoods and goals. Because this is a narrowly defined target group and this study did not involve an experimental design, this study is not generalizable to a larger population. However, in seeking to explore how relationships and resources affect youth development, this study may illuminate larger lessons (or may have theoretical transferability) regarding if and how relationships are an important component, in addition to knowledge and skills, for fostering education and earning for youth from marginalized backgrounds in a variety of contexts.

A significant methodological limitation to this study is that all of the data are youth self-reports. The survey included closed-response questions, and data collectors

gave the survey in Swahili and assured youth that there were no right or wrong answers. Yet, one is not able to ascertain if youth were reporting based on their actual experiences, attitudes, and beliefs, or if they were providing answers that they thought the research team wanted to know. To complement the survey data, this study included in-depth interview data to possibly shed light onto how and why certain relationships and resources mattered to youth, and to examine variation more deeply. As one main purpose of this study was to hear and learn from youth themselves, this study did not include observations of youth in their homes or at their places of employment. In addition, this study did not include interviews with guardians, teachers, or other people involved in the youths' lives, although the larger study did have data from other stakeholders such as employers in the community. While self-reporting may have some limitations, collecting longitudinal data from youth (both questionnaires and interviews) allowed confirmation of youth responses and follow-up with any questions when the data seemed contradictory or when clarification was needed.

Another limitation of this study was the amount of time I was able to spend in-country at the school sites. I have not spent a significant length of time in Tanzania, nor do I speak Swahili or any other local languages. Because the survey and interview data were part of a larger evaluation, I was able to visit Tanzania three times for about one to two weeks per visit. While this study used data from four years of the larger evaluation, the time spent in-country throughout the five years allowed me to build relationships with the local research team. To help in understanding the context and local meanings, local Tanzanian researchers fluent in Swahili and English conducted the spoken survey (oral questionnaire) and interviews in Swahili and then translated them into English for analysis. In addition, the evaluation strived to have continuity in the local research team so that the youth developed rapport and relationships to possibly feel more open in discussing their life stories. Because I built strong relationships with our local research team, I was able to refer back to them with questions and interpretations, which was extremely helpful to understand the local meanings and context.

### **Chapter Summary**

Many scholars have examined social capital in relation to schooling and employment; however, few studies specifically explore how youth themselves develop

relationships and utilize resources from such relationships to achieve their education, earning, and livelihood goals. By imploring a mixed-methods design, this longitudinal study sought to fill the gaps in the field by examining how a group of youth from marginalized backgrounds developed and mobilized their networks and related resources to succeed in school, in the labor market, and thus potentially move out of poverty. In this study, I critically analyzed how social capital was related to youth development and thus the production and reproduction of inequalities in society for youth from marginalized backgrounds in Tanzania. I sought to add to international development and social capital literature with this work by examining how schooling was a site for youth to develop and mobilize their relationships and related resources to address inequalities in their lives, and to learn how social capital played a role in youth success beyond human capital alone. By gathering data from youth themselves, I used empirical research to develop a deeper understanding of the relationship between social capital and youth well-being, to further understand the circumstances needed to help youth improve their livelihoods and get out of poverty. In addition, this study also revealed why relationships may *not* have helped make transformations in youth's lives, or how barriers that youth faced to completing education or entering the labor market persisted. As this was indeed the case, the hope is that this study will help to further understand how inequalities are being produced, so that educators, practitioners, and scholars can work to eliminate discrimination.

### **Outline of the Dissertation**

Chapter two presents a review of the relevant literature around social capital, youth development, education, and earning that framed and informed this study. Then, chapter three describes the methodological approach and methods of this study. Chapter four presents the findings from the spoken survey (oral questionnaire) and interview data, specifically how social capital related to youths' education and earning, and how youth differentially used social capital to address inequality in their lives. Lastly, chapter five discusses how youth mobilized their relationships and related resources in relation to their education and earning, and how this confirmed (or disaffirmed) previous work in relation to the larger body of literature around youth social capital, education, earning,

and well-being. Recommendations for policy and practice are included in the final chapter.

## **Chapter 2: Social Capital, Education, and Earning**

### **Introduction**

This review of the literature offers a framework for understanding how social capital influences education and earning goals for youth from marginalized backgrounds. It begins by outlining the different conceptualizations of social capital. While a functionalist perspective on social capital examines how networks and related resources affect education and earning, the emphasis on the quantity of social capital and lack of attention to gender, ethnicity, and inequalities that youth from marginalized backgrounds face limit this conceptualization and the utilization of this perspective to my study. As gender and ethnicity are social constructions formed in social relations (see, for example, Bourdieu 1990, 1998), a functionalist perspective is limiting as it does not deeply examine what these social relations mean. Instead, a functionalist perspective assumes that simply having a relationship with a peer or adult has a positive effect on youth well-being.

After the discussion of the limitations of a functionalist perspective, the next section provides a detailed review of social capital from a critical lens, which I argue is necessary to more fully understand how and why youth are able or unable to utilize their relationships to achieve their learning and earning goals. Scholars employing critical conceptualizations of social capital and specifically drawing on Bourdieu (1986) have analyzed how youth and adults are able to develop relationships and convert their social capital into other forms of capital to enhance their well-being. In addition, critical conceptualizations analyze how power and social and economic structures in society contribute to inequalities for groups from marginalized backgrounds. This chapter outlines some brief definitions for this study, and explores selected literature on social capital (from a critical perspective) related to youth, education, and earning. This review examines literature that explored how relationships with adults at school, adults at home, and peers helped or hindered youth learning and earning. This review also explores the literature related to the role of relationships and related resources in Tanzania. Then, this review briefly discusses literature related to social capital and earning in Tanzania. This chapter concludes by outlining the limitations of this previous work to argue that more mixed methods research with data from youth themselves is needed to learn how social

capital affects education and earning for youth with different disadvantages, with particular attention to the ways youth are able to mobilize their social capital to address inequalities in their lives.

### **Functionalist Conceptualizations of Social Capital**

The idea of social capital as the resources embedded in social networks has a long history (Mikiewicz, Jonasson, Budmundsson, Blondal, & Korczewska, 2011), and scholars differ in their perspectives on the nature of these resources and how they are used in society. In the 1980s, James Coleman began to conceptualize such resources as capital in relation to educational development (Dika & Singh, 2002) and human capital (Coleman, 1988). Coleman (1988) defined social capital by its function, both as aspects of the social structure and as facilitating actions of people within that structure. Three forms of social capital include: obligations and expectations; the ability of information to flow in the social structure; and the norms accompanied by sanctions in the social structure that promote the common good over personal self-interest (Coleman, 1988). Coleman (1988) also described how the presence or absence of relationships among parents, or intergenerational closure, can promote social capital. If intergenerational closure exists, Coleman (1988) postulated, parents then discuss their children's activities and develop a consensus about appropriate standards and sanctions, and this closure "provides a quantity of social capital...in matters related to school" and in other matters (p. S107). Closure in communities also promotes trustworthiness, obligations, and expectations, thereby facilitating social capital. Coleman (1988) thus argued that dense networks are needed for the development of social capital. According to Coleman (1988), networks with closure, or the existence of ties among a certain number of individuals in a network, develop sufficient trust to facilitate norms and expectations (e.g., children are safe to play at parks without adult supervision), thus strengthening social capital.

While Coleman highlighted the importance of dense networks with closure, other scholars have argued that greater importance lies in the composition of a network and the position of individuals in a network to influence social capital (Adam & Roncevic, 2003). Granovetter (1973) first argued for "the strength of weak ties," or that a link to others outside of one's immediate circle of close friends and family, can have a powerful influence on access to information, mobility opportunities, and community organization

(p. 1360). Burt (1997) furthered this argument by articulating the concept of ‘structural holes’ or the absence of ties in a network; individuals who connect people from different groups serve as a broker of relations and information, thus spanning the structural hole. Burt (1992, 1997) argued that networks with structural holes help facilitate social capital, as individuals who connect others from different groups can span these holes to increase the flow of information and be more successful. Thus, Burt (1997) directly challenged Coleman’s view by arguing that smaller, denser, and hierarchical networks are more constraining.

Coleman also discussed social capital in the family as different, but related to, human capital and financial capital. He argued that parents’ human capital is irrelevant if there are not strong relationships (social capital) among parents and children, and this depends on the physical presence of parents and the attention they pay to their children. Coleman postulated that single-parent families, dual-worker families, and families with multiple children are limited in social capital because the relationship among parents and children is not sufficiently strong to transmit human capital. Using a random sample of public school students from the *High School and Beyond* dataset (see Coleman & Hoffer, 1987), they found that students were more likely to drop out if they had only one parent living at home, if they had four or more siblings, and if their mother had no expectation of them going to college (see also Coleman, 1988). Studies such as this assumed social capital – such as trust and reciprocity – existed within familial relations without actually examining if such relations were indeed trusting. These studies also oversimplified social capital by using groups of people or demographic variables (such as number of siblings) as the main variable to measure social capital. Other scholars using this functionalist perspective have found that social capital was generally positively associated with increased achievement and less deviant behavior (McNeal, 1999), and that social capital was positively related to socioeconomic success in early adulthood (Furstenberg & Hughes, 1995).

Drawing on Coleman and also using a functionalist perspective, Robert Putnam (1993, 1995) shifted the focus on social capital work from individual social mobilization to social capital found in communities that enable collective action. Putnam (1993) defined social capital as the norms and networks that facilitate collective action, and

focused on its relationship to civic engagement. Through his work in Italy, Putnam (1993) found that civic engagement and social connectedness produced better schools, faster economic development, lower crime, and more effective government. Other scholars have drawn on Putnam's conceptualization and found that social capital was positively related to household income in Tanzania (Narayan & Pritchett, 1997), and that social engagement (a variable often used to measure social capital) increased with average levels of education, which, in turn, would likely increase levels of political engagement (Helliwell & Putnam, 2007).

Functionalist scholars, such as Putnam (2000) and Gittel and Vidal (1998) distinguished between two forms of social capital: bonding (or exclusive) and bridging (or inclusive). Bonding social capital—or intra-community ties—reinforces relationships within a community and supports group homogeneity by strengthening in-group loyalty, identity, and trust. Bridging social capital—or inter-community ties—supports connections among people from heterogeneous groups by bringing people together from different social networks (e.g., across organizations, classes, races) (Holland et al., 2007). Bridging social capital can complement bonding social capital as a source of new knowledge and information by helping individuals gain access to formal institutions and diverse networks (e.g., larger markets) to influence their social and economic mobility. Scholars have argued that bonding social capital “permits people to ‘get by’, whilst bridging social capital enables people to ‘get ahead’” (Holland et al., 2007, p. 101), as the “networks of the poor play defense, while those of the nonpoor play offense” (Woolcock & Narayan, 2000, p. 233).

The functionalist perspectives of both Coleman and Putnam are limited, as these conceptualizations are tautological or logically circular – as social capital leads to positive outcomes (e.g., economic development), the existence of social capital is contingent on these same outcomes (Lin, 2001; Portes, 1998). While much of the functionalist social capital research strongly emphasizes its positive outcomes, other scholars have also begun to problematize this conceptualization and examine its negative effects. Portes (1998) identified four negative consequences of social capital claiming that it can exclude outsiders, constrain individual freedom, produce excess claims on group members, and create downward leveling norms (e.g., a common experience of

subordination). Similarly, Morrow (2002) described the negative effects of social capital on youth, as youth aged 12-15 in London reported their friends encouraged smoking and drug use (thus negatively impacting health). On a similar note, inner-city youth gangs are powerful networks that provide access to resources, but may put pressure on group members and prohibit individual mobility (Portes & Landolt, 1996). Researchers have also argued against the assumption that greater levels of social capital are necessarily better, as it may be that a lack of economic resources, not a lack of social capital, prevents impoverished urban groups from overcoming poverty (Portes & Landolt, 1996).

In addition to focusing on the positive effects of social capital, functionalist perspectives have also been critiqued for focusing too heavily on the quantity of social capital. Morrow (1999) argued that much of the social capital research in the U.S. is based on large-scale quantitative analyses of large national datasets, which does not focus on the quality of social capital. Horvat, Weininger, and Lareau (2003) argued that “the majority of studies examining social capital in school settings have used quantitative methodologies to address outcomes such as test scores, grades, study habits, or high school dropout patterns and college attendance” (p. 321-322) and fail to address the institutional conditions of school. Instead of using such methodologies, they, for instance, gathered interview and observation data, measuring social capital as the social networks or ties (and related resources associated with these ties) to examine how the ties affected children’s school experiences (e.g., in dealing with problems at school). Morrow (1999) has also argued that children can be influenced by the broader social context (e.g., friends, out-of-school activities, employment), and may face constraints in school according to gender and ethnicity.

Leonard (2005) critiqued Putnam and Coleman’s work for not featuring youth prominently in their conceptualizations. Specifically focusing on particular types of social capital, or the ways in which parents and family can transfer social capital to youth, fails to see youth as able to create or mobilize their own social capital. In my study, youth came from very different family structures than in the United States, and I was interested in understanding other social relationships in addition to the relationship between parents or caregivers and youth. Similarly, Morrow (2001) and Schaefer-

McDaniel (2004) have argued that youth are not a homogeneous group, and these conceptualizations fail to address the influence of age, gender, race, ethnicity, and culture on social capital. Lastly, others have argued that a functionalist perspective of social capital does not take into account issues of power and domination (Dika & Singh, 2002), for instance by assuming and considering inequality in society within research questions and design.

### **Critical Conceptualizations of Social Capital**

In contrast to Putnam and Coleman, other scholars have argued that Bourdieu offers a more holistic and complex account of different types of capital (Morrow, 1999), as his work is grounded in critical social theory. Social capital, according to Bourdieu (1986), is the resources linked to membership in a group and one's sociability. Other forms of capital include economic capital (that which can be immediately converted into money) (Bourdieu, 1986), cultural capital (credit an individual gains through their social standing), and symbolic capital (resources based on honor or social standing that are valued within a culture) (Bourdieu, 1998). For Bourdieu (1998), the value of social capital lies in an individual's ability to convert it into other forms of capital. These forms of capital serve as important sources of power and are affected by wider structures in society such as economic, political, and social relations. A small number of individuals with more (of any of these types of) capital can "wield power over the capital held by other[s]" (Bourdieu, 1991, p. 13) and are able to use their power to act upon the social structures and preserve or increase their own personal capital, thus reproducing inequalities. Bourdieu focused his work on how individuals create the world they live in, "exploring how systematic inequalities are maintained" (Edwards, Franklin, & Holland, 2003, p. 14).

According to Bourdieu and Passeron (1977), schooling as an institution has the power to impose certain knowledge which may be "arbitrary" but appears to be objective and universal (p. 115). Factors such as the curriculum, modes of evaluation, language of instruction, and teachers' attitudes towards youth privilege certain forms of capital over others (Levinson, 2011). Macro-social structural factors impact youths' ability to make decisions, participate in, and be autonomous in their environments and social institutions

(Morrow, 1999). Thus social institutions such as schooling may work to reproduce the stratified class system by limiting agency and making social transformation difficult.

This study drew on Bourdieu's concepts of habitus and field to more deeply understand the possibilities for transgressing social constraints or producing alternatives to social institutions, such as school, that may reproduce inequalities. Bourdieu (1990) described the habitus as an individual's "durable, transposable dispositions", principles, or preferences (p. 53). The habitus is formed by the history of an individual and others that she or he interacts with in different social arenas. Bourdieu (1990) explained that the habitus "structures new experiences in accordance with the structures produced by past experiences, which are modified by the new experiences within the limits defined by their power of selection" (p. 60). Power relations among individuals can affect if and how one's habitus is changed or altered based on new experiences, as the habitus "is an infinite capacity for generating products – thoughts, perceptions, expressions, and actions – whose limits are set by the historically and socially situated conditions of its production" (Bourdieu, 1990, p. 55).

Related to the habitus, Bourdieu (1990) also described the concept of field as "a feel for the game", or the rules and relations that comprise daily life depending on one's status in the social world (p. 66). A field is a "global social space...within which agents confront each other, with differentiated means and ends according to their position in the structure of the field of forces, thus contributing to conserving or transforming its structure" (Bourdieu, 1998, p. 32). Power can be institutionalized in different social fields (such as school) in forms of capital; for instance, boys may have more power and symbolic or cultural capital in school and thus may be called on more, selected as leaders, and held in higher esteem than girls, which may, in turn, alter their habitus. For example, DeJaeghere, Pellowski Wiger, & Willemsen (in press, 2016) sought to understand how an individual's habitus may be altered by social relations or social capital built in schooling and other fields such as the workplace, and how the conversion of social capital into other forms of symbolic or economic capital may help or hinder youths' livelihoods.

Scholars have argued that more research is needed that draws on Bourdieu's approach to social capital because it is more complex and contextualized (Morrow, 1999). To further Bourdieu's conceptualization, some scholars have drawn on the new

sociology of childhood (James & Prout, 1990) to emphasize children's agency and to argue that youth are agentic social beings capable of developing and using social capital in their lives (Leonard, 2005; Morrow, 2008). For instance, Christensen (2004), Grover (2004), and Morrow (2008) have examined the ethics of conducting research with children and argued that researchers should pay special attention to youths' social agency in order for youth to be active participants in research. Thus, researchers must talk with youth themselves to fully understand how social capital relates to their livelihoods.

Stanton-Salazar (1997) has taken such an approach by complementing Bourdieu's social capital work while emphasizing youth agency. He argued that a network-analytic approach is necessary to analyze how social inequality is related to social capital, education, and socialization. In this study, I also drew on concepts from Stanton-Salazar's (1997, 2011) network-analytic framework in an attempt to understand socialization and schooling of youth from marginalized backgrounds. According to Stanton-Salazar (1997), and similar to Bourdieu, social inequality in society begins with the unequal distribution of opportunities to be a part of different social and institutional contexts and the unequal distribution of opportunities to form relationships with others that exert some degree of control over institutional resources (p. 4).

Stanton-Salazar (1997) argued that relationships with institutional agents, or individuals who are able to transmit or negotiate the transmission of resources and opportunities, are important; dominant group members consistently depend on such relationships to ensure their success, privilege, and participation in society. He used the metaphor that middle-class networks are analogous to freeways – allowing people to move quickly and efficiently. Social inequality occurs because only certain people are able to use these freeways. Education or schooling is one vehicle that can allow some youth to use such freeways as it can be empowering, strategic, and can offer youth an opportunity to build relationships and overcome social structural barriers in society. By defining social capital as “instrumental or supportive relationships with institutional agents” (Stanton-Salazar, 1997, p. 7), Stanton-Salazar's approach considers the role of individual agency to try and address the constraints on youths' access to institutional privileges and resources. While relationships carry the potential to generate valued resources (and can be converted into tangible resources or other forms of capital), they

also have the possibility to “embody exclusionary and even symbolically violent properties rooted in the macro-structures of society” (Stanton-Salazar, 1997, p. 9).

According to Stanton-Salazar (1997), youth from marginalized backgrounds have trouble accumulating social capital because these youth have differential value based on their class, ethnicity, or gender. He argued that these relations are problematic because youth encounter barriers to participating in mainstream settings and are expected to adapt to the cultural capital and standards of the dominant group (thus devaluing their own culture). For instance, bureaucratic processes at school may be more important than the needs of youth; the role of teachers may be inconsistent, contradictory, or ambiguous; and instructional methods are often rooted in the cultural capital of the dominant group (e.g., language of instruction). In addition, youth who adopt the cultural capital and standards of the dominant group are chosen for certain opportunities such as sponsorship or scholarships. Relationships can provide institutional support or forms of social support that help youth to effectively participate in mainstream institutions such as school. Instrumental action occurs when youth convert their social capital (or their relationships with others that either provide or negotiate access to institutional support) into institutional support with the purpose of reaching certain goals (Stanton-Salazar, 1997). Thus, social capital accumulation and conversion into institutional support depends on youths’ relationships with institutional agents. These relationships are harder to build for youth from marginalized backgrounds because these youth have differential opportunities to develop mainstream discourses and decoding skills, and because institutional structures such as school can be deeply alienating and exclusionary.

In his more recent work, Stanton-Salazar (2011) refined his definition of institutional agents as “high-status, non-kin, agents who occupy relatively high positions in the multiple dimensional stratification system, and who are well positioned to provide key forms of social and institutional support” (p. 1066). This study used his earlier definition of institutional agent as “individuals who have the capacity and commitment to transmit directly, or negotiate the transmission of, institutional resources and opportunities”, as this includes family and non-family peers and adults (Stanton-Salazar, 1997, p. 6). The relationships and related resources with peers and family who do not have high-status may help Tanzanian youth from marginalized backgrounds further their

education and earning goals. This does not assume that all social relations help youth equally, but that some peer and family relations may hinder youth development. This study sought to examine the variety of relationships and influences on youth in the data.

For instance, previous interviews with youth involved in Parka analyzed for the larger evaluation have shown that family members and peers have helped youth further their education and earning goals. One youth described how he grew maize given to him by his aunt, made bricks with his brother, and sold sugar cane with his mother to earn funds for his school fees (Willemsen et al., 2013). Other youth described how they started small businesses such as establishing gardens with friends or family members at home to improve their families' livelihoods. Yet another youth described how she sought help in studying from peers when she did not understand a topic the teacher discussed in class. While family and non-family peers and adults from marginalized backgrounds may not always be seen as 'high-status', these examples suggest that these individuals were able to influence power and agency. This study sought to explore if and how these individuals functioned as institutional agents to help youth further their learning and earning goals over time, and if and how these relationships differed for certain groups of youth (such as females or orphans). Viewing relationships as structures themselves, this study sought to learn more about power in and through relationships both in school, at home, and in youths' wider communities.

In sum, a critical perspective of social capital emphasizes how youth themselves articulate the relationship between social capital, education, and earning while considering inequalities youth face. Additionally, it has been argued that social capital is context dependent, because resources and access to resources are not distributed evenly (Foley & Edwards, 1999). More research is needed that specifically privileges youth voice to learn how youth draw on and mobilize social capital in different contexts, specifically focusing on relationships and resources from others who work to help youth advance in the midst of inequality in their lives.

While there is a plethora of literature on social capital, education, and earning, this study specifically sought to explore the relationships and related resources that mattered to youth from marginalized backgrounds, specifically from youths' perspectives and from a critical lens. In this section, I included scholarship on social capital that

draws on Bourdieu or analyzes social capital from a critical perspective (considering power, agency, and inequality). There is limited social capital research examining relationships or social capital in Tanzania drawing on data from youth themselves; thus, this literature review includes studies that examine education, earning, and relationships or social capital of individuals from marginalized backgrounds (e.g., female adult entrepreneurs, youth in countries other than Tanzania, adults from rural areas, etc.). Then, I included studies that examine the role of relationships and related resources in Tanzania (both from critical and functionalist perspectives) to describe the literature on social capital specifically in Tanzania. Lastly, I analyzed literature that examines the connections between relationships and related resources, schooling, and earning for youth and adults in Tanzania.

**Definitions.** As livelihood or sustainable livelihoods are phrases often associated with poverty reduction and youth development, organizations and scholars have advanced varying definitions and frameworks for livelihood development. Chambers and Conway (1991) articulated that:

a livelihood comprises the capabilities, assets (stores, resources, claims, and access) and activities required for a means of living: a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels in the short and long term (p. 6).

Carney et al. (1999) found that development agencies such as CARE, the Department for International Development [DFID], Oxfam, and United Nations Development Programme [UNDP] drew upon this definition in their livelihoods approaches. While each organization developed a framework and included social assets to stress the social networks individuals draw upon in pursuit of a sustainable livelihood, the agencies differed in how much emphasis they placed on empowerment. In addition, these agencies did not specifically focus on youth in these frameworks. As previously stated, in this dissertation I drew on Chigunta et al.'s (2005) definition of livelihood as “young people’s capabilities/capacities to generate and maintain their means of living, to enhance their well-being and still be able to withstand shocks and stresses” (p. v). This differs

from the definition of earning; this study defined earning in a more limited way as working for pay, either for others (similar to Chigunta, et al., 2005) or for yourself (e.g., self-employment). Thus, earning may be one of various livelihood strategies for youth, and this definition of livelihood includes youths' education, earning, and well-being.

Entrepreneurship can be defined in a variety of ways, including behavioral definitions (e.g., innovator, opportunity-grabber, risk-taker) and more occupational definitions (e.g., self-employment versus wage-employment) (Naudé, 2013). In this study I defined youth entrepreneurship as “the practical application of enterprising qualities, such as initiative, innovation, creativity, and risk-taking into the work environment” (Chigunta, 2002, p. v), with the work environment including both self-employment and working for others. Thus, entrepreneurship is one form of employment that includes practically applying enterprising qualities in the employment and earning environment.

### **Literature on Social Capital and Education from Youth's Perspectives**

Morrow (1999) argued that research must couple Bourdieu's conceptualization of social capital in relation with other forms of capital (e.g., human, cultural) and as based in the practices of daily life. In addition, research that views children with agency (although constrained by power and structures), can link the micro and macro-social factors affecting youth (p. 757). Scholars have now begun to explore youths' social capital from youths' own perspectives to further understand the relationships and related resources that matter. The following two sections explore the literature related to social capital, specifically with schools staff and peers related to educational success, drawing in data from youth themselves.

**Relationships with adults furthering education goals.** Research on school-based adult-student relationships has focused on if and how relationships can be built at school, and if such relationships can further schooling success such as increased student attendance and achievement. For instance, Stanton-Salazar and Dornbusch (1995) conducted a study of 205 Mexican-origin high-school youth from six schools in San Francisco to examine how different variables such as socio-economic status, grades, and educational expectations were related to relationship building, or social capital. Defining social capital as the “social relationships from which an individual is potentially able to

derive institutional support” (p. 119), the authors found mixed results regarding the relationship between social capital, students’ grades, and status expectations. They found that students relied on school personnel for information and guidance, especially as students progressed through the grades. Yet most students reported confidence in only one or two adults, possibly suggesting that the school institutional culture did not encourage such adult-youth relationships. This study does not clearly articulate how social capital is related to educational success for different groups of youth (e.g., by class, gender, etc.). In addition, it is not clear what types of social capital matter to youth success (e.g., adult relationships, peer relationships, community/family relationships, or relationships with others outside the community).

**Caring relationships between school staff and students to further education.**

Researchers have continued to examine the teacher-student relationship by exploring if and how caring relationships can positively affect educational success (Noddings, 1984; Noddings, 2001), in particular when considering inequalities in schooling and society in different contexts. For instance, Bajaj (2009) examined teacher-student relationships at a private secondary school in Zambia through interviews, participant observation, and student diaries. Caring relationships were facilitated in school by specific monthly in-service teacher trainings, intentional longer school hours and smaller class sizes, and strict oversight of teachers resulting in lower teacher absenteeism. Students reported that teachers helped them with financial problems (such as giving food, loaning money), helped with health problems (such as taking parents to the hospital) and checked-in with their families when youth were absent from school. Thus, the caring relationships between students and teachers helped facilitate youths’ educational success. In addition, youths’ social and economic contexts shaped the ways caring relationships were formed and understood, so it was important that teachers paid attention to the material conditions of students’ lives.

Similarly, Bhana, Morrell, Epstein, & Moletsane (2006) explored caring relationships by conducting individual and group interviews with teachers from four secondary schools greatly affected by HIV/AIDS in Durbin, South Africa. They found that most teachers facilitated caring relationships with students, but the school conditions governed the nature and extent of such relationships. For instance, the best-resourced

schools employed counselors, although there were no provisions for them. In contrast, the schools serving the most disadvantaged communities confronted “massive social issues”, which impacted the care work and relationships (Bhana et al., 2006, p. 19). For instance, both male and female teachers began giving hungry students food and clothing, and raised money for learners’ basic needs. While we can surmise that caring relationships furthered youths’ educational access and success, this research did not include youth voices to confirm.

Caring relationships between teachers and students are not necessarily part of all schools, but are rather cultivated through a critical of Freirean pedagogy. Bartlett (2005) conducted ethnographic field work (participant observation of adult literacy classes, interviews with teachers, coordinators, and NGO administrators) in Brazil with three non-governmental adult literacy programs to explore how teachers took up Freirean pedagogical theory in their classes. Bartlett found that teacher-student relationships were created within the context of friendship, trust, and equality, which encouraged students to discuss social problems in class. While teachers discussed how this relationship differed from the pedagogy of public schools, this did not translate into student action outside the classroom. Bartlett also found that some teachers often had a singular picture of their students’ ‘reality’ based on social or economic class, which masked the different ways students experienced oppression. While the teachers in this study employed a Freirean pedagogy in an attempt to further their students’ educational progress, this article focused more on teachers’ voices than the students’. It remains unclear if the majority of students felt that the caring relationships with teachers oftentimes helped further their education goals.

From a similar viewpoint of critical ethnography, Stanton-Salazar & Spina (2003) examined a sub-set of data from a mixed methods study on the role of social capital and help-seeking behavior in the lives of Mexican-origin high-school youth from disadvantaged backgrounds in California. They described the crucial role of both familial and non-familial adults (e.g., community members, friends’ parents, and teachers) serving as informal mentors and role models, as they provided youth with academic, social, emotional, financial, and motivational support during difficult times in youths’ lives. For instance, the researchers found that informal mentors provided advice

such as career counseling and were role models to attend and succeed in college. Yet, the researchers concluded that “the real problem is that mechanisms and institutional resources necessary for systematically generating these connections for large numbers of youth do not exist in these communities” (Stanton-Salazar & Spina, 2003, p. 250) and thus called for more institutional resources directed at generating such positive relationships.

Research by Bajaj (2009), Bahan et al. (2006), Bartlett (2005), and Stanton-Salazar and Spina (2003) all speak to the importance of caring and supportive relationships between teachers and students to encourage student success. While schooling served as a site to build social capital, or relationships between teachers and students, it is not clear exactly how these relationships differed for different groups of youth (e.g., females or orphans). In addition, these four studies did not explore if and how youth confronted negative relationships with adults in and outside of schooling. These studies also did not explore other types of relationships that may matter to youths’ educational success, such as peer to peer relationships. Lastly, this research did not identify if and how youth were able to act with agency to draw on these relationships to directly address inequalities in their lives, in particular when learning. Bajaj (2009) noted that more work is needed, for instance in Tanzania, as research should not be ‘context-blind’ but consider the “larger social, economic, and political structures that surround schools” to understand how caring relationships affect students’ lives (p. 395).

**How does peer support differ from teacher support?** Less research has focused on the potential influence of peer support on youths’ educational success. Drawing on a same sub-set of data from a mixed methods study of working class, low-income youth, Stanton-Salazar and Spina (2005) analyzed the extent to which Mexican-American youth in California drew on their friends for support in their lives. The authors found that peers were important sources of academic support (such as help with schoolwork) and emotional support (such as listening to problems), but youth also had to navigate issues of mistrust and violations of respect (e.g., telling secrets to others). Thus, peer support had both a negative and positive impact on schooling. And, while the authors viewed peer relationships as “exhibit[ing] the potential for developing psychological orientations that may promote supportive relations with middle-class

institutional agents (e.g., teachers)”, they did not consider peers as institutional agents in their own right because of their lower status (Stanton-Salazar & Spina, 2005, p. 384).

Using a strengths-based approach to measure school engagement among Hispanic females, Garcia-Reid (2007) surveyed 133 females to learn how different types of supports and neighborhood dangerousness related to school engagement. Social support provided by parents, friends, and teachers was found to be positively associated with school engagement. Teacher support contributed more to school engagement than peer or parent support, and positive school engagement occurred even as youth were living in at-risk environments. Yet, it is not clear how youth drew on these different types of support to offset the negative environment, or if support differed for different groups of females (such as females from different national origins, orphans, or young mothers).

Brittian & Gray (2014) examined the perceptions of African American students to examine which factors promoted educational success amidst perceived discrimination by teachers. Interview and survey data were collected from 385 African-American youth in 32 middle schools in Maryland. Students were first surveyed in 8<sup>th</sup> grade, and then followed-up on three years later in 11<sup>th</sup> grade. Students who reported higher levels of differential treatment by teachers also reported lower academic self-concept (e.g., youths’ evaluation of math and other academic abilities) in both 8<sup>th</sup> and 11<sup>th</sup> grade. For youth with lower levels of peer support, the negative relationship between differential treatment by teachers and lower academic self-concept was strongest. In contrast, for youth who reported stronger peer support, differential treatment had little impact in their value of education. Yet, peer support did not moderate the effects of differential treatment on students’ academic self-concept. The authors suggested that this finding may indicate that students who experience discrimination early on in their academic careers may attribute future challenges to external forces such as unfair treatment. It remains unclear if this peer support was qualitatively different for different groups of youth, such as females.

Wang & Eccles (2012) used longitudinal data to explore if and how school engagement changed over time and differed by gender, race, and ethnicity among youth in 7<sup>th</sup> to 11<sup>th</sup> grade in Washington D.C. The researchers found that school engagement (as measured by school compliance, school identification, and subjective valuing of

learning) decreased from 7<sup>th</sup> to 11<sup>th</sup> grade, and this did not differ for female and male youth. Peer social support had a complex relationship with school engagement, as it was a stronger predictor of behavioral outcomes than both teacher and parent support. The researchers suggest that social support in one domain (e.g., peers) can compensate for a lack of social support in another domain (e.g., teachers).

While these studies offer unique contributions to social capital research with youth by examining the effects of peer support, several limitations emerge. For instance, while Stanton-Salazar and Spina (2005) claimed a critical ethnographic stance, they quantified support (e.g., the number of friends), implying that friendship as a particular source of support (e.g., academic support) is created equal. Similarly, relying on multi-level models quantified peer support but does not explore how or why peer support functioned as a mediating factor (Brittain & Gray, 2014) or additive factor (Wang & Eccles, 2012) to educational success, particularly given discrimination in youths' lives. While Garcia-Reid (2007) used structural equation modeling to claim that teacher support offered the greatest contribution to school engagement, it is not clear why this support was important for youth in marginalized environments. Lastly, none of the studies specifically examined different inequalities that youth faced in their lives (e.g., racism in school) or if and how youth drew on peers to combat such inequality.

**Intricate webs of support for education from adults and peers.** As relationships with both adults and peers matter in youths' lives, researchers have also attempted to describe the intricate webs of support that foster educational success. For instance, Chattopadhyay (2014) examined the social interactions and related resources of low-income youth in and through schooling by gathering survey data from 209 students in 10<sup>th</sup> and 11<sup>th</sup> grades in a public high school in an upper-middle class residential neighborhood of Rio de Janeiro, Brazil. In this article, he first outlined a conceptual framework of student social capital by studying youths' social-relational processes in school. This framework included the domains of relationship, the network of school facilitated peers and adults; resource, the second-order resources from relationships; and readiness, skills and capacities that enable youth to effectively identify and mobilize relational resources, which is similar to Bourdieu's (1986) term 'sociability'. Chattopadhyay (2014) found that school was a site for creating and maintaining social

capital, but the results differed by gender and class. For instance, girls were better at networking with a school-based adult than boys were, while boys had a slight advantage in forming peer relationships. In addition, higher-educated parents were more likely to be sources of academic, mobility, and psycho-social support, while children with less-educated parents were more likely to locate academic and mobility resources in peers. No overarching pattern of interaction emerged when examining the relationship, resource, and readiness domains of youth social capital. Thus, school-facilitated social capital was an intrinsically differentiated phenomenon, as the resources and relations of youth in school varied depending on individual and familial attributes.

Based on the study results, Chattopadhyay (2014) suggested that schools can foster relationships by engaging students with adults in project-based learning, civic activities, service learning, and community festivals to expand students' relational contexts. In addition, adults in school can act as empowerment agents by intentionally building youth social capital whenever possible. Thus, he argued for integrating social capital into educational quality for youth in poverty. Yet, it is not clear how schools have the capacity to build social capital for differently marginalized groups of youth (e.g., different genders, classes). In addition, it is not clear if and how schools can foster social capital if social capital is also affected by family and individual characteristics that differ by youth. More research is needed to deeply understand how schooling can foster social capital for differently marginalized groups (especially considering the differing backgrounds of family and individual characteristics that may affect social capital) in order for educators, governments, and practitioners to effectively help such youth.

Drawing on Bourdieu's conceptualization of social capital and the sociology of childhood (James & Prout, 1990), Morrow (2002) examined how different components of social capital related to youth wellbeing in England. By engaging with youth from marginalized backgrounds (e.g., youth were from minority ethnic groups, eligible for free or reduced price lunch) aged 12-15 using qualitative methods, Morrow's (2002) work sought to understand how youth described what types of relationships were important to them. In this work, youth reported that familial networks were the main source regarding earning and future plans for education. Some children experienced school positively as it encouraged a sense of belonging and social interaction. Yet, some youth described

negative aspects of schooling; teachers favored some students but not others, and teachers only valued certain types of academic knowledge. Thus, schooling in Morrow's (2002) study was described by youth as a site of symbolic violence, similar to Bourdieu (1989) and Stanton-Salazar (1997). A number of questions remain from this study as it is not clear which types of support offered by different institutional agents (e.g., emotional, financial, technical support from adults, family, or peers at home and at school) directly helped and hindered outcomes for different types of youth (e.g., by gender, age, or ethnicity).

Holland et al. (2007) also drew on Bourdieu's work to identify how youth from different ethnic groups used social capital as a resource in relation to school transitions. Drawing on key findings from three studies (survey and interview data with youth, parents, and teachers of youth aged 11-30 with different class, ethnic, and faith backgrounds in the UK, Ireland, and the Caribbean), these scholars examined how youth drew on their social capital when transitioning from primary to secondary school and from youth to adulthood. Youth transitioning to primary school described drawing on their relationships to help negotiate moving into a new school. For instance, younger youth reported that they drew on their bonding social capital, or their relationships with friends from primary school and siblings, to feel confident and to provide emotional support in the new school. Youth also reported that siblings acted as bridges to help them build relationships with older youth. Thus, social capital with peers and siblings helped youth to bridge out and develop additional relationships with other peers in their new school.

In contrast, older youth transitioning to adulthood and who desired further education felt that their relationships were both enabling and constraining (Holland et al., 2007). The Caribbean youth from one study reported drawing on close family relationships and close relationships with community members to bridge out and attend school in a new place. Yet, in another study, youth from lower-resourced neighborhoods in northern England valued social capital with peers and adults in their home community, but also recognized that these same relationships constrained them by tying them to their community, thus stifling social advancement and youths' ability to achieve their educational goals.

The details of two case studies of female youth from economically disadvantaged backgrounds in northern England illustrate the roles that relationships played in helping or hindering their educational goals (Holland et al., 2007). One female youth, Lauren, described how she valued her strong links to her community. Yet Lauren's relationships pulled her back to her home community, limiting her choices and oftentimes negatively influencing her when trying to achieve her goals. Lauren expressed her valued goals of graduating from university and avoiding early pregnancy (unlike the reality of most of her peers in her home community). After her grandmother died at age 14, she experimented with drugs and crime (which were highly prevalent in her community), and got involved in an unhealthy relationship with a male who had gone to prison. Her mother helped her refocus on her goals by providing emotional support and motivating her to study hard; thus Lauren did well on her final examinations at school, and enrolled in a nursing diploma program at the university (which Holland et al., (2007) deemed a "less high-achieving path through education") (p. 108). Lauren's path to school success was less clear in her final interview five years later, as she discussed her displeasure with her teachers and lack of trust in them.

Another youth, Maureen, was close friends with Lauren and also viewed education as the key to success in life (Holland et al., 2007). Maureen's parents divorced when she was six years old, and Maureen viewed her relationships with her parents as positive resources, as they were consistent sources of support encouraging her to pursue further education. Maureen felt the need to sever ties with friends from her community to achieve her valued professional goals, and her mother assisted her in breaking up with Lauren (although they both eventually went to the same university). Maureen made new friends at the university, and with the support of her sister living with her, she developed confidence that helped her graduate and enroll in a law degree program. While both Maureen and Lauren had high-levels of support from their families, the researchers noted that Lauren lacked motivation and felt the need to balance the pull of her community with her desires for further education, while Maureen severed ties with her home community to achieve social mobility (Holland et al., 2007). Thus, while social capital can strongly link youth to a community or place, this place and relationships can both constrain

youths' educational trajectory and social mobility as well as provide support to move on to get ahead by offering youth resources to bridge into other networks.

While Holland et al.'s (2007) research showed that youth were able to develop social capital that could help them achieve their education and well-being goals, it is not clear if and how youth utilized their social capital to overcome specific challenges in schooling related to power and inequality. For instance, if Maureen was confronted with a power relation in schooling that constrained her (such as a professor or advisor who did not believe that women have the ability to become lawyers), it would be interesting to explore if and how Maureen was able to overcome this gender discrimination to succeed. In addition, it is not clear if youth faced challenges in building relationships or overcoming barriers in school in these new communities (e.g., racism, class discrimination), or if and how schooling was a site that helped or hindered relationship building with new peers and adults. In addition, more longitudinal research is needed to explore if and how youth converted their social capital into other forms of capital, such as economic capital, to help them succeed after graduating.

Similarly, Bottrell (2009) conducted a study of female youth ages 13-24 in the Glebe public housing estate in Sydney to explore how social capital, or peer and extended networks, supported youth in dealing with disadvantage. Girls in this study identified issues of disadvantage in their lives such as violence, abuse, drug use, addiction, mental illness, family/friends in jail, death, and intervention of school/police/housing/community authorities. Peer networks or friendships were central to youths' narratives by providing emotional support and practical support sharing knowledge of resources and support services such as assistance with job applications or suspensions from school, although youth had difficulty finding employment due to a lack of credentials. Youth also described feeling trapped by stereotypes because they were youth from Glebe, and oftentimes succumbed to negative peer pressure to drink or engage in illicit practices. Schooling oftentimes was a site where youth confronted negative relationships with school staff and school peers, which contributed to truancy and drop-out. Thus, youth were essentially closed off to the social and cultural capital schooling provided others. Although youth described leaning on their peers for support in the short-term, it is not

clear if and how these youth were able to draw on their peers or others to work toward their longer-term livelihood goals given inequalities in their lives.

### **How Does Social Capital Relate to Earning?**

While there is more scholarship on social capital and education, there is limited research using data from youth to understand the relationship between social capital and economic capital, manifested in employment and other forms of earning, especially from a critical perspective. Yan, Lauer, and Chan (2009) conducted an exploratory study to learn if and how non-university going youth from visible minority immigrant families were able to utilize their relationships and related resources to find employment in Canada. Drawing on focus group data with youth, the authors found that youth did not draw on family members for help with their job search (as they often lacked social connections), but instead drew on peers to act as references, share interview experiences, and provide motivational and emotional support. While this study drew on Putnam's definition of social capital (and did not explicitly use a critical perspective), it showed that different types of relationships specifically supported visible minority immigrant youth to find a job. Yet, it is not known if or how youth drew on relationships or related resources to address employment challenges such as language, racial discrimination, or exploitation in the workplace.

Hook and Courtney (2011) studied former foster youth from Iowa, Illinois, and Wisconsin to learn of their challenges in finding and sustaining employment. Distinguishing between three types of capital (human, personal, and social), the authors conducted a secondary data analysis of longitudinal quantitative interview data. The authors found that only half of youth were employed; youth with less education were less likely to be employed, men were more likely to be incarcerated (and thus have dim employment prospects), women who were mothers were less likely to be employed and earning higher wages, and African Americans were more likely to be looking for work. The authors expressed a need to address barriers to education, racial disparities, and gender discrimination to help youth succeed in education and employment. Although the authors did not define social capital specifically from a critical perspective (instead defining it as youths' personal relationships or connections to networks), this study showed that youth who had time in care past age 18 had more education and better

employment outcomes. Studies such as this one tend to show differences by sex or race (using demographics as an essentializing construct) instead of helping to explain how to overcome these as social barriers (for instance *how* care past age 18 helped youth achieve better employment outcomes).

In contrast to Hook and Courtney (2011) and Yan et al., (2009), Leonard (2005) utilized Bourdieu's conceptualizations of capital (social, economic, cultural) to explore youths' lives in the family and community. Drawing on two projects (spanning 10 years) located in disadvantaged localities in Northern Ireland, Leonard (2005) analyzed interview data with youth (aged 14-16), parents, and households in an attempt to understand youths' abilities to convert social capital into human and economic capital. She found that youth in both communities had supportive relationships with their parents, and the majority of youth described one of their goals as achieving some level of qualifications before leaving school (although most parents could not afford the costs of schooling). Yet, youth were limited in their abilities to benefit from their parents' social capital (using Coleman's definition of social capital as the strength of the relationship between the parent and child) – such as parents' enthusiasm for education and support – because the parents lacked economic and human capital. For instance, several parents could not pay costs associated with schooling such as books, uniforms, educational outings, or ingredients for cooking class, or low literacy levels impeded parents from helping youth with their homework, despite a strong parent-child relationship.

In exploring youths' participation in paid work, Leonard (2005) found that youth made use of parents' networks and built their own networks to gain access to job opportunities. Youth also actively developed networks with other youth and adults (e.g., babysitting for adults that did not have strong ties to their household), and peer groups were important sources for job information for youth in one project. Youth reported gaining skills informally through their paid work, thus their social capital translated into increased human capital (with these new skills). However, youth also reported working in low-pay exploitative jobs, and this exploitation was most pronounced among youth working for relatives due to power differential among generations (e.g., employment based on family ties justified lower wages). Youth who described their jobs as boring and repetitive later expressed goals of obtaining more education to move on in

employment and escape disadvantage. This study supports Bourdieu's notion that social capital is effective when coupled or reinforced with other forms of capital, but inequalities in society, such as lower-pay and exploitative jobs for youth, may impede youth from disadvantaged backgrounds from realizing their goals. This study does not explore if and how youth are able to possibly challenge these inequalities to achieve their goals (e.g., advocate for higher wages or a reduction in the costs of schooling).

### **The Role of Relationships and Related Resources in Tanzania**

Similar to other contexts, family relationships in Tanzania help youth secure their basic rights, succeed in school and employment, and generally maintain a positive well-being or livelihood. Shetler (1995) analyzed a historical text created in the 1980s by twenty-five elders of the Kiroba people from the Mara region which documented the tribe's history, traditions, customs, and laws (that were orally passed on). Shetler's (1995) analysis of this text revealed the importance of relationships as a form of social capital in everyday life for the Kiroba. Patrilineal descent was used to define relationships and establish oneself in relation to others who were significant. Networks with others were based on trade and reciprocity, and maintaining diverse networks of relationships and related resources was an important survival strategy. Through this historical text, the Kiroba elders stressed that social networks maintained both within and outside of the Kiroba society were the most important assets for youth. While this tribe and region is not where this study was located, Shetler's (1995) study showed how the role of social networks among kin groups seemed to be important in Tanzania.

While research has shown that kin or familial relations are important in Tanzania, "little data has been gathered on relations between parents or caregivers and their adolescent children in Tanzania" (UNICEF, 2011, p. 64). A central principle in the UN Convention on the Rights of the Child and the African Charter on the Rights and Welfare of the Child is a child's right to participate in decisions central to their well-being (UNICEF, 2011). Yet, of the few studies conducted, scholars have found that traditional familial relationships or ties are not always sufficient to help youth succeed. For instance, Wagner, Lyimo, and Lwendo (2012) studied the lived experiences of street children in Dar-es-Salaam, including the social, political, and economic forces that affected youths' lives. Using ethnographic data from focus groups and interviews with

36 male youth in one center for street children, the authors found that most youth fled their homes because of parental abuse, neglect, illness/death, and lack of educational opportunities. The informal means of social protection through kin and community networks did not work for these youth, thus they were forced to leave their homes and fend for themselves. These street youth were active agents trying to secure their well-being by developing coping mechanisms to work towards their basic rights (e.g., not go hungry nor be abused). While these youth developed relationships with other street youth and social services, they also commented that it was difficult to place trust in such relationships because of the barriers faced in securing well-being and basic human rights while living in the street.

Other studies have shown that some youth in Tanzania were able to be strategic in their relationships with others outside the family to help *improve* their likelihood of succeeding in school. In her ethnographic work on Mount Kilimanjaro, Vavrus (2013) found that youth use *ujanja*, or a combination of cleverness, opportunism, and deception to avoid peer pressure, impede sexual advances, and develop relationships with school sponsors. Vavrus herself was a school sponsor to her neighbor's housegirl, Amina. Amina described how she utilized her relationships and related resources to improve her livelihood; Amina employed *ujanja* to hide her pregnancies and children from Vavrus (knowing Vavrus would not approve and fearing she would possibly stop paying for schooling). Amina also lied to her headmaster about needing to go to a special hospital out of town so that she could take leave as a teacher and collect data with Vavrus to earn extra income (as her teaching income alone was not sufficient to support her family). While this study does not specifically focus on social capital, Vavrus (2013) showed how Tanzanian youth were agentic in developing and maintaining relationships, with the help of *ujanja*, to further their education and earning.

Yet, inequalities in school and the wider society have also been shown to hinder youths' ability to build such relationships. Kano (2012) conducted a study to evaluate the guidance and counseling services in the 31 secondary schools in the Iringa district. Through this work, Kano (2012) found there was a high student to counselor ratio (450:1), guidance and counseling facilities were inadequate, and counselors were overburdened with teaching and had little time to offer effective guidance to students. In

addition, counselors were constrained by lack of resources, role ambiguity between teachers and counselors (e.g., no clear descriptions of school counselors were in place), teachers did not have training in guidance and counseling, and there was a lack of a national policy to systematically use guidance services. While this study did not specifically discuss social capital, Kano (2012) found that guidance counselors had the potential to help youth develop and mobilize their relationships in schooling, but school structural barriers, including a full timetable and mixed roles, prohibited counselors from working effectively.

Nalkur (2009) examined achievement orientations of street children, former street children, and school-going children in the Kilimanjaro region to examine how their understandings reflected their life contexts given inequalities in Tanzania. Unlike the street children (with a fantastical orientation) and school-going children (with an idealistic orientation), the former street children described narratives including transformation through building supportive friendships with others to achieve their goals and self-advancement. Nalkur (2009) argued that this orientation mirrored youths' lived realities with absent adult support in an environment "in which education is the key to 'a good life'" (p. 1024). This study helps to shed light on important orientation differences of youth with different vulnerabilities by also including youth voices. Yet, further research is needed to understand the types of relationships that matter to Tanzania youth, and how youth may draw on such relationships to achieve their education or earning goals.

In addition, it has been found that discrimination based on youths' gender, economic, and social status has also prevented youth from succeeding in education and fulfilling their life goals. Vavrus (2002) drew on ethnographic data to examine the social and economic factors distinguishing Tanzanian secondary school graduates and primary school leavers. By analyzing essays of girls from the Kilimanjaro region, she examined the notion that 'traditional attitudes' (such as attitudes that girls will become wives and mothers) prevented female youth from accessing school. Vavrus (2002) found that the intersection of gender and social class doubly disadvantaged poor girls who wanted to attend secondary schooling, as they had more domestic duties than boys and their families could not afford the school fees. While their parents (or extended family)

wanted them to continue with schooling, they were not able to overcome barriers to schooling, and the girls were not able to attend school and obtain the symbolic capital of a school certificate or the perception of being a girl with good moral character (for attending secondary school). Thus, females without a secondary school certificate were not able to gain economic capital through employment or marriage prospects to move out of poverty. This study showed how barriers such as school fees can impede youths' ability to develop and utilize social capital to enhance their well-being. The study does not, however, describe if any females (or their families) were able to utilize their relationships or related resources to combat 'traditional attitudes' or gender or social class discrimination to help them achieve their educational goals.

Similar to Vavrus, DeJaeghere et al. (2016) analyzed interview data from youth enrolled in two lower secondary schools in Tanzania, NGO staff, and key community stakeholders to examine social relations as important processes and outcomes for equity in education<sup>7</sup>. These authors found that three forms of social relations – affiliation with adults and peers, caring relationships, and the ability to imagine alternative futures – played critical roles in youths' educational success and future employment opportunities. Conversely, a lack of these types of social relations in and through schooling truncated youths' aspirations and decreased their well-being. These scholars concluded that care, affiliation, and imagined alternative futures could foster forms of social capital to help youth transgress some, but not all, social and material constraints. This current study deepens DeJaeghere et al.'s (in press, 2016) work by attending to the different types of relationships that youth described as helping or hindering their goals, such as differences in relations with peers and adults. In addition, this study extends DeJaeghere et al.'s (in press, 2016) work by examining how these relationships affected different groups of youth who may face inequalities in Tanzania, such as females facing sexual exploitation in the workplace or orphans facing limited support at home for their education.

Willemsen and Ndesamburo Kwayu (in press, 2016) analyzed interview data with 82 secondary students in four schools in Tanzania to examine how peers influenced

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<sup>7</sup> This article draws on data collected for the larger six-year evaluation collected in 2012 – 2013 from youth in the Parka program.

youths' choices regarding sexual relationships, particularly when living in economically unstable situations. Numerous youth reported distancing themselves from sexual relationships with peers, as they felt that sexual relationships would threaten their plans of graduating from school. For instance, some female youth drew on relationships with peers to form a promise to not engage in relationships while studying. Yet, other youth also felt pressure from peers to engage in such relationships, as peers introduced them to fellow partners or touted the benefits of sexual relationships, such as social or material resources. While this study highlighted the important positive and negative influence peer relations can have, it did not specifically follow youth over time to deeply examine if and how peers played a role in furthering youth learning and earning.

### **Social Capital and Earning in Tanzania**

Most research on the relationship between social capital and earning in Tanzania has focused on adults. Specifically focusing on females, Mehta, Semali, and Maretzki (2011) studied the relationship between the social context and entrepreneurial behavior of rural Tanzanian female entrepreneurs in Moshi, Tanzania. While the authors did not specifically define social capital in this study, the authors sought to study if and how relationships mattered to their business success. From survey, individual interview, and focus group data, the authors found that relationships were described as based on strong trust and respect over long periods of time, suggesting this type of social capital helped build economic capital for these entrepreneurs. However, this study did not discuss the different barriers females may face in becoming entrepreneurs, or how females may utilize their social capital to address such gendered constraints.

Similarly, Evans (2012) conducted interviews, focus groups, and workshops in Tanzania (Kagera region, Dar es Salaam, and Mbeya) and Uganda (Kampala, Mpigi, Mukono, Wakiso, and Luwero districts) with orphaned youth, NGO workers, and community leaders to explore if and how orphaned youth were able to safeguard their inherited land and property to create sustainable livelihoods. It was found that orphaned youth were vulnerable to property-grabbing by extended family members or community members following their parents' death and were stigmatized for their status as orphans. However, some orphaned youth were able to utilize their relationships and related resources (for instance, from NGOs supporting those with HIV and disabilities, friends,

neighbors, community leaders, and peers), to protect themselves and their property and increase their skills and capabilities to develop a sustainable livelihood. While some youth received support from social agencies or the government, the sustainability of funding that youth received remains unclear.

Frumence, Eriksson, Nystrom, Killewo, & Emmelin (2011) adopted Putnam's definition of social capital to examine how community members in remote areas of the Kagera region drew on their social relations to establish norms and trust that influenced their health. Conducting interviews and focus group discussions with both females and males aged 15-54, the authors found that formal and informal organizations empowered youth and adults to adopt protective behaviors against HIV/AIDS (e.g., individuals felt empowered to demand condom use and abstinence from partners). In addition, social groups such as cooperative unions formed by faith-based organizations increased economic capital by providing loans to individuals (thus increasing their well-being) and encouraging the establishment of income generating activities (e.g., keeping goats). Relationships from participation in social groups also benefitted women specifically by increasing their knowledge and skills, such as entrepreneurial skills, and empowering women to buy clothes and household items to help their families. It was found that social capital also had negative effects on HIV/AIDS prevention, as social gatherings increased youths' risk through unsafe sex. While this study explored how social groups helped women reduce income inequalities by helping them purchase basic necessities, it is not clear if social capital was able to help youth out of poverty in the long-term. In addition, this study could be enhanced with a critical conceptualization of social capital to more fully examine how societal structures affected female health.

Cleaver (2005) conducted an ethnographic study in four villages of the Usangu plains in southern Tanzania in an attempt to question the idea that social capital can be created and used to overcome poverty. In this study, three factors constrained poor people's ability to actively construct and mobilize social capital (or "association and institutional engagement") for their benefit (Cleaver, 2005, p. 894). First, poor households were unable to mobilize their social capital because they were dependent on their own able-bodiedness (e.g., ill health meant loss of income). In addition, close social relationships were both enabling (e.g., when their daughter died, Mr. MG's brother gave

him a bicycle to get his maize to the grinding mill) and constraining (e.g., Mr. MG could not provide food for the mourners at the funeral). Lastly, the poor were not able to engage successfully in public environments, as their voices were given little weight and they had little influence (e.g., the poor did not speak in local hamlet meetings). Cleaver (2005) argued that attention must be paid to linking the social with the political as sources of power in order to transform institutions, challenge systemic sources of power, and enable the poor to exercise agency. While this article specifically drew on data from households, the lessons learned may be applicable to youth agency as well in terms of the challenges for youth in drawing on their social capital to improve their livelihoods.

Specifically using a critical perspective, DeJaeghere and Baxter (2014) examined how a capabilities approach, in contrast to neoliberal approaches to development, can be used to learn if and how youth are able to transform individual and household endowments (resources) into capabilities (opportunities or freedoms) and functionings (what individuals actually choose or achieve) by examining an NGO youth livelihood program in Tanzania and Uganda<sup>8</sup>. The framework used to analyze these NGOs programs considers the “structures of constraint”, or the power embedded in institutions such as schooling and places of employment that affect how youth are able to actively use their endowments (DeJaeghere & Baxter, 2014, p. 18). Drawing on interviews with youth, stakeholders, and NGO staff, the authors found that youth lacked the social networks needed to find work (and thus transform capabilities into functionings). To address this structural constraint, the NGO worked with local leaders who were trained in guidance and counseling to nurture “community trust and adult mentoring”, and youth reported they sought advice from elders in the community to overcome challenges (DeJaeghere & Baxter, 2014, p. 72). Thus, DeJaeghere and Baxter (2014) illustrated how a capabilities approach that draws attention to the conversion of endowments to capabilities and capabilities to functionings (or well-being outcomes) can be used to examine how governments, practitioners, and local communities can address structural constraints and create supportive environments for youth employment. While this study

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<sup>8</sup> DeJaeghere and Baxter’s (2014) article is based on data drawn from the same six-year evaluation, though they draw on data from different communities and a different NGO program

explored the role of youth as agentic beings able to draw on relationships to address structural constraints, this study did not explore in-depth the different types of relationships that mattered to youth to further their educational and livelihood goals.

Similarly, Posti-Ahokas (2012) used empathy-based stories to examine how 100 young females aged 16-26 who attended secondary school in Dar-es-Salaam envisioned transitioning from A-levels to further education or earning, given their lived realities. She found that female youth discussed the importance of relationships with family, in particular parents and/or extended family, to support education. In addition, peers, educated community members, and teachers all were perceived as supporting students to achieve individual success, while the influences of negative peer groups and pregnancy were the major factors threatening their success. Female youth also linked education, and passing the Form 4 exam, with increased opportunities for earning in Tanzania. Yet, these data represent youths' thinking at one point in time; more research is needed to examine the nuances in relationships and how they affect learning and earning longitudinally.

In this review of literature, I showed that relationships and related resources can both enhance and inhibit well-being for youth and adults from marginalized backgrounds in Tanzania and other countries. Yet, it remains unclear how different types of relationships (peers and adults, at home and at school) matter for youths' educational and earning success, specifically for youth with different vulnerabilities or disadvantages. In particular, little is known about which types of relationships (and related resources) help or hinder youths' education and earning goals given gender, economic, and social class inequalities in Tanzanian society. More research is needed to understand how Tanzanian youth themselves perceive and utilize their relationships and related resources to reduce such inequalities in society to improve their education and earning in the long-term. Research using mixed methods also helps to tease out how youth with different disadvantages are or are not able to mobilize their social capital to succeed in education and earning, and to understand how social capital may be a resource when faced with discrimination in schooling or the labor market. With mixed-methods research, one can more thoroughly study both the changing nature of social capital over time for different

groups of youth and the abilities of youth to confront discrimination in effort to get out of poverty.

### **Chapter Summary**

This chapter reviewed the relevant literature that examined how social capital impacts education and earning for youth from marginalized backgrounds. As a functionalist perspective on social capital does not address gender, ethnicity, or structural barriers youth face, this conceptualization is limited. Thus, this study employed a critical conceptualization of social capital, drawing on both Bourdieu (1986) and Stanton-Salazar (1997, 2011), to learn how social capital related to education and earning over time for different groups of youth (e.g., by gender, age), and if and how youth were able to draw on their social capital to possibly address inequalities in their lives. Previous research has shown that social capital can both promote and constrain well-being for youth and adults, but it remains unclear how different types of relationships relate to learning and earning for youth from marginalized backgrounds in Tanzania. In addition, few past studies specifically in Tanzania have drawn on longitudinal data from youth themselves to critically examine if and how youth are able to reduce discrimination to fulfill their livelihood goals. This study sought to shed light on the relationship among social capital, education, and earning for youth with different disadvantages and if and how youth were able to mobilize their social capital to address barriers in their lives over time.

## Chapter 3: Methodology

### Introduction

The previous two chapters introduced this study and reviewed the relevant literature around social capital, education, and earning, with a specific focus on Tanzania. This chapter explores the research questions and describes the research design that is based on these questions. Then, this chapter explores the research setting and selection of participants, describes the data collection, and explains the data analysis for this study. Lastly, the chapter concludes with a discussion of positionality as a researcher, potential validity threats, and the ways I tried to mitigate these threats in this study.

### Research Questions and Design

This study investigated how youth in Tanzania were un/able to draw on and utilize their social capital to succeed in education and earning. In addition, this study sought to explore which types of relationships helped youth achieve their education and earning goals, and how youth from marginalized backgrounds drew on this social capital given inequalities in their lives. Specifically, this study aimed to answer the following questions:

1. What types of relationships (and associated resources) help or hinder young women and men's **educational** goals over time given gender, economic, and social class inequalities in society?
  - a. How are youth able to use these relationships and resources to reduce the effects of *inequalities to learning* in their lives?
2. What types of relationships (and associated resources) help or hinder young women and men's **earning** goals over time given gender, economic, and social class inequalities in society?
  - a. How are youth able to use these relationships and resources to reduce the effects of *inequalities to earning* in their lives?

A functionalist perspective on social capital was inappropriate for this study, as this study sought to learn about differences among youth with different vulnerabilities or disadvantages and this work was grounded in the assumption that inequalities exist in society. Instead, this research called for a critical perspective of social capital (drawing on Bourdieu) to learn how youth themselves articulated if and how they were able or

unable to utilize their relationships and related resources to achieve their livelihood goals. A critical conceptualization considers how power and political, social, and economic structures in society contribute to inequalities for certain groups coming from disadvantaged backgrounds. This study sought to understand how youth were able to draw on their relationships and related resources for instrumental action to achieve their goals, similar to Stanton-Salazar (1997, 2011). Specifically, this study explored if and how youth drew on their ‘empowerment social capital’, or relationships and related resources with others that help youth change the sociopolitical context or create a more democratic and just society, albeit possibly in very micro ways.

This study was conceptualized using a transformative, concurrent, mixed-methods design (Creswell, 2009). Concurrent mixed-methods were needed so that data were collected, analyzed, and interpreted at approximately the same time to more deeply understand the relationship between social capital, education, and earning, and how and why this relationship existed given inequalities in youths’ lives. In addition, this study included a transformative design, as such a design includes a concern for issues of social justice (Mertens, 2012). By utilizing a critical perspective of social capital theory, this study sought to listen to the voices of youth, and explore issues of discrimination and inequality related to social capital, education, and earning. While this study did not include participatory action research and the community did not participate in choosing the methods for the larger evaluation, this work has the potential for transformation as it focuses on action, solutions, or ways in which educational agendas can be expanded to include social capital to possibly help further eliminate discrimination.

Quantitative methods can be used to identify change over time among a variety of variables (such as support from peers and adults, at home and at school, at the beginning and end of a school year) (Creswell, 2009). Quantitative methods can also help identify similarities and differences among participants based on a variety of demographic factors (e.g., gender, age, orphan status). Complementing quantitative work, qualitative research “allows researchers to get at the inner experience of participants [and] to determine how meanings are formed through and in culture” (Corbin & Strauss, 2008, p.16). Qualitative methods help researchers understand meanings that participants ascribe to phenomena in an inductive way through exploratory analysis, and it tends to be rich with detail. In

addition, qualitative research can help address two goals as outlined by Maxwell (2013): generating results and theories that are understandable and resonate with the everyday experiences of youth (in this study youth from marginalized backgrounds in Tanzania), and helping improve existing programs or policies. As Creswell (2009) noted, in the qualitative research process, the researcher “keeps a focus on learning the meaning that the participants hold about the problem or issue” so that the researcher can understand the context and setting at the individual level from participants (in my study youth) themselves (p. 175).

Mixed-methods research is an “expansive and creative form of research” (Johnson & Onwuegbuzie, 2004, p. 17), which allows the researcher to understand relationships between variables (if predictions can be made), while also exploring how and why a relationship exists. In addition, combining qualitative and quantitative methods helps researchers “convey the trends and voices of marginalized groups or individuals” (Creswell, 2009, p. 121). This study sought to explore the relationship between social capital, inequality, and educational and earning success over time, from the perspectives of youth from marginalized backgrounds. As this study sought to explore how and why these relationships exist and how youth were able or unable to mobilize their social capital to reduce social and economic inequalities in their world, a mixed-methods design was best for this study.

For this study, quantitative data were used to understand the different vulnerabilities of youth in these schools (e.g., differences by sex, orphanhood, financial responsibilities, etc.). In addition, quantitative data also helped to understand how social capital changed (or not) over time for youth from marginalized backgrounds in Tanzania. It is important to know if there was positive and significant change, so that teachers, practitioners, and program staff or policy makers in the future can focus their efforts on further developing social capital for youth, specifically in and through education. Conversely, it is important to understand if the change over time was stagnant or negative, as teachers, practitioners, and program or policy implementers can explore how to mitigate the negative effects of declining social capital for these youth.

Previous research on youths’ social capital has helped to establish a link between relationships and educational success (see, for example, Bajaj, 2009; Chattopadhyay,

2014; Stanton-Salazar & Spina, 2003), but more research is needed to understand how different types of relationships are related to educational success and earning particularly for youth from disadvantaged backgrounds given inequalities in Tanzania. In addition, it is not clear if and how schools can foster or build social capital for different groups of youth (or if it differs depending on youth characteristics). While this study is not generalizable to a larger population (as generalizability was not at the core of this study), these results shed light onto the relationships between social capital and education for other kinds of schools in other locations.

Once this study established if and how social capital related to education and earning outcomes for youth in these schools over time as measured through survey questions that were quantified data, this study sought to tease out what types of relationships and related resources both helped and hindered youth. Thus, qualitative data were needed to understand how and why social capital possibly helped some youth and hindered others. Previous social capital research that privileges youth voice has shown that schooling relationships and community or family relationships produced both positive and negative effects on youth well-being (e.g., Holland et al., 2007; Morrow, 2002). In addition, previous research has shown how some youth have utilized their social capital to further their opportunities for paid work (Leonard, 2005) and enhance their livelihoods, specifically in Tanzania (Evans, 2012; Vavrus, 2013). Yet, it remains unclear which types of support help or hinder different groups of youth, if and how youth have utilized relationships to address power in schooling or employment, and if and how Tanzanian youth have drawn on their social capital to reduce the effects of gender, economic, and social class inequalities in their lives. Mixed-methods research is needed to understand more deeply the relationship between social capital, education, and earning to explore if and how youth were able to challenge inequalities in efforts to improve their livelihoods.

### **Instruments**

This study is a secondary data analysis on demographic, spoken survey, and interview data collected as part of a larger six-year evaluation of three youth livelihood programs in East Africa. By analyzing quantitative data, this study sought to understand the different characteristics that may dis/advantage youth who attend Sasema and Usawa,

while using such variables as proxies for inequalities or constraints in society. Specifically, this study drew on the following demographic data from youth; age, sex, orphan status (if mother/father is not alive), and financial responsibility of youth (if youth contributed financially to school fees, basic home needs, health care, wedding/funeral expenses, travel, and/or other household goods). The evaluation team first collected data on age and sex at the baseline (in 2012) and then confirmed these variables during each subsequent survey and interview data collection. In addition, the evaluation team first collected orphan status in Oct 2012 and then again in March 2014, and they collected information on financial contributions to the household in March 2014. This study used the more recent data (collected in March 2014), as recent changes in youths' families or financial contributions may have a greater affect youths' lives, specifically any discrimination they may face (e.g., as a recent orphan, or if youth recently needed to contribute financially to their households) (see Appendix C1 and C2 for a copy of the demographic data collected for new and returning students in 2014 and Appendix D and for a copy of the Youth Spoken Survey administered in 2014).

To measure social capital, previous interview data were analyzed to identify different types of relationships (e.g., with peers and adults both at home and in school) that youth mentioned as aiding their education and employment goals. From this analysis of previous interview data, eight questions about relationships and related resources that youth answered in March of 2014 and Oct 2014 (if youth were still enrolled in school) were used to measure social capital, as follows:

1. Do your peers (agemates) at school help you achieve your own education goals?
2. Do your peers (agemates) at school help you achieve your own employment goals?
3. Do adults at school help you achieve your own education goals?
4. Do adults at school help you achieve your own employment goals?
5. Do your peers (agemates) at home help you achieve your own education goals?
6. Do your peers (agemates) at home help you achieve your own employment goals?
7. Do adults at home help you achieve your own education goals?
8. Do adults at home help you achieve your own employment goals?

With these questions, this study hoped to explore which types of social capital mattered to youth success (e.g., adult relationships, peer relationships, school relationships and home community relationships), and if different types of youth responded differently for certain types of social capital (e.g., by sex, orphan status, younger youth (ages 11-16) and older youth (ages 17-20), or financial responsibility) over time.

In addition to examining group differences in social capital over time, qualitative interview data were collected once per year (May – July) from 2012 – 2015 (four years of data) to further understand which types of relationships mattered to youth and how youth were able or unable to utilize their relationships and related resources to address inequalities in society. Each year, data collectors asked youth questions about their life changes, goals, aspirations, and supports and challenges to schooling and earning (see Appendix E1, E2, E3, and E4 for the sample questions for the youth interviews in 2012, 2013, 2014, and 2015). In addition to the general questions, in 2014 and 2015 interview data collectors used a list of probes including the following questions (whenever youth mention people who acted as supports or constraints):

- How do you know these people (e.g., from home or school)?
- Tell me about how they have supported you. Have you faced any challenges at school?
  - If so, what did you do? Who did you ask for help? What happened?
- Have you faced any challenges in finding employment or creating an enterprise?
  - If so, what did you do? Who did you ask for help? What happened?

The evaluation team gathered youth interview data (with additional probes), to understand why and how social capital affected education and earning goals for youth. In addition, qualitative interview data helped more deeply explore if and how youth were able to mobilize their social capital to reduce the effects of discrimination in their lives.

### **Research Setting**

This study utilized a case-study design as similar and contrasting cases can help understand precision, stability, and validity of findings through an in-depth analysis of characteristics of different groups (Miles & Huberman, 1994). Case study research “enables the researcher to answer ‘how’ and ‘why’ type of questions, while taking into consideration how a phenomenon is influenced by the context within which it is situated”

(Baxter & Jack, 2008, p. 556). According to Yin (2009), the case study is “an empirical inquiry that investigates a contemporary phenomenon in depth and within its real-life context, especially when the boundaries between the phenomenon and context are not clearly evident” (p. 18), allowing for a holistic understanding of such phenomenon. Stake (2005) stated that a case study examines a bounded group of individuals that encounter both complex and localized issues (which the researcher examines); as this study sought to examine social capital for youth from marginalized backgrounds, youth who participate in the Parka youth livelihood program at the two school sites of Sasema and Usawa provided an excellent case.

**Sasema and Usawa schools: Sites of research study.** Sasema is a formal lower secondary school located on the outskirts of Mankwe, which is an industrial city in southern Tanzania. Mankwe is a large commercial center on the base of mountains, with agriculture production as a main export. There are two universities in the region (one with an agriculture focus) and a variety of technical and vocational training centers. There is one government secondary school for youth who can afford the fees and associated costs. Sasema integrates business and entrepreneurship into the formal secondary school curriculum (MOEVT, 2007). To achieve the goal of fiscal independence, Sasema started school businesses with the help of Parka, including a vegetable garden and chicken production to sell eggs in the local market. In addition to teaching the formal curriculum, Sasema also teaches life skills and includes mentoring, career guidance, and intensive counseling into the girls’ daily schedule (Willemsen, et al., 2013).

Usawa is located in Nara, a newly formed region in the southern highlands and bordering Lake Nyasa. The main economic activities in the region are planting trees for timber, cultivating maize, and exporting other natural resources. Usawa is a co-educational four-year vocational and technical school that operates within the formal Vocational Education and Training Authority (VETA) curriculum. Usawa offers certificates in masonry, carpentry, agriculture, farming and animal husbandry, in addition to teaching core subjects such as mathematics, entrepreneurship, English, Kiswahili, and life skills.

As previously stated, Sasema and Usawa schools were relatively new, enrolling their first group of students in 2008 and 2012 respectively. Parka had worked with each school since 2011 by conducting a market scan of the area to identify potential educational-productive units for the schools. In addition, Parka provided the schools with teacher training, assistance in starting or continuing businesses (including hiring staff), assistance with budgeting, and provided the schools with entrepreneurship curricula and training. Both schools set goals to be fiscally independent in the 5-7 years after partnering with Parka, with the hopes of being able to run on their own with little assistance from Parka or the government/private donors. Parka helped to further the relationships between the schools and communities by facilitating linkages between the schools and local businesses or groups (for instance, linking Sasema to an organic farming organization in Mankwe); Parka also helped the two schools bring in mentors to work with the youth at each school. Lastly, both schools implement a life skills curriculum to foster confidence, decision-making, relationship-building, and self-esteem so that youth can connect with others and help each other to combat discrimination and enhance their well-being (DeJaeghere, 2013).

### **Description of Participants**

The larger evaluation included longitudinal quantitative data (data from March 2014 and Oct 2014 from the same youth) from 227 youth aged 11-22 that were enrolled in Sasema (112 youth in pre-form, Standard 7, and Forms 1-4) and Usawa (115 youth, 47 females and 68 males in TVET 1 – 4) schools from 2012 – 2015. Of these 227 youth, the evaluation team interviewed a sub-set of 70 youth from 2012 – 2015 (see Table 1 for details of interview sample).

Table 1

*Description of interview sample (n=70 youth) by year interviewed, year in school, and gender*

School site	Year interviewed	Year in school	Females	Males
Usawa	2012	TVET 1	15	15
	2014	TVET 2	5	5
Sasema	2012	Form 1	10	0

Form 2	10	0
Form 3	10	0

This study included quantitative data from the 227 youth who completed the spoken survey both in March 2014 and October 2014. This study also included interview data from 70 youth, and 10 of these 70 youth were added to the sample in 2014. Thus, this study included four years of interview data from 38 youth, three years of interview data from 13 youth, two years of interview data from 12 youth, and one year of interview data from seven youth. Table 2 describes the data collection methods and sample sizes for the quantitative and qualitative data included in this study.

Table 2

*Data collection methods and sample sizes for this study*

Instrument	Time	Sample size			
		Total youth	Sasema females	Usawa females	Usawa males
Demographic data	March 2014	256	118	67	71
Spoken survey - social capital items	March 2014	256	118	67	71
	October 2014	227	112	47	68
Youth Interview	May 2012	60	30	15	15
	July 2013	55	30	12	13
	May/June 2014	50	27	10	13
	May/June 2015	43	26	8	9

The demographic profile of youth in this study complements previous work in Tanzania describing inequalities to learning and earning. Of the 227 youth who participated in the survey, (159 females and 68 males ages 11-20), 100% of these youth were out of school for some time before reenrolling at Sasema and Usawa. In addition, 35% reported they were single or double-orphans (79 out of 225) and 44% (99 out of 227) reported they were financially responsible for themselves or others in their

household, as they were contributing money for school fees, health care, basic household goods, and/or contributing to family expenses such as weddings, funerals, and travel. Even though many youth reported paying for basic goods for themselves or their families, 45% (103 out of 227) of the youth in this sample reported they never or hardly ever were able to save money; thus youth often faced challenges of meeting their daily needs. Social capital, or relationships and related resources, has the potential to be a powerful resource to improve youth livelihoods given inequalities in their lives.

**Participant selection.** The participants in this study were not a random representative sample of the communities, but rather the quantitative data were gathered from all youth enrolled (who stayed enrolled) in the schools, and the qualitative interviews were conducted with a purposive sample of youth. Parka and the two school sites chose youth whom they felt were outgoing and talkative (those who they predicted would give the most rich and descriptive answers to the interview questions) for the interviews. While the use of a purposive sample is not recommended to infer from the sample to the larger population (all youth at each school), this study is not claiming generalizability; instead, this study sought results using rich data that may offer insights into youth learning and earning that can be transferrable to other schools or other locations. As previously stated, all youth came from marginalized backgrounds and multiple conditions of inequality. Youth who were most talkative were chosen for the interviews so that we could gather the richest data possible to understand the relationship between inequality, social capital, education, and earning.

### **Data Collection**

Both the quantitative and qualitative data collection instruments were first developed together by UMN and Parka staff. At the beginning of the larger evaluation, UMN gathered the three NGOs together to discuss common themes and goals of the programs. UMN then drafted the demographic and spoken survey, and NGO staff members sent comments on questions to include, items to delete, and wording choices. Each year the youth interview was first adapted by UMN and then sent to Parka for their comments and revisions. Once the final instruments were agreed upon, the final documents were then translated by local researchers fluent in English and Swahili, and then back-translated by team members of UMN who were also fluent in both languages.

The original final demographic form, spoken survey, and interview were piloted with youth at Sasema in 2012 and the translations were edited slightly to clarify meanings.

To lead the data collection, Parka hired a Data Collection Supervisor in 2012 (but this position was paid for by The University of Minnesota) to collect, copy, and enter the data and keep track of youth ID numbers and contact information for yearly follow-up. In addition, the Data Collection Supervisor hired a team of local researchers to serve as data collectors, interviewers, and translators. The local researchers came from around the country, had a variety of data collection and evaluation experiences, and most held advanced degrees. A team of three local researchers collected the spoken survey data, as one researcher read the survey and response options aloud, while the other two researchers floated around the room to answer any questions the youth had and to check the surveys once youth were finished. The interview data were collected in sub-teams of three; one University of Minnesota Project Fellow (a graduate student working on the project), an interviewer, and a translator. From 2012-2015, 14 males and 22 females comprised the local research team.

For the first data collection in 2012, faculty, staff, and graduate students from UMN (myself included) traveled to Tanzania to train the team collecting the quantitative data. Another group of UMN staff and graduate students then traveled back to Tanzania in May 2012, and again each year, to train the team collecting the qualitative data. To train the teams, UMN created both a quantitative and qualitative data collection manual, and the qualitative data collection manual and training was updated each year. The Data Collection Supervisor also drew on this initial training and manuals to train new researchers each year as needed.

UMN created a database in Microsoft Excel and trained the Data Collection Supervisor how to enter the demographic information. The Data Collection Supervisor copied the spoken survey data and sent it to UMN via DHL. UMN then sent the spoken survey data to an outside agency for entering (the agency promotes a 99% accuracy rate). A local interviewer conducted the interviews in the local language (Kiswahili), while the UMN Fellow and translator sat nearby – the translator translated youths' words into English, and the UMN Fellow transcribed the interview in English. Two audio files of the interview were created, one in the local language and one in English. After each

interview, the data collection team (UMN Fellow/transcriber, interviewer, and translator) reviewed the main themes and wrote a brief memo of the interview. In addition, either after the interview or within a few days, the data collection team completed the word-for-word transcription in English, reviewing the Kiswahili recording as needed to clarify meaning, words, and translation. If there were any questions during data analysis, the UMN team communicated with the Data Collection Supervisor and local research team to clarify. As the youth interviews included questions on sensitive subjects such as family life, saving, employment, and discrimination in education and employment, the larger evaluation team tried to have at least one returning member of the interview team (either UMN Fellow, translator, or interviewer), to develop and maintain rapport between the participant and the research team.

**Use of existing data.** An extreme amount of data continues to be collected by researchers, universities, governments, private organizations, and non-governmental organizations to evaluate programs and policies. A lack of time, resources, knowledge of data analysis, and technology can limit the abilities of such groups to fully analyze data that has been collected. In addition, data collected with larger numbers of individuals can be extremely time-consuming and costly (Dimauro et al., 2008). Thus, using existing data sets to assess theories, generate practical knowledge, and evaluate programs or outcomes is an emerging method among researchers (Magee, Lee, Giuliano, & Munro, 2006). Existing data sets provide an opportunity to analyze a variety of variables and gather a more representative sample that could be possible based on the limitations of an individual researcher. Because UMN had already collected a large amount of data on the relationships and related resources of youth from marginalized backgrounds, this study was based on an analysis of existing data.

### **Data Analysis**

Case studies rely on multiple data sources (see, for instance, Yin, 2009). This study included demographic, spoken survey, and interview data to understand more holistically the relationships and related resources students at Sasema and Usawa drew on in their lives. While the quantitative data included all students enrolled at the two school sites who answered the spoken survey both in March and October 2014, the interview data was from a sub-sample of these youth; thus, these data are not generalizable to a

larger population. Yet, Yin (2009) articulated that case studies are “generalizable to theoretical propositions and not to populations” (p. 15). This study sought to contribute to the fields of education and youth development by furthering the understanding of if and how social capital, fostered in and through education, could or could not help youth overcome challenges related to power and inequity in their lives.

The software SPSS version 23 and QSR Nvivo 10 were used to conduct the analyses of the demographic, spoken survey, and interview data. To answer the first research question, SPSS was used to analyze the quantitative data. First, the data were cleaned and descriptive statistics were run on all variables of interest, including age, sex, orphan status, financial contributions to the household, and the eight social capital items. This study combined all single orphans (44 youth reported that only their mother was alive, and 16 youth reported that only their father was alive) and double orphans (19 youth reported that neither their mother nor father was alive) to create a single orphan variable with 79 orphans (single or double) and 146 youth with both biological parents alive (two youth did not answer one or both questions asking if their biological mother and father were alive). To create the variable measuring financial contributions, this study combined six items (if youth answered yes to contributing to school fees, basic home needs, health care, wedding or funeral expenses, travel, and/or other household goods when surveyed in March 2014). Of the 227 youth, 79 answered yes to contributing to at least one of these categories.

Because previous research documented mixed results on the importance of peers and adults contributing to education and employment, this study decided to leave each of the eight social capital items as single items instead of create potential scales based on factor analyses. To assess change over time on the social capital items, this study ran Wilcoxon tests, the non-parametric equivalent of the dependent *t*-test, as these data were not normally distributed (Field, 2009). This study used the grouping variables of sex (females versus males), orphan status (single or double-orphan versus non-orphan), youth who financially contribute versus those who do not, and age (11-16 years old versus 17-20 years old, based on youths' ages in March 2014). To analyze differences among groups (e.g., females versus males) and differences in peer and adult support, Wilcoxon rank-sum tests were run. Pearson's correlation was calculated as a means of effect size to

assess meaningfulness whenever a test was also statistically significant, using Field's (2009) suggestions of  $r = .10$  is a small effect,  $r = .30$  is a medium effect, and  $r = .50$  is a large effect (p. 57).

To delve deeper into understanding what types of relationships and associated resources help or hinder youths' goals given gender, economic, and social class inequalities in society, I used a grounded theory approach (Corbin & Strauss, 2008). Much like DeJaeghere (2013), this study first inductively analyzed the interviews in Nvivo to understand the themes in the data that responded to the first and second research question. Based on the questions and the quantitative data, a theme that youth drew on their peers at home differently than they drew on their peers at school to improve their livelihoods was expected (e.g., peers at home help further employment goals while peers at school help further education goals). Specifically, this study used Nvivo to develop codes and code the interview data. Similar to Andrade (2009), this study sought to "let the data speak for themselves" by determining what the data were about and what the categories indicated to connect the data to the emergent codes, and connect the emergent codes to one another in this case study (p. 53). Therefore, this study did not have an established framework for categorizing youth responses, and this study did not assume that some forms of support were more important or potent than others.

To answer the first and second research questions, I read through the interviews from 2012-2014 for all 70 youth. In reading through the interviews, 'bucket' codes, or larger categories were created whenever youth mentioned support for education or earning. The 'bucket' codes were created based on groups of people, for instance 'peer support', 'adult support outside of school', and 'parent support'. I started the analysis by clustering around such themes to think through and analyze the data. Then, 'baby nodes' were created underneath each bucket to describe the types of support, both in terms of location, positive or negative support, and the different purposes of support. For instance, one of the 'baby nodes' was 'peer support at school', and more sub-baby-nodes were created to describe the details of such support (e.g., 'peer support at school – starting a business').

After the interview data collection in May/June 2015, quantitative analyses of change over time on the survey data (March 2014-Oct 2014) were conducted and all

previous interviews were re-read. Then, the final 2015 interviews were read and analyzed to create a holistic picture of support for youth over the past four years. During this second analysis stage, this study focused on developing analytical categories of how youth drew on their social capital, for instance to defend their rights against others. In addition to coding the data in Nvivo, an Excel spreadsheet was created to detail peer and adult support for education and earning each year (Years 1-4), in addition to detailing the different groups of youth by color (females/males, orphans/non-orphans, financial contributors/non-financial contributors, and older (ages 17-20)/younger (ages 11-16) youth), to visually begin to see and map out patterns in the data. Two additional groups of youth were created for the interview sample only, youth who had dropped out of the schools and youth who were parents themselves.

Based on both the coding in Nvivo and the summary Excel spreadsheet, narrative summaries of youth were then created to tell stories of why and how certain relationships mattered to youths' goals. In addition, this study used these codes and narratives to explore how youth were or were not able to use their relationships and resources to reduce the effects of inequalities in their lives specifically while working toward their education and earning goals. Emergent themes were related to ideas of youth social capital, education, and earning given power and discrimination embedded in society.

### **Positionality of the Researcher**

As part of the larger UMN team conducting the six-year evaluation, I continually evaluated the power differentials that made it challenging to access and understand youths' knowledge and lived experiences in a non-authoritarian way. As a white, middle-class, native-English speaking female from a university in the U.S., I have been pushed and challenged to be continuously reflexive of my positionality and the impact of my presence in engaging with youth and in my interpretation and analyses of youth stories. During my first visit to Tanzania, I was asked multiple times by youth where I was from, if I donated to the school, and if I could help by giving Sasema school money to build a water tower to catch rain water (to help during the dry season). As part of the research team, I explained why I was visiting (to learn from the youth about their lives and how the school and their relationships influenced their goals and future), while trying to clarify that I had no money to give. Throughout the longitudinal evaluation, I

attempted to continue to draw on data from youth to help Parka further understand their lived realities. I built a strong relationship with the Data Collection Supervisors and school directors over time, and I worked with these staff to clarify data points and more deeply understand the context. While in-country for the larger evaluation, I sought to engage youth in meaningful conversation to highlight and learn from their stories without focusing on my privilege in the U.S. over their lives in their communities.

My positionality affected this work in a variety of ways. As a researcher with limited in-country experience, prior to this study I had few past interactions with Tanzanian culture, politics, education, and youth. This both limited my perspective and also expanded my study, as I was forced to listen to the voices of *these* youth participants and draw on *their* experiences in my analysis and interpretation, instead of relating this to previous work with Tanzanian youth. Working on the larger project for over 5 years enabled me to gain a deep understanding of the program and schools, while also providing space and time to read and re-read the interviews from youth to examine and re-examine my conclusions, biases, and assumptions. In addition, as a researcher working at the University of Minnesota, I was embedded in a variety of global discourses related to youth, education, and earning. In courses, at international conferences, and in the hallways at work, I had the opportunity to discuss and debate different concepts and positions with colleagues and friends. All of the texts, conversations, and debates I encountered affected the findings and analyses described here.

### **Validity**

A potential validity threat in this study is that youth may have given socially desirable responses, for instance choosing the highest possible responses on the scale for the social capital items (e.g., that adults at school help them achieve their own education goals ‘most of the time’). Yet, the data showed a variety in responses, suggesting that this was not how youth responded to the social capital items on the survey. Youth also may have been bored with the spoken survey and demographic questions (as some took it up to five times) although the social capital questions were first introduced in March of 2014. To help mitigate this threat, each time the spoken survey was administered the data collectors repeatedly asked youth to answer honestly and reassured youth that there were no right or wrong answers. Youths’ spoken survey responses were corroborated

with their interview data (e.g., if a youth said she went to peers often to help with her education goals, I reviewed this youth's interview data paying particular attention to if and how she described the educational support peers had given her in school).

Because the social capital questions were first asked at the beginning of the school year in March 2014, we do not have baseline data for all youth at the *beginning of their studies* at Sasema and Usawa. Thus, youth may have developed relationships or drawn on relationships at school and at home before the baseline survey in March 2014. Relationships built prior to March 2014 were not reflected in the spoken survey data, which may have resulted in less change over time from March 2014 to October 2014. Yet, the data utilized in this study did reflect change over time in social capital from March to October 2014 for some youth, so this study does show important increases and decreases in social capital for youth over an academic year, although it is not reflective of the change in social capital since the beginning of entering Sasema or Usawa for most youth. To help further understand the nature of relationships built prior to the 2014 spoken survey data collection, this study drew on interview data from 2012 and 2013 from youth. This study analyzed the previous interviews and a few of the survey questions to develop a basic understanding of relationships for these youth prior to collecting the quantitative data on social capital. In addition, in the 2015 interviews, the data collection teams attempted asked youth if they had certain relationships (or related resources) before they came to school, or if schooling experiences changed them in any way. While the survey data only spans one academic year, this study included more data on relationships both before and after this academic year to provide a more holistic picture of youths' social capital over time.

Lastly, there are potential validity threats to the quantitative data due to selection bias and attrition. This was mitigated by all youth in both schools taking the questionnaire. Survey results could be generalized to all youth attending these two schools, and this study did not generalize to a larger population. To reduce attrition, the data collection team attempted to survey youth twice during each data collection. While some youth dropped out of school and could not be retained in this study, this study made no claim of generalizability to youth who are out of school.

Regarding the interview data, there were a variety of potential validity threats. Youth possibly reacted to the interviews, or there may have been influence of the research team on the setting and youth who participated. In the interviews for the larger evaluation, the research team sought to gather rich data to provide a holistic story (Maxwell, 2013). In the interviews, the research teams avoided leading questions. In addition, this study used verbatim transcripts to hopefully gather a full picture of youths' lives. As the UMN team interviewed youth once per year, they were able to check and confirm any inferences from the data. While youth possibly responded the same way after being interviewed multiple years in a row (a type of test-retest effect) the interview data showed both common themes and variety across the years. The questions on the interview were worded slightly differently each year to elicit different responses and reflect change over time. As youth responses did change, particularly when youth graduated from Sasema, the test-retest effect appears to have been minimal.

Similar to the spoken survey, youth possibly gave socially desirable responses during the interview as well. To reduce this threat, the UMN team tried to keep at least one member of the interview team consistent to build a relationship with youth so they felt they could be honest. Also, in May/June of 2014, the UMN team worked with Parka to report back to youth about the findings and how they were being used to affect programming. Through these community reports, the UMN team showed youth that the team was maintaining confidentiality and that the team was seeking honest answers to improve programming and learn what youths' lives were like.

Another potential validity threat is that I was not present during the interviews, so I am unable to discern if there was researcher bias in the data collection. However, based on a review of the transcripts, I could generally see how the data collectors asked each question. UMN trained the interview teams (both U.S. and Tanzanian researchers) each year by discussing each question (to understand the main idea) and to teach our processing of interviewing (e.g., one interviewer speaking with youth in their local language, while the UMN Fellow and translator were sitting apart and translating/transcribing into English). As researchers were cautioned not to only focus on what they are looking for (to support their hypotheses), I rigorously examined the data that both supported my hypotheses and data that were discrepant (or negative cases), and

remained aware of the pressure to ignore the data that did not fit in nicely with my conclusions. While changes in relationships may have been difficult to detect because some youth interviewed had been at school for three or four years and built relationships prior to the first interview, the final interviewing teams attempted to ask youth when their important relationships were built, and if/how youth were able to utilize these previous relationships or not.

Lastly, it was not possible to determine causality with this design. This study was not an experimental design, nor were the youth in this study randomly selected or assigned to participate in the two schools. Yet, the results of this study provided important evidence about social capital and the relationships between social capital, education, and earning. To do this, this study included comparisons with the data – both across sites, across genders and different groupings of youth, and comparisons of the same setting at different times – to try to more deeply learn how and why certain relationships did or did not matter to youth. One may argue that the youth who were chosen to participate in the interviews may be quite different from the youth who were not in the interview sample. Youth were chosen to be interviewed if they were open and talkative (willing to tell us about their lives) and we stratified the sample by sex at Usawa and by form at Sasema. Because the larger evaluation design was seeking rich (and longitudinal) data, the researcher team felt it was more important to interview and learn from youth who were willing to share their stories (rather than randomly select a sample for the interviews). As this study was not designed to claim generalizability, but instead sought to learn about youth from marginalized backgrounds in Tanzania, it is not an issue that the youth in the interview sample were not randomly selected but instead were chosen because they were interested in talking about their lives.

### **Chapter Summary**

This chapter reviewed the research questions and described how a transformative and concurrent mixed-methods design was most appropriate given the questions and assumptions of power and inequality in this study. This chapter provided an in-depth review of the research setting and selection of participants for this study. In addition, this chapter described the data collection (both quantitative data from the demographic form and spoken survey and the qualitative yearly interview data). Lastly, this chapter

outlined the method of data analysis, my positionality as a researcher, and validity threats to this work. The next chapter, Chapter 4, delves deeply into the data to present the findings from the spoken survey and interview data; specifically this chapter explores how social capital related to youths' education and earning goals, and how youth differentially were able to draw on their social capital to reduce discrimination in their lives.

## Chapter 4: Results

### Introduction

Scholars have long argued for the importance of social capital, or relationships and related resources, to help improve well-being for those on the marginalized end of unequal power relations (see, for example, Bourdieu, 1986). Given inequalities in Tanzania – such as gender discrimination against females for education and sexual exploitation in the labor market – youth face additional challenges navigating their relationships amidst inequalities in their lives.

This chapter addresses the research questions framing this study:

1. What types of relationships (and associated resources) help or hinder young women and men's **educational** goals over time given gender, economic, and social class inequalities in society?
  - a. How are youth able to use these relationships and resources to reduce the effects of *inequalities to learning* in their lives?
2. What types of relationships (and associated resources) help or hinder young women and men's **earning** goals over time given gender, economic, and social class inequalities in society?
  - a. How are youth able to use these relationships and resources to reduce the effects of *inequalities to earning* in their lives?

To answer the first research question, this study explored differences in peer and adult support, both at home and at school, to further education goals using both survey and interview data. First, this chapter describes how positive adult relationships at home and school were important for youths' educational success. Yet, numerous youth – particularly females, orphans, older youth (ages 17-20), and youth who were financially responsible for others – reported facing a lack of support from adults for education. Youth in this study drew on peers for financial and academic support to further their schooling. Male youth in particular drew on increased peer support at school to complement other sources of support for education, and to supplement when faced with a lack of support from adults. Youth who lacked adult support (such as females, orphans, older youth (ages 17-20), and youth who were financially responsible for others) oftentimes drew on supplementary peer support to further their schooling. Youth also

drew on peer support to reduce the effects of inequalities to learning, specifically to combat the high costs associated with schooling and gender discrimination preventing females from schooling.

To answer the second research question, this study then analyzed survey and interview data to tease out if and how peer and adult support at home and at school furthered youth earning. This chapter explores how positive relationships with adults were important for youth earning. Yet, some females and orphans reported facing less supportive adult relationships at home, while some Usawa students reported less supportive adult relationships for earning at school. Peer support was important for youth earning, specifically as a supplement for youth with less adult support. Males reported increased peer support at school and at home for earning, which some used to supplement a lack of adult support for earning. In addition, males, non-orphans, youth who were financially contributing to their households, and younger youth (ages 11-16) also drew on increased peer support *at home*, supplementing adult support for earning when needed. Female youth in particular described facing a variety of challenges to earning; thus they drew on peers for advice and additional resources to create micro-enterprises and earn. The following chapter discusses implications for this work related to schooling, youth livelihood programming, and policies.

### **Relationships Related to Learning Goals**

**The importance of adults at home supporting educational success.** To answer the first research question, this study explored the different types of relationships that youth drew on to further their educational goals. Adults at home, particularly parents or guardians, played a critical role in supporting youth to further their education. When comparing support for education from adults at home with peers at home, youth reported stronger adult support for their education goals, and this remained consistent over time (see Table 3 and Table 4 in [Appendix A](#) for detailed statistics). Youth reported that adults at home, most notably parents, were a main source of support by giving youth advice and encouragement. One Sasema youth described how she drew on support from her father to continue with schooling even though others in the community were discouraging her:

*Other people tell me to stop learning certain subjects because they are hard. Others tell me, you can do it. But a lot of people tell me I cannot do it. But my father tells me I can do it. So I always listen to my dad, because he tells me I can do it. (2012)*

Youth also described how they relied on parents and adults at home for money for school fees and supplies to achieve their education goals. One female at Usawa described how she relied on her mother for support (as her father had passed away and she was the first born): “[my mom] is paying my school fees, she buys me clothing...everything I depend on my mom” (2012). Another Sasema youth explained how she drew on her parents for support for education, which was different than others in her community who were not supported to go to school:

*My parents are also opportunities [e.g., because they can provide or deny youth opportunities like going to school versus getting married]. Because other people’s parents didn’t allowed them to come to school. In some communities parents force children to get married but my parents paid for my school fees and gave me opportunities. (2014)*

In addition, youth described how their parents helped them take care of their own children, if the youth were parents themselves. While the interview teams developed strong rapport with youth in this study over the four years of interviews, it appeared that some youth did not want to say they had a child themselves on the surveys (possibly due to embarrassment, fear, or not wanting to bring up hurtful memories of a previous sexual assault). Thus, while the demographic data indicated that only five of the 224 youth surveyed had a child, when asked how many other people youth felt responsible for, 30 of the 221 youth (14%) stated they were responsible for at least one other person. In addition, while none of the Usawa youth mentioned having children, of the 30 youth interviewed at Sasema, five females mentioned that they had a child and were forced to drop out of schooling previously because of this pregnancy. These youth were able to re-enroll at Sasema with the support of their parents or guardians. One young mother explained how her parents took care of her son so that she could go to school and learn skills to help her support him in the future:

*When I'm at home, my mother tells me 'don't worry about your son, he is okay.' But even though I always want to know what is going on there, I work hard to make sure whatever little I get is for supporting my son to go to school. (2015)*

As these responses indicate, youth drew on the care, love, and support from their parents to continue with schooling.

**The importance of school staff supporting educational success.** Similar to the critical role of adults at home, these data also showed how positive and strong relationships with adults at *school* helped youth succeed in schooling. When comparing support for education from adults at school with peers at school, youth reported stronger adult support for their education goals, and this remained consistent over time (see Table 3 and Table 4 in [Appendix A](#) for detailed statistics). Drawing on Stanton-Salazar's (2011) definition of 'institutional agent', this may not be surprising, as informal conversations with school staff and teachers indicated that adults at school worked at Sasema and Usawa specifically to help youth from disadvantaged backgrounds who otherwise most likely would be alienated from education. While interview data from school staff were not included in this study, it is clear from the youths' perspectives that teachers and school staff played a vital role in their educational success (DeJaeghere et al., in press, 2016).

Complementing such research (see, for example, DeJaeghere et al., in press, 2016), youth reported that teachers played a supportive and caring role in students' lives, which helped them succeed in education. One Sasema student succinctly described the relationship between teachers and students as this: *"we live well in harmony, we cooperate together"* (2012). Other youth described how teachers cared about students and wanted them to understand: *"teachers here are so loving. They direct you so many times to make sure that you understood"* (2012). Another youth reiterated that the care, love, and support from teachers was not common in other schools. *"Perhaps the thing that I've seen at Sasema which is not in other schools is we are cared for so much here at Sasema, when you have problems they listen to us"* (2013).

In addition to schoolteachers, this study complements previous research (e.g., Kano, 2012) by highlighting the critical role that the school counselor played in the lives

of students at Sasema. One Sasema student explained: “*here at school we have a school counselor. Here if you face a problem you get with her, perhaps you’ve failed and you just go to her and she encourages you to go on studying*” (2012). Another Sasema youth described how she received advise from the counselor to help further her education: “*the adults [at school] are supporting me by giving me advice concerning education, and once I have problems at home, and here we have a school counselor and if we tell her she will give us advice*” (2012). Given that 35% of the youth in this study were single or double-orphans, relationships with school staff such as counselors were critical to helping youth navigate problems and challenges in their lives. Usawa did not have a school counselor, and Usawa students did not mention counseling support at school as often as youth from Sasema did.

Youth also credited their school staff relationships and life-skills curriculum for helping them learn to be confident and avoid temptations, such as men willing to pay for sexual relations with them. One female youth described her increased confidence that came from her schooling: “*The school teaches us how to learn to overcome temptations through life skills. For example, we learn how to deal with sugar daddies and other challenges. The school teaches us how to become confident*” (2012). Another youth related how her relationship with her teacher helped her achieve her goals: “*Even the teachers have been telling us—while in class they’ve been telling us—everyone here has his or her goals, and in order to achieve those goals we need to put efforts in our studies to avoid temptations*” (2012). Yet another Sasema youth linked this increased confidence to her educational success:

*If you are very confident, then you can listen to the teachers confidently, even though you don’t do well or pass well in your academics, you keep on studying hard. Then at the end, you will perform well in your academics, and so I am now performing well. (2013)*

Thus, these data showed that adult-student relationships at school that were caring and loving helped youth develop confidence to work toward their education goals (see also, DeJaeghere et al., in press, 2016).

Several youth described how, despite receiving encouragement from adults at home to continue with schooling, they faced financial challenges to their education

because of a lack of school fees, uniforms, or other related costs. When families were unable to financially support youth, at times youth were able to draw on relationships with school staff to continue their education. While Sasema and Usawa charged a small portion of the typical secondary school fees, youth at both schools were oftentimes sponsored by others (either Tanzanians or others with associations to the schools), and the schools and/or teachers paid school fees or provided youth with basic needs (such as soap) when needed so that youth could continue with their education. A Sasema youth articulated how this support was different than a typical Tanzanian school: “*so many needs that a student may have were supposed to be taken care of by the student herself. Like bus fare, school fees, notebooks...and I think [this is] the thing that would have made me not go to school*” (2013). Another youth from Usawa described her challenges with paying school fees, and how school staff supported her both by providing opportunities to work and directly paying other fees:

*We helped last June, we remained at school, and we helped workers here. Like feeding livestock, in the kitchen, if the cook was not here we cooked, in June. In December we were told we already paid the fees, so we could go home.*

*Last year I was complaining about my parent not being able to pay but I thank God the manager who left paid for my school fees last year and this year. And this year he also paid my school fees. (2015)*

Teachers supported this youth to work at school to pay her fees during one holiday, and then she was able to return home to be with her family the next holiday break.

In addition to helping pay school fees for O-levels, Sasema in particular provided extra support to Form 4 graduates by offering an entrepreneurship class, computer class, and school fees/basic needs for those who graduated Form 4 and were waiting for their exam results and enrolling and attending A-levels or other colleges for further education. One youth from Sasema described this support to accomplish her goals:

*The one who helps me the most is Sasema. They are the ones who helped me go to school, to pay school fees, so in a large percentage is just Sasema...they advised me so even when I go for college they will pay for me. (2015)*

An orphaned graduate of Sasema explained how Sasema has helped her to further her education at the interview after she had graduated from Form 4 and was attending a teachers' college in Dar es Salaam (with support from her sponsor and Sasema).

*Sasema has helped me in a very big way, because without them I don't think I would be in school right now. It has helped me to bring me from the hard situation and it has helped me to get an education in a very big way. Because in my family I have a single parent, who is my mother. And she's a farmer and she's too old. So she won't be able to take me to school. And she's also dependent on me that I have to go to school, and after completing school I have to help her. (2015)*

Thus, supportive relations built with school staff helped youth succeed in education even after completing the Form 4 exams.

**Differences in adult support.** While roughly half of the youth in this sample described supportive adult relationships at home and at school, when youth faced less supportive relationships with adults they had a difficult time succeeding in school. Specifically females, orphans, older youth, and those financially responsible for others tended to report more difficulties with adults when working to further their education goals. For instance, interview data revealed that some female youth reported challenging relationships with adults at home while working toward their educational goals, which is reflective of larger gender inequalities in education in Tanzania. One female Usawa student described such a challenge as “*there are other parents who look at women as passersby, and that they are not supposed to get education. They say ‘If I educate these young women, they may get married and leave home’*” (2012). Another female at Sasema reiterated this thinking:

*In getting education, some parents discriminate. They say it's far better to educate a young man than a young girl – they think that, if I educate a girl, she will benefit the other side [her eventual husband and his family] once she's married so it's far better to educate a young boy. (2012)*

In addition to females, orphaned, older youth, and youth who were financially responsible for others in particular reported challenging relationships with adults at home when working toward their education goals. Survey data showed that orphans reported a

statistically significant and moderately meaningful *decrease* in adult support at home to help them achieve their own education goals over the 2014 academic year ( $z = -3.461$ ,  $p = .001$ ,  $r = -.39$ , see Table 7 in [Appendix A](#)). Similarly, interview data revealed that older youth and youth who were financially responsible for others reported less support from adults at home for their education goals over time, possibly because adults at home wanted youth to work more instead of spending time in school to earn money for the family.

There were no clear differences by gender, orphan status, age, or financial responsibility in terms of *adult support at school*. As adults at these two schools worked specifically to help the disadvantaged youth attain educational success, both survey and interview data showed that youth did not perceive adults to perpetuate inequalities to learning for certain groups of youth that may have faced discrimination at home, such as females, orphans, older youth, and youth financially responsible for others.

**Unsupportive adults hindering educational goals.** When adults were not supportive of education, youth reported great difficulties in working toward and achieving their goals. Perhaps unsurprisingly, these data showed that, when faced with a very difficult schooling environment, negative adult support had detrimental effects on youths' ability to continue their schooling. By the fourth interview in 2015, 12 females and 11 males in this sample had dropped out of Usawa, and, of the 17 youth (8 females and 9 males) still enrolled at Usawa, all but one mentioned teacher turnover or the lack of teachers as negatively impacting their ability to achieve their education goals. For instance, during her third interview one female youth from Usawa explained how she had dropped out of Usawa because "*there was a frequent change of teachers...they were not teaching us well. I could not understand what they were teaching*" (2014). Another female Usawa youth described how she dropped out because teacher turnover:

*At school in carpentry course, there was a change in teachers after every few months. So there would be new teachers in a certain area, and then different teachers would come and start from the beginning, not where the other one left off. So in practical areas, we didn't understand. Then I decided to leave... [I thought] I would continue to study there but in the*

*end I won't understand anything, I would come back home with no understanding of anything. (2015)*

This youth had previously also mentioned challenges for females seeking education at home due to less supportive home environments: “*Parents [in my community], they don't want girls to go to school, but they want boys to go to school*” (2012). When asked why, she speculated “*maybe they want to just marry off the girls for them to get their dowry*” (2012). Thus, she faced multiple stresses to her schooling success, as her community in general did not support girls going to school, and she was not learning at school because of the change in teachers.

Similarly, other youth described a lack of teacher support, coupled with less support for education at home, as contributing to their decision to drop-out. One Usawa youth complained about the teachers' lack of support, which grew over time:

*When I got there first, there were good teachers and they were teaching well and even students understood well. But after a little while, they started changing teachers of subjects. They would take a good teacher and bring another teacher, a teacher who didn't understand. Instead of bringing someone who went to school for carpentry, they would bring someone whose profession was in forestry. And sometimes you'd find that a student knows more and will be teaching a teacher. (2015)*

This youth went on to explain that she dropped out of Usawa and enrolled in another vocational training center, but was forced to quit because her grandmother could not pay school fees. As both her father and mother had passed away, this orphaned youth had trouble receiving support for schooling from other adults at home. She also described her limited support from an aunt and uncle as “*she [my aunt] usually says she cannot help anybody. She refuses...she's capable of helping, but my uncle, her husband, says he doesn't want to help our relatives*” (2015). Thus, at her last interview, this youth was hoping to do casual labor to earn enough money to pay for her school fees to continue learning electricity. Yet, she was currently not attending school both because of an unsupportive learning environment at Usawa, and a lack of school fees from her extended family, as both of her parents had passed away.

While only two of the 30 females originally interviewed from Sasema had dropped out before taking their Form 4 exam, one described how a lack of supportive relations at home contributed to her leaving school. While not indicative of a large number in this sample (as drop-out was less common among the sample at Sasema), this story illustrates a case of how a lack of supportive relationships with adults at home and at school had compounding effects. One Sasema early leaver explained how her mother fell sick and she did not receive support from adults at school, so she felt forced to drop-out to help her family:

*[Last year] I wasn't able to go to school because of the responsibilities – the first responsibility was to help my mother, she was sick and was supposed to help me. And my child depended on me, and you can't go to school with the fear of your family not being okay. So it wasn't easy for me to stay in school without knowing their needs are met. When I used to go home, so many things were waiting, just looking for me there. I spoke to school management but didn't get any reply. It wasn't easy to fulfill my own needs because I was staying at school for months. Before coming to school my mother was okay, but after that my mother got sick. I used to tell the counselor and she promised that she would do something. But I don't know what happened – the management didn't reply to me. After I saw that my counselor wouldn't reply to me, I just quit. (2014)*

While it remains unclear whether she would have continued her studies at Sasema if she had received support from school management, this youth felt tension and commitment at home, and left school to serve as a support for her family.

### **Importance of Peer Relationships Furthering Learning**

While relationships with adults at school and at home had a strong influence on youths' educational success, findings indicated that not all school and family environments were positive for youth in this study. Youth reported needing additional support to achieve their education goals, as they faced multiple challenges to their education. A major finding from these data was that *peer support for education* was also necessary for youth to succeed, particularly for male youth and for youth with less adult support at home, such as females, orphans, older youth, and youth who were financially

responsible for others<sup>9</sup>. Youth drew on peers as sources of financial support and academic support to further their schooling. Given contextual factors in Tanzania that contribute to inequality in education, such as high costs associated with schooling for youth living in poverty and gender discrimination against females for education, youth drew on peer support to reduce the effects of inequalities to learning in their lives to varying degrees.

**Peers offering financial support when faced with less adult support.** As youth living in poverty oftentimes have peers who also have minimal financial means, strategically asking for loans to meet certain schooling needs were crucial to youths' education. Although their peers may not have had much money to give, once youth were successfully re-enrolled in school, they reported drawing on peers at school to borrow money to buy supplies or pay for schooling. Financial support from peers was particularly important when youth were not able to rely on their parents or families for money; thus youth drew on peers to provide loans and supplies to supplement adult financial support when needed. For instance, although his parents were paying his school fees, one male Usawa youth described how he lacked spending money as "*[I have] no money for my own use, it is not there because my parents are poor*" (2012). After joining Usawa, this youth supplemented financial support from his parents with peer support by borrowing from his school peers to purchase school supplies: "*I was broke and had no money. I used the money for buying exercise books, a pen, and a pencil*" (2012). Over time, once his parents sent more money, he was able to pay back the loan.

Similarly, a Sasema graduate explained how it was difficult to pay for schooling expenses now that she had graduated from Sasema. She explained "*it may happen that you tell your parents that you don't have some money, and then they may tell you that they don't have money....you become full of thoughts about what you should do*" (2015). She explained how she continued to rely on Sasema friends to borrow money to purchase school supplies (specifically, manila sheets for drawing) now that she graduated from Form 4 and was in college:

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<sup>9</sup> This was most evident through the qualitative data, as the quantitative data was limited in drawing out all of the facets of peer and adult support.

*I thank God that here at college I have many friends. We are about six from Sasema, and this helps me that when sometimes I don't have money or I get a problem – so we are helping each other. And this could be by borrowing or loaning each other money. So you are told that, when you borrow money from someone, you know that there will be a day when she also might borrow some money from you. (2015)*

As the majority of these youth were from families with minimal income, youth in this study learned to draw on their peers for financial support to meet their needs at school, particularly at times when adults at home were not able to send money. In examining the data by different groups of youth, there was no clear difference in one particular group drawing on peers for financial support more often; the vast majority of both males and females, orphans and non-orphans, older and younger youth, and youth who financially contributed to their household and youth who did not contribute drew on peers for financial support in some way to further their education goals.

The ability to draw on peers for financial support was particularly important for these youth, as almost all youth reported previously dropping out of school because they lacked school fees or other materials, such as books or uniforms, to attend and participate in school. With help from peers, youth were now able to continue participating in the field of school, which altered these youths' habitus. Relationships with peers empowered youth to ask for loans and buy school supplies to continue their education. While many of these youth described previously questioning their 'belonging' in schooling because they were from poor families who lacked financial means, these youth now felt increased agency to ask for support from peers and continue towards their goals of becoming an educated person, an identity that shifted their habitus.

**Peers providing academic support.** As most of the families in this study were not able to pay for extra classes (as is common in Tanzania) to supplement day school to pass the national exams, youth learned to draw on their peers for academic support to further their learning. Youth thus drew on their peer support to reduce the effects of inequalities to learning in their lives by sharing their knowledge and helping each other pass exams. For instance, a male youth from Usawa explained how he drew on his peers

at school to advance his skills and complement other support at home, because peers at school had different knowledge than his peers at home:

*I met friends with different skills and some are with advanced skills. And from these skills, we contribute and I get different ideas. Especially after practical studies, in areas where you did not understand well, then your friends help to instruct you. (2014)*

Similarly, a female youth from Sasema described how she learned the value of drawing on peer relationships at school to study and succeed in her exams:

*There are other changes in my studies. For instance in studying we encourage each other—we come together. At first we weren't studying together, but now we're in groups and that strengthens us to prepare for next year... We are in groups, those who are more capable in the class together with those who are less capable, and we discuss certain topics to make sure that each person understands... When we were in Form 2, the headmaster made those groups. We did so well because of our groups and so all of us Form 2 students passed. And so now, in Form 3, we continue the same trend. And so when we're in Form 3, now we decided on our own to form these same groups. (2014)*

In her final interview, this youth described how she continued to work with her peers to study for the Form 4 exams. Although youth in this study were from poor families and did not have money to pay for extra classes to supplement their schooling (as many wealthier youth in Tanzania commonly do), some youth were able to mitigate this challenge by drawing on peers for academic support. Academic support from peers was a powerful source of knowledge for youth who were trying to pass national exams with limited resources. While youth previously described having less self-confidence in school, as they may have failed exams in the past, their habitus had changed as they felt they could supplement extra classes through academic support from peers.

Although many female youth described drawing on peers for academic support, peer support at school for education was particularly salient for males; male youth reported a significant increase in that their peers at school helped them to achieve their education goals over the 2014 academic year ( $z = -2.66, p = .008, r = -.32$ , see Table 6 in

[Appendix A](#)). Male youth drew on this increased peer support at school to complement their educational support. For instance, one male orphaned youth at Usawa described how he had developed peer support through his schooling to succeed in his classes. After attending Usawa for only about four months, he described his peer support as simply “*they [my peers] advised me that I should choose livestock keeping as a subject*” (2012). The following year he explained how his peer support had increased, and he drew on this increased motivation, encouragement, and academic support from school peers to help him succeed in school:

*[My peers] they have supported me. They have been telling me to work hard in my studies and they tell me that I should not play too much. In the past, I used to play too much, and soon after they advised me. I have changed and I have been studying.*

*I have seen changes, because in the exam I used to drop and be in last position in class, but now it's not like that. I used to be in the last position....I am now in position 10 of 12. (2013)*

This male youth was able to draw on his increased peer support to improve his class position, altering his habitus as he felt empowered to study with peers to succeed in his exams.

Peer support at school increased for males, which may be due to the fact that male children in Tanzania most often are chosen by parents to work or help with family businesses, in addition to attending school. Therefore, in the past, when the male youth in this study were living at home, they may have had fewer opportunities to build relationships with peers at school and less time to draw on school peers to further their education. While at Usawa, male youth possibly had more time to develop and cultivate friendships at school, which they were able to draw on for academic support to further their education. In addition, males might have felt greater peer support for education because the larger environment supported them as *male* learners. As males in Tanzania are typically chosen to attend school and are valued in part for their education, outside contextual factors may have also contributed to the fact that male youth reported feeling greater peer support for their education over time.

**Nelson's story.** Nelson's story of increased peer support at school is representative of the majority of males in this study. Nelson's story articulates the importance of motivation and academic support from peers at school for male youth, especially to supplement a lack of adult support, for instance when faced with a less supportive schooling environment. In his first interview at Usawa, Nelson described his peer support like this:

*[My friends] have also helped me. It also depends on the kinds of friends. All my friends have good habits so they encourage me that education has no end, so they encourage me to work hard. They tell me even if you see business people, they also need education. You know there are good friends and bad friends. Good ones will tell you good things, and bad friends will give you bad advice. Bad things are things like drinking, stealing, and being selfish. (2012)*

In his second interview, he described how he drew on support from his teacher, in addition to his peers, to study: “*I try to study hard, and whenever I don't get a point, I ask my teacher*” (2013). By his third year, Nelson explained that he was 5<sup>th</sup> in his class and he felt he was on the path toward his goal of becoming an agriculture professor, a job he had not envisioned previously. Because he was able to draw on peer support to succeed in school, Nelson's habitus shifted and he saw himself in new professions requiring advanced education. Yet, by his fourth interview, Nelson faced challenges at school because there was no syllabus at Usawa aligning the agriculture curriculum with the VETA agriculture exam. He explained:

*We were studying agriculture and livestock separately. And when I started it seemed like agriculture has its own syllabus, and livestock has its own syllabus. So for us, they were encouraging that there is a syllabus for agriculture, and so we kept on studying agriculture. At the end of the day we were surprised to hear that agriculture had no syllabus. (2015)*

Nelson explained that he and his fellow students had studied agriculture for 3.5 years and livestock for only 1.5 years, so they were underprepared to take the livestock exam. Yet, realizing the importance of a VETA certificate, Nelson and his peers convinced the

headmaster to allow them to take the VETA livestock exam. Nelson described how he was able to study and successfully pass the exam with strong support from his peers:

*So we learned from there [switching to livestock classes 1.5 months before the exam] and we took our fellows' notes, and we read them. And then after that we took the exams...it was a VETA exam...[in] practical I had an A, and in theory I had a B. (2015)*

Thus, Nelson felt less support from Usawa staff because he was encouraged to study agriculture even though there was no syllabus and the curriculum was not aligned with the VETA exam. Instead of relying solely on less-supportive school staff, Nelson drew on his peer support at school by borrowing class notes to study for and successfully pass the livestock exam and further his education goals. Peer support, particularly in the form of academic support, altered youths' habitus by helping youth learn and succeed in exams. As youth felt power to advance in school, pass national exams, and graduate with a certificate, they expanded how they imagined their futures. Youth who had previously felt they had limited work opportunities described envisioning their futures in new ways, such as becoming professors to teach others.

**Peer support reducing the effects of inequalities.** Peer support at school was vital to youth who reported facing discrimination and less support for schooling at home. Specifically females, orphans, older youth, and youth who were financially responsible for others reported less support for education at home; thus, these groups of youth tended to rely on peers for supplementary support. While the spoken survey data did not show statistically significant differences in peer support by orphan status, age, or youth who financially contributed, interview data revealed that orphans, older youth, and youth who were financially contributing to their households who reported less support from adults for education (possibly because guardians felt they should be working instead of going to school) supplemented this lack of support with support from peers. Many orphans, older youth, and youth who financially contributed to their households relied on peers for both financial and academic support to supplement this adult support and further their education.

In addition, although survey data did not show differences by gender for peer support for education, the longitudinal interview data indicated that roughly half of the

females in this sample at some point in time faced less support for education from some adult(s) at home and supplemented this with peer support. As females oftentimes get married and then live with their husband's family, there is less perceived direct benefit to sending females, compared to males, to school. Many of the females in this sample described how their parents lacked the funds needed to pay for their school fees so they wanted or needed their female children to work instead of attending school. One female youth from Sasema described these challenges, which were indicative of many female youth in this study:

*In terms of education...in most cases, those who are rich get educated and poor ones do not. Other parents have no way to find money. Sometimes when they [females] are sent for school, they do not have the readiness to do well in school. (2012)*

Another challenge reported by numerous females in this study was that parents or guardians at home did not support education for females. For instance, if families lacked the financial means to send both sons and daughters, they may have chosen to send only the males to school, because sons will support them in the future. Female youth in this study reported additional challenges as females who desired to be educated. For instance, one female youth from Usawa described how her father had multiple wives and did not want the daughters (herself included) from his second wife to attend school:

*Because my dad has married two wives, my mom is not loved. She [my mom] felt very bad because the children of the younger wife, they all go to school. But in our family, he doesn't want to take the girls to school. (2012)*

In her fourth interview, she articulated how she learned to rely on supplementary peer support at school to further her education goals despite such discouragement:

*I was discouraged to continue with my studies here at the school, but there are people who advised me to continue to stay in school. Before joining here in 2012, there are a lot of words I heard from people which were very discouraging. (2015)*

When asked how she faced the challenge she explained that she drew on her peers "I asked my fellow students and they advised me. So, I got encouragement to continue

*studying*” (2015). Thus this youth drew on peer support to gain motivation when faced with traditional views that females should not be educated.

**Sara’s story.** Sara’s story articulates how females in particular faced specific challenges to schooling, and they needed to draw on supplementary peer support while also balancing their relationships to achieve their goals. Sara’s story was representative of a large number of female youth in this study, as she navigated multiple challenging relationships as she worked toward her education. In her first interview, Sara described how she joined Sasema after she dropped out of standard 7, as her father had passed away and her mother had troubling paying her school fees. Sara described her previous schooling challenges and the support she eventually drew on to face her problems:

*At the school where I was studying, there was a teacher who wanted me....he was pressuring me to have sex. I refused because I knew the danger of such things....I told my sisters and some were giving me bad advice, some saying ‘just go on and agree so that you go on with schooling’, while some were telling me ‘no, do not agree to it’. But I followed the advice of those who told me not to agree with him, until when I was suspended from school because of school fees, and that’s when I heard about Sasema. (2013)*

After taking the advice of some of her sisters, Sara then enrolled in Sasema in standard 7 so that she could catch up on what she missed. She described how her peers had helped her academically succeed:

*Most of the times, my friends have been pushing me up to work hard. My peers have helped me in a number of ways. For instance, if I have problems in class, I ask and they explain things to me to help me understand more. So I know that, oh! Having friends can help me understand more. (2012)*

Yet, while Sara felt strong peer support, she also felt strong pressure to succeed in schooling, perhaps feeling like Sasema was her last chance for educational success. When faced with such a high-pressure environment, relationships with peers also inhibited Sara’s education goals. For instance, Sara and fourteen of her peers were suspended from school for helping each other on an exam: “*we were taking exams so we*

*were helping each other in the exams. The school law does not allow us to help each other” (2013). When asked what obstacles she faced to achieve her education goals, she responded: “The obstacles I have faced for instance, in studying I want to study and my friends are not studying...so that destructs me. Or some friends come and start talking stories and that disturbs me” (2013).*

To overcome such challenges, Sara described how she was learning how to rely on positive relationships at school. For instance, Sara reported asking for help from her mentor at school: *“We have mentors and we are like a family, we have people who we call father, mother, and we follow them and we help each other” (2013).* In her final interview, Sara described how she had learned to navigate peer relationships by leaning more on her supportive friends: *“first of all, I think the way of overcoming this challenge [of student drop out] is to avoid the peer groups” (2015).* As Sara gained experience with both supportive and less supportive peers, she learned how to be strategic with her friendships by leaning on positive peers, ignoring discouraging words from others, and avoid negative relationships to further her schooling. Thus, when faced with challenges such as high tuition fees, an environment where sexual relations with teachers is common, and high-stakes testing, Sara drew on peers for support to succeed in education.

In this study, peer relationships were powerful sources of advice and support for education, particularly for youth who were faced with unsupportive home or school environments. As all of these youth came from poor families, school fees and related expenses were barriers to education, and youth felt limited as they were viewed by their families and communities as ‘uneducated’. Peer support for education was critical to shifting youths’ habitus, as peers provided youth with financial, academic, and emotional support to succeed in school. Peers were strong sources of power for these youth, as youth felt agency to study together, support one another, and pass national exams. In addition, these schooling experiences changed youths’ habitus, as youth now imagined expanded futures, such as becoming professors and nurses when they had previously felt confined to jobs that did not require education certification.

### **Relationships Related to Earning Goals**

To answer the second research question regarding the types of relationships (and associated resources) that help or hinder young women’s and men’s earning goals over

time given inequalities in society, this study explored both interview and survey data related to youth earning. Relationships with adults at home and at school were strong supports to youth earning, in addition to youth learning. Adult relationships were not always supportive toward youth earning, as females and orphans reported facing less supportive relationships with adults at home, and some Usawa students commented on navigating less supportive adult relationships at school. Peer relationships were important to support youth earning, again as a supplement for youth with less adult support. Particular groups of youth, including males, non-orphans, youth who were financially contributing to their households, and younger youth reported increased peer support at home over time, and males also reported increased peer support at school over time, which some used to supplement a lack of adult support for earning. Peer support was particularly important for female youth to earn, as they described a variety of contextual factors in Tanzania leading to inequalities in their earning such as unequal land rights, traditional gendered roles in employment, sexual exploitation in the workplace, and unwanted romantic relationships. The majority of youth who were able to successfully earn drew on peers for support, and female youth in particular drew on peer support to reduce the effects of inequalities to their earning.

**The importance of adults at home in furthering youth earning.** Similar to adult support for education, youth reported that adults at home played a pivotal role in helping youth to further their earning goals. When comparing support for earning from adults at home with peers at home, youth reported stronger adult support for their earning goals, and this remained consistent over time (see Table 3 and Table 4 in [Appendix A](#) for detailed statistics). Positive parent support was most often reported through concrete actions such as giving capital or loaning money, and working together alongside youth in micro-enterprises.

Some youth in this study described how adults at home furthered their earning by giving money, capital, or loans. For instance, a male Usawa youth described how his father taught him how to drive a motorcycle, and the youth was then able to borrow his father's motorcycle to make money as a *boda boda* (motorcycle) driver transporting others. Similarly, a Sasema youth described the ease at which she earned because of support from her father: "*the business of selling cassava was very simple to start. My*

*dad is giving me money and I buy the raw cassava and I prepare it to sell” (2012).* Another female Usawa youth described how she drew on support from her mother to earn: *“during the last holiday, I prepared my garden and also raised chickens...I bought them [the seedlings]... I asked my mother [for this money]... When I started keeping chickens, my mother supported me with initial capital” (2013).* In addition, male youth also reported easier access to land for earning; one Usawa male youth succinctly stated *“at home, my father gave me a piece of land, and then I planted vegetables and sold them and got money” (2012).* Lastly, a Sasema youth described how she borrowed money from her mother to make and sell *mandazi* (fried bread) and paid back the loan consistently *“every Wednesday, for two weeks, I repaid my mother” (2013).*

Youth in this study also explained how they started micro-enterprises at home, and adults were supporting them by keeping the businesses going while youth were at school. For instance, a male youth described how he used skills learned at school to start a small chicken business at home with support from his parents: *“I took livestock knowledge home and I started keeping chickens...there are five...my father and mom do the work of taking care of them [when I am at school]” (2014).* Another male Usawa youth described how he raised poultry, goats, and trees at home with help from his parents *“I take care of them when I am on holiday, but in my absence my parents help me care for them” (2013).* Thus, youth reported that adults at home were supportive in lending money, giving capital, and working alongside youth to facilitate youth earning.

Positive adult support at home for youth earning was fairly common and consistent across all groups of youth. As explained above, both female and male youth were able to draw on positive relationships at home to earn. In addition, there were no distinct differences between orphans and non-orphans, older and younger youth, and youth who financially contributed to their households and those who did not in terms of supportive adult relationships for earning.

**The importance of school staff in furthering youth earning.** Similar to supporting youths’ education goals, when comparing support for earning from adults at school with peers at school, youth reported stronger adult support for their earning goals, and this remained consistent over time (see Table 3 and Table 4 in [Appendix A](#) for detailed statistics). As Sasema and Usawa were both implementing youth livelihood

programming alongside the academic curriculum, one aspect of the curriculum was grouping together students to start business clubs. To begin these clubs, youth were put into small groups of about 10-20 youth, with support of a school staff member, and they worked together to develop a new business (e.g., cooking food, raising chickens). When asked how her group won the school business club competition, a youth described the strong teacher support for her business:

*First, it's our teacher, [current school headmistress] she was really dedicated. So the business that gave us highest profit was scones. During the weekends, we sell it at our school. So the baker was not allowed to come to the school on weekends. Also the teacher gave us her camera to photograph our fellow students. She would develop them in town and bring them back for us to sell in school. So it's partly the teacher's efforts and partly our own effort. (2013)*

In addition to supporting youth earning through the business clubs, youth reported support from teachers by saving money with them as a means of safekeeping money they had earned or received. Youth then planned to use these savings to further their entrepreneurial ventures at home, while on holiday, or upon graduation. At his first interview, a male Usawa youth explained why he saved with the teacher: *"I keep the money with my teacher. First I am afraid the money may be stolen. I could also misuse the money. I can be tempted to buy things that I did not plan for"* (2012). Another female Usawa youth described how she saved with the teacher in hopes of purchasing tools for masonry after graduation:

*At first we were keeping the money ourselves but due to the dropping out of students we decided to give the money to the teacher. So when contributing amounts of money, we bring it to the teacher and it is kept there.... My goals are set – I will buy all the tools concerning masonry. I will buy the spread level [tool used to measure water]. I will buy rock, I will buy a trowel [tool to smooth out plaster]... I will buy a wooden flat. (2014)*

Thus, this youth was saving with the teacher now so that she could purchase carpentry tools to start her own micro-enterprise and earn after graduation. A female graduate of Sasema described how she saved the most of her peers in the schools savings club *"every*

*Thursday we used to save money...and after graduation we got our money” (2014).*

Because of her successful savings at school, after graduating she used her savings to start a *sambusa* (fried or baked pastries with filling) business to earn money.

Comparable to adult support at home for earning, there were no distinct differences among groups of youth in terms of adult support *at school* for earning. The majority of orphans and non-orphans, older and younger youth, youth who financially contributed to their households and those who did not, and female and male youth reported strong adult support at school to earn.

**Compounding effects of a lack of support from adults for earning.** Similar to education, youth also described the compounding barriers to earning when they were faced with a lack of adult support. For instance, some youth – particularly at Usawa – described the effects when they lacked adult support for earning both at school and at home. In addition, some females and orphans in particular reported a lack of support from multiple adults at home, which impeded their earning.

While both Usawa and Sasema were implementing Parka’s programming specifically to encourage youth micro-enterprises, some students, particularly at Usawa, complained that teachers at school were unsupportive of earning. About one-quarter of the youth in the interview sample at Usawa criticized that the school staff focused too much time on theory instead of practical learning which would help them earn. A male Usawa student, John, explained the challenges with new teachers constraining his ability to earn:

*It [the system of teaching] was different because they were changing teachers after every month. And so every teacher comes with a different teaching methodology. So it became difficult for me to understand and so we spent much time doing the theory subjects instead of practical... My big goal was to start my own big workshop and to employ other youth later. But this goal has not yet died – I’m still working on it. But this goal was not supported at the school. (2014)*

John also explained that the school had raised the fees, which was causing hardship for his family. He explained “*they [school administration] did not give any reason [for the increase of tuition fees] but they only said, because the number of students has increased,*

so the tuition fee should increase” (2014). When John attempted to start a business to earn money, he described how he had problems with his chicken business at home:

*There are many challenges [to reaching my goals]. For instance, I once kept chickens for the reason that in the future, I will have many things to do. But they came to be stolen, this is the challenge that has stepped me back...they were stolen while at home. (2012)*

By his final interview, John had dropped out of Usawa and was studying at a carpentry workshop near his home. While his new carpentry training may enable further earning, it is clear that John faced multiple challenges via school and home relationships that hindered his learning and earning at Usawa. About one-third of the youth at Usawa described similar difficulties both at school and at home, which cause some youth to drop-out of Usawa in search of a more supportive environment to earn while they learn.

***Lack of adult support at home, particularly for females and orphans.*** While there were not distinct differences in terms of the types of youth who received positive adult support for earning, when examining the interview data in detail, some females and orphans described challenging relationships with adults at home when it came to earning. For instance, female youth in this study cited land access as prohibiting their earning. As traditional views on female’s access to and inheritance of land prevented a lot of females in this study from having land of their own, they were not able to earn through agriculture, animal husbandry, or forestry, in contrast to males. For instance, one female described this challenge as follows: “*in our families, girls are fewer than boys. They may take your property, like livestock or farms, because they say that a girl does not have the right to own these things*” (2012). In addition to females, youth who were orphans also described challenges to keeping their parents’ property, consistent with previous research (Evans, 2012; Rose, 2007). One Sasema youth, Mary, described how she was to inherit her mother’s land, but faced problems with multiple adults in obtaining the plot. First, Mary’s aunt (her mother’s sister) was sick, so this aunt sold the land to pay for Mary’s grandmother’s bus fare to visit her. Yet, Mary’s mother’s brother did not know this, and he also sold the same plot and immediately spent the money. Not only was Mary denied access to her mother’s land, but she also did not benefit from selling the land, as the funds were used for other family members’ expenses.

Another female youth at Sasema, Irene, described how she faced resistance from multiple adults – her mother and older sister – at home when wanted to start her own vegetable garden:

*I got resistance from my mom. She was worried that I would be using a lot of water. She was worried that the project would have so many running costs. But I kept on insisting, and at the end of the day she realized that that one is a fit for me because it has contributed to my school fees. She is now comfortable with my project.*

*My sister was again the problem. She did not like business and would not assist me [in] caring for the garden while I was at school. And sometimes if my mom is sick, the garden can go without water and it dies. (2013)*

As Irene’s mother fell sick and needed money for medicine and hospitalization, and her sister moved in with her husband, Irene wasn’t able to continue the garden at home because she did not have any other support to maintain it while she was studying.

Similar to several youth, a Sasema student called Ester articulated that she would like to start her own business, but was worried that she lacked the ability to save more formally to protect her money. Ester was an orphan living with her uncle and aunt and saved in a box at home. Yet, she faced challenges with theft as “*they stole 10,000 Tanzanian shillings [about \$4.50 United States Dollars (USD)]...everyone refused [to admit guilt]*” (2012). Ester also described her need for capital to start her own business, but was unable to access more formal banking systems. Ester explained “*my concern is how I can get initial capital for my business. I’m worried I can’t get capital. I don’t have access to loan institutions*” (2012). This finding complements previous literature in describing East African youths’ challenges to banking (Pellowski Wiger et al., 2015), specifically barriers such as a lack of collateral (Lewis, 2004), and high service fees (Sander, 2004). Thus, youth described a myriad of challenges to earning and saving when faced with unsupportive relationships with adults at home and in the community.

### **Importance of Peer Relationships Furthering Earning**

*Peer support for earning* was important for youth; peers provided supplementary support for youth with less adult support for earning, particularly some females and orphans. Male youth reported increased peer support for earning from peers at school

over time, which some drew on particularly when needing to supplement less support at home. In addition, male youth, younger youth, orphans, and youth who were financially contributing to their households reported increased peer support for earning from peers at home over time, which oftentimes was used to again supplement when faced with a lack of adult support. Most distinctly, peer support was vital for females who faced less support from adults and a variety of inequalities in society such as unequal land rights, gender discrimination in the workplace, and sexual exploitation while earning. Youth drew on peers for additional knowledge, resources, and advice to earn, and this peer support was particularly important for females attempting to reduce the effects of inequalities to their earning with variable success.

**Increased peer support at school for males.** When faced with unsupportive adult relationships youth in this study drew on peers to achieve their earning goals. Again, contrary to Stanton-Salazar's (2011) definition of institutional agents as "high-status, non-kin", these data show that peer relationships played a crucial part in youth furthering their earning goals, in addition to their educational goals. Many youth in this study described drawing on their peers for earning support in a variety of ways, including for additional learning, advice, and to pool together resources to earn. Peer support at school for earning was particularly salient for male youth; over time, male youth reported a significant and moderately meaningful increase in peer support at school for their employment goals ( $z = -3.459$ ,  $p = .001$ ,  $r = -.42$ , see Table 6 in [Appendix A](#)). Interview data described how male youth drew on the skills learned and relationships built at school to help them earn, especially to supplement a lack of adult support.

For instance, Benson stated he joined Usawa in 2012 in hopes of having a "*good life after I graduate and get a job in agriculture*" (2012). As Benson stated, "*the economic situation of my parents is not that good*" (2015), so he wanted to learn new skills to earn money and help his family. In his first interview, Benson explained that he thought his parents would not let him spend much time earning because he was in school. Over time, as a student at Usawa, Benson joined his school peers to start a micro-enterprise keeping rabbits. Benson described this process:

*We organized ourselves with five or four people and we discussed to do certain things. After we discussed we started doing it. For example, we*

*started keeping rabbits. We thought rabbits will be easier to keep because they don't need much expenses to run the business. And we also thought about their food which is just grasses. So we started keeping them and then, after they increased in number, we sold them. (2015)*

Benson then took these earnings, and “*due to many challenges that I faced, I thought to go back and organize again with my fellow students, and we started keeping pigs*” (2015). The strong peer support Benson felt at school helped alter his habitus; Benson originally wanted to work in agriculture, but after his micro-enterprise experiences with peers he had a new goal of becoming an agriculture professor. Benson also planned to use his earnings and time off of school waiting for his TVET results “*to do livestock so that I can earn money. Because it is possible, when I go to other places, I may find the amount of school fees needed is not the same as the one we pay here*” (2015). Benson strategically drew on peer relationships at school over time to create micro-enterprises and earn money, and he felt empowered to use his earnings for future schooling after graduation to continue working toward his long-term goals.

**Increased peer support at home for males, non-orphans, younger youth, and youth who made financial contributions.** Similar to increased peer support at school for earning for male youth, a variety of different groups of youth reported increased peer support at home for earning. While Parka programming did not intentionally work with peers at home to encourage earning (as youth were from a variety of areas across the country), these data showed how youth took their knowledge and skills learned at school, in addition to their peer support at home, to earn. Again, youth drew on peer support for additional advice and resources to start individual and group micro-enterprises, oftentimes to supplement a lack of adult support. This increased peer support at home over time for employment was particularly strong for male youth ( $z = -3.377, p = .001, r = -.41$ , see Table 6 in [Appendix A](#)), non-orphans ( $z = -3.889, p < .001, r = -.32$ , see Table 8 in [Appendix A](#)), younger youth ages 11-16 ( $z = -3.396, p = .001, r = -.32$ , see Table 11 in [Appendix A](#)), and youth who were financially responsible for others ( $z = -3.19, p = .001, r = -.32$ , see Table 10 in [Appendix A](#)).

One male youth from Usawa, Peter explained how he drew on peer relationships at home over time to earn money and help his family financially (Pellowski Wiger, in

press, 2016). In 2012, 15-year old Peter joined Usawa with a passion to both learn and earn. Peter explained how his mother and father encouraged him to re-enroll in school “by saying to me that nowadays life is very difficult. If you don’t have anything to start with then your life will be miserable” (2012). Peter contributed in small amounts financially to his household by paying for school fees, travel, basic household needs, and wedding, funeral, or other ceremonial expenses. While he had previously received a pig from a relative and sold it, he did not have other experiences earning money, and his family faced challenges with farming. Peter explained:

*Other challenges are from agriculture. For instance you can cultivate your crops but they may be attacked by wild animals, such as pests, so you need to have some money to buy pesticides. And...when you don’t have money, then your crops are attacked by pests. (2012)*

By his third interview in 2014, Peter described how he attempted to earn with peers while at school, but he met resistance from an unsupportive teacher. Peter collaborated with school peers to dig stones to make bricks and sell them through their business club, but they were not supported by their teacher because “we were doing it in the school environment. So the teacher said we are destroying the environment” (2014). When asked if the teacher suggested or supported an alternative activity, Peter described how he and his peers did not have the capital, so the business club ended.

As he was unable to earn while attending school, Peter learned to work with his peers at home to earn an income by planting trees during holiday from school: “we were almost 11 people...we worked for two weeks. The first week, we dug holes, the second week was for planting trees. We were paid 200,000 Tanzanian shillings [about \$92 USD] each because we were provided with food” (2014). When asked how he got the job, Peter explained: “because I have many friends so once they get the information they pass it on to me” (2014). Peter then took his new knowledge and skills related to trees, and then drew on his peer relationships at home to borrow money to plant his own trees for earning:

*I borrowed from my friend... 50,000 Tanzanian shillings [about \$23 USD]. I used part of it for buying seedlings and part of it for transport. After doing the work of tree planting, when I got the 200,000 Tanzanian*

*shillings [about \$92 USD], I paid back the 50,000 Tanzanian shillings [about \$23 USD]. (2014)*

With his earnings Peter was able to help his family and to further his education: “*Some [money] I left with my father so that he may have it to eat and pay for my tuition fees*” (2014). When asked the difference between himself and others in his community, Peter reiterated the importance of education: “*because for me, I’ve got education, I’m more than them [uneducated peers]*” (2014). Thus, Peter actively drew on his peer relationships at home over time, particularly when faced with unsupportive adult relationships at school, to further his earning and continue to support his family (Pellowski Wiger, in press, 2016).

Youth in this study reported attempting to earn before enrolling at Usawa and Sasema, oftentimes with little success. Increased peer support at home, in combination with new skills learned at school, helped to alter youths’ habitus, as they reported expanded opportunities for earning. Peers at home linked youth to different opportunities in the community, such as planting trees. Peers at home also combined resources with youth to start micro-enterprises together, which youth did not view as a possibility previously.

**Females drawing on peer support when faced with inequalities to earning and less adult support.** Perhaps most striking, peer support was particularly important for females, who faced less adult support and multiple inequalities to earning. The vast majority of youth in this study reported drawing on peer support to reduce the effects of inequalities to earning in their lives, particularly when faced with unequal access to land, traditional gender roles, sexual exploitation in the workplace, and unwanted relationships with males. Similar to male youth, female youth drew on their peer support when faced with other less supportive relationships by combining resources, learning from one another, and seeking out advice to earn.

***Peers support combating unequal access to land.*** Over time, females in this study were confronted with multiple inequalities when attempting to earn, and female youth drew on peer relationships in a variety of ways in attempt to reduce the effects of these inequalities and succeed in earning. For instance, multiple female youth in this study reported drawing on their peers when confronted with unsupportive adult

relationships that did not allow for equal access to land. Victoria, a female at Usawa, clearly described how she collaborated with peers to further her earning goals when faced with less supportive adult relationships and land challenges (see also DeJaeghere et al., in press, 2016). Victoria's story is representative of multiple female youth in this sample. Victoria joined Usawa in 2012 with the hopes of becoming a carpenter, because there were no carpenters in her village and Usawa offered this specialization. In 2013, she explained that she changed her specialization because "*we had a new teacher and I don't understand him when he teachers*" (2013). Yet Victoria did not feel supported by her teachers when working toward her earning goals. She explained that agriculture was her current specialization, but livestock was her dream and first choice:

*I didn't choose [my specialization]....there is a form, they gave us for specializations which had carpentry, masonry, agriculture and livestock. And they told us to choose two, the one that you love the most, and the one that comes second. So I chose the first as livestock and the second as agriculture. So they told us of the two subjects you've chosen, if you fail the first one you will be chosen to do the second one even if you love the first one more. I'm not sure what teachers decided. But I know I did well in livestock but they chose me in agriculture...When I asked the teachers they didn't give me an answer. When you ask a teacher, he says I don't know ask another one, he or she says the same thing and so on, so I just decided to leave it. (2013)*

In addition to feeling unsupported at school, Victoria also described facing challenges to accessing land at home which prevented her earning:

*I planted an acre of pine trees and my father just took it from me by force. I used to ask my dad to please let me plant these trees on his farm, and he said no. But I planted them without his permission, and when he saw the trees had grown, he just took it back – that's how it ended. When I asked my dad [why he took the land back] he told me because I'm a girl and I'll get married and I won't own the farm because farms are for boys. (2013).*

As Victoria had troubles starting her own micro-enterprise at home, she worked with her peers to start their own business club after the school-sponsored business clubs closed down. She explained:

*We contributed 10,000 Tanzanian shillings [about \$4.50 USD] each. We are nine [youth] and we have one of our staff, and this one is helping us. We want to raise up local chickens. They are highly demanded in town. Hybrid varieties are not of interest to many of the people compared to the local ones. (2014)*

Thus, when faced with her father denying her land rights, and when dealing with unsupportive relationship at school, Victoria drew on her relationships with school peers to pool together their capital to start a small micro-enterprise. School peers helped Victoria reduce the effects of unequal land rights by creating a different type of earning opportunity, a collaborative chicken business at school. School peers also altered Victoria's habitus by serving as a source of power—by combining capital, Victoria was able to participate in a new field of business (Bourdieu, 1998) by raising chickens and earning, even when she was denied the opportunity to earn via agriculture by her father who prevented her from accessing family land.

***Peer support combating oppressive gender norms.*** In addition to unequal land rights, another notable barrier to youth earning was the difficulties youth faced when attempting to break traditional roles (such as gender roles or perceptions of youth-run micro-enterprises). Difficulties associated with a female and youth-run micro-enterprise can be seen among the Sasema graduates. A group of female youth from Sasema collaborated together after graduating from Form 4 to start a micro-enterprise. To support its graduates, Sasema partnered with a local entrepreneur to offer an entrepreneurship course, which seventeen youth participated in. Upon completion, all youth received a grant to start a micro-enterprise, and eight of these graduates decided to pool their capital, while also drawing on their entrepreneurship knowledge, to start the Top Clothing Group. One of the group members, Joyce, described how she had never earned prior to her participation in this group, as her mother was sick and passed away and she had been relying completely on her aunt for support: “*my aunt...I’m helping her in her shop so she’s not paying me, because I’m living with her*” (2012). In her fourth

interview, Joyce described how collaborating with her school peers in the Top Clothing Group had helped her earn despite a lack of support for earning at home: *“it helped me because I knew how to do a business in partnership, and how to do business with your fellows, how to divide responsibilities, like this one can do this and the other can do this”* (2015). Joyce was able to draw on her school peers to alter her habitus as a person able to earn, while also living with her aunt and helping with her aunt’s shop.

Another group member, Lucy, described challenges as a female doing casual labor because of community perceptions:

*Challenges are there especially for us girls. You might go to the village to collect charcoal and the conductor harasses you. They will say, “What is wrong with you? This is men’s work!” Sometimes they refuse to help carry the charcoal. For example, if we need to get the charcoal on the carrier, I cannot do it. But they [bus conductors] will not help me. Sometimes you need them to help you but they refuse. (2014)*

Lucy went on to tell a story of how she drew on relationships with her friend for help in an attempt to mitigate gender discrimination she faced when working:

*We had gone to the villages and we were still in the village around 8p.m. We had around seven sacks of charcoal. I was the one holding the money. When we started, we had agreed with the conductor on a price, but in the middle of the journey they changed our agreement. We had agreed to carry it for 45,000 Tanzanian shillings [about \$20.50 USD]. They said now they wanted 52,000 Tanzanian shillings [about \$23.80 USD]. Because the charcoal is supposed to be brought to me and my friend’s place, they decided to leave me far from home. It was raining. I had a backpack so when I was going there was one conductor that told me, “You are having a backpack pretending to be a university student when you are just a charcoal carrier! You have not gone to school, you are nothing!” I told the conductor not to judge people. Not everybody who goes to get charcoal has not gone to school. People do have their own plans. He said, “You are lying!” He left with my friend and took the charcoal to her place.*

*When he took her to her house, he did something that still pains me to this day. It was really raining so they couldn't go up the hill but they could have helped her with the charcoal. They off-loaded it far from her home. At this point, there was four bags left with her and they were heavy! She lives with her mother and it was around 11p.m. There was no one that would help them with the sacks. When I left my friend, I told her, "Don't give them the money until they help with the sack to your place". At the end for the day, they left the sacks far from the home and they started quarreling with my friend and her mother. To avoid the quarrel, they gave them the money and the conductor left. I believe they did that just because we were girls. They would not have done that if we were men. My friend called and told me what happened and at that point I couldn't do anything. My friend and her mom carried the charcoal sack up until 2a.m. at night. We thank god there was no thieves. If there were thieves around, they could have hurt them. (2014)*

Lucy's friend was an important source of power to earn, as her friend and her friend's mother fought back when faced with discrimination. Yet, even with such help, their safety and earnings were put at risk. Lucy learned the importance of building and maintaining relationships that facilitated her earning while working in the community: *"we now work with the people we trust. So we know if you give them charcoal they will get it from one place to another. Right now that is what we do" (2014)*. Lucy learned to work within this new field (Bourdieu, 1990) by drawing on her web of relationships and relying on those she trusted. Lucy explained that the group members agreed to continue with the business until the new school year started, as *"there is money that we will get from [the business]. The money, we will invest it somewhere so that we can go and continue with our studies" (2014)*. Lucy did well on her Form 4 exams and was currently waiting for the government selection into advanced levels for the coming year; thus Lucy was successfully working toward both her earning and learning goals, despite facing inequalities as a female. Lucy's story was representative of numerous female youth in this study who were faced with inequalities such as discriminatory views on their abilities as female youth attempting to earn.

***Peer support combating sexual exploitation in the workplace.*** In addition to drawing on peers for advice and encouragement to earn, female youth also described drawing on peers for advice when faced with challenging relationships in the workplace. One specific challenge to earning that females described was sexual exploitation in the workplace, an issue also cited in previous research (see, for example, Lefebvre, Pekol, & Krause, 2015; Medard, 2012). One Sasema youth, Happiness discussed confronting such a challenge with another friend from Sasema when they were looking for work:

*Yes, there are those who want sex before giving you a job. Some say that they want to marry me so that I can have a job. Masava [a company] demanded sex – someone who was the age of my dad demanded sex so that I could get a job... Yes, he demanded this right in front of the other person [her friend from Sasema]. She [friend from Sasema] said ‘I’m not ready’. I also said ‘I’m not ready – I can’t do that’. (2014)*

Happiness described how her sister faced a similar situation:

*She was working for one boss in Dar es Salaam, and that boss asked her for sex so she could have the whole office and you’d be the one paying for other employees. And when she refused she was fired. She came home and then she was given a salary and that’s when she opened the stationary (store)...Because my sister’s incidence happened before mine, so I learned and so when it happened to me I was aware and refused. (2014)*

Thus, when faced with unsupportive relationships in the workplace, Happiness was able to draw on her relationship with her Sasema friend, and her past experience from her sister, to refuse the offer and position. While refusing one proposition may seem like a micro-victory (as sexual exploitation when earning is prevalent in Tanzania and Happiness did not take further action such as reporting the incident to authorities), other youth in this study explained that reporting to authorities may place them at increased risk because of corruption. Instead, Happiness was able to continue her employment search, confident enough to ensure her health and well-being while looking for capital, in hopes of opening up her own restaurant someday. Youth such as Happiness were not in a position to change the system by reporting sexual exploitation, as they lacked the social power to make such a drastic change. Yet, peer relationships were vital sources of power

and support for female youth which altered their habitus. Instead of feeling there were no other options than to succumb to such pressure in order to earn, peers offered alternative ways to work in such a gendered and discriminatory system—youth felt confident to refuse such positions, and youth in this study were working to start new micro-enterprises, hoping to hire employees using fair and just practices that ensured health and wellbeing.

***Peer support to prevent unwanted relationships with male customers while earning.*** In addition to potential bosses, multiple female youth also described challenges to earning because they were propositioned for sexual relationships with male customers. Female youth who were earning described challenging relationships with male peers who were possibly interested in benefitting from their money. These female youth learned to avoid unwanted relationships with males while earning by drawing on their confidence and peer relationships with others for support when working toward their goals.

One Sasema youth, Susan, detailed such challenges (Pellowski Wiger, in press, 2016). Susan had previously dropped out of school when she was pregnant with her first son, and in 2014 had created a micro-enterprise with her friend to earn. Yet, she described challenging relationships with males in her business:

*A boy might come and pursue you, but with the main goal of just eating the food for free. He doesn't have true love—he just wants to eat for free. This is mostly applied to girls whereby the boys want them as friends to eat for free...There was a boy that we used to be friends, he might come for the first day and he'll say that he doesn't have a single cent but he comes with his swagger. "Give me food and I'll pay you back" – he eats and you can't find him for two or three days. Then he comes back with his own stories—he's saying that he loves you and so on, but this isn't true love....but me, I have my goals so I just say, "please pay for the food but don't tell me anything else" and he'll pay and not say again that he loves me. (2014)*

As Susan had relationships with males in the past and had a son at a young age, she wanted to avoid relationships to gain skills needed to earn successfully. Susan articulated how she drew on other relationships with peers to resist relationships with

males and earn. Susan described the benefits of being in partnership with her friend to help her avoid such relationships by finding customers and pooling together capital to work toward their goals:

*Most of the time starting a business is hard, but as you continue things get a bit easier...the difference is when you're doing business on your own, if your capital decreases then you struggle on your own to find that capital. But also on the customer side you struggle on your own to find customers...when you have a partner you help each other. The difference is when you're employing someone, that employee is just waiting for a salary at the end of the day. But when you're two business owners, it's easier to find capital if your business decreases. It's easy because when you're together you find customers together compared to when you're alone. (2014)*

Various females, such as Susan, described how male peers sought relationships with them both for romantic reasons and possibly to benefit from their earning, but that these relationships could lead to less desirable situations such as unwanted pregnancies, male partners who were uncomfortable with females earning and working, or feelings of abandonment if the male decided to end the relationship. As the majority of these young women felt they were too young to settle down, possibly marry, and have children, almost all female youth in this study reported wanting to delay romantic relationships so that they could first focus on their schooling and earning goals. Yet, countless females in this study expressed that it was common thinking in their communities that it was young women's *role* to have children and remain in the home, with limited (if any) opportunities to earn. Peers helped alter youth's habitus by interrupting this story. Peers were strong sources of support to give advice against relationships, in addition to pooling together resources to start micro-enterprises and earn. Over time, countless female youth in this study, such as Susan, learned how to draw on supportive relationships with peers to confront challenging relationships, such as unwanted sexual relationships, while earning (Pellowski Wiger, in press, 2016).

**Zahra's story.** While schooling provided Zahra her first earning opportunity, greater inequalities continued to serve as barriers to her long-term earning success. Zahra

was first interviewed in 2012 as a 19 year-old in Form 3 at Sasema. While Zahra had not earned before, she stated that her current goals were “*to study and become a business woman*” (2012) or to become a lawyer. When asked about her future business goals, she imagined: “*I would like to be self-sufficient, not to be employed by anyone*” (2012).

In her second interview in 2013, Zahra described how she borrowed money from her mother to get start-up capital and participate in the school business club. As the practicing finance manager, she helped lead her group selling juice and earned about 12,000 Tanzanian shilling (about \$5.50 USD). In 2014, Zahra had completed her Form 4 exam, and had started the group business described earlier, the Top Clothing Group, with school peers while awaiting her results. By selling charcoal and used clothes, the group was able to earn income. Yet, the group faced challenges to their micro-enterprise. The group wanted to securely save their earnings, so they tried to apply for a savings account at CRDB Bank. The group of youth faced difficulties, possible because they were seen as risky for investment:

*We tried to go to the bank, but the bank did not respond to our request, so that's why the accountant is staying with our money...they [the bank] just told us, you come tomorrow or the day after tomorrow. But they don't respond, or you have so many other things to do that you can't get it in there. (2014)*

As they were unable to save in a bank, the group carried their profits. Two weeks prior to her interview, the group was victim of theft, and they lost 220,000 Tanzania shilling (about \$101 USD) in profit because their wallet dropped in a neighbor's house (it was left, lost, or stolen). The owner of the house did not admit to finding the money, so the group thought the children in the house took it. Because of her poor exam scores (she scored a Division 4 on the Form 4 exam), Zahra's goals of becoming a lawyer or studying business were not possible. Zahra planned to participate in the Top Clothing Group until school started up again the following September, with hopes of attending a college for community development or teaching.

By her fourth interview in 2015, Zahra explained that she was studying community development at a college in Iringa, and she was struggling to pay for school needs because she was having troubles earning. She described challenges to earning as

*“employment based challenges, so that you are supposed to be in sexual relationship with men to be in a job. So to get job opportunities where you are living is very hard and that is how things are”* (2015). While Zahra was continuing her schooling in the hopes of greater opportunity to earn, it was clear that inequalities in larger society such as challenges in securing formal employment and saving in a microfinance institution were barriers to her earning success. Zahra’s story was representative of numerous females in this study, as she drew on her peers to earn but was continuously faced with larger inequalities in society that threatened to limit her earning.

### **Conclusion**

This chapter discussed the ways that youth developed and navigated peer and adult relationships and home and at school to further their education and earning over time. Similar to previous research, when youth described adult relationships at school and at home as supportive, youth were able to draw on these positive relationships to learn. Different from previous research, youth in this study also described how *peers* were vital sources of support for schooling by providing financial and academic support for education. Male youth drew on increased peer support at school to complement other sources of support for education and to supplement when faced with a lack of support from adults. When youth were faced with less adult support for learning, for instance groups such as females, orphans, older youth, and youth who were financially contributing to their households, peers served as critical supplementary sources of support to further their learning. In particular, peer support helped youth combat inequalities to their education such as the high costs associated with schooling and gender discrimination against females for education.

Similar to learning, and complementing previous research, youth also drew on positive adult relationships to earn. Yet, adult relationships were not always supportive, as females and orphans described less supportive adult relationships at home for earning, and some Usawa youth described less supportive adult relationships at school for earning. To supplement this lack of adult support, youth again drew on peer relationships to earn. In specific, males, non-orphans, youth who financially contributed to their households, and younger youth reported increased peer support at home over time, which they drew on to supplement a lack of adult support. Male youth also drew on supplementary peer

support at school to further their education. Female youth in particular faced different inequalities to their earning, such as unequal land rights, traditional gendered roles in employment, sexual exploitation from bosses, and unwanted relationships with male customers. Peers offered critical advice, resources, and knowledge to both combat such inequalities and help female youth create micro-enterprises to earn. Thus, peers in this study proved to be important 'institutional agents' (Stanton-Salazar, 1997) by helping youth learn, earn, and combat inequalities in society to varying degrees.

## Chapter 5: Discussion and Implications

### The Vital Role of Peer Support

“We need to see children as active social agents who, at least at the micro-level, shape the structures and processes around them, and whose social relationships are worthy of study in their own right” (Morrow, 2004, p. 212-213). Given such a call, this study examined if and how youth from marginalized backgrounds in Tanzania were able to draw on different types of social capital, or relationships and related resources, to further their education and earning goals in the midst of societal inequalities. As previous research has shown that inequalities in education and earning in Tanzania exist for youth (e.g., low quality schooling for youth with less resources, traditional customs dictating land rights, inheritance issues for orphans, and sexual exploitation and gendered norms in the workforce), I drew on theorizations of social capital from a critical perspective for this study. The data analyzed in this study was collected from Feb/March 2012 – June 2015 from youth who participated in a youth livelihood program implemented at two school sites in Tanzania. The two main questions undertaken in this study were:

1. What types of relationships (and associated resources) help or hinder young women and men’s **educational** goals over time given gender, economic, and social class inequalities in society?
  - a. How are youth able to use these relationships and resources to reduce the effects of *inequalities to learning* in their lives?
2. What types of relationships (and associated resources) help or hinder young women and men’s **earning** goals over time given gender, economic, and social class inequalities in society?
  - a. How are youth able to use these relationships and resources to reduce the effects of *inequalities to earning* in their lives?

When examining the different types of relationships that furthered youths’ education goals over time, interesting findings emerged. Similar to previous research (e.g., Bajaj, 2009; Chattopadhyay, 2014), supportive adults at home and at school played a critical role as ‘institutional agents’ (Stanton-Salazar, 1997, 2011) for educational success. In addition, a lack of supportive adult relationships greatly inhibited schooling,

particularly for older youth, females, orphans, and youth who were financially responsible for others in this study. Many youth learned to draw on peer support, particularly to supplement a lack of adult support, to further their educational goals. Peers served as sources of both academic support and financial support to help youth succeed in education. Male youth in particular reported an increase in peer support at school over time, as they drew on peers to complement other sources of support and supplement a lack of support from others. Female youth, older youth, orphans, and youth who financially contributed to their households drew on peer support to supplement a lack of adult support for education at home and to reduce the effects of inequalities to learning, such as when a parent did not support education for girls.

When examining relationships related to earning, again youth reported that positive relationships with adults at home and at school furthered their earning goals. Yet, some youth at Usawa report a lack of support for earning at school, while some females and orphans reported a lack of support for earning at home due to challenges such as unequal land rights. Thus, *peer* support was also crucial, as youth drew on their *peers* to pool resources together, learn new knowledge, and seek advice when earning. These forms of peer support were particularly important to supplement a lack of adult support. For instance, male youth reported increased peer support both at school and at home, which served as a supplement when faced with a lack of support from adults. This increased peer support for earning—particularly for males—may have resulted, in part, because males are more favored in Tanzanian society, so the larger context may have been more favorably to males (in contrast to females) earning in groups. In addition, non-orphans, younger youth, males, and youth who were financially responsible for others also drew on increased peer support at home to supplement adult support for earning when needed. Lastly, females drew on peer support when faced with both less adult support and inequalities to earning, such as unequal access to land, traditional earning roles, and sexual exploitation in the workplace from bosses and customers.

This study has multiple implications for education for youth from marginalized backgrounds. First, this study confirms previous research that social capital through relationships with adults at home and at school were important for learning and earning, particularly for youth from marginalized backgrounds in Tanzania who may have fewer

opportunities to develop social capital with others in their everyday lives in Tanzania. This study also adds to the existing social capital literature and theory by examining the important role of social capital with *peers*. Peers played a critical role supplementing a lack of adult support and complementing other relationships in youths' lives to further their education and earning. Peers also helped change youths' habitus by serving as sources of power, motivating youth and working together to expand youths' imagined futures.

Second, schooling is as an important site for youth to develop relationships with other peers and adults that they may not have a chance to interact with in their home communities. Schooling is also a place where youth can learn how to strategically draw on relationships over time to meet their education and earning goals, given inequalities in society. Thus, this study has important implications for educational policy related to life skills curricula, corporal punishment, and teacher training in Tanzania. This study suggests that school staff have a unique and important role to play in fostering success in both schooling and earning, when relationships are positive and supportive.

Lastly, this study has implications for youth livelihood programming. As youth unemployment remains a critical issue in Tanzania (Kushner, 2013) youth livelihood programming and entrepreneurship education are being promoted as viable ways for youth to gain skills needed for earning (USAID, 2013). Youth livelihood programming and entrepreneurship education can promote peer relationships by fostering group businesses, peer mentoring, and relationships so that youth can learn from one another. In addition, youth livelihood programming can work with families, local businesses, financial service providers, and governments to create a more youth-friendly atmosphere for earning.

### **Confirming the Importance of Adult Support**

This study adds to the social capital literature in a few distinct ways. This study is unique as it draws on Bourdieu's conceptualizations of social capital to view youth with agency, although constrained by power imbalances and inequalities in society. This study complements previous research, as youth in this study described drawing on adult relationships at home in a variety of ways. Youth drew on family support to bridge to new learning communities at Sasema, Usawa, and beyond Form 4 (e.g., Holland et al.,

2007). Youth also drew on support from adults at home to provide financial support for school, such as paying school fees; this finding complements previous work articulating the importance of adult relationships to meet financial needs for education among youth from disadvantaged backgrounds (Stanton-Salazar & Spina, 2003), specifically in Tanzania (Vavrus, 2013). Past research has shown how youth draw on parental networks to learn about earning opportunities (e.g., Leonard, 2005), and youth in this study drew on adult support at home both to find paid work and to facilitate micro-enterprises while at school.

In addition to confirming the importance of adult support at home, this study also detailed the importance of adult support at school. Drawing on Noddings (2001) conceptualization of caring relationships among teachers and students, these data confirm that caring school relationships served as positive supports for youths' educational goals, complementing past research (e.g., Bajaj, 2009; Bhana et al., 2006). Youth in this study explicitly contrasted caring school relationships with their past relationships at previous schools where they had dropped out. As these youth were from marginalized backgrounds, additional school support was an important factor in their schooling success. Extra help from relationships with school staff, such as financial assistance, advice and encouragement from staff and school counselors, and additional courses post-graduation, all furthered youths' education goals. In addition, there is limited research exploring if and how adults at school serve as institutional agents specifically for youth earning. This study supports DeJaeghere and Baxter's (2014) work that outlined the importance of mentoring from adults to overcome earning constraints, by showing how positive and supportive adult-youth relationships can be facilitated to help youth earning.

### **Peer Support as Supplementary and Complementary Social Capital**

Yet, not all adult relationships were sufficient for youth to succeed, and not all adult relationships were supportive or positive for youth in this study. Similar to Vavrus's (2002) work, various youth in this study described how adults with discriminatory views on social class (e.g., youth coming from poor households) and traditional cultural norms in Tanzania prevented some youth from accessing school. When youth were faced with unsupportive relationships, youth drew on peers for guidance, financial support, and academic support to further their learning, similar to

Chattopadhyay's (2014) work in which youth in Brazil with less-educated parents located academic and mobility resources in peers. Youth in this study also drew on peers to further their skills and pool together resources to start new micro-enterprises and earn. For instance, both female and male youth drew on peer relationships for information about jobs to further their earning, similar to Leonard's (2005) work. Males reported greater peer support than females for both education and earning, which many drew on to supplement a lack of adult support for education and earning, and as a complement for other sources of support for education. In contrast, females reported more complex relationships with peers, in particular when related to their educational goals. Not all peer relations were positive, particularly as youth were caught in complex webs of discrimination and inequalities; thus youth needed to learn when and how to strategically draw on peers to further their learning and earning goals. Females, in particular, faced a variety of inequalities in schooling and earning, such as traditional views that favored education for males, discrimination against young mothers attending schooling, sexual exploitation in the workplace, unwanted relationships with male peers, and unequal land rights. When faced with inequalities and less supportive adult relationships, various females drew on supplementary peer support to further their learning and earning.

While peer relationships helped many youth further their education and earning goals, youth did not report one singular type of relationship as most important. While the survey data showed that youth reported stronger adult support than peer support for education and earning, four years of interview data revealed a more complex picture. Stronger adult support may have been related to the socio-cultural norm of respect for adults and parents. In addition, adults may have been in a position to have greater resources (e.g., financial) to support youth, akin to Stanton-Salazar's (1997, 2011) definition of institutional agent as being a person of 'high-status'. Yet, peers clearly played important roles to help youth further their livelihoods, particularly to supplement a lack of adult support. Past research with African-American youth in the U.S. has shown that stronger peer support in school mediated lower levels of teacher support (Brittian & Gray, 2014). Similarly, other research has shown that peer social support among youth in the U.S. was a stronger predictor of behavioral outcomes than both teacher and parent support (Wang & Eccles, 2012), and youth with stronger peer support were still able to

succeed in education. This study shows similar results for youth from marginalized backgrounds in Tanzania regarding education and earning outcomes, suggesting that social support in one form (e.g., peers), may compensate for a lack of social support in another form (e.g., teachers). This study furthers social capital research by examining how and why peer relationships can compensate for unsupportive adult relationships. Peers in this study, and in particular school peers, were constant companions for one another, providing academic, financial, moral, and emotional support, in particular when youth were faced with challenges. While not all youth were able to succeed in education and earning, many who drew on their peers in attempts to combat inequalities furthered their education and earning.

More work is needed to conceptualize and measure peer relationships using a critical lens while drawing on youth voices and viewing youth with agency. This study shows that peers worked to change youths' habitus, by providing financial and academic support to pass national exams and altering youths' identities as an 'educated person', and by pooling knowledge and resources to create new earning opportunities, such as group micro-enterprises. Peers worked in combination with the schooling experiences at Sasema and Usawa to help youth imagine new futures that did not previously seem possible, by expanding their dreams in new professions such as a professor or as a business-owner. Peers were also important sources of power when faced with challenges to learning and earning, such as gender discrimination. While this study sheds light onto the importance of peer relationships—particularly when they supplement a lack of supportive adult relationships—for schooling and earning while considering issues of power in the larger society, further work could help develop more nuanced measures of peer and adult social capital. For instance, in Tanzania, future research may specifically ask females who are orphans about the different ways in which peer and adult support work in harmony or in friction when faced with challenges such as land rights for a female who is also an orphan. This study also highlights the importance of conceptualizing social capital in relation with larger inequalities in society, as social capital is context dependent and is affected by larger systems of inequality (Foley & Edwards, 1999). Thus, when attempting to measure social capital among youth in other locations, it is critical to understand and consider possible challenges youth may face to

achieve their goals, such as gender discrimination in school or the workplace. Further research is needed to more deeply understand how peers can serve as institutional agents for learning and earning in a variety of settings. In addition, more research is needed to understand different sites where youth can build peer relationships and learn how to navigate them to achieve their goals.

### **Schooling as a Site to Learn how to Build and Navigate Social Capital**

In addition to contributing to theorizations of social capital, this study also makes an important contribution to the intersection of social capital and schooling, particularly for youth from marginalized backgrounds. The Incheon Declaration states a commitment to:

Addressing all forms of exclusion and marginalization, disparities, and inequalities in access, participation, and learning outcomes...we therefore commit to making the necessary changes in educational policies and focusing our efforts on the most disadvantaged...to ensure that no one is left behind. (UNESCO, 2015a, p. iv)

As youth from marginalized backgrounds face multiple disadvantages, specific and targeted interventions are needed to help promote their educational success to ensure they are not 'left behind'. This study showed that schooling is an important and necessary site for youth to learn how to develop relationships with peers, in addition to adults, to help foster learning and earning. Schooling was particularly important for these youth, as they had been out of school and thus lacked some of these positive relationships. For instance, youth in this study described how they developed relationships over time and drew on their school peers for support in school and to support them in earning. In addition, this study showed that peer relationships were particularly important to supplement a lack of adult relationships. This study shows that schooling may be a particularly critical site for females, orphans, older youth, and youth who were financially responsible for others who faced less adult support at home for education. In addition, this study shows that schooling may be an essential site for females and orphans to develop relationships with peers to create micro-enterprises and earn, as they faced less adult support at home for earning. The global community could do more to recognize different forms of social

capital by emphasizing the need for caring peer-peer relationships, in addition to caring teacher-student relationships.

As this study shows that school can be a significant site to develop peer social capital, intentional changes could be made to schooling to foster positive peer relationships. Peer mentoring programs and group study time could be purposefully added to the school day timetable to help encourage such academic support. While the two schools in this study were specifically encouraging group businesses, traditional government schools could adapt this model either during the school day or as part of their after-school enrichment opportunities to support earning (for instance, Parka is currently implementing such after-school programs in schools in Iringa). In addition, as life-skills curricula is being promoted in schooling in Tanzania (see, for example, United Republic of Tanzania, 2010b, p. 43), components of positive relationship building, and exploration of how to combat negative or destructive relationships (such as described in Willemsen & DeJaeghere, 2015), could be included as part of a compulsory life-skills curricula.

As youth reported that caring teachers and school staff played a crucial role in their educational success, attention must be given to teacher and staff training to encourage positive relationships. Corporal punishment in schooling has continued to be reported in a variety of locations in Tanzania, for instance by youth in this study, by teachers in Arusha (Muneja, 2013), and by teachers and students in Iringa (Feinstein & Mwahombela, 2010). As corporal punishment has been shown to cause fear and emotional and physical distress, it is a practice that inhibits learning. In order to eliminate corporal punishment, more policy work is needed, as recent policy such as the Law of the Child Act (United Republic of Tanzania, 2009) still does not prohibit corporal punishment in schools. A new policy strictly prohibiting corporal punishment in school is a small step that the government could immediately take to help foster caring relationships among students and school staff.

In addition to prohibiting corporal punishment, particularly caning, national and local policies could focus on building stronger and more robust relationships through expanded teacher training. The Ministry of Education and Vocational Training articulates the importance of such relationships in the Secondary Education Development Programme (SEDP) II, stating “teachers need to inspire students and be a role model to

them in terms of what they know, commitment to work and relationships” (United Republic of Tanzania, 2010b, p. 33). With an increased focus on the expansion of teacher training, now is a particularly salient moment for the Ministry to add emphasis to relationship building and counseling for all school staff. When examining the link between education and earning in Tanzania, previous research has shown that youth reported a lack of career counseling in schools (e.g., Apiola, Tedre, & Oroma, 2011, October; Mugonzibwa, 2000), and that career counseling was stronger in the international schools than government schools (Mabula, 2012). While Sasema has purposefully hired a school counselor to help mentor youth through personal, academic, and career challenges, this is not common in Tanzania (Kano, 2012). Thus, the government could purposefully allocate funding and support to provide counseling services in more schools as a way to foster positive relationships and help youth learn how to distance themselves from constraining relations.

As adult relationships at school and at home both helped and hindered youths’ educational success, educators and educational policy makers must work to deliberately foster the school-family connection. Youth in this study, particularly orphaned youth and females, reported that some family members were less supportive of their education. Schools could create spaces and events for youths’ families to discuss material or logistical challenges to schooling (such as transportation, paying school fees), learn more about different post-secondary options, and foster the schooling to earning connection. As the SEDP II states “good quality secondary education is a prerequisite for good quality human life, labour skills and economic productivity” (United Republic of Tanzania, 2010b, p. 6). In addition, schools could work with families to disrupt discriminatory policies and practices, such as schooling and land rights exclusively for males.

### **Implications for Youth Livelihood Programming for Youth from Marginalized Backgrounds**

Youth in this study reported drawing on a variety of relationships with both peers and adults to earn. As youth livelihood programming is specifically geared at teaching youth skills needed to earn, it is important that such education focus on building relationships with other peers. Fostering group work in businesses (such as the business

club component of Parka) or intentional peer mentoring programs as part of youth livelihood programming could help youth teach/learn technical, vocational, customer relations, and other skills needed to earn. In addition, building strong peer relationships can help youth lean on one another and learn from each other when faced with barriers to earning, such as gender discrimination in the workplace.

Given the important role that adults can play in youths' earning success, youth livelihood programming can also focus on building relationships with adults. Youth livelihood programming can help link youth to new adults by offering mentoring programs or internships with local institutions. While internships are required for VETA, simply having a mentor or apprenticeship is not enough – previous work has shown that caring relationships in which the mentor and mentee are seen as equals are necessary for youth development and earning success (DeJaeghere et al., in press, 2016). In addition, youth livelihood programming can work with youths' families to encourage group micro-enterprises among adults and youth, and to help mitigate barriers to earning. For instance, some youth reported that their families were not helpful or supportive of earning mechanisms such as gardens at home, because adults feared the micro-enterprises (gardens) would take up too many resources (such as water). Youth livelihood programming can work with families to discuss the benefits and drawbacks of different micro-enterprises to help both youth and families create viable and sustainable projects. In addition, youth livelihood programs can help youth and families build or draw on different community resources to mitigate such barriers. For instance, youth livelihood programming could help foster spaces where micro-enterprise owners can share resources (e.g., tools for hair salons), provide trainings for skills upgrading, and workshops to learn new cost-saving techniques (e.g., organic fertilizers).

Youth livelihood programming can also work with financial service providers to create more youth-friendly products so that youth, particularly youth from disadvantaged backgrounds, can earn. Youth in this study describe a myriad of challenges to earning and saving when faced with unsupportive relationships with adults at home and in the community. This study suggests that more locally-informed banking options for youth would help youth save money and access loans, without having to pay additional fees or travel costs to access a bank (DeJaeghere, forthcoming). For instance, as youth lack

independent access to banks (as they are not of legal age or lack collateral necessary to borrow) (Storm, Porter, & Macaulay, 2010), youth-friendly banking legislation and local savings/lending groups could help youth independently manage their finances and earnings. Social capital is central to such lending groups in Tanzania, and fostering trust, reciprocity, and a social justice orientation is more aligned with local norms and reinvests in the community (in this case a group of young people).

Lastly, youth livelihood programs can work together with governments, international organizations, and local stakeholders to foster a supportive environment where youth can successfully earn. For instance, governments can create and enforce laws and institutions that specifically support and create opportunities for youth enterprise promotion. In Italy, for example, the De Vito Law (Law 44) was created to foster entrepreneurship, and was further supported by Law 236, specifically directed at providing assistance to young, new entrepreneurs (Chigunta, 2002). The institution Impreditorialita Giovanile (IG) S.p.A. was spawned from these laws; in 1994 (IG) S.p.A. became a corporation dedicated to supporting new business formation by youth entrepreneurs ages 18-35, and the Italian Treasury owns 84% of its capital. This institution provided tools such as loans (for an additional 30% of capital costs), non-reimbursable financial subsidies (of up to 60% of capital costs), three year loans for administrative and management outlays, and training programs to improve management skills for youth (Organisation for Economic Co-operation and Development [OCED], 2001). This program was widely successful, as in the first 12 years (1986-1998), projects funded by (IG) S.p.A created about 26,000 new jobs. Much of this success was due to a supportive policy environment and the state, as the state both played a key role as a major source of funds and helped create a conducive environment for enterprise promotion. Such policies and institutions could promote group businesses, with funds specifically targeted toward youth-run enterprises. In addition to providing capital for youth-owned group micro-enterprises, governments could intentionally provide a space for youth micro-enterprises to share resources or sell to local markets. Governments could also provide stipends, grants, or low-interest loans to businesses that specifically include collaborations between youth and adults. As many youth in this study cited a lack of

capital or resources as barriers to earning, such a program may promote youth-youth and youth-adult collaborations, in addition to youth earning, in Tanzania.

## **Conclusion**

Youth from marginalized backgrounds strategically built and drew on their social capital, or relationships and related resources, to succeed in education and earning. While positive adult support helped youth succeed in education and earning, females and orphans reported challenging adult relationships for both learning and earning. In addition, older youth, orphans, and youth who were financially responsible for others reported less supportive adult relationships at home for education, while some Usawa youth also reported less supportive adult relationships at school for earning.

The major finding of this study was that the vast majority of youth were able to draw on their social capital with *peers* to further their education and earning to varying degrees. Male youth drew on peer relationships to complement other sources of support for education. Females, orphans, older youth, and youth financially responsible for others drew on peer support to supplement a lack of adult support for education, particularly when faced with inequalities such as discrimination towards educating girls. Some male youth also drew on increased peer support to supplement a lack of adult support for earning. In addition, non-orphans, younger youth, and youth financially responsible for others drew on increased peer support to supplement a lack of adult support for earning. Lastly, females reported drawing on peers when faced with multiple challenges to earning, such as unequal access to land, traditional earning roles, and sexual exploitation in the workplace from bosses and male customers. While social capital may not be “a cure-all for the maladies affecting society at home and abroad” (Portes, 1998, p.2), youth in this study were able to purposely leverage their social capital, in particular their *peer* social capital, to mitigate forms of discrimination, albeit in minor ways.

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## Appendix A

Table 3

*Results of Wilcoxon signed rank test comparing peer and adult support at home and at school in March 2014*

March 2014							
Variable		n	Mean	SD	Wilcoxon Z-score	Sig.	r*
Support at school for education goals	Peer	226	2.87	0.798			
	Adult	227	3.34	0.818	-6.479	<.001	-0.43
Support at school for employment goals	Peer	227	2.35	0.93			
	Adult	227	3.07	0.982	-7.969	<.001	-0.53
Support at home for education goals	Peer	225	2.8	0.968			
	Adult	226	3.54	0.712	-8.691	<.001	-0.58
Support at home for employment goals	Peer	225	2.42	0.932			
	Adult	226	3.21	0.841	-8.453	<.001	-0.56

\* r is calculated using the formula  $(r = Z / \sqrt{n})$ , using the larger n whenever sample sizes differed

Table 4

*Results of Wilcoxon signed rank test comparing peer and adult support at home and at school in Oct 2014*

October 2014							
Variable		n	Mean	SD	Wilcoxon Z-score	Sig.	r*
Support at school for education goals	Peer	227	2.837	0.767			
	Adult	227	3.423	0.7084	-8.596	<.001	-0.57
Support at school for employment goals	Peer	227	2.555	0.9219			
	Adult	227	3.207	0.7679	-8.444	<.001	-0.56
Support at home for education goals	Peer	226	2.885	0.9214			
	Adult	225	3.404	0.7386	-6.667	<.001	-0.44
Support at home for employment goals	Peer	225	2.738	0.9485			
	Adult	226	3.301	0.7289	-8.287	<.001	-0.55

\* r is calculated using the formula  $(r = Z / \sqrt{n})$ , using the larger n whenever sample sizes differed

Table 5

*Change over time on social capital items for females*

<i>Variable</i>	March 2014 items			Oct 2014 items			<i>Wilcoxon March - Oct (Z)</i>	<i>P- value</i>	<i>r</i>
	<i>n</i>	<i>M</i>	<i>SD</i>	<i>n</i>	<i>M</i>	<i>SD</i>			
<b>Peerschedu:</b> Do your peers (agemates) at school help you to achieve your own education goals?	159	2.91	.758	159	2.742	.8052	2.1330	<b>0.033</b>	0.17
<b>Peerschemp:</b> Do your peers (agemates) at school help you to achieve your own employment goals?	159	2.34	.940	159	2.440	.9318	-.9310	0.352	-0.07
<b>Adultschedu:</b> Do adults at school help you to achieve your own education goals?	159	3.26	.866	159	3.453	.6908	-2.3720	<b>0.018</b>	-0.19
<b>Adultschemp:</b> Do adults at school help you to achieve your own employment goals?	159	3.03	1.009	159	3.201	.7777	-1.7250	0.085	-0.14
<b>Peerhomeedu:</b> Do your peers (agemates) at home help you to achieve your own education goals?	158	2.83	.959	159	2.862	.9310	-.2970	0.767	-0.02
<b>Peerhomeemp:</b> Do your peers (agemates) at home help you to achieve your own employment goals?	158	2.35	.930	159	2.623	.9657	-2.8160	<b>0.005</b>	-0.22
<b>Adulthomeedu:</b> Do adults at home help you to achieve your own education goals?	159	3.52	.745	159	3.377	.7604	-1.8750	0.061	-0.15
<b>Adulthomeemp:</b> Do adults at home help you to achieve your own employment goals?	159	3.14	.870	159	3.201	.7529	-.8440	0.398	-0.07

Table 6

*Change over time on social capital items for males*

<i>Variable</i>	March 2014 items			Oct 2014 items			<i>Wilcoxon March - Oct (Z)</i>	<i>p- value</i>	<i>r</i>
	<i>n</i>	<i>M</i>	<i>SD</i>	<i>n</i>	<i>M</i>	<i>SD</i>			
<b>Peerschedu:</b> Do your peers (agemates) at school help you to achieve your own education goals?	67	2.78	.885	68	3.059	.6201	-2.6570	<b>0.008</b>	<b>-0.32</b>
<b>Peerschemp:</b> Do your peers (agemates) at school help you to achieve your own employment goals?	68	2.37	.913	68	2.824	.8454	-3.4590	<b>0.001</b>	<b>-0.42</b>
<b>Adultschedu:</b> Do adults at school help you to achieve your own education goals?	68	3.54	.656	68	3.353	.7484	-1.5120	0.131	-0.18
<b>Adultschemp:</b> Do adults at school help you to achieve your own employment goals?	68	3.15	.919	68	3.221	.7500	-.7490	0.454	-0.09
<b>Peerhomeedu:</b> Do your peers (agemates) at home help you to achieve your own education goals?	67	2.73	.994	67	2.940	.9025	-1.5830	0.113	-0.19
<b>Peerhomeemp:</b> Do your peers (agemates) at home help you to achieve your own employment goals?	67	2.58	.924	66	3.015	.8502	-3.3770	<b>0.001</b>	<b>-0.41</b>
<b>Adulthomeedu:</b> Do adults at home help you to achieve your own education goals?	67	3.58	.631	66	3.470	.6843	-1.3740	0.169	-0.17
<b>Adulthomeemp:</b> Do adults at home help you to achieve your own employment goals?	67	3.36	.753	67	3.537	.6112	-1.7860	0.074	-0.22

Table 7

*Change over time on social capital items for orphans*

<i>Variable</i>	March 2014 items			Oct 2014 items			<i>Wilcoxon March - Oct (Z)</i>	<i>p- value</i>	<i>r</i>
	<i>n</i>	<i>M</i>	<i>SD</i>	<i>n</i>	<i>M</i>	<i>SD</i>			
<b>Peerschedu:</b> Do your peers (agemates) at school help you to achieve your own education goals?	78	2.90	.783	79	2.785	.7454	-1.0080	0.314	-0.11
<b>Peerschemp:</b> Do your peers (agemates) at school help you to achieve your own employment goals?	79	2.29	.894	79	2.380	.9101	-.8510	0.395	-0.10
<b>Adultschedu:</b> Do adults at school help you to achieve your own education goals?	79	3.24	.895	79	3.405	.6891	-1.5540	0.120	-0.17
<b>Adultschemp:</b> Do adults at school help you to achieve your own employment goals?	79	3.05	.973	79	3.241	.7715	-1.4730	0.141	-0.17
<b>Peerhomeedu:</b> Do your peers (agemates) at home help you to achieve your own education goals?	78	2.91	.885	79	2.709	.8793	-1.6100	0.107	-0.18
<b>Peerhomeemp:</b> Do your peers (agemates) at home help you to achieve your own employment goals?	78	2.45	.863	78	2.590	.8891	-1.0990	0.272	-0.12
<b>Adulthomeedu:</b> Do adults at home help you to achieve your own education goals?	79	3.61	.608	79	3.278	.7500	-3.4610	<b>0.001</b>	<b>-0.39</b>
<b>Adulthomeemp:</b> Do adults at home help you to achieve your own employment goals?	79	3.25	.724	79	3.228	.7329	-.1750	0.861	-0.02

Table 8

*Change over time on social capital items for non-orphans*

<i>Variable</i>	March 2014 items			Oct 2014 items			<i>Wilcoxon March - Oct (Z)</i>	<i>P- value</i>	<i>r</i>
	<i>n</i>	<i>M</i>	<i>SD</i>	<i>n</i>	<i>M</i>	<i>SD</i>			
<b>Peerschedu:</b> Do your peers (agemates) at school help you to achieve your own education goals?	146	2.86	.805	146	2.856	.7789	-.1160	0.907	-0.01
<b>Peerschemp:</b> Do your peers (agemates) at school help you to achieve your own employment goals?	146	2.40	.943	146	2.637	.9164	-2.3230	0.020	-0.19
<b>Adultschedu:</b> Do adults at school help you to achieve your own education goals?	146	3.39	.773	146	3.425	.7224	-.4310	0.667	-0.04
<b>Adultschemp:</b> Do adults at school help you to achieve your own employment goals?	146	3.06	.991	146	3.178	.7673	-1.1890	0.235	-0.10
<b>Peerhomeedu:</b> Do your peers (agemates) at home help you to achieve your own education goals?	145	2.73	1.009	145	2.966	.9311	-2.1640	0.030	-0.18
<b>Peerhomeemp:</b> Do your peers (agemates) at home help you to achieve your own employment goals?	145	2.40	.960	145	2.807	.9739	-3.8890	<b>&lt;.001</b>	<b>-0.32</b>
<b>Adulthomeedu:</b> Do adults at home help you to achieve your own education goals?	145	3.49	.765	144	3.465	.7282	-.3010	0.764	-0.02
<b>Adulthomeemp:</b> Do adults at home help you to achieve your own employment goals?	145	3.17	.900	145	3.331	.7270	-1.8960	0.058	-0.16

Table 9

*Change over time on social capital items for youth who were not financially responsible for others*

<i>Variable</i>	March 2014 items			Oct 2014 items			<i>Wilcoxon March - Oct (Z)</i>	<i>P- value</i>	<i>r</i>
	<i>n</i>	<i>M</i>	<i>SD</i>	<i>n</i>	<i>M</i>	<i>SD</i>			
<b>Peerschedu:</b> Do your peers (agemates) at school help you to achieve your own education goals?	127	2.73	.859	128	2.820	.8270	-.8320	0.405	-0.07
<b>Peerschemp:</b> Do your peers (agemates) at school help you to achieve your own employment goals?	128	2.26	.982	128	2.461	1.0032	-1.8330	0.067	-0.16
<b>Adultschedu:</b> Do adults at school help you to achieve your own education goals?	128	3.35	.829	128	3.352	.7796	-.1200	0.905	-0.01
<b>Adultschemp:</b> Do adults at school help you to achieve your own employment goals?	128	2.98	1.027	128	3.125	.8229	-1.2860	0.198	-0.11
<b>Peerhomeedu:</b> Do your peers (agemates) at home help you to achieve your own education goals?	126	2.76	1.031	127	2.835	.9575	-.6880	0.491	-0.06
<b>Peerhomeemp:</b> Do your peers (agemates) at home help you to achieve your own employment goals?	126	2.44	1.000	126	2.714	.9948	-2.6140	0.009	-0.23
<b>Adulthomeedu:</b> Do adults at home help you to achieve your own education goals?	127	3.52	.785	126	3.413	.7825	-1.2900	0.197	-0.11
<b>Adulthomeemp:</b> Do adults at home help you to achieve your own employment goals?	127	3.20	.882	127	3.291	.7571	-1.1810	0.238	-0.10

Table 10

*Change over time on social capital items for youth who were financially responsible for others*

<i>Variable</i>	March 2014 items			Oct 2014 items			<i>Wilcoxon March - Oct (Z)</i>	<i>P-value</i>	<i>r</i>
	<i>n</i>	<i>M</i>	<i>SD</i>	<i>n</i>	<i>M</i>	<i>SD</i>			
<b>Peerschedu:</b> Do your peers (agemates) at school help you to achieve your own education goals?	99	3.05	.676	99	2.859	.6853	-2.2560	0.024	-0.23
<b>Peerschemp:</b> Do your peers (agemates) at school help you to achieve your own employment goals?	99	2.46	.849	99	2.677	.7932	-2.0470	0.041	-0.21
<b>Adultschedu:</b> Do adults at school help you to achieve your own education goals?	99	3.33	.808	99	3.515	.5953	-1.8550	0.064	-0.19
<b>Adultschemp:</b> Do adults at school help you to achieve your own employment goals?	99	3.17	.915	99	3.313	.6798	-1.3390	0.180	-0.13
<b>Peerhomeedu:</b> Do your peers (agemates) at home help you to achieve your own education goals?	99	2.85	.885	99	2.949	.8733	-.7440	0.457	-0.07
<b>Peerhomeemp:</b> Do your peers (agemates) at home help you to achieve your own employment goals?	99	2.39	.843	99	2.768	.8902	-3.1900	<b>0.001</b>	<b>-0.32</b>
<b>Adulthomeedu:</b> Do adults at home help you to achieve your own education goals?	99	3.56	.610	99	3.394	.6824	-2.1110	0.035	-0.21
<b>Adulthomeemp:</b> Do adults at home help you to achieve your own employment goals?	99	3.22	.790	99	3.313	.6947	-.9890	0.322	-0.10

Table 11

*Change over time on social capital items for younger youth (ages 11-16)*

Variable	March 2014 items			Oct 2014 items			Wilcoxon March - Oct (Z)	P- value	r
	n	M	SD	n	M	SD			
<b>Peerschedu:</b> Do your peers (agemates) at school help you to achieve your own education goals?	116	2.84	.894	117	2.821	.8053	-.2760	0.782	-0.03
<b>Peerschemp:</b> Do your peers (agemates) at school help you to achieve your own employment goals?	117	2.29	.992	117	2.556	1.0038	-2.2960	<b>0.022</b>	-0.21
<b>Adultschedu:</b> Do adults at school help you to achieve your own education goals?	117	3.25	.860	117	3.410	.7785	-1.8210	0.069	-0.17
<b>Adultschemp:</b> Do adults at school help you to achieve your own employment goals?	117	2.97	1.078	117	3.179	.8265	-1.6370	0.102	-0.15
<b>Peerhomeedu:</b> Do your peers (agemates) at home help you to achieve your own education goals?	116	2.81	1.046	116	2.966	.9774	-1.2570	0.209	-0.12
<b>Peerhomeemp:</b> Do your peers (agemates) at home help you to achieve your own employment goals?	115	2.44	1.028	115	2.843	.9421	-3.3960	<b>0.001</b>	<b>-0.32</b>
<b>Adulthomeedu:</b> Do adults at home help you to achieve your own education goals?	116	3.52	.774	115	3.461	.7979	-.5900	0.555	-0.05
<b>Adulthomeemp:</b> Do adults at home help you to achieve your own employment goals?	116	3.25	.853	116	3.388	.7549	-1.4090	0.159	-0.13

Table 12

*Change over time on social capital items for older youth (ages 17-20)*

Variable	March 2014 items			Oct 2014 items			Wilcoxon March - Oct (Z)	P- value	r
	n	M	SD	n	M	SD			
<b>Peerschedu:</b> Do your peers (agemates) at school help you to achieve your own education goals?	110	2.91	.685	110	2.855	.7274	-.6660	0.505	-0.06
<b>Peerschemp:</b> Do your peers (agemates) at school help you to achieve your own employment goals?	110	2.41	.860	110	2.555	.8305	-1.4630	0.144	-0.14
<b>Adultschedu:</b> Do adults at school help you to achieve your own education goals?	110	3.45	.761	110	3.436	.6285	-.2370	0.813	-0.02
<b>Adultschemp:</b> Do adults at school help you to achieve your own employment goals?	110	3.16	.862	110	3.236	.7029	-1.0100	0.313	-0.10
<b>Peerhomeedu:</b> Do your peers (agemates) at home help you to achieve your own education goals?	109	2.79	.883	110	2.800	.8546	-.0790	0.937	-0.01
<b>Peerhomeemp:</b> Do your peers (agemates) at home help you to achieve your own employment goals?	110	2.39	.825	110	2.627	.9468	-2.2420	0.025	-0.21
<b>Adulthomeedu:</b> Do adults at home help you to achieve your own education goals?	110	3.55	.644	110	3.345	.6696	-2.8050	0.005	-0.27
<b>Adulthomeemp:</b> Do adults at home help you to achieve your own employment goals?	110	3.16	.830	110	3.209	.6920	-.7170	0.473	-0.07

Table 13

*Differences in social capital items by females and males*

Variable	March 2014				Oct 2014				Raw change (Oct - March)			
	<i>n</i>	<i>Z</i>	<i>P</i> - <i>value</i>	<i>r</i>	<i>n</i>	<i>Z</i>	<i>p</i> - <i>value</i>	<i>r</i>	<i>n</i>	<i>Z</i>	<i>P</i> - <i>value</i>	<i>r</i>
Peerschedu: Do your peers (agemates) at school help you to achieve your own education goals?	226	-0.896	0.37	-0.06	227	-2.723	<b>0.006</b>	-0.18	226	-3.008	<b>0.003</b>	-0.20
Peerschemp: Do your peers (agemates) at school help you to achieve your own employment goals?	227	-0.024	0.981	0.00	227	-2.742	<b>0.006</b>	-0.18	227	-2.5561	<b>0.01</b>	-0.17
Adultschedu: Do adults at school help you to achieve your own education goals?	227	-2.275	<b>0.023</b>	-0.15	227	-0.937	0.349	-0.06	227	-2.422	<b>0.015</b>	-0.16
Adultschemp: Do adults at school help you to achieve your own employment goals?	227	-0.668	0.504	-0.04	227	-0.125	0.901	-0.01	227	-0.321	0.748	-0.02
Peerhomeedu: Do your peers (agemates) at home help you to achieve your own education goals?	225	-0.691	0.489	-0.05	226	-0.518	0.605	-0.03	224	-1.468	0.142	-0.10
Peerhomeemp: Do your peers (agemates) at home help you to achieve your own employment goals?	226	-1.632	0.103	-0.11	225	-2.716	<b>0.006</b>	-0.18	223	-1.039	0.299	-0.07
Adulthomeedu: Do adults at home help you to achieve your own education goals?	2226	-0.35	0.727	-0.01	225	-0.744	0.457	-0.05	224	-0.297	0.767	-0.02
Adulthomeemp: Do adults at home help you to achieve your own employment goals?	227	-1.626	0.104	-0.11	226	-3.239	<b>0.001</b>	-0.22	225	-0.596	0.551	-0.04

Table 14

*Differences in social capital items by orphans and non-orphans*

<i>Variable</i>	March 2014				Oct 2014				Raw change (Oct - March)			
	<i>n</i>	<i>Z</i>	<i>P-value</i>	<i>r</i>	<i>n</i>	<i>Z</i>	<i>p-value</i>	<i>r</i>	<i>n</i>	<i>Z</i>	<i>P-value</i>	<i>r</i>
<b>Peerschedu:</b> Do your peers (agemates) at school help you to achieve your own education goals?	224	-0.346	0.73	-0.02	225	-0.686	0.493	-0.05	224	-0.758	0.449	-0.05
<b>Peerschemp:</b> Do your peers (agemates) at school help you to achieve your own employment goals?	225	-0.737	0.461	-0.05	225	-1.855	0.064	-0.12	225	-0.963	0.335	-0.06
<b>Adultschedu:</b> Do adults at school help you to achieve your own education goals?	225	-1.123	0.262	-0.07	225	-0.406	0.685	-0.03	225	-0.929	0.353	-0.06
<b>Adultschemp:</b> Do adults at school help you to achieve your own employment goals?	225	-0.17	0.865	-0.01	225	-0.711	0.477	-0.05	225	-1.027	0.304	-0.07
<b>Peerhomeedu:</b> Do your peers (agemates) at home help you to achieve your own education goals?	223	-1.212	0.226	-0.08	224	-2.078	<b>0.038</b>	-0.14	222	-2.645	<b>0.008</b>	-0.18
<b>Peerhomeemp:</b> Do your peers (agemates) at home help you to achieve your own employment goals?	223	-0.314	0.754	-0.02	223	-1.814	0.07	-0.12	221	-1.789	0.074	-0.12
<b>Adulthomeedu:</b> Do adults at home help you to achieve your own education goals?	224	-0.844	0.399	-0.06	223	-2.058	<b>0.04</b>	-0.14	222	-2.645	<b>0.008</b>	-0.18
<b>Adulthomeemp:</b> Do adults at home help you to achieve your own employment goals?	224	-0.215	0.83	-0.01	224	-1.115	0.265	-0.07	223	-1.203	0.229	-0.08

Table 15

*Differences in social capital items by youth who do and do not financially contribute to their households*

Variable	March 2014				Oct 2014				Raw change (Oct - March)			
	<i>n</i>	<i>Z</i>	<i>p-value</i>	<i>r</i>	<i>n</i>	<i>Z</i>	<i>p-value</i>	<i>r</i>	<i>n</i>	<i>Z</i>	<i>p-value</i>	<i>r</i>
<b>Peerschedu:</b> Do your peers (agemates) at school help you to achieve your own education goals?	226	-2.745	<b>0.006</b>	-0.18	227	-0.397	0.691	-0.03	2226	-1.89	0.059	-0.04
<b>Peerschemp:</b> Do your peers (agemates) at school help you to achieve your own employment goals?	227	-1.723	0.085	-0.11	227	-1.574	0.116	-0.10	227	-0.103	0.918	-0.01
<b>Adultschedu:</b> Do adults at school help you to achieve your own education goals?	227	-0.303	0.762	-0.02	227	-1.286	0.198	-0.09	227	-0.895	0.371	-0.06
<b>Adultschemp:</b> Do adults at school help you to achieve your own employment goals?	225	-1.279	0.201	-0.09	227	-1.587	0.113	-0.11	227	-0.169	0.866	-0.01
<b>Peerhomeedu:</b> Do your peers (agemates) at home help you to achieve your own education goals?	225	-0.498	0.619	-0.03	226	-0.808	0.419	-0.05	224	-0.094	0.925	-0.01
<b>Peerhomeemp:</b> Do your peers (agemates) at home help you to achieve your own employment goals?	226	-0.262	0.794	-0.02	225	-0.357	0.721	-0.02	223	-0.672	0.501	-0.05
<b>Adulthomeedu:</b> Do adults at home help you to achieve your own education goals?	226	-0.396	0.692	-0.03	225	-0.668	0.504	-0.04	224	-0.718	0.473	-0.05
<b>Adulthomeemp:</b> Do adults at home help you to achieve your own employment goals?	226	-0.075	0.94	0.00	226	-0.007	0.995	0.00	225	-0.058	0.954	0.00

Table 16

*Differences in social capital items by younger (ages 11-16) and older (ages 17-20) youth*

Variable	March 2014				Oct 2014				Raw change (Oct - March)			
	<i>n</i>	<i>Z</i>	<i>p</i> - <i>value</i>	<i>r</i>	<i>n</i>	<i>Z</i>	<i>p</i> - <i>value</i>	<i>r</i>	<i>n</i>	<i>Z</i>	<i>p</i> - <i>value</i>	<i>r</i>
<b>Peerschedu:</b> Do your peers (agemates) at school help you to achieve your own education goals?	226	-0.39	0.697	-0.03	227	-0.099	0.921	-0.01	226	-0.272	0.786	-0.02
<b>Peerschemp:</b> Do your peers (agemates) at school help you to achieve your own employment goals?	227	-1.02	0.308	-0.07	227	-0.098	0.922	-0.01	227	-0.551	0.582	-0.04
<b>Adultschedu:</b> Do adults at school help you to achieve your own education goals?	227	-1.814	0.07	-0.12	227	-0.317	0.751	-0.02	227	-1.803	0.071	-0.12
<b>Adultschemp:</b> Do adults at school help you to achieve your own employment goals?	227	-0.926	0.354	-0.06	227	-0.198	0.843	-0.01	227	-0.442	0.658	-0.03
<b>Peerhomeedu:</b> Do your peers (agemates) at home help you to achieve your own education goals?	225	-0.405	0.686	-0.03	226	-1.54	0.124	-0.10	224	-1.056	0.291	-0.07
<b>Peerhomeemp:</b> Do your peers (agemates) at home help you to achieve your own employment goals?	225	-0.506	0.613	-0.03	225	-1.836	0.066	-0.12	223	-0.946	0.344	-0.06
<b>Adulthomeedu:</b> Do adults at home help you to achieve your own education goals?	226	-0.191	0.849	-0.01	225	-1.945	0.052	-0.13	224	-1.622	0.105	-0.11
<b>Adulthomeemp:</b> Do adults at home help you to achieve your own employment goals?	226	-0.95	0.342	-0.06	226	-2.337	<b>0.019</b>	-0.16	225	-0.514	0.608	-0.03

## **Appendix B – IRB Approval Email**

The IRB: Human Subjects Committee determined that the referenced study is exempt from review under federal guidelines 45 CFR Part 46.101(b) category #4 EXISTING DATA; RECORDS REVIEW; PATHOLOGICAL SPECIMENS.

**Study Number:** 1408E52864

**Principal Investigator:** Nancy Pellowski Wiger

**Title(s):**

Social Capital, Education, and Employment: How Marginalized Tanzanian Youth Utilize Social Capital to Improve their Livelihoods

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This e-mail confirmation is your official University of Minnesota HRPP notification of exemption from full committee review. You will not receive a hard copy or letter. This secure electronic notification between password protected authentications has been deemed by the University of Minnesota to constitute a legal signature.

The study number above is assigned to your research. That number and the title of your study must be used in all communication with the IRB office.

If you requested a waiver of HIPAA Authorization and received this e-mail, the waiver was granted. Please note that under a waiver of the HIPAA Authorization, the HIPAA regulation [164.528] states that the subject has the right to request and receive an accounting of Disclosures of PHI made by the covered entity in the six years prior to the date on which the accounting is requested.

If you are accessing a limited Data Set and received this email, receipt of the Data Use Agreement is acknowledged.

This exemption is valid for five years from the date of this correspondence and will be filed inactive at that time. You will receive a notification prior to inactivation. If this research will extend beyond five years, you must submit a new application to the IRB before the study's expiration date.

Upon receipt of this email, you may begin your research. If you have questions, please call the IRB office at [\(612\) 626-5654](tel:6126265654).

You may go to the View Completed section of eResearch Central at <http://eresearch.umn.edu/> to view further details on your study.

The IRB wishes you success with this research.

We value your feedback. We have created a short survey that will only take a couple of minutes to complete. The questions are basic, but your responses will provide us with insight regarding what we do well and areas that may need improvement. Thanks in advance for completing the survey. <http://tinyurl.com/exempt-survey>

Appendix C1 – Demographic Instrument for New Students March 2014

The MasterCard  
Foundation  
Project

## Demographic Information of Program Participants

### PROGRAM

*Please print clearly*

Date \_\_\_\_\_ Country  Kenya  Tanzania  Uganda

NGO program  NGO 1  NGO 2  NGO 3

Community \_\_\_\_\_

School \_\_\_\_\_

(e.g., Name of FSS school, government school, model center, YP/TVET program, Learning Group)

### PARTICIPANT DETAILS

*Please print clearly*

Name of participant \_\_\_\_\_

Village you live in \_\_\_\_\_ Ward \_\_\_\_\_

District \_\_\_\_\_

What type of area is your home in?  Urban  Semi-urban  Rural

Sex  Female  Male

Age \_\_\_\_\_ Date of Birth Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

Marital status:  Single  Living together/ married  Widowed  
 Divorced/separated

Who is the head of your home?  Mother  Father  Grandmother  
 Grandfather  Sister  Brother  Aunt  Uncle  Self  
 Spouse  Other (fill in) \_\_\_\_\_

How many people live in your household? \_\_\_\_\_

How many people earn income in your household? \_\_\_\_\_

Is your mother alive?  No  Yes Is your father alive?  No  Yes

How many children do you have?  0  1  2  3  4  5 or more

How many siblings/family members/others do you feel responsible for? \_\_\_\_\_

Please tell us if you financially pay for or contribute to any of the following:

- |  |                             |                              |
|--|-----------------------------|------------------------------|
| a. School fees (for self or others)              | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| b. Basic household needs                         | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| c. Health care/medicines                         | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| d. Wedding, funeral or other ceremonial expenses | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| e. Travel to home/family                         | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| f. Other household goods                         | <input type="checkbox"/> No | <input type="checkbox"/> Yes |

**SCHOOL / EDUCATION / TRAINING**

*Please print clearly*

What is your current grade level? \_\_\_\_\_

What was the last national exam you took? \_\_\_\_\_

- a. Did you pass the national exam?  No  Yes
- b. If yes, which division did you receive? \_\_\_\_\_

Have you participated in any other vocational or skills training (or trade schools, work programs, financial instruction group) other than this business club?  No  Yes

- a. *If yes*, what type of training program? \_\_\_\_\_

Have you ever participated in an internship?  No  Yes

**EMPLOYMENT**

*Please print clearly*

Are you currently employed/working for pay (excluding the business club)?  No  Yes

- a. *If yes, in how many positions?* \_\_\_\_\_
- b. **How many positions are:** For self \_\_\_\_\_ others \_\_\_\_\_ both \_\_\_\_\_
- c. *If yes, what kind of work are you doing?* \_\_\_\_\_
- d. *If yes, how long have you been employed?* \_\_\_\_\_
- e. *If yes, on average, how many hours do you work per week?*

- 0-10 hours per week       11-20 hours per week       21-30 hours per week
- 30-40 hours per week       40-50 hours per week       More than 50 hours per week

- g. *If yes, would you like to work more, less or the same amount of time that you are working now?*

- more                       less                       same amount of time

- h. *If yes, is your work in a permanent position, contractual or casual?*

- permanent                       contractual                       casual

- i. *If contractual, what is the length of your contract?* \_\_\_\_\_

**Have you been looking for work in the past 12 months and not found work?**  No  Yes

- a. **If yes, how long were you looking (either before you found a job or until today if you still don't have a job)?** \_\_\_\_\_

- b. **Have you started up your own enterprise (business, farm, service, other)?**

- No  Yes

- i. *If yes, what kind of enterprise was it?* \_\_\_\_\_

**FINANCES**

*Please print clearly*

**Are you able to save money?**  Never  Hardly ever  Sometimes  Always

**Do you currently save?**  No  Yes

- a. *If yes, do you have a savings account (e.g. in a bank, in mobile money)?*

- No  Yes

**b. If yes, do you have an individual or group account?**

Individual  Group  Both

**c. Is your savings account with a (tick all that apply)...**

Bank  NGO  Mobile money  Community group  Other

**Do you have a savings plan?**  No  Yes

**a. If yes, how much money are you saving?** \_\_\_\_\_ per \_\_\_\_\_.

**b. If yes, is this amount enough to reach the goal you have set for yourself?**

No  Yes

**Do you currently have savings or assets other than cash?**  No  Yes

**a. If yes, what are these savings/assets?** \_\_\_\_\_

**b. If yes, did you personally invest in these (they were not a gift)?**  No  Yes

**Have you ever applied for a loan?**  No  Yes

**a. If yes, how many loans have you applied for?** \_\_\_\_\_

**b. If yes, where was the loan from? Loan 1:** \_\_\_\_\_ **Loan 2:** \_\_\_\_\_

**c. If yes, were you granted the loan? Loan 1:**  No  Yes **Loan 2:**  No  Yes

**d. If yes, what did you use the loan for? Loan 1:** \_\_\_\_\_  
**Loan 2:** \_\_\_\_\_

**e. If yes, have you been able to repay the loan according to the repayment plan?**

**Loan 1:**  No  Yes **Loan 2:**  No  Yes

Appendix C2 – Demographic Update for Returning Students March 2014

The MasterCard  
Foundation  
Project

*Year 3 Demographic Data Update  
2014*

**PARTICIPANT DETAILS**

*Please print clearly*

Date \_\_\_\_\_ School \_\_\_\_\_

Name of participant \_\_\_\_\_

Parent/Guardian's name \_\_\_\_\_

Village you live in \_\_\_\_\_ Ward \_\_\_\_\_

District \_\_\_\_\_

Sex  Female  Male Age \_\_\_\_\_

**Marital status:**

Single  Living together/ married  Widowed  Divorced/separated

How many children do you have?  0  1  2  3  4  5 or more

How many siblings/family members/others do you feel responsible for? \_\_\_\_\_

Is your mother alive?  No  Yes Is your father alive?  No  Yes

Please tell us if you financially pay for or contribute to any of the following:

- |  |                             |                              |
|--|-----------------------------|------------------------------|
| i. School fees (for self or others)              | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| j. Basic household needs                         | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| k. Health care/medicines                         | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| l. Wedding, funeral or other ceremonial expenses | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| m. Travel to home/family                         | <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| n. Other household goods                         | <input type="checkbox"/> No | <input type="checkbox"/> Yes |

**SCHOOL / EDUCATION / TRAINING***Please print clearly*

What is your last grade completed? \_\_\_\_\_

Are you currently enrolled in further education?  No  Yes

a. If yes, what is your current grade/level? \_\_\_\_\_

If yes, what was the last national exam you took? \_\_\_\_\_

c. Did you pass the national exam?  No  Yes

d. If yes, which division did you receive? \_\_\_\_\_

Have you participated in any other vocational or skills training (or trade schools, work programs, financial instruction group) in the past 12 months (other than NGO1, NGO2, NGO3)?

No  Yes

a. If yes, what type of training program?

\_\_\_\_\_

Have you participated in an internship in the past 12 months?  No  Yes

**EMPLOYMENT***Please print clearly*

Are you currently working for pay?  No  Yes

a. If yes, in how many positions? \_\_\_\_\_

b. If yes, how many positions are: For self \_\_\_\_ others \_\_\_\_ both \_\_\_\_\_

c. If yes, in what trade or sector are you working (please describe for each position)?

\_\_\_\_\_

d. If yes, on average, how many hours total do you work per week?

0-10 hours per week  11-20 hours per week  21-30 hours per week

30-40 hours per week  40-50 hours per week  More than 50 hours per week

e. If yes, would you like to work more, less or the same amount of time that you are working now?

more  less  same amount of time

f. *If yes, is your work in a permanent position, contractual or casual?*

permanent  contractual  casual

g. *If contractual, what is the length of your contract?* \_\_\_\_\_

**Have you been looking for work in the past 12 months and not been able to find work?**

No  Yes

a. *If yes, how long were you looking (either before you found a job or until today if you still don't have a job)?* \_\_\_\_\_

**Have you started up your own enterprise (business, farm, service, other) in the past 12 months?**

No  Yes

a. *If yes, what kind of enterprise was it?* \_\_\_\_\_

## FINANCES

*Please print clearly*

**Are you able to save money?**  Never  Hardly ever  Sometimes  Always

**Do you currently save?**  No  Yes

d. *If yes, do you have a savings account (e.g. in a bank, in mobile money)?*  No  Yes

e. *If yes, do you have an individual or group account?*  Individual  Group  Both

f. **Is your savings account with a (tick all that apply)...**

Bank  Community group  Mobile money

Mavuno  Mpesa  NGO  Other \_\_\_\_\_

**Do you have a savings plan?**  No  Yes

a. *If yes, how much money are you saving?* \_\_\_\_\_ per \_\_\_\_\_.

b. *If yes, is this amount enough to reach the goal you have set for yourself?*

No  Yes

Do you currently have savings or assets other than cash?  No  Yes

a. *If yes, what are these savings/assets?* \_\_\_\_\_

b. *If yes, did you personally invest in these (they were not a gift)?*  No  Yes

Have you ever applied for a loan in the past 12 months?  No  Yes

f. *If yes, how many loans have you applied for?* \_\_\_\_\_

g. *If yes, where was the loan from? Loan 1: \_\_\_\_\_ Loan 2: \_\_\_\_\_*

h. *If yes, were you granted the loan? Loan 1:  No  Yes Loan 2:  No  Yes*

i. *If yes, what did you use the loan for? Loan 1: \_\_\_\_\_*

*Loan 2: \_\_\_\_\_*

j. *If yes, have you been able to repay the loan according to the repayment plan?*

**Loan 1:**  No  Yes

**Loan 2:**  No  Yes

**Appendix D – Youth Spoken Survey 2014**

The MasterCard Foundation  
Learn, Earn and Save Project

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**Year 3 (2014) Spoken Survey for Program  
Participants**

*Because you are involved in XXXX program, we are asking you to complete this questionnaire. The purpose of the questionnaire is to learn about your thoughts and attitudes about finances, employment, savings, and life skills.*

*We would like to ask for your permission to give you a questionnaire.*

- *The questionnaire will take about one hour to complete.*
- *We will ask you questions about financial literacy, entrepreneurship, employment, savings, and life skills.*
- *We will read each question and response option aloud to the group.*
- *You can raise your hand to ask questions at any time, and someone will come to help you.*
- *You can also skip questions you do not want to answer, or you can decide at any time if you do not want to complete the questionnaire. No one will be angry or upset with you if you decide to end the questionnaire or if you decide not to participate at all.*
- *Your decision to participate will not affect your relationship with the University of Minnesota, The MasterCard Foundation, or the XXX program*

*These questions are asking you about what you think. We want to learn about **your** ideas. This is not a test or an exam. There are **no** right or wrong answers.*

*Your responses will be kept private, and we will not tell anyone your name or your responses. We will not show or tell your teacher any of your responses.*

*We will also ask you to complete the same questionnaire at the end of the XXX program, and we will ask some of you to participate in interviews over the next five years.*

*If you would like to complete the questionnaire, please complete the information below and turn to the next page. Then I will begin by reading the first question aloud.*

**Demographic information**

**Please print clearly**

**Date** \_\_\_\_\_

**Country**     Kenya     Tanzania     Uganda    *Tick the country where you live now.*

**Name of participant** \_\_\_\_\_

**Sex**     Female     Male    **Age** \_\_\_\_\_

**Parent/Guardian's name** \_\_\_\_\_

For each question, I will read the question aloud to the group and then I will read all of the response options. Please circle the response that best fits your ideas. Please only circle **one** response for each question. If you don't understand the question or you need help, please raise your hand and someone will come help you.

The first set of questions asks about employment.

### Section A: Employment

Please circle one answer.

1. Do you know how to find employment in your community?	I know almost nothing	I know a little	I know some things	I know a lot
<p><i>Employment can be either self-employment (working for yourself) or a job working for others, earning money in the community where you live or work.</i></p> <p><i>To "find" means to search for or to look for.</i></p>				
2. Do you know how to develop a business plan?	I know almost nothing	I know a little	I know some things	I know a lot
<p><i>"Developing a business plan" means thinking through the steps and gathering the information needed to start a business.</i></p>				
3. How easy do you think it will be to find employment at the end of this program/school?	Not at all	A little	Somehow easy	Very easy
<p><i>Employment can be either self-employment (working for yourself) or a job working for others when you are paid.</i></p>				
4. Would you like to be self-employed?	Not at all	A little	Somehow	Very much
<p><i>Self-employment means working for yourself.</i></p>				

5.	Will what you learn in this program/school help you find employment?	Not at all	A little	Somehow	A great deal
<i>Employment can be either self-employment (working for yourself) or a job working for others when you are paid.</i>					
6.	Will what you learn in this program/school help improve your earnings?	Not at all	A little	Somehow	A great deal
<i>“Improve your earnings” means to make more money or to start making money.</i>					
7.	Do you have skills that employers are looking for?	Not at all	A little	Somehow	Many
<i>Skills can be technical, organizational, or communication skills.</i>					

*The next set of questions asks about money and finances. Please remember we are asking you about **your** ideas. There are no right or wrong answers because this is NOT a test.*

### **Section B: Finances**

Please circle one answer.

8.	Do you know how to create a personal budget?	I know almost nothing	I know a little	I know some things	I know a lot
<i>“Creating a personal budget” means estimating how much you will spend on rent, meals, clothing, and estimating how much you can save.</i>					
<i>You do not need to have a personal budget created, just the knowledge of how to create one.</i>					

<p>9. How much do you know about tracking your expenses?</p> <p><i>“Tracking expenses” includes keeping a record of how much you spent on clothes, food, fuel, transport, airtime, etc. per month or week.</i></p>	I know almost nothing	I know a little	I know some things	I know a lot
<p>10. When you have money, are you able to decide how to use it?</p> <p><i>“Deciding how to use it” can refer to spending money on clothes, dependents, rent, food, etc. either for yourself or others.</i></p> <p><i>For example, you decide that you want to spend money on your parents or children, as long as it is you who makes the decision to do so.</i></p>	Almost never	Hardly ever	Some of the time	Most of the time
<p>11. Do you know how to apply for a savings account?</p> <p><i>A “savings account” can be with a formal bank or informal group</i></p>	I know almost nothing	I know a little	I know some things	I know a lot
<p>12. How important is it to you to save money?</p> <p><i>Main idea: You <b>feel</b> saving money is not important, somehow important, important or very important.</i></p> <p><i>Saving money refers to keeping money for use in the future.</i></p>	Not important	Somehow important	Important	Very important
<p>13. Has group savings helped you to learn to save (on your own)?</p> <p><i>“Group savings” can be savings groups or savings in a cooperative, and “save (on your own)” can be individual savings in a formal (bank) or informal institution (NGO, credit union).</i></p>	Not at all	A little	Somehow	A great deal

14. How comfortable do you feel borrowing money from a savings or credit institution?      Not at all      A little      Somehow      A great deal

*“A savings or credit institution” can be formal (a bank) or informal (NGO, credit union)*

15. When you have money, are you expected to share most of your money with others?      Almost never      Hardly ever      Some of the time      Most of the time

*Example: You are not able to save all the money you have earned, because you are **expected** to give 50% to your parents.*

*Example: The money you earn is spent as decided by your parents or relatives, or you need to pay for the school fees for your brothers and sisters.*

*Now we will ask you about your life skills. Please remember that we are asking about **your** opinions and **your** ideas.*

**Section C: Life skills**

Please circle one answer.

16. Before making a decision about spending money, do you consider the options?      Almost never      Hardly ever      Some of the time      Most of the time

*Example: You consider the advantages and disadvantages of buying a soda or buying milk, or you consider the pros and cons of buying meat or buying rice*

*Example: You ask yourself first if you can afford something, or you consider basic necessities versus luxuries.*

17. Do you think making good decisions can improve your life?      Almost never      Hardly ever      Some of the time      Most of the time

*“Good decisions” can be actions like going back to school or learning a new skill.*

18. Are you willing to speak up for your ideas when a friend disagrees with you?	Almost never	Hardly ever	Some of the time	Most of the time
<i>Example: You can speak up if you want to walk but your friend wants to spend money on the bus.</i>				
19. When something you try fails, do you try again?	Almost never	Hardly ever	Some of the time	Most of the time
<i>Trying again can include both thinking about the reasons for failure and trying something different or trying the same thing in a new way.</i>				
<i>Example: If you want to earn money and you try selling food (but you don't sell very much), you try something else to earn money like sewing.</i>				
20. Are you confident in your work skills?	Almost never	Hardly ever	Some of the time	Most of the time
<i>Do you feel sure about your work skills?</i>				
<i>Work skills can be technical, organizational, or communication skills</i>				
21. Do you set goals for yourself?	Almost never	Hardly ever	Some of the time	Most of the time
<i>"Goals" include things like finishing school or finishing a training program, getting a job, or buying an animal.</i>				
22. Do you take action to achieve these goals?	Almost never	Hardly ever	Some of the time	Most of the time
<i>You almost never, hardly ever, some of the time or most of the time work towards your goals (e.g., study for exam to re-enter school, learn how to sew to get a job, save money to buy a house)</i>				
23. Has your life improved because you have made good decisions?	Almost never	Hardly ever	Some of the time	Most of the time
<i>Example: You made the decision to do some extra studying, and your life improved because of it.</i>				

24. How important is it to you to get additional training or education after completing this program?	Not important	Somehow important	Important	Very important
<i>“Additional training or education” includes going back to formal or non-formal school, or enrolling in another training program.</i>				

*The next set of questions asks you about your opinions of women and men’s capabilities with money. Please remember to circle only one response for each question. There are no right or wrong answers.*

**Section D: Gender beliefs**

Please circle one answer.

*In the questions “women” includes girls and “men” includes boys.*

25. Do you believe women can save money?	Not at all	A little	Somehow	A great deal
<i>Women are capable of saving money.</i>				
<i>Example: If they have the resources and knowledge, do you believe it is possible for women to save money?</i>				

26. Do you believe men can save money?	Not at all	A little	Somehow	A great deal
<i>Men are capable of saving money.</i>				
<i>Example: If they have the resources and knowledge, do you believe it is possible for men to save money?</i>				

27. Do you believe women can make decisions about family money?	Not at all	A little	Somehow	A great deal
<i>Women have capability to make decisions about family money.</i>				
<i>Example: Do you believe it is possible for women to make decisions about family money (given the resources and skills)?</i>				

<p>28. Do you believe men can make decisions about family money?</p>	Not at all	A little	Somehow	A great deal
<p style="text-align: center;"><i>Men have capability to make decisions about family money.</i></p> <p style="text-align: center;"><i>Example: Do you believe it is possible for men to make decisions about family money (given the resources and skills)?</i></p>				
<p>29. Do you believe women can start their own business?</p>	Not at all	A little	Somehow	A great deal
<p style="text-align: center;"><i>Women are capable of starting their own business.</i></p> <p style="text-align: center;"><i>Example: Given the resources and skills, do you believe it is possible for women to start their own business?</i></p>				
<p>30. Do you believe men can start their own business?</p>	Not at all	A little	Somehow	A great deal
<p style="text-align: center;"><i>Men are capable of starting their own business.</i></p> <p style="text-align: center;"><i>Example: Given the resources and skills, do you believe it is possible for men to start their own business?</i></p>				
<p>31. Do you believe women can run a business successfully?</p>	Not at all	A little	Somehow	A great deal
<p style="text-align: center;"><i>Women have capabilities to run a business successfully.</i></p> <p style="text-align: center;"><i>Example: Do you believe it is possible for women to run a business successfully (given the resources and skills)?</i></p> <p style="text-align: center;"><i>“Running a business successfully” means having the business earn money and that the business can be sustained over time.</i></p>				
<p>32. Do you believe men can run a business successfully?</p>	Not at all	A little	Somehow	A great deal
<p style="text-align: center;"><i>Men have capabilities to run a business successfully.</i></p> <p style="text-align: center;"><i>Example: Do you believe it is possible for men to run a business successfully (given the resources and skills)?</i></p> <p style="text-align: center;"><i>“Running a business successfully” means having the business earn money and that the business can be sustained over time.</i></p>				

33. Do you believe women can spend money carefully?      Not at all      A little      Somehow      A great deal

*Women have ability to spend money carefully.*

*Example: Given the resources, do you believe it is possible for women to spend money carefully?*

*“Spending money carefully” means being thoughtful before buying something.*

34. Do you believe men can spend money carefully?      Not at all      A little      Somehow      A great deal

*Men have the ability to spend money carefully.*

*Example: Given the resources, do you believe it is possible for men to spend money carefully?*

*“Spending money carefully” means being thoughtful before buying something.*

*The next set of questions asks about your peers and adults that you know.*

### **Section E: Social supports**

Please circle one answer.

35. Are people your age (peers) willing to listen when you are having problems?      Almost never      Hardly ever      Some of the time      Most of the time

*“Willing to listen” includes being supportive and helping you.*

*Emphasis is on people your age, your peers.*

36. Are adults you know willing to help you in practical ways (loan money, meals, or clothes)?      Almost never      Hardly ever      Some of the time      Most of the time

*“Practical ways” includes things like loaning money, giving you food, or giving you clothes*

*Emphasis is on the word adults.*

37. Are adults you know available when you need them?	Almost never	Hardly ever	Some of the time	Most of the time
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*“Available” means they listen to you and support you.*

*The next set of questions asks about your values for your future. Please remember, there are not right or wrong answers. We are asking you about your ideas and opinions of values for your future.*

**Section F: Values for your future**

Please circle one answer.

*In these questions to “value” means something that is important to you.*

38. Do you value being employed?	Value a little	Somehow Value	Considerably Value	Very much value
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*It is important to earn money from working.*

*Employment can be either self-employment (working for yourself) or a job working for others, earning money.*

39. Do you value owning your own business?	Value a little	Somehow Value	Considerably Value	Very much value
--	----------------	---------------	--------------------	-----------------

*“Owning your own business” means creating work or work opportunities for yourself.*

40. Do you value having your children educated?	Value a little	Somehow Value	Considerably Value	Very much value
---	----------------	---------------	--------------------	-----------------

*Your children or any future children (if you don’t have children yet)*

41. Do you value helping your community?	Value a little	Somehow Value	Considerably Value	Very much value
--	----------------	---------------	--------------------	-----------------

*This includes volunteering, helping your neighbors, supporting other youth groups, donating your time or money to community projects.*

**Section G: Your current life.**

*These next questions ask you to think about your current life.*

Please circle one answer.

42. How satisfied are you with your life?	Not at all	A little	Somehow	A great deal
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*“Satisfied” can also mean content.*

43. Do you believe earning money leads to a happier life?	Not at all	A little	Somehow	A great deal
---	------------	----------	---------	--------------

44. Do you believe developing strong employment skills will improve your life?	Not at all	A little	Somehow	A great deal
--	------------	----------	---------	--------------

*“Strong employment skills” include technical skills, communication skills, or organizational skills.*

45. Do you believe you can change your opportunities in life?	Not at all	A little	Somehow	A great deal
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*“Change your opportunities in life” could be altering your future by switching what you do for work, where you live, or who you are friends with.*

*We are interested in whether you **believe** you can make change in your life.*

*This last set of questions asks you about your relationships with peers and adults at school and at home.*

**Section H: Relationships**

Please circle one answer.

*First, please think about the people you interact with at school:*

<p>46. Do your peers (agemates) at school help you achieve your own education goals?</p>	<p>Almost never</p>	<p>Hardly ever</p>	<p>Some of the time</p>	<p>Most of the time</p>
<p><i>Things to help you achieve your education goals might be helping you study, paying school fees, or giving you advice about your education.</i></p>				
<p>47. Do your peers (agemates) at school help you achieve your own employment goals?</p>	<p>Almost never</p>	<p>Hardly ever</p>	<p>Some of the time</p>	<p>Most of the time</p>
<p><i>Things to help you achieve your own employment goals might be giving you supplies, teaching you skills, working with you or offering advice about employment. Employment can be either self-employment (working for yourself) or a job working for others when you are paid.</i></p>				
<p>48. Do adults at school help you achieve your own education goals?</p>	<p>Almost never</p>	<p>Hardly ever</p>	<p>Some of the time</p>	<p>Most of the time</p>
<p><i>Things to help you achieve your education goals might be helping you study, paying school fees, or giving you advice about your education.</i></p>				
<p>49. Do adults at school help you achieve your own employment goals?</p>	<p>Almost never</p>	<p>Hardly ever</p>	<p>Some of the time</p>	<p>Most of the time</p>
<p><i>Things to help you achieve your own employment goals might be giving you supplies, teaching you skills, working with you or offering advice about employment. Employment can be either self-employment (working for yourself) or a job working for others when you are paid.</i></p>				

*Now please think about the people you interact with in your home community:*

50. Do your peers (agemates) at home help you achieve your own education goals?	Almost never	Hardly ever	Some of the time	Most of the time
<i>Things to help you achieve your education goals might be helping you study, paying school fees, or giving you advice about your education.</i>				
51. Do your peers (agemates) at home help you achieve your own employment goals?	Almost never	Hardly ever	Some of the time	Most of the time
<i>Things to help you achieve your own employment goals might be giving you supplies, teaching you skills, working with you or offering advice about employment. Employment can be either self-employment (working for yourself) or a job working for others when you are paid.</i>				
52. Do adults at home help you achieve your own education goals?	Almost never	Hardly ever	Some of the time	Most of the time
<i>Things to help you achieve your education goals might be helping you study, paying school fees, or giving you advice about your education.</i>				
53. Do adults at home help you achieve your own employment goals?	Almost never	Hardly ever	Some of the time	Most of the time
<i>Things to help you achieve your own employment goals might be giving you supplies, teaching you skills, working with you or offering advice about employment. Employment can be either self-employment (working for yourself) or a job working for others when you are paid.</i>				

*Thank you very much for completing the questionnaire. If you have any questions or need any help, please raise your hand and someone will come and help you. If you are finished, please turn the questionnaire over on your table, and someone will come shortly to gather your questionnaire and give you your thank-you gift.*

## **Appendix E1 – Year 1 Youth Interview 2012**

The MasterCard Foundation  
Learn, Earn, and Save Project

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### **Youth Interview: Year 1 2012**

This instrument was developed by faculty, staff, and graduate students at the University of Minnesota, with support from a cooperative agreement from The MasterCard Foundation, Canada. Its contents are solely the responsibility of the authors. This tool was reviewed by the University of Minnesota Institutional Review Board, IRB No. 1108S03025. This instrument is being used by NGO1, NGO2, NGO3, and UMN.

## **Introduction**

Introduce all data collectors.

Explain the purpose of the interview and obtain assent by reading the script below.

*Because you are involved in XXXXX program/school, we are asking you to participate in this interview. The purpose of the interview is to learn about your experiences in the program, as well as to understand other influences that affect your possibilities for employment, saving, and borrowing.*

*We would like to ask for your permission to interview you.*

- *The interview will take about one hour.*
- *We will ask you questions about the program, your aspirations for your future, and about your opportunities for working, saving, and borrowing money, and other factors that affect your future.*
- *You can tell us if you don't want to answer a particular question, or you can decide at any time if you do not want to continue the interview. No one will be angry or upset with you if you decide to end the interview or if you decide not to participate at all.*

*These questions are asking you about your experiences and thoughts.*

*This is not a test or an exam. There are **no** right or wrong answers.*

*Your responses will be kept private, and we will not tell anyone your name or your responses. We will not show or tell your teacher any of your responses.*

*We will also ask you to complete the same interview around this time next year for the next five years. You can decide at any time if you do not want to participate.*

### **Questions for youth to confirm consent:**

- *Can you please tell me what we want to learn by interviewing you?*
- *What can you do if you don't want to answer a question?*
- *Can we continue with the interview?*

### Demographic Information

(The data collector and transcriber should record these data before starting the interview, including the Participant ID, date, country, program, sex, and community. The data collector should confirm age and verify the name before starting with question #7).

1. Date \_\_\_\_\_
2. Country     Kenya         Tanzania         Uganda
3. NGO Program     NGO1         NGO2         NGO3
4. Sex         Female         Male
5. Age \_\_\_\_\_
6. Community where participant lives \_\_\_\_\_

*First, I would like to ask you some questions about your participation in this program, personal goals, and your hopes for the future.*

### Youth Motivations for Participating in the Program and Youth Futures

7. Tell me why you chose to participate in **XXX** program.  
(For SEGA and FP specify why they chose to be involved in the business activities at the school)
8. Since participating in the **XXXX** program, what goals have you set for yourself?
9. Give me an example of a goal you have accomplished for yourself since starting this program.
10. How have other peers or adults supported you to achieve your goals?  
(Probe/Clarify: Are these peers or adults involved in this program?)  
(Probe: If not supported, what would you need to achieve your goals?)
11. Are you participating in any other program or activities (employment, financial, or vocational training) to help you achieve your goals?  
(Probe: If yes, how does this (other) program help you achieve your goals?)
12. What kind of life do you imagine for yourself?  
(Probe: What do you want to do in the future?)

*Next, I would like to ask you about earning and working for money.*

**How the Program has Enabled Earning Money and Constraints to Working for Money**

13. How do you currently earn money?

Probes: (Ask what type of work, how they found or got the job, whether they like it or not, if they own their own business, why did they choose to start it)  
(If not currently earning money, what kind of job would you want?)

14. What challenges have you had in finding work (now or previously)?

(Or, when relevant, in starting your own business?)

15. What skills have you learned in **XXX** program that help you with your current or future work?

(Probe: What other skills do you feel you need for your work?)

16. What concerns do you have about earning money (after this program or in the future)?

*The next set of questions is about saving and borrowing money.*

**How the Program has Enabled Saving and Borrowing, and Constraints to it**

17. Have you ever been able to save money?

(Probe: If yes, how do you plan to use the saved money? If no, why not? What difficulties have you had in saving money?)

18. Have you ever been able to borrow money?

(Probe: If yes, from whom or what institution, how was your experience in borrowing, what have been the requirements for borrowing money? If no, why not?)

19. What influences the financial decisions you make?

(Probes: How do family or friends influence you? How has the program helped you?)

20. On what do you usually spend your money?

*Now I would like to ask you about challenges that young women and men face in your community.*

**Community/Family Supports or Constraints for Youth Livelihoods**

21. What challenges do young women face in your community?

(Probe by asking: Are there any other challenges? (Looking to understand challenges related to working, managing/controlling money, in being educated, in owning property, in family and dating relationships)?

22. What challenges do young men face in your community?  
(Probe by asking: Are there any other challenges? (Looking to understand challenges in working, managing/controlling money, in being educated, in owning property, in family, and dating relationships)?

23. How have you been able to overcome any of these challenges?  
(Probe/clarify: Are there any aspects of this program that have helped you overcome these challenges?)

*Lastly, I'd like to ask you about your general thoughts on the program.*

### **Summary of Program Outcomes**

24. Which aspects of this program have been most useful for you?  
(Clarify or probe by asking specific aspects of the program, such as teachers, learning experiences, etc. Probe to understand how it is useful for own learning, for job, for future)

25. Which aspects of this program have not been relevant for you?  
(Probe to clarify: Not interesting or not helpful to your future work or life)

26. Is there anything more you'd like to say about **XXX** program?

*Do you have any questions for me? Thank you very much for completing the interview!*

## **Appendix E2 – Year 2 Youth Interview 2013**

The MasterCard Foundation  
Learn, Earn, and Save Project

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### **Youth Interview: Year 2 2013**

This instrument was developed by faculty, staff, and graduate students at the University of Minnesota, with support from a cooperative agreement from The MasterCard Foundation, Canada. Its contents are solely the responsibility of the authors. This tool was reviewed by the University of Minnesota Institutional Review Board, IRB No. 1108S03025. This instrument is being used by NGO1, NGO2, NGO3, and the University of Minnesota.

## **Introduction**

Introduce all data collectors.

Explain the purpose of the interview and obtain assent by reading the script below.

*As you remember, last year we asked you to participate in a series of interviews over five years because of your participation in XXXXX program/school. The purpose of the interview is to learn about your experiences in the program and/or your experiences since completing the program, as well as to understand the things that influence your possibilities for earning, saving, and borrowing.*

*We would like to ask for your permission to interview you again.*

- *The interview will take about one hour.*
- *We will ask you questions about the program, your aspirations for your future, and about your current situation regarding working, saving and borrowing money, and other factors that affect your future.*
- *You can tell us if you don't want to answer a particular question, or you can decide at any time if you do not want to continue the interview. No one will be angry or upset with you if you decide to end the interview or if you decide not to participate at all.*

*These questions are asking you about your experiences and thoughts.*

*This is not a test or an exam. There are **no** right or wrong answers.*

*Your responses will be kept private, and we will not tell anyone your name or your responses. We will not show or tell your teacher or facilitator any of your responses.*

*We will also interview you again around this time next year and for the next two years. You can decide at any time if you do not want to participate.*

### **Questions for youth to confirm consent:**

- *Can you please tell me what we want to learn by interviewing you?*
- *What can you do if you don't want to answer a question?*
- *Can we continue with the interview?*

**Interviewer:** \_\_\_\_\_

**Translator:** \_\_\_\_\_

**Transcriber:** \_\_\_\_\_

**Digital Recording Number:** \_\_\_\_\_

**Demographic Information**

**(The data collector and transcriber should record these data before starting the interview, including the Participant ID, date, country, program, sex, and community). The data collector should confirm age and verify the name before starting with question #7).**

1. Date \_\_\_\_\_
2. Country     Kenya         Tanzania         Uganda
3. NGO Program         NGO 1                       NGO 2                       NGO 3
4. Sex         Female         Male
5. Age \_\_\_\_\_
6. Community where participant lives \_\_\_\_\_

*First, I would like to ask you some questions about what has changed in your life and community over the past year, how you have been working toward achieving your goals, and any new goals you have set for yourself.*

**Life changes, goals, supports and constraints**

7. To begin, tell me about your current participation in the XXX program or your current employment situation. What program/employment-related activities are you involved in currently? (#32, 33, 35, 36, 37, 38, 39, 40)
8. Are there any major changes/events that have happened in your life in the past year, since our last interview?
  - a. What has changed in your personal life?
  - b. What about any changes in your family? (#30, #31)
9. During our last interview, we talked about some of the goals you had set for yourself. What goals have you accomplished for yourself in the past year? What goals do you still hope to accomplish?
10. In the past year, have you set any new goals for yourself or are there any goals you are still working to achieve?

11. What obstacles or challenges to achieving your goals, if any, have you encountered in the past year?
12. What support, if any, has helped you work toward your goals in the past year?
  - a. Have you received support from peers? If yes, describe the support and how it has been helpful to you. Are the peers supporting you in or outside of this program?
  - b. Have you received support from adults? If yes, describe the support and how it has been helpful to you. Are the adults supporting you in or outside of this program?
  - c. Are you participating in any other programs or activities (employment, financial, or vocational training) to help you achieve your goals? If yes, describe the support and how it has been helpful to you. (#34)
  - d. Has support from the program helped you work toward your goals? If yes, please describe how program support has helped you work toward your goals.
13. What additional support do you need to achieve your goals?

*Next, I would like to ask you about earning and working for money.*

### **Earning practices, opportunities and constraints**

14. Have you earned money in the past year? How? (Ask youth to mention all income-generating activities from the past year, including employment and self-employment, and use the following probes to obtain a detailed description of each earning opportunity.) (#35, 36, 37, 38, 39, 40)

If youth has been employed:

- a. Are you currently employed? If yes, describe your current employment.
- b. How did you find/get your job?
- c. When did you start your job?
- d. What do you like about your job?
- e. What do you dislike about your job?
- f. Have you faced any difficult situations in your job? Provide an example.
- g. How did you respond to that challenge?
- h. How long do you plan to continue with this job?
- i. Has the program helped prepare you for employment? How? Provide an example of a helpful aspect.
- j. Are there other type(s) of work you have done in the past year to earn money?  
[If yes, repeat probes a-i for each additional job worked during the past year.]

If youth has been self-employed:

- k. When did you start being self-employed?
- l. Why did you choose to start a business?
- m. Did you face any challenges in starting your business?
- n. Is your business doing well?
- o. Have you faced any challenges in running your own business?
- p. How have you responded to these challenges?
- q. Has the program helped prepare you to run your own business? How? Provide an example of a helpful aspect.

15. After the XXX program, do you feel that you have sufficient skills to earn (either through employment or starting your own business)?

*The next set of questions is about saving and borrowing money.*

### **Saving, spending and borrowing practices**

16. Did you save any money at any point in the past year? (#41, 42, 43)

If yes:

- a. How do you save your money?
- b. Are you currently saving money?
- c. Have you used any of the money you have saved over the past year? How?
- d. How do you plan to use the money you are currently saving?
- e. Do you have more savings now than a year ago?
- f. Have your savings practices changed in the past year? How?
- g. Has the program helped you save? How?

17. What challenges have you faced in saving money in the past year?

18. Over the past year, have your spending practices changed? How?

19. In the past year, have family, friends or other relationships influenced your financial decisions? If yes, how?

20. Have you needed to borrow money in the past year? Why? (#44, 45)

If yes:

- a. Were you able to borrow money?
- b. Did the program help you to borrow? If yes, how?
- c. Did you face any challenges in borrowing money? Describe any challenges faced.
- d. What kind of loan were you able to get? (from whom or what institution?)
- e. What was your experience in borrowing?

- f. What were the requirements?
- g. How did you use the loan?

*Lastly, I'd like to ask you about your general thoughts on the program and your future.*

### **Summary of supports and challenges**

- 21. Have there been any changes in your community (the village or town where the youth lives) in the past year that affect youth in either positive or negative ways? Describe any changes.
  - a. Do you think that the **challenges** facing youth in your community have changed in the past year? How?
  - b. Do you think that the **opportunities** facing youth in your community have changed in the past year? How?
  - c. Do you think the situation facing male youth in your community has changed in the past year? How?
    - i. Can you please tell us about the challenges that you see male youth facing in your community this year?
  - d. Do you think the situation facing female youth in your community has changed in the past year? How?
    - i. Can you tell us about the challenges that you see female youth facing in your community this year?
- 22. What aspects of the program have helped you the most in the past year? (This open ended question is referring to any things about the program that the youth have found beneficial – it might include skills, relationships, supports, etc.)
- 23. Are there additional aspects of the program you value/enjoy that we have not talked about?
  - a. Are there ways in which you have benefitted from the relationships you formed through participating in this program?
  - b. Are there ways in which you have benefitted from the life skills you learned through this program?

### **Thoughts about the future**

- 24. Do you anticipate any big changes or accomplishments in your life in the coming year?
- 25. In the past year, have your hopes for the future changed in any ways? How?

26. Is there anything else you would like to add about XXX program?

**Updating contact info**

27. We would like to be able to contact you next year to interview you again. Could you please give us three phone numbers (yours, friends or family) and addresses of where you could be reached?

*Do you have any questions for me? Thank you very much for completing the interview!*

**FELLOW TO COMPLETE AND ENTER INTO EXCEL DATABASE**

28. **What is your marital status?**

Single     Married     Widowed     Divorced/separated

29. **How many children do you have?**     0     1     2     3     4     5 or more

30. **Are you currently enrolled in formal school?**     No     Yes

31. **If yes, what is your current grade?** \_\_\_\_\_

32. **Have you participated in any other vocational or skills training (other than NGO1, NGO2, NGO3)?**     No     Yes

33. **Are you currently employed/working for pay?**     No     Yes

34. **If yes, are you employed partially or fully?**     Partially     Fully

35. **If yes, are you self-employed or working for others?**     Self-employed     Working for others

36. **If yes, how long have you been employed?** \_\_\_\_\_

37. **Have you ever started up your own enterprise (business, farm, service, other)?**  
 No     Yes

38. **Have you ever participated in an internship?**     No     Yes

39. **Do you currently have a savings account?**     No     Yes

40. **If yes, do you have an individual or group account?**     Individual     Group

41. **Is your savings account with a...**     Bank     NGO     Other \_\_\_\_\_

42. **Have you ever applied for a loan?**     No     Yes

43. **If yes, were you granted the loan?**     No     Yes

## **Appendix E3 – Year 3 Youth Interviews 2014**

The MasterCard Foundation  
Learn, Earn, and Save Project

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### **Youth Interview: Year 3 2014**

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## **Introduction**

Introduce all data collectors.

Explain the purpose of the interview and obtain assent by reading the script below.

*As you remember, last year we asked you to participate in a series of interviews over five years because of your participation in XXXXX program/school. The purpose of the interview is to learn about your experiences in the program and/or your experiences since completing the program, as well as to understand the things that influence your possibilities for earning, saving, and borrowing.*

*Can you please tell me what we want to learn by interviewing you?*

*We would like to ask for your permission to interview you again.*

- *The interview will take about one hour.*
- *We will ask you questions about the program, your aspirations for your future, and about your current situation regarding working, saving and borrowing money, and other factors that affect your future.*
- *You can tell us if you don't want to answer a particular question, or you can decide at any time if you do not want to continue the interview. No one will be angry or upset with you if you decide to end the interview or if you decide not to participate at all.*

*These questions are asking you about your experiences and thoughts.*

*This is not a test or an exam. There are **no** right or wrong answers.*

*Your responses will be kept private, and we will not tell anyone your name or your responses. We will not show or tell your teacher or facilitator any of your responses.*

*We will also interview you again around this time next year and for the next two years. You can decide at any time if you do not want to participate.*

### **Questions for youth to confirm consent:**

- What can you do if you don't want to answer a question?
- Can we continue with the interview?

**Interviewer:** \_\_\_\_\_

**Translator:** \_\_\_\_\_

**Transcriber:** \_\_\_\_\_

**Youth's name:** \_\_\_\_\_

**Youth's ID#:** \_\_\_\_\_

**Demographic Information**

(The data collector and transcriber should record these data before starting the interview, including the Participant ID, date, country, program, sex, and community). The data collector should confirm age and verify the name before starting with question #7).

1. Date \_\_\_\_\_

2. Country     Kenya         Tanzania         Uganda

3. NGO Program         NGO 1         NGO 2         NGO 3

4. Sex         Female         Male

5. Age \_\_\_\_\_

6. Community where participant lives \_\_\_\_\_

**Before beginning:**

Thank the interviewee again. Explain that the interview will have four sections. Briefly mention that the questions will begin by asking about their current involvement in the program and that we will want to know what has happened in their life since the last interview. Next, we will ask about financial matters. The interview will end with questions about their perspective on recent changes in their community. We will also spend a few minutes updating our contact information. Add that during the final section of the interview they will have the opportunity to ask any questions and share any thoughts they have not yet had the chance to say.

## **INTERVIEW BEGINS**

*If you are ready, then let us begin together. First, I would like to ask you some questions about what has changed in your life and community over the past year, how you have been working toward achieving your goals, and any new goals you have set for yourself.*

### **Life Changes, Goals, and Aspirations**

7. Tell me about what you are currently learning and doing in school? (NGO2)  
Or  
Tell me about what you are currently doing these days or how you may spend a typical day?
8. Since we last interviewed you (one year/two years) ago, what changes have occurred for you and your family? Please explain.
9. During our last session together, we talked about some of the goals you had set for yourself. Could you tell me about your goals and what has happened with them?
  - a. Who or what has supported you in reaching these goals?
10. What goals are you working towards for next year?
  - a. What changes would you like to experience?
  - b. What would you like to achieve or accomplish?

*Next, I would like to ask you about financial matters. Let's begin by asking about earning an income.*

### **Earning practices, opportunities and constraints**

11. Have you earned income in the past year? How?
12. By participating in the XXX program, what do you feel has helped you to earn enough money to achieve your current life goals (either through employment or starting your own business)?

*The next set of questions is about saving and borrowing money.*

### **Saving, spending and borrowing practices**

13. Tell us about whether you have saved in the past year. Why or why not?

14. When you decide to save money, what do you do? What happens? How do you face challenges you have when saving?
15. Could you please tell us about your current uses (spending) of money?
16. Have you needed to borrow money in the past year? If so, why and what did you do?

*Lastly, I'd like to ask you about your community, your general thoughts on the program and your future.*

### **Summary of supports and challenges**

17. Tell me about opportunities that are available for young people like you to achieve your goals.  
What challenges have young people like you faced in your community when trying to achieve goals?
18. How has your participation in (completion of) the program impacted your life in the past year?
19. Is there anything else you would like to say about your experience as a participant in the XXX program that you have not yet had the chance to share?

## Appendix E4 – Year 4 Youth Interviews 2015

The MasterCard Foundation  
Learn, Earn, and Save Project

### Youth Interview: Year 4 – 2015

This instrument was developed by faculty, staff, and graduate students at the University of Minnesota, with support from a cooperative agreement from The MasterCard Foundation, Canada. Its contents are solely the responsibility of the authors. This tool was reviewed by the University of Minnesota Institutional Review Board, IRB No. 1108S03025. This instrument is being used by NGO1, NGO2, NGO3, and UMN.

Name: \_\_\_\_\_ ID #: \_\_\_\_\_

1. Date
2. Country
3. NGO
4. Sex
5. Age
6. Community

#### General probes useful for all questions:

*Can you say more about*

\_\_\_\_\_?

*Please tell us a story about*

\_\_\_\_\_.

*Can you give us an example of*

\_\_\_\_\_?

*How do you feel about*

\_\_\_\_\_?

*Can you tell us about a time that*

\_\_\_\_\_?

#### Life Changes, Goals and Aspirations

1. How have you been since we last saw you?
  - a. Last time you told us about \_\_\_\_\_ *insert information on an activity from memo here* \_\_\_\_\_, could you please tell us about this?
  - b. Have you been doing any additional training or learning? Please describe.
  - c. Since we last interviewed you, what changes have occurred for you?
  - d. What changes have occurred for your family?
  - e. How, if at all, has your role changed in your family?
  - f. How, if at all, has your role changed in your community?
2. Can you please tell us what has happened with your goals since we last spoke?

- a. Last time you told us about \_\_\_\_*insert information on a goal from memo here*\_\_\_\_, could you please tell about this goal today?
  - b. *Are there goals that you have successfully accomplished?*
  - c. *Are there any goals you are still working toward?*
  - d. What challenges have you faced in working on your goals? Please explain how you manage these challenges.
  - e. Who or what has supported you in working on your goals? Please explain this support.
3. What goals do you hope to accomplish in the next year?
    - a. What goals do you hope to accomplish in the next 5 years?

**Earning, saving, spending, borrowing and lending practices**

4. Have you earned income in the past year?
 

(IF NO) Can you please tell us why you haven't earned?

(IF YES) Can you please tell us about the ways you've earned?

  - a. What has been beneficial about this employment/business?
  - b. What is challenging about this employment/business?
  - c. Please describe how, if at all, this employment/business has changed this past year.
 

*(Repeat these probes for each earning strategy youth states.)*
5. Have you been able to save in the past year?
  - a. Why or why not?
  - b. Please describe how, if at all, your saving has changed this past year.
 

*(If youth has not saved, skip to question number 7 now.)*
  - c. (IF YES) How do you decide when or how much to save?
6. How have you saved?
  - a. What do you like about this way of saving?
  - b. What, if anything, is challenging about this way of saving?
  - c. What are you saving for?
 

*(Repeat these probes for each saving strategy youth states.)*
7. What do you typically spend money on?
8. Have you borrowed money in the past year?

- a. (IF YES) Why and what did you do?
- b. (IF NO) Why not?  
(Repeat these probes for each example of borrowing-or not borrowing-described.)
- c. Have you ever needed to borrow, and not borrowed?

- 9. Have you lent anyone money or goods in the past year?
  - a. (IF YES) Please explain who you lent to and the agreements you made.

**Community context and conclusion**

- 10. We want to understand the opportunities, supports and challenges young people face in \_\_\_\_\_community name here\_\_\_\_\_.

  - a. What challenges do young people face in your community?
    - i. Last year we heard about \_\_\_name challenge from memos here \_\_\_\_\_, how have these challenges affected you or others you know?
    - ii. How can youth overcome such challenges?
    - iii. Are there different challenges for males and females? Please explain.
  - b. What opportunities or supports are there for young people in your community?
    - i. Last year we heard about \_\_\_name support or opportunity from memos here \_\_\_\_\_, how have these opportunities been used by you or others you know?

- 11. How has your participation in/completion of the \_\_\_\_\_ program impacted your life?
  - a. Please give an example of how the program has helped you.
  - b. What did the program did not adequately prepare you for?
- 12. Is there anything else you would like add? Are there any questions you have for us?

<b>General probes useful for all questions:</b>	<i>Can you give us an example of _____ ?</i>
<i>Can you say more about _____ ?</i>	<i>How do you feel about _____ ?</i>
<i>Please tell us a story about _____.</i>	<i>Can you tell us about a time that _____ ?</i>