

# ACCESS TO DECENT WORK

## INSIGHTS FROM YOUNG PEOPLE IN SIX CITIES

Urban Research Series Report 3 // Published December 2022

Young people working  
in a busy market



URBAN HUB

# CONTENTS

## EXECUTIVE SUMMARY

Background	3
Methods	3
Key findings	3
Reflections and insights for policy and practice	5

## BACKGROUND

The Safe and Inclusive Cities Programme	6
Setting the scene	6
Research gaps that this report addresses	7

## METHODS

The Safe and Inclusive Cities programme evaluation	7
Overview and research questions	7
Participant sampling	7
Participant recruitment	8
Data collection	8
Overview of surveyed participants	8
Data analysis	8
Approvals	9
Limitations	9

## FINDINGS

### PART 1: FINDINGS OF EXPLORATORY ANALYSES

Perceptions of decent work availability and access, and young people's influence on decisions relating to economic issues	9
Involvement in income generating activities	11
Satisfaction relating to income generating activities	13
Young people's work-related skills and capacities	13
Young people's capacity to secure loans	13

### PART 2: FINDINGS OF THE EVALUATION – EVIDENCE ON SAFE AND INCLUSIVE CITIES PROGRAMME EFFECTS

Involvement in income generating activities	15
Satisfaction relating to income generating activities	16
Knowledge of work-related rights and how to apply them	16
Young people's capacity to secure loans	16

## INSIGHTS FOR POLICY AND PRACTICE

### APPENDIX 1

#### CHARACTERISTICS OF ALL INDIVIDUALS INCLUDED IN THE SAIC PROGRAMME EVALUATION

Overview of the young people surveyed and data	18
Characteristics of programme non-participants	18
Characteristics of respondents in relation to the city	20
Characteristics of programme participants	20

### APPENDIX 2

#### FIGURES ON DECENT WORK AVAILABILITY AND ACCESS, AND YOUNG PEOPLE'S INFLUENCE ON ECONOMIC DECISIONS

	20
--	----

### APPENDIX 3

#### FIGURES SHOWING YOUNG PEOPLE'S RATING OF THEIR SKILLS BY GENDER AND AGE-GROUP

	21
--	----

### APPENDIX 4

#### SAIC PROGRAMME EFFECTS

	22
--	----

## THE URBAN RESEARCH SERIES AND THE URBAN HUB

	23
--	----

## ACKNOWLEDGMENTS

	23
--	----

## REFERENCES

	23
--	----



# EXECUTIVE SUMMARY

## BACKGROUND

This is the third report of Plan International's Urban Research Series<sup>1</sup>, which uses data collected as part of the Safe and Inclusive Cities programme evaluation to offer novel insights into the experiences of young people in urban settings.

Funded by the Danish International Development Agency under the Ministry of Foreign Affairs Denmark, Plan International's Safe and Inclusive Cities programme was implemented across six major cities and four countries in Sub-Saharan Africa: Addis Ababa (Ethiopia), Bulawayo and Harare (Zimbabwe), Kampala (Uganda) and Kisumu and Nairobi (Kenya).

The report aims to offer insights into how young people perceive the availability and accessibility of decent work in their localities, the skills and capacities used at work, and their influence on decisions relating to economic issues. By comparing data from those participating in the programme to those who did not, the report offers summative insights into the effect of the Safe and Inclusive Cities programme on the key variables mentioned below.

## METHODS

The Safe and Inclusive Cities programme was evaluated using a comprehensive and rigorous methodology. The evaluation adopted a controlled and longitudinal design where fifteen thousand young people were surveyed across the six major cities where the programme was implemented over three time points between 2018 and 2021. All the young people surveyed were living in informal settlements, 76 per cent (11,362 respondents) were not participating in the Safe and Inclusive Cities (SAIC) programme and 24 per cent (3,655 respondents) were participating in at least one SAIC programme activity.

This report draws on analyses of this large-scale representative survey and aims to answer the following questions:

1. What are young people's perceptions of the availability and accessibility of decent work, and of their influence on decisions relating to economic issues?
2. What income generating activities are young people involved in? How involved are young people in these income generating activities? How satisfied are they with aspects of these activities? And, what skills and capacities do they have in relation to these?
3. What are young people's perceptions of their own capacity to secure financing for various purposes?
4. What is the effect of the SAIC programme on young people's involvement in income generating activities, their satisfaction with key aspects of these activities, their knowledge of work-related rights and how to apply them, as well as their capacity to secure loans for their businesses?


To answer questions under the first three points, data from SAIC non-participants (11,362 individuals) is analysed and summarised descriptively. To answer the questions under the fourth point, data from SAIC participants is compared to that of non-participants over the course of the 2018-2021 period to identify how effective the SAIC programme has been in influencing key variables.

## KEY FINDINGS

### PART 1: FINDINGS OF EXPLORATORY ANALYSES PERCEPTIONS ON DECENT WORK AVAILABILITY AND ACCESSIBILITY, AND INFLUENCE ON DECISIONS RELATING TO ECONOMIC ISSUES


Overall, young people's perceptions of decent work availability were very negative, with approximately three out of four of all respondents saying that decent work opportunities in the informal sector, including via self-employment, were not available.

However, perceptions on young people's ability to access decent work were slightly more mixed.

 At baseline (2018), roughly **TWO IN THREE YOUNG PEOPLE** said they **DID NOT HAVE THE SKILLS REQUIRED TO SECURE DECENT WORK**. At project midline (2020), only about one in two respondents said this.


Similarly, young people's perceptions of their influence on decisions relating to economic issues were most negative at baseline (2018) and improved over time. At baseline (2018), over 70 per cent of respondents said they did not feel that young women and men influenced decisions on economic issues. This proportion gradually reduced; and at endline (2021) only 40 per cent of respondents said they believed this.

Perceptions varied by city and country; however, differences were limited. Perceptions were slightly more negative among women, however they did not differ significantly by age group. Perceptions of young people's influence on decisions relating to economic issues were significantly lower among young people with a disability.

 **76 PER CENT OF YOUNG PEOPLE WITH A DISABILITY** reported negative perceptions, compared to 66 per cent among young people without a disability.

## INVOLVEMENT IN INCOME GENERATING ACTIVITIES

At baseline (2018) and midline (2020), only up to two in five young people said they were involved in work or other activities to generate an income. At endline (2021), this was slightly higher, and went up to three in five young people.

 **ADOLESCENTS AGED 15 TO 19** were the least likely to say they were involved in income generating activities; young people who said they were in school were **70 PER CENT LESS LIKELY TO BE EARNING AN INCOME**. In contrast, young adults aged 25 to 29 and young men were most likely to be earning an income.


## YOUNG PEOPLE'S WORK-RELATED SKILLS AND CAPACITIES

Young people who were involved in income generating activities were asked to rate their level of skill in relation to skills and capacities such as reading and writing ability, knowledge of how to save and/or borrow money, the ability to make decisions regarding their work situation, knowledge of work-related rights and how to apply these.

Overall, young people rated their skill and capacity relating to the above areas as average. The exception to this was knowledge of where they could borrow money, which they rated as low. There were limited discernible differences between men and women and across age-groups.

## YOUNG PEOPLE'S CAPACITY TO SECURE LOANS

Literature on financial inclusion suggests that the ability to secure loans may be important to young people's capacity to start their own businesses and sustain their livelihoods.

 **WHEN ASKED TO REFLECT ON THEIR ABILITY TO SECURE LOANS** to cover a week's worth of living costs, start a new income generating activity such as a business, cover the costs of sudden illness, or pay for a large life cost (e.g. education, marriage, or an accident), **about 80 PER CENT OF YOUNG PEOPLE DID NOT FEEL THEY HAD THE ABILITY TO DO THIS**.

When further asked to reflect on their ability – more specifically knowledge of procedures and requirements – to apply for funds that are available for businesses led by young people, only about one in five young people agreed that they knew how to go about this. This percentage was higher at baseline (2018) at 24 per cent, and then decreased at midline (2020) and endline (2021) to 18 and 21 per cent, respectively.

## PART 2: FINDINGS OF THE EVALUATION – EVIDENCE ON SAFE AND INCLUSIVE CITIES PROGRAMME EFFECTS

Changes in key variables were compared between SAIC participants and non-participants over time to identify the effect that can be attributed to the SAIC programme. The higher the effect, the more successful the programme has been.

## INVOLVEMENT IN INCOME GENERATING ACTIVITIES

In relation to helping young people to be involved in income generating activities, the SAIC programme appears successful. Overall, SAIC participants were twice as likely as non-participants to say they were involved in income generating activities. The effects were highest among those aged 20 to 24 (129 per cent) but were comparable among young men (190 per cent) and young women (188 per cent).

## KNOWLEDGE OF WORK-RELATED RIGHTS AND HOW TO APPLY THEM

The programme had modest effects on strengthening young people's knowledge of their work-related rights (37 per cent). There were no differences in this by gender, but effects were higher among younger age-groups (62 per cent among 20 to 24-year-olds, 43 per cent among 15 to 19-year-olds).

When considering knowledge of how to apply work-related rights and procedures, effects were larger than for the previous item (50 per cent). Young people aged 20 to 24 were most likely to benefit from this increased knowledge; the programme effect was highest for this age group (63 per cent). The effect was higher for young women (58 per cent) than young men (40 per cent).

## YOUNG PEOPLE'S CAPACITY TO SECURE LOANS FOR YOUTH-LED BUSINESSES

The programme had significant positive effects on young people's knowledge of the procedures and requirements to apply for funds awarded to youth-led businesses (125 per cent). The effects were relatively similar among age groups but highest in those above 20 (109 per cent for 20 to 24-year-olds and 125 per cent for those aged above 25). This effect of the programme was higher among women (141 per cent) than men (90 per cent).



Young people and community members contributing to a savings group

## REFLECTIONS AND INSIGHTS FOR POLICY AND PRACTICE

The research included in this report has implications for policy and practice on skills, financial inclusion and access to decent work. The research presented here emphasises the needs of young people, in their diversity, in relation to skill building and access to employment. Key elements of diversity highlighted include age (adolescents are less likely to generate income than older youth), gender (women are less likely to generate income than men), and disability status. The report also reveals the nuanced vulnerabilities of young people in their diversity. Youth who have experienced the death of one or both parents are more likely to engage in generating income, as are those who moved to the city, which suggests greater economic vulnerability. The research also emphasises that young people with stronger social capital are more likely to engage in generating income.

Several insights for policy and practice stakeholders are evident based on this report:

### 1 FOCUS ON WOMEN, YOUTH WITH DISABILITIES AND ADOLESCENTS

Policy and practice interventions should specifically support the economic development of women and youth with disabilities, and also target adolescents with support to transition into the world of work.

### 2 PROVISION OF DECENT WORK OPPORTUNITIES

Governments, donors and the private sector establishments active in economic development in urban areas must aim to increase the provision of decent work opportunities for young women and men who are at a critical life stage of entering the world of work.

### 3 SUPPORTIVE PATHWAYS INTO ENTREPRENEURSHIP

The high proportion of young people in the study in self-employment and in business highlights the need for supportive pathways into entrepreneurship. Such pathways require knowledge of business procedures (e.g. legal frameworks and procedures) and entrepreneurship skills, which comprise a range of personal, business, project management, interpersonal, financial and customer-facing competencies.

### 4 ACCESS TO BUSINESS LOANS

Policy interventions, including the engagement of financial services, are required to ensure the availability and accessibility of business loans and to ensure that young people are aware of the requirements and procedures. Youth Savings Groups also offer an approach to financial inclusion which builds social capital among young people.

### 5 MARKET-DRIVEN SKILLS TRAINING

Diverse market-driven skills are required for young people to succeed in their local urban labour markets. Skills training should respond to the identified needs of the labour market through the involvement of employers in market-driven training systems. It should also be gender responsive and youth friendly to ensure that young men and young women are equally engaged in learning and that gender equality and social inclusion are promoted.

### 6 ENHANCING SOCIAL CAPITAL

Rather than viewing access to employment support as purely a process of gaining skills, young people should be supported to also enhance their social capital as it directly relates to their economic position.



# BACKGROUND

This is the third report of Plan International's Urban Research Series<sup>1</sup>. The first report of the series<sup>2</sup> drew on qualitative data collected as part of the Safe and Inclusive Cities programme evaluation. It explores the perceptions of young people, implementing partners and local stakeholders on the programme's contributions towards violence reduction and prevention, as well as their perceptions on the strengthening of young people's ability to secure decent work and engage in civic participation.

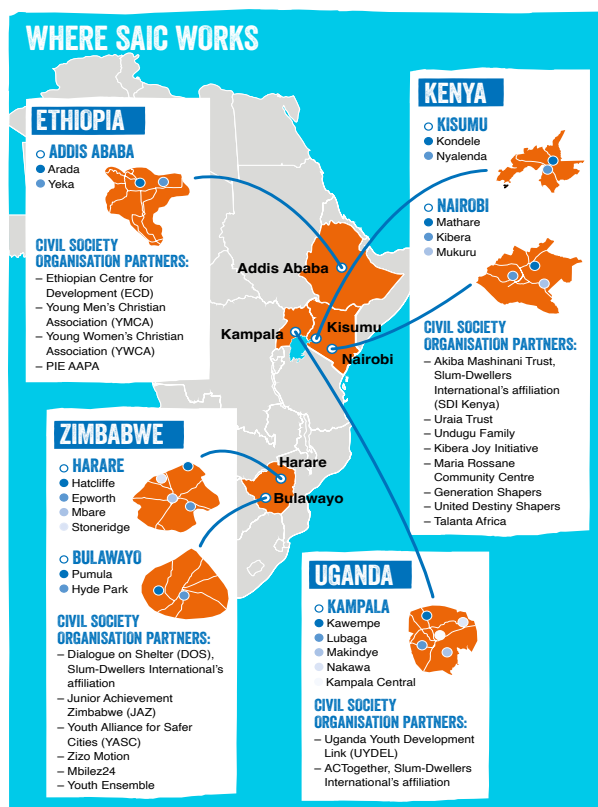
The second report<sup>3</sup> focused on describing how violence manifests and affects young people, and particularly young women, as well as describing the impacts of the Safe and Inclusive Cities programme's work to bolster feelings of safety among youth. This

second report drew on the extensive quantitative data that the Safe and Inclusive Cities programme evaluation collected among young people in the diverse cities and informal settlements where the programme was implemented.

This third report is complementary to the first two; and it draws on the Safe and Inclusive Cities programme quantitative evaluation. Using data from young people who did not participate in the programme, this report offers novel insights into young people's perceptions of decent work availability and accessibility, their influence on decisions relating to economic issues and their current work status. The report also considers the skills and capacities young people need to demonstrate at work. By comparing data from those participating in the programme to those who did not, the report offers summative insights into the effect of the Safe and Inclusive Cities programme on young people's participation in income generating activities, their satisfaction with key aspects of these activities, their knowledge of work-related rights and how to apply them, as well as their capacity to secure loans for their businesses.

## THE SAFE AND INCLUSIVE CITIES PROGRAMME

An urban programme of Plan International, the Safe and Inclusive Cities (SAIC) programme focused on addressing sources of urban fragility across six major cities in Ethiopia, Zimbabwe, Uganda and Kenya. The programme was funded by the Danish International Development Agency under the Ministry of Foreign Affairs Denmark.



The programme employed diverse strategies to achieve violence prevention and reduction, strengthening of decent work opportunities, youth economic empowerment, youth governance and active civic participation. Further information on the programme is available in the Cities and Fragility brief<sup>4</sup> and in the first report of the Urban Research Series<sup>2</sup>.

## SETTING THE SCENE

Urbanisation has accelerated rapidly over the last decade, with cities now acting as home to more than 50 per cent of the global population.<sup>5</sup> Migration towards cities is partly fuelled by hopes for better livelihoods, including hopes for decent work and improved economic prospects.<sup>6</sup>

However, young people, particularly young women and girls, as well as those living in informal settlements, are less likely to reap these benefits. Disadvantages in these groups arise as a result of multiple intersecting conditions and systemic marginalisation due to age and gender, limitations in education and training, and the lack of social protection and stability of housing, among other factors.<sup>7</sup> Specifically, those in younger age groups are often de-prioritised when compared to older society members who are seen as more economically productive. Meanwhile, despite women contributing significantly to urban economic life, through both paid and unpaid work, they “often reap limited rewards in terms of equitable access to “decent” work, human capital acquisition, physical and financial assets, intra-urban mobility, personal safety and security, and representation in formal structures of urban governance.”<sup>8</sup>

Plan International recognises that “decent work is a powerful tool for the empowerment of young women and men and has the potential to alleviate poverty among them and their families, communities and societies.”<sup>9</sup> However, for such opportunities to be available to young people, the broader national and local authorities must implement strategies that are inclusive and comprehensive, ranging from educational systems preparing young people with the skills needed to succeed in today's and future economies, to strengthening judiciary systems and policy responses to address labour-related abuse and exploitation.

Plan International's previous research<sup>10-11</sup> on skills and opportunities for youth employment and entrepreneurship illustrates just how important enabling environments are to ensuring “girls and boys are given the opportunity to build and thrive in economically healthy and cohesive societies”.<sup>9</sup>

This report seeks to add to the existing research literature on urban environments and young people's access to decent work, as well as their work-related capacities and influence on decisions

relating to economic issues. The report offers insights into six cities across four countries in Sub-Saharan Africa. It is important to note that the research took place during the COVID-19 pandemic, which had a devastating impact on global, national and local economic conditions.<sup>12</sup> Young people were disproportionately affected by the pandemic, with measures such as lockdowns directly compromising their ability to engage in informal labour – highly prevalent in informal settlements in cities – and the pandemic further affected the quantity and quality of education and training on offer for young people.<sup>12-13</sup>

### DECENT WORK:

This definition encompasses opportunities for work that are productive and deliver a fair income; security in the workplace; social protection for families; better prospects for personal development and social integration; freedom for people to express their concerns, organise and participate in the decisions that affect their lives; and equality of opportunity and treatment for all women and men. Its fundamental premise is founded on workers' rights, with gender equality cutting across all pillars of decent work.

### INFORMAL WORK:

This refers to jobs that lack basic social or legal protections or employment benefits. Some examples of these protections are advance notice of dismissal, severance pay and paid annual or sick leave. Informal employment also includes people involved in many kinds of self-employment or own-account work (self-employment with no employees).

## RESEARCH GAPS THAT THIS REPORT ADDRESSES

Plan International's Safe and Inclusive Cities programme adopted a comprehensive approach to working on young people's human capital acquisition. While SAIC sought to strengthen young people's skills and capacities to gain decent work, it also focused on strengthening young people's influence on decisions relating to economic issues and financial inclusion, both critical to strengthening inclusion and economic positions for further stages in their life.<sup>14</sup> This latter component included improving the broader city environment and structures surrounding young people's ability to secure loans for their businesses. The programme also worked to address factors which could directly inhibit young people's safety and security; and sought to enhance young people's civic participation and inclusion in broader governance.

The SAIC programme evaluation offers a unique opportunity to address three research gaps.

1. There is limited comparative research into young people's perceptions of decent work availability and accessibility, as well as influence on decisions relating to economic issues in informal settlements in Sub-Saharan Africa.
2. Research into the experiences of young women – as compared to young men – in urban contexts in Sub-Saharan Africa during the COVID-19 pandemic is also particularly rare.
3. There is limited evidence available on the potential effects of comprehensive multi-sectoral programmes and interventions such as SAIC on targeted outcomes.

## METHODS

### THE SAFE AND INCLUSIVE CITIES PROGRAMME EVALUATION

The SAIC programme has been evaluated via comprehensive research study that had a:

**Mixed method design:** The study collected qualitative and quantitative data. The former included interviews, focus groups and most significant change stories, and the latter included surveys with young people living in the settlements where the programme was rolled out. This mixed design provides a wealth of data that helps identify whether the programme was successful and how it was received and perceived by different stakeholders.

**Controlled design:** Data was collected from SAIC programme participants but also non-participants, who make up a so-called control group. Comparing the data between the two groups helps estimate the extent of the programme's effect on key outcomes as compared to other young people with similar characteristics.

**Longitudinal design:** Data was collected before the SAIC programme started (baseline 2018), while it was being implemented (midline 2020) and again at programme end (endline 2021). Repeated data collection helps ascertain whether the programme has a sustained effect over time.

The qualitative evaluation of the SAIC programme included key informant interviews, focus group discussions and most significant change stories, collected across the four programme countries. Findings reflecting this body of data can be found in Report 1 of the Urban Research Series<sup>2</sup>.

## OVERVIEW AND RESEARCH QUESTIONS

This report draws on the quantitative evaluation of the SAIC programme, specifically the multi-country survey data collected. The report focuses on answering the following research questions.

1. What are young people's perceptions of decent work availability, accessibility and influence on decisions relating to economic issues?
2. How involved are young people in income generating activities? How satisfied are they with aspects of these activities? And what skills and capacities do they have in relation to these?
3. What are young people's perceptions of their own capacity to secure loans for various purposes?
4. What is the effect of the SAIC programme on young people's involvement in income generating activities, their satisfaction with key aspects of these activities, their knowledge of work-related rights and how to apply them, as well as their capacity to secure loans for their businesses?

To answer questions under the first three points, data from SAIC

non-participants (11,362 individuals) was analysed descriptively. This means that analyses will reflect the perceptions of those young people who did not take part in the programme and who can offer insights into the perceptions of young people living in the six targeted cities between 2018 and 2021.

To answer questions under point four, data from SAIC participants is compared to that of non-participants (the control group) over the course of the 2018-2021 period. These analyses are done based on the answers of approximately 15,000 people. They are inferential and seek to identify how effective the SAIC programme has been in influencing key variables.

## PARTICIPANT SAMPLING

The SAIC programme was targeted at young people aged 15 to 29 in specific neighbourhoods of the six cities it covered. Predominantly, these were the informal settlements of the cities which would be likeliest to see the benefit of programme implementation.

Using a rigorous sampling frame, which the national statistical agencies use within each country, specific enumeration areas were randomly selected across each city. Surveys were then fielded in these enumeration areas, randomly selecting households in each area and then household members which fit the evaluations' participant inclusion criteria. The aim was to capture information from both young people who were participating in SAIC as well as those who were not.

Given the multi-stage random sampling approach used, as well as the large number of responses to be collected, the findings from the survey data can be considered representative of similar young people in the cities targeted or similar locations.

## PARTICIPANT RECRUITMENT

Young people who were between 15 to 29 and living in the areas where the programme was implemented were eligible to participate in the surveys. Young people were approached by local data collectors, the study was explained to them, including their right to withdraw, and their consent was obtained prior to data collection.

## DATA COLLECTION

Data was collected at the different time-points mentioned, by experienced and trained data collectors who were independent of the SAIC programme. Data collectors interviewed each young person they identified as eligible using a standardised tool.

Responses were entered digitally on electronic tablets. The same survey tool was used on each occasion, however minor changes were made depending on the need for questions to be clarified or simplified, and to include the identifier question of SAIC participation in the mid and endline (2021) survey form.

Given the sampling and recruitment approach, the data collected at each time point is made up of independent cross-sections. This means that it was not the same cohort of people being followed, but rather that snapshots representative of the young people residing in the area at that time were collected.

All data collectors and data collection activities were actively supervised to ensure that the data collected was of the highest quality.

## OVERVIEW OF SURVEYED PARTICIPANTS

Approximately 15,000 young people were surveyed across six major cities in Ethiopia, Kenya, Uganda and Zimbabwe over three time points between 2018 and 2021.

Of that total, 76 per cent (11,362) were young people living in informal settlements and 24 per cent (3,655) were young people living in the same informal settlements but taking part in at least one Safe and Inclusive Cities programme (SAIC) activity.

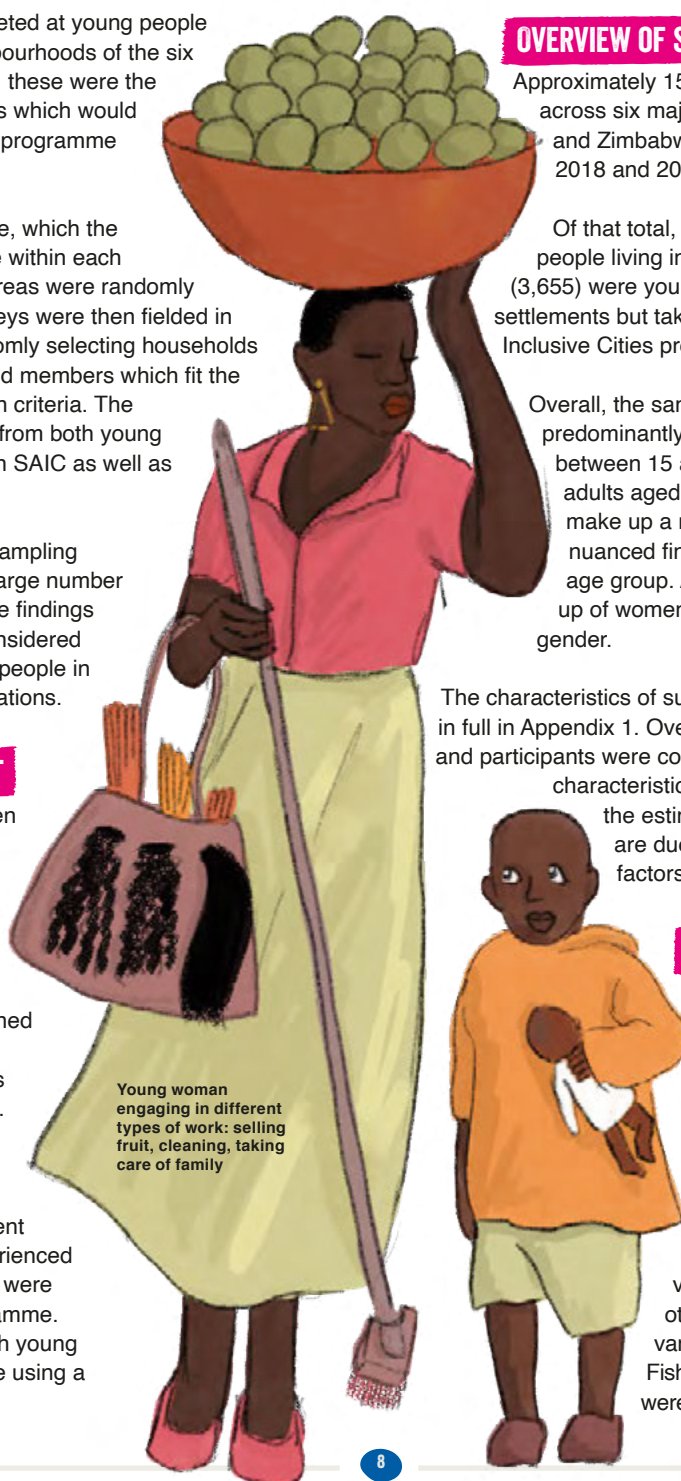
Overall, the sample of respondents was predominantly made up of young people aged between 15 and 24. At programme endline (2021), adults aged 25 to 29 were also interviewed – they make up a minority of respondents. To present nuanced findings, all results are disaggregated by age group. As the sample is predominantly made up of women the results are also disaggregated by gender.

The characteristics of surveyed individuals are presented in full in Appendix 1. Overall, programme non-participants and participants were comparable on most demographic characteristics. This allows us to be confident that the estimated effects of the SAIC programme are due to the programme itself and not other factors.

## DATA ANALYSIS

This report conducted a secondary analysis of all the data collected for the SAIC programme evaluation. Data cleaning, merging and all analyses were conducted using STATA 17.

Descriptive analyses of the data were carried out whereby tests investigated the overarching distribution of each variable and how this may relate to other variables. This was done for all variables of interest using chi-square or Fisher's exact tests where all variables were dichotomous and categorical, and





Wilcoxon-Mann-Whitney tests where the dependent variable was ordinal. Further, inferential analyses were also conducted to explore how specific outcome variables (e.g. reporting to be in an income generating activity and confidence relating to specific skills) relate to other important variables. These were logistic and ordered logistic regression analyses.

Throughout this document, we report on statistically significant findings at the 0.05 level; where non-statistically significant findings are nonetheless meaningful (percentage differences between groups exceed five per cent and/or are of programmatic value), we highlight these and note the statistical significance. Given the influence of COVID-19 on the availability of work and income generating opportunities, we present findings disaggregated by time point of when the data was collected. However, it is important to note that differences over time may be due to many different factors, not just the global pandemic and its impacts.

## APPROVALS

Approvals for the study were granted by the relevant authorities in Ethiopia, Uganda and Zimbabwe. In Kenya, data collection was approved by the local Plan International country office. The data sourced for the studies forms part of the routine monitoring and evaluation of programmes. This report includes a secondary analysis of this data.

Plan International safeguarding guidance and best practices for data collection was followed. Referral to relevant local Plan International safeguarding leads and local services was made available to all those who needed it. All participants were asked for informed consent prior to participating in data collection; their data was treated confidentially by the study team and anonymised to protect participant identities.

## LIMITATIONS

Several limitations apply in relation to this study.

The survey was refined across the three time-points when data was collected. In some cases this compromised comparability of data over time and analyses were thus restricted to those variables which were directly comparable. In some cases, survey questions were complex and may have been misunderstood by participants.

Individuals over the age of 25 were only surveyed at programme end. This means fewer respondents in this age group were surveyed. Results are thus presented disaggregated by age group.

Findings are presented disaggregated by time of data collection, bearing in mind that data collected at midline (2020) and endline (2021) would be influenced by the global COVID-19 pandemic. However, the pandemic is not the only major factor likely to have influenced data collection and findings, and context-specific factors must be borne in mind when considering results.

# FINDINGS

Part 1 summarises key findings from the exploratory analyses carried out to understand young people's perceptions on key topics related to decent work availability, access, and influence on decisions relating to economic issues; their current working status and satisfaction with work, as well as work and business-related capacities. In Part 2, findings on the effect of the SAIC programme in influencing key variables are presented.

## PART 1: FINDINGS OF EXPLORATORY ANALYSES

### 1. PERCEPTIONS OF DECENT WORK AVAILABILITY AND ACCESS, AND YOUNG PEOPLE'S INFLUENCE ON DECISIONS RELATING TO ECONOMIC ISSUES

#### 1.1 OVERVIEW BY CITY

Across the six cities mentioned, at project base and midline (2020), young people were asked to reflect on the availability of decent work opportunities. Specifically, respondents were asked to what extent they agreed with the statement:

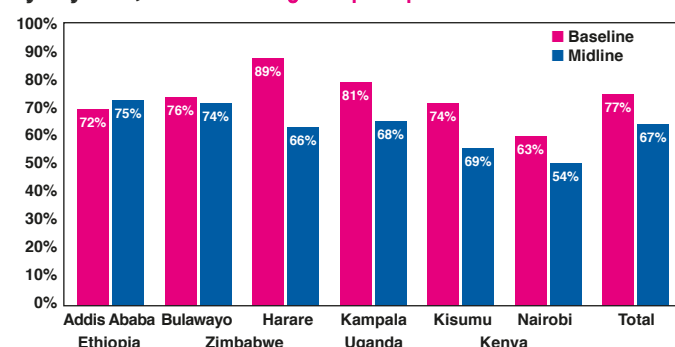
*"In this community, there are decent work opportunities for all young women and men who are available to work in the informal sector, including self-employment."*

Informal work was the main focus of inquiry as formal employment opportunities were largely not available in the settlements where data collection was conducted. Overall, young people's perceptions were very negative, with approximately three out of four of all respondents saying that decent work opportunities in the informal sector, including via self-employment, were not available. Perceptions appear more negative at project baseline in 2018 (when 77 per cent gave a negative response) compared to midline in 2020 (when 67 per cent gave a negative response).

There are notable differences in the findings from different cities. Perceptions were most negative in Harare and Kampala at baseline (2018), with over 80 per cent of respondents indicating that decent work opportunities in the informal sector were not available, but this decreased to 66 and 68 per cent at midline (2020).

In Addis Ababa perceptions remained similarly negative over time, with 75 per cent of respondents indicating that opportunities for decent work were not available in each survey.

**Figure 1: Young people's perceptions of decent work availability by city (N=8,483) % with negative perceptions**



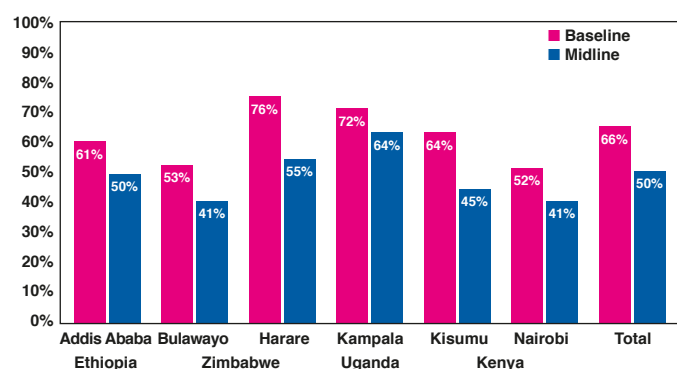
Young people were also asked to reflect on their ability to access decent work opportunities in the informal sector, either via jobs or self-employment. Specifically, respondents were asked to what extent they agreed that:

*“In this community, all young women and men (aged 15-25) have the required market-driven skills to access decent jobs in the informal sector, including self-employment.”*

In contrast to perceptions on decent work availability, perceptions on young people’s ability to access decent work were slightly more mixed. Perceptions appear more negative at baseline (2018), where roughly two in three young people said they did not have the skills required to secure decent work. At project midline (2020), only about one in two respondents said this.

Perceptions were most negative in Harare and Kampala, across both time points when young people were surveyed. In contrast, perceptions were more positive in Bulawayo and Nairobi, where at midline (2020), the percentage of young people reporting that they lacked the skills necessary for securing decent work decreased to approximately 40 per cent.

**Figure 2: Young people’s perception on access to decent work by city (N=8,483) % with negative perceptions**



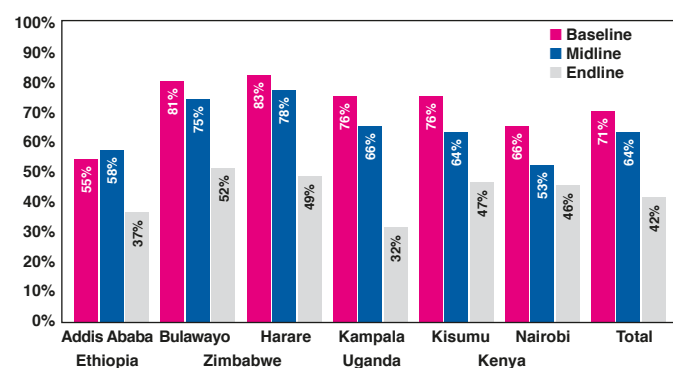
One of the main areas of interest to the SAIC programme concerned young people’s sense of influence on decisions relating to economic issues, or the extent to which they felt able to influence local economic decisions. To measure this, young people were asked to what extent they agreed with the statement:

*“In this community, young women and men (aged 15-25) influence decisions made on issues around economic opportunities.”*

Young people’s perceptions of their influence on decisions relating to economic issues were most negative at baseline (2018), with over 70 per cent of respondents saying they did not feel that young women and men influenced decisions on economic issues. This proportion gradually reduced over time; at endline (2021) only about 40 per cent of respondents said they believed this.

While the exact proportions differ, the decline in negative views can be observed across all cities. At baseline (2018), perceptions were most negative in cities in Zimbabwe and most positive in Addis Ababa in Ethiopia. At endline (2021), perceptions were most positive in Kampala and Addis Ababa.

**Figure 3: Young people’s perceptions of their influence on decisions on economic issues by city (N=8,483) % with negative perceptions**



## 1.2 THE INFLUENCE OF GENDER AND AGE ON PERCEPTIONS

Gender and age may play an important role in influencing young people’s perception of decent work availability, accessibility, and influence on decisions relating to economic issues. Younger age groups and women may find it difficult to access decent work or contribute to the wider economic environment due to a combination of factors that shape the availability of opportunities<sup>12</sup>. Among such factors are the presence of negative gender norms and the exclusion of young people from decision-making and governance spaces<sup>9</sup>.

Data from the SAIC programme suggests that perceptions on decent work availability, accessibility and young people’s influence on decisions relating to economic issues, do not vary meaningfully by age group. For example, perceptions on the availability of decent work, including self-employment, are most negative among 15 to 19-year-olds and then seem to decrease with age. However, for all questions, differences by age group are slight and generally do not exceed five per cent (See Appendix 2).

Across all questions, perceptions are more negative among women (see Appendix 2) when compared to men. However, the differences are slight and do not exceed five per cent.

## 1.3 INFLUENCE OF OTHER CHARACTERISTICS

The presence of a disability may also influence young people’s perceptions. People with disabilities may face problems of marginalisation and additional access barriers to decent work.

Based on the data analysed here, the presence of a disability has a limited, albeit negative, effect on perceptions of decent work availability and access. For example, 75 per cent of people with a disability say that they do not think young women and men have access to decent work opportunities in their communities. While lower, this is comparable to the 71 per cent of respondents that do not have a disability. Perceptions on access to decent work are similarly negative: 61 per cent of young people with a disability report negative perceptions on access compared to 56 per cent among young people without a disability.

However, when considering perceptions of young people’s influence on decisions relating to economic issues in their communities, these were meaningfully and statistically significantly different among persons with a disability. Seventy-six per cent of young people with a disability reported negative perceptions, compared to 66 per cent among young people without a disability.

## 1.4 THE INFLUENCE OF SOCIAL CAPITAL

The different types of groups, connections, and relationships that young people have access to – otherwise known as their social capital (see box) – can profoundly impact on their perceptions and access to diverse types of resources.

Overall, at each of the time points of the research, the effect of social capital on perceptions of decent work availability, accessibility and young people's influence on decisions relating to economic issues was positive. The higher the social capital score of a respondent, the likelier respondents were to say that decent work opportunities were available and accessible in their communities, and that younger men and women could contribute to decision-making on economic issues in their community.

However, when considering the effect of belonging to work-related or trade unions, or savings groups, on young people's perceptions, findings were mixed. Belonging to a work-related or trade union had no influence on young people's perceptions of decent work access or availability. But perceptions of young people's influence on decisions relating to economic issues were more positive among those young people involved in work-related unions. Twenty-eight per cent of those not in work-related unions believe young people influence economic decisions in their community, compared to 39 per cent among those in work-related unions. Belonging to a savings group had no effect on young people's perceptions of decent work access or availability.

**Social capital:** refers to the social assets and networks which an individual or a group of individuals has, which can be mobilised in order to gain access to resources. The SAIC programme evaluation adapted the Social Capital Assessment Tool<sup>15</sup> to ask questions about the types of groups that young people were part of and the trust they had in local communities.

## 2 YOUNG PEOPLE'S INVOLVEMENT IN WORK

### 2.1 OVERVIEW BY CITY

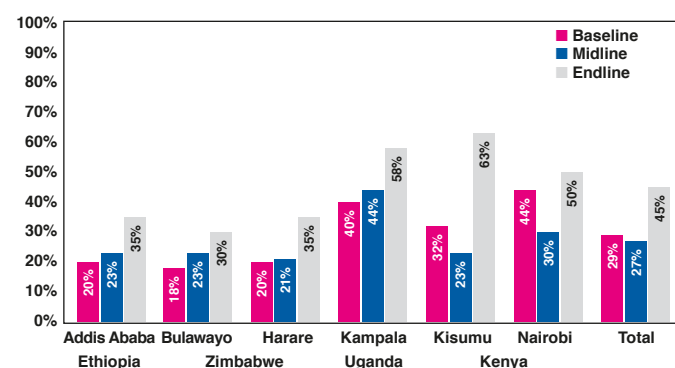
Across the six cities and settlements surveyed, young people were asked whether they were involved in any work or activity which brought them income. Figure 4 shows how many young people said yes to this question at different time points in each city.

Three trends stand out. Firstly, at baseline (2018) and midline (2020), the percentage of young people that say they are earning an income is relatively modest, ranging between 20 and 40 per cent. At endline (2021), this increases to between 40 and 60 per cent of young people.

Secondly, except for Kenya, there is a relative increase over time in the percentage of young people that say they are earning an income. In Kenya, the percentage of young people reporting this at midline (2020) is lower than at baseline (2018) but then increases again.

Thirdly, there are city level differences. At baseline (2018), the percentage of young people generating an income is highest in Kampala and Nairobi, but lowest in Bulawayo. At endline (2021), the percentages are highest in Kisumu, Kampala and Nairobi, and remain lowest in Bulawayo.

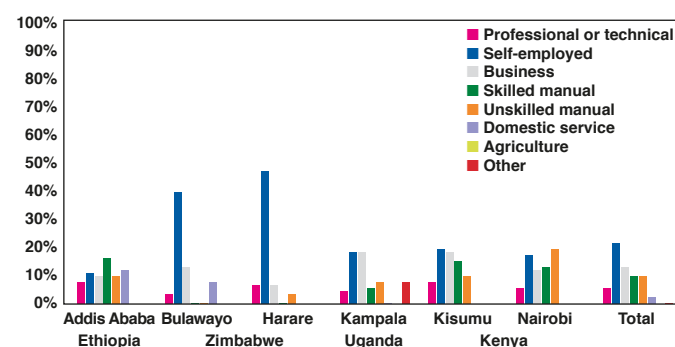
**Figure 4: Percentage of young people involved in work by city (N=11,362)**



Further questions that shed light on the types of work or activities that young people were engaged in were asked at baseline (2018) and midline (2020), see Figure 5. Predominantly, young people said they were self-employed, or involved in someone else's business. Options relating to skilled and unskilled labour were chosen with similar frequency overall, and agricultural labour was chosen least frequently.

Differences by city are evident, with most respondents in Zimbabwe noting they were self-employed. In comparison, across the other countries and cities, young people were choosing options on self-employment, involvement in someone else's business, skilled or unskilled labour relatively equally.

**Figure 5: Type of work young people are involved in by city (N=2,395)\***



\*While multiple answers were possible, the figure above depicts the first answer that young people gave when asked about the type of activity or work they were involved in.

At all time points, young people were asked whether they were earning from activities inside or outside their community and whether the income they generated from this allowed them to provide for their families.

Overall, responses were consistent across cities and time points, suggesting that most young people (around 60 per cent) were economically active within their communities. Around 75 per cent of young people said that the income they generated helped them to either entirely or partly provide for their families.





## 2.2 INFLUENCE OF AGE AND GENDER

Table 1 shows how many young people say they are earning an income, in comparison to all the young people interviewed, by the study time point and relevant demographic category.

The percentage of young people reporting involvement in income generating activities increases with age. Adolescents aged 15 to 19 were the least likely to say they were earning an income, with young adults aged 25 to 29 being the likeliest. Gender differences were also evident, with young men more likely to report being involved in income generating activities at all time-points.

**Table 1: Percentage of young people in work by study time point, age group and gender (N=11,362)**

Study time point	All	Age group			Gender	
		15-19	20-24	25-29	M	F
Baseline (2018)	29%	17%	37%	52%	36%	25%
Midline (2020)	27%	17%	37%	49%	32%	24%
Endline (2021)	45%	25%	49%	66%	55%	37%

## 2.3 INFLUENCE OF OTHER CHARACTERISTICS

Young people's decision to be working and earning money can be influenced by the presence of a disability, their family situation, their level of education and current attendance of education or training, and their broader relationship to the city and country they live in. Analyses also investigated the influences of these factors, and the results are presented here.

The presence of a disability had no effect on young people's likelihood of earning an income. This remains the case even when considering the effects of age and gender, and variation between cities. However, this should be interpreted with caution, as the sample of people identifying as having a disability is very small.

Regarding young people's family situation:

- Young people whose parents were both still alive were least likely to be involved in earning an income. This relationship was the same at all time points and persisted even when controlling for age and gender. However, this effect was not always statistically significant. At endline (2021), those young people with only their mother alive were 28 per cent more likely to say they were in work compared to those who still had both parents. For young people who had lost both parents, this percentage was higher at 58 per cent.

- When considering the effect of marital status, cohabitation was significantly associated with young people being involved in income generating activities at all time points. At endline (2021), young people who were cohabiting were almost two times more likely to be working and earning an income than those who were single.

When considering the effect of education, being in school, or in training:

- Young people's level of education – or the highest level of education they attended – had no bearing on whether they were involved in work or activities that earn an income when accounting for city-level differences. This remains the same even when considering the effects of age and gender.
- Young people who were in school were 70 per cent less likely to be involved in working to earn an income. This effect reduces to 50 per cent when accounting for age and gender, but the relationship and estimates remain significant when accounting for variation between cities and over time.
- In contrast to the above, young people who were in training were approximately 25 per cent more likely to say they were earning an income compared to young people out of training. This relationship remains significant when considering differences between cities and age groups but differs by gender. Being in training has

no statistically significant effect on being involved in income generating activities for young men; however, it is important for young women. Young women who were in training were 40 per cent more likely to be involved in working to earn an income.

As relates to young people's relationship to the city and country they live in:

- Being born in the country they lived in had no effect on whether young people were earning.
- However, young people born in the cities that they lived in were about 30 per cent less likely to say that they were involved in income generating activities. This relationship is significant even when accounting for variation between cities and over time.

## 2.4 INFLUENCE OF SOCIAL CAPITAL

The overarching social capital young people have access to (see box) is positively associated with working and earning. For each one-point increase in the social capital score, the likelihood of being involved in income generating activities increases by seven per cent.

## 3 YOUNG PEOPLE'S SATISFACTION WITH WORK

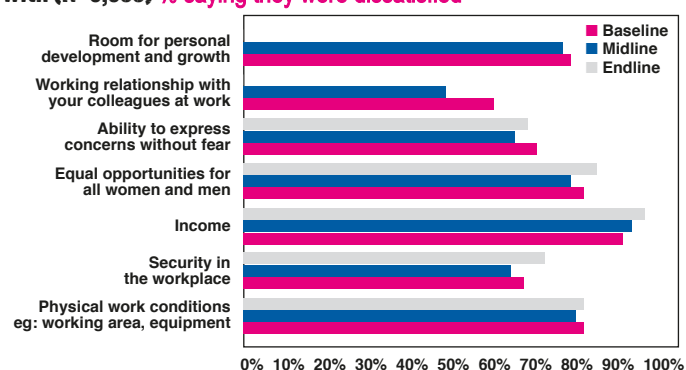
Young people who were generating an income were asked to rate their satisfaction with different aspects of this activity (see Figure 6). Young people could choose a rating between one (not satisfied at all) to five (extremely satisfied).

Overall, satisfaction was relatively low or average across all aspects, with between 60 to 70 per cent of young people indicating dissatisfaction with physical working conditions, security in the workplace, and equal opportunities for men and women. Over 70 per cent of respondents indicated dissatisfaction with their work in relation to having room for personal development and growth.

Most young people chose a rating of two (satisfied to a small extent) or three (satisfied to an average extent) across all time points. This did not differ significantly by age group or gender.

Some other trends in responses stand out. Close to 90 per cent of respondents indicated dissatisfaction with their income, choosing a median rating of two. In contrast, young people rated the working relationship with colleagues as more mixed, with roughly one in two indicating being dissatisfied with this.

**Figure 6: Items young people were asked to rate satisfaction with (N=3,688) % saying they were dissatisfied**



## 4 YOUNG PEOPLE'S WORK-RELATED SKILLS AND CAPACITIES

### 4.1 OVERVIEW

Young people who were generating an income were also asked to rate their level of ability in relation to different skills and capacities.

The survey covered reading and writing ability, mathematics, knowledge of how to save and/or borrow money, the ability to make decisions regarding their own work situation, the ability to identify and solve problems, the ability to adapt to changes by learning new skills, the ability to follow instructions and take feedback, the ability to teach others to solve problems and also knowledge of work-related rights and how to apply these.

Overall, young people rated their skills and capacities as average in relation to most of the above. The exception to this was knowledge of where they could borrow money, which they rated as low.

### 4.2 INFLUENCE OF AGE AND GENDER

There were minimal differences by gender. At midline (2020) only, men rated their ability to adapt to changes by learning new skills and to follow instructions and take feedback higher than women (large extent vs. average extent). Similarly, at midline (2020), adults over the age of 25 generally rated their skills and abilities higher than the other age groups.

Appendix 3 shows how young people of different age groups and genders answered this question.

## 5 YOUNG PEOPLE'S CAPACITY TO SECURE LOANS

### 5.1 OVERVIEW BY CITY

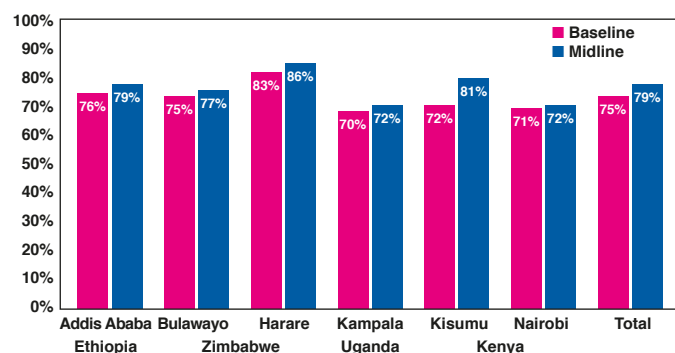
The ability to secure loans is critical to young people's capacity to start their own businesses as well as sustain their livelihoods. The SAIC evaluation asked young people whether they were able to secure loans to cover a week's worth of living costs, start a new income generating activity such as a business, cover the costs of sudden illness, or pay for a large life cost (e.g. education, marriage, or an accident).

When asked to reflect on their ability to secure loans in relation to these items, about 80 per cent of young people did not feel they had the ability to do this (see Figure 7). Young people's perceptions appear most negative when considering whether they can access loans to start businesses or to cover the costs of a major life event (as noted above, this may include education, marriage or accidents, among other factors).

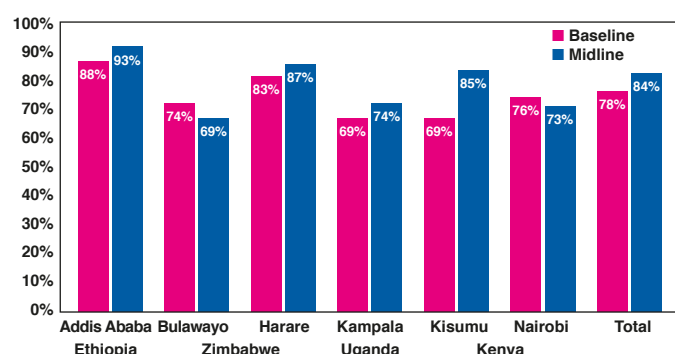
Responses did not vary significantly by city, but generally the perceptions of young people seemed more negative at midline (2020). This means that at midline (2020) more young people, in cases close to or over 90 per cent, said they did not think they could secure such loans.

When further asked to reflect on their ability – more specifically, knowledge of procedures and requirements – to apply for funds for youth-led businesses, only about one in five young people agreed that they knew how to go about this. This percentage was higher at baseline (2018) at 24 per cent, and then decreased at midline (2020) and endline (2021) to 18 and 21 per cent respectively.

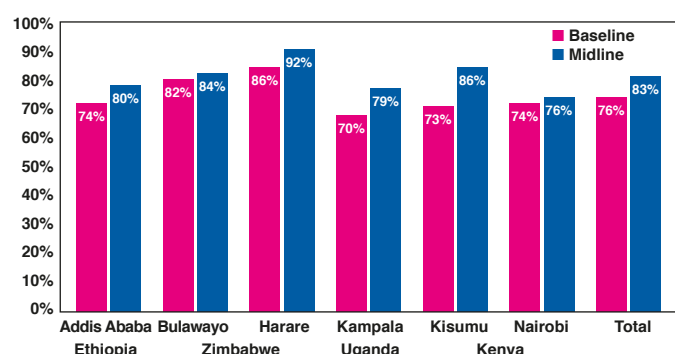
**Figure 7: Figures describing young people's ability to secure loans for critical purposes across different cities (N=8,482)**  
**% saying they cannot get a loan to cover one week's worth of living costs by city**



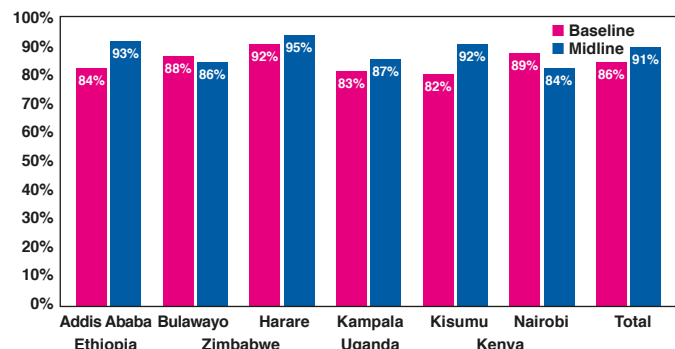
**% saying they cannot get a loan to start a new income generating activity (like a business) by city**



**% saying they cannot get a loan to cover the costs of a sudden illness by city**



**% saying they cannot get a loan to pay for the costs of a large life event by city**



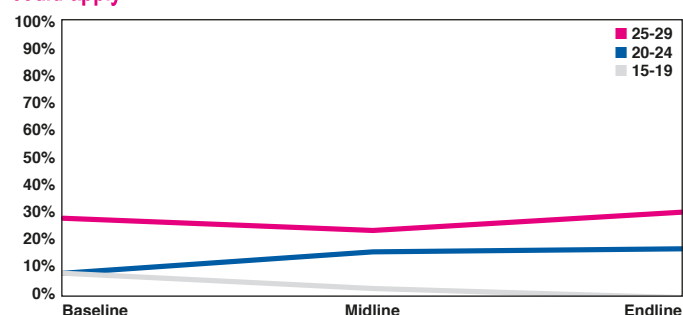
## 5.2 INFLUENCE OF AGE AND GENDER

In relation to young people's ability to secure loans for diverse critical purposes perceptions differed by age group but did not differ significantly across time points. The youngest respondents, adolescents aged 15 to 19, were least likely to say they could secure loans, with only one in five saying this was possible. In contrast, about two in five among those aged 25 to 29 viewed securing a loan as possible.

Overall, women were less likely than men to say they would be able to secure loans. However, the difference was slight and not statistically significant.

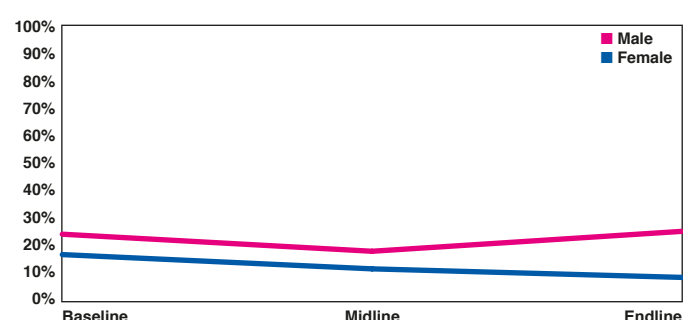
When considering whether young people felt confident in their knowledge of procedures and requirements to apply for funds for youth-led businesses, trends differed significantly by age group and gender. Adults aged 25 to 29 were more likely to say that they felt they could do this, with adolescents aged 15 to 19 being least likely to say they could.

**Figure 8: Perceptions on the ability to apply for funds for youth-led businesses by age group (N=9,112) % saying they could apply**



Across all time points, men were more likely to say that they knew the procedures and requirements needed to apply for funds for youth-led businesses.

**Figure 9: Perceptions on the ability to apply for funds for youth-led businesses by gender (N=9,112) % saying they could apply**



## 5.3 INFLUENCE OF SOCIAL CAPITAL

Young people with higher levels of social capital were likelier to say that they could secure loans for the diverse critical purposes discussed above. For each one-point increase in the social capital score, young people's ability to secure loans increased by about 10 per cent.

The effect of social capital is slightly higher when reflecting on





Young person struggling to secure work

young people's knowledge of the requirements and procedures to apply for funds for youth-led businesses. For each one-point increase in social capital, this increases by about 15 per cent. These estimates consider variation by city and time point when respondents answered the questions, as well as age group and gender.

Being part of a work-related or trade union or savings group may also affect young people's ability to secure loans, or their knowledge of the requirements and procedures to apply for funds for youth-led businesses. Young people who were part of work-related or trade unions were between 53 to 135 per cent more likely to say that they could get a loan for the various critical needs asked about. Young people in workplace unions were also 135 per cent more likely to say they knew the requirements and procedures to apply for funds for youth-led businesses compared to young people not in such unions.

Findings were similar when considering savings groups. Young people who belonged to a savings group were about twice as likely to say they could get a loan covering a week's worth of wages, to start a new income generating activity, in cases of critical illness or to pay for major life events. The effect was similar for young people in savings groups who were 85 per cent more likely to say they knew the requirements and procedures to apply for funds for youth-led businesses.

## PART 2: FINDINGS OF THE EVALUATION – EVIDENCE ON SAFE AND INCLUSIVE CITIES PROGRAMME EFFECTS

The SAIC programme worked to build the skills and capacities of young people to earn an income. At the same time, the programme worked with local city stakeholders, to address harmful perceptions surrounding young people as well as make financial processes more accessible for young people. The latter involved working with city-level funders (e.g. banks among others) to make sure that the processes and requirements for applying for loans for youth-led businesses were streamlined and relevant, and that young people understood these.

In this section, the effects of the SAIC programme are described. Analyses compared answers to key questions between SAIC programme participants and non-participants and adjusted for city-level variation and time, to arrive at robust effect estimates. The full outputs of the analyses are presented in Appendix 4 and described briefly below. Percentages refer to the relative change over time between SAIC participants and non-participants and represent the percentage change in outcomes that can be attributed to the programme.

## 1 INVOLVEMENT IN INCOME GENERATING ACTIVITIES

In relation to helping young people be involved in income generating activities, the SAIC programme appears successful. Overall, SAIC participants were twice as likely as non-participants to say they were earning an income. The estimate was highest among the 20 to 24-year-old age group (129 per cent). Effects were high among both genders, but young men seem to have benefitted slightly more from the programme, male participants were 190 per cent more likely than male non-participants to be earning, for women the difference was 188 per cent.

### INSIGHTS INTO THE SAIC PROGRAMME BY SUMAYA (NOT HER REAL NAME) FROM KAWEMPE, UGANDA:

**“Before the project, I had a very small business with no knowledge on saving, however the SAIC project has fully changed my business life and financial status. I now have a very big business with a big deep freezer from UYDEL (SAIC implementing NGO), I now also sell tea and porridge both in the morning and evening with snacks. I now earn highly, take good care of my family, save my money and am an employer of a girl who was a sex worker but now she stopped because I gave her a job, and she also joined our saving group.”**

## 2 SATISFACTION RELATING TO INCOME GENERATING ACTIVITIES

As regards satisfaction with diverse aspects of the income generating activities that young people are involved in, the programme generally had no effects on security in the workplace. Young men were more likely to say they felt more secure in the workplace, but the effect was modest (31 per cent). The effects were concentrated among 15 to 19-year-olds (42 per cent) and 20 to 24-year-olds (22 per cent).

The effects on reported satisfaction with income were slight (negative 5 per cent) and not statistically significant. However, the effects were statistically significant and meaningful when considering gender and age. Women, and young people between 20 to 24, were more likely to voice dissatisfaction, with effects being slight to moderate in women (negative 16 per cent) and high in 20 to 24-year-olds (negative 46 per cent). In contrast, respondents aged 25 and above note an increase in satisfaction with income (25 per cent).

Satisfaction in relation to equal opportunities for men and women increased by 55 per cent overall, with the effects most pronounced among 15 to 19-year-olds (106 per cent) and men (86 per cent).

The programme also bolstered young people's ability to express concerns without fear while at work, participants were 75 per cent more likely to feel able to do this than non-participants. The highest effect was observed among 15 to 19-year-olds (97 per cent) and men (97 per cent).

## 3 KNOWLEDGE OF WORK-RELATED RIGHTS AND HOW TO APPLY THEM

The programme had modest effects on strengthening young people's knowledge of their work-related rights (37 per cent). There were no differences in this by gender, however the effects were higher among 20 to 24-year-olds (62 per cent) and among 15 to 19-year-olds (43 per cent), when compared to 25 to 29-year-olds (8 per cent).

The programme had more of an effect on strengthening young people's knowledge of how to apply work-related rights and procedures, with a difference of 50 per cent when considering all SAIC participants. Young people aged 20 to 24 were most likely to benefit from this increased knowledge; the programme effect was highest for this age group (63 per cent). Similarly, the effect was higher for young women (58 per cent) than young men (40 per cent).

## 4 YOUNG PEOPLE'S CAPACITY TO SECURE LOANS

The programme had very significant positive effects (125 per cent) on young people's knowledge of the procedures and requirements to apply for funds for youth-led businesses. The effects were relatively similar among age groups, ranging from 90 per cent for 15 to 19-year-olds, to 109 per cent for 20 to 24-year-olds and 125 per cent for those aged above 25. This effect of the programme was higher among women (141 per cent) than men (90 per cent).

**The impacts of COVID-19 were felt acutely across the six cities, but SAIC's emphasis on establishing savings groups was viewed positively. Participants in a focus group discussion in Kenya said: “Savings, the project encouraged savings. You have to plan ahead because if you don't, COVID-19 will plan for you.”**



28-year-old BR joined her village savings group eight years ago. The group was set up by Plan International

Plan International / Keira Dempsey

# INSIGHTS FOR POLICY AND PRACTICE

The study has implications for policy and practice on skills, financial inclusion and access to decent work, as well as addressing the needs of young people in their diversity.

**1 Globally, the economic downturn of the COVID-19 pandemic and subsequent recession have disproportionately affected young people.** The negative view of the availability of decent work across the cities of the study emphasises the need for policy and practice interventions to ensure young people have access to wage or self-employment opportunities. Young people who are unable to access employment in the current economic situation are vulnerable to 'scarring' (i.e. poorer outcomes than peers even after the macroeconomic situation improves) due to accepting lower paid or informal work, which can lead to a long term and intergenerational cycle of poverty. Economic development in urban areas in cities by governments, donors and the private sector must therefore aim to increase provision of decent work opportunities for young women and men who are at a critical life stage of entering the world of work.

**2 Young people in the study highlighted the lack of market-driven skills for work.** The skills for work needed by young people comprise transferable life and employability skills as well as vocational and entrepreneurship competencies. The high proportion of young people in the study in self-employment, which was particularly notable in Zimbabwe, and in business, highlights the need for supportive pathways into entrepreneurship. Such routes into self-employment include knowledge of business procedures (e.g. legal frameworks and procedures) and entrepreneurship skills, which comprise of a range of personal, business, project management, interpersonal, financial and customer-facing competencies. Furthermore, technical skills training is required for those in skilled and unskilled manual work in addition to those in self-employment and business.

**3 The lack of market-driven skills for work emphasises the requirement for training to respond to the identified needs of the labour market** through the involvement of employers in market-driven training systems, such as through the collaboration of employers in setting occupational standards and providing workplace training. In addition, training should be gender responsive and youth friendly to ensure that young men and young women are equally engaged in learning and that gender equality and social inclusion are promoted.

**4 The personal and social development of young people cannot be separated from economic outcomes.** As shown in this study, young people with stronger social capital are more likely to engage in generating income. Rather than viewing access to employment support as purely a process of gaining skills, training providers should support young people to build their social capital as this positively affects their economic outcomes.

**5 The study shows that knowledge of procedures and requirements for loans for businesses is lacking** but required due to the high proportion of youth in self-employment. Young people often cannot access financial services due to policy or legal restrictions, high usage costs and negative stereotypes about young people's perceived unreliability. Policy interventions, including engaging with financial services, are needed to ensure the availability and accessibility of business loans and ensure that young people are aware of the requirements and procedures to access these loans. Youth Savings Groups also offer an approach to financial inclusion which builds social capital among young people.

**6 The analysis in this study shows the needs of young people in their diversity in relation to skill building and access to employment.** Key elements of diversity highlighted in the study include age (adolescents are less likely to generate income than older youth), gender (women are less likely to generate income than men), and disability status. This shows that policy and practice interventions should specifically support the economic development of women and youth with disabilities, and target adolescents with support to transition into the world of work. The study also reveals the nuanced vulnerabilities of young people in their diversity. Youth who have experienced the death of one or both parents are more likely to engage in generating income, as are those who moved to the city, which suggests greater economic vulnerability.

**7 Understanding young people's satisfaction in work is vital to inform labour policy and interventions.** The low levels of satisfaction relating to generating income reveal key factors to be addressed in policy and practice to promote decent work for young people, which should ensure that their work is productive and delivers a fair income, and that it provides security in the workplace, prospects for personal development and social integration, and freedom to express concerns. Importantly, gender equality is a cross-cutting element of decent work policies and practice.

**8 As indicated by the SAIC evaluation, targeted and holistic approaches to the economic development of young people are required to enhance their skills and knowledge,** in addition to social capital, in order to promote access to employment and financial inclusion.



# APPENDIX 1:

## CHARACTERISTICS OF ALL INDIVIDUALS INCLUDED IN THE SAIC PROGRAMME EVALUATION

### OVERVIEW OF THE YOUNG PEOPLE SURVEYED AND DATA

Overall, 15,000 young people were surveyed across the three data collection time points<sup>1</sup>.

**Table 2: Sample size by time-point, gender and city**

Time point of data collection and gender of participant		Countries and cities where data collection happened						Total respondents
		Ethiopia	Zimbabwe		Uganda	Kenya		
		Addis Ababa	Bulawayo	Harare	Kampala	Kisumu	Nairobi	
Baseline (2018, N=4,849)	Male	434	268	321	380	77	352	1,832
	Female	824	325	287	812	131	638	3,017
Midline (2020, N=4,994)	Male	506	244	318	532	109	420	2,129
	Female	813	373	299	714	102	564	2,865
Endline (2021, N=5,169)	Male	624	373	328	603	207	348	2,483
	Female	695	310	315	699	265	402	2,686

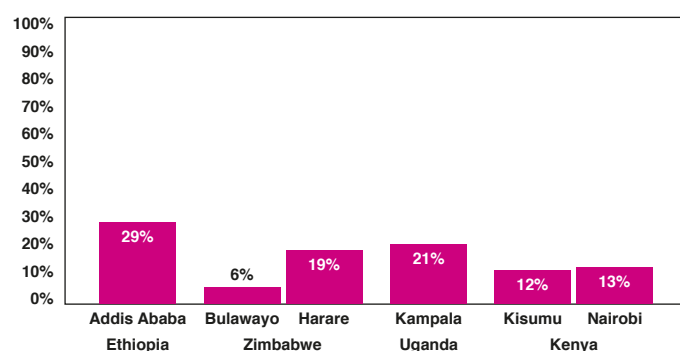
Of all the young people surveyed, 24 per cent (3,655) were SAIC participants while 76 per cent (11,362) did not take part in the SAIC programme.

### CHARACTERISTICS OF PROGRAMME NON-PARTICIPANTS

#### DEMOGRAPHIC CHARACTERISTICS

Overall, 11,362 young people who were not taking part in the SAIC programme were surveyed. The distribution of surveyed young people was similar by country. The highest proportion of young people were from Addis Ababa in Ethiopia (29 per cent), and Kampala in Uganda (21 per cent).

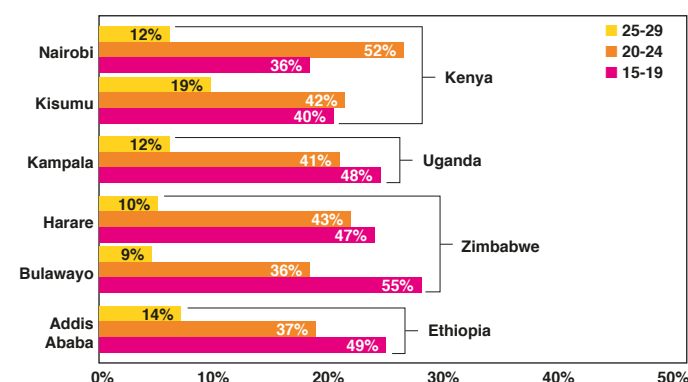
**Figure 10: Proportion of respondents by city (n=11,362)**



Just under half of the sample (46 per cent) were aged 15 to 19; only 13 per cent were aged 25 to 29. This is because people over 26 were only included in the surveys at the end of the programme. The distribution of age groups across cities was relatively similar, however some differences are notable. For example, youth aged 20 to 24 were better represented across the samples from Kenya

than other countries. In Nairobi and Kisumu, the proportion of surveyed youth aged 20 to 24 was 52 per cent and 42 per cent, respectively. In contrast, across the other cities sampled, most of the surveyed youth were under the age of 20.

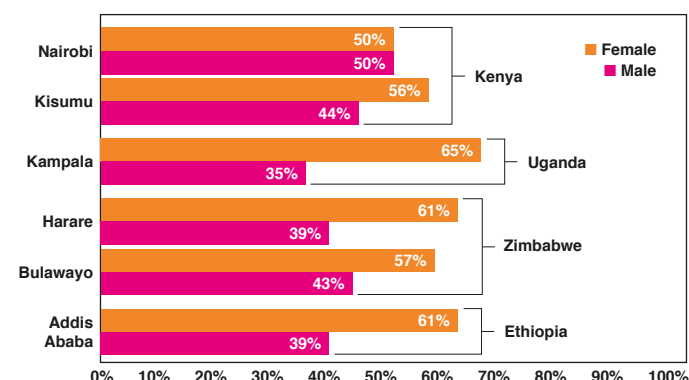
**Figure 11: Proportion of respondents by city and age group (n=11,362)**



Sixty per cent of the survey respondents identified as female. Overall, the gender distribution differed across cities and countries. For example, in Kenya, relatively equal numbers of young women and young men were surveyed. In contrast, in the other countries, the sample was predominantly made up of young women.

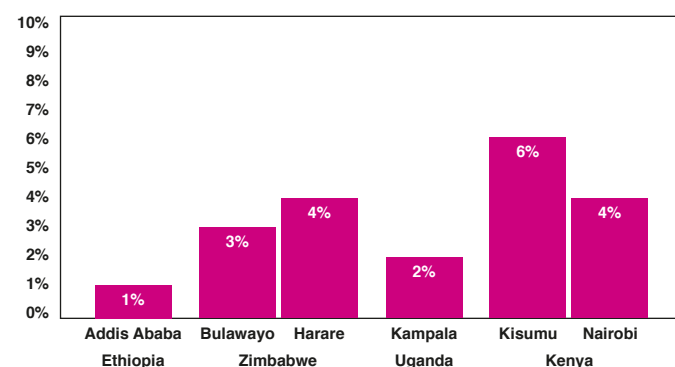
<sup>1</sup> For ease, we refer to 15,000 young people being surveyed, however, as the surveys were fielded in the same area it may be that some individuals were surveyed twice. Given the nature of random sampling and the high population of young people residing in the areas surveyed, we believe this is unlikely.

**Figure 12: Proportion of respondents by city and gender (n=11,359)**



Three per cent of the surveyed youth identified as having a disability. The proportion of surveyed youth with a disability was highest in Kisumu, Nairobi and Harare.

**Figure 13: Proportion of respondents identifying as having a disability (9,601)**



Overall, most surveyed young people lived in families where both their parents were alive. This percentage varies across cities, being lowest in Kisumu (51 per cent) and highest in Addis Ababa (71 per cent).

Seventy-seven per cent of all those surveyed were single and a minority identified as divorced or separated, or as a widow or widower. The distribution of young people among marital status groups across cities was relatively similar, except for Harare, Kisumu and Nairobi where up to one third of respondents were married.

Most respondents were educated to secondary school level or higher, with 17 per cent of the whole sample having attended college or higher education. Educational attainment was highest overall among respondents from Zimbabwe and lowest among those from Ethiopia.

Overall, 41 per cent of respondents stated that they were in school. This went down to 33 per cent in Harare, Kampala and Nairobi, but was as high as 52 per cent in Addis Ababa. Relatively few young people were in vocational training.

Twenty-nine per cent of the young people surveyed had an income-generating activity. This was highest in Kampala (41 per cent) and lowest in Harare (23 per cent).

Household size was relatively similar across the diverse cities. However, Addis Ababa stands out as having the greatest number of youths stating that no children live in their household (87 per cent compared to an average 59 per cent across other cities).

**Table 3: demographic characteristics - SAIC non-participants**

Characteristics	Overall	Ethiopia	Zimbabwe		Uganda	Kenya	
		Addis Ababa	Bulawayo	Harare	Kampala	Kisumu	Nairobi
Parental status (total n=11,362)							
Both parents alive	64%	71%	63%	59%	68%	51%	65%
Only mother alive	20%	18%	20%	21%	17%	27%	21%
Only father alive	7%	5%	7%	8%	8%	7%	6%
No parent alive	9%	6%	10%	12%	8%	15%	8%
Marital status (total n=11,362)							
Single	77%	88%	89%	67%	73%	69%	72%
Married	16%	10%	6%	23%	7%	27%	24%
Cohabiting	6%	0%	5%	6%	17%	2%	3%
Divorced or separated	2%	1%	0%	4%	2%	1%	1%
Widow or widower	0%	0%	0%	0%	0%	1%	0%
Educational attainment (total n=11,362)							
No education	1%	0%	1%	2%	1%	0%	1%
Primary	27%	8%	12%	26%	17%	17%	21%
Secondary	42%	78%	82%	62%	61%	65%	61%
College or higher	30%	14%	5%	10%	21%	17%	17%
In school (total n=6,509)	52%	43%	33%	33%	45%	33%	41%
In training (total n=6,510)	7%	12%	4%	14%	7%	10%	9%
Involved in income-generating activities (total n=10,598)	25%	24%	23%	41%	28%	38%	29%

## CHARACTERISTICS OF RESPONDENTS IN RELATION TO THE CITY

Overall, 88 per cent of the young people surveyed said they had a permanent residence in the country. Sixty per cent said they were born in the city in which they were surveyed. This proportion was higher among the younger age group (65 per cent among 15 to 19-year-olds) compared to the older age groups (56 per cent among those aged 20 to 24 and 51 per cent among those aged 25 to 29). The proportion born in the city was also higher among young men (66 per cent) compared to young women (55 per cent).

Respondents were also asked how long they had lived in the city and how many different places they had lived in within the last three years. Nearly half (49 per cent) said they had lived in the city for between six and 20 years. Seventy-four per cent stated they had only lived within one place in the last three years and 23 per cent stated they had moved between two or three different places within the same community in this time frame.

## CHARACTERISTICS OF PROGRAMME PARTICIPANTS

The demographic of the SAIC participants surveyed was generally similar to the non-participants surveyed. However, there were some notable differences:

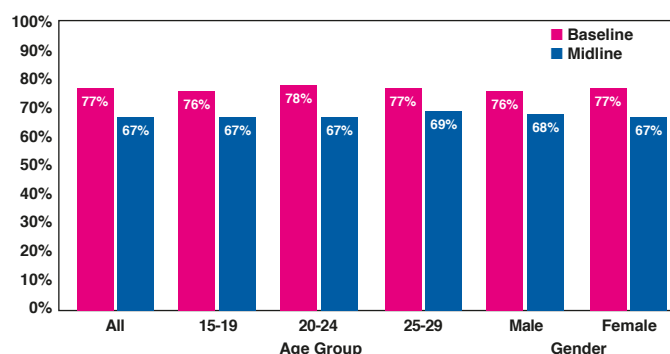
- The distribution of non-participants across cities is different to that of participants. For example, a higher proportion (37 per cent) of the SAIC participants lived in Kampala compared to the non-participants (21 per cent).
- Sixty per cent of non-participants were young women, whereas only 49 per cent of those participating in SAIC were women.
- Non-participants were likelier to live in families where both parents were alive (64 per cent); only 55 per cent of SAIC participants noted that both their parents were alive.
- There were differences in education and training, 41 per cent of non-participants mentioned being in school in comparison to only 25 per cent of SAIC participants.
- Participants of the programme were likelier to say they were in training (20 per cent in comparison to 9 per cent among non-participants).
- SAIC participants also had a higher social capital score when compared to non-participants.

The three latter differences may be due to the SAIC programme effects themselves as the programme emphasised vocational training and the creation of diverse types of groups (e.g. savings groups) for young people to come together.

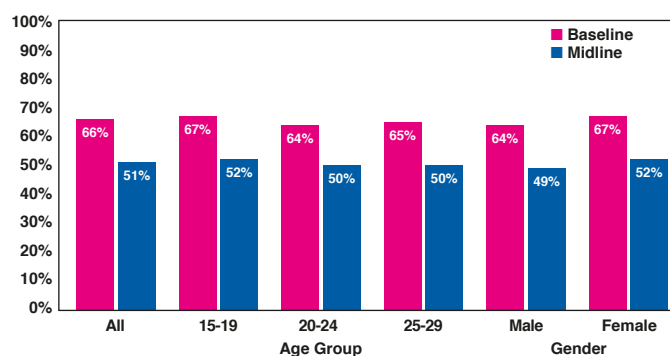
## APPENDIX 2:

### FIGURES ON DECENT WORK AVAILABILITY AND ACCESS, AND YOUNG PEOPLE'S INFLUENCE ON ECONOMIC DECISIONS

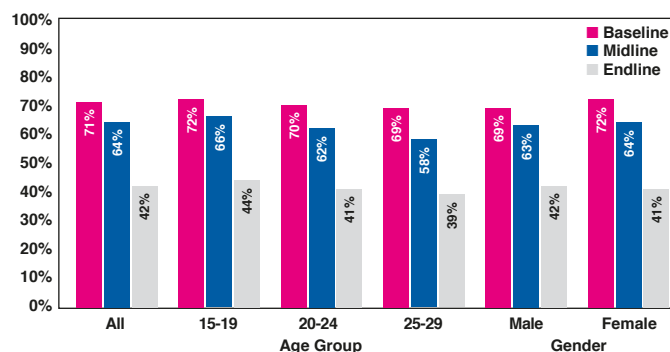
**Figure 14: Perceptions on decent work availability by age group and gender (N=8,483) % with negative perceptions**



**Figure 15: Perceptions on access to decent work by age and gender (N=8,483) % with negative perceptions**



**Figure 16: Perceptions on influence on economic decisions by age and gender (N=11,360) % with negative perceptions**

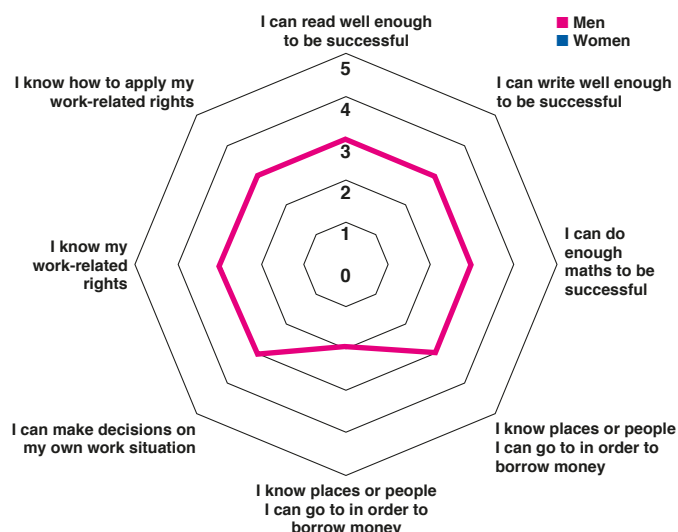




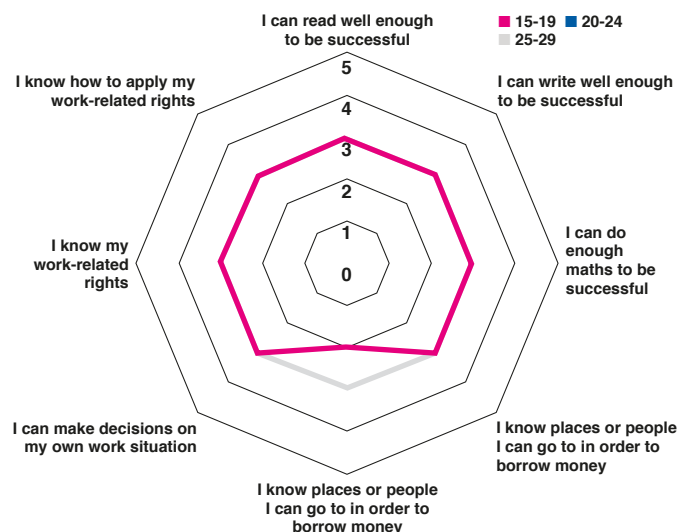
## APPENDIX 3:

### FIGURES SHOWING YOUNG PEOPLE'S RATING OF THEIR SKILLS BY GENDER AND AGE-GROUP

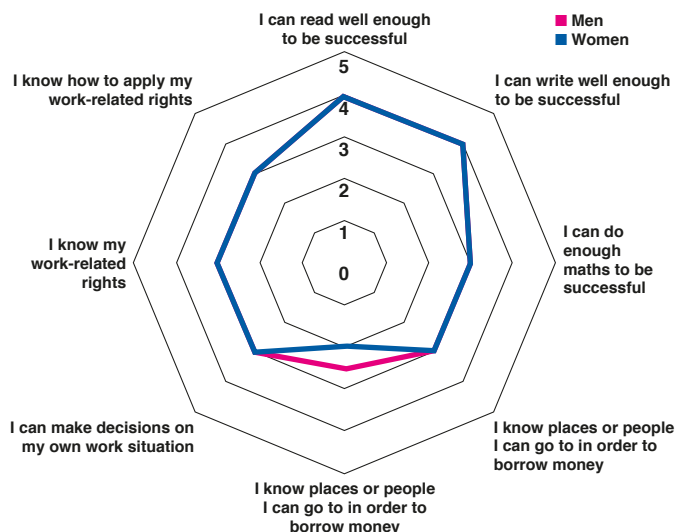
**Figure 17:** young people's rating of their skills at baseline (2018) by gender (N=1,411)



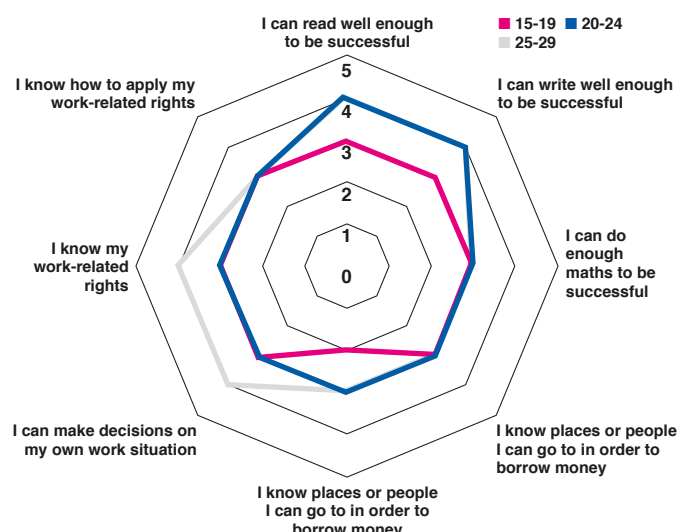
**Figure 19:** young people's rating of their skills at baseline (2018) by age group (N=1,411)



**Figure 18:** young people's rating of their skills at midline (2020) by gender (N=984)



**Figure 20:** young people's rating of their skills at Midline (2020) by age-group (N=984)



**Table 4:** Median skill rating by time point and gender

Skills	Baseline (2018)		Midline (2020)	
	M	F	M	F
Identify and solve problems	3	3	3	3
Adapt to changes by learning new skills	3	3	4	3
Follow instructions and take feedback	3	3	4	3
Teach others to solve problems	3	3	3	3

**Table 5:** Median skill rating by time point and age group

Skills	Baseline (2018)			Midline (2020)		
	15-19	20-24	25-29	15-19	20-24	25-29
Identify and solve problems	3	3	3	3	3	4
Adapt to changes by learning new skills	3	3	4	3	4	4
Follow instructions and take feedback	3	3	3	3	4	4
Teach others to solve problems	3	3	3	3	3	3

## APPENDIX 4:

### SAIC PROGRAMME EFFECTS

This appendix offers full details of SAIC programme effects on key variables. Estimates are obtained from logistic regression analyses, taking into account time-point and participation in the SAIC programme. All models consider city-level variation and are stratified by gender and age group.

**Table 6: Effect estimates of the SAIC intervention (Odds ratios) on key outcomes by gender**

Outcome	Non-participants (N=11,362)			Participants (N=3,655)		
	All	Men	Women	All	Men	Women
Involved in income generating activities	2.10, p<0.001, 1.91 to 2.32	2.44, p<0.001, 2.09 to 2.84	1.81, p<0.001, 1.58 to 2.08	4.13, p<0.001, 3.71 to 4.61	4.34, p<0.001, 3.68 to 5.13	3.69, p<0.001, 3.19 to 4.28
Being satisfied with... (endline, 2021, effects)						
Security in the workplace	0.72, p<0.001, 0.61 to 0.85	0.65, p<0.001, 0.52 to 0.82	0.81, p=0.096, 0.64 to 1.04	0.94, p=0.461, 0.80 to 1.10	0.96, p=0.744, 0.77 to 1.20	0.89, p=0.365, 0.70 to 1.14
Income	0.52, p<0.001, 0.39 to 0.68	0.49, p<0.001, 0.33 to 0.70	0.54, p=0.004, 0.36 to 0.82	0.47, p<0.001, 0.35 to 0.62	0.50, p<0.001, 0.35 to 0.71	0.38, p<0.001, 0.23 to 0.61
Equal opportunities for men and women	0.76, p=0.007, 0.63 to 0.93	0.62, p=0.001, 0.46 to 0.83	0.96, p=0.743, 0.73 to 1.25	1.31, p=0.004, 1.09 to 1.57	1.48, p=0.003, 1.15 to 1.92	1.13, p=0.381, 0.86 to 1.47
Ability to express concerns without fears	1.03, p=0.732, 0.87 to 1.21	0.87, p=0.233, 0.68 to 1.1	1.24, p=0.069, 0.98 to 1.57	1.78, p<0.001, 1.51 to 2.09	1.84, p<0.001, 1.47 to 2.30	1.66, p<0.001, 1.32 to 2.09
Know work related rights (midline, 2020, effects)	1.09, p=0.34, 0.91 to 1.32	1.20, p=0.183, 0.92 to 1.57	0.99, p=0.99, 0.76 to 1.29	1.46, p<0.001, 1.19 to 1.80	1.58, p=0.002, 1.19 to 2.11	1.36, p=0.049, 1.00 to 1.86
Know how to apply work related rights (midline, 2020, effects)	1.02, p=0.767, 0.85 to 1.24	1.2, p=0.196, 0.91 to 1.58	0.89, p=0.391, 0.69 to 1.16	1.52, p<0.001, 1.23 to 1.88	1.6, p=0.002, 1.19 to 2.15	1.47, p=0.017, 1.07 to 2.02
Know the procedures and requirements to apply for funds for youth-led businesses	0.66, p<0.001, 0.53 to 0.83	1.02, p=0.91, 0.74 to 1.39	0.41, p<0.001, 0.3 to 0.58	1.91, p<0.001, 1.59 to 2.30	1.92, p<0.001, 1.46 to 2.54	1.82, p<0.001, 1.41 to 2.34

**Table 7: Effect estimates of the SAIC intervention (Odds ratios) on key outcomes by age group**

Outcome	Non-participants (N=11,362)			Participants (N=3,655)		
	15 to 19	20 to 24	25 to 29	15 to 19	20 to 24	25 to 29
Involved in income generating activities	1.53, p<0.001, 1.28 to 1.86	1.71, p<0.001, 1.47 to 1.98	2.32, p<0.001, 1.78 to 3.03	2.72, p<0.001, 2.18 to 3.39	3.00, p<0.001, 2.56 to 3.54	3.01, p<0.001, 2.30 to 3.92
Being satisfied with... (endline, 2021, effects)						
Security in the workplace	0.589, p=0.005, 0.40 to 0.85	0.77, p=0.021, 0.60 to 0.96	0.80, p=0.213, 0.57 to 1.13	1.01, p=0.94, 0.69 to 1.49	0.99, p=0.951, 0.79 to 1.25	0.91, p=0.554, 0.65 to 1.26
Income	0.52, p<0.001, 0.14 to 0.47	0.88, p=0.5, 0.6 to 1.29	0.50, p=0.032, 0.27 to 0.94	0.47, p=0.014, 0.26 to 0.86	0.42, p<0.001, 0.26 to 0.68	0.65, p=0.15, 0.37 to 1.16
Equal opportunities for men and women	0.86, p=0.522, 0.55 to 1.35	0.79, p=0.083, 0.6 to 1.03	0.59, p=0.01, 0.93 to 0.88	1.92, p=0.005, 1.22 to 3.02	1.41, p=0.008, 1.09 to 1.82	0.88, p=0.513, 0.61 to 1.28
Ability to express concerns without fears	0.69, p=0.52, 0.48 to 1.00	1.08, p=0.511, 0.86 to 1.37	1.10, p=0.561, 0.78 to 1.56	1.66, p=0.008, 1.14 to 2.44	1.64, p<0.001, 1.31 to 2.06	1.86, p<0.001, 1.34 to 2.58
Know work related rights (midline, 2020, effects)	0.98, p=0.93, 0.69 to 1.40	1.03, p=0.039, 1.01 to 1.68	0.84, p=0.467, 0.53 to 1.34	1.41, p=0.158, 0.88 to 2.26	1.65, p<0.001, 1.25 to 2.18	0.92, p=0.699, 0.59 to 1.42
Know how to apply work related rights (midline, 2020, effects)	0.93, p=0.674, 0.65 to 1.32	1.19, p=0.18, 0.92 to 1.54	0.77, p=0.306, 0.473 to 1.26	1.12, p=0.646, 0.69 to 1.83	1.82, p<0.001, 1.37 to 2.41	1.14, p=0.58, 0.72 to 1.8
Know the procedures and requirements to apply for funds for youth-led businesses	0.37, p<0.001, 0.24 to 0.58	0.72, p=0.05, 0.52 to 0.99	1.08, p=0.762, 0.66 to 1.77	1.27, p=0.173, 0.90 to 1.80	1.81, p<0.001, 1.37 to 2.4	2.33, p<0.001, 1.52 to 3.56

# THE URBAN RESEARCH SERIES AND THE URBAN HUB

This publication is part of Plan International's Urban Research Series. It is the third of four reports examining data from the Safe and Inclusive Cities programme. The reports will summarise key learning about protection from violence, securing decent work and employment for youth in cities, and ensuring meaningful civic participation and social cohesion among youth.

Cities and urban contexts face specific fragility challenges. Plan International is committed to investing in and implementing programmes that work toward the New Urban Agenda and SDG11 and seeks to *achieve inclusive, sustainable and equitable cities*. Our Urban Hub has been established to further this aim.

The Urban Hub works across all Plan International offices, including thematic focus areas and Centres of Excellence, to harness evidence and learning from urban programming. The Urban Hub commissioned the Urban Research Series, with support from Plan International Denmark. Using the learning featured here, we aim to build a community of practice that strives for responsible, gender-transformative and sustainable

urbanisation and urban development, for children and young people in all their diversity. The series will feature research and learning on diverse topics and from a range of programmes.

Please cite this report as: Access to decent work: Insights from young people in six cities

Working: Plan International Global Hub.

Please follow the Urban Research Series and get in touch with us!

✉ @plan\_urban  
✉ @PlanGlobal  
✉ urbanhub@planbornfonden.dk

## Programme Manager – SAIC Research and Documentation

Nete Sloth Hansen-Nord  
✉ nete.hansennord@planbornfonden.dk

## Urban Research Manager

Karin Diaconu  
✉ karin.diaconu@plan-international.org

## Global Lead – Urban

Louise Meincke  
✉ louise.meincke@planbornfonden.dk

## ACKNOWLEDGMENTS

**The Safe and Inclusive Cities Programme acknowledges the efforts of the organisations who have worked in strong and productive partnership with Plan International country offices during programme implementation.**

**IN ETHIOPIA:** The Ethiopian Centre for Development, Young Men's Christian Association and Young Women's Christian Association.

**IN KENYA:** Akiba Mashinani Trust, Slum-Dwellers International's affiliation in Kenya, Uraia Trust, Undugu Family, Kibera Joy Initiative, Maria Rossane Community Centre, Generation Shapers, United Destiny Shapers, Talanta Africa.

**IN UGANDA:** ACTogether, Slum-Dwellers International's affiliation in Uganda, Uganda Youth Development Link (UYDEL).

**IN ZIMBABWE:** Dialogue on Shelter, Slum-Dwellers International's affiliation in Zimbabwe, Junior Achievement Zimbabwe, Youth Alliance for Safer Cities, Zizo Motion, Mbilez24, Youth Ensemble.

This report was authored by Karin Diaconu, with inputs and support from Paul Fean, Isobel Fergus, Tendai Manyozo, Nete Sloth Hansen-Nord, Morten Lynge, Jacob Smith, Louise Meincke, Consuelo Laso, Anna Saxby, Tinotenda Hondo and Jacqueline Galinetti.

Illustrations by Hazel Mead.  
Design by Forty6 Design.  
Edited by Catherine Meredith.

## REFERENCES

1. Plan International (2022). Introduction to the Urban Research Series. Available at: <https://plan-international.org/publications/intro-urban-research-series/>
2. Plan International (2022). Achieving Safe and Inclusive Cities for Young People by Tackling Urban Fragility. Urban Research Series, Report 1. Available at: <https://plan-international.org/publications/achieving-safe-cities-for-young-people/>
3. Plan International (2022) Violence in the City: Insights from Young People across Six Cities. Urban Research Series, Report 2. Available at:
4. Plan International (2022). Cities and Fragility: Plan International uses gender-transformative programming to tackle violence and empower urban youth. Urban Research Series Brief. Available at: <https://plan-international.org/publications/cities-and-fragility/>
5. World Bank Group (2022). Urban Development: Overview. Available at: <https://www.worldbank.org/en/topic/urbandevelopment>
6. Deshingkar P., Sward J., Estruch-Puertas E. (2012). Migrating out of Poverty Research Programme Consortium Working Paper 5. University of Sussex, School of Global Studies. Available at: <https://opendocs.ids.ac.uk/opendocs/bitstream/handle/20.500.12413/14835/wp5-decent-work-country-programmes-and-human-mobility.pdf>
7. Frota L., (2008). 'Securing decent work and living conditions in low-income urban settlements by linking social protection and local development: A review of case studies'. Habitat International, Volume 32, Issue 2, 2008, Pages 203-222. Available at: <https://doi.org/10.1016/j.habitatint.2007.08.016>
8. Chant, S. (2013). 'Cities through a "gender lens": a golden "urban age" for women in the global South?' Environment and Urbanization, 25(1), 9-29. Available at: <https://doi.org/10.1177/0956247813477809>
9. Plan International (2018). Plan International's Position Paper - Economic Empowerment in the World of Work. Available at: <https://plan-international.org/publications/economic-empowerment-in-the-world-of-work/>
10. Plan International and Intelcap (2022). Disruptive roles in gender lens investing in Kenya. Available at: <https://plan-international.org/publications/disruptive-roles-gender-lens-investing-kenya/>
11. Plan International (2022). Young People and Green Skills. Available at: <https://plan-international.org/publications/young-people-green-skills/>
12. International Labour Organization (2022). Global Employment Trends for Youth 2022. Available at: [https://www.ilo.org/wcmsp5/groups/public/-/-dgreports/-/-dcomm/-/-publ/documents/publication/wcms\\_853321.pdf](https://www.ilo.org/wcmsp5/groups/public/-/-dgreports/-/-dcomm/-/-publ/documents/publication/wcms_853321.pdf)
13. Barford A., Coutts A., Sahai G. (2021). Youth Employment in Times of COVID. Available at: [https://www.ilo.org/wcmsp5/groups/public/-/-ed\\_emp/documents/publication/wcms\\_823751.pdf](https://www.ilo.org/wcmsp5/groups/public/-/-ed_emp/documents/publication/wcms_823751.pdf)
14. Friedline T. and Rauktis M., (2014). 'Young People Are the Front Lines of Financial Inclusion: A Review of 45 Years of Research'. Journal of Consumer Affairs, 48: 535-602. Available at <https://doi.org/10.1111/joca.12050>
15. De Silva, M. J., Harpham, T., Tuan, T., Bartolini, R., Penny, M. E., & Huttly, S. R. (2006). 'Psychometric and cognitive validation of a social capital measurement tool in Peru and Vietnam'. Social Science & Medicine, 62(4), 941-953. Available at: <https://app.mhpss.net/resource/short-social-capital-assessment-tool-sascap>



