Social Capital, Agency, and Creating Micro-enterprises: A Case of Entrepreneurship Education for Tanzanian Youth

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Introduction

A high rate of youth[1] unemployment in Tanzania is a current and critical issue as in 2012 there were more unemployed youth aged 15–24 per capita than 109 other countries (Kushner, 2013). When youth employment prospects are poor, families have less incentive to send children to school and pay the associated costs (International Labour Office [ILO], 2015). Yet youth with less education are significantly less likely to have the skills needed for securing decent work (ILO, 2015). In Tanzania, youth confront a number of barriers to secondary education. Recent statistics show that only one in four secondary school-age youth was actually able to attend school, and youth from poorer households are disadvantaged in their educational outlook as they are less likely to attend, persist, and graduate secondary schooling (Economic and Social Research Foundation, 2014). It has also been predicted that around 55 % of young people in Tanzania will never secure stable employment (ILO, 2015). Given these education and labor market conditions, scholars have critically explored how youth can act agentically during life transitions, such as from schooling to employment (Jeffrey, 2012; Lloyd, 2005). One way to improve the school/employment linkage is through entrepreneurship education, efforts that aim for young people to create their own micro-enterprises and future livelihoods (ILO, 2009). Entrepreneurship education programming includes a mixture of academic, vocational, business, and life skills training (including mentorships) to help youth successfully participate in the labor market (Baxter, Chapman,

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[1] I employ the UN definition of youth as those aged 15–24 (United Nations, 2013). In the 1996 National Youth Development Policy, the government of Tanzania also adopted this definition (United Republic of Tanzania, 1996).

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DeJaeghere, Pekol, & Weiss, 2014). However, starting a micro-enterprise, particularly for youth, requires not only knowledge, but a combination of resources and networks. The question this chapter takes up is how youth from marginalized backgrounds strategically draw on their social capital—resources and relationships—built through education and at home to improve this education/employment linkage.

This chapter explores if and how youth from marginalized backgrounds are able to build relationships with peers at school and at home, and draw on such relationships to start or enhance their own micro-enterprises, thus improving their livelihoods. The chapter begins with an outline of the critical conceptualizations of social capital and youth agency that guide this work. Following that, I review the relevant literature and expand on the methodology central to this study. Lastly, I detail the ways in which youth use agency to draw on supportive peer relationships and actively detach from constraining peer relationships to expand or create new micro-enterprises.

Critical Conceptualizations of Youth Agency and Social Capital

Education scholars have postulated that youth may need to actively draw on social capital—defined here as the potential or actual resources gained from one's network of relationships utilized for purposive action—to transform the knowledge and skills learned through schooling into livelihood opportunities (Bourdieu, 1986). While there has been a wide array of social capital research to date, findings have been mixed as scholars have used varying definitions of social capital (Portes, 1998). For instance, some scholars have utilized a functionalist or normative perspective of social capital (Coleman, 1988; Putnam, 1993) and have found positive relationships between social capital and youth persistence in school (Coleman & Hoffer, 1987) and increased socioeconomic success in early adulthood (Furstenberg & Hughes, 1995). Yet these perspectives have also been critiqued as they do not often consider youth in such conceptualizations (Leonard, 2005), nor do they position youth as agentic (Morrow, 1999), and they discount issues of power and domination (Dika & Singh, 2002). Drawing on Bourdieu, my conceptualization of social capital assumes that agency is necessary to act on these relationships. Individuals with agency thus can actively draw on their social capital to find or create employment to improve their livelihoods.

In contrast to functionalist approaches, Bourdieu (1986) has critically linked the notions of habitus, structure, agency, and social capital as a way to describe how power and inequality are produced and potentially disrupted. I believe that a critical conceptualization is necessary when examining youth agency and social capital, as it considers how power and political, social, and economic structures in society contribute to inequalities for certain groups coming from disadvantaged backgrounds

According to Bourdieu (1990), the habitus is one's "durable, transposable dispositions," principles, or preferences formed by an individual's history and others she interacts with (p. 53). Bourdieu (1990) describes that the habitus "structures new experiences in accordance with the structures produced by past experiences, which are modified by the new experiences within the limits defined by their power of selection" (p. 60). Power relations among individuals and society can affect if and how one's habitus is changed or altered based on new experiences, as the habitus "is an infinite capacity for generating products – thoughts, perceptions, expressions and actions – whose limits are set by the historically and socially situated conditions of its production" (Bourdieu, 1990, p. 55). Related to the habitus, Bourdieu (1990) also described the concept of field as "a feel for the game" or the rules and relations that comprise daily life depending on one's status in the social world (p. 66). A field is a "global social space…within which agents confront each other, with differentiated means and ends according to their position in the structure of the field of forces, thus contributing to conserving or transforming its structure" (Bourdieu, 1998, p. 32). A chicken micro-enterprise is one example of a field, where youth may be treated with limited power and status (e.g., a female youth may be in charge of gathering eggs); yet as this youth learns new skills and gains new experiences through relationships with others, this same female youth may now be valued for her knowledge of treating diseases in chickens and preventing death.

Although Bourdieu stresses the strong, reproductive bias built into structures, scholars have critiqued Bourdieu's theorization as he gives less attention to the role of agency (Sewell, 1992). In this chapter, I draw on both Ahearn (2001) and Bajaj (2008) to define agency as action intended to improve individual social mobility, although such action is limited by one's network of social relations, or one's "individualized system of social capital" (Raffo & Reeves, 2000, p. 148), as these relations are affected by larger inequalities in society. Bourdieu (1998) argued that the value of social capital lies in an individual's ability to convert it into other forms of capital, and these forms of capital serve as important sources of power and are affected by wider structures in society such as economic and political relations.

Stanton-Salazar has complemented Bourdieu's social capital work while emphasizing youth agency to examine how youth are able to develop relationships with institutional agents, or "high-status, non-kin, agents who occupy relatively high positions" in society (Stanton-Salazar, 2011, p. 1066) who have the capacity to transmit, or negotiate transmission of, resources and opportunities. Relationships can provide institutional support or forms of social support to help youth effectively participate in mainstream institutions, such as school or the labor market, as youth can agentically draw on their social capital to reach certain goals (Stanton-Salazar, 1997). Yet relationships can be problematic because youth encounter barriers to participating in mainstream settings such as school and are expected to adapt to the cultural capital and standards of the dominant group; thus devaluing their own culture. While instrumental action occurs when youth convert their social capital into institutional support with the purpose of reaching certain goals, youth from marginalized backgrounds have limited agency and trouble accumulating social capital

because these youth have differential value based on their class, ethnicity, or gender.

Scholars who conceptualize social capital from a critical perspective illustrate that the process for developing and utilizing relations with peers and adults is complex and nuanced in helping them make the transition from education to employment. For instance, research in Brazil and England explored schooling as a site for social capital development and found that youth from low-income families built strong relationships with both school peers and adults (Chattopadhay, 2014; Holland, Reynolds, & Weller, 2007; Morrow, 2002). While youth reported that these relationships were important in achieving their goals, results differed by gender, as some youth developed supportive relationships and others reported their relationships were discouraging. Similarly, other research found that youth from disadvantaged backgrounds navigated complex relationships when searching for employment. Non-university-going youth from minority immigrant families in Canada did not draw on relations with family members for help with their job search as their family members often lacked social connections, but instead drew on peers to act as references, share interview experiences, and provide motivational and emotional support (Yan, Lauer, & Chan, 2009). However, other youth in Ireland reported working in low-pay exploitative jobs, oftentimes for relatives, which they found boring, repetitive, and provided few opportunities to accumulate transferable skills (Leonard, 2005). While these studies highlight the importance of relationships to further youth livelihoods, it remains unclear if and how youth were able to act with agency to develop positive relationships, distance themselves from relationships that were stifling, and use agency to respond to challenges in schooling or once employed.

Linking youth agency to social capital, Morrow (1999) argued that research on youth lives must couple Bourdieu's conceptualization of social capital in relation to other forms of capital and as based in the practices of daily life while viewing children with agency, although constrained by power and structures, to "shape and influence their own environments" (p. 757). Similarly, Raffo and Reeves (2000) argued that an individual's social capital, or system of social relations, is directly related to agency, as different material and symbolic resources are available to different networks, thus supporting or constraining individual action. Youth's active decisions about their behavior or level of participation in school were "not completely open and free," but instead were mediated by structural factors such as class, race, gender, and ethnicity (Raffo & Reeves, 2000, p. 149). Thus, while youth could and did aspire for futures that might "transcend their objective reality," future success depended on youth's ability to develop a strong individualized system of social capital, albeit mediated by inequalities in society (Raffo & Reeves, 2000, p. 151).

There has been limited research linking social capital, agency, education, and employment using a critical lens to examine the lives of youth from marginalized backgrounds in Tanzania. Of the few studies conducted, scholars have found that the traditional familial relationships or ties were not always sufficient to help youth succeed, particularly when youth were forced to live on the streets due to maltreatment, abuse, neglect, or the death of one or both parents (Wagner, Lyimo, & Lwendo,

2012). While studies have shown that Tanzanian youth have been strategic and agentic in drawing on relationships with others outside the family to help improve their likelihood of success in school (Vavrus, 2013) and the labor market (DeJaeghere, Pellowski Wiger, & Willemsen, 2016), more longitudinal research is needed to further explore if and how youth agentically draw on their social capital to foster their future livelihoods.

This study seeks to understand how youth, who attend boarding schools in Tanzania, develop relationships and agentically draw on them to further their employment goals of starting or advancing their own micro-enterprises. As youth from marginalized backgrounds are often limited in their ability to develop relationships with institutional agents (Stanton-Salazar, 1997), and studies have found that agency can be developed in school (Bajaj, 2008), this study also explores if and how youth agentically draw on their social capital over time. In addition, this study adds to the literature by exploring the types of relationships that relate to youth micro-enterprise development and if/how youth from marginalized backgrounds act with agency to strategically draw on their relationships to further their livelihood goals given the structural inequalities they face.

Methodology

This study is grounded in the assumption that the youth face multiple inequalities in pursuing their educational and employment goals, and this study explored how youth from marginalized backgrounds were (or were not) agentic in developing and using their peer relationships at school to start or enhance their own micro-enterprises given discrimination in their lives. I utilized a concurrent mixed-methods design with quantitative methods to identify relationships between youth social capital and micro-enterprise creation, and qualitative methods to explore youth agency with their relationships to "get at the inner experience of participants [and] determine how meanings are formed through and in culture" (Corbin & Strauss, 2008, p. 16). This study attempted to "convey the trends and voices of marginalized groups of individuals" (Creswell, 2009, p. 121), in this case youth from disadvantaged backgrounds in Tanzania. These youth are disadvantaged for various reasons, including living in poverty, not being able to continue schooling (prior to enrolling in these schools, which offer scholarships); being orphaned (one or both parents); needing to work to support their families' basic needs; and becoming pregnant or ill.

This study focuses on youth that were attending two secondary boarding schools, Sasema Secondary School and Usawa School, located in two communities in Tanzania. And the names of all youth participants have been changed to ensure confidentiality. Sasema Secondary School is an all-girls school located in a central Tanzanian city, which is a center for agriculture with over 200,000 residents. In 2008 Sasema opened as a residential secondary school, including pre-form and Forms 1-4, and currently enrolls over 140 females. Usawa School is located in a rural area in the southern highlands that is currently expanding as a center for tea,

Table 1 Details of interview sample

Year	Total youth	Sasema females	Usawa females	Usawa males
2012	60	30	15	15
2013	55	30	12	13
2014	50	27	10	13
2015	43	26	8	9

forestry, and agricultural production. Usawa was created by a consortium of non-governmental organizations from Tanzania and other countries. Usawa operates within the formal Vocational Education and Training Authority (VETA) system and adopts and adapts the VETA curriculum. Usawa serves both female and male youth and enrolled its first group of students in 2012. Currently the Usawa school has 150 youths enrolled. Both schools have partnered with a non-governmental organization to implement a model of entrepreneurship education that integrates the officially recognized secondary school curriculum with educational-productive units to sell goods and services in the local market. The educational-productive units provide youth hands-on experiences developing vocational, financial literacy, and life skills while selling goods and services that generate income for the school and cover school operating costs (DeJaeghere, 2013).

For this specific chapter, I drew on survey and demographic data administered to all youth enrolled in the program from 2012–2014 (227 youth—159 females and 68 males) asking about their financial literacy, entrepreneurship, employment, savings, and life skills (see USAID, 2013a, for an in-depth review of the tools used in this study). The survey questions asked if the youth had ever started their own micro-enterprise at two different time points, when we first started the study in 2012 and again in 2014. I combined these items at both time points to create a single variable to measure if youth had ever started their own micro-enterprise (and 54 of the 227 youth reported having ever started their own micro-enterprise). In addition, eight items about relationships with peers and adults at home and at school were asked and analyzed to measure change in social capital over time. To explore the relationship between social capital and micro-enterprise creation, I calculated the Pearson correlation between each item about relationships and if youth had reported ever starting up their own micro-enterprise.

In addition to the spoken survey, a team of researchers[2] conducted interviews each year with 60 youth from 2012–2015 to further understand how participation in the entrepreneurship education program affected youth livelihoods (see Table 1). At Usawa, all youth in the interview sample were enrolled in TVET 1 (Technical and Vocational Education and Training Year 1) in 2012. At Sasema, the interview sam-

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[2] This study is a secondary data analysis of demographic, spoken survey, and interview data collected as part of a larger 6-year evaluation of three entrepreneurship education programs in Kenya, Tanzania, and Uganda, conducted by the University of Minnesota (UMN) and funded by The MasterCard Foundation. David Chapman and Joan DeJaeghere served as the principal investigators and UMN staff and graduate students and Tanzanian researchers conducted interviews, and collected spoken survey and demographic data between 2012 and 2015. The author served as the project director.

ple for 2012 was comprised of ten youth from each of the first three forms (the British O-level system of lower secondary school) for a total of 30 youths. For the final round of interviews in 2015, the Sasema youth were either enrolled in TVET 4, had dropped out of school, or had enrolled elsewhere, and the Usawa youth were either still in school in Form 4, graduated, or had dropped out/enrolled elsewhere. To delve deeper into understanding how youth agentically drew on their social capital to start or enhance their own micro-enterprises, I used a grounded theory approach to analyze the interview data (Corbin & Strauss, 2008). Much like DeJaeghere (2013) and McCleary (2013), I inductively analyzed the interviews in Nvivo to understand the themes in the data and develop codes. I "let the data speak for themselves" by exploring categories of data and connecting emergent codes to one another in my study (Andrade, 2009, p. 53). From the interview data, I investigated the extent that youth were able to utilize their schooling to agentically develop and mobilize their social capital to start or enhance their own micro-enterprises.

The Importance of Peer Relationships as Social Capital

Peer Relationships at Home

Contrary to Stanton-Salazar's (2011) definition of institutional agents as "high-status, non-kin" my results indicated that youth were agentic in drawing on their relationships with peers to start or enhance their own micro-enterprises, thus working toward their goals. The spoken survey data (from 227 youth) indicated that youth reported a significant increase over time from their peers at home helping them to achieve their employment goals ($z = -4.003$, $p < 0.001$). As previously mentioned, youth in this sample were from disadvantaged backgrounds, and many reported that their peers at home were not able to continue with their education and faced challenges with work, early pregnancies, and HIV. As one youth succinctly stated, "Life at home is quite hard." Despite that these youth lived in poor communities with limited resources, they learned how to identify peers who could help them and learned to strategically draw on these relationships to further their goals.

For instance, in our first interview with Anna in 2012, she described how she struggled with daily life as both of her parents had passed away and why she had re-joined school, "[To] develop my skills and to get education… [and have] a good life" (2012). When asked what a "good life" was, she replied, "I would depend on myself…[have] a good job, good house, eating well" (2012). To help her meet her basic needs, Anna worked during holiday breaks from school making and selling *kachori*, a porridge made from Irish potatoes mixed with wheat flour. To make her micro-enterprise successful, Anna described how she agentically drew on relationships with peers by specifically asking for a loan for her micro-enterprise. She explained, "It was 2100 (Tanzanian shillings, about $1 USD), that litre…I used that cooking oil, I used it to cook that *kachori*…just after 3 days I repaid the loan" (2013). While the amount may seem small, it was necessary to make any earnings,

and Anna then used her earnings to pay back the loan and purchase "school materials, like shoes, socks, and clothes for home" (2013), thus making a small step toward her life goals of providing for herself.

Other youth described how they pooled together resources with peers at home to earn income to help support their goals. Maria had previously dropped out of school because she was pregnant with her first child. With the goals of either becoming a doctor or starting up her own micro-enterprise, Maria re-enrolled in school. In her final year of school when we interviewed her, determined to pass the Form 4 national exam, she shared, "I thank God I completed my form four studies. And the results are out and they're not bad, they're good" (2015). Her exam results gave her the opportunity to pursue further education and Maria decided to go onto college to study health sciences with a goal towards being employed as a nurse. While waiting for her application to be accepted, Maria started up a photography micro-enterprise with a friend in the community where she was living. Maria said, "I have a friend who has a camera and a small machine for picture cleaning. So I joined her and we are doing it together" (2015). While this was only a short-term micro-enterprise (as Maria was leaving to apply for an internship to prepare for college), Maria explained that this income was necessary to meet her school needs and future goals of employment and self-employment (raising chickens)[3] Drawing on her peer relationships, Maria created a plan that included working both for herself and others to achieve her long-term goal of having her own home.

Peer Relationships at School

In addition to agentically drawing on relationships with peers at home, spoken survey data showed that youth also were agentic with peers at school to start their own micro-enterprises. Over the course of their studies, youth reported a significant increase in their peers at school helping them achieve their employment goals ($z=-2.65$, $p=0.008$). In addition, it was found that this increased support from peers at school was positively and significantly correlated with youth starting their own micro-enterprise ($r=.147$, $p=0.027$). Interview data showed how the skills learned and relationships built at school were vital to success when youth strategically drew on those relationships to meet their needs. For instance, one male youth, Nelson, described how his life at home was hard. He started, "The economic situation of my parents is not that good" (2015) and he had re-enrolled in school to become "a livestock officer or keeper or agriculturist. If not this I want to become a poultry keeper" (2012). Nelson further refined his life goals after subsequent years of schooling and explained that he now wanted to be an agriculture professor. While at school, Nelson and his peers learned how to castrate pigs, give appropriate dosages of medicine, and treat pigs for diseases; Nelson then collaboratively worked with his school peers to start a new pig micro-enterprise to work toward his future

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[3] Most Tanzanians have home or micro-enterprises in addition to employment, and Maria was planning for both.

long-term goals. Nelson described how he planned to use the profit from the group micro-enterprise to start raising chickens:

> Because one piglet is sold for about 70,000 tsh [about $33 USD] for now…After five years if things will be good, which means that I will have kept my chickens very well, I want to have a lot of money. Because that will help me to assist the orphans and the disabled people. And by that time I'll be studying if I get the opportunity, but also continuing keeping the chickens. (2015)

Like Nelson, a group of female youth at Nguvu drew on their peer relationships at school to start a small micro-enterprise. After graduating, a group of young women from the school participated in an entrepreneurship course offered through a collaboration by the school and a local entrepreneur. Upon completing the course, the seventeen graduates received a grant to start a micro-enterprise. One graduate who participated in the course, Joyce, then went on to explain how she agentically partnered with other peers to pool together their capital, while also drawing on their entrepreneurship knowledge, to start the Top Clothing Group. She said, "Everybody was given their own money to start the micro-enterprise. We decided to make the group, me and a couple of friends decided on charcoal and used clothes" (2014). Joyce

Described how the group micro-enterprise had benefitted her. She stated, "It helped me because I knew now to do a business in partnership, and how to do business with your fellows, how to divide responsibilities, like this one can do this and the other can do this" (2015). As Joyce's mother died when she was in Form 3, Joyce was intensely focused on her goals of furthering her education and becoming a businesswoman. In 2015, Joyce was in college in Dodoma studying biology, and she described the challenges of living in a new place and trying to start a new micro-enterprise, particularly when she did not have the relationships she had previously:

> You know, I'm new in Dodoma so when we arrived here we didn't know people. And we were not used to people here because you would find everyone is dealing with their own life, which is different when we were at Nguvu where we used to live together.
>   I'm supposed to know the location of the business that I'm about to start so I need to find out where the location is for marketing and if my business will prosper. I can't just start without having a plan. (2015)

To learn about her knew environment, Joyce planned to strategically draw on her new peer relationships at school "by interacting with fellow friends and discuss[ing] about them" (2015), as Joyce clearly saw the value of her peer relationships at school.

Agentically Navigating Constraining Peer Relationships

Not all relationships with peers were reported as positive; thus some youth learned how to navigate their complex social fields and when to draw on relationships that help support their micro-enterprises and goals. For instance, Ester described the importance of selecting positive peer relationships and distancing herself from

negative relationships. She said, "I have got good relationships with my fellow students, especially when we want to share good ideas with them. But you need to be selective. Things that are good, take them. The bad things should be left" (2013). In 2012, Ester described how she and her peers at school were learning "how we can develop a garden and how we can grow crops" (2012); yet she faced challenges to starting an agriculture micro-enterprise at home due to a lack of access to land because she was female. Ester's thoughts capture the challenges:

> There is no opportunity for females to get access and own land. Only males are allowed to own land. I have a good example from my family that my brothers own pieces of land and they are the only ones. The girls don't have access to land and so they kept complaining about access to land but they are not getting it. (2012)

When asked how she confronts such challenges, Ester responded, "When it happens that someone is discouraging me, I seek advice from my fellow friends. They advise me that I should not be discouraged" (2013). Using such advice, in addition to her knowledge of poultry rearing from school and more supportive relationships at home, Ester instead started a chicken micro-enterprise. Ester explained:

> My neighbor had a flock of sick chickens, so she brought one over. We brought the healthy one chicken home. After producing the chicks, the original mother chicken was returned to my neighbor. There are now seventeen. This will help me because I can sell then. In the future, in case I get stuck, I can sell the chickens and get money. (2013)

Yet Ester found it difficult to keep the micro-enterprise going while still in school, due, in part, to a lack of positive peer relationships at home. As both Ester's mother and father had passed away, she described the importance of peer relationships at home to keep her micro-enterprise going, "I find myself that I can't do it…I don't have someone to look after my chickens because I'm at school" (2015). As she stated that, "I could overcome them [my problems] if I can have someone to help look after those chickens" (2015). Ester understood the importance of drawing on relationships for her future success. Thus, Ester was learning how to agentically navigate her relationships, draw on her new skills such as life skills learned at school, and cope with structural barriers such as lack of access to land, to further her goals.

Female youth in this study also described negative pressure to engage in sexual relationships with boys. In particular, when these young women had started a micro-enterprise, they had to navigate young men's interests in them or their earnings. Grace re-enrolled in school after her father had passed away with the hopes of becoming a doctor and a businesswoman, and she earned money during holidays by cooking and selling *ubuyu* (baobab fruit) and *mandazi* (fried bread). Yet Grace faced challenges with male peers who came to her micro-enterprise:

> There are some boys, they see that you're doing a business and they may start as a friend, taking this or taking that…he takes it [your product for sale] as a friend – he just says he's taking it as a friend, he does not pay it back. That's a challenge…there are other things, first they want us to be in a relationship with them. You're having no plans to do so but they're forcing you to do so….it is only to women who are trying to do business. (2014)

Grace described how she dealt with this unwanted attention from an older boy in the past, "He wanted me to be his friend, I just told him that I don't have time to be with him" (2014). She succinctly described how she would achieve her goals, "I have confidence in myself…I've been able to get knowledge, skills, and I can do any kind of business" (2015). In her last interview, Grace described how she served as a positive peer mentor for others at home by sharing, "In the community, it's like when I was giving advice to girls on how to do business, those who did not go to school. When I was going from school I would meet them, and now they have their own businesses" (2015). Thus, Grace learned how to navigate negative relationships, such as unwanted romantic relationships with male peers, and she found ways to serve as a positive relationship for others in her community, which included working to promote micro-enterprises other than her own.

Susan's Story of Agency Through Her Relationships

Susan's story is one both of perseverance and constant struggle in the face of adversity. In 2012, Susan, then in Form 2, explained that she had previously dropped out of school when she was pregnant with her first son. While she had wanted to be a lawyer, she now had a new dream after re-enrolling at Sasema to become a businesswoman. Susan explained how she wanted to continue schooling and succeed in her goals: "I am not planning to go back again. I am planning to go forward and achieve more" (2012). In 2013, Susan described how she engaged in small micro-enterprises with peers when at home during school breaks to help with family expenses:

> For example, whenever I go home, I find my peers or siblings selling chips [french fries] and fried chicken…I say that well, I have this small amount of money and I can help you with capital, and we enter into a new small business agreement together. It's different than doing your own small business, so what I see most is it's like I'm joining them at the moment that I'm there and then we do a little bit of business together. (2013)

Susan also saw this experience as a step in fulfilling her longer-term goal of becoming self-employed. To enhance the chicken and chips micro-enterprise with her siblings and friends, Susan strategically pooled her capital and drew on her entrepreneurship skills:

> I added 10,000 shillings [about $5 USD], and what I discovered was that when it reaches 7 pm, they just felt like, oh the business was over – even if they didn't have a profit they said let it be done. But when we worked together, they discovered that if we work together, the customer needs like adding this, like maybe tomato sauce or chili sauce, and so when I joined them they saw some changes. (2013)

From this micro-enterprise, Susan was able to use the profits for both her school and home needs, such as buying soap, socks, clothes, and lotion.

When we interviewed her in 2014, difficult circumstances surrounding her mother's illness and caring for her child caused Susan to drop out of Sasema school. She shared:

> I wasn't able to go to school because of the responsibilities – the first responsibility was to help my mother, she was sick and was supposed to help me and my child depended on me – and you can't go to school with the fear of your family not being okay. So it wasn't easy for me to stay in school without knowing their needs are met. (2014)

Susan was now trying to make a profit as a food vendor, co-owning the micro-enterprise with her friend. Susan had limited start-up capital, only 50,000 Tanzanian shilling, about $23 USD, and her friend had 100,000 Tanzanian shilling, about $46, so they decided to start a micro-enterprise together. Susan explains the benefit of having your own micro-enterprise, partnering with a friend, and the pride she felt in earning her own money:

> Most of the time starting a business is hard, but as you continue things get a bit easier…the difference is when you're doing business on your own, if your capital decreases then you struggle on your own to find that capital. But also on the customer side you struggle on your own to find customers…when you have a partner you help each other. The difference is when you're employing someone, that employee is just waiting for a salary at the end of the day. But when you're two business owners, it's easier to find capital if your business decreases. It's easy because when you're together you find customers together compared to when you're alone.
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> Now I can depend on myself…[and] I can help my family. They now know that there's someone else who can help so if any problems occur they can depend on me…on my side it's also that I feel like it's my responsibility to help her [my mother]. (2014)

Susan also described challenging peer relationships, especially with male peers:

> A boy might come and pursue you, but with the main goal of just eating the food for free. He doesn't have true love – he just wants to eat for free. This is mostly applied to girls whereby the boys want them as friends to eat for free.
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> There was a boy that we used to be friends, he might come for the first day and he'll say that he doesn't have a single cent but he comes with his swagger. Give me food and I'll pay you back – he eats and you can't find him for 2 or 3 days. Then he comes back with his own stories he's saying that he loves you and so on, but this isn't true love….but me, I have my goals so I just say, please pay for the food but don't tell me anything else and he'll pay and not say again that he loves me. (2014)

When asked what happened with this boy, she explained, "He ate 1000 tsh of food [about $.50 USD]—that's it. He paid it back and he never came back" (2014). Susan was able to recoup the lost income, and she had strategically learned to avoid relationships that conflicted with her goals.

In her final interview, Susan described how she had another child and was struggling to make ends meet, as she was forced to close her restaurant because the location increased her rent significantly and she was unable to turn a profit. Yet, despite the constant challenges to her livelihood, she again reiterated her desire to partner with others as she recognized the need to draw on relationships to balance family with work:

> A child is a challenge because there is a time that he could get sick or he's not doing well and so you can't work at that time. And even if you do it will not be good. So that's why I'm saying I cannot work by myself because even if I open my own business I'll be closing it often. But if I have a business with my fellow that will be easy. (2015)

Thus, Susan understood the importance of strategically drawing on positive relationships and avoiding negative ones to succeed, although her ability to confront all challenges was often limited.

Discussion

In this study of youth from marginalized backgrounds in Tanzania, I found that they were agentic in drawing on their relationships with peers at home and at school to use their education and start or enhance their own micro-enterprises. Previous research has argued that schooling can be a problematic site for social capital development if bureaucratic processes at school are more important than the needs of youth (Stanton-Salazar, 1997). For example, the role of teachers may be inconsistent, contradictory, or ambiguous, and instructional methods are often rooted in the cultural capital of the dominant group such as the language of instruction (Stanton-Salazar, 1997). In this study, the school sites, along with the entrepreneurship education program, were seen as positive spaces for youth to build relationships and learn new technical and life skills, which youth then drew on to start their own micro-enterprises. While previous research has described schooling as a site for social capital development for youth from marginalized backgrounds (Chattopadhay, 2014), this study enhances previous work by exploring how school social capital can benefit youth to start or expand their own micro-enterprises, both while in school and upon graduation.

In addition, these data challenge Stanton-Salazar's (2011) definition of institutional agents, as the peers at home and at school in this study were not high-status nor well-positioned to provide key forms of support. Instead, peers were also from disadvantaged backgrounds and oftentimes had very limited resources. Yet youth in this study utilized their agency both in and through these peer relationships to improve their livelihoods. Youth acted agentically to draw on favorable relationships with peers to borrow money, pool capital to start micro-enterprises, share knowledge, offer encouragement, and learn new skills. In addition, youth were agentic in objecting to or navigating constraining relationships (for instance, exploitative relationships with boys) that limited their livelihoods or conflicted with their goals. Similar to Bajaj's (2008) work, youth in this study continued to describe challenging larger structural constraints. But in contrast to her findings, youth in this study reported that their schooling helped them to be agentic over time to confront or work around such challenges. For instance, the majority of females in this study described being pursued by males as some point in their lives to engage in relationships, either for money, basic needs, or school fees. These youth described how, before schooling, they did not always feel able to confront such challenges. Yet with new confidence, plans to achieve their goals, and encouraging relationships with peers developed over time, youth were able to agentically meet such challenges outside of school. While youth continued to face structural inequalities, such as gender discrimination, a lack of access to land for females, or economic marginalization in the larger community, youth were learning to actively draw on their skills and relationships in an attempt to mitigate such barriers.

Conclusion

While there has been considerable research done on how youth can succeed in school and find or create jobs to earn a decent wage, youth unemployment remains a significant challenge, especially in Tanzania. Entrepreneurship education has been suggested as an effective way to help youth from marginalized backgrounds gain the skills needed to get out of poverty (USAID, 2013b; World Bank, 2012). Other scholars have noted that youth livelihoods, particularly those from disadvantaged backgrounds, continue to be constrained by social, political, and economic factors outside of their control (Baxter et al., 2014). Researchers have suggested that the accumulation and utilization of social capital may help (Stanton-Salazar, 1997), but developing and utilizing social capital is especially problematic for youth from marginalized backgrounds because they are alienated and excluded from many structures in society. These data show these Tanzanian youth agentically developed and drew on their relationships with peers both at home and at school to create micro-enterprises amidst inequalities in their lives.

By exploring how relationships and related resources affect youth development and livelihoods, this study illuminates larger lessons. First, this study makes a theoretical contribution to illustrate how peer relationships are an important component, in addition to knowledge and skills, for fostering employment for youth from marginalized backgrounds. While these data are limited to two sites in Tanzania, they suggest that youth may be able to convert social capital, specifically relationships with peers, into economic capital by starting small micro-enterprises to help achieve their goals and earn an income.

Second, this study has important implications for practice. As new visions for education are developed and acted upon (see, for example, UNESCO, 2015), it is critical to consider schooling as an important and necessary site for youth to learn how to develop relationships with peers to foster learning and earning. Peer mentoring programs purposefully added into the school timetable could help deepen peer relationships. In addition, entrepreneurship education programming with a specific focus on building relationships with peers (both in and out of school) could help foster group enterprises.

Lastly, given inequalities in youth's lives, schools and entrepreneurship programs could provide counseling or support services to help youth learn to navigate constraints such as gender discrimination or sexual exploitation in the workplace. More research is needed to further understand if and how programs can build youth agency and help youth learn to actively utilize relationships to address structural barriers and succeed in education, secure employment, and enhance their livelihoods.[4]

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