

# **Youth Vulnerabilities to Economic Shocks: A Case Study of Ghana**

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## **1. Introduction**

This report synthesises the main findings of the various phases of the youth vulnerability research project from June 2010 to February 2011. It also summarises the activities carried out to achieve the research objectives.

The project provided a learning opportunity for the young researchers who have shown a keen interest in, and commitment to, the project. The research was carried out in collaboration with Ghana's National Youth Council (NYC). The NYC was instrumental in the selection of the young researchers and provided them with moral support throughout. The NYC linked the researchers to the Greater Accra Regional youth coordinator and coordinators in the various research sites. Although the NYC experienced a change of leadership during the project, it did not impact on our collaboration and our focal person remained very supportive.

## **2. Methodological aspects**

We visited four sites in Accra: Osu, Chorkor, Pokuase and Maamobi. The sites were selected to reflect different characteristics in the capital city. Osu and Chokor are located within the Accra Metropolitan Assembly in Greater Accra Region. Both communities are home to the Ga ethnic group. Osu is located in the heart of the city, Accra, the seat of government and a flourishing business centre. Osu is also a well-known tourist town. The shores of Chorkor are washed by the Atlantic Ocean and fishing and fish-trading are the main occupations. Pokuase is located in the Ga West Municipal Assembly, also home to the Ga. The community state farm provides employment for many. The community also has a pineapple plantation which mainly produces for export. Pokuase is also a farming community, but this is changing due to urbanisation. Maamobi is located in East Ayawaso Sub-Metropolitan Area, one of Accra's most densely populated communities. Maamobi is predominantly a settler community, with some of its first residents arriving from North and West Africa in the 1970s. The majority of its current inhabitants were born within the community and around 75% are Moslems. In the first research phase, preliminary visits to the sites were carried out two weeks before the day of fieldwork. Organisation of respondents was done with the assistance of local focal persons, such as youth coordinators. The NYC helped to link the research team with youth coordinators and leaders in the various sites to ensure that respondents were available on the day of interview. In spite of this, there were instances where we had to organise substitute respondents on the day of interview because the original ones did not show up. Sometimes the focal persons found it difficult to find respondents who fitted the specific categories required.

To avoid this, it was agreed that the researchers would take a more pro-active role in organising respondents for interviews. They liaised with local youth leaders in the various sites to identify interviewees. This strategy was more successful and reduced the time we had to spend organising respondents on the day of interview.

During the first phase, we found that respondents' understanding of the questions and their willingness to answer were largely dependent on their levels of education and ages. This came about because the different categories of respondents (that is, young people with different ages and gender) had to answer the same set of questions, although they had different experiences and challenges. We addressed this issue in the second phase, and especially in the last round, where there were questions for specific age groups. Respondents related more easily to the questions in the latter rounds and did not complain that the questions were difficult, as was the case was in the first phase. For instance, questions about job loss or changed earnings in the previous few years were not applicable to young people who had never been in work.

Most of the challenges encountered in the first phase were addressed during the mid-term review workshop and did not recur in the later phases. For instance, note taking was not resented as lengthening interview times because the researchers were encouraged to take brief notes, and to develop them after the interviews. This helped to shorten the time spent interviewing respondents. Although the researchers had to continue working on their reports at internet cafes due to lack of personal computers, they completed their work on schedule. They also showed interest in the media-monitoring component of the research, collecting articles on youth issues and Ghana's recovery from the global economic crisis.

During the first phase, we did not encounter any problem with regard to the key informant interviews, particularly those with local government officials who work with youth. They showed great interest in the research. The interviews with local non-governmental organisations (NGOs) or community-based organisations (CBOs) were also successful, although some respondents talked along party lines, tending to criticise either the former or the current government for the predicaments of youth.

In later phases, we had problems booking interview dates for some national key informants due to their busy schedules. The NYC focal person was instrumental in helping to arrange some of these interviews.

**Categories of interviews conducted during the research project**

**Interviews during first phase:**

<b>Name of locality</b>	<b>In-depth interviews</b>	<b>Focus group discussion</b>	<b>Key informant interview</b>	<b>Life history</b>
Maamobi/Nima	20 yr old girl 18 yr old girl 17 yr old girl 18 yr old girl 22 yr old boy 25 yr old boy 24 yr old girl 18 yr old boy 24 yr old boy	Female group-members of a youth club  Male members of youth club  Mixed group, 15-19 yr olds, not in school	Assembly man  President of youth club	Female migrant  Young woman who married young
Chorkor	20 yr old girl 20 yr old girl 24 yr old boy 25 yr old girl 25 yr old girl 25 yr old boy 18 yr old boy 18 yr old girl 22 yr old boy 23 yr old boy	Male group, 21-25 yr olds  Mixed group, 15-19 yr olds, not in school  Mixed group, 15-19 yr olds, in school	Sub-Metro Coordinator, National Youth Employment Programme  President of youth club	Young woman who had a child early  Female street vendor

Osu	15 yr old boy 18 yr old boy 24 yr old boy 19 yr old boy 22 yr old girl 20 yr old girl 22 yr old girl 20 yr old girl 25 yr old girl 20 yr old boy	Mixed group, 15-19 yr olds, not in school  Male group, 21-25 yr olds  Female group, 21-25 yr olds	Assembly man  President of NDC youth wing	Vendor  Young female migrant
Pokuase	25 yr old girl 15 yr old girl 16 yr old boy 21 yr old boy 22 yr old boy 23 yr old girl 21 yr old boy 22 yr old boy 21 yr old girl 17 yr old girl	Male group, 21-25 yr olds  Female group, 21-25 yr olds  Mixed group, 15-19 yr olds, not in school	District youth coordinator  Women Trust (CBO)	Young male migrant  Young woman who had a child early

**Interviews conducted during the second phase:**

<b>Name of locality</b>	<b>In-depth interviews</b>	<b>Focus group discussions</b>	<b>Key informant interviews</b>	<b>Life History</b>
Mamoobi/Nima	18 yr old girl 18 yr old girl 21 yr old boy 21 yr old boy 20 yr old girl	Mixed group, 15-19 yr olds, in school	Acting National Coordinator, National Youth Council	Migrant shoe-shine boy
Chorkor	25 yr old boy 20 yr old girl 18 yr old boy 25 yr old girl 22 yr old boy	Male members of youth club for 15-25 yr olds	Adolescent Reproductive Health Specialist, UNFPA	Young father
Osu	20 yr old girl 22 yr old girl 20 yr old boy 22 yr old girl 21 yr old girl	Mixed group, 15-19 yr olds, in school	Director of Organisation and Programmes, National Youth Council	Male migrant
Pokuase	17 yr old boy 16 yr old boy 15 yr old girl 22 yr old girl 23 yr old girl	Mixed group, 15-19 yr olds, in school	National Coordinator, National Youth Employment Programme	Young father

**Interviews conducted during the last round**

<b>Name of locality</b>	<b>In-depth interviews</b>	<b>Focus group discussions</b>	<b>Life history</b>
Mamoobi/Nima	24 yr old boy 21 yr old girl	All male group, 18-23 yrs All female group, 18-23 yrs Mixed group, 13-17 yrs	Young male teacher
Chorkor	17 yr old girl 22 yr old boy	All male group, 18-23 yrs All female group, 18-23 yrs Mixed group, 13-17 yrs	Young woman who has given birth early
Osu	20 yr old girl 17 yr old boy	All male group, 18-23 yrs All female group, 18-23 yrs Mixed group, 13-17 yrs	Young male tennis player
Pokuase	21 yr old boy 18 yr old girl	All male group, 18-23 yrs All female group, 18-23 yrs Mixed group, 13-17 yrs	Young migrant male in vulnerable situation



### 3. Findings

#### 3.1 Employment and economic activities

##### a. Formal sector employment

Young people commonly complained of lack of job opportunities and the high level of unemployment. This was reported in all four sites. They noted that problem of unemployment and under-employment was an old problem, but that it had worsened in the past few years. Young men and women aged 20-25 were more worried about not being able to get jobs. Both more and less educated young people reported the difficulties and challenges confronting them. They spoke of frustration and despair in their efforts to find work. The following are some responses from some youth:

*'I took my CV to a company but they keep telling me to go and come back next time. I got tired after following up on it several times.'* Young female (20 yrs), in-depth, Chorkor.

*'My friends don't find it easy getting jobs. My friends have finished school and cannot get any work to do. Some are in the internet cafe doing unnecessary things.'* Young male, (18 yrs), in-depth, Osu.

*'It is difficult to find a job. 70% of youth are unemployed. I am an electrician and I wanted to get a certificate in electrics to enable me get a job, but because of the situation in the community and the lack of money, we live from hand to mouth. I have not been able achieve that.'* Young male, FGD, Pokuase.

*'I have done lots of research on that. I can say that close to 90% of young people don't get jobs when they are looking for one. That is why I have put it on myself to employ as many people here who are looking for job. I finished the university not long ago, but I can say I have provided not less than four jobs for the youth now. So that is the situation with the unemployment problem.'* Young male (24 yrs), in-depth, Osu.

Generally, they attributed the problem to several factors, including lack of qualifications, experience, the failure of government and its leaders, the fact that they do not have contacts to help them, and their inability to pay bribes to get appointments. The following are some responses:

*'If you don't know anybody in the place, it is difficult to get a job. If you do nursing or something like that, you need to know someone in the ministries. Maybe you have good grades but they won't take you. But someone who had worse grades will be taken just because he or she knows somebody at the place.'* Young female, FGD, Maamobi.

*'We need jobs to make money but when seeking for a job, you will be asked to pay bribe. How can we pay bribe when we don't have a job?'* Young male, FGD, Pokuase.

*'We supported the MP and he won the elections. He came just to dig a trench here, since then he has never returned. I don't want to see any MP at all.'* Young male, FGD, Chorkor.

*'What my colleague is saying is true. If you are looking for a job you cannot find it. The adults are better off. The assembly man promised us that when we vote for him, he will help us. But he did not help us at all after we voted for him.'* Young male, FGD (Chorkor).

*'... The employers say they want experienced people ... if you don't know anybody at the place, you will not get the job.'* Young female, (25 yrs) in-depth, Chorkor.

## **b. Informal sector employment**

It was evident that the number of young people who are 'idle', who neither go to school nor to work, has increased in the last two years. This problem affects both young men and women. Some noted that young women, who were unable to find work and had dropped out of school, were forced to engage in sexual activities in order to earn money. In Maamobi, it was reported that internet fraud has increased because young men easily engage in these activities as a result of their inability to secure jobs. It was also reported that young men who sit around doing nothing were more easily involved in crime and violence:

*'You always see the guys hanging around. Because of idleness, most of them engage in fights. If they go to work in the morning and come in the evening, they will be too tired to go outside and engage in fights. Violence is very common because the guys are idle.'* Young male, FGD, Chorkor.

It was found that most young people work in the informal sector because of their inability to find jobs in the formal sector. They engage in petty trading, food vending, selling iced water, selling mobile-phone charge cards, gaming centres, etc. These were considered the main businesses of the young. Some responses from some of the youth:

*'Selling of food, working as store keepers, just like what I am doing ...'* Young female (22 yrs), in-depth, Pokuase.

*'This kind of roadside jobs ... selling of phone cards and pure water. They also offload cargo.'* Young male (24 yrs), in-depth, Osu.

It was reported that young women have more job opportunities than men because they can easily get into petty trading. Although some men are involved in petty trading as well, the majority perceive it as a 'woman's job'. It was also reported that employers in organisations hire women more readily because they are flexible to work with, and at times can get into a 'relationship' with them. While some believed this trend had increased, others believe it is the same.

*'The possibility of a lady getting a job is very high. You and I know the kind of society we are in. Immediately a lady comes to look for a job and she is beautiful, the guys are left out.'* Young male (24 years), in-depth, Osu.

## **c. Wage levels**

It was commonly reported that there are no differences between the wages of adults and young people in similar jobs, although this may occur in some organisations. Those who believed there are differences attributed it to levels of experience. It was also reported that there are officially no wage differences between young men and women working in similar jobs and that salaries are paid according to one's qualifications. In spite of this perception, others noted that young women earn more than young men because they are given extra money for the services they render to male customers. For instance, women are more frequently asked to 'keep the change'. Due to decreases in young people's earnings and the higher cost of living, respondents noted that they now buy less goods and services than before the crisis.

## **d. Working conditions**

Since most young people we interviewed were engaged in the informal sector and worked on their own, their reports on working conditions were diverse. Some believed that working conditions and

employers' attitudes towards youth have deteriorated in the past few years, in that they are not 'respected' as adults or not paid the right salary, especially those who obtained their jobs through agencies. However, others reported that their working conditions were good.

It was commonly believed that young women face sexual harassment and this has worsened in the last couple of years because there are few jobs and competition has become keener. Young women have to sleep with their employers to secure a job. During an FGD in Pokuase, one respondent narrated how an employer had demanded sex before hiring her. She said that she had not complied and so did not get the job. The following are some other responses:

*'...Yes, because some of the bosses would like to sleep with you before they hire you. If, for instance you cannot go to work, they will request sex before they accept your request to be absent. That is what they have been doing.'* Young female, in-depth, Maamobi.

*'It has worsened. If you are a lady looking for a job and you cannot get it, you have to offer something before the employer gives you the job.'* Young male, in-depth, Chorkor.

The respondents also reported that there are young people who engage in illegal work, such as prostitution and the sale of narcotics. Prostitution was mentioned in all sites. During one FGD with young women in Pokuase, respondents said they could not survive if they did not 'go after people's husbands'. They said the only way they could get the money to look after their kids is to 'go after married men'. Most respondents are single mothers. This is something they do, knowing the consequences, but they said that they had no choice.

#### **e. Migration**

There were few reported cases of respondents migrating out of the research sites. However, they noted that youth from other places had migrated into their communities. There was a general lack of knowledge of the living conditions of those who had migrated to other areas. They said it was difficult to know much about the conditions migrants faced at their new locations. However, reports on migrants in the sites generally showed that they lacked good housing conditions. While it was worse in Maamobi, it was not a big problem in Osu, as indicated by the respondents.

*'They don't get good houses. Some sleep outside. When they are sick, they cannot afford to go to hospitals.'* Young female (17 years), in-depth, Maamobi.

*'Some sleep by the roadside, in front of shops. The accommodation condition here is not good.'* Young female (18 years), in-depth, Maamobi.

#### **f. Domestic work**

Young women reported spending more time doing domestic work than their male siblings. This affects the time they have available to study or relax.

*'I don't know whether it is a tradition or something. Washing, cooking and other chores are said not to be a guy's job. So being a lady, you have to do all these.'* Young female, FGD, Maamobi.

*'After cooking and eating, I cannot learn ... because after the house chores, I have to go to the library but, before I realise it, it is too late and I have not learnt anything.'* Young female, FGD, Maamobi.

*'I do everything so I don't get time to study and sometimes to attend the library.'* Young female, FGD, Chorkor.

Opinions varied on whether the amount of time young people spend on domestic work has changed or not. While some young men and women believe it has changed in the last couple of years, others think it is the same. Those who reported that it had changed attributed it to the fact that the youth need to go out and work, and therefore had less time for domestic activities; or that young people spend more time on other social activities these days, rather than on domestic work.

*'I think it has changed for the worse. They are not interested in sitting down to take care of the children. They are interested in going out with friends, to beach, funeral and naming ceremonies.'* Young male (24 yrs), in-depth, Chokor.

#### **g. Social exclusion**

Social exclusion was limited to people with disabilities, low levels of education and poverty. Some noted that this has worsened in the past couple of years but others reported that it had not. Respondents are not aware of discrimination against people living with HIV/AIDS and other chronic conditions. However, they say it is difficult to identify such people.

### **3.2 Poverty, hunger and coping strategies**

#### **a. Insufficient disposable income to meet food needs**

Generally, household income was said to have been reduced, resulting in cuts on expenditure for food and education. Respondents reported that some young people had stopped going to school as a result. The money given to young people for food has also been reduced, resulting in anxiety in some homes as young people worry about the next day. Out of all in-depth interviews, 22.5% of respondents reported school drop-out, 17.5% reported a reduction in money for food and 12.5% reported of cuts in the number of meals per day.

Hunger was reportedly a huge problem among young people. Some said that they have to skip meals while others said they sleep from the afternoon to the evening because they cannot afford lunch. Hunger was reportedly a problem at all sites. This has led some young women into prostitution and other illegal work, as discussed above. Some reported that it had affected their family relationships.

*'A lot of young people are passing through this. People have complained to me about hunger and it has happened to me before.'* Young male, FGD, Pokuase.

*'... I quarrel with my wife because of hunger.'* Young male, FGD, Pokuase.

*'... My mother sells fish, my friend's mother sells vegetables so we can contribute and cook something to eat. We eat in the morning and evening.'* Young male, FGD, Chokor.

*'All the guys here are educated and very intelligent, but we sit around with no work to do. As we sit here, we have to contribute and cook something to eat. No one on his own can afford a meal.'* Young male, FGD, Chokor.

As well as engaging in prostitution and other illegal work, some young men in Chokor reportedly rent their rooms and sleep on the street, or in kiosks, because they have no other means of survival. It is evident that the majority of young people who sleep on the streets in Chokor are not immigrants, unlike in Maamobi, but indigenous residents. Young people resort to other survival strategies, such as dropping out of school briefly in order to work. Others rely for money on friends and relatives living abroad; cut back on expenses; undertake hazardous or harmful work; or engage

in crimes, like armed robbery. Dropping out of school to work is most common, while undertaking harmful work, such as in the sex industry, is more common in Pokuase. Relying on friends and relatives abroad is the coping strategy least mentioned. Stealing was commonly reported in Pokuase and was seen to be undertaken by young men. In Maamobi, many young people who had dropped out of school initially to engage in crime had reportedly found a new source of income in internet fraud, which keeps them out of extreme poverty. Young people in Pokuase and Chorkor do not have access to internet and so cannot engage in such activities. Some respondents reported an increased number of young people in situations of extreme poverty and vulnerability.

#### **b. Changes in access to credits and credit use**

None of the respondents reported having applied for a loan. Generally, respondents noted that they lacked collateral and were aware they would not qualify for loans, and so had not tried. Banks and credit institutions only provide loans to candidates engaged in 'meaningful' work, which most respondents believe they are not. Two respondents, however, maintained that young people do not face difficulty in accessing loans. With regard to whether changes in access to credit had occurred in the last couple of years, most respondents found it difficult to decide.

*'I have not gone for a loan before and I don't know people who have done that. It is not easy to get a loan as a young person because the loan companies feel we cannot pay back. They also feel we are too young. At times, when you are gainfully employed they may give you the loan'* Young male (25 yrs), in-depth, Maamobi.

*'Before you are given loans, you will be subjected to scrutiny. I have not tried it before'* Young male (22 yrs), in-depth, Chorkor.

#### **c. Changes in asset holdings**

It was generally reported in all sites that young people and their families have sold assets, such as television sets and clothes, because of financial difficulties in the past few years. Some sold possessions due to specific situations, for instance, to pay a debt. The reasons why assets were sold were often diverse. Some sold their assets to pay school fees, get money for food or to pay off debt.

*'My mother sold her cloths to cater for my education.'* Young female (20 yrs), in-depth, Chorkor.

*'I remember last month, I was robbed of my mobile phone and money. I was forced to sell my television.'* Young male, (24 yrs), in-depth, Chorkor.

*'People have done that. They sell cloths and TV. Some have rented their rooms in order to get some money to buy food. It is important they sell the items otherwise they can't survive, so for them it is a good thing.'* Young male, (25 yrs), in-depth, Maamobi.

#### **d. Changes in household caring activities**

It was generally reported that young mothers were interested in working, particularly in the informal sector, and mainly as petty traders, shop assistants or similar jobs. Some young mothers are single parents who must work to look after their children, whom they usually leave with their own mothers. Most young mothers who became pregnant in school have not been able to return to class for several reasons. The following are some comments from some youth:

*'... They can work as food vendors or sell along the road side.'* Young female (17 yrs), in-depth, Pokuase.

*'... They can do petty trading, selling. There are more young, working mothers now than two years ago. If you have a child and you do not work, how can you look after the child?'* Young male (24 yrs), in-depth, Chorkor.

Childcare facilities were generally reported as affordable. But this is relative: some small children of young parents were found loitering without being in school.

### **3.3 Education: Uptake of adolescent education, quality of education and cost of accessing education**

About half of young people aged 15-18 attend school in Osu and Chorkor, more in Maamobi but less in Pokuase. Observations by the research team suggest that Pokuase's low school-attendance rate has to do with its socio-economic status. Low school attendance and teenage pregnancy were once characteristic of Maamobi's high population density and 'slum' nature, but this is changing. Respondents noted that, since the inception of the 'capitation grant', more people attend school from primary to junior-high level, which it covers. However, the numbers fall off at secondary and tertiary levels where students' only support comes from their families. Children in private schools must pay tuition and other, related fees. All students, in both public and private institutions, pay for senior and tertiary education. These are the points when many students drop out due to lack of financial support. A young male in Chorkor asked why secondary schools are not covered by the capitation grant.

The number of young people dropping out, or not completing their cycle of education, was reported to have increased in the past two-three years. The reasons, according to respondents, include poverty, high school fees and teenage pregnancy. The latter was perceived as a problem in all sites. A comment from a young female in Chorkor:

*'I know some girls who dropped out of school due to teenage pregnancy. Immediately they got pregnant, their parents told them to stop schooling.'* Young female (20 yrs), in-depth, Chorkor.

Reports on school attendance varied. Some noted that people do not attend school regularly because they do not have money for food or transport. Teachers in public schools also do not attend school regularly, and some young people are just not interested.

Young people reported that they have not experienced any change in the quality of education in the last two years. They also reported that the schools teach skills that are not relevant for the job market.

It was generally reported that the cost of secondary and tertiary education is high, and this makes it difficult for students to pursue their education. Most people drop out and enter into apprenticeships but some do extra jobs to pay their fees. Youth in the 15-18 group were most concerned about not continuing their education and commonly expressed the need for assistance. The following is a response from a young male:

*'It is more difficult. It is going high and high. Because our parents are not able to pay for our school we have to do some extra jobs to assist them. In case you are not able to pay any longer, you have to drop out.'* Young male, (25 yr), in-depth, Chorkor.

It was agreed that parents' relationships with their children have a great impact on how they grow up. It was indicated that some parents were not supportive of their children and this had negative effects on their education and general well-being. Below is a response from the field:

*'In terms of education, there was no support, that was why I dropped out ... I did not get enough support for education due to financial problems.'* Young female (20 yr), in-depth, Osu.

### 3.4 Health

#### a. Health-sector budget and general health

In all four sites, respondents reported that they had access to the health-care services they need. Respondents in Pokuase and some in Osu, however, indicated that there were no facilities in their own communities, and they had to go into other communities to access health care. Some respondents indicated that there has been improvement in the health-delivery system in the last two years due to the introduction of the National Health Insurance Scheme (NHIS), while others believed the health-care system was unchanged, including some who have NHIS card. Those without the card complained that those with it are not attended to quickly and that they still have to cover some of their health costs. The majority of those without the card reported that had not seen any changes. The following are some responses:

*'There have been some changes in our health system. If somebody is sick and the person goes to the hospital, they take good care of the person. The NHIS has also been useful; there have been some changes in recent times.'* Young female (20 yr), in-depth, Chorkor.

*'At first, when you go to hospital, the health personnel do not take care of patients quickly but this has changed because they attend to patients more quickly now.'* Young female, (22 yr), in-depth, Osu.

Although the health insurance scheme was praised as very useful, some respondents complained about the shortages plaguing it.

*'With regards to the NHIS, those with money are prioritised over those with the NHIS card. They are made to join long queues to be served.'* Young male, FGD, Pokuase.

*'Those with the NHI card are also refusing to use it because of so many problems associated with the NHIS.'* Young male, FGD, Pokuase.

*'If you are with the NHIS, the doctors do not treat you very well. Those with money and without the NHIS card are taken care of very well.'* Young male, FGD, Mamooobi.

*'At times, NHIS users pay some money to the health personnel before getting their attention.'* Young female, FGD, Osu.

*'I have decided not to use my NHIS card anymore because of severe neglect from so many health personnel.'* Young female, FGD, Osu.

Respondents indicated that their health had been generally good in the past two years. Although they mentioned young people of their acquaintance who were depressed due to lack of money, none knew of anyone who had killed or harmed him/herself as a result. Neither government nor

NGOs provide counselling services for depressed young people. Medicine was reported to be available, but not always affordable. It was indicated that those with the NHIS card still have to pay for some medicines since the insurance does not cover all costs.

## **b. Sexual and reproductive health**

Almost all respondents in the FGDs seemed unaware of the sexual and reproductive health services provided by hospitals and clinics, or how to access them. Those who had heard of the services said they had not accessed them before. Some cited the general absence of health facilities and health personnel in their community as reasons why they had not been able to access these services, especially in Pokuase and Osu.

Generally, respondents maintained that young people do have access to contraception, but it is not free. However, they were able to purchase it because it was affordable and available. Although over 90% of respondents admitted they had access to contraception, only one young woman from Pokuase said she has used it for family planning. Young people exchange sex for money because of unemployment, and also due to hunger and financial problems. It was found that women worked as sex workers in all four sites.

The reproductive age for girls in all sites ranges from 13-26 years. Early childbirth among girls in Pokuase and Mamooobi was said to be due to the fact that 'some girls go after men for money', but in Chorkor and Osu it was attributed to the naming ceremonies organised for girls who have given birth. In Osu, respondents indicated that early pregnancy has become a form of competition between girls, who compete in terms the number of gifts and amount of money they receive during the naming ceremony. The success of the naming ceremonies reportedly attracts younger girls to early pregnancy.

*'After delivery, the nature of naming ceremony held attracts the other young ones to get pregnant.'* Young male, FGD, Osu.

*'... Also there is competition amongst the girls about the quantity of gifts that would be secured during the naming ceremony.'* Young male, FGD, Osu.

According to one respondent, parents in Chorkor do all they can (including borrowing money) to organise 'mega' naming ceremonies for the children of their under-age girls. A migrant in Chorkor said:

*'People do not marry in this area. They love naming ceremonies more than getting married. If a girl of 14 gives birth, her mother will look for money and name the child for her daughter in a grand style. They love that more than getting married. If they give birth and are unable to "outdoor" the child, they become a laughing stock.'* Young female (25 yr), in-depth, Chorkor.

It is important to mention that Osu and Chorkor are indigenous Ga communities, with similar ethnic and cultural characteristics. Naming ceremonies are an important aspect of Ga culture, being marked with pageantry and considerable expenditure. Ga parents pay for their daughters' naming ceremonies, while other ethnic groups expect fathers to organise the festivities.

## **c. Substance abuse**

There was a general consensus that the consumption of narcotics and alcohol have increased in all four sites over the years, due to peer influence, idleness and financial problems. The main



consequences of drug and alcohol abuse, according to respondents, are mental and other health problems.

*'Some get mad and some also get swollen, thinking they are growing fat.'* Young female (20 yr), in-depth, Chorkor.

*'..... You see young males drunk and making noise in the area. They drink during funerals and other occasions.'* Young female (25 yr), in-depth, Chorkor.

*'They go mad, they get wasted. They become armed robbers.'* Young female (22 yr), in-depth, Osu.

*'Some go mad, some steal and it also leads to violence.'* Young male (19 yr), in-depth, Osu.

#### **d. Hygiene and sanitation**

Respondents in Pokuase indicated that water was a problem since the community has only a single permanent pipe. Most houses rely on the river for everyday needs, and since people also bathe in it, the water is unsafe for human consumption. Some respondents indicated:

*'The river which serves as a source of drinking water is so polluted as it is used for bathing and washing.'* Young male, FGD, Pokuase.

*'There is piped water at the station. I do not fetch water from the pipe because it is far away. I prefer to go to the well to get water. If they provide piped water in our homes, it will really help us.'* Young female (19 yr), in-depth, Pokuase.

Water supply also is problematic in the other sites. Although they have access to pipe-borne water it is not available in every house and young people must fetch it from elsewhere. There are occasions when pipes do not flow and this entails a lengthy commute. This is common in Accra, and one often sees young people or children with the popular, yellow jerry can in search of water in other districts.

Sanitation was reportedly poor in all sites. Generally, respondents complained of inadequate rubbish containers and insufficient public toilets. The following are some respondents' comments:

*'Gutters are choked and very dirty.'* Young male, FGD, Pokuase.

*'Our biggest challenge is where we dump our refuse. They don't empty the refuse containers regularly so people keep refuse in their houses over a week. Some do not even want to sweep their surroundings because they think that if they do, there is nowhere to dump the rubbish.'* Young female (19 yr), in-depth, Pokuase.

*'The fare for the collection of rubbish is very expensive, coupled with inadequate water supply.'* Young female, FGD, Pokuase.

*'We have difficulties because the gutters are not clean and no one cares.'* Young male, FGD, Mamooobi.

*'People in charge of sanitation in the community do distribute dustbins to every area that is under Zoomlion [private sector waste-disposal contractor] but now they have stopped so people need to buy it themselves. People cannot afford to buy it so they dump the refuse everywhere, which is not good.'* Young female, FGD, Mamooobi.

*'Also, young people are adamant of what they are doing in terms of easing themselves in polythene bags and dumping it in gutters, behind people houses and so on, and the youth are not involved in cleaning the community.'* Young female, FGD, Mamooobi.

*'The sanitation problem in this community is bad. We need education and there is a need to mobilize all the people and alert them on the dangers of bad sanitation. When it rains, the whole place becomes choked with rubbish. The gutters are all choked. This place is one of the worst places to live in.'* (Young male (24 yr), in-depth, Mamooobi)

*'If you are a student and do not plan your time well you will be late for school. Because we do not have enough toilets, you have to join a queue to visit the toilet.'* Young male, FGD, Chorkor.

*'We have our own container for refuse but some people throw it in the sea and ease themselves at the beach as well. The government is now dealing with the perpetrators.'* Young female, FGD, Chorkor.

Bad sanitation was said to lead to diseases, such as malaria, which reportedly affects both young men and women in all sites.

### **3.5 Emotional and social well-being**

#### **a. Stress and forming adult relationships**

Young people reported knowing of conflicts between parents and their children, and between spouses, but generally did not admit to its existence in their own households. Generally, respondents were hopeful about their future, based on their personal faith. It was widely maintained that young people live longer under their parents' roof because of the economic situation. On average, young people tend to separate from their parents at the age of 16, and above. Some live with their parents and work, until they leave home to marry. This is common among girls. Boys tend to leave home earlier: they find a job, rent a room and obtain some basic necessities before getting married. While some girls are forced to marry early, others delay it for the sake of their education. Some male respondents maintained that they intended to delay marriage until they had acquired certain assets.

*'I have about three friends and they all married. I will get married when I am 35; now I am 25. People marry at different times due to individual preferences. I want to get everything before I get married.'* Young male (25 yr), in-depth, Chorkor.

*'The young people here want to get certain things before they marry. They cannot marry when there is no money at home.'* Young male (19 yr), in-depth, Chorkor.

*'Some marry early, but some also delay because they want to get certain things before they get married.'* Young male (21 yr), in-depth, Mamooobi.

#### **b. Social capital/connectedness and household decision making**

There exist diverse views in all sites about the social networks available to youth. While some reported having access to social networks, such as families, friends and youth clubs, others did not acknowledge this. Some said access to social networks was on the increase, while others believed it is decreasing due to lack of time. In Osu, 60% said access to social networks is decreasing and 40% said

it is decreasing in Maamobi. In Pokuase, 60% said they received no support from religious or social organisations, while 60% in Osu and Maamobi reported that they did enjoy such support. The same pattern applies to the support provided by social networks.

In terms of household decision making, the report was similar. Some indicated they took part in household decision making and it usually has to do with issues of education and general household well-being. Those who maintained that they were not involved in household decision making cited their age as the reason for their exclusion.

### **c. Security and risk behaviour**

While respondents in all sites indicated that they and others they know have been victims of crime, there were diverse views about whether the incidence of crime has increased or decreased in the past couple of years. The main reasons for why youth engage in crime include poverty, frustration, lack of parental support and guidance.

*'Finding myself in a situation whereby my parents don't take care of me, I'll involve myself in whatever my friends are doing to earn money.'* Young man, FGD, Chorkor.

*'Parents give poor upbringing to their children and they grow to involve in illicit acts.'* Young female, FGD, Osu.

*'Due to lack of parental care, most young people engage in social vices, like stealing for the guys and prostitution for the ladies.'* Young female, FGD, Chorkor.

It was suggested that some parents encourage their children to engage in illicit acts, such as internet fraud, prostitution and other crimes, because of poverty and their inability to provide support. Some parents were said to be happy recipients of the money their children earned from such acts. See some responses below:

*'Some parents don't talk about the illicit acts of their children because they benefit from them.'* Young male, FGD, Osu.

*'Some mothers love what their children do, due to laziness, some also push their children into the hand of so-called "rich men".'* Young male, FGD, Mamooobi.

*'Some parents allow their children to involve in risk behaviours, such as internet fraud, having sex for money, due to poverty.'* Young male, FGD, Chorkor.

However, others do not condone such behaviour, or are unaware of their children's illicit acts. Internet fraud was widely reported in Mamooobi among young men, due to peer influence and poverty. Some young people did not see anything wrong with internet fraud. While some engage in it due to poverty and the need to survive, it was reported that others do so due to earn more money and peer influence. Young men are more involved in internet fraud than young women.

## **4. Analysis of selected policies and programmes**

### **4.1 Policies directly targeting youth**

#### **a. National Youth Policy**

The National Youth Policy (NYP) recognises the many differences found among young people, and promotes equal opportunity for, and treatment of, all youth, male and female. It recognises the problems that face Ghanaian youth and how they can, or should, be resolved. It also promotes young people's participation in democratic processes, as well as in community decision making and development. It advocates that youth development services and programmes should be youth-driven and youth-centred. Youth development should be recognised as an important mandate for all government agencies, NGOs and development institutions. When the NYP was launched in August 2010, it was criticised by opposition parties and youth stakeholders on the grounds that it did not possess an action plan. Their concern was that they were part of the group that had formulated the youth policy in the first place, but were not contracted to help design the action plan. The elaboration of youth policy was a participatory process involving all political party youth wings, youth stakeholders and many youth organisations. But, according to respondents, they had heard nothing about an action plan after the launch of the policy. The National Youth Council (NYC) anticipates the launch of the action plan, but this has not yet taken place. It is believed that an action plan is essential to compel the government to commit resources to implement the programmes and projects outlined in the policy. Some respondents maintained that the new action plan is basically the same as the old one since the priority areas are exactly alike.

### Programmes for youth

Name of programme	Implementing agency	Coverage area	Target population
Cocoa Sector Support Programme Project (CSSP II).	Ministry of Food and Agriculture	Brong Ahafo ( Sefwi Wiawso and Bibiani)	Fertilisers and herbicides for young people in cocoa farming.
National Youth Employment Programme (NYEP). Various modules in road repair and maintenance, ICT, agriculture, health assistants, teaching assistants.	Ministry of Youth and Sports.	Nationwide	All youth, 15-35 yrs.
National Malaria Control Programme (NMCP).	Ministry of Health.	Nationwide	Young mothers and public school students.
Programme of counselling services, maintenance and custody of abandoned people.	Ministry of Employment and Social Welfare.	Nationwide	All youth.
Labour Market System (LSM).	Ministry of Employment and Social Welfare	Accra, Kumasi and Secondi	All youth in Junior and Senior High School, and Senior High School dropouts.
Youth-in-agriculture block farming programme.	Ministry of Agriculture, Ministry of Employment and Social Welfare	Nationwide	Adult youth in farming.
Sustainable tree crops programme.	Ministry of Agriculture	Ashanti, Eastern, Brong-Ahafo Central and Greater Accra Region	Adult youth, 30-35 years.
Counselling for young people.	Ministry of Education	Nationwide	Youth in school

Reducing unemployment in Ghana through ICT sector.	Ministry of Youth and Sport	Nationwide	Youth in school
HIV/AIDS education and counselling.	Ministry of Health	Nationwide	All youth
Adolescent life in low-income and slum areas.	Ministry of Foreign Affairs	Selected rural areas	Vulnerable young people, including orphans and children with large work loads
Youth in telephone repair.	AZANTABA, in partnership with the government.	Accra and Kumasi	Youth with a minimum of education
SIFE programme.	SIFE International, in partnership with the Ministry of Youth and Sports	Nationwide	Tertiary students who want to set up their own business
Graduate unemployment	Ministry of Foreign Affairs	Nationwide	Young, unemployed graduates
Youth-in-agriculture programme.	Ministry of Food and Agriculture	Nationwide	Youth in rice, maize and soya-bean farming
IYEC/Van Vicker youth programme.	Van Vicker Foundation	Nationwide	Vulnerable youth, who cannot afford education and those who want to go into acting
Youth Creating Change.	Youth Creating Change International	Nationwide	Student representative councils in tertiary institutions to educate the youth on how to contribute to non-violent elections
Youth work programmes (SKILL programme).	Youth Harvest Foundation Ghana	Northern Region	Adolescents in Bolgatanga
Youth in sanitation, nursing, community policing, teaching.	Zoomlion Ghana Ltd, in partnership with the government	Nationwide	Young people, 15-35 yrs

Scholarships for girls.	Women Trust	Pokuase and its environs	Provision of scholarships for gifted, poor girls
Youth in sanitation and recycling.	CHF, in partnership with local youth organisations	Selected communities in Accra	All youth
Youth Training Institutes.	Ministry of Youth and Sports, implemented by NYC	Selected rural communities	Deprived rural youth, 15-35 yrs
Youth Advocacy Assembly (deals with issues around sex and reproductive health).	Sponsored by the UNFPA, in partnership with NYC	Selected areas	All youth, 15-35 yrs
Youth Development through Football.	Sponsored by GTZ, in partnership with NYC	Selected areas	All youth, 15-35 yrs
Youth Volunteerism.	Sponsored by Voluntary Services Organisation	Selected areas	All youth, 15-35 yrs
Youth Reproductive Health.	NYC, sponsored by UNFPA	Six regions	All youth, 15-35 yrs
Youth ICT Centres.	NYC	Selected areas	All youth, 15-35 yrs
National Youth Camps.	NYC	Once a year in a chosen location	All youth, 15-35 yrs
Counselling services at Youth Resource Centres.	NYC	Selected areas	All youth, 15-35 yrs

District Youth Assembly.	NYC	Nationwide	All youth, 15-35 yrs
African Youth Alliance Project.	UNFPA-sponsored, in partnership with Ghana Health Service	104 centres nationwide	All youth, 15-35 yrs
Youth in Broadcasting (Curious Minds).	UNFPA-sponsored	Selected areas	All youth, 15-35 yrs
Electronic virtual networking system for youth.	UNFPA-sponsored	Selected areas	All youth, 15-35 yrs



## **b. The National Service Scheme**

The National Service Scheme (NSS) is for new graduates of tertiary institutions. It was established by a Military Decree (NRC D 208) in 1973 with the mandate to mobilise and deploy citizens of 18 years and above, especially newly-qualified university graduates, on priority development programmes for a one-year, mandatory period of national service.

The NSS obtained statutory legitimacy under the 1979 Constitution of Ghana with the thrust of NRC D 208 being upheld. The National Service Act of 1980, Act 426, was then passed by parliament to give the scheme legal and constitutional backing. The NSS has helped in skills acquisition, placements leading to work experience and income generation. However, it has faced several challenges, including inadequate allowances, late payment of allowances and graduates' unwillingness to be deployed to certain areas.

Concerning young people's perceptions of government programmes, the research found that the majority interviewed felt that state programmes have been politicised and gaining access depended on whom you know. Many young people are unaware of the National Youth Employment Programme, for instance, or how to access it. More educated respondents knew something of the programmes.

## **4.2 Anti-crisis policies**

Various policies were introduced in mid-2008 to mitigate the impact of the global economic crisis on Ghanaians. These were targeted at all Ghanaians, however, and have no specific youth focus. In an attempt to soften the blow of the global food and fuel crisis on local purchasing power, the government removed import duties on rice, wheat, yellow maize and raw vegetables for soap and food manufacture. Other items covered by the waiver were fertilisers and other agricultural inputs to assure a good harvest. These measures called for the amendment of the Customs, Excise and Preventive Service Duty and Other Taxes Act. In addition, the excise duty and debt recovery levy on premix oil were removed to help fishing communities reduce their overheads and increase output. The government also reduced excise duty on gas oil, kerosene and marine gas oil. This was expected to reduce the costs of transportation.

## **4.3 Analysis of the effectiveness of youth programmes**

As mentioned above, youth have little knowledge of existing youth programmes. The most known and talked-about programme prioritising youth is the National Youth Employment Programme (NYEP), introduced by the government in 2006 as an initiative to address high youth unemployment. Designed as part of a broader national employment strategy, the NYEP was intended to provide employment jobs, essential social services, such as health and education, and promote good governance through the maintenance of law and order. NYEP's goal is to empower youth to contribute more to the socio-economic development of the nation. The specific objectives of the programme are:

1. To identify projects with economic potential that can generate employment for large numbers of youth;
2. To check the drift of youth from rural to urban communities by creating employment opportunities in the countryside;
3. To create employment opportunities for youth through self-employment;
4. To inculcate in the youth a sense of hard work and self-discipline.

The programme is divided into several modules, including agri-business, trades and vocations (non-agriculture services), Information and Communication Technology, community protection services, waste and sanitation management corps, rural education (teachers assistants), auxiliary nursing (healthcare assistants and extension workers), internship and industrial attachments (paid internships), vacation jobs and voluntary services. New programmes have since been bolted onto the NYEP, including Youth in Road Repairs, Youth in Oil and Gas, and Youth and Disability. One year after the programme was launched, it claims to have created 100,100 jobs.

Most respondents were unaware, however, of Ghanaian youth programmes, including the NYEP although its National Coordinator says considerable publicity exists on its functions. For those who do know of it, respondents complained of the frustrations they have to undergo to register, given its complex process which deters many from joining. These frustrations include lack of confidence in the transparency of the programme and alleged favouritism to applicants on political grounds or nepotism. None of the respondents interviewed had accessed the NYEP modules and some complained that the programme's demographic focus included people aged 35 and above. From our discussions with key informants, it emerged that adults are often registered on some programmes because young people do not want to do the job. Youth were also concerned about the exit programmes, which are designed in such a way that new recruits have to make way for others after two years. On leaving the programme, many find themselves unemployed once again. The National Coordinator maintained that the exit plan exists to enable youth to be employed permanently. This has had limited success so far, with the majority of young participants not absorbed into the formal economy. .

Over 108,000 young people have found work with the NYEP, including 600 disabled youth around the country.

According to key informants, NYEP coordinators are not salaried but receive allowances. Some said they do not receive allowances for office tasks and have to use their own funds. Since the NYEP is not backed by law, the organisations and institutions that provide funds to support its programmes often fail to release their contributions. This has forced the NYEP to pay beneficiaries in arrears. To prevent this recurring, plans are in hand to anchor the NYEP in law and to gain long-term commitments from funders.

The shortage of resources to further youth programmes is not particular to the NYEP. The NYC, the agency in charge of youth issues, is also plagued with lack of funds. This has hindered its work over the years. The Ministry of Youth and Sports commits more resources to sports, to the neglect of issues that are often more important to young people. The lack of resources has affected the work of regional, metropolitan and district youth councils up and down the country.

One example of an NGO-designed and implemented programme for youth is the locally based Women Trust, which has given scholarships to over 129 Senior High School students in Pokuase. Beneficiaries found it useful and effective, although some respondents said they did not know of its existence or how to access it. Generally, respondents in all sites were unaware of government programmes and how they can be accessed. Some said they know, but when asked to name the programmes, they simply say they don't know.

#### **4.4 Youth/non-youth NGOs as support mechanisms for young people**

The youth associations and clubs in Pokuase and Chorkor are mostly involved in neighbourhood-cleaning exercises, football competitions and social get-togethers. Members contribute money to

help each other during naming ceremonies, marriages and funerals. Their aim is to build unity and help each other in times of financial distress. Apart from Women Trust, other NGOs mainly focus on HIV/AIDS education and how to reduce the stigmatisation of those infected. These programmes are not targeted specifically at youth, however. In Chorkor, mention was made of the Adventist Development Relief Agency (ADRA), which provides assistance to youth for skills and vocational training. Women Trust has also given loans to young and older women, training them to turn polythene into ladies' bags. In Osu, youth and key informants had difficulty identifying any youth-focused NGOs or associations in the community other than the ruling party's youth wing.

A cluster of youth organisations in Maamobi/Nima have come together under the umbrella name, Federation of Youth Clubs (FYC), to organise leadership seminars, debates on national issues and other capacity-building programmes. They also organise neighbourhood clean-up operations and peace walks. Some youth associations organise free extra classes for Junior High School students in their communities.

CHF International, a youth-focused NGO, has partnered local youth organisations in Maamobi on a sanitation and recycling programme, and the FYC is working with Harvard University on programmes to reduce slum conditions in Maamobi/Nima. Right and Voice, another youth-focused NGO, is partnering with FYC to create a 'mouthpiece for youth'. The FYC also works with the community's Legal Resource Centre (LRC) to educate young people on citizenship and children's rights, among other topics. The LRC provides legal representation to vulnerable people, especially youth. The FYC has been active in creating awareness of government programmes and civic responsibilities, and has trained many public speakers. The Deputy Minister of Trade and Industry is a former FYC member.

International NGOs, such as UNFPA, Voluntary Services Organisation (VSO), German Development Cooperation (GTZ) and UNICEF, also work on youth issues in the country, mainly in collaboration with the NYC. UNFPA works on health and reproductive issues; VSO focuses on youth voluntarism; and GTZ on football. These programmes are not nationwide due to lack of funds. Some programmes, such as the UNFPA-sponsored African Youth Alliance Project, have halted due to lack of funds. The programme ended in 2006.

## **5. Conclusion**

The youth vulnerability research project has been an exciting endeavour and provided an opportunity for team members to learn about the vulnerabilities of young people and their coping mechanisms. This was without challenges, however; constant monitoring and commitment sustained the project to the end. It is hoped that the project's findings will provide a basis for policymakers and youth stakeholders to come up with more innovative programmes and solutions to the problems facing Ghanaian youth through its dissemination in youth forums and youth websites, ensuring that various stakeholders, including the NYC, participate in the process..