



FACT SHEET

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# **EMPLOYMENT, LIVELIHOODS AND ENTREPRENEURSHIP**

## DEFINITIONS

- Income generation:** The activities a person pursues to earn money. Generating income often depends on your skills, resources and relationships, as well as your ability to put these together in order to secure your livelihood.

(Youth Livelihoods)
- Livelihood:** The skills, resources, abilities and activities that you and your household develop to make a living, support the family and create value as an individual, a family and in society. A livelihood is considered to be healthy if it can recover from shocks and stresses, such as a poor harvest or the illness of a breadwinner.

(FAO)
- Mixed livelihoods:** An approach or strategy for developing your livelihood by combining different income-generating activities, including agriculture, entrepreneurship, wage employment and social activities. This strategy makes sense if work opportunities are irregular and short-term, because it enables you to move between different income-generating activities to meet changing needs and opportunities.

(Invisible Lives)
- Household:** 'A group of people who eat from a common pot' and share a common stake in improving their livelihoods and assets from generation to generation.

(FAO)
- Entrepreneurship:** The act of creating a business, using your initiative to solve problems, especially in providing new kinds of goods and services to the market. Entrepreneurship may either come from seeing a new way of doing things, or spotting an opportunity that nobody else is tapping. You may become an entrepreneur simply because you need to make a living.

(Invisible Lives)
- Employment:** In the formal sector, employment means having a job with certain benefits and protections. Other forms of employment exist in the informal sector, including piece work, casual labour and agricultural work. For example, a young woman might earn money working as a seamstress from home, while raising her children and working on her family's farm during the harvest. Or she might have a small market stall selling vegetables, while also helping out from time to time in a neighbour's shop.
- Labour:** All the different kinds of work you do for your livelihood. These include:

  - wage labour, like working in a shop for a fixed hourly, daily, weekly or monthly rate;
  - self-employment, such as having your own food stall in a market;
  - casual labour, like working on a farm during the harvest;
  - piece work, like being hired by a client to make 20 wooden chairs.

(REPOA)
- Subsistence:** A method or strategy for acquiring food and resources to support life and livelihoods. In most small-scale farming households in Tanzania, for example, families farm on small plots of land, which can support their food and nutritional needs in hard times when sources of cash income run dry. Yet at the same time, subsistence households are often more vulnerable to poverty than households with more diverse income sources, because they have fewer opportunities to accumulate money, access finance and build their assets. Subsistence households are more likely to fall into poverty and food insecurity if their harvest fails due to pests or drought and they have no money or assets to fall back on.

**DID YOU KNOW?**

**TANZANIA HAS 3.7 MILLION SMALL FARMS OF 2.2 HECTARES OF LAND OR LESS, WITH ABOUT 19 MILLION PEOPLE LIVING AND FARMING ON THESE SMALL HOLDINGS.**

(FAO)



**A MAJORITY OF YOUTH INTERVIEWED FOR RESEARCH ON LIVELIHOODS IN GHANA AND UGANDA REPORTED THAT THEY WOULD RATHER HAVE THEIR OWN BUSINESS THAN BE EMPLOYED IN A PERMANENT, FORMAL JOB.**

(Invisible Lives)



**HAVING THE RIGHT SKILLS IS KEY TO A SUCCESSFUL LIVELIHOOD STRATEGY. A SURVEY OF EMPLOYERS FOUND THAT THE EARNINGS OF SKILLED YOUTH WERE AROUND FOUR TIMES HIGHER THAN THE EARNINGS OF UNSKILLED YOUTH.**

(YouthMap 2014)



**Young people in Tanzania form 60% of the labour force, but also are unemployed at twice the rate of adults, due in part to lack of education and skills.**

**SIXTY PERCENT OF TANZANIA'S UNEMPLOYED ARE YOUTH.**

(YouthMap 2014)



**Only 3% of Tanzania's working population is classified as high-skilled, while 84% of the population is classified as low skilled.**

(YouthMap 2014)



**IN A SURVEY OF TANZANIAN YOUTH WHO WERE WORKING, ONLY 4% RESPONDED THAT THEIR INCOME WAS ENOUGH TO MEET THEIR EXPENSES**

(YouthMap 2014)

## THE SUSTAINABLE LIVELIHOODS FRAMEWORK

- The Sustainable Livelihoods Framework highlights four key ways of understanding how people develop their livelihoods and sustain them over time as their situation in life changes:

- 1. The assets people draw on, including social and material resources, such as one's network of family and friends; or one's property, machinery and land.

- 2. Their strategies for making a living depend on their assets; but also on the wider economic context, for example, whether or not they are financially included. In Tanzania, many of the most vulnerable smallholder farmers lack access even to the most basic or informal financial services, which often keeps them trapped in a struggle for day-to-day subsistence.

(J. Anderson, C. Marita & D Musiime; May 2016)

- 3. The context in which people develop

their livelihoods is shaped by broader social, economic and political factors. For many youth in Tanzania an economic context of few jobs can make the mixed livelihoods approach a good strategy for dealing with scarcity and uncertainty.

(UNISDR Livelihoods; Invisible Lives)

- 4. The things that may strengthen or weaken livelihoods in the face of shocks or stresses, such as a drought or soil erosion over time, changes in the economy or the death of a breadwinner (DFID, UNISDR Livelihood; FAO). For example, in many Tanzanian households where a family member falls ill, cash savings get depleted, leaving the family more vulnerable to poverty.

(Intermedia)

## GETTING THE FULL PICTURE OF MIXED LIVELIHOODS

- Due to a scarcity of formal jobs, most young Tanzanians pursue a mix of different activities for their livelihood. This strategy of making a living is called mixed livelihoods, and it helps young people to move in and out of different casual, seasonal and short term work arrangements as these opportunities arise and fall. Developing a mixed livelihoods approach helps to reduce the risk of unemployment, so if one source of work dries up, there are others to fall back on. And if a valuable new work opportunity arises, you can take advantage of it without sacrificing your other livelihood sources by cutting back on the time you spend on your business, or getting a family member to fill in for you.
- A mixed livelihoods approach has four parts: agriculture, entrepreneurship, wage labour and social networks:

- **Agriculture** remains the largest source of employment across Sub-Saharan Africa, though wages are typically low. Despite some negative perceptions among youth, agriculture remains important in the livelihoods

mix, especially because it offers a means of subsistence to fall back on when other forms of income generation dry up (Invisible Lives).

- **Entrepreneurship** is another activity that can be established relatively easily in the informal sector, and allows for flexibility. An entrepreneur may devote less of their energy and resources to their business during a busy time, and then scale up their efforts again when they have fewer demands on their time (Invisible Lives).

- **Wage employment** is often scarce and temporary, but is very important to the livelihoods of those young people who can secure it (Invisible Lives).

- **Social relationships** are the networks of obligation, support and exchange that young people take part in, and are important in how they access employment and livelihood opportunities. By participating in civic life or local politics, for example, young people may form relationships that lead to new business or employment opportunities (Invisible Lives).

## MIXED LIVELIHOODS, SUSTAINABLE LIVELIHOODS: A CASE STUDY

**Let's consider this case study of two sisters pursuing mixed livelihoods, using the Sustainable Livelihoods Framework to look at the different assets, strategies, contexts and forms of protection from vulnerability that shape their livelihoods.**

Amina works casually in a bakery some days. She also helps her sister, Maria, to raise her children. During harvest times each year her labour is needed in the family's sorghum fields. The domestic work Amina provides allows her sister to run a small but profitable enterprise selling secondhand clothes and handbags. The sisters have not been able to get a bank loan because they do not hold the title to their family's land. However, they are planning to invest the proceeds of the handbag sales, as well as Amina's earnings from the bakery, in upgrading the family farm to move from a subsistence level to produce a more profitable sunflower crop. Some family members doubt these plans, believing that a woman's place is in marriage, raising children and looking after the house. However, Maria's husband is supportive. He has seen the success of the handbag enterprise. The sisters want to buy equipment to press and bottle their own sunflower oil to sell in the local market.

Their livelihood context may be that both sisters spot an untapped opportunity in the local economy to develop a business in the sunflower value

chain, but also face issues of financial exclusion in combination with beliefs about women's roles. They can, however, try and save enough money to invest in their new business idea.

The sisters might be vulnerable to challenges like inflation of seed, machinery and input prices or a sudden drop in the price of sunflower oil; or their livelihoods may be endangered if one of them falls ill. To reduce their vulnerabilities, they might consider producing other crops on their farm to reduce the risk, or develop other business opportunities along the value chain. They may even continue the handbag business, in order to protect their livelihoods as they take on the risks of being entrepreneurs..



### QUESTIONS TO CONSIDER

What are the relationships, assets and strategies that provide you with your livelihood?

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How is your livelihood vulnerable?

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Are there ways of protecting yourself against these vulnerabilities?

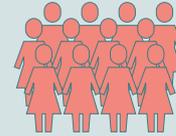
## LIVELIHOOD ASSETS

These assets shape the landscape of opportunity and access to livelihoods.

**Human capital** includes skills, knowledge, health, ability to work (UNISDR Livelihood). Recent research on youth livelihoods highlights the importance of developing ‘soft’ skills that translate from one work environment to another, such as numeracy, customer relations, goal-setting and decision-making (Youth at Work; STRYDE).



**Social capital** includes networks, memberships in groups and relationships of trust that lead to cooperation and opportunities (UNISDR Livelihood). Most people have complex networks of social obligations and opportunities that play an important role in how they access their livelihoods (Invisible Lives 2017).



**Natural capital** includes land, water, soil, forests, fisheries and more (UNISDR Livelihood). Agriculture relies on the natural resource base. In order for farming to be sustainable, it is very important to take care of natural resources.



**Physical capital** includes roads, power, mobile networks, tools, equipment, etc. (UNISDR Livelihood). This infrastructure may affect your livelihood. If you have a business transporting maize from rural markets to the city, for example, the condition of the roads will have a big impact on your livelihood.



**Financial capital** includes savings, income, credit, remittances and groups, such as merry-go-rounds, chamas, gifting circle (UNISDR Livelihood, InterMedia). Your access to finance also has a big impact on your livelihood. You may belong to a savings group, for example, which allows you to save money to invest in your education.



## AGRICULTURE OFFERS THE GREATEST OPPORTUNITY FOR EMPLOYMENT FOR YOUTH. HERE ARE FOUR REASONS WHY:

- The barriers are low. Small enterprises linked to agriculture can easily be started, with little capital, stopped and started up again as needs arise (Invisible Lives 2017).
- There are opportunities for self-employment for youth along all the steps of the value chain, in poultry, dairy production or even in producing bio charcoal from agricultural waste (ULearn, Young African Entrepreneurs 2017).
- Cities are growing, which means there are more people in cities who need to access food, creating new agribusiness opportunities in food production, transportation and processing. This can include supplying food to schools and universities, or making natural cosmetics (Youth Think Tank Report 2016, Young African Entrepreneurs 2017).
- Information and communication technologies, and particularly the widespread availability of mobile phones, are creating new agribusiness opportunities as well as new ways of accessing finance and information, such as current market prices for commodities (Youth Think Tank Report 2016).

## LINKS IN THE VALUE CHAIN: DEVELOPING OPPORTUNITIES

- Agriculture is no longer just a subsistence activity. There are many business opportunities in agriculture, and many opportunities for young people to join a new generation of 'agripreneurs', employing themselves in the different value chain activities, including production, bulking/cleansing/grading, transportation, processing/packaging/value addition, marketing/trade and retail.
- Consider these examples:
  - Amina wants to start a business. Millet is a key crop growing in her community, and she thinks she could start a good business making nutritious porridge for babies and children.
  - John is developing a mobile platform to enable groups of farmers to pool their savings and invest in developing new businesses along the local millet value chain and linking business ideas such as Amina's with broader markets, particularly in growing towns and cities.
- Baraka is growing a small business that specialises in bulking and transporting local produce, including millet, among a regional network of small community warehouses where it can be stored in sanitary conditions to avoid post-harvest losses, so that farmers get the best prices for their produce.

## ACCESSING OPPORTUNITIES IN THE VALUE CHAIN: SKILLS, KNOWLEDGE, RESOURCES, OPPORTUNITIES AND RISKS

### Production (i.e. growing)

- Skills and knowledge needed: cultivation, land stewardship, soil management, harvesting, marketing, record-keeping
- Resources needed: land, water
- Risks: crop disease, drought

### Bulking/cleansing/grading

- Skills and knowledge: business know-how, technical knowledge of grading standards, sanitary handling
- Resources needed: warehouse facilities, transportation
- Risks: post-harvest losses

### Processing/packaging/value addition

- Skills and knowledge: preparation and processing, sanitary handling, procurement,

business know-how, marketing, record-keeping

- Resources needed: facilities, packaging materials, employees
- Risks: spoilage, procurement challenges

### Marketing/trade

- Skills and knowledge: business know-how, customer relations, record-keeping
- Resources needed: cashflow, social relationships and networks
- Risks: low market pricing, undercutting and interference from middle-men and brokers, delays and defaults in fulfilling agreements and settling payments

## CONTINUE YOUR RESEARCH

➤ <http://www.fao.org/docrep/008/a0273e/a0273e04.htm>

➤ [http://www.unisdr.org/files/16771\\_16771guidancenoteonrecoveryliviho.pdf](http://www.unisdr.org/files/16771_16771guidancenoteonrecoveryliviho.pdf)

➤ <http://www.mastercardfdn.org/anzisha-prize-young-entrepreneur/>

➤ <http://www.mastercardfdn.org/wp-content/uploads/2016/06/MCF12013-Youth-ThinkTank-Report-digital-final.pdf>

➤ [http://www.mastercardfdn.org/wp-content/uploads/2017/02/Report\\_YouthLivelihoods\\_Feb2017.pdf](http://www.mastercardfdn.org/wp-content/uploads/2017/02/Report_YouthLivelihoods_Feb2017.pdf)



RADIO PRODUCTION GUIDE

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ENTREPRENEURSHIP**

# EMPLOYMENT, LIVELIHOODS AND ENTREPRENEURSHIP

## RADIO PRODUCTION GUIDE



### ANGLES

### DIFFERENT WAYS TO TALK ABOUT EMPLOYMENT, LIVELIHOODS AND ENTREPRENEURSHIP IN YOUR COMMUNITY

- Skills and strategies for succeeding in a mixed livelihoods approach
- Business opportunities in the agricultural value chain in your community
- Gender perspectives on access and opportunities for livelihoods
- How is the Sustainable Livelihoods Framework reflected in your community?

### Ways to discuss business opportunities in the agricultural value chain in your community

### CHOOSE AN ANGLE

Business opportunities in the agricultural value chain in your community

- What does the agrifood chain look like in your community, and how does this link to work opportunities?
- What are the challenges faced by young people, in terms of not having access to land, different gender and generational dynamics?
- What is the state of agriculture in your community?
- How do your skills link to the value chain opportunities?
- How do youth plug in at each point in the value chain?
- What are the enablers or barriers to young people being involved in value chain activities?
- Are there new opportunities emerging, for example through the growing availability and use of mobile money?

## FORMATS



### VOX POPS



#### Vox Pop aim

To get many opinions on one topic.



#### Who do you talk to?

Anybody from the community.



#### Question

What opportunities do you see in the agricultural value chain in this community?



### AUDIO COMMENTARY



#### Audio commentary aim

To get people's opinion about a topic that they care deeply about



#### Who do you talk to?

A lecturer or trainer who can explain the value chain and provide information about some of the opportunities that exist and how to tap them.

## FORMATS



### AUDIO PROFILE



#### Audio profile aim

To get a first person account of someone's experience, passion or journey. Audio profiles often aim to inspire.



#### Who do you talk to?

An 'agripreneur' who is pursuing agribusiness in the local value chain, breaking away from subsistence patterns and starting to grow a successful agricultural business. Ask them to talk about the challenges and barriers they face, and how they deal with them or overcome them; what makes their business successful, and their goals for growing their business.



#### Questions to ask to get the person thinking before they record their profile:

- What made you want to become an 'agripreneur'?
- What do you say to people who think agriculture is not a sustainable business?
- What kinds of financial or resource challenges did you have to deal with starting out?
- What do you think are the most important skills, knowledge, resources and relationships to have in your business?
- What are the vulnerabilities of your business, and how do you protect your livelihood?
- What other kinds of businesses do you work with in the value chain and how do your activities support or complement one another?
- Who are your competitors and how do you deal with competition?
- What are the business opportunities for young people to get involved in the value chain?
- How are new developments, like mobile money, changing the business landscape?
- What advice would you give to a young person starting out where you were once?
- Has your own thinking changed about what it means to be involved in agriculture?
- What new challenges and opportunities do you see developing in the value chain?

**Please see interview questions in "How to present your show"**



### PUBLIC SERVICE ANNOUNCEMENT



#### The aim of a PSA

To create a public awareness message.

Create a PSA that encourages people to develop livelihood skills and strategies that contribute to the wellbeing of their household OR raises awareness of the different steps in the value chain, and the opportunities for creating livelihoods that exist within the agricultural value chain.

## HOW TO PRESENT YOUR SHOW



Use your produced radio features, your research and the suggested script and questions to write your own script.

[INTRO:]

**Host 1:** It's just gone [TIME] and you're in time for the [NAME OF SHOW] on [RADIO STATION]. My name is [NAME].

**Host 2:** And my name is [NAME], and today's show is all about understanding the business opportunities for young people in agriculture in our community. That's right, we'll be talking about the value chain, how it works and how to get involved in it as an 'agripreneur'.

**Host 1:** That's right, we'll be talking about how agriculture is becoming a big business opportunity. It's about so much more than just farming to put food on the table. Cities are growing and demand for good quality food is rising. Technologies like mobile money are also changing the way the business works, and opening up new opportunities for young people. With a little bit of business savvy, there are plenty of ways to grow a successful business working within the value chain.

**Host 2:** Today we'll be focusing on how young people can plug into the agricultural value chain, and understanding what kinds of skills and resources you need to be successful, as well as

the risks of starting your own business. We're bringing you much needed information to start conversations about what it means to become a successful agripreneur.

**Host 1:** Let's hear more on what people think about the business opportunities in the agricultural value chain.

[PRESENT WHO IS BEING INTERVIEWED]

[PLAY THE INTERVIEW]

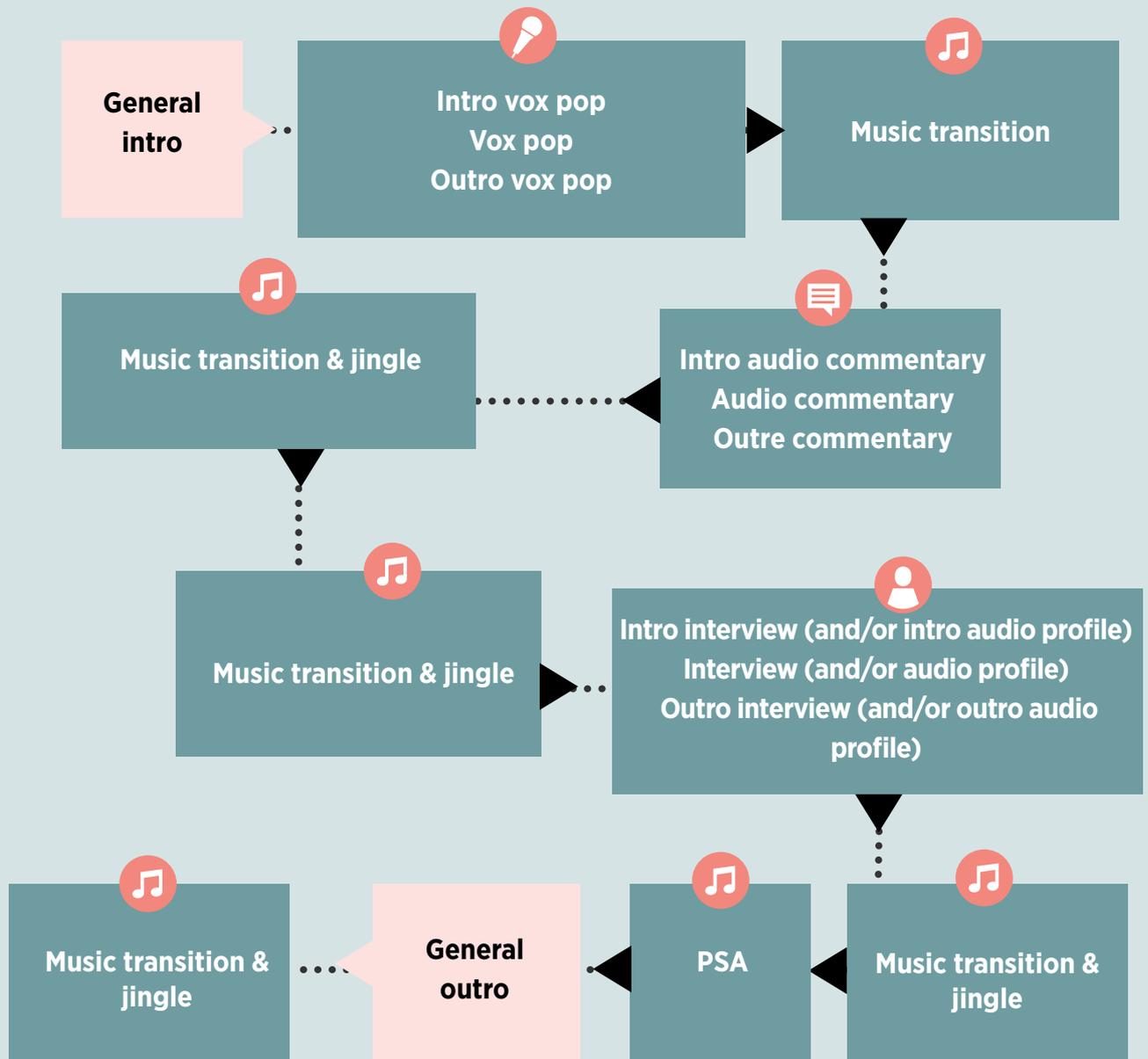
[OUTRO:]

**Host 1:** Today we have learned all about the value chain and how it is possible to create a successful business working in agriculture.

**Host 2:** Yes, that was inspiring. The agricultural sector is changing in so many ways, and it's been great to hear about how young agripreneurs can help deliver healthy, affordable food to our growing population, and make money at it!

**Host 1:** Next week on [DAY] at [TIME] we'll be talking all about [NEXT WEEK'S SHOW TOPIC]. Until then, it's bye from us!

# SHOW OUTLINE



## ETHICS AND CONSENT

[This may be a sensitive topic for some, so make sure you inform your audience to respect those who share personal stories in the space.]