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**YOUTH VOICES: A RESPONSE TO  
THE MASTERCARD FOUNDATION'S  
YOUTH AT WORK REPORT**

# YOUTH VOICES: A RESPONSE TO THE MASTERCARD FOUNDATION'S YOUTH AT WORK REPORT

The MasterCard Foundation's recent report, "[Youth at Work: Building Economic Opportunities for Young People in Africa](#)," is an important contribution to the growing body of knowledge about youth economic engagement, and it closely reflects DOT's experience as a leading practitioner.

At DOT, we pondered how best to contribute to the conversation.

DOT has a global network of passionate, engaged young people who are eager to participate in dialogue about the issues that impact them the most. We shared The MasterCard Foundation's report within our network of young leaders, invited them to comment, and engaged them in discussion around the core themes of the report.

The report clearly struck a chord, and the network sparkled with energy – over 40 thoughtful pieces came forth.

In this document, we have highlighted some of these responses under the themes of Mixed Livelihoods, Youth-Friendly Growth Sectors, Opportunities in Agriculture, Technology, Entrepreneurship, Family, Finance, and Gender.

Our goal is to bring forward youth voices – voices so often missing at the table. We hope that you find the contributions of these young women and men enjoyable to read, interesting and useful – we did.

We also urge readers to reflect on the power of the DOT youth network, connected by technology across countries and cultures, to bring youth into our conversations. Derived significantly from our partnership with The MasterCard Foundation, it is an asset that DOT will freely share.

Read The MasterCard Foundation's full Youth at Work report here:  
<http://www.mastercardfdn.org/building-economic-opportunities-for-youth/>



“Doing something out of passion is quite different from doing something because of lacking other alternatives. If you love it, you will do it well and never give up whenever you come across challenges.”

– Emmanuel Mjuni, Tanzania



“Young women are faced with a challenge of choice and creating a balance between motherhood and advancing their careers. The median age at first birth is 18 in Uganda. A working mother will have a lot of difficulty.”

– Josephine Mono, Uganda



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# INTRODUCTION

The MasterCard Foundation's [Youth at Work: Building Economic Opportunities for Young People in Africa](#) report, released in July 2015, is based on a 2014 review of the Foundation's skills training programs for youth in Africa.

At the time of analysis, these programs formed part of the Foundation's Economic Opportunities for Youth (EOY) portfolio, now known as the Youth Livelihoods program area, through which it is investing in projects that propose new and innovative approaches to improving access to workforce skills and entrepreneurship development opportunities for economically marginalized youth.

The Foundation has sought, through its Youth Livelihoods portfolio, to test and advance scalable models that provide access to financial services, skills and entrepreneurship training, job placement and mentoring for youth.

The MasterCard Foundation and DOT first partnered in 2010 to deliver valuable skills training to out-of-school young people so they could find jobs and start businesses. Over the past five years, this partnership has been nurtured through a shared belief in the power of young people and a common vision for a more equitable and prosperous world. To date, DOT's partnership with the Foundation has resulted 98,000 young people in Kenya and Rwanda being empowered with entrepreneurship, technology, and workforce readiness skills.

## CONTRIBUTION TO THE CONVERSATION

Through its extensive youth-led programming in Africa, the Middle East, Latin America and Canada, DOT has created a powerful force for change in its network of young women and men. These young people have participated in our transformational programs– they are role models and coaches to their peers, and leaders of change in their communities.

The main objective of this response to *Youth at Work* is to offer young people within DOT's African network the opportunity to share, on a global platform, thoughtful comments about issues that affect them.

DOT reached out to members of its Intern alumni network from Kenya, Rwanda, Tanzania, Ethiopia, and Uganda. They were asked to read *Youth at Work* and provide their reactions and suggestions, individually or in groups. This led to energetic dialogue as they debated questions like “What do youth need to enhance their economic opportunities?” and, “How do youth needs vary by urban and rural geography, by gender?”

The results make for fascinating reading and are evidence of the richness of youth voices – and we choose to listen.





## A global movement for youth employment

Godwin Mweteni  
Tanzania

“Youth unemployment has been a critical challenge in most African countries. Many scholars and organizations have done studies but still, the problem of youth unemployment is widening every minute.

As The MasterCard Foundation report suggests, there is a need to improve training, skills development and education for young people. There is also a need to link young people to the real opportunities that exist in the market in developing countries. However, the types of training and skills development courses that are offered by many organizations do not fit the current market. Organizations must learn to create programs that meet the needs of the market.

Many African youth live below the poverty line, an indication that there is a need to help youth. It is true that there must be a greater emphasis on the reality of self-employment, especially in the informal sector, as a pathway out of poverty. The formal job market is only open to highly qualified people, and unfortunately the education systems are not meeting youth needs in many African countries.

It is time for the global movement for youth employment to move forward from projects to programs, from evidence to policy, from local pilots to scaled solutions. There must be short and long-term planning on how to address youth unemployment. Youth are the largest population group in the world, and are energetic enough to run with these winds of change.

Investing in human capabilities will result in creating the long-term planning for our strategies to address youth unemployment. I agree with The MasterCard Foundation report that there is no simple solution for youth unemployment. We must work hard and make sure that we do not make permanent solutions for temporary feelings – this is a mistake made by many individuals and organizations that are fighting youth unemployment all over the world.”



## DOT Kenya youth staff comment

“African youth are not necessarily the same as youth in other parts of the world.

The opportunities for youth in Sub-Saharan Africa are unique, and so are the numbers of barriers youth face in accessing available options. For instance, barriers to equitable economic growth and development in Sub-Saharan Africa are largely cultural and political. Certain traditions and government policies impede economic growth for women and youth in Africa.

Governments need to restructure the education system in order to equip youth with the relevant skills to make them more competitive in the job market.

Governments in Africa, and Kenya in particular, have recognized that youth constitute the majority of the population and have been neglected in economic and financial decision-making. New initiatives are being launched: youth access to government procurement opportunities, the National Youth Service, and e-tendering.

The international donor community, through partnerships with local and international civil society organizations, have identified and helped bridge the gap between youth and economic opportunities. They have achieved this through focus on entrepreneurship training, linkages to value chains, and ease of access to financial services. These partnerships have resulted in more youth friendly financial products and created an enabling environment for growth of youth start-ups.”



“Several policies and programs that support youth in employment or enterprise exist, however information about these opportunities is limited to urban youth and also to particular social circles that often exclude women. Some opportunities have requirements that make it challenging for youth to access them (for example, they require a youth to have a registered company or organization with evidence of many years of operation). The flaw with other interventions is that they are “handout programs” – instead of training young people to be independent, they keep them dependent on the program implementer.”

– **Alex Muwonge,  
Uganda**



## PERSPECTIVES ON MIXED LIVELIHOODS



### DOT Rwanda youth staff comment

“A combination of skills challenges and few jobs being created in the formal sector leads to limited options for youth. Youth move from one position to another and one sector to another, looking for better options. Most youth have vulnerable and temporary jobs.

The prevalence of mixed livelihood is a source of instability. Youth are not mastering enough skills for a profession. They lack specialization and are losing focus. Mixed livelihoods are temporary or part-time – which means very little or zero benefits and increased risk of loss of work.”



### DOT Kenya youth staff comment

“The economy is not growing at a fast enough rate to absorb the number of young people it needs to. Most youth will work in informal jobs in order to survive. When opportunity arises to get a formal job they will take it and when the job ends they will move back to informal or self-employment. This experience allows young people to gain much needed survival skills in both formal and informal job sectors.

A major challenge with mixed livelihoods is that businesses created by young people in this situation may not grow because they are not fully committed to them. If youth had the support to commit to entrepreneurship, they could actually be creating jobs.”

“This is certainly the era of "mixed livelihoods." We have that going on a lot around here. Because of unemployment and under-employment rates, salaries for college graduates are very small and cannot sustain them. The truth is, salary scales don't match the cost of living. A big percentage of youth opt to do side businesses to supplement their income. Most of them have small businesses such as hair salons, mobile money, motorcycle or taxi, small clothing boutiques, door-to-door selling, and so on.”

– **Diana Ninsiima, Tanzania**



### DOT Uganda youth staff comment

“Mixed livelihoods are a growing trend. Most young people working in offices also have side businesses to boost their income and maintain a flow of money from multiple revenue streams.

There is a new breed of young professional: those that are formerly employed, but due to job insecurity choose to start a small business as a side income or a fall-back plan. For others it's about being ambitious – they want to do all they can to earn their best possible income.”

## YOUTH-FRIENDLY GROWTH SECTORS



Carmilla Edalia, Kenya

“I feel the creative services industry is one of the most promising economic sectors for youth in Kenya. There is a new wave of the arts and artistic activities that provide an opportunity for youth to use their inborn talent, strengths and passions to earn a livelihood rather than depending on formal skills obtained through education.

Businesses such as photography, decor for events, graffiti, designer clothing, hair and beauty, and music are examples of art-based economic activities that are generating income for youth – and these opportunities are pursued by youth of all different economic backgrounds.

There is a tendency for youth to look to their creative talents when they are unable to secure formal jobs – or even when just seeking a higher fulfillment. Either way, this sector is fast growing. Rapid population growth means greater demand for these creative services also. The dynamic nature of the creative sector means growth and innovation, and thus many opportunities.

Youth are at a phase in life where their creativity and flexibility is at its best, and the brain is still able to learn new concepts. Youth will definitely incorporate technology into whatever they do because the youth in this generation are defined by use of technology in every way, from their social lives, to learning, to doing business.

With creativity and technology, no matter what sector they engage in, youth will be able to do things in a new and unique way.”



John Ouko, Kenya

“In Kenya, the most promising sectors for economic activities are agriculture, consumer products, and value-added services, particularly in the telecommunication sector. These sectors are experiencing a lot of growth and are also labour-intensive; because of high population growth in Kenya, they are also unlikely to get saturated.

More focus should be paid to agriculture. Currently Kenya does not produce a surplus for major cash crops. A large percentage of crops are exported regionally or internationally. Coupled with other problems like drought, conflicts, and highly fragmented land ownership, this means that there are always shortages. This represents an opportunity for enterprising youth – the returns in this sector are remarkable.

The current formal job market in Kenya is hostile to the youth. The minimum entry requirements demand an unreasonable or unattainable mix of experience, skills, and technical know-how. Young Kenyans are effectively locked out of the formal job market.

The agricultural sector has the fewest barriers to entry, least competition, higher margins, higher likelihood of success and thus may be considered to be youth-friendly. Agriculture is also getting more government support.

I studied economics in university and I am aware of the different ways that markets are evaluated. However, Kenya as is not a homogenous country. In Kenya, those in the 18–35 age bracket are considered youth, but within this segment there many important considerations and divisions by education, tribe, location, and income. There isn't a 'one size fits all' approach to youth opportunities in the Kenyan context.”

“There is a stigma associated with the agricultural sector. Youth especially feel that for one to benefit from agriculture, they need to have a lot of land. Recently the Government of Uganda has marketed agriculture in forums and in the print media with success stories of people who have made it in the agricultural sector with limited land.”

– **Don Oringa, Uganda**



## OPPORTUNITIES IN AGRICULTURE



### DOT Tanzania youth staff comment

“Agriculture has the potential to transform the lives of many young people and offer both direct and indirect jobs. A well developed agricultural entrepreneurship program that is coupled with digital and business skills will attract young people to engage in agricultural-based businesses.”



### DOT Kenya youth staff comment

“Young people do not value agriculture as a source of income. They are trained in school to prepare for white-collar jobs in offices and managing people and companies. Youth generally see it as a job for elderly and rural people. Urban youth do not view agriculture as cool. Those who do engage in agriculture do so out of necessity. Most still want to get jobs and so agricultural activities are treated as an income-generating pastime.

It is important to note that attitudes towards agriculture are starting to change due to the awareness being created by media about the profitability of agriculture. There are many agriculture-related TV shows that are showing the business side of agriculture and many young people are becoming more interested in it.”



### DOT Rwanda youth staff comment

“In Rwanda, youth view agriculture as a job sector of last resort – reserved for low-skill, low-income, rural-based and uneducated individuals. A career in agriculture is also not attractive because land for large-scale production is very limited. In addition, agricultural activities are considered as the least worthy of time and investment.

With the rise of technological innovations in agriculture and increase in capital being directed to the sector, agriculture is slowly becoming more attractive to youth. New technology, farming techniques, climate change adaptation techniques and facilities, a better regulatory environment, green agriculture initiatives, and a growing, youthful, and skilled workforce are all positive for the future of agriculture. It is anticipated that these things will lead to agriculture being a major job creator and becoming more attractive for the majority of youth.”

## TECHNOLOGY

“As youth we are constantly engaged with technology. I believe that it is the only way to grow and move forward with upgrading our livelihoods because technology acts as a link to the entire universe; young people can use it to exchange ideas globally, interact, reach global markets, and enrich their knowledge with online courses. In general, access to the Internet provides very wide range of knowledge about anything that a young person may need to advance their livelihood.”

- **Josephine Mono, Uganda**



“Technology has significantly simplified the way economic activities are done and has also helped serve as a bridge between information and youth. Technology has replaced the manual or traditional ways of doing tasks, creating efficiency and effectiveness.

Technology is already enhancing opportunities in Kenya: poultry farmers are using technology for hatching chicks (incubators), farmers are using solar panels to generate power and green houses for farming, fashion designers are getting new designs from the Internet, and many youth are engaged in online writing, web research and data analysis as a source of income.”

- **Stephen Weunda, Kenya**



### DOT Tanzania youth staff comment

“Africa and other developing countries have experienced a massive technology flow in the past five years. With the availability of mobile phones for the poorest of the poor and other devices on the market, the digital divide has been reduced significantly.

We think that there needs to be a shift in approach – a movement away from computer-based skills to the use of mobile digital skills so as to take full advantage of the technology youth already have access to.

More than 60% of mobile phone owners in Tanzania have subscribed to mobile money services and the number is growing. Most young people have a basic smart phone that can access social media and web applications. With this trend, and given the fact that PCs and laptops are still foreign and expensive, a shift toward more mobile-phone based digital skills would be invaluable.”

## ENTREPRENEURSHIP

“Entrepreneurship is being practiced at a small scale because of the belief that the only way to have a better life is to be employed. Youth do not consider entrepreneurship as something that can better their lives – it is a last option for income.

People who do become entrepreneurs face challenges like lack of capital, knowledge of business, customers, marketing, as well as a failure to identify the right opportunity at the right place and time. This hinders their success and discourages their spirit.

Much effort is still needed to change perception and mindset of youth so they realize that opportunities exist in entrepreneurship.”

– **Editha Mwanyika, Tanzania**



“Entrepreneurship carries stigma among youth, society and families. It’s not about money earned, it’s about status. People will ask – “Where are you working?” or, “What is your profession or title?” It is painful if you don’t have a good answer.

There is a young person I met while working as a ReachUp! facilitator with DOT. He had a confectionery business, which was earning a lot of money. But even though his business was successful, he spoke regularly about how he was dying for ‘real’ employment.

Most youth consider entrepreneurship as a necessity, not a choice or opportunity, because they feel they have failed at getting formal employment.”

– **Samson Matua, Uganda**



“Times have changed. Youth used to place a stigma on entrepreneurship. They thought that studying gave them a ticket to white-collar jobs. The thought of having done so many years of studying but still not having access to the job market is a scare. Youth felt that entrepreneurship led to ‘wasted years of education,’ that it was for those that never went to school.

All that has changed due to unemployment and low salary scales. The time and effort invested into employment does not match the salary. Many youth now realize that it's better to do their own businesses where they can be independent, self-supervised and earn a reasonable amount from their profits.”

– **Dinana Ninsiima, Tanzania**



“In my community, entrepreneurship is considered as an act of valour. Entrepreneurs are respected and honoured since they are thought to be independent risk-takers. Some of them are considered to be having superior minds and courage.”

– **Stephen Weunda, Kenya**



## FAMILY

“Family is very important for African youth. In Uganda, and in most of Africa, it takes quite some time for children to leave home. Girls usually only leave once they get married. The tie and dependence on family can be intense. The stronger the bond a young person has to their family, the greater the need for the family to be involved in or support their entrepreneurial venture. Those that have moved out early or are less attached find it easier to be independent, but that is not the case for the average youth.”

- **Josephine Mono, Uganda**



“Families are the key for youth to be successful in entrepreneurship. Families play a supporting and practical role for youth because they are often more experienced and are well placed to share practical advice.

Sometimes youth do not engage in entrepreneurship because they are afraid of disappointing their families. In Ethiopia, for instance, most parents would like to see their children become a civil servant and earn a good wage. This is silly because youth can often earn more money as an entrepreneur, and if their families supported them in this endeavor most of their financial worries would be solved.

Parents can and do play an essential role in changing this generation’s negative attitude towards entrepreneurship.”

- **Yideg Wuletaw, Ethiopia**

“The support of the family is necessary at times but not a must. Most entrepreneurs are go-getters and visionary. They will always have a business plan. In other words, the support of the family is relative. Most entrepreneurs seem to be independent.”

- **Stephen Weunda, Kenya**





**Ken Sing'oey, Kenya**

“The greatest barrier to business success, according to most start-ups, is insufficient capital. But this has not stopped increasing numbers of young people from venturing into business. In Kenya, youth have found creative ways of funding their enterprises. Here are some ways I have seen youth access start-up funds in Kenya.

### ***Asset-based financing***

Asset-based financing is an ideal option for a business that has been in operation for a few months and has accumulated some assets, which can be offset for financing. Examples of local lenders who provide asset-based financing for small business owners in Kenya include Equity Bank, Commercial Bank of Africa, NSE Bank and Kenya Commercial Bank.

### ***Venture capitalists***

Venture capitalists offer a loan to your company if you can convince them that you have a good business plan. Unlike banks and other lenders, venture capitalists often require equity. That simply means that you give them a portion of your company. The Da Silva Group and Grofin are examples of venture capitalist groups that work with SMEs in Kenya and across Africa.

### ***Chamas***

‘Chama’ is a Swahili word for a financial group that is formed by friends who share common interest.

Chamas are common in both rural and urban settings. Some raise money for household needs, while others buy and develop properties in major cities. Youth benefit from being in a Chama because Chamas are eligible for many types of loans including the Youth Fund and Uwezo Fund, and Chamas encourage members to save and invest.

### ***Angel investor***

Angel investors look for a good business plan. The main advantage of using angel investors to raise start-up capital is that they will share their knowledge with entrepreneurs in order to see them succeed. Angel investors are usually keen to see the business operating profitably. Some examples of angel investors in Kenya are Business Partners and Savannah Fund.

### ***Peer-to-peer lending networks***

Peer-to-peer lending is a relatively new source of capital for youth start-ups. Also known as crowd-lending, peer-to-peer lending systems do the job of bringing savers and borrowers together, thereby eliminating the need for a bank in between. When used wisely, peer-to-peer lending can prove to be a great source of capital for small businesses in Kenya. An example of a thriving peer-to-peer lending network in Kenya is Zidisha Peer-to-Peer Lending Network.

Kenyan youth are receptive to new ideas and they quickly take advantage of such emerging opportunities.”

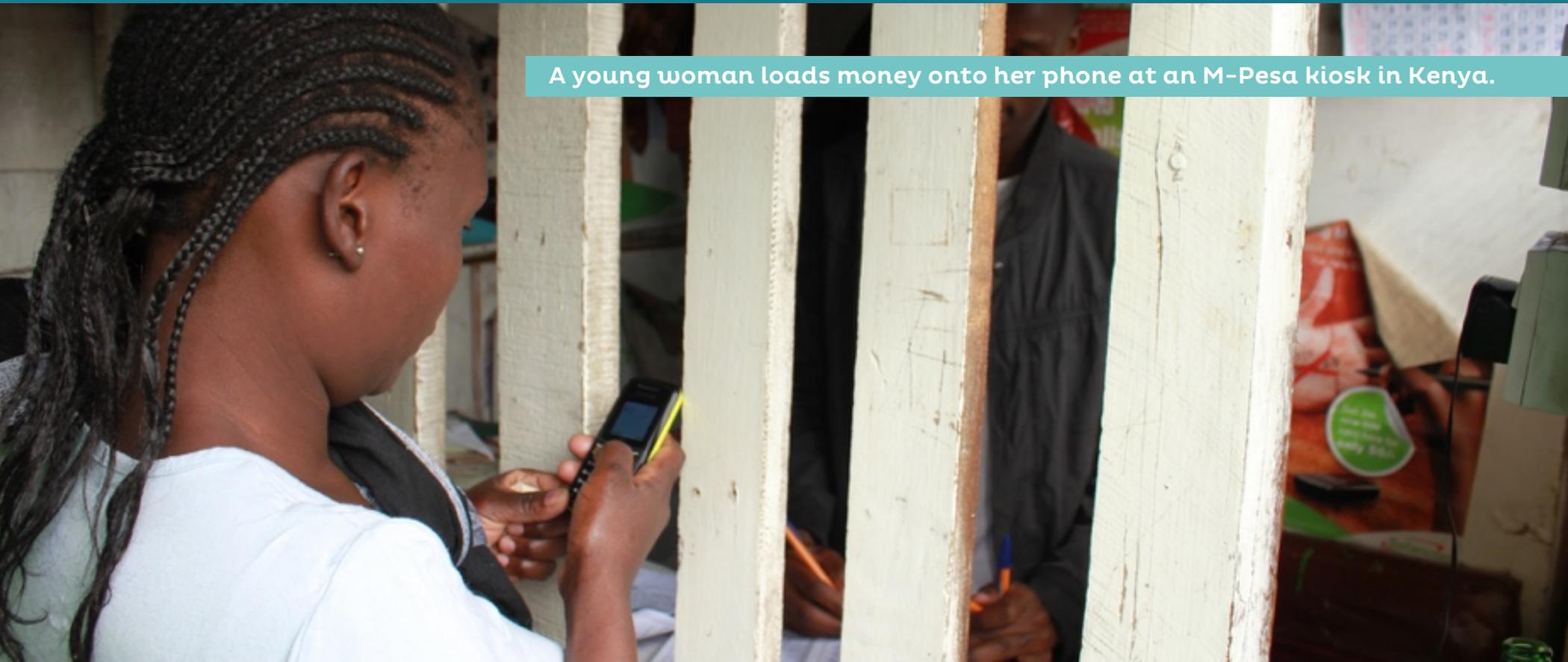
“The crowdfunding approach is difficult to use successfully in Africa – only a few very well-off people can contribute. Other would-be-funders have a lot of responsibilities that take priority. I think there should be a program designed to introduce youth to funding mechanisms that work in African countries so that young entrepreneurs can be more aware of their options.”

– **Editha Mwanyika, Tanzania**



“In Uganda, alternatives for financial support include the government, which has a pool of money that youth can borrow from in groups of five people. Some churches also give small grants to youth. There are also NGOs that support youth initiatives, like VSO Uganda which provides support in the form of equipment and tools.”

– **Don Oringa, Uganda**



**A young woman loads money onto her phone at an M-Pesa kiosk in Kenya.**

## GENDER

“In cases where young people actually do land a formal job because they have the right skills and education, it will usually be a male getting that job. Young women miss out on these opportunities, and so it is mostly young women who go to the informal sector, where a less stringent mix of skills and experiences are required. Young women hold onto these jobs at all costs because there are limited opportunities. If formal work arises she will take it, but it is informal work that will always be there for a woman as backup, just in case.”

– **John Ouko, Kenya**



“I would love to add to this to The MasterCard Foundation’s report: young women are faced with a challenge of choice and creating a balance between motherhood and advancing their careers. The median age at first birth is 18 in Uganda. A working mother will have a lot of difficulty, and the average woman in Sub-Saharan Africa is a mother for most of her working life. That impacts everything. There is need to find room for women and women with children in the economy.”

– **Josephine Mono, Uganda**



### DOT Rwanda youth staff comment

“Despite the progress made in Rwanda towards gender equality and women’s empowerment, women and girls still have limited access to resources, and they face more difficulties than men in gaining access to decent work and productive employment opportunities.”

Women undertake the bulk of unpaid work, consistently earning less than men for the same jobs, and tend to be under-represented for top-level positions.

The greatest disparities among women and men are observed at the upper-secondary and university levels. High illiteracy levels among women prevents them from effectively participating in the job market, as entrepreneurs, and in Rwanda’s economic development.”





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