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**ASSESSING UNEMPLOYMENT AND LIVELIHOODS:
PERSPECTIVES OF URBAN YOUTH**

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ABSTRACT

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<p>Tiivistelmä – Abstract</p> <p>Unemployment is a serious social problem common in developing countries. In Ghana, unemployment and under-employment are two of the most profound challenges that young people face. These challenges cause young people to be poor, entrenches their social exclusion and is associated with increased crime rates among them. For individuals to increase their chances of employment, they should pull together the pool of resources available to them and use such resources systematically. For this research, I assess how DFID’s concept of sustainable livelihoods could be used as a framework to identify and use such resources in unemployment contexts. For this research, I use the beneficiaries of two public run youth employment programs in Ghana (NABCO and YEP) as study subjects. The research assesses whether the livelihood situation and the livelihood capital of people have had any influence on their employability. Also, the study assesses whether unemployment has influenced their livelihoods. Findings indicate that human capital, which comprises of peoples’ education, skills and physical wellbeing has a major influence on the chances of employment. Likewise, unemployment has major impacts on human capital. It accounted for under-employment, forgetfulness of skillsets and increased susceptibility to adopt risky lifestyles. Under social capital, the research indicates that the family, friends, associations and the community play influential roles that determine employment outcome. Findings indicate unemployment has varying effects on people’s social network. Under economic capital, people’s access to personal funds, credit and other economic resources proved vital for investments in education. Findings further showed that unemployment affected access to credit. The reason being that unemployed persons have no income, and this ultimately inhibits their eligibility to access credit. One recommended policy is that the state should increase expenditure on education and review educational policy. Another policy recommendation is for the introduction of a ‘youth employment and counselling office’ at a national level. This office would be responsible for offering counselling services that include career guidance and entrepreneurship mentoring for youth.</p>	
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Abbreviations

AU	African Union
BIG	Basic Income Grant
DFID	Department for International Development (UK)
GDP	Gross Domestic Product
GSS	Ghana Statistical Service
IFAD	International Fund for Agricultural Development
ILO	International Labour Organization
IT	Information Technology
NABCO	Nation Builders Corps
NGO	Non-Governmental Organization
PROMER	Promotion of Rural Entrepreneurship
SLA	Sustainable Livelihood Approach
SLF	Sustainable Livelihood Framework
SME	Small and Medium Enterprises
SDGs	Sustainable Development Goals
TVET	Technical, Vocational and Educational Training
UN	United Nations
UK	United Kingdom
YEA	Youth Employment Agency
YEP	Youth Employment Program

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1 INTRODUCTION

Unemployment is a serious social problem common in developing countries. In Sub-Saharan Africa, unemployment has been associated with political instability and conflicts among other serious social issues (Azeng and Yogo, 2013, p1). Unemployment presents a more daunting impact on youth in Sub-Saharan Africa, as they are three times more vulnerable to unemployment (ILO, 2018, p2). Also, there is an imbalance in the distribution of work worldwide and the lowest to lower-middle-income countries have the widest gap in relation to population increases, and job creation (Bloom and McKenna, 2015 p3). For Sub-Saharan African countries, this yields high unemployment rates and causes major social problems. (Filmer and Fox, 2017 p2).

Ghana, like many other middle-income countries, had issues on unemployment from as far back as the early 1980s when an economic recession plunged the country into socio-economic crises (Ayeetey and Baah-Boateng, 2016 p1). According to estimates of a labour survey, the unemployment rate for Ghana is 11.9%, which indicates that 1,250,913 people are without employment (GSS, 2016 p56). The worse affected group are women, young people, and the disabled. About 57.2% of the unemployed are women and 16.3% of them aged 15 to 35 (GSS, 2016 p 56, 77). If the ILO's definition of youth (i.e. 15 to 24) is used, the unemployment rate for youth becomes 25.9% (Ghana Statistical Service, 2016 p78). Another problem according to the survey, is the steady rise in under-employment and graduate unemployment. Claims from various studies suggest that, in Ghana, unemployment and under-employment are two of the most profound challenges that young people face (Appiah-Kubi,2011). These challenges cause young people to be poor, entrenches their social exclusion, and is associated with increased crime rates (Appiah-Kubi,2011).

Unemployment undoubtedly poses possibilities for dire consequences for young people. Even though governments are expected to put in policy measures to help reduce unemployment, individuals also have the responsibility to prepare themselves to be employable. For individuals to increase their chances of employment, they should pull together the pool of resources available to them and use such resources systematically. For this research, I assess how DFID's (1999) concept of sustainable livelihoods could be used as a framework by which people can identify and use such resources in unemployment contexts. According to the framework, for individuals to

make a living, they must systematically use their livelihood assets or capital in the contexts of the institutional structures or arrangements they find themselves in. According to the framework, there are five main pillars which aid people in adopting an effective livelihood strategy; human, social, economic, natural and physical capital. Thus, for individuals to become more employable and get into income-earning productive activities, they should pull together and use these capital resources.

This research assesses the link between unemployment and livelihood capital to aid in a better understanding of unemployment and its manifestation in society. Furthermore, it focuses on the youth, as research strongly suggests unemployment affects the course of the lives of youth the most (Appiah,2011; Kpae and Adishi, 2010; Kilimani, 2017; Poku- Boansi and Afrane 2011). This makes youth unemployment peculiar and highlights it as an area where more research could yield essential impacts. This research is done in Ghana as unemployment is a serious problem in the Ghanaian society, and could, therefore, serve as a good case study from Sub-Saharan Africa.

1.1 Research Questions and Objectives

There have been various research done on unemployment in different contexts and regions from around the world. In most developing countries, there has been researching conducted on unemployment with a focus particularly on youth unemployment, regional unemployment, and gender disparities in unemployment. Research on people's livelihoods in most developing countries has also been conducted. As the literature review reveals, several studies highlight the huge impact of unemployment on people's lives. However, far fewer studies examine both phenomena within the context of the livelihood framework (DFID, 1999). This thesis aims at contributing to help fill the gap in this less investigated area of unemployment.

This research aims to assess whether the livelihood situation and the livelihood capital of people have had any influence on their employability and to assess the nature of the potential influences further. Also, this study assesses whether unemployment has influenced their livelihoods and to establish the nature of the possible influence further. Livelihood capital in this case study focuses on three of the five key elements that make up the livelihood pentagon of DFID (1999). These three elements are the economic, social, and human forms of capital. The other two are natural and physical capital. The three capitals were selected because the study is undertaken in Accra, the capital of Ghana, as such, these three elements are the most relevant endowments for influencing

employment outcome. The research focuses on the livelihood circumstances of young people when they were unemployed. The research questions for this study are:

1. What are the influences of livelihood situation and livelihood capital on employability? What is the nature of this influence?
2. What is the influence that unemployment has on livelihood situation and access to livelihood capital? What is the nature of this influence?

Using a qualitative case study, I seek to highlight important aspects of the relationship that exists between unemployment and livelihoods. The research seeks to provide perspectives on whether the pool of capital available to people could be used in improving their chance of employment. It also seeks to provide more perspectives on the way in which unemployment impacts the lives of people.

1.2 Justification of Research

Although issues about unemployment may have different impacts on people in different countries and economies, it is still considered a very important issue globally. Thus, one that is fundamental to the attainment of societal cohesion. Research on unemployment is very important for understanding a social phenomenon, and the knowledge acquired could be essential for poverty reduction in developing country contexts. Aspects of the Sustainable Development Goals (SDGs) provide some essential contexts in which this research could be applied.

The eighth goal of the SDG tackles the issue of unemployment. It aims to promote economic growth that is sustainable and inclusive while promoting productive and decent employment for all (UN, 2017). One of these two targets (i.e.8.3) pushes the agenda for job creation and entrepreneurship through policies that are development-oriented and innovative. The second (i.e. 8.6) aims to significantly decrease the proportion of youth unemployment by 2020 (UN, 2017). These two targets highlight areas that fall under the scope of this research. Knowledge acquired through this research is essential to understanding these highlighted areas and bringing out new perspectives to the discussion.

Also, five other goals of the SDGs can be linked directly to gainful employment and the impacts of unemployment. The first goal stipulates the need to end poverty in all forms while the second

aims to end hunger. Goal three aims to ensure healthy lives and to promote wellbeing for all people in developing countries. Goals four and five aims to achieve gender equality and empower all women and girls (UN, 2017). This research assesses the influence of livelihood situation and livelihood capital on employability, thus, knowledge from this research could be imperative in highlighting some of the critical issues that hinder gainful employment and livelihoods. A brief assessment of the targets within these goals indicates that the absence of gainful employment makes the attainment of these goals difficult. Dugarova and Nergi (2017, p47) point out that without access to decent employment particularly for the most vulnerable groups (i.e. women, the disabled, etc.), the fight against poverty reduction will be fruitless. This research assesses whether livelihood capital influences employability, hence, could be important in highlighting how the pool of resources available to individuals could be sufficiently augmented to produce gainful employment.

Chapter one introduces the research topic and discusses why it is important and what purpose it seeks to achieve. The second chapter reveals the methodology that is used for the data collection and analysis of this research. It also includes the justification of methods, ethical issues as well as the limitations. Chapter three reviews the literature on the concept of unemployment and briefly discusses youth unemployment in Ghana. The literature review also goes into detail regarding the sustainable livelihoods approach. Lastly, chapter four presents the results obtained through the analysis of the data, while chapter five presents the conclusions and recommendations.

2 METHODOLOGY

2.1 A Qualitative Study on Livelihood Capital and Unemployment

In order to answer the identified research problem, there has to be an assessment of the link between unemployment and people's livelihoods. This research is based on participants' perceptions of whether their livelihood situation and capital have had any influence on their employability. Also, it seeks to analyze further, the nature of the contributing factors which influence employability. And finally, it seeks to address whether unemployment has influenced their livelihoods while also clarifying the nature of the influential factors. As aforementioned, livelihood capital in this case study focuses on three of the five key elements that make up the livelihood pentagon of DFID (e.g. economic, social, and human capital). The other two which are natural and physical capital, will not be addressed.

The three capitals that were selected for this methodology are based on two main considerations. The first is that for each of the selected capital, there is potential for individuals to influence the extent of their access to them directly. For instance, people can determine whether they acquire skill and what skills they should acquire. Similarly, people can determine who should be in their social network or whether they should save money. This is not same of natural capital, which can be accessed if one has legal entitlements. The same can be said of physical capital, where one's access is usually based on the institutional provisions and arrangements. The second reason is that the location of the research was in Accra, a city that has a labour force which is predominantly employed in the manufacturing and service sectors of the economy. For this reason, natural capital was not as important as the other selected capital in influencing employability. However, this might not have been the case if this research was conducted in a typical rural area where farming is the main occupation.

This research adopts a qualitative case study approach. The method was chosen because it provides a suitable means to acquire the necessary data needed for answering the research questions. As described by Zaidah (2007, p2) case studies provide a context by which data acquired from the research is by nature implicit and explicit. Comprehensive data is required when research assesses intricate causal relations (Starman, 2013. p37). To generate a more comprehensive conceptualisation of the data - in all its totality and complexity – a case study is required. This

research is primarily inductive and has a well-defined boundary which can be described as a detailed understanding of unemployment within the context of the access that individuals have to livelihood capital.

2.2 Case Study of the Nation Builders Corps and The Youth Employment Agency

The next step after identifying the research problem was to decide on a study place and appropriate research participants. Since the study focused on one developing country (i.e. Ghana) the selection was based on two main considerations. First, unemployment is a serious problem in the Ghanaian society and could, therefore, serve as a good case study from the African continent. Furthermore, as the researcher of this study is Ghanaian, local knowledge, language, and cultural complexities are well understood which gives immense support needed to conduct a successful research project. After identifying the context of the study, the research required identifying proper participants to take part in the study. In order to reach the participants in a systematic manner under the pressure of conducting the research in a limited time frame, two state-run youth development and unemployed programs in Ghana were chosen (i.e. the Nation Builders Corps and the Youth Employment Program). Thus, the unemployment experiences of the beneficiaries of the Youth Employment Program (YEP) and the Nation Builders Corps (NABCO) were examined prior to their temporal employment at the two agencies. Two cases were adopted to examine the various existing relationships between unemployment and the concept of livelihoods.

Both the Nation Builders Corps and the Youth Employment Programs are run to bring improvements in the unemployment situation for youth in the country. According to NABCO the focus of the program initiative ‘is to aid public service delivery in health, education, agriculture, technology, governance, and to drive revenue mobilization by the youth who have had tertiary education, yet remained unemployed’ (NABCO, 2019). According to the Youth Employment Agency (YEA), the focus of the YEP program initiative ‘is to support youth between the ages of 15 to 35 through skills training and internship modules. This is to aid them in transit from a situation of unemployment to that of employment’ (YEA, 2019). By implication, these programs had beneficiaries who have had to cope with the situation of unemployment making their input as interviewees valuable for the attainment of the objectives of this research.

2.3 Data Collection

For this research, I used a face-to-face interview to gather all the necessary data. Face-to-face interviews involve a personal approach whereby the researcher has interpersonal interactions with the interview participants in order to assess certain aspects of that individual's past or daily processes (Silverman, 2000, p.1). Since I was going to interview respondents who were presently employed about their past unemployment situation, it was important to adopt an interview technique that is personal in nature, as it was going to provide a means to have the unadulterated data that I needed for this research. Furthermore, as also noted by Kothari (2004, p98), personal interviews ensured that the interview could generate in-depth data in a semi-controlled manner. It also aided in restructuring questions in a spontaneous way for understanding the different experiences of each participant. Also, it allowed me to combine several languages to get the best out of each interviewee. Combining several languages was necessary as some participants had low levels of formal education. I adopted semi-structured interview questions, which were pre-planned and presented in an open-ended manner to the interviewees to give detailed responses. All data were obtained during the interview process and was recorded with an audio recording device.

The data collection exercise started with both programs granting access to its beneficiaries. The programs gave contact details of the beneficiaries while also informing them of future contact between them and the researcher. I asked to get interviewees from different suburbs in Accra to get people from a diverse socio-economic background. Both male and female participants were chosen, and people between the ages of 20 to 35. Also, I asked to have about 15 people for each program, to have options in case one person was incapable of meeting during the period of research. This proved to be useful as some declined to be interviewed throughout the process, due to disinterest or privacy reasons. For this research, however, there were 15 participants which included 5 respondents from the YEP, and 10 from NABCO. There were 6 female participants and 9 male participants.

The data collection processes started around the end of November 2018 and lasted until the end of January 2019. The interviews were conducted on the work premises of the interviewees immediately they were done working for the day. Questions mainly focused on the interviewee's personal experiences but because certain questions were too personal and perhaps demanding, interviewees were asked for their opinion and their knowledge of the experiences of others for

such questions. As already mentioned, questions dealt with the extent that interviewees' access to certain capital has influenced their employability and how unemployment had affected their livelihood and access to certain capitals.

2.4 Data Analysis

Content analysis was the chosen method to analyse the data. Content analysis is generally viewed as a type of analysis where reclassification of data occurs, which is based on certain theoretical grounds or perceived patterns. This analysis helps to draw out meaningful implications from the data itself (Krippendorff, 2004). Content analysis is an approach often adopted for research that is exploratory. Thus, it seeks to gain a greater understanding of a given situation through an enhanced understanding of one aspect of the human experience (Erlingsson and Brysiewicz, 2017).

The analysis began with the transcription of all recorded interviews. The length of the audio recordings ranged from 45 minutes to an hour. The transcriptions were 171 pages of single-spaced text. Within each transcription, interviewees were identified with pseudonyms that highlighted which program they were associated. Other important characteristics, such as gender and period of unemployment, were also detailed in the transcripts. After transcribing, I read over the texts in a detailed way to gain an in-depth understanding of the data. After getting a core understanding of the texts, as described by Erlingsson and Brysiewicz, (2017), I began to deduce patterns of communication-flow that show the relations and links between livelihood capital and employment outcome. As patterns started to emerge, the text took on a deeper meaning which eventually helped in coding (Erlingsson and Brysiewicz, 2017; Lindlof and Taylor, 2011). Microsoft comments tool was the preferred method to allocate the meaning units to their proper codes.

There were three main themes from the initial codes. These were: human capital and unemployment, social capital and unemployment, economic capital and unemployment. Guided by the salient issues in my research questions, and the need to make an appropriate bridge between the main themes of the study and the initial codes, sub-themes and inter-linking themes were developed. This was done using the categorisation procedures of Graneheim and Lundman (2003). Under 'human capital and unemployment' sub-themes emerging from the data turned out to be the relationship that education, skills application, and wellbeing had with unemployment. Under 'social capital and unemployment', sub-themes emerging from the data turned out to be the relationship that families, friends, associations, and the community had with unemployment.

Under ‘economic capital and unemployment’ emerging sub-themes were the relationship that accesses to personal funds, credit and grants had with unemployment. An example from my analysis under the theme ‘human capital and unemployment’ is shown in table 1.

Table 1: Content Analysis

Excerpts	Basic Theme	Interlinking Themes	Sub-theme	Main theme
<i>‘I wrote letters to restaurants, and even applied to be a salesgirl. I walked on my foot going from store to store, house to house to look for a job. Sometimes too I see posters around, and I applied the advertised job, but you get there, and they will tell you, ‘we want this skill and you don’t have the qualification we want’. YEP F4</i>	Difficulty in acquiring jobs when without requisite skills	Influence of Education on Employment	Education and Unemployment	Human Capital and Unemployment
<i>‘we learned in school that you don’t have to shout at kids to keep quiet always. Sometimes they need to express themselves, but because I stayed in the house for some time, I couldn’t apply. When I got to school, to the classroom, the kids were making noise, I got pissed off and I starting shouting at them to keep quiet. I later, remembered that I don’t have to shout on them’ (Nx2)</i>	Forgetting important aspects of education	Effects of Unemployment on Acquired Education or Skills.		

Source: authors construct, 2019

2.5 Ethical Issues of Research

There is generally an assumption that researchers are ethical and have noble intents. However, there have been several reports that show researchers being unethical (Meredith et al., 2003, p45). Ethical reflection was a continual and consistent tenet of this research project. I endeavoured to follow all the code of ethics of research from my educational institution. I also ensured that there was no other ulterior motive for the research apart from what I had presented to the programs prior

to entering the field. For the Programs, NABCO and YEP, this was very essential as they made it known through my discourse with them that they are ‘political’ institutions, and as such, I should be responsible with my reportage and work within the boundaries permitted to me. Although the research may not be focused on an overly sensitive topic, it was important to be sensitive to the context within which the research was to be undertaken. As noted by McCosker, Barnard and Rod Gerber, (2001), it is imperative to foresee such sensitivities and its’ potential impact on parties associated with the research.

Throughout my interviews, I heard numerous accounts relating to how unemployment impacted peoples’ lives. As a researcher, I often found myself struggling to keep quiet when a thought crossed my mind because my opinion often conflicted with the interviewee on some issues. This was important as I did not want to interrupt or reveal my personal biases on some of the issues. As stressed by Lincoln and Guba, (1985, p.300) neutrality on the researchers’ behalf is a very important principle in research as it helps the validity of the collected data. With this being said, I needed to strive to be neutral at all times during the research.

During the fieldwork, I found myself having to ask questions that potentially require responses that were distressing for the interviewees (i.e. particularly about interviewee’s livelihoods while unemployed). As Iphofen (2013) suggests, researchers should beware of how they put or frame questions during an interview process as it may potentially have negative emotional consequences or cause embarrassment to a respondent. I realized that my way of asking research questions during the interview impacted the depth of responses I received. For example, in order to get better responses for sensitive questions, I quickly found that I had to ask questions shrewdly. It was important to be consciously aware and anticipate distressing situations during an interview while learning to mitigate any concerns on the interviewees’ behalf. In this situation, I would respond to their discomfort with a sympathetic, respectful and understanding response, both verbally and non-verbally.

2.6 Limitations and Validity of Research

For research work to be considered as being valid, it has to conform to certain standards. These standards are conformism, applicability, credibility and objectivity (Lincoln and Guba, 1985, p.300). To attain these standards, I tried my best to ensure I took a personal and primary role in the research process and carefully undertook each stage of the research process with the maximum

due diligence. In the data collection, for instance, I travelled all the way to Ghana, to personally engage in the data collection process. I used the face-to-face interview method to ensure that the data I got is reliable and unadulterated. I also did well to stay neutral and objective in the data collection and analysis process as well as abiding with the prevailing social science research code of ethics. Furthermore, the methodology for this research has been well documented to ensure that the process conforms to accepted standards, can be reviewed by others, and is applicable for answering the research questions.

In the process of doing the research, I faced some challenges which I had to overcome at various points in time. The most prominent of the challenges was that in the initial stages of the data collection exercise most of the interviewees I had contacted declined to be interviewed. This was after I was already granted permission from them. Most people who had declined to be interviewed worked with the YEP, and I assumed that the disinterest was caused by a lack of understanding of what the research was about or skepticism about whether they could make a meaningful contribution to the research. For this reason, I had to obtain more contacts from the YEP for my interviews. Since I had a limited amount of time in Ghana for the research work, I had to make do with the number of YEP beneficiaries. For this reason, there were fewer participants from the YEP as there were from the NABCO. Furthermore, as already indicated both the sporadic locations of the beneficiaries in the vast area of Accra coupled with the heavy traffic situation affected the time schedules of the interviews. This caused many scheduled interviews to be occasionally being called off. This situation was a major challenge which later played a major influence in the decision to switch some of the interviews to phone interviews. Phone interviews were thus used for interviewees who had challenges with the scheduled interview meetings.

3 REVIEW OF LITERATURE

3.1 Overview of Unemployment in Ghana

The International Labour Organization (ILO) defines unemployment as ‘comprising all persons of working age who are first without work during a specific reference period (they were not in paid employment or self-employment)’. Second, ‘they are persons currently available for work (they are available for paid employment or self-employment during the reference period)’. Third, ‘they are persons seeking work (they had taken specific steps in a specified recent period to seek paid employment or self-employment)’ (Bourmpoula, Kapsos. and Gomis, 2017, p7). Other people could also be classified as unemployed. These include persons who are currently not looking for work but are in the process of being equipped with skills for future work and hence have a future labour market stake (Bourmpoula et al., 2015, p7). They also include ‘persons in re-training or skill training schemes within employment promotion programs who were “not in employment”, not “currently available” and did not “seek employment” because they had a job offer to start after these training schemes comes to end’ (Bourmpoula, Kapsos. and Gomis, 2017, p7). Persons who are currently not employed and are undertaking processes to migrate abroad for the purpose of working but have not been cleared yet to leave can be classified as unemployed. A jobless person who does not seek employment cannot be classified as unemployed.

According to the policy for youth development in Ghana, a youth is classified as anybody who is between the ages of 15 to 35 (Ministry of Youth and Sports, 2010). The ILO, however, classifies a youth as a person between the ages of 15 to 24. (ILO, 2006, p2). In 2015, the unemployment rate for Ghana was estimated to be 11.9 per cent, in the same period the youth unemployment rate (i.e. as in Ghana’s definition of youth) was 16.9 per cent while in the definition of ILO, the unemployment rate was 14.07 per cent (GSS, 2016). Poku- Boansi and Afrane (2011. p7) argue that unemployment is usually focused on the formal economy with little or no attention is paid to the informal sectors, consequently affecting overall figures obtained for unemployment. Also, since there are no benefits that accrue to the unemployed, they are left with the option of having to work in the informal sector, which is often characterized by under-unemployment, low incomes and inadequate productivity (Poku-Boansi and Afrane, 2011. p76). Figure 1 shows the youth unemployment rates in Ghana in recent years.

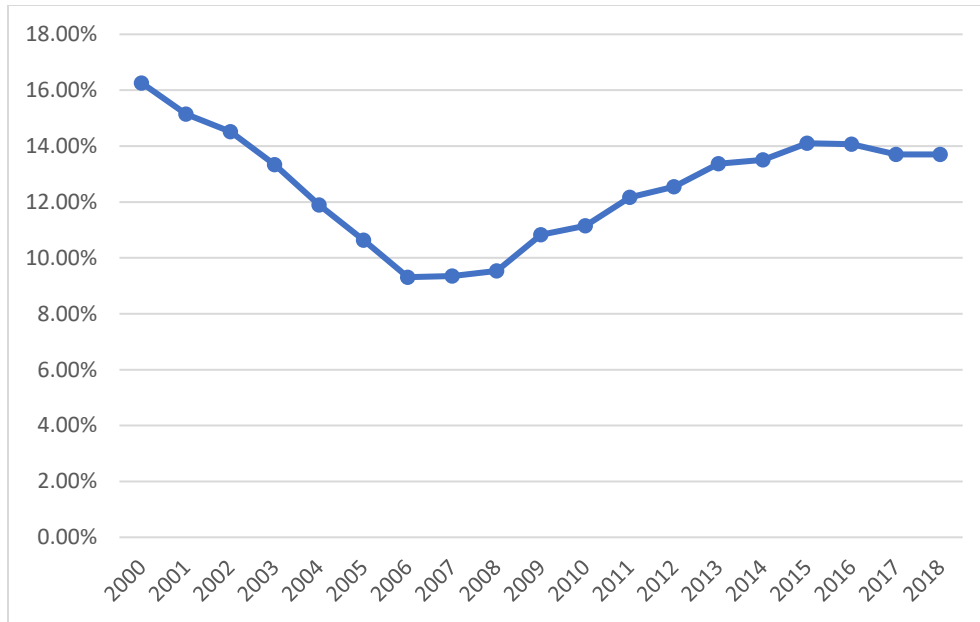


Fig 1: Ghana’s Youth Unemployment Trend. Retrieved from <https://data.worldbank.org/>

Figure 1 above illustrates the undulating nature of youth unemployment in Ghana. The figure indicates that unemployment rates had been falling steadily from the early 2000s until 2008 when they began to rise. The rates seemed to stabilise between 2014 to 2018 but perhaps more needs to be done to bring these rates down. Filmer et al. (2014, p3-4) argue that the rapid growth rates of the population in Sub-Saharan African countries are not usually accompanied by an equivalent growth in the economy and this could hamper the efforts made on unemployment reduction. Baah-Boateng suggests that this is also true for Ghana (2013, p390).

According to Kilimani, (2017, p17), there are four factors that influence unemployment in any given country. These factors are labour demand, labour supply, migration and the functioning of the labour market. In Ghana, the most relevant factors that affect unemployment are labour demand and labour supply (Baah Boateng, 2013, p390-391). Labour demand is reliant on the rate at which the economy grows and the amount of labour needed for production in the economy (Kilimani, 2017, p18). Hence, high economic growth coupled with an economy that is structured to demand a high amount of labour could be the recipe for the reduction in unemployment. Baah Boateng (2013, p390) suggests that in Ghana, insufficient growth in sectors that employ the most workers (i.e. manufacturing and agricultural sectors) and high growth in sectors that employ few workers (i.e. mining sector) are responsible for the increasing unemployment rates. The insufficient growth in the sectors that employ the most workers implies an inability of these sectors to employ more

workers (Baah Boateng, 2013, p390). This suggests that although there may be overall growth in the economy, the structure of the economy may not support employment generation.

Labour supply refers to the number of potential workers as well as their quality and suitability for the productivity in the economy (Kilimani, 2017, p19). The quality and suitability of labour for work is dependent on the level and relevance of education or skills attained. Baah Boateng (2013, p391) makes the point that because the rate of increase in employment generation is not equivalent to the rate of growth in the supply of labour, unemployment rates continue to rise. Low levels of education or no education and low quality of education is another factor that influences unemployment in Ghana (Baah-Boateng, 2013, p391). The low quality of education of the labour force seems insufficient for the skills demanded for production in the country. For instance, as of 2010, about half of the people within the economically active age group (15-65) had acquired only basic education, which implies they have no requisite employable skills (Baah Boateng, 2013, p391).

Youth unemployment in African countries poses economic challenges for individuals and social challenges for the government. To reduce unemployment and mitigate its socio-economic impacts, various policy interventions have been developed and used. The African Youth Charter is a regional youth institution that pushes for the inclusion of youth interests in national and regional economic development agenda (ILO, 2012, p11). The African Youth Decade Plan of Action (2009-2018) served as the planning guide by which the African Youth Charter could implement its objectives towards youth development (ILO, 2012, p13). Also, in July 2011, the AU heads of states at a summit agreed to push the agenda of youth development through extensive finance for youth employment programs (ILO, 2012, p13). In Ghana, youth employment programs have been one of the vibrant government-run programs for youth development. Two programs are currently in operation, the Youth Employment Program and the Nation Builders Corps.

Despite the efforts being made at the regional, national and institutional level, the onus lies on individuals to be well prepared for employment opportunities that may come in the cause of time. The preparation demands that individuals pull together livelihood resources and make the maximum use of them.

3.2 The Sustainable Livelihoods Approach and Unemployment

The conceptualization of human development has evolved in many phases since the 1970s through to the new millennium. It has evolved from being viewed generally in economic terms (i.e. Gross Domestic Product, Gross National Income, etc.) through a phase of being viewed as the access to basic needs to the present phase where it is viewed in multi-dimensional contexts (Morse, McNamara and Acholo, 2009,p9-10). An important tenet of human development is the capability of individuals to live sustainably. The World Commission on Environment and Development (1987) developed earlier concepts and understanding of livelihoods and sustenance. The commission viewed livelihoods as the safety of ownership or access to income-generating activities or resources, and sustainability as the stability and improvement of the productivity of such resources in the end (WCED 1987b, p2-4). Chambers and Conway make a more thorough exposition on sustainable livelihoods (1992, p6), and provide this definition:

A livelihood comprises the capabilities, assets(including both material and social resources) and activities required for a means of living; a livelihood is sustainable when it can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long-term.

Capabilities are seen here as the ability of people to access and use their opportunities, while assets refer to the tangible and intangible resources that could be used by individuals to engage in productive activities that can help them make a living (Chambers and Conway, 1992 p7). For capabilities, assets and activities to become sustainable, they should have the capacity to be maintained and enhanced in their present and future use (Serrat, 2008, p1). Sustainability is therefore dependent on how people use their abilities with respect to the assets and opportunities they have. The United Nations Conference on Environment and Development pointed out that for individuals and communities to come out of poverty, there is the need for sustainable livelihoods to be attained (Kranz, 2001 p6).

The sustainable livelihoods approach of DFID (1999), provides a simple and holistic view of how livelihood and its sustenance are perceived in recent times. The SL approach can be viewed in three ways; it can be seen as a set of principles guiding development intervention, it can be seen as a framework for analyzing livelihoods and it can be seen as a development objective (Farrington

2001, cited in Morse, McNamara and Acholo 2009, p6). As a framework, the SL approach acts as a model which serves as an all-inclusive method to assess the factors that affect the lives of people and helps to understand the complex nature of making a sustainable living (Krantz, 2001 p7). It also brings to light the neglected factors of daily human life that affect how and whether people can assess the economic opportunities that are available to them (Peterson and Pederson 2010 p 8-9). Figure 2 below shows the SL framework.

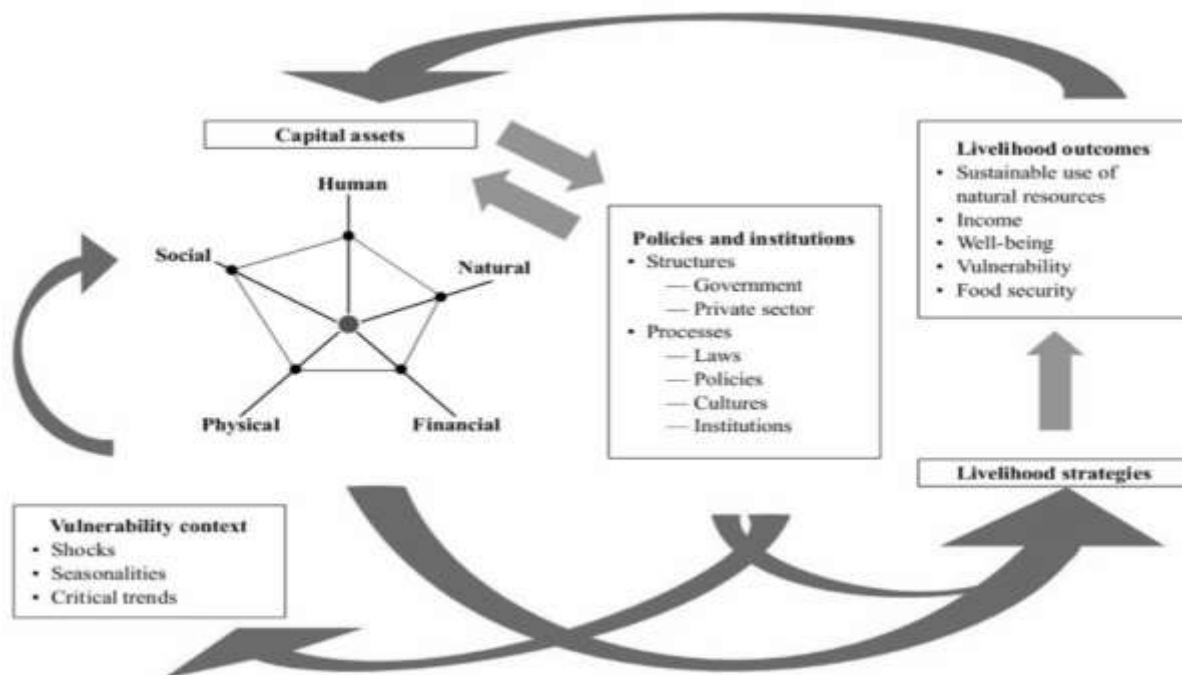


Figure 2: The Sustainable Livelihoods Framework. Adapted from: Department of International Development of the United Kingdom, 1999.

As was suggested above, the SL framework depicts the links and relationships that occur among its key components; vulnerability contexts, assets, policies and institutions, strategies, and outcomes. The primary concern of the SL approach is the need for livelihoods to be capable enough to recover from stress, shocks, and critical life situation or circumstances. Vulnerability contexts refer to the extent to which livelihoods are exposed to threatening situations (DFID, 1999). A livelihood is insulated from vulnerability if it does not require help from other sources to cope with stress which poses a threat to the sustainability of other livelihoods (Kollmair and Gamper., 2002 p5). The SL framework depicts that the inability of individuals to cope or adapt to stress places

them in a state of vulnerability that prevents them from the attainment of sustainable livelihoods (Scoones, 1998, p7).

Assets are the material, social, tangible and intangible resources that people possess, which can serve as a potential capital base for various production streams to create livelihoods (Scoones, 1998, p7). The SL asset pentagon (i.e. see figure below) depicts five key assets that people need to achieve livelihoods. They are human capital, social capital, natural capital, physical capital and financial capital. The value or worth of assets is dependent on policies and institutions. Policies and institutions, through rules and regulations, ensure that the access to assets yields more beneficial livelihoods (Kollmair and Gamper p8, 2002 p: DFID, 1999).

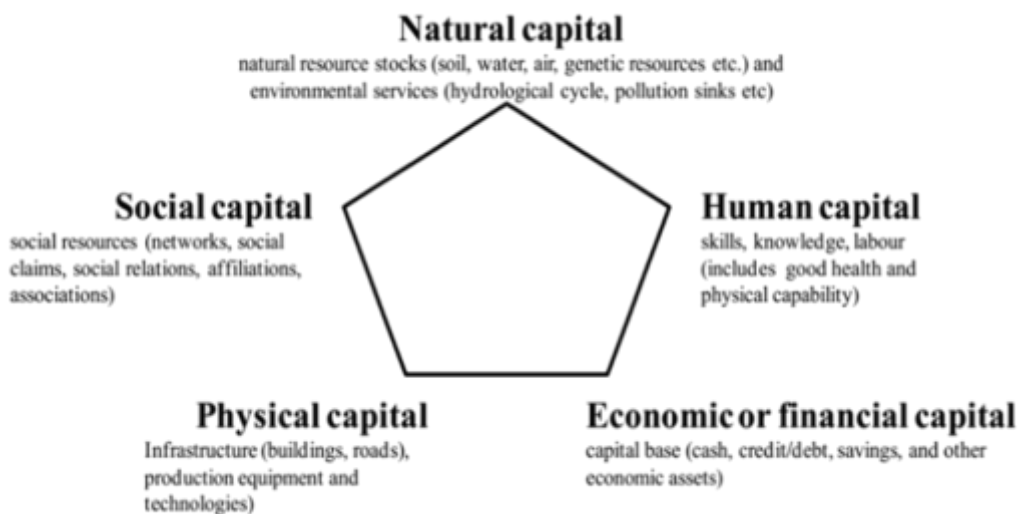


Figure 3: The Asset Pentagon. Adapted from: Department of International Development of the United Kingdom, 1999.

Policies, institutions and laid down processes are important in all human activities and endeavours. They are important for regulations at all levels (i.e. from household right through the community to national and international levels) in all spheres - both private and public activities (DFID, 1999). The level or extent of access that people have to assets for their livelihoods is largely dependent on the political or the institutional arrangements that exist in a given place (Scoones, 1998, p8). Livelihood strategies are productive activities that people engage in with the main purpose of achieving a livelihood (Serrat, 2008 p3). It includes the synergising a number and combination of activities, assets, and choices within a set of institutional contexts to reach productive ends or

outcomes (DFID, 1999). Livelihood outcomes include: income, increased wellbeing, reduced vulnerability, improved food security, more sustainable use of the natural resource base, and recovered human dignity (Serrat 2008 p3, DFID, 1999).

Unemployment can be situated in the context of the Sustainable Livelihood Approach Framework. Unemployment generally puts people in a vulnerable situation. In navigating this vulnerable situation in developing countries where there are no unemployment benefits, people need to use the resources available to them. The extent and depth of capital or assets that a person has access to will most likely influence their abilities, capabilities, and strategies for seeking employment and productivity. For instance, one's level of education and skill set as well as cognitive skills (i.e. human capital) may be influential in that person landing a job. Also, a person's access to economic capital can play a huge role in self-employment or investments in education. Notwithstanding, the policies, institutions, systems and processes that exist in a place will also determine the extent to which job opportunities are available for people that could take advantage of them.

The relationship between employment and sustainable livelihoods is a bit complex. Sheshamani and Kaungo (1997) elaborate on a few important issues with respect to this relationship. First, being employed will not necessarily guarantee that one earns enough income to cater for the basic needs of their household. For instance, it is known that many workers in developing countries find themselves in vulnerable jobs that have no future prospects, and pay them very little income (UN, 2014, p44). Second, even if one's current employment provides a source of livelihood that does not guarantee sustainability (i.e. this is with respect to the durability or longevity of the job). Finally, in certain situations, people do not necessarily have to engage in paid work to earn a living but could engage in productive activities that could help make provision for their livelihoods (Sheshamani and Kaungo. 1997). This consideration is important because it brings up the reality that being employed alone does not guarantee a means out of poverty, or a pathway for a sustainable life. It is also important to note that evidence suggests that in the majority of cases, the availability of employment opportunities is an important means to the attainment of sustainable livelihoods. References can be made to the worldwide reduction in the relative number of working poor from 55.2 per cent in 2000 to 32.1 per cent in 2012 (UN,2014, p45). This indicates that employment remains a very essential means to poverty reduction and a sustainable livelihood.

The SL framework is very versatile in terms of its application. Ashley and Carney (1999, p4-5) point out that one of its main uses is in research activities. For this research, the assessment is made as to whether the livelihood situation and access to capital (i.e. economic, social, human) of individuals have had any influence on their employability. The research also assesses the nature of the potential influences. Also, it assesses whether unemployment has influenced their livelihood situation and capital, and to further establish the nature of the possible influence.

3.3 Human Capital

One of the capitals or assets that the SL identifies is Human Capital. Human Capital refers to the skills and knowledge which enables people to pursue the productive activities from which they can make a living (DFID, 1999). Good health is also a component of human capital as it is usually required for people to be productive. Human Capital has an intrinsic value and is essential for the optimum usage of other forms of capital (DFID, 1999). It is considered a very important asset for its ability to largely influence the extent to which individuals attain their livelihood objectives (DFID, 1999). Going more in-depth, Human Capital encompasses not only labour but also the capacity required to manage labour. Furthermore, it also serves as the foundation for which livelihood outcomes can be obtained and built by individuals. Human Capital in the context of households serves as a product of the value and number of labour available depending on the household's size, skill levels, health status (DFID, 1999). Human capital plays a pivotal role in relation to how people equip themselves for finding productive activities to engage in and acquiring income (Kilimani, 2017, p19-20).

3.3.1 Influences of Human Capital on Employability

In most cases, the primary components of human capital (i.e. skill set, education, and good health), move in tandem with sustainable livelihood outcomes. An improvement in the value of human capital results in the likelihood of an improvement in sustainable livelihood outcomes. For instance, high education and skill sets are often rewarded with higher income, which is often re-invested in education (DFID, 1999). Also, the degree of healthiness for most individuals is often related to their income and food security so that healthy people can offer productive services, and their earned income guarantees food security and health insurance (DFID, 1999).

Education is an important component of human capital. Education is important for equipping people for modern-day wage employment, providing people with capabilities to change employment patterns and is generally associated with increased productivity and earnings (Filmer et al., 2014, p10). In order to have access to decent work, people should have basic literacy and numerical skill, which can only be obtained from basic primary education (Kilimani, 2017, p20). Furthermore, to improve productivity and earnings for employees and employers alike, valuable skills and proper quality education should be ensured (Filmer et al., 2014, p67). However, in Sub-Saharan African countries, the fast increment in educational enrollment and participation has been accompanied by challenges in the delivery of quality education (Filmer et al., 2014, 67). Some known challenges include teacher absenteeism, inadequate teaching staff, and inadequate educational facilities. Studies suggest that in Kenya, Senegal and Tanzania, absenteeism among teachers is approximately 18% on any given school day. Among these countries, the average duration of students' enrollment per day is only two to three hours (Kilimani, 2017, p20). This is a great challenge for the improvement of employment rates as it negatively influences the quality of skills developed, and the overall quality of the labour market.

Without empowering the human capital through education or skills training, chances of employment are reduced and the ability to have options for employment is greatly reduced (Filmer et al. 2014, p10). This claim suggests that the skills people possess largely influence where they work, how much they earn, and their ability to have a sustainable livelihood. Being equipped with employable skills occurs through vocational, technical, tertiary education. In Sub-Saharan African countries, however, numerous challenges are associated with educational systems which have created an unfavourable situation, particularly for the youth. With such an appreciable difficulty in transitioning to work for youth in these contexts (e.g. Filmer et al., 2014, p67-68), people with low skill sets and education also face a greater risk of unemployment, and to remain unemployed for a long period (Cedefop, 2018 p14). As figure four and five depict, as people have more education, they also tend to have higher wages and better job security. This highlights the influential role that education potentially plays in determining employment outcomes.

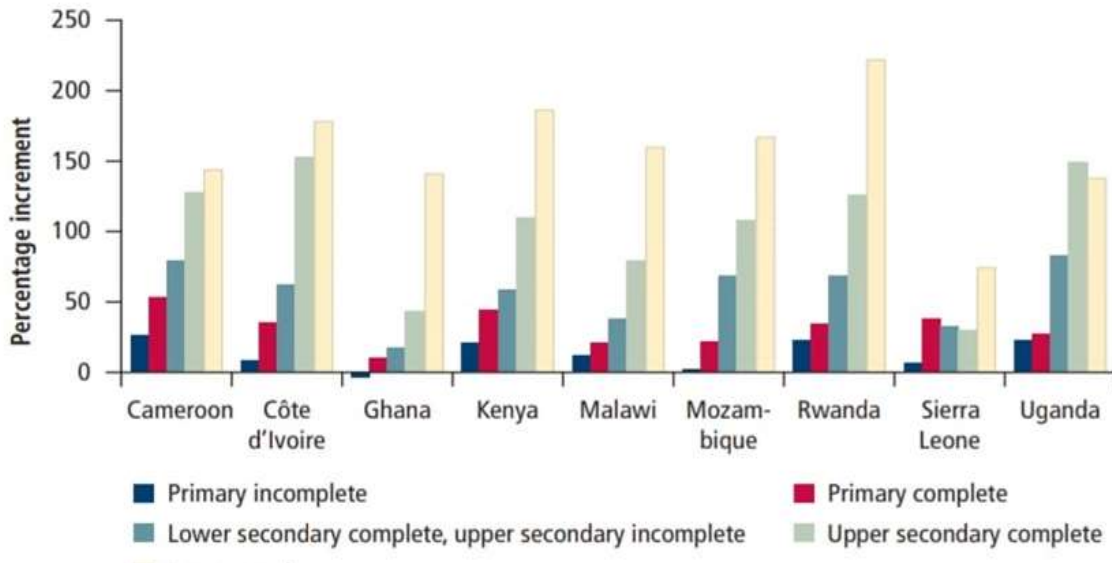


Fig 4; More Education Associated with Higher Wages. Adapted from: ‘Youth Employment in Sub-Saharan Africa’ Filmer et al., 2014, p73. World Bank.

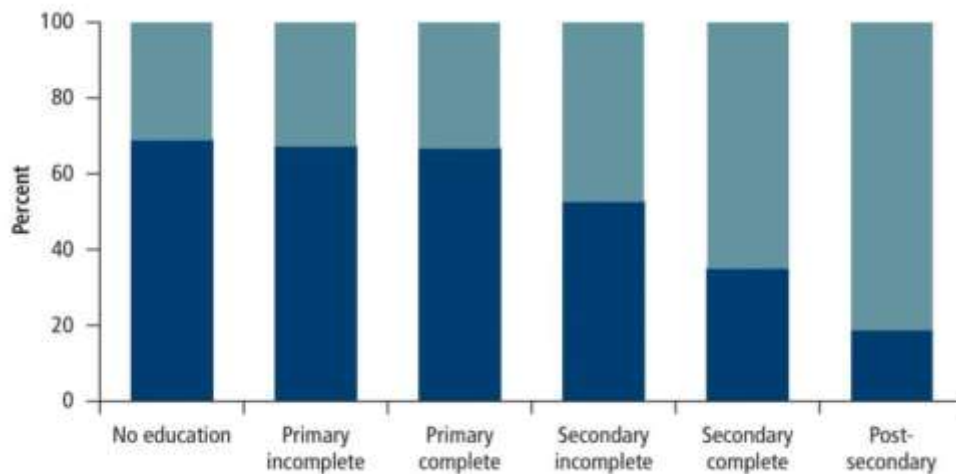


Fig 5; Higher tendency to work under contract if a worker is more educated. Adapted from: ‘Youth Employment in Sub-Saharan Africa’ Filmer et al., 2014, p73. World Bank.

Figure four indicates that almost all the countries mentioned had a similar situation where the average earnings of people increased with the level of education they had attained. Likewise, as seen in figure five, the more schooling a person has, the more likely they are to be employed by professional contracts which are generally higher paid jobs with more benefits.

Another way in which human capital equips people for employment is through skills training. Individuals learn technical or vocational skills to earn employment. Skills training in Sub-Saharan

Africa, orchestrated by both private and public institutions, includes apprenticeship training, on-the-job training, formal technical, vocational education training (TVET), informal TVET, and stand-alone programs (Filmer et al., 2014, p89-90). Skills training is intended to offer easy and direct paths to employment opportunities although it is not always guaranteed. There are a few challenges in the policy and institutional level; however, skills training helps employment for apprentices in the household enterprises and graduates TVETs in wage work (Filmer et el, 2014, p 90-91). Furthermore, the skills market could even help in further reduction of unemployment if the skills being taught suits efforts to promote new economic activities at a given place (Kilimani 2017, p24), This supports how essential and important education is towards combatting unemployment, and for equipping people with human capital necessary for job acquisition.

3.3.2 Effects and Influences of Unemployment on Human Capital

Unemployment, particularly for long periods, has a very significant impact on human capital. It is generally stated that early work experience generally forms the stock of an individual's human capital. Thus, being unemployed, and particularly for long periods, has very negative implications on human capital.

For most young people being unemployed for long periods or engaging in jobs that do not provide the platform to build on acquired education has the potential to harm a person's future productivity (Filmer et al. 2014, p50). Unemployment for long periods demotivates people from seeking opportunities they have been trained for. This is a problem that comes along because unemployed people have been sidelined from the working world (Cedefop, 2018, p16). In Kenya for instance, there is an increasing trend that educated youth in the face of the uncertainty surrounding formal employment, venture into farming as an alternative livelihood strategy (Mwuara, 2014 p13). Although it is a good thing that the unemployed have identified a means to make a living, the disadvantage is that the skills and time they invested in remains unused and untapped. Furthermore, these skills could get archaic or forgotten because these individuals have not had ample opportunities to develop their skill sets further. For the unemployed youth, this becomes a disadvantage as the labour market needs of an economy keeps evolving. Ultimately, this situation leads to a decrease in the value of the 'human capital' of long-term unemployed persons.

There is evidence that suggests that unemployment for very long periods can affect the physical and mental health of people, particularly through stress and depression (Hempel, Lundberg and

Wuermli 2012 p3). Associated problems that arise as a result of unemployment, such as the destabilising of relationships with friends and family, can be a source of emotional stress for the unemployed (Goldsmith, Darity and Veum, 1996 p334). Long-term unemployment is associated with low self-esteem, increased use of alcohol, illicit drugs and the general adoption of risky lifestyles (Hempel et al., 2012 p3). In most developing regions, growing rates of unemployment are likely to lead to a decrease in the standard of living of people. Uddin (2013 p 359-400) argues that this ultimately culminates in the reduction in life span as well as the economic productivity of individuals.

With human capital being the most important capital (i.e. essential for the optimum usage of the other capitals), further concerns are raised on the propensity for people to engage in undesirable and risky activities to sustain livelihoods if they are unemployed. Kakwagh and Ikwuba (2010, p 235) argue that the cultivation of the culture of crime is among unemployed youth in Nigeria as they spend their idle time on the streets where they gather to share their problems daily. The high crime rates in Nigeria range from armed robberies to kidnappings, and also prostitution (Momodu, Akani and Uzobor 2009 p66) (Kakwagh and Ikwuba 2010, p234). In Uganda, sex work is popularly referred to as survival sex and is adopted by many young women as a strategy to survive the lack of employment opportunities and to propel them from reaching extreme poverty (Namugala 2017, p71). There is a similar situation in Tanzania where the lack of employment opportunities and poverty force many young women into 'transactional sex' in order to make money for their livelihoods (Stark, 2017, p11). Most young men in Uganda also engage in gambling activities (i.e. card playing and sports betting), considering it 'income-generating employment' for their livelihoods (Namuggala, 2017, p74). This, however, tends to be a very risky endeavour and most often, the young men end up losing valuable financial resources (Namuggala, 2017, p74). The examples from the various studies show how common it is for individuals to engage in risky activities to make some money. However, such lifestyles are known to possibly result in sickness, imprisonment, and in some instances even death.

As was shown in the aforementioned discussion, education and skillsets are influential on the employment process, and to repel negative outcomes. For most instances, it can be argued that there must be an investment of some kind in the human capital to improve employability. However, investment does not necessarily guarantee returns. It is widely known that the value of human

capital influences the financial returns for employed people. Literature was also reviewed on unemployment and its impact on human capital. People usually tend to forget some or most of the things they have learned when having prolonged unemployment. Unemployment can also cause psychological disturbances for individuals or potentially lead people to engage in lifestyles that are harmful to physical wellbeing. The most salient note is that unemployment, a bad situation in itself, does not necessarily culminate in worse consequences every time. For instance, unemployed persons may develop innovative alternative livelihood strategies in the face of economic hardships.

3.4 Social Capital

Putnam (1993 p575) defines social Capital as relations and networks, norms of reciprocity and trust that facilitate coordination and cooperation for mutual benefit. According to DFID (1999), these resources come in three forms. First, it includes the networks and links that occur either at the level where individuals have similar interests or at a rather vertical, top-down or bottom-up relationship. In both types, there is a need by people to build trust and synergise their capabilities to attain access to higher-level establishments such as political institutions. The second form of social capital involves networks within formalised groups that share common interests and aims at specific goals. For the latter case, it is important as members try to abide by certain shared goals and mutually agreed-upon codes of conduct. The last form of social capital is characterised by informal relationships that have solidarity, trust, and exchanges that aims at the attainment of common goals. Social capital usually contains three essential elements, which are: bonding, linking and bridging (Brooke, 2005 p115).

Social capital has its intrinsic value, but it also has a significant impact on the other assets of livelihood through the returns on mutual trust and reciprocity. For instance, social capital is known to improve the returns and efficacy of economic relations, helping to increase the returns of investment and wealth accumulation and thereby having a positive effect on financial or economic assets or capital (DFID, 1999). In addition, social capital is known to help improve or sustain physical capital by effectively kicking against the systemic inefficiencies usually associated with the delivery of public goods which ensure there is proper management of common resources (DFID, 1999). Furthermore, social capital is important for the creation and transfer of knowledge

while also propelling innovation, which is also very important for human capital development (DFID, 1999).

In certain circumstances, social networks could bring negative outcomes. For instance, when people are excluded from groups that possess a lot of benefits or when a group is based on forced relationships, these both limit the potential of people to improve their own livelihoods DFID (1999).

3.4.1 Influences of Social Capital on employability

In the context of employment, some links can be drawn to social capital. The most obvious is the role that social capital plays in getting an individual employed or re-employment after being laid off from work. As figure six depicts, friends and family, play very influential roles in getting people employed.

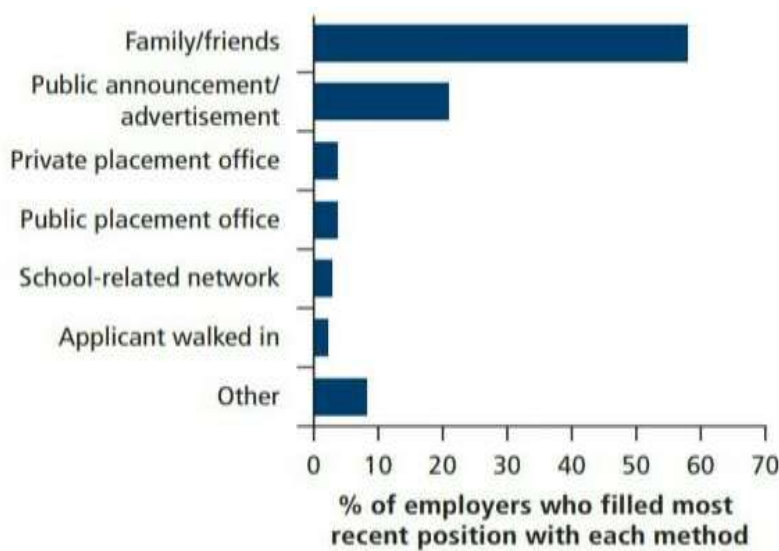


Fig 6: Means by which Job Positions are Filled. Adapted from: ‘Youth Employment in Sub-Saharan Africa’ Filmer et al., 2014, p 58. World Bank. Based on The World Bank enterprise surveys (aggregated from surveys conducted in Angola, Botswana, Burundi, Cameroon, the Democratic Republic of Congo, The Gambia, Guinea, Mauritania, Namibia, Niger, Rwanda, Swaziland, Tanzania, and Uganda in 2006–07).

From figure 6, it can be seen that friends and family account for about 60 per cent of how employers filled vacant positions in these Sub-Saharan African countries. There is a similar situation in North Africa and the Middle East where it is reported that social networks provide access to more jobs than public recruitment agencies (Filmer et al., 2014, p 229). In certain

contexts, access to opportunities for unemployed persons requires inclusion in influential social networks or groups. Hence, the exclusion of individuals from such influential networks means that such individuals will be disadvantaged when it comes to accessing opportunities. In the Metropolis of Port Harcourt in Nigeria, the government introduced youth employment programs due to high rates of youth unemployment. However, the inadequacy of vacancies as compared to the number of unemployed people made one's social network important in landing a job position (Kpae and Adishi, 2017, p5). This shows how social capital influences employment outcomes, but it also reveals the potential of social networks to perpetuate the cycle of social inequalities.

Through thorough knowledge, people have about others; they can decide which jobs are best suited for a friend or family in need of a job (Gush, Scott and Laurie 2015, p13-14). Furthermore, job seekers can decipher the suitability and authenticity of job opportunities presented to them by their social network through their thorough knowledge of these friends and family and their reputation throughout the relationship (Gush et al., 2015, p13-14). Furthermore, at workplaces, social networks augment the abilities of individuals. Barbieri (2003, p697) asserts that the richness in diversity, quality, and abilities within one's social network has a positive reflection on the physical and psychological quality of one's work. Evidence suggests that very skilled professionals seem to have a richer depth of social network as compared to their counterparts that do not have as many skills and this has a more positive bearing on their work as compared to that of their counterparts with a lower skill set (Barbieri, 2003 p697).

In addition, apart from one's social capital having the potential to create a link of employment, social capital has been a source of financial and other resources for unemployed persons looking to stand on their feet once again (Gush et al., 2015, p13). For instance, almost all household enterprises in Africa report starting their businesses with personal savings or with loans from friends and family (Filmer et al. 2014, p155). There are instances where households use their assets as collateral for bank loans for the unemployed and also situations where friends or family with salaries stand as security for bank loans for unemployed persons (Filmer et al., 2014, p166). There is a further manifestation of this in migrant communities within big urban areas in Ghana. Here, migrants who find themselves unemployed or working in precarious jobs in the informal urban economies usually have to rely on financial support from social networks, usually, older migrants who are more economically grounded, to navigate through the socio-economic difficulties in urban

settings (Yeboah, 2017, p87-91). These forms of financial support give unemployed persons the time and space to put things together to produce a start-up or wait till they have their next shots at jobs.

Provision of mentoring for the youth in entrepreneurship is another important way by which social networks can have an influence on employment. Mentorship is important because entrepreneurship can be quite a difficult endeavour and guidance can only go so far in helping people reach their desired goals. Ayodele, (2017, p 141-142) reiterates that through mentorship, young entrepreneurs in African countries can develop the right skills so they can successfully navigate around very relevant issues on the access to information, credit facilities, markets, and relevant institutions. This suggests high possibilities of failure if people do not get good mentoring prior to the conception of their businesses. People's access to such mentoring is largely reliant on their social network and hence their network can be very influential to their success in entrepreneurship. Furthermore, for an entrepreneur extensive social networks are needed to compete in the markets where most commodities are homogeneous in nature. In Ilorin and Aba, two cities in Nigeria, studies suggested that increases in the number of producers at various clusters for weaving, shoes, and garment, demanded the need for extensive social networks for businesses to be successful. The lack of this means reduced business deals, reduced income and in worse cases, going out of business (Meagher 2011, cited in Filmer et al., 2014, p43-44).

3.4.2 Effects and Influences of Unemployment on Social Capital

It is not always that social networks provide solace for the unemployed as there are examples when this is sometimes far from the case. Social networks could turn out to be a negative influence or be exploitative for an unemployed individual. Furthermore, the exclusion of individuals from certain influential social networks could deprive them of certain opportunities.

When unemployment is seen as a form of social or economic exclusion of a section of individuals, there is the tendency for affected individuals to congregate into social groups through which they could address the social structures inhibiting their progress. In Tunisia, unemployed youth that were faced with economic hardships were responsible for the series of protests and demonstrations that culminated in the national uprising in 2010 and 2011 where Ben Ali, a dictator who was in power for many Years was ousted (Weipert-Fenner and Jonas Wolff, 2016, p5-6). Similarly, in Argentina, economic hardships during the mid-1990s through the early 2000s resulted in the

country's most extensive unemployment rates (Weipert-Fenner and Jonas Wolff, 2016, p3-4). Unemployed youth who felt excluded congregated into social groups that became known as the 'piquetero' (picketer) movement. These groups engaged in systematically organized protests and demonstrations that ultimately led to the ousting of President De la Rúa in 2001(Weipert-Fenner and Jonas Wolff, 2016, p4). In Northern Kenya, there has been a similar situation where young people in unfavourable socio-economic situations formed formidable social groups to fight for their interests. Here, their lands and source of livelihood were being taken over by entities with political and economic power and thus, to fight, they formed groups to collectively oppose the external interests (Jørgensen, 2017, p141). These paralegals from such groups eventually warded off politically motivated external interests through negotiations and legal processes to maintain their land rights. Thus, this is important in maintaining the livelihood strategies by the local population. (Jørgensen, 2017, p 142-143)

Unemployed persons who feel excluded from society and pursue to find social attachments could end up in social groups where they are exploited or influenced to engage in illegal activities. Yeboah (2017, p91) points out that in most cases, migrants who move to urban areas often find themselves in economic hardships tend to rely on their social networks for survival. In some instances, however, migrants end up in rather exploitative networks that further deprive them of their already scarce resources. Evidence of this is seen in Accra in the reports of such exploitation among migrant groups where individuals were defrauded by a trusted member of their social network. Yeboah (2017, p91). There are also situations where the lack of employment opportunities pushes people into social groups that are involved in crime, violence and other illegal activities. For instance, there is a tendency for young people who perceive they are being left back through exclusions, lack of job opportunities and poverty to congregate into gangs or join existing gangs to illegally acquire for themselves social justice (Filmer et al., 2014, p46). In Ecuador, a study revealed that young people usually turned to gangs to recompense their 'non-entity' status in society (Filmer et al., 2014 p 46). Most of such gang members decide to join gangs when their families and society does not provide, support, or give a sense of inclusion (Filmer et al., p 46). In Port Harcourt Metropolis of Nigeria, evidence shows the youth are known to succumb to the pressures of joining gangs engaged in crimes due to lack of avenues to gainful employment (Kpae and Adishi, 2017,p5).

As Fisher (2016 p209) points out, being employed goes beyond finding a job to do. Often, it involves social constructs and individual perceptions of prestige and status. Pohlen (2019, p274) further assesses that being employed reflects positively on individuals and in social contexts, and attaches to them a status that unemployed persons ordinarily do not get. In some societies, the type of job or skill sets one has, determines the social status of the person. Studies in Ethiopia suggest that urban males placed a lot of emphasis on the value attached to one's job by the society thereby preferring to be unemployed or going abroad if the job did not bring a significant change in their social pedigree or level (Ains, 2016, p-153-154). In such a context, jobs do play a role in determining social classes and individuals may perceive their jobs as more than just a means of making a livelihood, but rather affecting their perception of their self-worth which is shaped by what work they do.

In the midst of social and economic vulnerabilities associated with unemployment, young people become easily susceptible to political influences, voluntarily or involuntarily taking roles to do the bidding of the political influencer. Gyampo, Graham and Asare (2017, p117-129) suggest that in Ghana, the conception of political vigilantism is usually characterized by unemployed youth being influenced by political entities to take active roles in political campaigns. However, during post-election, members of such groups tend to take the law into their own hands and obtain supposed benefits from the work they did for the electoral victory by seizing public property and intimidating or physically assaulting members of the previous government administration (Gyampo et al., 2017, p120). Another case can be made of Zimbabwe's National Youth Service, created at a period that Zimbabwe was in deep socio-economic turmoil, being used as a political tool by the ruling party to perpetrate violence and intimidate the opposition (Mhike, 2018, p246). On face value, it seemed as though this youth with the support from the Zimbabwe African National Union-Patriotic Front (i.e. the ZANU PF party), had been exercising their rights to political participation in an often over-exuberant and sometimes unlawful manner. However, it could also be argued that these youth were being manipulated or coerced into taking these roles by people in power due to the socio-economic hardships and joblessness they faced (Mhike, 2018, p246). In hindsight, the influence that politicians have, and the susceptibility of unemployed youth to such influences when they are in a vulnerable situation of unemployment cannot be overemphasized particularly in developing country contexts where survival for some is all that matters at the end of the day. Bayart (1993) has sensationally described this situation as 'the politics of the belly'.

It can be seen for the above-discussed issues and examples that social capital has some influences on employability even though this influence is typically indirect. People tend to rely on their immediate social network (i.e. their families) for investment in their education in preparation for work. Other social capital played various roles that indirectly influence employment outcomes. These included friends and associations people affiliate to. Friends played various roles in the job search process. These roles included being of emotional and financial support, providing information on vacancies and recommending unemployed persons to potential employers. Such support helped aid unemployed persons have a comfortable transition to employment. It was also seen that affiliations to certain associations (i.e. political ones) potentially yield employment outcome for unemployed persons. The literature further revealed that in the face of economic difficulties, unemployment could propel people to associate with exploitative social networks or be involved in social groups that could potentially influence them to commit social vices.

3.5 Economic or Financial Capital

Financial capital connotes the available financial or monetary resources (i.e. cash or an equivalent) that people use to attain their livelihood objectives. For a capital stock of money can be regarded as financial capital if it can be used in a manner that would bring higher returns to its use. (DFID, 1999). Financial Capital could also be considered as the foundation of capital, which is necessary for pursuing a livelihood strategy. Such capital base can be in the form of cash, credit, savings, and other economic assets, like basic infrastructure and production equipment and technologies (Scoons, 1998 p8).

Meikle, Ramasut and Walker (2001 p11), assert that people earn financial capital through exchanging their time and skill set as labour for a fee or an income otherwise people have to depend on accessibility to credit in order to acquire financial capital. For urban dwellers, particularly in developing countries, financial assets play a major role in livelihoods as living in cities and urban places are highly 'commoditized' and as such assess to monetary resources, often obtained by an exchange of labour for income, becomes important to make a living (Farrington, Ramasut and Walker, 2002 p10-11). In contrast, the dwellers in rural areas may have access to other resources for making a livelihood such as agricultural land for subsistence farming, hunting grounds or fishing out of fisheries (Farrington, Ramasut and Walker, 2002 p8).

As is suggested by DFID (1999), financial capital is the capital least accessible to the poor, and it is what makes the poor dependent on other capital forms. One of the financial capital's most crucial attributes is its versatility that makes it stand out as an important livelihood asset (DFID, 1999). Firstly, it is the only one of the livelihood forms of capital that can easily be changed to other types of capital using structures and procedures (i.e. investments in education or skills training with the use of financial capital can beget human capital and similar investments in infrastructure can beget physical capital). Secondly, financial capital can be used in the attainment of livelihood objectives when individuals use it to purchase their basic needs like food and clothing and shelter.

It has to be noted, however, that, despite this versatility of financial capital, it is not in the position to solely solve all issues of poverty or bring forth the desired impacts. DFID (1999) makes mention of the need to adopt the right knowledge when using financial capital to produce the expected output. Furthermore, the absence of proper structures like a vibrant developed market and the presence of an inhibiting environment for micro-enterprise developments may be reasons that can quash positive impacts expected for financial investment (DFID, 1999). It is therefore paramount that financial capital is used in a financially viable environment in combination with the right knowledge so that the best outcome or impacts can be attained.

3.5.1 Influences of Economic Capital on Employability

As indicated above, a job providing economic capital goes a long way in determining one's standard of living and the type of investments one can make. As has been pointed out, economic capital is versatile suggesting that economic capital is an essential means by which some of the other capital (i.e. human, physical or natural) can be obtained (DFID 1999). Since having access to work opportunities often requires the possession of requisite skills by individuals and in most developing countries, such education comes at a financial cost. Then, the capital available for people could determine their prospects in relation to educational attainment Lee (2013 p78). If there is no financial capital, investments for education stalls, creating a situation where people are not well equipped with the education or skill set needed for gainful employment while possibly setting themselves up for poverty (Lee, 2013 p79). This suggests that financial capital is important for investments in oneself which subsequently becomes influential in determining one's employment opportunities.

One important form of financial capital is savings. Through savings, people raise capital for business, acquire collateral for accessing loan facilities, sustain themselves when they lose their source of livelihoods, and serves as insurance when they decide to make certain investments that entail some amount of risk (Filmer et al., 2014 p183). Although the ability to save is an important means for generating capital, poor households in most developing countries have difficulties in finding safe places to save. This is because most of the financial institutions are concentrated in areas with the highest propensities to find clients who are willing to pay for the services offered by these institutions, thereby excluding poor people and communities (Filmer et al., 2014, p184). Mullainathan and Shafir (2009 p2) posit that in most financial institutions, policies are geared towards debt promotion over savings for the poor and savings over debt generation for the rich, and this has contributed to the alienation of the poor from the banking and financial sectors. The introduction of mobile money services in countries such as Ghana, Kenya, and Rwanda has increased financial inclusion that has facilitated more people having access to save but this needs to be replicated in most other countries (Filmer et al., 2014 p185-186). Saving is essential for various reasons, as table two shows, it is an important way to generate start-up Capital for household enterprises.

Table 2: Source of Capital for Household Enterprises: Start-up and Credit for Operations.

Source	Male	Female	All
<i>Start-up capital^a</i>			
Personal savings	79.9	71.6	75.1
Official or formal	1.3	0.8	1.0
Relative or friends	6.6	13.9	10.8
Microfinance, NGO, cooperative	1.3	1.3	1.3
Informal	3.0	3.2	3.1
Other	7.9	9.2	8.7
Total	100.0	100.0	100.0
<i>Credit for business operation^b</i>			
Official or formal	17.0	15.8	16.3
Relative or friends	39.9	43.0	41.7
Microfinance, NGO, cooperative	28.7	21.4	24.7
Informal	10.3	13.1	11.9
Other	4.0	6.6	5.5
Total	100.0	100.0	100.0

Source: Adapted from 'Youth Employment in Sub-Saharan Africa' Filmer et al., 2014, p 155. World Bank. *a.* includes Cameroon (2001), the Republic of Congo (2009), Ghana (2005), Rwanda (2005), and Uganda (2005). *b.* Includes Ghana (2005), Rwanda (2005), Tanzania (2005), and Uganda (2005).

Table two shows the sources of capital for household enterprise start-ups. As can be seen from the table above, personal savings make up about 75% of the total capital used in start-ups for the said countries. This is perhaps due to personal savings being the most easily accessible type of capital for investment purposes. This undoubtedly shows the importance of savings particularly to self-employment.

An important form of financial capital is credit. It typically serves as an important means for generating capital for investments, entrepreneurial activities, business expansion and helps in the sustenance of economic growth for economies. Kerr and Nanda (2011 p14) suggest that the importance of credit facilities for economic growth and its potential of bringing economic vibrancy within a country makes it an important policy subject for policymakers globally. Access to credit has been known to be a good source for startups and business expansion. However, in most developing countries, challenges within this sector mean that access to such credit facilities is difficult to come by amidst the huge risks involved in the successful use of these credit facilities

for livelihood sustainable economic activities (Kerr and Nanda 2011 p1). In South Africa, research showed that the more there was an increase in micro-credit facilities for people, the more unemployment rates reduced and vice versa (Ncanywa and Getye,2016 p114). Most of the time, such credit facilities are required and used by small scale enterprises. Since SMEs contribute up to 40% of the GDP and employ 50 % of the working population, access to credit facilities becomes very important in dealing with unemployment (Mahadea and Kaseeram, 2018 p3). This implies that the increase in access to microcredit facilities for Small and Medium Enterprises (SMEs) is a proven way by which financial capital can be used in addressing unemployment in some contexts. Mahadea and Kaseeram, (2018 p3) argue that there are two main reasons why it is important that access to credit for entrepreneurship and development of SMEs are enhanced. First, there are high unemployment rates due to the fact that economic growth is not equivalent to growth in population and second is the low capacity of saving (i.e. due to low paying jobs). Thus, credit facilities could be the only external means by which individuals could access financial capital for investments. Although it must be acknowledged that financial capital is not the only required resource necessary for success in business ventures, it remains an important asset. Studies in Tanzania and Peru show that human capital was more responsible for successes and business expansion than capital infusion; however, without capital, most of these businesses would not have started anyway (Berge, Bjorvatn and Tungodden, 2011 p823). This suggests that credit, as a form of financial capital is an influential asset for self-employment ventures.

Grants are another important form of economic capital that can serve as an important factor of change in the livelihoods of people. International agencies, governments, and NGOs can make provision of funds through certain policies and programs that can serve as financial capital for individuals in the unemployment situation. As a social intervention, grants can serve as an important building block for unemployed persons. In Sri-Lanka, major livelihood changes were recorded for many individuals who became beneficiaries Gemi-Diriya program, a social intervention program that offered one-time financial grants to individuals as start-ups for their businesses in order to prevent them for the risks associated with a loan (Filmer et al., 2014 p125). In Namibia, the introduction of the Basic Income Grant (BIG), a grant scheme that was geared towards poverty reduction and employment generation, helped in significant reductions of not only unemployment but crime rates as well (Jauch, 2015 p9). The Youth Enterprise Development Fund was set up by the Kenyan government to give loans through intermediary bodies, which then

regulated and channeled these funds to the running of youth enterprises (Sikenyi, 2017 p128). The Alliance for Green Revolution introduced a program in Kenya, Mozambique, and Tanzania where they provided partial guarantees on loans so that there are lesser interest rates on these loans: this encouraged people particularly in agricultural business to obtain loans to push their businesses (Filmer et al., 2014 p126).

There have been cases of grant schemes being combined with skills training schemes so that individuals are equipped with the skills and funds before they venture into starting their business. In Northern Uganda, skills training and cash grants to self-created youth groups was a means by which many individuals were able to get into self-employment (Filmer et al. 2014., p97). The International Fund for Agricultural Development (IFAD) through the Rural Enterprise Project in Ghana and the Promotion of Rural Entrepreneurship (PROMER) Project in Senegal provided skills and funds for unemployed persons who had enrolled in the programs (Filmer et al., 2014 p172). PROMER within its period of operations was able to help produce about 240 enterprises and 3750 jobs in Senegal.

3.5.2 Effect, Influences of Unemployment on Economic Capital

As indicated by DFID (1999), generally, the main purpose of employment is to earn income when people sell or exchange their skill set, time and labour. For those who live in the developing and poor regions, employment often serves as the only means of making an income and earning financial capital (Lee 2013, p76). This is well depicted in figure seven.

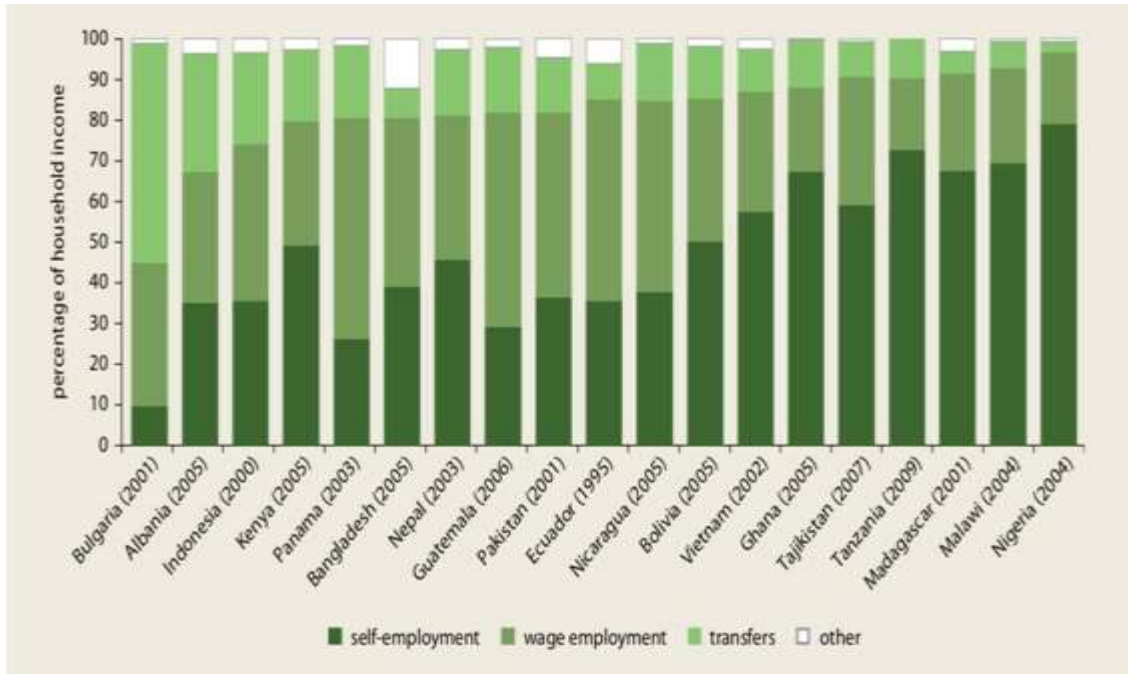


Figure 7: Jobs are the Most Important Source of Household Income. Adapted from The World Development Report: Jobs. Lee, 2013, p80, World Bank.

Figure seven shows the proportion of sources of household income for 19 developing countries across Asia, Africa and South America. Apart from Bulgaria, Albania, and Indonesia, employment (both wage and self-employment) serves as a source of over 80% of household income. This suggests that jobs are an important means of household income and a vital means by which the livelihood circumstances of households can be sustained, which makes unemployment a major inhibiting factor with respect to financial capital. Furthermore, being unemployed in most instances goes further than not just having financial resources, it also negatively affects an individual or a household's material and physical wellbeing in the long-run (Lee, 2013 p76).

In certain instances, the interest rates for accessing credit facilities for entrepreneurial and business expansion do not support its acquisition by people who need it the most. This is because the rates are high and can realistically be serviced by only financially-grounded companies or individuals and not the poor. This is evident in Nigeria where a study conducted between 1992 to 2014 showed that credit obtained for start-ups did not attain the expected impacts due to the high-interest rates on credit, this inadvertently caused start-ups to collapse from servicing their debts (Abdullahi et al., 2016, p185). In this context, it could be suggested that a person is better off raising capital through other means than credit facilities, which does not seem to be a viable option. This further

puts unemployed persons in a dire situation if they need capital for any kind of investment. Collaterals also serve as an inhibiting factor for accessing credit by the poor. Filmer et al. (2014, p124) posit that collaterals as a prerequisite for accessing credit can cause further challenges in the acquisition of financial capital, and for rural households and the unemployed in particular, the inability to provide collaterals serves as a major setback in the quest to attain credit facilities

The aforementioned issues discussed above indicate that economic capital plays a major role in influencing employability. The discussions showed that personal funds, savings, credit and grants from the government or institutions was important for investments. Funds for one's use, either from oneself or the family was primarily important for one's education and in some cases as capital for self-employment. Access to credit was also important for investments in oneself when there are inadequate personal funds. Credit facilities and grants also proved to be an important source of start-up capital for the self-employed. The literature further shows that employment serves as the main source of livelihood income and economic capital for most people. Also, unemployment serves as an inhibiting factor which greatly affects one's economic capital. Furthermore, unemployed persons had a limited propensity to attain credit because they do not acquire income which serves as a guarantee that they can service their debts. In some places, the high-interest rates on credit further reduce the ease of access to economic capital by unemployed persons as it seems more viable to raise capital through work than through credit.

3.6 Criticism of the Sustainable Livelihood Approach

The Sustainable Livelihood Approach, like other theoretical approaches, has received some criticism. The criticism has primarily been on the practical usage of the approach. Sakdapolrak (2014, p20) posits that criticism of the livelihood's perspective falls in three clusters: the insufficient appreciation of the relation between structure and agency, the rigid notion of assets and the lack of appreciation for the dynamism of space and time.

The insufficient appreciation of the relation between structure and agency has been one of the major criticisms targeted at the livelihoods approach. The livelihoods approach emphasises the agency of individuals: the capability of the individual to independently take action that can successfully catapult the individual out of a situation of vulnerability and stress. Critics argue that since the perspective emphasises the behaviour and actions of individuals in specific situations,

the perspective should employ theories that explain the actions and choices of people at least (Sakdapolrak 2014, p20). Theories of human decisions are, however, absent from the approach. The approach has also received flack for failing to view the individual as a `whole entity` with a unique and dynamic perspective to life, thus, it is not a giving that an individual at all times makes choices that are rational and strategic for the attainment of a certain set outcome (Sakdapolrak 2014, p21). Most importantly, the approach has been criticized for failing to fully acknowledge the impacts of structural limitations to the agency of individuals. De Haan (2012, p349) argues that in order for the livelihoods perspective to easily gain global grounding, it had to refrain from coming across as a `neo-liberal project`. However, in the process of avoiding an ideological stand, it over-emphasized the ingenuity of labour- even for the poor- ignoring and not fully appreciating the influences of the roles of governments and private sector, and the impacts of policies, institutions and culture on actions of individuals (De Haan 2012, p349).

Another criticism of the livelihood approach has been on its rigid notion of assets. According to the livelihoods approach, assets are the main tools used in analyzing the risk of an individual or household to vulnerability (Sakdapolrak 2014, p20). Therefore, the more assets that an individual or household has, the more the likelihood of overcoming vulnerability. Morse et al. (2013, p43) points out that for the analysis within the context of the SLA to be complete, some or all of the assets within the framework should be measurable. For example, for households whose main occupation is farming, it is difficult to determine the exact sizes of farmland that can sufficiently sustain their livelihoods. Furthermore, assets and capitals are usually viewed as constants in people's lives, neglecting the importance of the origin as well as the trajectory and accumulation of assets and capital (Sakdapolrak 2014, p21). The livelihoods perspectives notion of assets also neglects the fact that assets can be relational and its ownership can be contested within social settings (Van Dijk, 2011, p106-108). Finally, the economic and materialistic nature of the notion of assets and capital means that there is difficulty in assessing the non-economic or non-material contexts in the livelihood of people (Sakdapolrak 2014, p21).

The SLA has also been criticized for lacking appreciation for the dynamism of space and time. The interactions that occur at the local-global scale is important in shaping spatial dynamics and economic conditions of a given place, which in turn shape shapes livelihood situations in that place (Sakdapolrak 2014, p21). In this regard, it is not enough to view livelihoods within an isolated and

independent context. De Haan (2012, p349) posits that the simplistic nature of the livelihoods approach creates a difficulty of adequately embedding it in the contexts of trans-local and trans-national structures which could have made for better analysis and understanding of how global connectedness affects local livelihoods. With regard to time, the livelihoods approach has been criticized for concentrating too much on how people are equipped to cope with the stress and vulnerabilities in the interim while neglecting the role of history and the importance of a long-term social change (Sakdapolrak 2014, p21).

Even though the criticism of the sustainable livelihood approach holds substantial ground, Sakdapolrak (2014, p22) argues that expanding the scope of the SLA by synthesizing some aspects of Bourdieu's theory of social practice can mitigate some of the shortcomings of the approach. One of the criticisms of the SLA was on the insufficient appreciation of the relation between structure and agency, broadly based on an inadequate understanding of the actions of the poor and vulnerable in navigating limiting structures to make a living. Drawing on Bourdieu's ideas on 'habitus and social practices' Sakdapolrak (2014, p23) suggests that, for the SLA to be more holistic, it should appreciate that, the livelihood strategies and actions adopted by people are just not based on 'common sense', but also on inherent dispositions that culminate from life path, socialization, perceptions and social positions. In this regard, the analysis and understanding of livelihoods would be less simplistic, more comprehensive and more realistic. The relationship between agency and structure would also be more appreciated in this context. In addition, capital should not be viewed as a static stock of endowment available to households, but rather as socially embedded endowments which are contested through political processes and decisions (Van Dijk, 2011, p112-113). Furthermore, recognizing the role of political processes and decisions in the livelihood approach helps for a better understanding of spatial dynamism and the local-global connections that affect livelihoods Sakdapolrak (2014, p23).

In this chapter, there has been a review of the literature on unemployment and the SL approach. I have focused on youth unemployment in Ghana as well-presented a thorough review of its causes. On the SL approach, literature has been on the origins of the concept and its operationalization. Literature has also focused on the relations of the SL approach to unemployment, drawing on examples from developing countries, particularly from the African continent. Literature on the

critique of the SL approach was also reviewed. With this background knowledge, the succeeding chapter will elaborate on the findings obtained from the fieldwork.

4 RESULTS

This chapter presents and discusses the results of the data analysis. The analysis aims to assess whether the livelihood situation and the livelihood capital of informants have had any influence on their employability and to further assess the nature of the potential influences. The analyses also assess whether unemployment has influenced their livelihoods, and further establishes the nature of the possible influence. The findings are aligned against the information obtained during the literature review. In this section, findings are presented under each form of capital highlighting the key issues discovered in their relations with unemployment. Furthermore, there are findings on the inter-relational linkages among the three capitals and unemployment.

4.1 Human Capital and Unemployment

As indicated in the literature review, human capital refers to the skills, knowledge, ability to offer and use labour as well as good health conditioning that enables people to pursue the livelihood strategy of choice to achieve livelihood objectives (DFID, 1999). The main issues investigated under the human capital had to do with the way in which person's education, skillsets, knowledge, physical abilities, and health impact on the person's ability to get employment and on the contrary, how a person's unemployment affected their wellbeing and potential to further enhance skillsets and knowledge. The data analysis indicated that the extent of development of the human capital has a major influence on the chances of employment and similarly, unemployment has major impacts on human capital. The findings are subsequently discussed

4.1.1 Education, Skillset Acquisition and Unemployment

As indicated above, education has a major influence on the employability of individuals. It is common knowledge that education is the most common, predominant and attested form of equipping individuals with knowledge and the requisite skills for work, is very important for building the modern economy. Skill sets, usually considered as being the cumulative array of things individuals can do which are useful to specific job roles can be acquired through education (i.e. tertiary, vocational and skills training). For this reason, it is important that the educational systems put in place to equip individuals for the ever-evolving world and demanding present-day labour markets has got decent standards to it. The informants for this research had different levels

of education. All informants from the NABCO program have had education up to the tertiary level with most having a university degree and a few others having degrees from the polytechnics. All informants from the YEP program have had basic education and three out of the five have had secondary or high school education. None of the informants from the YEP had any specialized skill sets or qualification prior to their enrollment to the YEP program. The interviews indicated that education was very important in landing jobs. There seem to be some concerns, however, as three main issues emerged in the analysis of education. These issues were on quality of education, the contents of education and individual contexts that inhibit educational progress. These issues emerged in tertiary, vocational as well as skills-training.

Influence of education and skillset acquisition on employment

It was clear in the interviews that one's education plays a major influence on one's job acquisition chances. It was indicated that the higher the level of one's education, the higher the likelihood of one getting employed. As such, for interviewees, attaining the highest possible level of education was an important step in reaching career aspirations. It was important for interviewees to keep educating themselves if they felt the attainment of their desired aspiration could only materialize as a result of further education. This was particularly evident in the interviews with the respondents from YEP, all of them harbouring plans to further their education in the near future. Furthermore, attaining education means that people have better chances of job acquisition and an increased possibility of earning higher wages. As indicated by Filmer et al. (2014 p10), education is important for equipping people for modern-day wage employment. It provides people with capabilities to change employment patterns and an increased potential for higher productivity (Filmer et al., 2014, p10). This was in line with findings from particularly the YEP program, where all respondents acknowledged decreased ability for job mobility and decreased chances of landing a job due to low educational levels and skills. One respondent described the situation:

I wrote letters to schools, restaurants, and even applied to be a salesgirl. I walked on my foot going from store to store, house to house to look for a job. Sometimes too I see posters around, and I applied, I also did that one too. But you get there and they will tell you: we want this (particular skills), you don't have the qualification we want, you don't have this although I tell them I can do it (i.e. the work). I even wanted a cleaning job, I applied for a

cleaning job in a bank, they told me they wanted a certain qualification before I can do the cleaning job! (YEP F4)

Furthermore, as indicated by DFID (1999), the reward of higher income that emanates from higher education and skill sets increases the likelihood of people re-investing in their education. The interviews show that even though some of the interviewees had the desire to upgrade their level of education, their low skill sets and education (i.e. mostly in the case of the YEP respondents) accompanied with the most probable situation of low paying jobs stalled plans for re-investments in education as there would not be enough funds to see them through. The interviews also seem to suggest that low skill sets and education could lead to potential exploitative treatments when one gets employed. A case could be made for respondents who found herself working for over 4 months without getting paid. To make things worse, she had begun work without signing a work contract, which meant that she was not able to have a legal claim to her income. She described the situation in her interview;

I went to interview(s), but I wasn't called back (most times). One time, I got called back and went on to start work, I worked for three months but I was not even paid, so I had to stop. Anytime you go to the director (at the workplace) for your money there is trouble there, there must be a fight and I was working for almost four months, so I had to stop. (YEP f4)

Three main issues were revealed from the analysis with respect to the quality of education. These issues were on educational facilities, availability of teaching staff and the modes for teaching. Concerning educational facilities, some informants complained about the fact that they did not think their schools were equipped with enough facilities that were required for quality studies and this had a negative impact on their education (i.e. YEP f4, YEP f2, and NX7). A respondent from the YEP program (f4), particularly identified the lack of facilities for practising as one of the main reasons why she could not pass her final examinations in her senior high school, and this unequivocally killed her hopes of entering the nursing school. Furthermore, some other respondents reported on teacher absenteeism and poor methods as problematic situations that were constant during their educational cycle (YEP F4, Nx7, Nx1, and Nx12). This finding bears some similarity to the literature reviewed in the previous chapter. Kilimani (2017, p26), for instance, indicated that teacher absenteeism in Kenya, Tanzania, and Senegal had severely affected the

quality of education and stressed the need to improve this to ensure a rise in educational standards. It is obvious here that apart from the fact that the general quality of education possibly affects job aspirations, it could also potentially pose a problem of competence on the job. On the inadequate personnel in schools, one interviewee said;

Actually, I went to make research on that stuff (teacher absenteeism). I went to a place called Bodwiase (which is) around Kasoa. I went there to about three to four schools and I think they lack teachers in there. They lack teachers! (Nx7)

This notwithstanding, it must be put in context that some other respondents vouched for the quality of their education, mostly blaming their unemployment on other factors (i.e Nx2, Nx4, and Nx11). This suggests that the quality of education varies from one institution to another. Hence, the quality of education one gets depends on the institution one attends.

Findings from the analysis seem to suggest that there were concerns about the contents of what was being taught in some educational institutions. On the methods of teaching, concerns were raised by some informants on the appropriateness, practicality, and validity of contents (i.e. Nx1, Nx2, Nx8, Nx12). Furthermore, there were concerns about the adequacy of the contents of studies and whether the contents could fully prepare students for the ever-evolving demands of the job market (i.e. Nx1, Nx3, YEP F4, Nx8). An important factor that influences employment is the practical ability of the person to demonstrate or apply what has been taught or learned, and an inability to do so poses concerns. Findings from the analysis seem to indicate that the lack of opportunities to get practical training at the educational institutions did not augur well some informants. Some informants were of the opinion that the lack of incorporation of skills training programs and internships had a dire consequence on the provision of the requisite skill sets required for employment and steady rise in the career of a person's chosen field (i.e. Nx1, Nx2, Nx3, Nx7, Nx8, Nx11). It was no wonder that most of the informants advocated for more practical teaching, the compulsory incorporation of internship courses in study programs and an extension of the national service period after school completion to ensure the graduates to be grounded in their skillsets. Findings also seem to suggest that through extracurricular activities in educational institutions, people can develop very important skill sets that could be used in the working life. Unfortunately, some respondents felt the education system does not create enough room and support systems for the development such individual interests (i.e. Nx11, Nx2, YEP F4, Nx7)

When young people lack such opportunities while being prepared in educational and training institutes, it creates a lack in their overall preparedness for the job market as was suggested by one interviewee::

You need to have training. While people are in school it is better that the university incorporates internship programs in the study plans so that students can be allocated to companies and places of work for some time at least. So they will have that hands-on experience. (Nx1)

For respondents from NABCO program, this same problem manifests itself in another context where the contents of the education did not synchronize with the evolving nature of the labour demands of the modern-day economic structure of Ghana (i.e. Nx1, Nx8, Nx4, Nx5, Nx7, and Nx12). In this sense, education was described by these NABCO informants, as not focused on solving societal issues, not providing avenues for innovative ideas and not in demand by the economy. At the very least, a person with a higher education should be able to apply theoretical knowledge but for this reason, that is not possible for some graduates. In light of this, there seemed to contrasting situations for the respondents from each program. While all the YEP respondents who had lower education, struggled to acquire employment or had problems with job mobility, respondents from NABCO could have access to jobs and possibly have enough chance for job mobility. The main concerns for respondents from the NABCO program, however, was getting a job in their field of qualifications or having the fear of not being able to perform satisfactorily when employed. In other words, if they do not end up being under-employed, then the main issue is whether they have enough knowledge and skillsets to fit in the new job position. In the worst-case scenario, a person may get the opportunity to work and be totally under-productive. This is what one respondent had to say on the method of education and productivity:

In this country's universities or tertiary institutions, the kind of programs they offer are more focused on the theoretical aspects. It is more of "reading" "reading" "reading" which doesn't involve any form of practical work. You get my point? So, if you don't have the practical know how or (know) the technical aspect of it (the theories), how would you work with? You get my point? (Nx5)

Although there has been a focus primarily on the education systems, further findings indicate that the individual contexts also play a major role with respect to the influence of education and skill

set acquisition on employability. For instance, it was evident that an individual's capability to grasp the rudimentary lessons from his or her education can play a major role in their potential employability. Also, it was revealed how for some students the most important thing and focus during the school period is how to pass the examination at the end of the semester rather than grasping the long-term skills that they would require on their completion. As simply put by one respondent; *'people were more vested in passing their exams rather than learning something (requisite skills) for themselves'* Nx4. This ultimately extends to the fact that students become more vested in the certificates they would obtain on completion rather than focusing on retaining the most important information and skills that would be required on the job market.

In some instances, when prospective students do not make good enough grades to meet the minimum requirements for entry into certain programs of study, educational institutions usually offer them study programs that require lesser grade points in which those students can enrol. Students usually enrol in such programs with the belief that getting enrolled in an educational institution is better than no enrollment. One effect of this is that the lack of interest from such student inhibits their performance and potentially prevents them from grasping enough knowledge for the work-life. In most instances, individuals are encouraged to pursue any program offered by the institution, as there is a popular notion in Ghana that 'university students can work in various professions'. Thus, their program of study should not be a limitation to career choices. Most often than not university students realize too late that indeed, their program of choice plays a big role in the field of work where they could potentially be employed. An interviewee found himself in such a situation: he aspired to work with a bank but unfortunately, his study program did not qualify him for that field of work. He took for granted the impact of his study choice on his aspired career. He described the situation as follows:

Since I couldn't get admission into the programs (commerce and management) I was given an alternative which is Social Science so in all, I can say that I wasn't really equipped to work at the banking sector because of the kind of program I studied at the university level. we normally say University education is universal, yes it is true. But you see "em" "qualification is a qualification" and whenever vacancy advertisements are placed at the websites it goes along with the qualification (required) (Nx5).

Does the assertion by the respondent above imply that he would not be productive in the field of work for his studies (i.e. social sciences)? For the most part of it, one's natural interests motivate improvement in acquired skill sets during work and vice versa, at least two respondents (i.e. Nx11 and YEP f3) implied such an instance.

Influence of unemployment on Education, Skillset Acquisition

As already indicated, this research not only focuses on how livelihood capitals influence employment but also how unemployment affects livelihood capitals. In this regard, there is subsequently a discussion on how an unemployment situation can impact education and skill set acquisition.

The biggest dent on unemployment perhaps is the fact that it brings education under disrepute. For some respondents, long periods of unemployment was seemingly discouraging to educational efforts (i.e. Nx6, Nx7, and Nx8). Unemployment can furthermore inhibit plans of furthering education if people are not sure that they may realise their expected impacts from education it curtails expectations of further skills development after one's employment. Lacking experiences on the job could furthermore be potentially a barrier to future job opportunities, as most companies rather require individuals with work experience before hiring the person for work. Perhaps the worse situation that can occur for an unemployed person is the probability of forgetting major aspects of their skillsets when there is an elongated period of unemployment after one's training or education. This is how one respondent elaborated on this:

We learned in school that you don't have to shout at kids to keep quiet. Sometimes they need to express themselves, but because I stayed in the house for some time, I couldn't apply it so when I got to school, to the classroom, the kids were making noise, I got pissed off and I started shouting at them to keep quiet. Later I remembered that I don't have to shout on them (Nx2)

Findings seem to suggest that the education that people have has some influence on one's employability. Education provides specialised skills that can make a person qualified to work. However, the quality of education usually determines the amount of productivity a person can generate. Respondents from the NABCO program seem to have a better chance of work than those from the YEP program. However, the main concern for some seems to be under-employment and

inadequacy of preparation from their education for real work-life (i.e. Nx1, Nx8, Nx3, and Nx12). Further research should, however, be conducted on this. The findings also suggest that the main effect of unemployment on educational attainment is forgetfulness of the skill sets. The results indicate that this effect was felt predominantly by the respondents from the NABCO program as they have been educated in tertiary institutions. The research shows that respondents from YEP had no significant effect as they did not have any particular skill sets during their period of unemployment.

4.1.2 Application of Education, Skillset, and Unemployment

Education that people obtain in tertiary, technical and vocational institutions provides them with core competencies that can be used to work. In this sub-theme, I reason that when a person uses his or her acquired education and skill sets for a purpose that earns the person some form of income, then this person has ‘applied his or her education or skill set’. The sub-theme explores how the ability of an individual to apply or demonstrate their education or skills influences their employability and how on the other hand unemployment affects one’s ability to apply education and skills.

Influence of education and skillset on employment

As much as it is important to acquire the necessary education and skills to land a job, for the most part of it, getting that desired job would depend on the application or use of the acquired education or skill set. Based on the interviews, the need for career guidance at an early stage of education seemed important. This brings to light a variety of ways by which the acquired knowledge and education can be used to make a living while taking into consideration a person’s holistic personality and interests. It is also important because it reduces the chance of making wrong career decisions or making decisions about education and skills development without a full understanding of the implications. Respondents indicated that their inability to align their competencies with the needs of potential employers, inability to compete for vacancies (i.e. not performing well in the job interviews), and having a mismatched conceptualization of required skill sets means that they could be equipped for job but could ultimately not land it. This means that they would need further training after their education by the employer to be useful to the employer. This makes one’s application of education and skill sets in a job-seeking context very important. How an individual can demonstrate the skill set in an interview situation is very fundamental, as one respondent

exclaimed; *Inadequate preparations! Maybe the person is not prepared before going to the interview, automatically the employer will not give you the opportunity'* (Nx3).

One of the main issues that create major problems with the development of human capital is the fact that in certain cases, the educational system is not practical, and does not offer the best in skills development. The resultant effect of this is that graduates are short of certain requisite skills needed in the field of work. A rather unexpected finding was that some of those interviewed clearly expressed doubts about their ability to confidently execute certain skill sets expected of them after their education (i.e. Nx1, Nx8, and Nx4). In one case, an interviewee found difficulty in pinpointing the exact skills, which he could administer in case of employment. There seemed to be non-synchronized and non-synergized linkages between the education and industry sectors, and so the resultant effect is that there are students who seem to graduate without having adequate knowledge about how they work in real life is going to be. Many informants from the NABCO program complained about the unfavourable position they find themselves in when prospective employers demanded a few years of experience as the job requirement for entry-level jobs (i.e. Nx1, Nx3, Nx4, Nx6, and Nx8). This perhaps suggests the resultant effect of employers having doubts about the competence of fresh graduates, reducing risk on their parts by making sure that a prospective employee has performed similar roles in their previous work before committing to employ them. At least, the claims of my interviewees from the NABCO program suggest that employers do not get the added value they desire when they get the 'fresh' from school graduates as such demanding few years of work experience. Also, Kilimani (2017, p24), argues that the skills market could even help in further reduction of unemployment if the skills being taught suit efforts to promote new economic activities at a given place. In the Ghanaian context, what is being taught suits the demands of the economy. However, non-synergy between education and industry as well as the inability of individuals to apply knowledge in certain instances results in the betrayal of such an effort. This point was illustrated by some of the interviewees:

when I finally finished (The university), after my national service, I had to consider the option of picking a job (over getting a master's degree) but looking at myself, the background of my study was theoretical rather than technical, so my chances of going straight to the job market is quite shaky (NX1).

Another means by which people could apply the skills and education they have in the face of unemployment is entrepreneurship. Barring other inhibiting factors, self-employment seemed to be a way out of unemployment for the respondents and a way to potentially create jobs for others as well. However, their failure at varying stages of the self-employment journey is indicative of the fact that entrepreneurship was not an easy way out after all. While some were not able to start at all and implement their ideas, others were able to start but failed along the way. It was, therefore, no surprise as one respondent admitted that having all the money without the necessary skill and knowledge in entrepreneurship would eventually amount to nothing. The respondent explained;

If someone knows that this is the area I want to study, that person must be given the necessary training that is required in that area so if we can have training for people with some particular interest in some particular fields, we can train them and provide them with the necessary skills that are needed and the knowledge that is needed to go into that field because without that, you can give the person several thousands of Cedis and it will be wasted (Nx1)

Influence of unemployment on skillset

As has already been indicated, unemployment has dire consequences on people's ability to apply the knowledge acquired through their education and training. For respondents from the NABCO program, the most glaring effect on unemployment was under-employment. One respondent (Nx3) admitted having to engage in 'ponpo' to survive. 'Ponpo' is a Ghanaian local term for sporadic jobs at construction sites where a person offers labour by transporting equipment, water, etc. among other things under the supervision of builders for a low payment at the end of the day's work. The findings indicated that under-employment often leads to low productivity as the person being under-employed most likely does not have the required skill set to function in that work. Furthermore, in this extended period where a person is away from the jobs that would require his skill sets, the resultant effect is the person forgets some important elements of his or her skillset or possibly lose those skills altogether. Like Cedefop (2018 p14), asserts, not having ample opportunities to develop skill set to meet the ever-changing needs of labour markets ensures a decrease in the value of the 'human capital' of long-term unemployed persons. This was similarly the view of some of the respondents. Furthermore, apart from losing some of the skills, individuals could be in the oblivion of new regulations or be denied the opportunities to know about current

trends in one's field. For YEP respondents, there was generally a different set of concerns; for them, the biggest struggle to overcome was getting an opportunity to do any decent job.

Another effect that unemployment has on human capital is that skill sets could be potentially used for wrongdoing. The interviews seem to suggest that when people have certain skills and are not able to acquire jobs, there is always that possibility to use the skills to inappropriately and sometimes illegally if an opportunity arises to make money. For instance, unemployed young men who have skills in computer engineering and graphic designing end up undertaking fraudulent activities on the internet duping people. One respondent described this by saying: *'I have a cousin who is also unemployed and because he did computer engineering at school, he is now a fraudster he hacks people(s) (electronic devices)'*(Nx2)

Findings from the research seem to indicate that career guidance at an early onset is significant for individuals but most importantly, the ability to align competencies to the needs of potential employees can be the most influential asset in a job search. The ability to apply the education and skills that the interviewees were taught during their education process is very important to one in need of a job. Furthermore, the findings also show that although one's qualification matters, one's work experience is the key in attaining employment. Therefore, the more time one has been unemployed, the lesser the chances of finding employment. Issues under this subchapter were primarily a concern for the informants from NABCO. This is because they had skills, which they were usually expected to prove before they got jobs. Entrepreneurship proved to be no easy way out of unemployment as all respondents who tried to start their businesses were not successful for one reason or the other. The findings also seem to show that long periods of unemployment usually resulted in cases of under-employment. It also made individuals susceptible to using their skills illegally for money.

4.1.3 Wellbeing and Unemployment

As indicated by (DFID, 1999), important elements of the human capital include the physical capability and the good health condition of the person. It is through good physical conditioning that people could have the physical capability to do any form of work and thus physical wellbeing is an important feature of the human capital. A rather clear example of this was revealed when one respondent made a claim of her pregnancy preventing her from work: *'I got pregnant as well, the pregnancy was a little bit complicated so I was not able to combine working and my state of*

pregnancy' (YEP F1). Although this may not be the case for most other pregnant women, this indicates the influence that a person's physical wellbeing has on their productivity and hence employability.

It was indicated in some of the interviewees that the period of unemployment can have tumultuous impacts on a person's health, particularly with respect to mental health and psychological balance. Furthermore, it can influence behaviours or lifestyles that could be bad for the health of individuals. Most Respondents suggested that their period of unemployment was psychologically stressful. According to studies made on the impacts of unemployment on health, this information seems to be usual with the norm. Studies by Lundberg and Wuermli (2012 p3), suggest that long-term unemployment can affect the physical and mental health of people, particularly through stress and depression. Issues on mental health was a concern for most of the respondents. The various descriptions by the respondents included being too shy to go out for fear of community backlash, overthinking, being in depressed states, nonfulfillment of life, extreme boredom, unhappiness with life, having psychological issues, etc. In extreme situations, respondents recalled stories of individuals known to them who committed suicide or went completely insane. As one respondent remarked:

Personally, psychologically and emotionally, I felt I had not done enough. Academically, I was generally better than the average student. However, I was struggling to find a job after school, while most of the other students I know had easily gotten jobs. I felt stuck!
(Nx1)

Apart from the mental and emotional health issues that could arise from a situation of unemployment, there is also the possibility that the negative effects of unemployment, particularly on the living conditions of people, influence them to engage in lifestyles that are potentially harmful to their health. One such lifestyle is multiple transactional sex relationships that particularly women tend to engage in to acquire livelihood support funds when unemployed. This situation is similar to other studies such as Stark (2017, p11) in Tanzania, where it is common for unemployed women from low-income backgrounds to engage in transactional sex for money. Such a lifestyle could potentially lead to unwanted pregnancies, acquisition of sexually transmitted diseases and possible deaths from illegal abortions. One respondent had this to say:

Again, unwanted pregnancy will be rampant since ladies will now tend to be sleeping with a lot of men, thereby, resulting in contracting a deadly disease. Unemployment can also lead to abortion which can lead to the person's death and even bareness in the near future. (YEP F2).

The theme 'human capital and unemployment' has assessed whether the education, skills application, and wellbeing of the informants have had any influence on their employability. The findings suggest varying results for respondents from different programs. The results show that education does influence one's employability, the level attained in education determines accessible opportunities and the quality of education determines competence. Although respondents from the NABCO program clearly had the upper hand in access to job opportunities as compared with their peers from the YEP program, their level of competence depended on the quality of education they had. Informants from NABCO, however, may have to deal with under-employment as there seems to be an inadequate supply of jobs that require their specialised skill sets. Entrepreneurship seemed to have prospects for respondents from both programs but was no easy way out. The major impact of unemployment under this theme is the likelihood that an individual has to lose knowledge and skills. Furthermore, individuals can have psychological issues or adopt lifestyles that could be detrimental to their wellbeing.

4.2 Social Capital and Unemployment

As was shown in the literature review, social capital refers to the relations and networks, norms of reciprocity, and trust that facilitate coordination and cooperation for mutual benefit (Putnam, 1993). The main themes that emerged from the interviews boarded on one's network of family, friends, mentors, associations, affiliations and their immediate communities. The main issues under investigation under the social capital had to do with a person's aggregate social network and its influence on the person's employability. On the other hand, the investigation also included how a person's unemployment affects their social network. My findings indicated that social capital potentially has impacts on employment and similarly, unemployment in certain contexts has impacts on social capital. The research indicated that the family, friends or acquaintances, associations and the community played influential roles with respect to employment. On the other

hand, unemployment had varying effects on people's social network. The findings are discussed in the following sub-chapters.

4.2.1 Family and Unemployment

Influence of families on employment status

The closest and the most immediate of peoples' social network is the family. The interviews suggested that families play various roles that impact a person's employability. For most of it, a family's biggest role in influencing future employment outcome for its members revolves around the extent to which they invest in the education of its members. For all my interviewees, funding for education primarily came from the family. Family in this context refers to grandparents, parents, siblings, some extended family. For one interviewee (i.e. Nx2), the man who had funded her in her tertiary education turned out to become her future husband. Families also helped with the making of important decisions about educational choices. Since education from the elementary level through to the tertiary level comes at a cost, the family's incapability to invest in the education of its members most likely spells doom such members. For two of the interviewees from the YEP program (i.e. f1 and f5), education came to an abrupt end on the demise of their fathers, who were primarily the sole sponsors of their education. One of them (i.e. YEP f1) described the situation: *After I completed high school, my aspiration was to become a nurse. But unfortunately, I wasn't able to achieve that because my father died*'. It was also obvious through the interviews that families could potentially influence employment outcomes for individuals. This could happen through a direct placement in jobs by family members or through connections to employment opportunities through the help of family. The catch in this context, however, is that the family has to be in an influential position or to have connections to influential people in the work field in which one's skills are suited. As noted by one interviewee, this invariably creates a biased and unequal setting in the job-hunting process. One interviewee in her analogy elaborated the potentially biased landscape when it comes to families and employment opportunities:

It's something like 'who you know', they made our jobs here like a family inheritance that one has to inherit, You see, someone(s) father will be a soldier and because he is a soldier, he doesn't want that title to leave his family, if it comes to the impossible and he(the son) don't like to be a soldier and doesn't have the qualities to do the job, I'm a senior(position) there I will push my child there, then you see that the other family that didn't have the

opportunity to join, that they have the skills they will not be there, so (it)is who you know!
(YEP f4)

These potential biases that could happen during the recruitment processes seem to be common. A study by Kpae and Adishi, (2017, p5) claims that biases in the recruitment processes for a government-run youth employment program in Nigeria ensured that, only people close to the program handlers got the opportunity to work

The interviews further indicated that the family can potentially be a source for funding in case an individual has a plan for self-employment. This finding is similar to that of Filmer et al. (2014, p155, 166), which suggested that household enterprises in Africa was primarily funded with money from family or friends, or through credit from financial institutions when friends or family use their assets as collateral for the credits.

Influence of unemployment on family relations

The interviews showed that unemployment had some of the most intense effects on families. Along with the disappointment of being unemployed, there was a feeling of embarrassment or guilt by few of the interviewees when they still needed to depend on family for upkeep in addition to all the investment put in their livelihood and education. In some instances, families acted as emotional support and a source of encouragement for the unemployed during the period. It was also discovered that families are a source of livelihood support during unemployment periods, usually providing its unemployed members with accommodation, food, and money for use. Family members who were outside the country made contributions in the form of remittances to unemployed persons for usage. This reduced pressure on the unemployed persons and the repercussion of this was that the impacts of unemployment were mildly felt. For some, however, the burden of an additional mouth to feed is unbearable to the family who seemingly struggled to invest much of their hard-earned resources in the unemployed person's education. This situation seems to further deteriorate family relations and breed disaffection or disrespect for the unemployed. One respondent had this to say:

If I were working the respect that I would have gained would have been high. Now your young brothers and sisters would see you as so to say, useless, in quote because you are not adding any value after your education. Nx1.

Findings also showed that in certain cases, as particularly reported by YEP respondents, the impacts are rather worse than just sourness in family relations (i.e. YEP f2 and YEP F4). For instance, there were reports on how some families would pressure unemployed female members into dating richer men for economic benefits or try to push them into getting married, which could be economically beneficial to both the woman and her family. Some respondents further attributed proliferation of social vices such as prostitution and robberies to family pressures that appear when pressure is mounted on unemployed persons from poor households (i.e. Nx5, YEP f2, and YEP f4). One informant described the situation like this:

In my area (neighborhood), I know some people who have been forced to marry. Yes, because as an unemployed person in the house, the little that has to be given to the children should be shared with you (the unemployed). We (the family) can't take that responsibility, so we (the family) have to find someone for you (the unemployed) to marry so that the person will be taking care of you so that burden will leave the house. And if, let me say this, if you were employed no one is going to find someone for you to get married. Because there will not be pressure there. (YEP f4).

This is similar to the findings of Stark (2017) who suggests that lack of economic opportunities from poor households in Tanzania was discovered to be a catalyst for forced and early marriages.

Under influences that families play in the employability of the family members, there were no significant differences between the informants from the two programs. Two respondents from the YEP program suggested that their inability to be enrolled in tertiary institutions was a result of their families' inability to support them financially. Although such a situation could be dire, it does not suggest that an individual who does not get financial assistance from the family cannot further the education after elementary education or high school. For instance, one respondent from the NABCO program claims to have financed his tertiary education through work. Effects of unemployment on families seem to similar for persons in both programs.

4.2.2 Friends, Acquaintances and Unemployment

Friends' influence on employment status

Another important group that forms an essential part of one's social capital is a one's friends and in some cases acquaintances. Based on the interviews, it was apparent that friends played various

roles that had some influence on job acquisition. The major contribution of friends seems to be in the job search process. Some of the help offered by friends included informing unemployed persons about job opportunities, recommending and connecting unemployed persons to prospective employers, and in a similar way as the family, being a source of finance for the unemployed person with a plan to start a business. As the literature review indicated, the influence of family and friends in job acquisition is in no way downplayed. This finding puts some perspective on the fact that in most Sub-Saharan African countries about 60% of all employed people are reported to have found their job placements through connections from family or friends (Filmer et al., 2014, p 229). Furthermore, as a study by Gush Scott and Laurie also discovered (2015, p13-14), social capital does not only serve as a linkage between people and jobs; through the thorough knowledge people have about others, they can decide which jobs are best suited for a friend or family in need of a job. Thus, it was obvious that a respondent, who during the period of her job search asked friends to help her get a 'convenient' job, had faith in her friends' abilities to help her get the right job. She said: *'I told my friends that I needed a job so if a friend was at Accra, Kumasi and other places and they found a job which was very convenient and can accommodate me, then I wanted it'. (YEP F4)*

Mentorship also formed an important aspect of social capital. According to the interviews, mentors who are usually acquaintances to the unemployed person played some roles in one's situation. Interviewees indicated that mentors could be of help in guiding career paths, giving advice constantly in the case of self-employment, helping the attainment of more customers for business through referrals, and be a source of encouragement and motivation for the unemployed until they find their next employment opportunities. In one instance, a mentor helped one of the respondents in landing a job (i.e. YEP f2). Furthermore, in certain contexts, mentors could be of financial support to the unemployed. It was admitted by one interviewer (Nx1) that the single most important thing for youth when considering being entrepreneurs is mentorship although it was also realized that there was a general lack of mentorship for various reasons, and this has a dire consequence, particularly in self-employment agenda. This reiterates the claims of Ayodole, (2017, p 141-142) that there is the need for young entrepreneurs in African countries to have mentorship in order to successfully navigate around the very relevant issues. These include access to information, access to credit facilities, access to market, access to relevant institutions and access to the right skills in

their quest to becoming successful entrepreneurs. This is what one interviewee said about the importance of mentorship to entrepreneurship;

it's mentorship. YEP, because to be able to establish yourself, you need someone who has similar knowledge and practical experience apart from the theoretical background to at least be with for some time. Nx1

Influence of unemployment on friendships

As in the case of the family, unemployment has some impacts on friendships, too. The support of friends is important when people are unemployed. Findings indicate that friends, among other things, helped in providing support for livelihood if the friend had the means. In one instance, the respondent (i.e. Nx4) had started a business with a group of unemployed friends. This was, however, not so in all cases. For other respondents, complications resulting from unemployment situation led to the end of relationships or made the existing ones sour (i.e. Nx1, Nx5, Nx12, and YEPF2). One respondent who was in such a situation believed that this occurs because of the communication gaps that are generated when the unemployed person's friends get employed after education or training. Others did not experience this situation but continued maintaining intact relationships with friends most of whom were unemployed too. Some of the respondents also mentioned avoiding friends due to the embarrassment of being unemployed for a long period. One respondent described this:

Those of us who were not employed were in touch constantly. You know how boys relate when, when they are in the same situation as you, they, they are around you but when the situation changes, there will be a big gap between the two of you. So, for, those who were working, there was this connection but not really. But it was not like those of us who were not employed by then. Nx5.

Apart from the strains that unemployment has on relationships, it so happens that in the situation of unemployment, individuals are susceptible to external influences that could be negative or positive. Influences from friends in a situation of unemployment could propel positive effects such as venturing into business - as happened to one interviewee - or could push people to engage in potentially criminal activities as happened to others. Respondents reported of times in their period of unemployment when they were lured to engage in defrauding, shoplifting and gang-related

activities such as robberies. Two respondents (i.e. YEP 5 and Nx7) claimed to have fallen prey to such ill influences amid the need to meet personal needs. This is how one respondent explained the situation:

Sometime(s), I will be at home and they(friends) will come and call me, we can go out just to be roaming and just to find something to do, we can even go to a shopping mall and just take something without paying for it, because you don't have the money to do that. We can just walk out with that particular thing without even paying and it is very risky. YEP F5

This situation supports claims by Kpae and Adishi (2017, p5) that youth are known to possibly succumb to the pressures of engaging in crimes when there is a lack of avenues for gainful employment.

4.2.3 Associations and Unemployment

Most people, apart from having close ties with friends and family, are also members of official or unofficial associations. Based on the interviews, it was evident that the associations had various roles with impacts on a person's employability. For the most part, the extent that one's association influences one's employment outcome revolves around the kind of association and the personal relationships one has developed over time within the association. Three main associations were identified as having the potential to influence the outcome in a job search. They include religious, political and civil society organizations.

Influence of associations' on employment outcome

One of the seemingly influential associations one can join is a political association. With respect to employment, political associations can have a lot of clouts. Findings showed that most of the respondents believed that being part of political associations at the grassroots level usually gives one an advantage in job acquisition particularly in the public sector. For those without any political connections, getting work in the government sectors is almost impossible. Grassroots level politics, usually commences for most young people at the community level or in most tertiary institutions, and at this stage individuals establish important connections through their commitment to political values. Such connections become useful for an individual in search of a job when the political party with which the individual is affiliated gets in power, as political entities are generally

perceived to favor its grassroots members' public sector job placement. One gentleman, who claimed to have a relative in government, had this to say;

I am related to one of the deputy foreign minister(s), he has tried one or two time(s) to get me into one of the fields but eer you know he always tells me that, there is no vacancy until maybe people have gone out, there are old people who are going on pension. That will pave (way), that will pave some space inside the government side. Nx8

Counting just on his words, it is obvious how he has the total confidence that by the sheer fact that a relative was in government, he would soon find his way there irrespective of his ability to match the required eligibility of the job. This seems to be a typical situation of how political association can influence job acquisition.

Findings indicated that religious associations also played certain roles in employability. Respondents, for instance, mentioned that members of the church endeavoured to help them get into certain jobs if those members had leadership positions at the jobs. One respondent who started her business with the support from friends in the same church described the situation;

I have come together with some girls in my church to start a bead-making company. We upload it unto our WhatsApp statuses for people to see and employ our services for their desired product. When the product is finished, one of the girls will deliver it to the owner and the money will be paid via mobile money. So I think all these can help reduce unemployment. (YEP F2)

Based on the findings, Civil Society Organizations had some influence on employability. One such organization was AIESEC. AIESEC is a non-profit organization that operates globally and help young people develop their leadership potential. In Ghana, the association usually operates within the tertiary institutions and communities primarily to aid youth development. It helps equip the youth with employable skill sets, leadership training and career guidance, which can help increase the chance of attaining employment. Apart from CSOs, there are also employment agencies that are involved in aiding and equipping individuals for job opportunities while also helping provide companies with the right materials in terms of personnel for work. These organizations usually require payments for their services, and one has to have financial resources to obtain their services.

Influence of unemployment on association's

The study found that unemployment has certain impacts on the dynamics of one's association and in some cases, such impacts may not be pleasant. As has been discussed already, one's association with political entities could potentially be helpful during a job search. This seems to be common knowledge in society, and so people may try to find ways to get close to politicians for political favours. Politicians on the other may try to take advantage of people, making them do some 'dirty work' while in return providing them with promises of help that may indeed be given or perhaps not. One of the rather unpleasant converging points in the dichotomy of unscrupulous politicians and desperate unemployed youth is political vigilantism. Although vigilantism itself may not be illegal, political vigilantism, which in the Ghanaian context is usually characterized by political intimidation of the opposition, verbal and in some cases physical attacks, is a cause of concern. One respondent described one such phenomenon;

'there are groups of young men, energetic men who are supported by political powers and they act in the name of political organizations. Recently, there was by-election(s) in one of the constituencies in Ghana and one of these groups went to vandalize things.'(Nx1).

Desperate, unemployed youth in need of favours and money for survival would do any bidding of the politicians in order to get in their good books but unfortunately for these youth, it's not always that the politicians do what they promised. One respondent described these failed promises:

Our political parties they need they grass root support. So these youth turn to, you know, join these kinds of things in (an) effort to get jobs so you realize that they get used for things that they are not supposed to be used for. They then realize that it doesn't really pay off. It doesn't really do much for them, so those kinds of things (are) not really productive (Nx4).

This dynamic exploitative relationship that exists between politicians and unemployed youth does not seem to be outside the norm. The literature review showed that in Zimbabwe, for instance, social and economic vulnerabilities associated with unemployment and the like made young people working Zimbabwe's National Youth Service become easily susceptible to political influences, volunteering themselves to be used to intimidate the opposition (Mhike, 2018, p246).

Unemployment is known to influence the formation of CSOs. These associations are usually made of unemployed individuals with specific skills or training who have congregated to form an organization to ‘fight’ for their interests. In Ghana, some of the popular ones include the Unemployed Graduates Association, Unemployed Graduate Teachers Association, Unemployed Nurses Association. These organizations regularly make campaigns that target at putting pressure on the government to employ its members. One respondent described some of the activities used by such CSOs in fighting for their interests:

Some (of the nurses) were even organizing demonstrations and joining some groups (CSOs), yeah Uhm,. Some threatened not to vote again because they weren’t seeing anything good out of it (voting). They were demonstrating because they were not employed. (Nx2).

Findings also indicated that the religious bodies played various roles. Religious associations seemed to play a role in the lives of some of the respondents at various stages such as providing much-needed support when they were employed. Some interviewees claimed to have solace from their religious groups as well as having encouragement and emotional support from the pastor or the congregants (YEP f2, YEP F4, Nx2, Nx3, Nx7, and Nx11). A few of the respondents were engrossed in the activities of the religious bodies during the period of unemployment (Nx3, Nx8, Nx11, and YEP f2). However, the most profound support that religion seemed to play in a situation of unemployment was providing level-headedness and hope for the future. While one interviewee (Nx7) believed that he resisted negative social influences through his beliefs, another believed her beliefs and church activities prevented her from getting depressed. This is how she described the situation:

I really fell in love with Christianity the more, I resorted to pray and get this motivation because I feel like if I didn’t really end up there(at church) I didn’t know what I would have been because I got so depressed, and at the end of the day, I became part of this religious group, I became part of Presbyterian church so that’s where my faith increased. (Nx11).

The findings have suggested that the associations that people affiliated with have significant bearings on their employability, although the extent of influence depends on the type of association. Furthermore, the roles that one’s association may play in one’s unemployed situation

depends on the type of association. Political, religious and civil society bodies were three main associations that had some sought of influence on employment. The result did not indicate any peculiar differences about the influence of association on jobs for the two programs. There was also no significant differences in the impacts that unemployment has one's association with regard to both programs.

4.2.4 Society and Unemployment

The society and the communities within which they find themselves seem to be a very important factor in influencing employability. The influences of the society, although indirect by nature, can shape the operations of various stakeholders whose actions directly or indirectly influence happenings in the labour market. Findings show that there are two main junctures where societal influences on employability are felt. First is on the level of prestige that society puts on different jobs and second is the recruitment processes. These two are further explained below.

Influence of Societies' on employment status

As mentioned, the findings of the research indicate that societal perceptions concerning skill sets had some influence on the employability of people in that society. Perceptions of societal respect for certain skill sets and jobs means that there is a natural tendency for individuals to aspire to have training and careers for those particular skills so they could hopefully land jobs in those respected job fields. The findings also indicated that apart from some skill sets or jobs not having as much prestige as others, there are situations where some jobs are totally disregarded by people in society. The result of this is that some people who have such skills or have a passion to engage in such professions abandon their skills or jobs, choosing to remain unemployed rather than do something that is not respectable in the society. This occurs even though there may be the use of such skills in society. One respondent described the situation:

In Ghana here, in our society here our system is in a way that we have certain things (skillsets/jobs) we are attracted to; we want and certain things(skillsets/jobs) we are not attracted to (and) we don't want. So whenever you doing it(unattractive jobs) people don't want to even see you or appreciate your work.. Something like shoemaking, those kinds of opportunities, we don't respect them. (YEP F4).

This situation bears resemblance to findings of Ains (2016, p153-154), who suggests that urban males placed a lot of emphasis on the value attached to one's job by society thereby preferring to be unemployed or going abroad if one's job did not bring significant social pedigree. These concerns seemed to be discussed generally by YEP respondents who may have been more likely to have been engaged in blue-collar jobs, which perhaps indicates their struggle to find jobs that society finds 'decent' given that they did not have any specialised skills.

Another important way that the community influences employability is through some of its generally accepted conventions with respect to recruitment processes. Findings indicated that there is generally the perception that people need to have important social contacts when it comes to job search. As many informants put it, 'getting a job over here depends on who you know or who knows you'. The more your network is in strategic places, the better your chances of landing a job. Thus, those with fewer contacts will generally struggle in a job search. It is also believed that work in the public sector is usually filled through 'protocol', and as such, it is impenetrable without a 'connection'. According to one respondent, the underlying factor that keeps this 'convention' grounded in the recruitment culture is nepotism and favouritism:

'nepotism is the number one cause to me we live in a society when someone gets a job of higher standard the person, the main aim of the person now becomes what? The person being able to push his or her relatives to that job'Nx5.

The findings suggest this culture be deeply rooted in society. This perhaps generates a society where recruitments may favour a selected few while others may not have a chance regardless of their level of qualification. Furthermore, it makes people disinterested in applying for certain job positions as they may tend to think that it may be impossible to acquire such jobs when they do not know any insider.

Findings show rising trends in the public sector, where old workers who are supposed to, by law, go on pensions devise means to keep working for as long as they can, preventing new entrants into the labour force. There are also rising occurrences of people having to pay their way into jobs; making payments to a system of corrupted individuals at various stages of the recruitment process to ensure they are picked. One respondent, a trained teacher, who had this experience but could not pay his way through, revealed this:

They are people who (are) around the school they leave their contact(s) behind so in case you are in need of any help you call them they have those links; you understand. So you pay the money directly direct to them then they will take it from there. If I was if I was having the money by then I will do that because those of my friends who they did that now they are somehow feeling comfortable in life you understand but for me because I wasn't having that capital to do that I have to be at home but we all bear the same certificate. (Nx7).

As can be seen, the desperate respondent was willing to 'toe the line' of what was gradually becoming the status quo, but for the fact that he did not have enough funds. Another respondent whose friends experienced this said: '*some (illegal payments given for jobs) worked out and others didn't work out, I had a friend who even paid thousand Ghana cedi(ghc1000.00) to be employed. Her money was just squandered but they didn't employ her*'. (Nx2). Such a system, if not stopped before it takes ground, might impact the employability of individuals to a much larger extent in the near future while also being another way the fraudsters prey on individuals.

Influence of unemployment on societies'

The findings showed that unemployment has two impacts on communities: increased possibilities to lose the productivity of the labour that is potentially the most skilled through the biases, and increased propensities for people to engage in reckless lifestyle and illegalities for survival. The impact of biases in recruitment processes is that in certain cases "square pegs are put in round holes". There are individuals who get the opportunities to do the jobs they were not necessarily trained for. It also happens that in some cases, the best products or the most qualified do not necessarily get the fair chance to work or even display their skills and things they can do. One respondent spoke of job positions that were filled by an individual with a diploma even though the positions were designated for individuals with a degree. He described the situation:

After the application (period) you hear some people with a diploma have been picked and they were employed meanwhile I submitted my application with a degree but nothing so it is like in Ghana here, it is all about who you know. If you don't know anybody, you (will) keep on submitting application(s) over ten thousand of applications and no one will mind you. (Nx7)

As people come to accept that there are less or no opportunities for them, the possibility emerges that they find the easy way out of their 'mess'. Most of the time, this easy way usually means that people engage in reckless lifestyle or even crime. Findings showed that unemployment has the potential to make some young women susceptible to engaging in multiple transactional sex relationships. The worse form of this is full-blown prostitution, which is a crime according to the laws of Ghana. Young men also become susceptible to engaging in cyber fraud, which one respondent claimed is quite an 'easy crime' because of its dodgy nature. There is also the proliferation of the more conventional crimes such as drug peddling, kidnapping, armed robberies and stealing, which have the root cause as being that people do not feel they have enough opportunities to make it through genuine means. As one respondent simply put it: '*When people are unemployed in your community, they would indulge themselves in criminal acts like robbery*' (YEPF2). The statement goes a long way to demonstrate how societal perception of crime is linked to unemployment and based on evidence given by some respondents, perhaps this may be rightly so. As the literature review has shown, crime in regions with high unemployment rates is fairly common. Kakwagh and Ikwuba (2010) argue that idleness for youth is the conception points for criminal ideas.

This sub-chapter 'Social Capital and Unemployment' has assessed whether the family, friends, associations and community of informants have had any influence on the employability of the youth. Under this theme, the findings showed insignificant differences between the informants from the two programs even though it was clear from the findings that social capital could play significant roles in getting people employed. Results further showed that there were significant impacts on one's social capital in cases of unemployment. Families primarily aided in financing education for all respondents. However, at least two respondents from the YEP (f1 and f5) admitted that the inability of their families to offer financial support brought their education to a halt. Impacts from unemployment seemed to be most felt by families, as there were regular reports on disharmony in family relations and disappointments emanating from unmet expectations. Most informants seem to rely on their families and friends for support during unemployment. Friends played various other roles in the job search process. Findings also showed that associations that people affiliate with have significant bearings on their employability although the extent of influence depends on the type of association. Associations identified were religious, political or from the civil society. The roles that one's association may play in one's unemployed situation

depends on the type of association. Findings further showed that societies indirectly influence the employability of people through their constructs of prestige associated with jobs or through certain generally accepted recruitment processes that entrench bias. Findings suggest that unemployment can propel people to engage in social vices.

4.3 Economic Capital and Unemployment

As indicated in the literature review, economic capital, according to DFID (1999), refers to the available financial or monetary resources (cash or an equivalent) that people use to attain their livelihood objectives. A 'capital' stock of money can be regarded as financial capital if it can be used in a manner that would bring higher returns to its use (DFID, 1999). The main issues to assess were a person's access to funds, credit, savings and other economic assets that could influence employability, and to further assess the nature of the potential influences. I also try to assess whether unemployment has influenced the economic access and wellbeing of individuals

4.3.1 Personal Funds' and Unemployment

Influence of personal funds on employment outcome

Funds can be available to people through a variety of sources but mostly through income. The interviews suggest that people's access to funds had played a very important role with respect to influencing their employability. In Ghana, where education at all levels is not free, lacking access to funds for tuition, living expenses and education could halt one's educational ambitions. Families become an important source of sponsorship in such a situation. At the tertiary level, only one (Nx3) respondent claimed to have financed his education with income from part-time work. Issues with funding for self-investment WERE of the main reasons among a few other things why particularly most of the respondents from the YEP claimed to have been unable to reach what they aspired in terms of education. One respondent who lacked the funds required to enrol in a nursing training school described her situation:

Okay I have two reasons why I have not achieved that yet; some of my passes were not good and I did not pass some of my exams very well. More-over the financial support is not that strong so I have to relax and wait for some time, gather some money and write my exam then go back to school. YEP F4.

Respondents who found themselves in a similar predicament tried various other means to acquire funds for their education. One such means was to acquire part-time work for income. Not having specialized skill sets in such a situation usually means one should engage in blue-collar jobs that do not seem to be readily available and in developing country contexts, could be also low paying. One respondent who had to work for capital for his tertiary education said:

had to work myself and pay my school fees myself and the help that is coming from the parent are not enough because they don't have any better work to do. My work was to sometimes farm, even farm pepper before and sometimes too you have to go load soil in the tipper trucks to be able to raise some money. Nx3.

Access to funds is not only important for investment in oneself but also to help in one's livelihood during education as well as during potential unemployed. During the unemployment situation when an individual has to find a way to 'survive' until he or she gets a job, getting some monetary backing becomes very important. During the period of unemployment, respondents who did not have any personal savings had to be at the mercy of family and friends for survival. Only two respondents (i.e. Nx4, Nx12) reported having had savings that they relied upon in desperate times. For them, savings seemed to be an important resource in hard times. One respondent described this situation: *Before I got this job. I'm doing now, I had done some contracts jobs and internships., I had saved some amount during my National Service so I depended on that while home.* Nx12. Furthermore, savings seemed to be an important start-up capital for the commencement of self-employment. One respondent who had to rely on the savings of her retail shoe business said: *Sometimes you find it difficult to get the capital to go for the goods, you can't get credit from anywhere and you don't get any other money from anywhere just your savings'. Nx2.* Filmer et al. (2014, p183) suggest that savings allow people to raise capital for business, serve as collateral for accessing loan facilities, help to sustain people when they lose their livelihood sources and also help to cushion people when they decide to make certain investments that entail some amount of risk. Furthermore, the burden to contribute money for household use reduces propensities to save. Based on the findings, personal funds seem to play an important role in influencing employability. To a large extent personal funds are important for investment in education and as start-up capital. Being employed is the easiest and most common way people make money. Unemployment inherently has impacts on economic capital.

Influence of unemployment on access to funds

Economic resources are important because they facilitate change and development in real-life circumstances. The absence of economic resources inhibits the attainment of the needs and development of the individuals. The fundamental need of personal funds for most people is to meet the needs, wants and ultimately build a capital base of which there could be further improvement in life. Unemployment poses a threat to meeting such aspirations and findings from the research showed that the absence of a regular income meant a lot of struggle for most respondents. One respondent described the situation like this:

There is no other income coming from anywhere so sometimes how to get your stuff every day (is a problem). You have to feed yourself three times daily but looking at conditions it has reduced to two times so life becomes difficult you have to get your pomade, soap and all. How to provide for your utilities and all that has been a problem, it (is) very difficult!
Nx3.

Meeting basic needs is one of the reasons why economic capital is very important. Struggling to do so is usually one of the driving forces behind ill activities in society. As already discussed, insufficient opportunities for work and income seem to increase the propensity of people to engage in crime but before a person, willingly or through influence, decides to engage in a certain crime for financial returns, the person usually has found him or herself in a dire need for economic resources. In the literature review for example, it was seen how in Uganda, sex work was adopted by many young women as a strategy to survive the extreme poverty accompanied with unemployment (Namugala, 2017, p71). It is no wonder that desperation for 'survival' plays a role in such decisions to partake in activities like these. In this research, the findings indicated that some young men who find themselves in similarly desperate situations become susceptible to gambling activities. Gambling in the form of sports betting has become rampant among young men usually without work. These young men use their meagre money to bet on sports games with hopes of getting bigger returns if their predictions come through. One respondent had this to say about betting:

'People turn to do things in any way they can to get money for their upkeep. some will probably take into betting, online betting to make some money. They are betting on football

matches they are betting on soccer, they are betting on basketball, they are betting on horse racing, tennis, all those games. Yes, so that is one of the things people take up.’ Nx4

At the end of the day, as usual, most of those that bet lose their money with just some few ones being lucky enough to earn something more, with the struggles continuing for the unlucky ones. This is very similar to Uganda, where young men usually considering sports gambling as income-earning activities, invest a lot in their resources betting on games (Namugala, 2017, p71).

4.3.2 Access to Credit and Employability

Influence of credit access on employment outcome

Credit facilities serve an important role in society. Findings from the interviews suggest that access to credit plays a very important role with respect to influencing one’s employability. The major importance of credit for most interviewees was helping in investments in oneself and providing capital for startups. As has already been discussed, respondents mostly depended on family members for the investments in their education. However, in some instances, respondents spoke of the inability of the family to push them through, this being caused by various factors. In such a situation, some of the informants had family who obtained credit to help with their education. One respondent described the situation;

I had to talk to my parents about my decision to get to the university so I waited for my WASSCE results to come; which I had good passes so my father went out to get some money to put me to school and fortunately he got some support. With the little that he has, he was able to fund my education, and I started. Nx1.

Respondents who could not get support from the family at some point and could not access credit facilities had to bring their education to a halt. This brings to bear the crucial role that credit facilities play in people’s education. Student loan facilities seemed to also be a helpful resource. One respondent said; *I had another uncle who supported me throughout my first-degree education and I was also able to access some student loan facilities that was very useful in sustaining me.* Nx12.

Based on the findings, credit facilities, prove to be very important for individuals who had plans to commence their own businesses. It seemed vital to respondents that credit facilities would have reasonable interest rates that could enable the realization of their prospective business ideas. The

issue of interest rates seemed to be the biggest influence on accessing credit facilities, and the high interest rates seemed to be the biggest prohibitive factor discouraging respondents from accessing credit facilities. Most respondents preferred seeking funds from family or friends. This undoubtedly having an impact on the propensity to commence start-ups as per the interviews, it was rare that family or friends would take up such responsibility. The ultimate impact of this is that individuals who could have otherwise been employed through self-employment remained in the predicament of 'unemployment. One respondent gave this description to the situation;

I tried applying (for a loan) but their interest(rate) was too much. Like if you take hundred cedis you will pay one hundred and twenty-nine cedis to them. within one month, thirty days some thirty-one days, okay. so that is almost thirty per cent interest in one month on hundred cedis in one month. so that's what discourage me from taking the credit. Nx2.

Influence of unemployment on access to credit

Unemployment has one major impact on access to credit and it is that the requirement usually attached to credit acquisition for most financial institutions is not particularly favourable to the unemployed. One of the issues regularly mentioned was high-interest rates. It seems to be that very high-interest rates, is a mitigating factor for the risks associated with giving out credit. Furthermore, a person in need of the credit usually must have regular income to guarantee that this person has the capability of paying back. In most circumstances, this proved to be an inhibiting factor for respondents to access credit facility as they were unemployed. One respondent elaborated on this issue;

When you are going in for loans, they will take certain qualifications, maybe you should a government worker or even if you are private worker you should attain some amount of money in your account before they can even give you loans to start a business and they don't give small loan there if you go there they tell you they give loans from two thousand(ghc2000), YEP F4.

Furthermore, collaterals that are usually valuable enough to be accepted for a credit deal were not in possession of respondents who considered credit facilities. This was not surprising as most admitted struggles to even meet basic needs, let alone owning, possibly, expensive properties that could be potentially used as collateral for obtaining credit. One respondent indicated that; *you try*

to apply for a loan, and they need collateral! Since you really don't have enough on you, you really don't have properties that you use, you can use as collateral they turn you down. Nx4. In other instances, guarantors are also required before loans are given out: this adding to the already substantial items required to access credit.

Challenges in attaining credit could be daunting for an unemployed person aspiring to be self-employed as it may be the only reliable means by which they get something profitable to do. As literature has shown, access to credit does play a role in reduction of unemployment. In South Africa for instance, research showed that the more there was an increase in micro-credit facilities for people, the more unemployment rates reduced and vice versa (Ncanywa and Getye, 2016 p114).

4.3.3 Access to other Economic Resources

Apart from access to personal funds and credit playing roles in the employability of people, there are other economic resources that has the potential to influence employment outcomes for people. Grants from governments, NGOs or a philanthropic entity could be examples of such resources. Some respondent (i.e. Nx1, Nx2, Nx3, Nx5, YEP f2) respondents in the interviews advocated for the need for an introduction of a structured grant access scheme that could help unemployed people access funds for their start-ups. Such grants would take away the pressure of making money quickly to pay back loans. It could also help unemployed persons who otherwise cannot meet the requirements usually set by the financial institutions for credit. A respondent highlighted the importance of grants in his description:

About entrepreneurship: bring few graduates together let them come out with a proposal which the government can support. I think that the government should look at that aspect of it if the government say they want to employ all the graduates, it's not possible, so one way to reduce that is to get them to bring in ideas and you support them. Nx3.

As assessed by respondents, grants could be a way of potentially providing foundations for good business projects that could help unemployed people gain employment. This assessment seems to be rightly so as literature indicated that many grant schemes in different countries were important in providing self-employment. Instances can be made of Sri-Lanka's Gemi Diriya program, a social intervention program that offered one-time financial grants to individuals as start-ups for their businesses in order to prevent them from the risks associated with a loan (Filmer et al., 2014

p125). This grant scheme brought major livelihood changes for many individuals who were beneficiaries. Also, the introduction of the Basic Income Grant (BIG), a grant that was geared towards poverty reduction and employment generation in Namibia, helped in significant reductions of not only unemployment but crime rates as well (Jauch, 2015 p9).

The theme 'economic capital and Unemployment' has assessed whether the access informants to personal funds, credit and other economic resources (i.e. grants) has had any influence on their employability. Under this theme the findings showed insignificant differences between the informants from both programs even though it was clear from the findings that economic capital could play significant roles in getting people employed. The analysis showed that personal funds was important for investing in oneself. Funds for ones use, either from oneself or the family was primarily important for one's education and in some cases as capital for self-employment. Access to credit was also important for investments in oneself where there was inadequate personal funds. Findings further showed that unemployment affected access to credit because there is no income which ultimately inhibits one's eligibility to access credit. Respondents advocated for grants from the government to entrepreneurship for young people.

5 CONCLUSIONS AND RECOMMENDATIONS

This research has assessed whether the livelihood situation and the livelihood capital of individuals have had any influence on their employability, and the nature of the potential influences. It has also analysed whether unemployment has influenced their livelihoods. Ultimately, this research has provided perspectives on the extent that the pool of capital available to people could be used to improve their chances of finding employment. It has also provided more perspectives on how unemployment impacts the lives of people. Using the DFID's (1999) sustainable livelihoods framework as the theoretical background, the literature review has assessed the influence of three livelihood capitals (e.g. human, social and economic), and how they affect employment. The literature suggested that the three forms of capital have a substantial degree of influence on employability while unemployment had a significant impact on people's livelihoods. The literature also showed that they have a significant impact on people's unemployment.

The first question involved examining the influence of livelihood situation and livelihood capital on employability. The question further sought to establish the nature of such an influence. The research indicates that there was indeed some influence exerted by one's livelihood situation and one's capital in relation to employment. For instance, in relation to human capital, this research has shown that education does influence one's employability. Respondents from the NABCO program had an upper hand in access to job opportunities as compared with their peers from the YEP program. However, their level of competence depended on the quality of education they had. Research participants from NABCO may have to deal with under-employment as there seems to be an inadequate supply of jobs that require their specialized skill sets. Unemployed persons with specialized skills will have to face the hard question of remaining unemployed or being under-employed. Entrepreneurship seemed to have prospects for respondents from both programs but was no easy way out as there seemed to be many stumbling blocks on the path to successfully operating one's business. In relation to social capital, the research shows that the process of skills acquisition and education, which is a primary requirement for most jobs, is funded by participants' families who form their most immediate social network. Furthermore, through one's network, one can acquire the information related to job vacancies, proper career guidance, and opportunities of being recommended to prospective employers, as well as get protocol placements in job positions.

Also, the associations that people affiliate with potentially influence employment outcomes (e.g. people with strong political affiliations have relatively easy access to public sector jobs). Societies also indirectly influence the employment outcomes for people through constructs of prestige associated with jobs or through generally accepted recruitment processes entrenched with bias. In relation to economic capital, this research has shown that personal funds were important for investments. Access to credit was also important for investments in oneself in situations of inadequate personal funds. This research indicates that in the absence of support from other sources, a lack of economic resources serves as a stumbling block to a sustainable livelihood.

The second research question was to examine the influence that unemployment had on respondent's livelihood situations. This question further sought to know the nature of this influence. With respect to human capital, the research indicates that unemployment had a different impact on individuals with different levels of education or skills. The most common impact of unemployment was forgetfulness of acquired skills. People could also be propelled into using their available skills to make money illegally. For the research participants from the YEP, this risk did not exist as they had no specialised education. All respondents reported a propensity to have psychological issues or adopt a self-destructive lifestyle harming their wellbeing. Under social capital, unemployment has a varying degree of impact on people's social network. The research showed that unemployment could destabilise families and friendships. However, this does not apply to everyone. For some, families, friends and social groups that they associate with, serve as important pillars of support during this period. During a period of unemployment, individuals who find themselves in desperate situations usually become susceptible to influences to engage in social vices that can affect the society within which they live. Such influences usually emanate from friends or from other kinds of associations. Unemployment also affects access to credit because there is no regular income, and this ultimately inhibits one's eligibility to access credit. Regarding economic capital, this research suggests that the inability to acquire income as the result of unemployment usually inhibits individuals from accessing economic resources. This in turn limits their capacity for sustainable living and investments in themselves. It further hinders their access to credit facilities as financial institutions cannot rely on them to successfully service their credit.

There were some similarities between this research and the literature review; however, some new information was obtained from this research. Both the reviewed literature and this research

indicated that long periods of unemployment result in under-employment, forgetfulness of knowledge and skills, increased the propensity to live risky lifestyles, and increased the propensity to have psychological issues. This research, however, showed that long periods of unemployment could also increase the propensity for individuals to use acquired skills illegally to make money. This was evident from the accounts of some respondents on online fraud and hacking by unemployed persons with IT skills. Concerning the influences of social capital on employment outcome, the literature review and the results of this research both indicate that family and friends play various influential roles that influence employment outcome for individuals. However, this research revealed that there are other types of social networks (e.g. political ones) that are important in determining employment outcomes. This research has also suggested that nepotism and social constructs of prestige also can influence employment outcomes for people within a society. In periods of unemployment, this research has pointed out that for certain families, there is a destabilization of relationships as unemployed people are unable to contribute financially while being an added burden to the limited resources. Under economic capital, this research and secondary sources have shown that personal funds is important for investments in one's education and in some cases as capital for self-employment as well as credit. In periods of unemployment, however, this research points out how unemployment affects access to credit and further makes contributions to how unemployment inhibits the attainment of sustainable livelihoods.

The sustainable livelihood framework was used as the conceptual framework for this research. The primary concern of the SL approach is the need for livelihoods to be capable enough to recover from vulnerability, stress, shocks and critical life situations or circumstances. Results from the research have shown that unemployment puts individuals in vulnerable and livelihood threatening situations. As evident from the accounts of respondents on the influences and effects of unemployment, it could be seen that many were put in very vulnerable situations. As Scoones (1998, p7) points out, the inability of individuals to cope or adapt to stress places them in a state of vulnerability that prevents them from attaining sustainable livelihoods. The SL asset pentagon depicts five key assets that people need; human, social, natural, physical and financial capital. The results indicate that when the economic, social and human capital resources are pooled together and used by individuals in unemployment contexts, their chances of obtaining employment increases. This is evident in the way in which access to all three forms of capitals proved to be influential in determining employment outcomes. As the framework also indicates, policies and

institutions ensure through rules and regulations that the access to assets yields beneficial livelihoods (Kollmair and Gamper 2002, p8: DFID, 1999). In this light, it can be seen that even though capital resources are important for equipping individuals for jobs, policies and institutions (both public and private ones) have the responsibility to ensure economic growth in a country. Economic growth ultimately is responsible for full employment in an economy. Thus, for individuals the most important thing is to be well prepared for the economic opportunities that are created by the growth.

Despite the shortcomings of the SLA and the notion of capital, this research has not inculcated recommended aspects of Bourdieu's theory of social practice that could have augmented it. One of the reasons for this is that this research has primarily focused on unemployment from the supply side. Had the focus been on the low demand of labour within an economy, there could be the need for assessing international trade: which could elaborate how local and global scales of interactions in trade are important for the unemployment situation in a given place (Ghose, Majid and Ernst, 2008). On the notion of capital, this research did not adopt the relational and socially contested aspects of forms of capital as factors affecting access. This was to ensure the scope and objectives of the research was realistic, given the constraint of time and resources. Further research could, therefore, be done in the future to assess how the relational and socially contested nature of assets influences employability. Furthermore, although this research does not explicitly address the relation of 'agency and structure' in unemployment contexts, it recognizes the role the structure (i.e. public and private sector institutions and policies) plays in influencing the employment outcomes for people.

This research has shown how access to particular livelihood assets influences employment outcome. It has highlighted the particular roles that livelihood assets play in influencing employment outcomes for individuals and brought new perspectives on the way in which individuals get employed. From an individual perspective, knowledge of this is important as it can help an individual to know the assets available to him or her and to what the extent these assets are accessible.

In Ghana, the most relevant factors that affect unemployment are labour demand and labour supply (Baah Boateng, 2013, p390-391). Thus, even as the government and the private sector institutions put things in place to ensure economic growth that would increase demand for labour, issues on

labour supply should also be prioritized. This research also highlights the impacts of unemployment on livelihood situation and livelihood assets. The research has shown the challenges that unemployed persons face in their personal lives and the limitations they have to access credit facilities. Knowledge of this is essential as it reveals the most important areas by which unemployed persons can be helped through policies or programs.

Recommendations

Quality of education has been one of the most prevalent issues of this research. Both the secondary data and this research indicated that the quality of education has a very significant impact on influencing employment outcome. Based on this research, there seem to be certain areas that need to be improved to ensure that the quality of education reaches the appropriate standards. As pointed out by some of the respondents, the lack of facilities and personnel had negatively impacted the quality of education that some received. As education seems to be the most significant means to ensuring an adequate and competent labour supply, it is paramount that policies and effective implementation mechanisms are put in place to ensure the best quality for education. The government has to make sure that the standards for personnel and facilities are strictly adhered to, as this has major impacts on the products that come from the educational institutions. Furthermore, there should be a deliberate attempt to ensure that those standards are applied in every institution to make sure that all educational institutions at all levels of education match in terms of quality. There should be a particular focus on investments for educational institutions in rural and deprived areas.

One other recurring issue was on the curriculum of studies being impractical or not being synchronized enough with real-life work. This results in graduates having to face a different set of problems during work. To deal with this, educational institutions should proactively try to inculcate compulsory internships into their study programs and equip and encourage tutors to learn and teach the latest developments on the field of work. It would also be important for institutions to bring onboard real work professionals to share experiences so as to give students a fair idea of what would be expected of them on the field of work. Students should prioritize and actively seek to pursue internship opportunities even if not paid to ensure that they have to get some work experience that could be valuable to them.

It would be very important for authorities in charge of youth development to consider operating youth employment counselling at a national level. This office would be responsible for offering counselling services that include study planning, career guidance and entrepreneurship mentoring. Such offices could also offer to counsel for unemployed persons who are going through depression and other psychological health issues. This policy recommendation has been proposed before. Poku- Boansi and Afrane (2011. P86) advocated for an outfit, which they called the 'youth employment information centre'. They proposed that this centre was to act as a place for career guidance, youth employment research, registration for unemployed youth and where employers could be linked to employees. It is important to note that such an outfit can be very helpful for youth, especially the ones who may feel abandoned, or those with entrepreneurial ambitions.

Grants from both government and private sources as start-up capital are vital for entrepreneurial initiatives. Grants seem to be the only logical means by which to get some funds for entrepreneurial projects – especially considering the difficulties faced by some unemployed persons in getting access to economic capital. As shown in the reviewed literature, grant schemes could be a very important means by which entrepreneurial goals by individuals get reached. However, not all grant schemes have been successful in reaching its targeted goals. In Ghana, The Rural Enterprise Program, a grant scheme for rural household enterprises, is one well-known scheme that could not attain some of its fundamental goals. It is therefore paramount that due diligence is done before the development and commencement of grant schemes by government or private entities. When grant schemes are to be combined with skills training programs for individuals without vocational or tertiary education, there has to be in-depth research done to ascertain the merits and suitability of such a program for the prevailing circumstances.

Grants schemes and credit facilities are an important means for financing businesses. However, it takes other external factors to ensure that available credit or a grant serves and achieves the purpose for which it was obtained. It has been discovered that policies relating to the use of space, and the public access to security, electricity, water and other social services play important roles in ensuring and encouraging a good business climate (Filmer and Fox, 2014 p161). The absence of this provides a negative business environment. Inhibiting factors which are consequences of ill-use of space and lack in access to public resources can effectively crumble the expected outcomes from acquired capital. This suggests that the impacts of external influences on business ventures

cannot be downplayed. The lack of infrastructure and unsecured business locations were two of the reasons attributed to the failure of the Rural Enterprise Program in Ghana (Filmer and Fox, 2014, p162). While it is important to advocate for an increase in access to capital for individuals for entrepreneurial ventures, it is also necessary to put in place the structures that can enhance the use of the provided capital.

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APPENDIX I: SAMPLE OF DATA ANALYSIS

Interview NX1

- a) Name- Nx1
- b) Gender- male
- c) Age-29 years
- d) Years unemployed- 2 years
- e) Marital Status- Single
- f) Program- Nabco

Me: Can you tell me about your education? How did you go through your education?

Nx1: After I completed high school I had an ambition to make a better future and so I had to talk to my parents about my decision to get to the university so I waited for my WASSCE results to come; which I had good passes so my father went out to get some money to put me to school and fortunately he got some support and with the little that he has and he was able to fund my education and I started in the University of Development studies where I studied agricultural technology and majored in bio-technology. So, while I was in school I decided whether to pick some loan to support myself or to manage the little money I got from home but finally I had to manage the little one I got from home

Me: So, you did not get the loan?

Nx1: No, I didn't get it since it was going to be a liability on me after I finish school and I have to pay it back which I didn't want to owe the government so I just managed the little one that I got from home.

Me: So, if you say manage; what do you mean by manage because if you have needs that you have to meet, you have to meet these needs?

Nx1: Of causes, because of the money that I was getting from home I couldn't afford everything that I wanted to get so I had to squeeze some things out and get some things that I need at that moment. So that's what I mean. At least some food for survival and some basic materials to support my studies and some books and some little things materials that are important, to buy some handouts and lecture notes. So those are the little things I needed to support myself to go to school.



Me: Do you think your education equipped you well enough for a job?

Nx1: Yea, my interest was not to quickly enter the job market but I felt as a young person the way I think was that I have to further my education to the highest level before I consider coming to the job market. My focus was that I had to finish the university and go straight to the masters (studies) but that wasn't the case due to money. When I finished finally after my nationals service, I have to consider another option of picking a job but looking at myself the background of my study was theoretical rather than technical aspects so my chances of going straight to the job market is quite shaky because the training that I have was not much on the job market, is not much on the job market, is not what the job market is seeking for.

Me: But you said you do agric engineering?

Nx1: Agric technology

Me: Is that not practical?

Nx1: Yes but there is a difference between the university education and the technical education so if I had gone to the technical school to do agric or the agric college, I would have been involved in more practical work and I would have had hands on experience but the university experience is a bit more theoretical and that hands on field work, I didn't get a grabs on it so it's a bit challenging. Even though there were occasional training sections and practical sections were organized but I believe it was not enough I need an extra training before I can actually say that I can do something for myself. So I can not say that my study equipped me fully to get to the job market straight away and I cannot say that I have nothing to get to the job market so what I have is good but I need a little training on it to make a good experience.

Me: So as at the time of the completion of your studies what employable skills did you think you have? What could you do for a company if they employ you?

Nx1: I believe that every company that employs give some level of training depending on the area they want you to operate so I believe at that at that level because I know how to organize because I was involved in some organizational activities, I can write a good report and make presentations and at least there are some basic managerial skills that I have because of the student offices I held back on campus so that helped me enough to put myself together in all these things

Me: You held offices? What kind of office did you hold?



User

Economic capital: Inability to realize aspirations due to funds



User

Human Capital: Non-practical education



User

Human Capital: University education mainly theoretical



User

Human capital: insufficient practical sections



User

Human Capital: Insufficiently trained for work



David Arkoh

Human capital: skills development during work

Nx1: Yes. Errm I held offices as a, one of the offices I held was the president of the bio technology students union and in that I had to do some level of administration work so that which was quite a good association, was one of the vibrant associations on campus and we actually engaged in organizing international programs and then, so that equipped me with some level of administrative skill and to also coordinate some activities, so I can work as a programs coordinator and I can get into managing some projects in some departments



User

Human capital: Extra curriculum activities provide essential skills

Me: So what was your ideal future aspiration? What did you want to do with your education and what informed your choice of program that you are presently talking about?

Nx1: my greatest ambition was that one day I will become a genetic engineer myself so to say a researcher working in genetic engineering because I like to, when I was taught about plasmids and some of the things you can do in genetic engineering I liked to do research and find out how one day I can also alter something, and basically my interest in studying agricultural biotechnology was because I needed to know how I can improve on certain crops and because in Africa you know we are limited in some things that we lack some nutrients in some foods like pro-vitamin a and other nutrients that are missing and I believe that with genetic engineering we can use some engineering stuff and then make these things rich for children to eat and with iron and everything needed have a better future (for the kids), so that was where my interest was.

Me: So do you think that in Ghana, a persons skills alone is the requirement to get a job? What do you think about that?



User

Social Capital: Connections important for jobs acquisition

Nx1: Erm, I don't think a persons skills alone is the requirement to get a job in Ghana because there is a popular saying in Ghana at the moment that everything is about whom you know and the 'who you know' means that you can have the skill and all the potential for the job but if you don't know anybody in a higher office you will rot with your skill so errr, it is good to have the skill but it is also good to have a network that can connect you to having a job so these two must go hand in hand.



User

Human and social capital: Skillset with connections; a recipe for job acquisition

Me: Okay, so considering the little skillset and experience you have, do you think there is demand for such skillset by jobs in Ghana?

Nx1: Eerm, there are a lot of people with a similar skills and the competition(for job places) is



David Arkoh

Human capital: Competition for few vacancies

high and to be able to compete in a situation like this, you need to have an extra knowledge in that skill and as a young person who has come out of the university it is quite rare, my chances are quite rare to get into any of these offices so eerm I wasn't actually aiming at getting something that would put me into those offices but I was looking for where(a workplace) I could be trained then from there upgrade myself.

Me: Okay, okay, I get you. So, when you were unemployed for instance was there any means by which you could have used your skillset productively?

Nx1: Eerm whiles studying my bachelors, there were some practical courses that I studied at school. One was mushroom production. Another was bee keeping. Where actually you keep the bees in hives and they can produce honey for you freely. So, with this practical experiences (pauses), And then also animal rearing because I took some course in how to keep cattle and goats and sheep. So, these are practical things which (I did) and I remember that each one of us bought poultry birds and we tried to rear and grow them and we took them out but these were all practical trainings that we went through. I would have gone into bee keeping to produce some honey and I could have gotten myself into mushroom production but I needed some capital to get into all these production but it is a bit challenging because at the moment all my brothers are also in school and its hard to go to my parents, my dad to ask again to help me with some money to do this.

Me: So, you considered self-employment?

Nx1: Yes, so yes, I considered that because one of my goals is to be an entrepreneur which I can employ myself and then I can also get others; employ others to work for me but at least I need some capital to start something for myself and that's the challenge.

Me: So, what are the general challenges and constraints to self-employment? Generally, even apart from the capital issue you just mentioned.

Nx1: hmm Apart from the capital, its mentorship. Yea, because to be able to establish yourself you need someone who has similar knowledge and practical experience apart from the theoretical



David Arkoh

Human Capital: Insufficient opportunities for new graduates



David Arkoh

Economic capital: Inadequate capital for self-employment



User

Social Capital: Mentorship important for self-employment

background to at least be with for some time but the present situation in Ghana today, when you are going to understudy someone, the person thinks you just coming to waste his time or probably you are not a serious person and people don't actually trust (pauses) it's also not so much in people because they don't think that you are going to stay because you are a degree holder and they don't trust that you can stay to learn. Because you can just leave at any time, giving you the chance and the attention is quite difficult. The next thing is also how to acquire land because if you want to go into animal production, if you want to do bee keeping you need a forest that you can go and keep the beehives there.

Me: Okay. So, do you think in the absence of employment people could use their skillset, unproductively, negatively or unlawfully?

Nx1: Yes eerm there are a lot of things that can happen with this situation. They said that an 'ideal mind is the devils workshop'(local proverb) and if you become ideal not doing anything, definitely your mind would go somewhere to the extreme and you will definitely try to find something to do with your strength. Of cause we are energetic young men, very energetic sometimes you are tempted to go and join some gangs and with this present situation of Ghana with vigilante groups.

Me: What do you mean by that, what do you mean by vigilante groups?

Nx1: If I say vigilantism, at the moment there are groups of young men, energetic men who are poised to put themselves together as security personnel who are supported by political powers and they act in the name of political organizations and these people are sole to say private security persons that are behind some political parties who actually put themselves as self-watchers. They claim that they are guarding things for the political parties. It is easy for unemployed people to get involved with this.

Me: So they are security people?

Nx1: They are 'self-employed' security people. They come together to act as political security personnel. Recently, there was a by-election in one of the constituencies in Ghana and these groups went to vandalize things. There went in the name of being 'security personnel' but least did we know that they were (vigilante groups). So us young people you are tempted to get into such gangs. And also with the recent rates in armed robbery, sometimes you are tempted, why am I wasting my strength and energy (struggling to acquire jobs) you can equally join them. These are the challenges that are there that if you are not careful a friend can easily influence you. At least if you go and you get your daily bread, why not? They (robbers) are equally young men like me.



User

Human Capital: attaining mentoring for entrepreneurship difficult



User

Economic Capital: Difficulty in land acquisition affect agenda



User

Social Capital: Bad Influences for unemployed youth



User

Social Capital: Unemployed persons more susceptible to political vigilantism



User

Social Capital: Unemployed persons more susceptible to join criminal gangs.

Me: Ok I get you. My next question is that, were you part of any special associations when you were unemployed

Nx1: errm. Not really

Me: Okay.

Nx1: yes because I didn't find the interest to join any association because I believed that in any association at least there is a possibility that you might have to pay some dues and I don't have that money to pay

Me: But there were unemployed association or something, didn't you join any such associations?

Nx1: No! that's bullshit, I don't know why you would be unemployed and you will still go and form an association and in any association you would have to pay money (dues) to keep the association running so if I have e money to pay for dues at that association, I can use that as savings and then I would buy one beehive (laughs)

Me: I get you. Anyway whiles unemployed were you in any way influenced wrongly or did you face any problems as a result of your association with particular social networks

Nx1: Yes,

Me: Can you explain.

Nx1: Personally I felt a bit awkward when I get close to my friends who have been able to make to another level because psychologically and emotionally I felt I had not done enough. There were probably people that I felt that I did better academically than them in class but this person has moved on and I'm still stuck at where I am and so sometimes that stigma did not me get close to some friends

Me: So it(unemployment) affected your relationship with your friends

Nx1: Yes, that(those) relationships began to shake because I have to hide myself from them seeing me because I looked quite miserable.

Me: I get you but were you in any way influenced wrongly?

Nx1: No, not to that extent



David Arkoh

Economic Capital: Money as a constraint to associations



User

Social Capital: Avoiding friends due to embarrassment



David Arkoh

Human Capital: Psychological stigma



User

Unemployment Stigma affects friendships



David Arkoh

Social capital: destabilized friendship due to unemployment

Me: Okay You spoke about mentorship some time early on in this conversation, Have you had any, personally have you had any mentors and what roles have they played in your life

Nx1: One of my mentors, I have had a mentor when I was doing my national service. Because of my interest in research I had opted to do for my national service, a teaching assistant and so the person,, my supervisor during my national service period became my good mentor because he was a very good research fellow and had a good experience and so his standard and his way of life was something that I appreciated so in everything I decided to take his steps(advice). So I asked questions about how he has done this or that and I also get motivation from that but the time (spent with him) was too short

Me: So how did your unemployment affect your situation with your family people and also what was the impact of the unemployment on your family

Nx1: Erm , with family, with family, because they had spent that amount of money on me to go to the university and the mindset of people that once you finish the university you are going to get a job and you begin to support the family at home. So when I finished and now there is no job and I have to come back and then go to the kitchen to check the food they have prepared and if there is nothing you have to go back and asks mama is there no food prepared (giggles). With that your mum would turn to look at you like you are a useless person. 'Y3 di wa k) skull s33 k)b) bra na fa b3 shw3 fie, wun susu wu baay3 aa kakra 3w) fie na wunsu wubedi' (You have been sent to school to make it in life and support the family but you couldn't and now you want to be a pest on the little left at home). So that's the stigma that sometimes I faced so sometimes if you are hungry and there is nothing at home you cannot tell any body that you are hungry, so you just have to live with it. Also you will not get the respect that you are suppose to get because if you are working now, If I were working the respect that I would have gained would have been high. Now your young brothers and sisters would see you as so to say useless in quote because you are not adding any value after your education.

Me: So what other impacts.

Nx1: I think It has also slowed down my plans

Me: Plans? In relation to your family?

Nx1: I had planned that by this stage I would have been able to sponsor my junior kids to school and to ease the pressure from my dad but since that has not been achieved sometimes It feels like a failure. Sometimes I feel like I have failed



User

Social Capital: Mentorship good for guiding career path



User

Social Capital: being a burden on family economically



David Arkoh

Economic capital: Difficulties in meeting basic needs



User

Social Capital: Loosing respect of younger siblings



David Arkoh

Social Capital: Incapacity to offer financial support to family.

Me: Yea yea. Okay. So in your opinion what influences are unemployed youth generally susceptible to?

Nx1: One thing that I mentioned earlier on is the vigilantism. This is something that is going on and every youth who wants to acquire somethings(from politicians) is prone to these things so that is one situation. Joining armed robbery gangs, because of the pressure society would mount on you, you have to force yourself to do something and if care is not taken, these influences would lead you to imprisonment and your future would be shuttered so there is the greatest temptation that we the use face with this situation off unemployment and I believe that if we get some support we would be able to avert some of this situations in time

Me: You were speaking about network being important for people getting employment. Do you know of anyone who because of their connections were able to land some job?

Nx1: I know some friends who were part of political groups on campus and because they bear the political association cards, as soon as they finished, even right at national service they were able to get influences somewhere and through political influences were sent to good places

Me: Really, Like where?

Nx1: Like the ministries, to go and work in the ministries and to work with some companies that when you finish school and with some political powers (political influences), you could be pushed there. So I know some friends who are now in the ministry of works and housing and I have so many other examples.

Me: So, you feel politics, political connections play a big role in people getting jobs?

Nx1: Very sure! Very sure! Political connections are very important in the present situations. That's why some people who didn't perform well (In school) can outrun us. It is about who you know

Me: So, what ways were you using to search for jobs? What strategies did you use to search for jobs?

Nx1: Errm. Online! I go online and search for jobs. Recently there are some places (websites) you can sign up for job alerts and email alerts (on jobs). Also, by asking and visiting random places, sending applications to places that I think there may be some openings.



User

Social Capital: Susceptibility of unemployed youth to political influences



User

Social Capital: Acquiring jobs due to political networks



User

Social Capital: Acquiring jobs in the public sector through political influence



David Arkoh

Human Capital: literacy important for job

Me: Okay but how did you get into the program with NABCO

Nx1: Well public announcements! And this one cannot be hidden because politicians would like to make noise so they cannot keep it for one person as it is a national something(program). You have to get a lot of people on board. So that is how I got into it

Me: Okay, so what do you think are the general causes of unemployment for the youth in Ghana

Nx1: Hmm. Many job advertisements you see, they say they need three years of working experience, five years of working experience, 13 years of working experience so for us as fresh men who are just coming out of the university, we don't have such experiences. The jobs we are looking for are not willing to train you and keep you for the job. So, the lack of on job or in-service training is one of the barriers because those companies or the job offers are not ready to train you. They want you already 'cooked' so they can use you. So that's one of the challenges. Then Also our education is also a problem, it does not get you ready for the jobs. It only teaches you how to chew and keep the things in your head, but it does not teach you how to process it and make something out of it.

Me: Like apply it?

Nx1: Yea, we don't have the applied knowledge so the application is lacking in the education system, so I think that these are somethings that are challenging. And then also the closed market,

Me: What do you mean by the closed markets?

Nx1: the job market is actually closed with high taxes and high rates and with the current situation with power and electricity and people so jobs don't want to commit themselves to picking lot of employees.

Me: What do you mean by current situation with electricity?

Nx1: Erm I think that now its quite better but just some few years ago we had some power crises in Ghana. So, production companies had to lay of a lot of people a lot of workers and these people wouldn't want to pick young people again so these are some of the challenges. The economy is not so stable but at the moment we seem to be picking up the pieces together

Me: Okay Okay. So what were you doing in your period of unemployment?

Nx1: I was just helping at home. I was just helping my dad in the farm. with the farm work



User

Human Capital: jobs require experience



User

Human Capital: Employees don't offer training



User

Human Capital: Education focused on memorization than application.



David Arkoh

Human capital: inability to apply theoretical knowledge



User

Effects of poor infrastructure: power crises leads to lay offs

Me: So, What do you think has to be done to support or help unemployed graduates and youth in Ghana apart from perhaps these NABCO and YEA programs

Nx1: I think presently, we need to open up err youth development programs that will teach the youth about entrepreneurship and we need to establish some national funds that those with potential idea to start something and have a better plan which after assessment is achievable, the funds can be used to support people to go into entrepreneurship.

Me: Okay but there is this 'one district one factory' policy by the new government, are you talking about something like this?

Nx1: Yes something of that sought is also possible but you cannot just get into yourself into that. You need to have something like a training so while people are in school it is better that the university incorporates internship program in the study plans so that students can be allocated to companies and places of work for at least for some time so that they will have that hands on experience so that when they finish it will not be a problem to start something on their own

Me: Okay. And what else?

Nx1: I was talking about the National fund, internship opportunities, vocational training for young people. Also I think that at the moment, the universities should not just only make students chew (memorize) and just absorb everything but the courses designed should have some kind of practical job oriented courses incorporated

Me: Is that all?

Nx1: Yes.

Me: So do you think that access to infrastructure, information and technology have any impacts on unemployment or how does that affect unemployment.

Nx1: Yea, Infrastructure is a big problem. Like I said for example you have a plan that you want to go into maybe a production field now you need a place like a land, a building some tools to be able to establish yourself. Now to be able to procure these things you need a huge sum of money but if the government or some private organization can make these things available so that you loan it and then while you are working you can be paying for it that would have been awesome but at the moment there is nothing like this so if you want to start something you have to start everything from the grassroots which is not so easy. It is not easy to start from the grassroot



David Arkoh

Human Capital: Entrepreneurship knowledge important for self-employment



David Arkoh

Economic Capital: government grants important for self-employment initiatives



User

Human Capital: Internships should be incorporated in curriculum



User

Economic Capital credit facilities important for self-employment

because these things are not there. They are not enough infrastructure. You need internet accessibility, internet connection is poor, internet is expensive, and you cannot even purchase it so these are some of the challenges with relation to employment.

Me: So what are some of the solutions that you can suggest for this credit acquisition problem or the situation you are talking about?

Nx1: Which situation?

Me: What ways do you think credit can be attained by unemployed people or how do we solve some of the mentioned issues.

Nx1: I think training, job training. We actually have to (pauses) if someone knows that this is the area I want to study, that person must be given the necessary training that is required in that venture so if we can have training for people with some particular interest in some particular fields, that would be awesome and then we can train them and provide them with the necessary skill that are needed and the knowledge that are needed to go into that field because without that, you can give the person several thousands of Cedis and it will be wasted.

Me: So, skills together with the money?

Nx1: Yes, skill acquisition together with the money

Me: Okay okay. Thank you. I think that is basically it unless there is something about our discussion on unemployment issues that you want to add. That's if any other thing comes to mind?

Nx1: Yes, Errm one of the things I wanted to add about the unemployment situation was what it could do to the future of our country. That's failure to empower the youth today is just a highway that is leading to the nations doom. They say that we are the future leaders and if we don't have the necessary empowerment to be in the position to be the future leaders and we struggle for survival, one day when they need us to assume office, we will be incapable and cause this country's downfall so it is important they realize that now. They shouldn't be wicked leaders but be leaders that have the future in mind and prepare us the youth for the future that is coming.

Me: Okay, Okay. That was very good. Thank you for your very elaborate responses and like I have already informed you, when my final analysis and report are in, if you are interested, I could always share with you.

Nx1: Yes, of cause, I will like to know the outcome of what you find.

Me: Thank you for giving me your time and the opportunity to do this interview.

Nx1: You are welcome.



User

Economic Capital: Insufficient funds affects access to internet service



David Arkoh

Human Capital: lack of avenues to pursue interests



David Arkoh

Human Capital: Funds without skills training futile



David Arkoh

Unemployment impacts the nation negatively



David Arkoh

Human Capital: youth need empowerment for the future.

APPENDIX II: CONTENT ANALYSIS

RESPC	BASIC THEMES	THEMES	INTER-LINKING THEMES	SUB-THEMES	MAIN THEMES
Nx1	Non-practical education	Non-practical teaching	Influence of Education on Employability	Education and Unemployment	Human Capital
	University education mainly theoretical	Need to practicalise education system			
	insufficient practical sections	Literacy important for job -search			
	Literacy important for job -search	Absence Internships and practical training in education			
	Education focused on memorization than application	Lack of avenues for people to pursue interests			
	Inability to apply theoretical knowledge	Not enough skills training sections during education			
	incorporation of internships in curriculum	Education enhances prospects for jobs			
Nx2	Practical learning yields better output	Education not only limited to class			
	Education enhances prospects for jobs	Barriers to career goals due to failure in education			
	Education not only limited to the classroom	Teacher absenteeism in schools			
Nx3	Literacy important for job search	Lack of facilities for studies			
	No knowledge of practical aspects of studies	The need for extra classes			
YEA F	Barriers to career goals due to failure in education	Epistemological issues of education			
	Teacher absenteeism in schools	Focus of education on memorization rather than understanding			
	Lack of facilities for studies	Low education as barriers to even low paying jobs			
	The need for extra classes	Barriers to even low paying jobs due to lower education			
	Epistemological issues of education	Developing sports profession from school			
	Focus of education on memorization rather than understanding	Regarding Formal education of skillstraining			
	Low education as barriers to even low paying jobs	Possibilities to forget the most basic things from education			
	Barriers to even low paying jobs due to lower education	Favoring formal education over skillstraining			
	Developing sports profession from school	Aspirations major influence on study choices			
Nx4	Regarding Formal education of skills training	Admissions placing students in programs not chosen by students			
	Possibilities to forget the most basic things from education	Wrong study choice affects career aspirations			
	Favoring formal education over skillstraining	Education equips people with required skills			
Nx5	Aspirations major influence on study choices	While technical studies gives specific skills, universities don't			
	Admissions placing students in programs not chosen by students	People not aware of contents of study programs prior to enrollment			
Nx7	Wrong study choice affects career aspirations	Wish to have had more enlightenment on tertiary education before enrollment			
	Education equips people with required skills	Reading for self-development while unemployed			
	It is important to invest in education	Tertiary education took away interest to engage in fraud			
	Need for more educational facilities and employment of more teachers	Aspirations a motivation for study choice			
Nx8	While technical studies gives specific skills, universities don't	Advanced level of education improves work chances			
	Practical experience on field was most beneficial part of education	Spend some time learning by myself when idle			
	People not aware of contents of study programs prior to enrollment	Educational institutions should provide scholarship			
	Wish to have had more enlightenment on tertiary education before enrollment	Inadequate education affects nursing ambition			
	Reading for self-development while unemployed	Arrears in school fees led to detention of certificates by school			
	Tertiary education took away interest to engage in fraud	Inability to access certificate made me loose job opportunity			
YEA 5	Aspirations a motivation for study choice	Genuine Interest begets excellence in career			
	Advanced level of education improves work chances	Desire to be in politics propels me to attain higher levels of education			
	Spend some time learning by myself when idle	Diverging to other fields of study increases ones job prospects			
	Educational institutions should provide scholarship	Education does not equip people well enough for job market			
	Had good grades but no scholarships prevents enrollment in universities	Internship placements to work places that are not in line with education			
YEA F	Inadequate education affects nursing ambition	internships in relevant industries provided practical skills			
	Arrears in school fees led to detention of certificates by school	National service postings should be based on relevant skills			
	Inability to access certificate made me loose job opportunity				
Nx11	Good prospects for jobs in field of international relations				
	Genuine Interest begets excellence in career				

	Desire to be in politics propels me to attain higher levels of education			
	Diverging to other fields of study increases ones job prospects			
	Education does not equip people well enough for job market			
	Internship placements to work places that are not in line with education			
	Big companies should give students internship opportunities so they learn			
Nx12	Prospects for work in many industries from degree			
	internships in relevant industries provided practical skills			
	Education should be more practical			
	National service postings should be based on relevant skills			
Nx6	Unemployment makes effort put in learning seem useless	Unemployment makes effort put in learning seem useless	Effects of Unemployment on Education Acquisition	
Nx7	Unemployment inhibitive to hopes of furthering education	Unemployment inhibitive to hopes of furthering education		
Nx8	Skeptical about benefits of university education	Skeptical about benefits of university education		
Nx1	Extra curriculum activities that provide certain essential work skills	Extra curriculum activities that provide certain essential work skills	Influence of Skillset Acquisition on Employability	Skillsets and Unemployment
	Insufficiently trained for work	Doubts in level of skillset		
	lack avenues for people to pursue interests	lack avenues for people to pursue interests		
Nx2	The Ability to Grasp skills from education	The Ability to Grasp skills from education		
	Acquiring skillsets for non-existent jobs	Acquiring skillsets for non-existent jobs		
Nx3	entrepreneurship to help solve youth unemployment	entrepreneurship to help solve youth unemployment		
	Extension of mandatory national service	Reduced prospects to opportunities due to low skills		
YEA F4	Reduced prospects to opportunities due to low skills	Availability of job Prospects in non-respected skillsets		
	Availability of job Prospects in non-respected skillsets	Unproductivity when working without required skill		
	Unproductivity when working without required skill	Focus on the qualification certificates rather than obtaining the skills		
Nx4	skillsets should be in demand in economy	Notion of capability of university students to work in various professions		
	Economic and IT Skillset in demand in economy	Having requisite skills helps in successfully landing jobs after applications		
	Focus on passing examinations rather than the long-term employability	Have doubts on the level of skillset obtained by education		
	Focus on the qualification certificates rather than obtaining the skill	Lack of technical know how affects ability to function practically at work		
Nx5	Study program does not sync with job aspiration	right skills important for job opportunities		
	Notion of capability of university students to work in various professions	Failed aspirations to be nurse		
	Having requisite skills helps in successfully landing jobs after applications	Had to work instead of school		
	Have doubts on the level of skillset obtained by education	quality certification counts in certain fields of work		
	Courses in programs are predominantly focused on theoretical aspects	varying standards in training institutes		
	Lack of technical know how affects ability to function practically at work	Preference for technical studies as it gives technical skills		
Nx7	right skills important for job opportunities	High unemployment makes technical skills highly valuable		
YEA F1	Got training as a pre-school teacher	Learning an aspect of teaching from working in communities		
	Failed aspirations to be nurse	Underpayment if you have just a senior high school education		
	Had to work instead of school	Working without specified skills leads to exploitation		
	quality certification counts in certain fields of work	Communication skill learnt in school equips one for jobs in international relations		
	varying standards in training institutes	Skills guarantee jobs in some cases		
Nx8	Preference for technical studies as it gives technical skills	Graduates from tertiary institutions should be equipped with handcrafts		
	High unemployment makes technical skills highly valuable			
	Learning an aspect of teaching from working in communities			
YEA F2	Underpayment if you have just a senior high school education			
	Working without specified skills leads to exploitation			
	Tried to attain employment as a sale girl as I had no qualification			
YEA F3	Natural interests motivate improvement in acquired skillsets			
Nx11	Communication skill learnt in school equips one for jobs in international relations			
Nx12	Skills guarantee jobs in some cases			
	Graduates from tertiary institutions should be equipped with handcrafts			

Nx1	skills development during employment curtailed	skills development during employment curtailed	Effects of Unemployment on Acquired Skills	
Nx2	important professional lessons are forgotten due to unemployment	important professional lessons are forgotten due to unemployment		
	Loosing skillset because it is not used	Loosing skillset because it is not used		
	use of skillsets illegally	use of skillsets illegally		
Nx3	Lacking experience affects job chances	Lacking experience affects job chances		
YEA F4	Lack of experience as barriers to even low paying jobs	Lack of experience as barriers to even low paying jobs		
Nx4	Inevitability of forgetfulness when graduates don't get chance to work	Forgetfulness when you don't put skills in practice		
	Forgetfulness when you don't put skills in practice	Certain programs of study require practical experiences for competence		
	Certain programs of study require practical experiences for competence	Desperation from unemployment could make people act unlawfully		
	Desperation from unemployment could make people act unlawfully	Getting Jobs should not be based on years of work experience		
	Getting Jobs should not be based on years of work experience	Skills develop with practice and vice versa		
NX5	Skills develop with practice and vice versa	Elongated period of unemployment can result in complete forgetfulness of everything learnt		
	Not practicing what has been studied will result in forgetfulness	Duping people by false pretense online		
	Elongated period of unemployment can result in complete forgetfulness	Duping people by acting as abroad travel agents		
Nx6	Unemployed persons consistently keep forgetting everything learnt	learnt how to make hair while unemployed		
	Acknowledgement of forgetting a lot due to unemployment	Learnt dressmaking while unemployed		
Nx7	forgetfulness , a tenet of unemployment			
	forgetfulness , a tenet of unemployment			
	Duping people by false pretense online			
	Duping people by acting as abroad travel agents			
YEA F3	Skills fade off when unused			
Nx11	learnt how to make hair while unemployed			
Nx12	Learnt dressmaking while unemployed			
Nx1	Need for career guidance	Need for career guidance	Application of Knowledge and Employability	Knowledge Application and Unemployment
	Competing for vacancies	Competing for vacancies		
	Insufficient opportunities for new graduates	Insufficient opportunities for new graduates		
	Entrepreneurship knowledge important for self-employment	Entrepreneurship knowledge important for self-employment		
Nx3	Values is importance in work	Values is importance in work		
	working without required qualification	working without required qualification		
	Not doing well in interviews	Not doing well in interviews		
YEA F4	Exploitation as a result of non-existence of contracts	Exploitation as a result of non-existence of contracts		
	making wrong career choices	making wrong career choices		
Nx4	Motivational speaking; a way by which people use their skills and experience	Motivational speaking, a kind of self-employment		
	Motivational speaking, a kind of self-employment	An ill-planned startup fails		
	An ill-planned startup fails	Start-ups without required essential professionals fails		
	Employing skillset in start-up venture	Skillsets determines ones roles in a start-up		
	Start-ups without required essential professionals fails	Knowledge of where the vacancies are is important		
	Skillsets determines ones roles in a start-up	Certain educational backgrounds allow for multiple career paths		
	Knowledge of where the vacancies are is important	Not all jobs require specific skillsets to do		
	Certain educational backgrounds allow for multiple career paths	on-the job training; a good way to start certain careers one is not qualified for		
	Not all jobs require specific skillsets to do	Having requisite skills helps in successfully landing jobs after applications		
	On-the job training; a good way to start certain careers one is not qualified for	Personal traits contribute to success on jobs		
Nx5	Having requisite skills helps in successfully landing jobs after applications	Had job through constant searches on the internet		
	Personal traits contribute to success on jobs	opportunities to use skillsets helps development		
	Had job through constant searches on the internet	National Service placement mismatch with skillsets		
Nx6	opportunities to use skillsets helps development	National service brings no experience due to wrong placements		
	National Service placement mismatch with skillsets	Type of skillset determines one's susceptibility to crime if unemployed		
	National service brings no experience due to wrong placements	It is important to invest in education		
	Type of skillset determines one's susceptibility to crime if unemployed	National service important for skills development		
Nx7	It is important to invest in education	Skills and experience important for productivity		
	National service important for skills development	Easier to start a business if you have technical training		
	Skills and experience important for productivity	Organizing unofficial study classes for kids in neighborhood		
	Easier to start a business if you have technical training	Working to continue my education		
	Organizing unofficial study classes for kids in neighborhood	School calendar enabled educational upgrades while working		

YEA F1	Working to continue my education	Getting back on track from continues practice at work after unemployment		
	School calendar enabled educational upgrades while working	Skills don't guarantee work but one can also work outside their skillsets		
	Getting back on track from continues practice at work after unempl	Nurse uses knowledge on children to work as a pre-school teacher		
	Skills don't guarantee work but one can also work outside their skill	There is innovative ways to earn money from skillsets		
	Nurse uses knowledge on children to work as a pre-school teacher	Aspiration to be employed in field of qualification		
	There is innovative ways to earn money from skillsets	It is difficult to get jobs in the NGO sectors		
Nx8	Unrealized hope of being in military	Extremely difficult to get any job without particular skills or education		
	Aspiration to be employed in field of qualification	Possibilities of gainful employment from vocational skills		
	It is difficult to get jobs in the NGO sectors	Bloggng while unemployed provided job opportunity at a radio station		
	Teaching unofficially in neighborhood	knowledge on entrepreneurship makes me interested in owning a business		
YEA 5	Extremely difficult to get any job without particular skills or education			
	Possibilities of gainful employment from vocational skills			
	Would acquire vocational skill if unable to earn banking degree			
Nx11	Bloggng while unemployed provided job opportunity at a radio station			
	knowledge on entrepreneurship makes me interested in owning a business			
Nx2	Potential to to be criminal	Potential to to be criminal	Effects of Unemployment on Applied Knowledge	
	Underemployment	Underemployment		
YEA F4	Lack of opportunities creates room for people to use skillsets illegal	Lack of opportunities creates room for people to use skillsets illegally		
	Abandoning people with needed abilities	Abandoning people with needed abilities		
Nx5	Idleness encourages ilagal activities	Idleness encourages ilagal activities		
	Employment reduces criminal propensity	Employment reduces criminal propensity		
Nx6	Unemployment prevents growth of acquired skills/ knowledge	Unemployment prevents growth of acquired skills/ knowledge		
	IT graduate engaging in all the cyber crimes	IT graduate engaging in all the cyber crimes		
Nx7	Unemployment denies the opportunity of knowing current trends in	Unemployment denies the opportunity of knowing current trends in ones field		
	Being in oblivion about new regulations	Being in oblivion about new regulations		
	Use of databases to commit mobile money fraud	Use of databases to commit mobile money fraud		
	Most fraudulent activities done by well educated people	Most fraudulent activities done by well educated people		
YEA F1	Staying home was boring	Staying home was boring		
Nx8	Working after long unemployment feels like starting something new	Working after long unemployment feels like starting something new		
Nx11	People in IT could possible use it wrongly if they are unemployed	Forgot important skills in hospitality management due to unemployment		
Nx12	Forgot important skills in hospitality management due to unemploy	Unemployment pushes people to innovate to make a living		
	Unemployment pushes people to innovate to make a living			
Nx1	psychological stigma	psychological stigma	Influence of Physical wellbeing on Employability	Wellbeing and Unemployment
YEA F1	stopped work due to pregnancy	stopped work due to pregnancy		
	Employment policies not favorable for pregnant and nursing mothe	Employment policies not favorable for pregnant and nursing mothers		
	Unemployed person committed suicide by hunging out of depressio	Unemployed person committed suicide by hunging out of depression		
	Got depression from unemployment	Unhappiness with life		
	Unhappiness with life	Boredom from doing nothing		
	Boredom from doing nothing	Too shy to go out due to unemployment		
Nx6	Unemployment situation was very depressing	Non- fulfilment with life if you are unemployed		
YEA F1	Staying home became extremely boring	Possibilities of STDs through transactionary sex		
Nx8	Too shy to go out due to unemployment	Complications through Illegal abortions from transactionary sex		
	Non- fulfilment with life if you are unemployed	Overthinking affected psychological health		
	Possibilities of STDs through transactionary sex	The quality of life is low when one does not work		
	Complications through Illegal abortions from transactionary sex	Unemployment affected self confidnece		
YEA F3	Delayed plans to go back to school makes me unfulfilled	Unemployment frustrating and heartbreaking		
	Overthinking affected psychological health			
	Numerous concerns has made me age quickly			
	The quality of life is low when one does not work			
Nx11	Unemployment was depressing			
	Unemployment affected self confidnece			
Nx12	Unemployment frustrating and heartbreaking			
	Unemployment was depressing			
	Suicide due to unemployment does occur; although its quite rare			

	BASIC THEMES	THEMES	INTER-LINKING THEMES	SUB-THEMES	MAIN THEMES
Nx1	Father funds education	Family funds education	Family Influence on Employability	Family and Unemployment	Social Capital
	Family reliance for borrowing	Family reliance for borrowing			
	Borrowing from family more prudent	Grand parents supported livelihood			
Nx2	Husband funding education	Job opportunities given to relatives			
Nx3	Grand parents supported livelihood	Families influencing employment outcome			
	Job opportunities given to relatives	Unequal employment opportunities for those without family connections			
	The need to be always revered prevents some family from helping	Big family sizes affect educational attainment			
YAE F4	Families influencing employment outcome	Family relations due to work opportunity			
	Parental support for education	Family unwilling to be of help			
	Unequal employment opportunities for those without family connections	Fathers influenced major choices in my education			
	Big family sizes affect educational attainment	Supporting a sisters business during period of unemployment			
	Family relations due to work opportunity	Worked in household enterprises for no payment			
	Family unwilling to be of help	Information vacancies is given by friends when they know your qualification suits vacancy			
Nx4	Fathers influenced major choices in my education	Father connected me to friends who could be of help			
	Parents Finance Education	People in good jobs usually push relatives to these jobs			
	Supporting a sisters business during period of unemployment	Jobs openings sometimes are created just for family and friends			
Nx5	Worked in household enterprises for no payment	Unable to raise funds from family or friends because they are not wealthy			
	Information vacancies is given by friends when they know your qualification suits vacancy	Family served as a source of motivation during unemployment			
	Father connected me to friends who could be of help	Family expects one to get employment not a business			
	People in good jobs usually push relatives to these jobs	Failed expectation for one and his family			
	Jobs openings sometimes are created just for family and friends	Pressure from the house to look for a job			
	Father financed education	Fathers death caused halt educational ambition			
	Unable to raise funds from family or friends because they are not wealthy	Mother unable to help due to inadequate income			
Nx6	Parents sponsored education	Lived with aunty for livelihood support			
	Had to depend on parents for every need	Aunty failed promise to help educate me			
	Family served as a source of motivation during unemployment	A brother's remittances support education			
Nx7	Parents sponsored education	Parents took care of livelihood throughout education			
	Family expects one to get employment not a business	Parents lack of resources impeded aspirations for tertiary education			
	Failed expectation for one and his family	Contributed work in the household enterprise			
	Pressure from the house to look for a job	Insufficient upkeep money because other siblings had financial needs too			
	Unable to contribute to junior siblings care taking	Fathers friend helped me get a job			
YEA F1	Fathers death caused halt educational ambition	Loosing dad brought educational challenges			
	Mother unable to help due to inadequate income	Had to depend on elder siblings for education			
	Lived with aunty for livelihood support	Worked with mums retailing pharmaceutical shop			
	Aunty failed promise to help educate me	Learnt some business skills working for mother's company			
	Completed basic education with help from parents	Other family supported education when dad lost job			
Nx8	Father sponsored some aspects in my education				
	A brother's remittances support education				
	Parents took care of livelihood throughout education				
	Relied on parent support during unemployment				
YEA 5	Parents fund education with their limited resources				
	Parents lack of resources impeded aspirations for tertiary education				
YEA F2	Dad supported education				
	Acquired skills from household enterprise				
	Contributed work in the household enterprise				

	Insufficient upkeep money because other siblings had financial needs too		
	Fathers friend helped me get a job		
YEA F3	Loosing dad brought educational challenges		
	Had to depend on elder siblings for education		
	support of siblings affected education ambitions		
Nx11	Parents supported education		
	Worked with mums retailing pharmaceutical shop		
	Learnt some business skills working for mother's company		
Nx12	Other family supported education when dad lost job		
Nx1	being a burden to family	being a burden to family	Effects of Unemployment on Families
	Loosing respect of younger siblings	Loosing respect of younger siblings	
	Incapacity to support younger siblings	Incapacity to support younger siblings	
	Unable to help family in any way	Unable to help family in any way	
Nx2	Family pressures being a motivation for crime when unemployed	Family pressures being a motivation for crime when unemployed	
	Family supported livelihood when unemployed	Family supported livelihood when unemployed	
	Over-dependence on the husband during unemployment	Over-dependence on the husband during unemployment	
	Expectation to give back to family	Expectation to give back to family	
	Not all members of family really care	Not all members of family really care	
Nx3	Bad family relationships due to unemployment	Bad family relationships due to unemployment	
	Embarrassing comparism to uneducated family members	Embarrassing comparism to uneducated family members	
	Unable tp Offer something small to help family	Family Offering emotional support during hard time	
	Family Offering emotional support during hard time	Working in family household enterprise	
	Working in family household enterprise	Forced marriages due to unemployment	
YEA F4	Forced marriages due to unemployment	soreness in family relations	
	soreness in family relations	Marriage pressures due to unemployment	
	Marriage pressures due to unemployment	Family pressures to date for benefit	
	Family pressures to date for benefit	Incapacitated to offer support for family concerns	
	Incapacitated to offer support for family concerns	Redrawing from family activities due to inability to make contributions	
Nx4	Employing skillsets from education in sisters business	Continue to stay with parents due to Inadequate money to rent accommodation	
	Father being of support to livelihood	Worked on fathers' farms during period of unemployment	
	Occasional remittances from brothers was important for livelihood	Feeling of guilt when money is taken from parents	
	Inability to make contributions at home	Family pressure, poverty and unemployment are factors for prostitution	
	Redrawing from family activities due to inability to make contributi	Embarrassing when you have to depend on parents for food	
	Continue to stay with parents due to Inadequate money to rent acc	Husband supported livelihood during unemployment	
Nx5	Worked on fathers' farms during period of unemployment	Unable to support younger siblings once unemployed	
	Inability to help younger siblings	Burden to take care of younger siblings as father is on pension	
	Feeling of guilt when money is taken from parents	Job search limits tendencies to participate in other social activities	
	Family pressure, poverty and unemployment are factors for prostitu	Unemployment is burdensome for parents	
Nx6	Embarrassing when you have to depend on parents for food	Pressured to look for a job when without requisite skills	
YEA F1	Husband supported livelihood during unemployment	Death of father left all responsibility on mum	
	Unable to support younger siblings once unemployed	Unable to make contributions caused disaffection by family	
	Over burdening mum due to unemployment	Embarrassing for younger siblings to see me do nothing at home	
	Burden to take care of younger siblings as father is on pension	Helped mum in her retail business	
Nx7	Job search limits tendencies to participate in other social activities	I worked for free even though mom helped with my needs	
Nx8	Unemployment is burdensome for parents		
YEA 5	Pressured to look for a job when without requisite skills		
	Had to depend on mum for food and a lot of other needs		
	Death of father left all responsibility on mum		
	Unable to make contributions caused disaffection by family		
YEA F2	Siblings expect gifts event if you are unemployed		
YEA F3	Family pushed me away		
Nx11	Felt like I was a burden on family		
	Embarrassing for younger siblings to see me do nothing at home		
Nx12	Helped mum in her retail business		
	I worked for free even though mom helped with my needs		
	Dad encouraged me to be hopeful		

Nx1	Connections important for job acquisition	Connections important for job acquisition	Friends Influence on Employability	Friends and Unemployment
	Skillset with connections; a recipe for job acquisition	Skillset with connections; a recipe for job acquisition		
YEA F4	Getting pertinent employable skills from acquaintance	Getting pertinent employable skills from acquaintance		
	Relying on friends for job opportunities	Relying on friends for job opportunities		
Nx4	Friends successfully starts a business	Friend successfully starts a business		
Nx5	Friends shared information on job vacancies	Friends shared information on job vacancies		
	Information on vacancies given by friends when your qualification suits vacancy	Information on vacancies given by friends when your qualification suits vacancy		
Nx8	Loan from friend helps further education	Loan from friend helps further education		
	Had influence to engage in internet fraud while in High school	Had influence to engage in internet fraud while in High school		
	Friends recommend job positions	Friends provide monetary support sometimes		
YEA F2	Friends provide monetary support sometimes	Asked friends to help in my job search		
	Asked friends to help in my job search	developing business network is important for business growth		
Nx11	developing business network is important for business growth	Not every-one you know is willing to help		
	Not every-one you know is willing to help			
Nx1	Bad Influences for unemployed youth	Bad Influences for unemployed youth	Effects of Unemployment on Friendship	
	Avoiding friends due to embarrassment	avoiding friends due to embarrassment		
	destabilized friendship due to unemployment	Ending friendship due to unemployment		
	Possibility to join criminal gangs	Possibility to join criminal gangs		
Nx2	Friends supported livelihood when unemployed	Friends supported livelihood when unemployed		
Nx3	Friends being of financial support for self-employment	Friends being of financial support for self-employment		
	Challenges to locating customers	Challenges to locating customers		
	Committing fraud to survive	Committing fraud to survive		
	Friend provides shelter	Friend provides shelter		
	Discourages others from educating kids	Discourages others from educating kids		
	Friendship creates easy access to a job	Friendship creates easy access to a job		
	Exploitation due to no relationship	Exploitation due to no relationship		
YEA F4	Possibilities of getting into wrong associations	Possibilities of getting into wrong associations		
Nx4	Most friends were unemployed too so relationship remained intact	Most friends were unemployed too so relationship remained intact		
Nx5	Maintained friendship with those who were also unemployed	maintained friendship with those who were also unemployed		
	Usually a distance when friends get employed	usually a distance when friends get employed		
	Friends help just a supplementary to ones job search	Friends help just a supplementary to ones job search		
	Relationship with friends unaffected as they were unemployed too	Relationship with friends unaffected as they were unemployed too		
	I was coerced and taught to engage in fraud	I was coerced and taught to engage in fraud		
	Inaccessibility to basic needs makes one vulnerable to criminal influ	Inaccessibility to basic needs makes one vulnerable to criminal influence		
Nx7	Youth fall prey to influences by friends to partake in drugs	Youth fall prey to influences by friends to partake in drugs		
	Job search limits tendencies to participate in other social activities	Job search limits tendencies to participate in other social activities		
	Almost began fraudulent activities due to friendships	Almost began fraudulent activities due to friendships		
YEA F1	inability to help friend alters the friendship	inability to help friend alters the friendship		
	Former teacher helps me get a first job	Former teacher helps me get a first job		
	Influences from friends made me start a business	Bad influences can make people do bad things		
	Bad influences can make people do bad things	Influences from friends made me start a business		
YEA 5	Spent most time of unemployment period hanging with friends	Lost some friends due to inability to enroll in a tertiary institution		
	Involved in stealing sometimes because there was nothing to do	Stayed away from colleagues who were employed		
	Influenced to engage in shop lifting due to idleness	Unemployment broke communication, as friends never called back		
	influence of unemployed friends leads to crime and eventual impris	Some friends were supportive		
	Providing youth with vocational skills can be useful for society	Influence from friends propels a guy to engage in fraud		
YEA F2	Lost some friends due to inability to enroll in a tertiary institution			
Nx12	Relied on friends for information on job vacancies			
	Stayed away from colleagues who were employed			
	Unemployment broke communication, as friends never called back			
	Some friends were supportive			
	Influence from friends propels a guy to engage in fraud			

Nx1	Mentorship important for self-employment	Mentorship important for self-employment	Influence of Mentorship on Employability	Mentorship and Unemployment
	Not enough mentorship	Mentorship good for guiding career path		
	Mentorship good for guiding career path	Mentor being of financial help		
Nx3	Mentor being of financial help	Lack of proper role models in society		
YEA F4	Lack of proper role models in society	mentors at the workplace aid development		
	Lack of mentors	Mentors influence existed only during work together		
Nx4	Mentors at the workplace aid development	Mentor has been a constant source of advice		
	Mentors influence existed only during work together	Mentor was academic and professional coach		
Nx5	Mentor has been a constant source of advice	Mentor dead, but remains a huge influence in life choices		
Nx6	Mentoring played a major role in ensuring business commencement	Developed interest in career of mentor		
	Mentor was academic and professional coach	Mentor provided financial support sometimes		
	Mentor dead, but remains a huge influence in life choices	Mentor wanted to help me get employment		
Nx8	Developed interest in career of mentor	Women leader in church acts as mentor and guide for young women		
	Mentor provided financial support sometimes	Mentor assisted me get a job in a restaurant		
	Mentor wanted to help me get employment	Mentor helped with job hunting		
YEA 5	Mentor not needed	Mentors challenging life story motivates me to work harder		
YEA F2	Women leader in church acts as mentor and guide for young women			
	Mentor assisted me get a job in a restaurant			
Nx11	Mentor helped with job hunting			
Nx12	Mentors challenging life story motivates me to work harder			
Nx3	Mentor helps with career guidance and encouragement.	Mentor helps with career guidance and encouragement.	Effects of Unemployment on Mentorship	
Nx5	Mentor has been a life coach	Mentor has been a life coach		
	Mentor has been advising on proffesional as well as social issues	Mentor has been advising on proffesional as well as social issues		
Nx1	Acquiring jobs in public sector	Acquiring jobs in public sector	Influence Political Association on Employability	Political Association and Unemployment
Nx2	Using political threats to fight on unemployment	Using political threats to fight on unemployment		
Nx8	Expectation of getting employment through political affiliations	Expectation of getting employment through political affiliations	Effects of Unemployment on Political Association	
Nx1	Susceptibility to political influences	Susceptibility to political influences		
	Susceptibility to political vigilantism	Susceptibility to crime through political vigilantism		
Nx4	Unemployed Youth tend to get attracted to grassroots activities of politicians	Unemployed Youth tend to get attracted to grassroots activities of politicians		
	Unemployed youth unproductively engage in campaigning for politicians	Unemployed youth unproductively engage in campaigning for politicians		
Nx12	Engaging in grassroots politics got me close to influential politicians	Engaging in grassroots politics got me close to influential politicians	Influence of C.S.Os on Employability	Civil Society Organizations and Unemployment
Nx4	ISEC, a CSO which equips youth with skillsets and leadership training	ISEC, a CSO which equips youth with skillsets and leadership training		
	ISEC molds students and serves as career guide after school	ISEC molds students and serves as career guide after school		
	Existence of CSO for youth development	Existence of CSO for youth development		
	Employment agencies a source for getting information on vacancies	Employment agencies a source for getting information on vacancies	Effects of Unemployment on C.S.Os	
Nx2	Collaborative interventions by unemployed graduate nurses	Collaborative interventions by unemployed graduate nurses		
YEA F2	Church elders working in hospitals assured me of job placement	Church elders working in hospitals assured me of job placement	Influence of Religious Association on Employability	Religion and Unemployment
	People from church patronized my products	People from church patronized my products		
	Church congregants assured me of helping me acquire jobs	Church congregants assured me of helping me acquire jobs		
	Started a bead making business with my friends from the church	Started a bead making business with my friends from the church		
Nx2	Pastor being of encouragement and support	Pastor being of encouragement and support	Effects of Unemployment on Religious Association	
Nx3	Religion as a place solace for the unemployed	Religion as a place solace for the unemployed		
YEA F4	Indirect agency of church Church members	Indirect agency of church Church members		
Nx7	Crediting the ability to resist pressure to religious believes	Crediting the ability to resist pressure to religious believes		
Nx8	Activities of an Islamic association providing a higher purpose	Activities of an Islamic association providing a higher purpose		
Nx11	Faith in Christianity increased when I was unemployed	Faith in Christianity increased when I was unemployed		
	Christian faith helped me through depression	Christian faith helped me through depression		
	Spent unemployment period in a host of church activities.	Spent unemployment period in a host of church activities.		

Nx3	People from Tribe offer no help due to values	People from Tribe offer no help due to values	Community Influence on Employability	Communities and Unemployment
YEA f4	Higher contributions for development when most people are employed	higher contributions for development when most people are employed		
	Societal/community disregard for certain skillsets	Societal/community disregard for certain skillsets		
	Society/ community esteems certain skillsets	society/ community esteems certain skillsets		
	Abandoning skillsets because of unrecognition by society/community	abandoning skillsets because of unrecognition by society/community		
	Biases that affect opportunities given	Biases that affect opportunities given		
	Public service employment based on connections	Public service employment based on connections		
	Lack of respect of certain professions	Lack of respect of certain professions		
	Societal respect for some jobs due to good remuneration	Societal respect for some jobs due to good remuneration		
	Society values money more than legacy	Society values money more than legacy		
NX4	People have less chance to land jobs without direct links or connections	People have less chance to land jobs without direct links or connections		
	Need to have a important social contacts in job search	Need to have a important social contacts in job search		
	Less work opportunities for youth because retirees keep working in	Less work opportunities for youth because retirees keep working in the public sector		
Nx5	Nepotism; a major cause for unemployment	Nepotism; a major cause for unemployment		
	Bad students end up in good jobs because of nepotism	Bad students end up in good jobs because of nepotism		
	Nepotism allows for jobs openings to be occupied by unqualified people	nepotism allows for jobs openings to be occupied by unqualified people		
	Jobs openings sometimes are created just for family and friends	Jobs openings sometimes are created just for family and friends		
	Connections supersedes skillsets in a job hunt	Connections supersedes skillsets in a job hunt		
Nx6	CVs do not matter as much as connections	CVs do not matter as much as connections		
	Incompetent people at work affects productivity and economy	Incompetent people at work affects productivity and economy		
	Social media platforms was useful in attaining to customers	Social media platforms was useful in attaining to customers		
	Social media crime reduces public trust in online businesses	Social media crime reduces public trust in online businesses		
	Connections count but due process are also followed sometimes for jobs	Connections count but due process are also followed sometimes for jobs		
	Common in society that connections determine job opportunities	Vacancies in public sector filled through protocol selection		
	Vacancies in public sector filled through protocol selection	Those selected through protocol have undue advantage		
	Those selected through protocol have undue advantage	Internet fraud, an 'easier' crime for the youth		
	Internet fraud, an 'easier' crime for the youth	Reduction of age by prospective pensioners prevents youth entry in jobs		
	Reduction of age by prospective pensioners prevents youth entry in jobs	Foreigners retailing at cheaper prices affect Ghanaian businesses		
	Foreigners retailing at cheaper prices affect Ghanaian businesses	Vacancies in public sector does not warrant definite employment		
Nx7	Vacancies in public sector does not warrant definite employment	Having to pay your way through to getting a job		
	Job search almost futile when without connections	Corrupt networks facilitate employment into public service		
	Having to pay your way through to getting a job	Inability to pay to corrupt networks often denies one entry jobs in teaching service		
	Corrupt networks facilitate employment into public service	People who bribed their way through are now working		
	Inability to pay to corrupt networks often denies one entry jobs in teaching service	The culture of employing based on who you know should be discouraged		
	People who bribed their way through are now working	The new culture of payment for jobs should be stopped		
	The culture of employing based on who you know should be discouraged	Culture of paying for jobs makes makes society hierarchical		
	The new culture of payment for jobs should be stopped	Need for proper regulations on public sector recruitment		
	Culture of paying for jobs makes makes society hierarchical	High demand for pre-school teachers due to increased enrollment		
	Need for proper regulations on public sector recruitment	It is important to do work which is respectable		
YEA F1	High demand for pre-school teachers due to increased enrollment	Limited job vacancies in Ghana make unemployment significant		
	It is important to do work which is respectable	Structures should be made to aid youth employment		
	Limited job vacancies in Ghana make unemployment significant	Staying home always for fear of community members judging you		
	Structures should be made to aid youth employment	People perception is that white colour jobs pay more		
Nx8	Staying home always for fear of community members judging you	Perception of vocational skills paying less has to be avoided		
YEA 5	Important in society to have skills	Being busy when employed prevents you from indulging in wrong things		
	People perception is that white colour jobs pay more	Future Job prospects from networking		
	Perception of vocational skills paying less has to be avoided	Unemployment pushes people to learn vocational skills		
	Possibility to get jobs through networks exists	People need motivation to use their skillsets for self-employment		
	People easily fall for peer pressure in unemployed situations	Young people bring innovation when employed		
YEA F2	Being busy when employed prevents you from indulging in wrong things			
	Future Job prospects from networking			
YEA F3	Unemployment pushes people to learn vocational skills			
Nx11	People need motivation to use their skillsets for self-employment			
	Ones network the most important thing for job search			
	Young people bring innovation when employed			

Nx3	Burden on community services	Burden on community services	Effects of Unemployment on Communities
	No taxes means more pressure on public goods	no taxes means more pressure on public goods	
Nx4	Cyber-crime, prostitution and robberies prevalent due to unemployment	Cyber-crime, prostitution and robberies prevalent due to unemployment	
Nx5	Improvement in employment situation will reduce social vices	Improvement in employment situation will reduce social vices	
	Idleness could lead to attachment to bad company	Idleness could lead to attachment to bad company	
	Graduates do fraud to survive	Graduates do fraud to survive	
	Graduates fraud because they feel compelled to	Graduates fraud because they feel compelled to	
	An orphan friend became rich overnight due to fraud	An orphan friend became rich overnight due to fraud	
	Some university graduates have been involved in robberies	Some university graduates have been involved in robberies	
	Proliferation of internet fraud (sakawa) due to unemployment	Proliferation of internet fraud (sakawa) due to unemployment	
Nx6	Youth waste time on social media due to unemployment	Youth waste time on social media due to unemployment	
	Growing in a neighborhood where majority of youths are fraudsters	Growing in a neighborhood where majority of youths are fraudsters	
	Fraud influences in neighborhood due to unemployment	I was coerced and taught to engage in fraud	
	I was coerced and taught to engage in fraud	Internet fraud, an 'easier' crime for the youth	
	Internet fraud, an 'easier' crime for the youth	unfair when the best students don't get opportunities due no connections	
	unfair when the best students don't get opportunities due no connections	Lot of youth in retailing due to unemployment	
	Lot of youth in retailing due to unemployment	Competition among suppliers makes business unprofitable.	
	Competition among suppliers makes business unprofitable.	Material possessions fraudsters make fraud activities enticing	
Nx7	Material possessions fraudsters make fraud activities enticing	People with lesser qualification get jobs at the expense of well qualified people	
	People with lesser qualification get jobs at the expense of well qualified people	Susceptibility to bribery due to unemployment	
	Susceptibility to bribery due to unemployment	Lure of getting quick easy money makes doing drugs attractive to some	
	Lure of getting quick easy money makes doing drugs attractive to some	Increased kidnappings due to lack of economic opportunities	
Nx8	Increased kidnappings due to lack of economic opportunities	Getting ransom from kidnappings	
	Getting ransom from kidnappings	Perception of vocational skills paying less has to be avoided	
	Cyber Fraud Proliferation due to unemployment	Some unemployed persons beg on the street even though not disabled	
YEA 5	Perception of vocational skills paying less has to be avoided	criminals in police station usually unemployed	
YEA F2	Some unemployed persons beg on the street even though not disabled	Unwanted pregnancies from consensual sex relationships	
	criminals in police station usually unemployed	Criminal activities increases when unemployment increase	
	Unwanted pregnancies from consensual sex relationships	Some people are unemployed because they refuse to work	
	Criminal activities increases when unemployment increase	Some people don't work because they depend on rich friends	
	Unemployed guys robbed and killed man in my neighborhood.	difficult to get jobs in certain vocations	
	Some people are unemployed because they refuse to work	Some friends are in multiple transactional sex relationships for money	
	Some people don't work because they depend on rich friends	Youth Engaging in online love scamming for money	
	Unwanted pregnancy rampant as unemployed women have sex for money	Some Female mates got pregnant whiles unemployed	
YEA F3	Unemployed people were mostly engaged in petty trading	Some travel abroad due to unemployment	
	difficult to get jobs in certain vocations	Poverty and unemployment increases prospects for crime	
	Some friends are in multiple transactional sex relationships for money	Unemployment is waste human resource	
	Youth Engaging in online love scamming for money	Employers pay low because of large supply of the unemployed	
	Who you know is important for opportunities	Crime goes along with idleness when unemployed	
Nx11	Some Female mates got pregnant whiles unemployed	rise in 'sakawa' due to high unemployment	
	Some travel abroad due to unemployment	desire for white color jobs makes people remain unemployed	
	Poverty and unemployment increases prospects for crime		
	Unemployment is waste human resource		
Nx12	Employers pay low because of large supply of the unemployed		
	Crime goes along with idleness when unemployed		
	Increased internet fraud due to unemployment		
	One's influences usually lead to wrong doings		
	Unemployed persons may be influenced to get rich using 'juju'		
	Most of the times jobs are acquired through connections		
	Common for people to employ family or friends when there is vacancy		
	rise in 'sakawa' due to high unemployment		
	Tradition of 'who you know' influencing employment should stop		
	desire for white color jobs makes people remain unemployed		

	BASIC THEMES	THEMES	INTER-LINKING THEMES	SUB-THEMES	MAIN THEMES
Nx1	Educational Difficulties due to insufficient funding	Educational Difficulties due to insufficient funding	Influence of Personal Funds on Employability	Personal Funds and Unempl	Economic Capital
	Inability to realize aspirations due to funds	Inability to realize aspirations due to funds			
	Inadequate personal funds affects self-employment	Funds without skills training futile			
	Funds without skills training futile	Ripple effects of self-employment			
Nx2	Started business with personal savings	Working to support education			
	funds are important for solving unemployed	Difficulties in feeding during education			
	Ripple effects of self-employment	Living on cash earned from domestic service			
Nx3	Working to support education	Farming for funds for school			
	Difficulties in feeding during education	Struggling to make a living on campus			
	Living on cash earned from domestic service	Failed business because creditors did not pay debts			
	Working to further tertiary education	Payments as pre-requisites for a job			
	Farming for funds for school	Financial support needed to further education			
	Struggling to make a living on campus	Constraints to quality education due to funds			
	Failed business because creditors did not pay debts	Challenges to business commencement			
	Payments as pre-requisites for a job	Attaining profits after lengthy periods discourages start-ups			
YEA f4	Financial support needed to further education	Savings partially acquired during years in schools			
	Constraints to quality education due to funds	Constraints to quality education due to funds			
	Income as a means to Further education	Income as a means to Further education			
	Financial difficulties even when employed	Financial difficulties even when employed			
	Challenges to business commencement	Challenges to business commencement			
Nx4	Savings partially acquired during years in schools	Savings partially acquired during years in schools			
Nx5	There was a consideration to commence farming as self-employment	There was a consideration to commence farming as self-employment			
	Inhibition to commencement of farming due to no funding	Inhibition to commencement of farming due to no funding			
	Attaining profits after lengthy periods discourages start-ups	Attaining profits after lengthy periods discourages start-ups			
Nx6	Buying and selling; a generic business for graduates	Buying and selling; a generic business for graduates			
	Inadequate funding cost business initiative	Inadequate funding cost business initiative			
	Too Many businesses focus on retailing	Too Many businesses focus on retailing			
	Self-employment requires funds	Self-employment requires funds			
YEA F1	started a business due boredom of staying home	retailing mens clothing as a business			
	retailing mens clothing as a business	selling by crediting items to customers			
	selling by crediting items to customers	customers unable to make payment after buying on credit			
	customers unable to make payment after buying on credit	distance from customers made business stressful			
	distance from customers made business stressful	self-employment was just a bit helpful			
	self-employment was just a bit helpful	Investments of time and resources required in cyber fraud curbed interest			
Nx8	Investments of time and resources required in cyber fraud curbed in	Getting a job could fund furthering education			
YEA 5	Getting a job could fund furthering education	Self-employment a better option to being employed at some workplace			
	Self-employment a better option to being employed at some workp	Difficult to earn money from vocational skills			
	Difficult to earn money from vocational skills	Every job should be doable if it brings in money			
	Every job should be doable if it brings in money	Earned some money from sowing in household enterprise			
YEA F2	Insufficient funds inhibits educational aspiration	Capital needed for even small businesses			
	Earned some money from sowing in household enterprise	Getting access to landed properties for business is difficult			
	Capital needed for even small businesses	Job locations inhibited employment opportunities			
	Getting access to landed properties for business is difficult	Capital prevented me from establishing printing business			
	Job locations inhibited employment opportunities	no machines to unable me start the printing business inhibited plans			
YEA F3	Capital prevented me from establishing printing business	expensive rents is a challenge for business commencement			
	no machines to unable me start the printing business inhibited plan	financial support most crucial for business commencement			
	expensive rents is a challenge for business commencement	Right technologies needed to support business ideas			
Nx11	financial support most crucial for business commencement	Student loan facilities augment family financial support			
	Right technologies needed to support business ideas	Savings from contracted work and national service helped me survive			
Nx12	Student loan facilities augment family financial support				
	Self-employment helps reduce unemployment				
	Savings from contracted work and national service helped me survive				
	capital inhibited commencement of business ideas				
	start up capital important for those with special skills and talents				

	Money as a constraint to association	Money as a constraint to association	Effects of Unemployment on Access to Funds		
	Difficulties in meeting basic needs	Problems with selling affects profits			
Nx2	Problems with selling affects profits	Difficulties to shelter and feeding			
	Difficulties to shelter and feeding	Business failure means further challenges to livelihood			
	Business failure means further challenges to livelihood	Financial dependence leading to strain in relationships			
	Financial dependence leading to strain in relationships	Financial Exploitation of the unemployed			
	Financial Exploitation of the unemployed	extorted money for no-existent work			
	extorted money for no-existent work	sporadic menial Jobs for cash to get by			
Nx3	sporadic menial Jobs for cash to get by	Living hand to mouth because of lack of opportunities			
	Living hand to mouth because of lack of opportunities	Living at the mercies of 'by day' jobs			
	Living at the mercies of 'by day' jobs	Reduced standards of livings			
	Reduced standards of livings	Not able to afford basic things like clothing			
	Unable to meet basic needs	unemployment coerces one into modest livelihood			
	Not able to afford basic things like clothing	Relying on funds from social network for a living			
	unemployment coerces one into modest livelihood	Offering Domestic service for some money			
	Delays your marriage	Being a liability because of unemployment			
	Reassessment of the comparative advantage of funds for education	Reassessment of the comparative advantage of funds for education			
	Inability for unemployed to pay taxes affects development in society	People engage in online gambling/betting to earn money			
YEA f4	Livelihood challenges due to inadequate resources	Little resources used in sports bets with hopes of earning more			
	Relying on funds from social network for a living	Had to rely on savings for upkeep during unemployment			
	Offering Domestic service for some money	Inadequate income, a cause for theft among part time workers			
	Being a liability because of unemployment	Not enough money to rent a place for work			
Nx4	People engage in online gambling/betting to earn money	Delays your marriage			
	Little resources used in sports bets with hopes of earning more	Unemployed persons usually have no landed properties			
	Had to rely on savings for upkeep during unemployment	A graduate, knocked down by a car while selling to make money			
	Inadequate income, a cause for theft among part time workers	Had to live sometimes on the streets to get money			
	Not enough money to rent a place for work				
Nx5	Unemployed persons usually have no landed properties				
	A graduate, knocked down by a car while selling to make money				
	Had to live sometimes on the streets to get money				
YEA 5	Shoplifting due to no money money				
	Having to wait if you have certain needs because you don't work				
	Impossibility to eat what you wish because you are a dependent				
Nx1	Obtaining loan for education	Obtaining loan for education	Influence of Access to Credit on Employability	Credit Facilities and Unemployment	
	Deciding against attaining loan	Deciding against attaining loan			
	Liability of paying back deters access	Liability to pay back prevents access			
	Credit facilities important for employment generation	credit facilities important for employment generation			
Nx2	Difficulty in Acquiring capital	Difficulty in Acquiring capital			
	High interests rates as barrier to credit facilities	High interests rates as barrier to credit facilities			
	30% interests required in a month	Lack of credit facilities stifles business plans			
	Lack of credit facilities stifles business plans	Limited avenues for financing for the unemployed			
YEA f4	Limited avenues for financing for the unemployed	Lack of logistics and capital created difficulties for start up			
	Major Challenges to credit acquisition	Trying to solicit financial help from individuals with good proposals			
	Challenges to business commencement	Inaccessibility to credit due to unavailability of collaterals			
Nx4	Lack of logistics and capital created difficulties for start up	possibility to get land through family but not capital			
	Not having properties for collateral makes attaining credit impossible	buying on credit is not favorable for business growth			
	Trying to solicit financial help from individuals with good proposals	Guaranters needed to access loans			
Nx5	Inaccessibility to credit due to unavailability of collaterals	difficulties in capital acquisition quashes business plans			
	possibility to get land through family but not capital	There should be less interests on loans			
Nx6	buying on credit is not favorable for business growth				
	High interest rates discourages borrowing				
	Guaranters needed to accesss loans				
YEA F1	difficulties in capital acquisition quashes business plans				
YEA F2	Inability to get guarantors makes attaining loans impossible				
	There should be less interests on loans				

Nx1	government grants important for self employment	Provision of grants for unemployed graduates	Influence of Access to Grants on Employability	Grants and Unemployment	
Nx2	Provision of grants for unemployed graduates	combining entrepreneurship with government grants			
Nx3	combining entrepreneurship with government grants	Governments should introduce grant schemes for young entrepreneurs			
Nx5	Governments should introduce grant schemes for young entrepreneurs	Flexible loans should be given out by government			
YEA F2	Flexible loans should be given out by government				