

Does capability measurement enable aspiration during emergent adulthood? Examining 'Poverty Stoplight' as a poverty measurement and capability building instrument for youth in South Africa

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“No dark fate determines the future. We do. Each day and each moment, we are able to create and re-create our lives and the very quality of human life on our planet. This is the power we wield.” – His Holiness the Dalai Lama and Archbishop Desmond Tutu

In memory of Lusindiso Aluta “Masira” Mkiva (1992-2019)

A shining example of the talent and possibility of South Africa's youth, who was the success story that always kept myself and so many others motivated. The realities of poverty and community violence have robbed this country and this world of yet another amazing young person.

Abstract

In South Africa, the majority of youth entering emerging adulthood find themselves in a protracted struggle to access further education, training or to secure their first decent job. The purpose of this multi-case study is to deepen the understanding of how capability measurement approaches and tools can empower marginalized youth to better understand their aspirations and map their way through emerging adulthood and out of poverty. This research aims to deepen the understanding of youth's experience utilizing 'Poverty Stoplight'; a poverty measurement and capability building instrument that utilizes a self-assessment survey and mentorship methodology.

The researcher utilized a youth-focused participatory approach in conducting focus groups and in-depth one-on-one interviews across five marginalized communities in the Western Cape to gain insight into their experience using the tool, their ability to envision their future selves and develop their aspirations. What emerged from the data were insights into the youth's aspirations, the perceived enabling factors and impediments towards their aspirations and their experiences utilizing Poverty Stoplight. This process enabled youth to genuinely reflect and assess their situation, and have the opportunity to define their aspirations.

Overall the Poverty Stoplight programme was experienced as empowering by participants, with several implications for the programme pertaining to data accessibility, communication, mentorship and solution sharing, as well as the importance of youth-specific participatory approaches. Aligned to this, the findings yielded several recommendations pertaining to providing support and enabling opportunities for emerging adults to realise their aspirations.

Despite the limitations of this research, this study is relevant for stakeholders in South Africa and globally as it examines the critical issue of youth development, with a focus on the ability of young people to attain their aspirations. Further, it analyses the capability measurement approach as a means to ensuring young people can better understand and plot their way out of poverty, making the most of their individual capabilities and attributes within the broader structural and systemic challenges they face. This exploration of practical tools and methodologies being developed and utilized by pioneering organisations in the South African context provides empirical evidence of the merit of such approaches, with recommendations on how tools and approaches can even better serve the needs of youth. Further, longitudinal research is merited into the use of such capability measurement approaches to empower youth and the further use of participatory methodologies.

Key Words

Aspiration, Capability Measurement, Emerging Adulthood, Future Narratives, Positive Youth Development, Poverty, Poverty Traps, South Africa, Marginalized Youth, Waitness, Youth Empowerment

Table of Contents

Acknowledgements.....	ii
Abstract.....	iii
Key Words	iv
List of Tables	xi
List of Figures	xi
1 Introduction	1
1.1 Research Background and Problem Statement	1
1.2 South African Context.....	2
1.3 Research Topic.....	4
1.4 Research Aims and Objectives.....	5
2 Literature Review	7
2.1 Discussion of the Literature	7
2.1.1 Does emerging adulthood apply to South African marginalized youth?.....	8
2.1.2 The Role of Aspiration in Emerging Adulthood.....	11
2.1.3 Human Development & Capability Approach and Positive Youth Development	
13	
2.1.4 The Poverty Stoplight Programme as a Capability Application.....	15
2.1.5 Poverty Stoplight as a Capability Application to enable Aspiration	21
2.1.6 Can Poverty Stoplight be utilized as a Positive Youth Development	
methodology?	24
2.2 Conclusion.....	24
3 Research Methodology	26
3.1 Research Strategy and Approach	26
Research Setting.....	27
3.2 Positionality.....	29

3.3	Data Collection and Generation Methods and Tools	30
3.3.1	Secondary Survey Data.....	35
3.3.2	Semi-Structured Focus Groups with Youth.....	35
3.3.3	Individual 3-D Aspiration Mapping Interviews with Youth.....	36
3.3.4	Semi-Structured Interviews with Organizational Staff and Field Experts.....	38
3.4	Sampling.....	38
3.5	Data Analysis Methods	39
3.6	Research Criteria	39
3.7	Limitations	40
3.7.1	Researcher Subjectivity	40
3.7.2	Participant Reactivity.....	40
3.7.3	Sampling Limitations.....	40
3.7.4	Language Limitations	40
3.8	Research Ethics	41
4	Research Findings.....	42
4.1	Research Findings	42
4.2	Participant Background and Characteristics	42
4.2.1	Demographic overview	42
4.2.2	Living arrangements and care responsibilities.....	43
4.2.3	Education	43
4.2.4	Income and Employment	44
4.3	Youth and their Futures.....	45
4.4	Aspirations	46
4.4.1	Assisting Others	48
4.4.2	Success and Accomplishment.....	50
4.4.3	Independence and Financial Freedom	50
4.4.4	Business Owner or Organization Founder.....	51

4.4.5	Family of their own.....	52
4.4.6	Being a role model.....	52
4.4.7	New Residence.....	53
4.4.8	Career or Job.....	53
4.4.9	Education and Training.....	54
4.4.10	Build Savings.....	55
4.4.11	Fame and Notoriety.....	56
4.4.12	Aspiration as a step to another.....	56
4.5	Perceptions of Enablers.....	56
4.5.1	Personal Attributes.....	57
4.5.2	Mentorship and Support.....	59
4.5.3	Resources.....	60
4.5.4	Network and Role Models.....	61
4.5.5	Getting a Job.....	61
4.5.6	Education.....	63
4.5.7	Supportive Home Environment.....	64
4.5.8	Getting Experience.....	65
4.5.9	Psychological and Spiritual Well-being.....	65
4.5.10	Having previous work experience.....	66
4.5.11	Self-awareness of Capabilities.....	66
4.6	Perceptions of Impediments.....	68
4.6.1	Lack of Resources.....	69
4.6.2	Lack of self-confidence.....	69
4.6.3	Family and cultural pressure.....	70
4.6.4	Lack of network and role models.....	72
4.6.5	Community and environment.....	72
4.6.6	Family conflict and issues.....	73

4.6.7	Cost of transportation.....	74
4.6.8	Lack of Education	74
4.6.9	Programmes not meeting expectations	74
4.6.10	Lack of Experience	75
4.6.11	Boyfriends and transactional relationships	75
4.7	Perceptions and Experiences of Poverty Stoplight	76
4.7.1	Empowering and enabling self-awareness of capabilities	76
4.7.2	Incomplete Implementation	78
4.7.3	Experiencing difficult feelings when confronting reality	82
4.7.4	Questions too complicated.....	83
4.8	Poverty Stoplight Survey Results.....	84
4.8.1	Income/earnings above the poverty line	84
4.8.2	Stable employment and income sources	85
4.8.3	Capacity to Budget and Save	85
4.8.4	Family Savings.....	85
4.8.5	Security	85
4.8.6	Influence on the Public Sector	86
4.8.7	Registered to vote and votes in elections.....	86
4.8.8	Entertainment and recreation	86
4.9	Limitations of the Research.....	86
4.10	Conclusion.....	87
5	Discussion of Findings	88
5.1.1	The Born Frees and the Burden of Ubuntu	88
5.1.2	Entrepreneurial Aspirations in the World’s Most Unequal Country	91
5.1.3	Opening the Aspiration Window past the legacy of Apartheid	94
5.1.4	Saving Themselves: The ‘Break Free’ Generation.....	97
5.2	Implications of the findings.....	99

5.2.1	Foundations for Entering the Economy	99
5.2.2	Unlocking Aspirations through a Decent First Job.....	101
5.3	Insights into the Youth Development sector	102
5.4	Implications for Poverty Stoplight	103
5.4.1	Data Accessibility	104
5.4.2	Communication and Feedback Loops.....	105
5.4.3	Mentorship	105
5.4.4	Solution Sharing.....	106
5.4.5	Target Group	107
5.4.6	Terminology and Language	107
5.4.7	Poverty Stoplight ongoing Innovation and Collaboration	108
5.4.8	Poverty Stoplight’s Advocacy Potential	109
5.4.9	Youth Specific Approaches	110
5.5	Conclusion.....	111
6	Conclusion	113
	Bibliography	116
	Appendix A : Sustainable Development Goals and Targets applicable to this study.....	122
	Appendix B : Sample Poverty Stoplight Survey Dashboard	125
	Appendix C : South African Organizations Utilizing Poverty Stoplight.....	126
	Appendix D : Participant Consent Form.....	131
	Appendix E : Interview Guides.....	133
	Focus Group Guide	133
	Focus Group Warm-Up Questionnaire	134
	One-on-one Interview Guide.....	134
	Staff Interview Guide	135
	Appendix F : The Aspiration Box Process – Practical Application.....	137
	Appendix G : Participant’s Aspiration Boxes.....	141

Appendix H : Coding Legend/Schema 148
Appendix I : Statistics of Participants' Communities 149

List of Tables

Table 1 Levels of Data Collection and Generation.....	30
Table 2 Data collected per participant in case A	31
Table 3 Data collected per participant in case B.....	32
Table 4 Data collected per participant in case C.....	33
Table 5 Data collected per participant in case D	34
Table 6 Total participant data collected.....	34
Table 7 Total organizational staff and expert interviews conducted	35
Table 8 Study Sample’s Baseline Poverty Stoplight Income Indicators	44
Table 9 Poverty Stoplight Survey Results: Average number of indicators of each colour at baseline across participants.....	84

List of Figures

Figure 1 South African Education System.....	4
Figure 2 Poverty Stoplight Survey to Dashboard Illustration.....	5
Figure 4 United Nations Global Goals for Sustainable Development	6
Figure 5 Poverty Stoplight Digital Survey and Family Dashboard	17
Figure 6 Ken Wilber’s Integral Theory framework (Wilber, 2005)	18
Figure 7 Example of a question in the South African Poverty Stoplight Survey	21
Figure 8 Map of Research Sites and Participants’ Communities	27
Figure 9 Completed Aspiration Boxes.....	37
Figure 10 Aspiration Box Stages Summary.....	37
Figure 11 Word Map of Participants’ Feelings about their Future.....	45
Figure 12 Aspiration Subthemes.....	46
Figure 13 Word Map of Participants’ Aspirations.....	47
Figure 14 Word Map of Participants’ Future-selves.....	47
Figure 15 Perceptions of Enablers Subthemes.....	57
Figure 16 Word Map of Participants perceived Aspiration Enabling Factors.....	57
Figure 17 Perception of Impediments Subthemes	68
Figure 18 Word Map of Participants’ perceptions of Aspiration Impediments.....	68
Figure 19 Perceptions of Poverty Stoplight Subthemes	76

1 Introduction

1.1 Research Background and Problem Statement

Young people make up approximately one-quarter of humanity, with 1.8 billion people currently between the ages of 15 and 29. The majority of the world's young people live in developing countries, especially across South Asia and Africa, where a third of the population are youth (The Commonwealth, 2016a). Within these developing countries, this signifies a 'youth bulge' which, if the increased numbers of working age individuals can be fully employed, can lead to a demographic dividend as the average income per capita increases (Lin, 2012). However, Lin also notes that if "this large cohort of young people cannot find employment and earn satisfactory income, the youth bulge will become a demographic bomb, because a large mass of frustrated youth is likely to become a potential source of social and political instability"(2012). Therefore the way a country manages to usher their youth, during their pivotal transition from childhood to adulthood, onto effective pathways towards further education, training and employment is critical not only for the future of the individuals' wellbeing but also for the country as a whole.

Many youth between the ages of 18 and 25 struggle to access further education, training or employment as they exit the schooling system and enter emerging adulthood. Marginalized youth in particular often are unable to fulfil their aspirations and may have limited intrinsic direction, due to lack of resources and support among other factors. This may result in youth not being able to pursue their aspirations or becoming passive and following the path of least resistance, such as accepting bursaries or any opportunities to work or study regardless of subject or sector, which may not lead them to the results they anticipated. After different attempts not yielding employment or expected outcomes some may become despondent and not pursue further opportunities. This aspiration failure traps youth rather than empowering them to make strategic choices in order to achieve their aspirations and interrupt the cycle of intergenerational transmission of poverty. The purpose of this multi-case study is to deepen the understanding of how capability measurement approaches and tools can empower marginalized youth to better understand their aspirations and map their way through emerging adulthood and out of poverty.

This research explores if equipping youth during this pivotal time in their life with a self-lead assessment of their capacities and resources will give them increased awareness and empowerment to map their aspirations. By combining the knowledge gained through primary

data and theories on Human Development and Capability, Emergent Adulthood, Positive Youth Development and Youth Empowerment, this research aims to deepen the understanding of youths' experience of aspiration failure, achievement gaps, future narratives and poverty traps. From this basis, approaches that seek to cultivate empowerment, responsibility, and agency with South African marginalized youth will be explored.

1.2 South African Context

It is important to examine the context of South Africa which forms the background for this study. The South African 2030 National Development Plan focuses on the critical capabilities needed to transform the country's economy and society and highlights the urgent need to "reduce alarming levels of youth unemployment and to provide young people with broader opportunities" (National Planning Commission, 2013). As mentioned by Lin (2012), a measure of a country's success in turning the youth bulge into a demographic dividend is the youth unemployment rate. South Africa's youth unemployment rate sits currently at 55.2% (Statistics South Africa, 2019) which raises concerns and an urgent call for solutions across all sectors of society.

The Global Youth Development Index (YDI), developed by the Commonwealth Secretariat, provides an evidence-based overview of the condition of youth across the world, focusing on opportunities for their development, in 183 countries by measuring across education, health, employment, and civic and political participation. In the 2016 report of the Youth Development Index, South Africa was ranked 179th in health and overall wellbeing and 126th overall (The Commonwealth, 2016b). South Africa's YDI score recorded 20 per cent progress between 2010 and 2015 with significant gains in the domains of Civic Participation, Political Participation and Health and Well-being.

In 2019 the World Bank (2019) found South Africa to be the world's most unequal country, and although inequality is rising across developed and developing countries worldwide, South Africa stands out because of the hope and vital turning point its new democracy had promised (Baker, 2019). As Baker describes in her cover story in Time Magazine, after the ending of Apartheid, "Mandela's rainbow nation was supposed to show the world how a new, equitable society could be built out of the ashes of repression and racism. But by some measures, inequality in the country today is worse than it was under apartheid" (2019). These hopes have sat squarely on the shoulders of South Africa's young people who have grown up in the post-apartheid era navigating lives, limited by a multitude

of disadvantages and adversity, to achieve their goals and aspirations with a sense of agency and optimism (Marock & Harrison-Train, 2018).

Many of South Africa's current governmental systems and categories are both reflective of and created in response to, the legacy of Apartheid. The current government system still requests people to self-identify as one of the five Apartheid era racial group categories (although during Apartheid one was forcefully assigned into one of four categories). In the 2011 census conducted by Statistics South Africa people were asked to describe themselves as Black African, White, Coloured, Asian or Other/Unspecified (Statistics South Africa, 2011). However, in governmental programmes such as Black Economic Empowerment (BEE), all non-white identified individuals are qualified as 'Black'.

Education is recognized globally and in South Africa as a pillar of youth development with commitments to quality education in the United Nations Sustainable Development Goals and in the South African National Development Plan. The education system in South Africa is governed by two national departments; the Department of Basic Education is responsible for primary and secondary schools, and the Department of Higher Education and Training is responsible for tertiary education and vocational training. The Department of Basic Education groups school and college grades into two "bands" called General Education and Training (GET), which includes grade zero or Reception starting at ages four or five, plus grades one to nine, and Further Education and Training (FET), which includes grades ten through twelve as well as non-higher education vocational training facilities. The General Education and Training band is subdivided further into "phases" starting with the Foundation Phase (grades zero to three), the Intermediate Phase (grades four to six), and the Senior Phase (grades seven to nine). However due to historical structures of most schools are either "primary" schools (grade zero/R plus grades one to seven) or "secondary" schools, also known as high schools (grades eight to twelve).

In grade nine learners are offered three potential pathways as they enter the Further Education and Training phase. The option chosen by most is to remain in secondary school and select specific subjects to progress through grades ten through twelve. This path leads to taking the Senior Certificate Examinations in grade twelve to receive a National Senior Certificate. A Matriculation Endorsement/Bachelor's Pass on their National Senior Certificate qualifies for application for admission to a bachelor's degree at any South African university. This is achieved by a rating of three (Moderate Achievement, 40% - 49%) or better in four designated subjects. Alternatively, they can transfer to colleges and vocational training/ skills

facilities. These three pathways form the National Qualifications Framework (NQF) of higher education run by the South African Qualifications Authority (SAQA, 2017).

Figure 1 South African Education System

Government Department	Department of Social Development	Department of Basic Education			Department of Higher Education and Training	
Band	Early Childhood Development	General Education and Training			Further Education and Training	Post-secondary
Grades	Age 0 1 2 3 4 (Ages 5-9 fall under ECD and DBE)	Foundation Phase 0 1 2 3	Intermediate Phase 4 5 6	Senior Phase 7 8 9	10 11 12 (referred to as College) & non-higher education vocational training facilities	
Schools	Pre Schools/ Crèches	Primary School		Secondary School	TVETs	Universities
NQF				1 2 3 4	5 6	7 8 9 10

In addition to formal education in situations within South Africa there are approximately 214,000 registered non-profit organizations (NPOs) (DSD, 2019) of which thousands offer youth development programmes, often addressing one or two “pieces of the puzzle.” But despite these efforts, the multidimensional and structural aspects of poverty continue to trap even those who are more supported among marginalized youth as a whole, as they navigate this landscape seeking opportunities to move towards their aspirations.

1.3 Research Topic

The research described in the chapters that followed examined three cases of an intervention called “Poverty Stoplight” that is currently being implemented by youth development organizations across South Africa. Poverty Stoplight is a visual surveying tool and methodology that was originally developed in Paraguay by Dr Martín Burt of Fundación Paraguaya and which is developed in each country in which it is used by involving the local participants in the application of the tool to ensure it is contextually relevant and valid. Poverty Spotlight utilizes a red, yellow, green colour system to enable users (a family unit) to

self-rate their current status across 50 dimensions of poverty within six categories; Income & Employment, Health & Environment, Housing & Infrastructure, Education & Culture,

Figure 2 Poverty Stoplight Survey to Dashboard Illustration



Organization & Participation and Self-awareness & Motivation (see Appendix B : Sample Poverty Stoplight Survey Dashboard). From the resulting chart individuals and families are able to see the areas in which they are stable (green=not deprived) and where they are being held back (yellow= deprivation), or are currently stuck (red=extreme deprivation).

From the results, users can prioritize focus areas and, with the support of mentorship, work to move their prioritized areas from red to yellow, and then in time to green. Businesses, non-profits, and governments can also use the tool with their employees, clients, or

citizens to support families' efforts to pull themselves out of poverty in efficient, targeted ways (Burt, 2013). This will provide, in turn, a rich source of secondary data that can be enhanced with further in-depth research conducted directly with youth. From this, recommendations can be made for youth-informed services and tools, that utilize practices of positive youth development and empowerment.

1.4 Research Aims and Objectives

This research will explore the topic of capability measurement within the context of marginalized South African youth by asking:

In what ways can capability measurement approaches and tools empower marginalized youth by enabling aspiration?

The primary aim of this multi-case study is to explore in what ways capability tools and methodologies enable youth to aspire.

- Empirical research into the efficacy of specific tools for enabling and strengthening aspiration.
- To evaluate the efficacy of the Poverty Spotlight tool in the context of South African marginalized youth.
- To uncover learnings for the broader field of youth development.

The secondary aim is to include youth in the process of innovating capability tools and methodologies to address youths' unique life phase and context.

- Explore if and how inclusion in the process enables youth empowerment.
- Youths' experience of using the tool to reflect on their own circumstance.
- Identify opportunities, challenges, best practices, and gaps.

Additionally, this study has aimed to align its efforts with the Sustainable Development Goals. In 2015 the Heads of State Government and High Representatives at the United Nations decided on the 17 Sustainable Development Goals and 169 targets for the world to collectively achieve over the next 15 years leading to 2030 for all nations, peoples and all segments of society (United Nations, 2015). The Goals and targets were developed through more than two years of intensive public consultation and engagement with civil society and other stakeholders around the world, which paid particular attention to the voices of the poorest and most vulnerable. The research within this study speaks to goals 1: End poverty in all its forms everywhere, 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all, 10: Reduce inequality within and among countries, and 11: Make cities and human settlements inclusive, safe, resilient and sustainable which are outlined in

Appendix A :

Figure 3 United Nations Global Goals for Sustainable Development



This research aims to further the literature pertaining to inclusive approaches to innovation within the Youth Development Sector. There is no existing literature exploring the use of the Poverty Stoplight tool and methodology specifically with emerging adults, nor is there literature applying the capability approach regarding aspirations with South African marginalized emerging adults.

2 Literature Review

2.1 Discussion of the Literature

It is important to consider the broader literature related to youth development, emergent adulthood, aspirations and the context of South Africa. For South African youth from marginalized communities, inequality does not end with the acquisition of a National Senior Certificate. Inequalities play out in the struggle to secure their next step in work or education as they enter emerging adulthood. In the urban contexts of industrialized countries where marriage and long-term career start are being delayed, there are additional challenges and “time to fill” for youth pursuing their goals and discovering themselves. According to Arnett (2000), the phase of 18-25 years old is a time of life when a multitude of life directions are still possible and exploration of these possibilities are greater than any other period of life, as the responsibilities of adulthood are not yet set but gradually emerging. Conradie (2013) outlines how the concept of aspirations is multidimensional and highly individualistic influenced both by an individual's personal or societal values:

...the term aspirations evokes the idea of a person's life dreams; how one could have a “good life” with the resources of health, material benefits, creativity and agency one has available. It speaks to ideals, ambitions, longings—achievements which would make life worthwhile and which would transcend the daily struggle for survival... Aspirations can, therefore, be said to deal with both material needs and non-material hopes and dreams, as well as with the values and norms which shape them. The values can be personal or social, and realising goals which are linked to the person's own value system can be highly motivating. (p.2)

Despite this trend in more youth experiencing the emerging adulthood phase of development, for many of South Africa's marginalized youth, rather than being empowered and supported to make strategic choices to enable them to explore the possibilities of life's directions and to achieve their aspirations, they may succumb to a path of least resistance by taking whatever opportunities present themselves regardless of whether it aligns with their longer-term aspirations or values as they begin to bear the responsibilities of adulthood at an earlier stage.

For young people who are denied access to their aspirations, there may develop an aspiration gap. This theory of the aspiration gap is defined simply as the difference between the standard of living that one has and the standard of living that is aspired to (Ray, 2003). This theory asserts that, “poor individuals can be stuck in behavioural poverty traps due to

aspiration failures, and that under certain circumstances helping individuals to increase their aspirations can be sufficient for them to be able to overcome poverty” (Hammler & Burt, 2017, p. 3). Without a clear pathway to developing and achieving their aspirations, the multidimensional aspects of poverty continue to trap even those more supported among marginalized youth. Even when those affected by poverty are aware of the solutions that they need, they may not have access or be able to afford them as every bit of income received is used just to stay alive (Sachs, 2007). It is important to point out, as done by Ray (2003), that the concept of aspiration failure is a statement about the condition of poverty and not an assertion about individuals who are poor being deficient in any way, but rather speaks to the larger effects of marginalization in that, “Poverty stifles dreams, or at least the process of attaining dreams” (p. 1).

2.1.1 Does emerging adulthood apply to South African marginalized youth?

As discussed, the theory of emerging adulthood is economically and culturally linked as this phase of independent role exploration comes about as societies become more affluent. In the case of Western industrialised countries which have less of a pressing need for youth to enter the formal economy, young people are granted the opportunity for the extended moratorium of emerging adulthood. However, youth in a developing country such as South Africa may be entering an emerging adulthood phase rather out of default, due to lack of opportunity to enter the formal economy (Arnett, 2000; Honwana, 2013; Mlatsheni, 2014). Arnett argues that “...it seems possible that by the end of the 21st century emerging adulthood will be a normative period for young people worldwide, although it is likely to vary in length and content both within and between countries” (Arnett, 2000, p. 479). Culturally this focus on individual exploration, as opposed to the prioritization of the collective community, may be based on Western ideals. In South Africa, where Western and traditional African values both blend and collide, the development of more individualized aspirations around career and opportunity versus the collective of prioritizing contributing to family finances, marriage and having children may conflict. Additionally, South African youth from marginalized backgrounds may not have the privilege to use their late teens and twenties as a volitional period of change and exploration but instead have more urgent roles and responsibilities to shoulder (Arnett, 2000).

Diane Singerman (2007) was the first to take the term coined by economists of “wait unemployment,” used to describe the phenomenon experienced by educated young people who endure long periods of unemployment, and to apply it to the many young people in

Egypt who prolong adolescence, remaining single for long periods of time while trying to save money to marry, as experiencing “wait adulthood” or “waithood”. She emphasizes that this “waithood” places young people in a liminal state, where they are neither children nor adults and remain financially dependent on their families. Although Singerman’s definition is deeply rooted in the cultural priorities of an Islamic context, wherein marriage is a pivotal marker of adulthood and a cornerstone of community life and identity, Alcinda Honwana (2013) has argued that this term applies to youth across the African continent in a variety of cultural contexts wherein young people’s access to adulthood is delayed or denied. Interestingly, Honwana gives the example of the term “youthman” which has developed in West Africa to describe young men stuck in this stage. She sees “waithood” not as a passive state of waiting and hoping, but rather as proactive engagement in serious efforts to create new forms of being and of interaction with society:

Waithood involves a long process of negotiating personal identity and financial independence; it represents the contradictions of modernity, in which young people’s expectations are simultaneously raised - by the new technologies of information and communication that connect them to global cultures - and constrained by the limited prospects and opportunities in their daily lives (Honwana, 2013, p. 4).

Sharon (2015) explores the criteria that young adults take for themselves as markers of adulthood and how their attainment of these markers relates to their overall psychological wellbeing. In many traditional cultures there are established rites of passage that clearly delineate the transition from childhood to adulthood. The majority of the participants in Sharon’s study were first-language Xhosa speakers and it can be noted that within Xhosa culture there is a traditional rite of passage for boys to become men but not specifically one for girls to become women, other than at marriage. As in many other traditional cultures these rites of passage are taking on new meanings for urban youth. How they view these rites of passage in relation to their transition through emergent adulthood was not in the scope of this particular research project but warrants further exploration. Sharon found that emerging adults now place more weight on internal and psychological qualities than on role transitions (i.e. marriage): “...the vast majority of participants viewed it as important to accept responsibility for one’s own actions (96.0%), make independent decisions (94.8%), and establish an equal relationship with parents (84.2%)” (Sharon, 2015). Sharon found that there are many reasons causing emerging adults to be challenged in constructing a sense of themselves as adults: the pathways to traditional markers are lengthening (i.e. career,

marriage, parenthood); the economic and social obstacles that may prevent many from attaining them at all; and the increasing pressure to individualize one's life course.

Because of these factors, it may be argued that, in the South African context, emerging adulthood may only apply to those of affluent economic backgrounds whereas those youth from economically marginalized backgrounds may be on the cusp between experiencing this phase and the societal pull into entering earlier adulthood, and being in "waithood". It is interesting to note that South Africa has one of the most extended definitions of youth – between the ages of 15 and 35 (NYDA, 2015) - which may reflect the increased support needed for this extended age range to securely enter adulthood, or to enter the economy, as noted by Malatsheni (2014).

Looking at youth who have completed their National Senior Certificate (NSC), and who have not fallen to the pitfalls of early adulthood responsibilities by becoming parents or limiting future opportunities by dropping out of school prior to completion, there is a window of opportunity for them to explore possible life opportunities if the systems and hurdles holding them back can be mapped out. These explorations may look different than those for youth from more affluent backgrounds and may be based on more practical explorations with an emphasis on work, or on education and training that would lead to work (Arnett, 2000). Marginalized youth do not benefit from the security of generational wealth and therefore these practical opportunities may be prioritized as financial stability is required more urgently. If bridges to work and economic opportunities can be made, perhaps marginalized South African youth can avoid "waithood" and instead experience productive emergent adulthood.

Due to the lack of generational wealth available to them, emerging adults are expected to quickly become financial contributors within their family structures. In South Africa, the terms "black tax", "ubuntu tax" and "sandwich generation" are used colloquially to describe the challenge facing young people, starting in their early twenties and carried onward into their fifties, who are stuck in the middle of supporting two generations financially and are therefore unable to save adequately for their own needs and retirement (Khanyile, 2019; Ratlebjane, 2015). Although the literature on the topic prescribes this to be a challenge affecting the emerging black middle class this research will in part explore how these challenges affect all black youth regardless of class or perceived level of financial success (Khanyile, 2019; Mangoma & Wilson-Prangley, 2018; Ratlebjane, 2015). Here, it is perceived that, if you are lucky enough to have a job, it is your duty to subsidise relatives

who are less well-off even if you have just left school, college or university and not yet found your own feet as an adult. Ratlebjane (2015) argues that this inundation of pressure from family can cripple young South Africans' aspirations. Nokubonga Komako studied the cultural phenomenon of "black tax" in South Africa and asserts: "We have our own lives to live, we have dreams that we want to achieve and if we are constantly worrying about them and the cousin that needs to go to school, the little brother that needs new shoes, then how are we supposed to live our lives?" (Khanyile, 2019, p. 1).

Sen's theory of development as the expansion of capabilities and support of agency also discusses a form of *other-regarding* agency which has open conditionally and therefore may or may not advance wellbeing. As long as the act which prioritizes other's needs over one's own is important for the individual, their community, or other entity or group it may be a productive act of one's agency even if it has negative effects on one's overall wellbeing (Alkire, 2008; Sen, 1992). Using "black tax" as an example, black youth who are beginning to earn a living may advance their agency goals by being able to contribute to family expenses, take on a role of more responsibility and earn respect from their family and community, but this may simultaneously result in anxiety and a decrease in individual financial security which decreases well-being. Despite these potential negative impacts on wellbeing paying "black tax" may as a whole be fulfilling and important to them depending on how closely offering that support to family aligns with their values (Alkire, 2008). If they are paying "black tax" purely out of their own agency and choice because it is a value they prioritize it may be overall beneficial to their wellbeing, but if they do not highly value the practice and instead make payment due to pressure or a sense of duty, it may have an overall negative effect on their wellbeing. South African youth who are striving to overcome the historical and generational burdens of the country's past face additional cultural and moral challenges as they emerge from school and look towards developing their own values and aspirations and an identity that moves beyond marginalization.

2.1.2 The Role of Aspiration in Emerging Adulthood

Within the literature, aspirations are defined as an individual's socially grounded desires; individuals form "aspiration windows" which they think they can attain, and which are heavily influenced by the experiences and lives they observe in people who seem similar enough, or relatable, to themselves (Appadurai, 2004; Ray, 2003). Even as South African youth's access to opportunities broaden, there may be a delay in fully coming into emerging adulthood with an expanded aspiration window if their environment does not have role

models who have aspired to, and achieved further opportunities. In a society such as South Africa, with wide economic disparity, there are fewer role models that represent the possible levels of achievement from poverty to wealth. There are therefore few role models and examples that could make the aspiration window a realistic goal, “helping them see the link between their current effort and future aspirations” (Dalton, Ghosal, & Mani, 2014, p. 179).

It has also been noted that when those ‘positive outlier’ individuals who do become successful in marginalized communities then move out of those communities as a result, they “are no longer there to be observed, and cannot influence aspirations or behaviour among the young” (Ray, 2003, p. 2; Wilson, 1987). This can certainly be seen in many of South Africa’s marginalized communities as those who have become successful either in terms of further pursuing education or through gainful employment move away to the suburbs and metropolitan areas closer to work and other resources, leaving others behind without examples to expand their aspiration windows. This may also affect youth’s perceived societal mobility as they do not witness those who have escaped the poverty that surrounds them day-to-day, leading them to believe there is an unbridgeable chasm between them and a university diploma or a fulfilling job (Ray, 2003). Furthermore, the examples of success that remain within South Africa’s marginalized communities may be those that are based on less formal means, including crime or illegitimate business, which may leave these as examples of economic strategies to mirror as the peak version of success available to aspire to or to achieve.

Mlatsheni (2014) has noted that, in more developed countries such as the United States and Canada, in times of increased joblessness youth are able to increase uptake of training and educational opportunities by extending the period living with their parents. These options are not always available in a developing country context such as that of South Africa. Here, where access to jobs and education are finite and parental financial support is limited, this period of emergent adulthood leads to youth becoming discouraged because they are neither in employment, education, nor in training (known as “NEETs”). Sulimani-Aidan (2017) argues that, for youth with limited family support entering emergent adulthood, expectations and plans for the future are especially relevant as they take on more adult roles and responsibilities, explore participating in social networks and pursue employment opportunities and additional education.

Appadurai has built on this concept of poverty’s particular impact on aspiration as what he calls the “capacity to aspire”. Because aspirations are socially grounded and, as

discussed, impoverished communities often lack the social contexts to encourage and support aspiration, the poor may in turn lack “the [aspirational] resources to contest and alter the conditions of their own poverty” (Appadurai, 2004, p. 59; Ray, 2003). The next sections within this chapter outline a theoretical framework that may shift this perspective to a view of poverty that is more actionable. Poverty has been framed by Amartya Sen as “capability deprivation”, implying that through the enhancement of capabilities the ability to escape a life of poverty can be enhanced (Sen 1999). Individuals ways of exercising choice about using the opportunities and the resources at their disposal express the things they value or have reason to value (Alkire & Deneulin, 2009; Conradie, 2013). Conradie cautions:

There might, however, be serious constraints in the realisation of capabilities. These may be historical, structural, cultural, or also personal, and thus linked to agency. It is essential that these constraints or obstacles be assessed as comprehensively as possible when capabilities are assessed, as they are an inherent part of the space in which capabilities can be realised (Robeyns, 2010) and might, in fact, be the reason why aspirations cannot be realised sufficiently. (Conradie, 2013, p. 7)

This research will explore the connection between the enhancement of emergent adults' capabilities, in turn, enhancing their agency and aspirations.

2.1.3 Human Development & Capability Approach and Positive Youth Development

The development of the Human Development and Capability Approach marked a shift from the focus of development being on the economy and money, to instead focusing on people and their choices and freedoms, aiming to expand what people are able to do and be. This approach places people’s ability to be active agents in their own lives at the centre with the freedom to make their own choices. These freedoms which enable an individual to lead the life in which they value are defined by Sen as “capabilities” (Sen, 1999). Expanding individuals freedoms or capabilities cultivates agency and empowerment, entitling people to make their own life decisions and furthermore enabling the people themselves to decide what kind of development they want (Alkire & Deneulin, 2009). Only some of the capabilities, freedoms, or opportunities which form one’s total capability set will actually be achieved. As defined by Sen, the capabilities that are actually achieved are referred to as “functionings”. The combination of functionings that an individual is able to achieve is reflective of their well-being freedom (Caroline Sarojini Hart, 2012).

Alkire & Deneulin (2009) additionally emphasize the importance of inclusivity in the process of development in that:

it is about the freedom to make decisions in matters that affect their lives. Whether at the level of policy-making or implementation, this principle implies that people need to be involved at every stage not merely as beneficiaries but as agents who are able to pursue and realize goals that they value and have reason to value. (p. 7)

The field of Positive Youth Development (PYD) aligns with the Human Development approach as it advocates for recognizing youth's agency and for supporting them to develop their own unique capacities and abilities (Sanders, Munford, & Liebenberg, 2017). This emphasis on expanding opportunities, capacities and abilities aligns with Sen's view of capabilities as opportunity freedom, "just like a person with a pocket full of coins can buy many different things, a person with many capabilities could enjoy many different activities, pursue different life paths. ... Thus capabilities describe the real actual possibilities open to a person" (Alkire & Deneulin, 2009, p. 8). Positive Youth Development asserts that youth-centred practices should include youth in every stage of development to ensure they are having a say in how they are developing and the freedom to access and pursue the life path of their choosing. Further, Social Justice Youth Development (SJYD) involves youth's awareness of their personal potential, of community responsibility and broader humanity, and of engagement in social justice activities that counter oppressive conditions (Iwasaki, 2016). This further highlights the value young people have to contribute towards a better future for themselves and their communities.

Emergent adults, in particular, may feel caught between roles and struggle to identify with the value they offer to their families, communities, and organizations of which they are a part. They may be seen as children by elders yet are taking on more adult responsibilities and, in the case of South African marginalized youth, may already be bearing some of the traditional markers of adulthood such as being parents themselves. Within organizations, youth may struggle to have their voices heard in terms of the design of programmes and services being offered. Iwasaki (2016) conducted a multi-year community-based research project which in part examined methods of honouring youth voice; 'bottom-up process for youth by youth'. Iwasaki emphasises that "effectively engaging youth and community partners in a mutually respectful way to build a trustful relationship is vital to a positive transformation and systems change in order to more effectively support youth in our community"(p. 269). These fields of PYD and SJYD highlight the unique attributes of

working with youth and create a case for why adult programmes, tools and methodologies should not be directly applied to youth without including them in the process of tailoring them to meet their unique needs while also valuing their talents and contributions.

Nussbaum (2012), outlines an important question connecting the need to measure and assess people's capabilities: "what are people actually able to do and to be? This question, though simple, is also complex since the quality of a human life involves multiple elements whose relationship to one another needs close study" (p. 212). There are many measurement indices for poverty and development and core questions facing organisations working to alleviate poverty are: "how do we know if we are moving the needle of transformation?"(Bergh, 2014, p. 3); and how do we illuminate the boundaries of people's freedoms in order to collaborate on ways to expand them?

2.1.4 The Poverty Stoplight Programme as a Capability Application

One tool that may assist a family or individual to illuminate the current boundaries of their freedoms is Poverty Stoplight. Hammler and Solis (2018), make the case for Poverty Stoplight as a capability application, embedding Poverty Stoplight into the Capability Approach Framework as meeting the core concepts and modules laid out by Robeyns (2017), arguing that:

Poverty Stoplight has a clear defined purpose; it specifies which dimensions of well-being matter; it has an account of human diversity; it is based on some account of agency; and it is a promising operationalization of the Capability Approach in the sense that its programme design helps participants increase their capabilities and achieved functionings (Hammler & Solis, 2018, p. 15).

Hammler also describes the dual components of Poverty Stoplight as applying to the Capability Approach in different ways:

While the Poverty Stoplight as a metric operationalizes the way Capability Approach might describe multidimensional poverty, the Poverty Stoplight self-assessment and mentoring methodology operationalizes the way that the Capability Approach might see a pathway out of poverty. (2018, p. 18)

This will be explained further in Chapter 5, Discussion.

The tool utilized by organizations across this multicase study is 'Poverty Stoplight', a practical methodology and self-evaluation, visual survey tool that enables families to self-diagnose their level of poverty as a first step in developing a personalised strategy to lift them

permanently out of poverty (Burt, 2013). The tool places human development as the main objective of the intervention, as opposed to reductionist poverty interventions which prioritize economic development (Hammler & Solis, 2018). The tool covers a wide range of functionings and capabilities across 50 dimensions of poverty within 6 categories; Income & Employment, Health & Environment, Housing & Infrastructure, Education & Culture, Organization & Participation and Self-awareness & Motivation (see Appendix B : Sample Poverty Stoplight Survey Dashboard). This process makes the overwhelming reality of poverty digestible and actionable for families by enabling them to reflect, question and assess their own situation through measuring their own multidimensional poverty.

The Poverty Stoplight Programme was developed in 2010 by Paraguay's largest development organization, Fundación Paraguaya (FP) led by founder and CEO Martín Burt. Since 1985 Fundación Paraguaya has established itself as an innovative microfinance organization working with more than 46,000 women entrepreneurs, and Poverty Stoplight was initially developed to enhance the impact of its microfinance work. However, Fundación Paraguaya has now expanded its programmes, focusing on "eliminating poverty, targeting young people and adults, especially women, of scarce economic resources, seeking to activate the entrepreneurial potential and that of self-improvement", and the Poverty Stoplight programme has since been utilized by more than 200 organizations in over 20 countries (Fundación Paraguaya, 2019). The indicators of the original Poverty Stoplight survey were developed based on a board review of the literature on multidimensional poverty measurement, expert consultations, and focus groups with the communities with which the tool is being used. There have since been several revisions of the indicators based on statistical tests of reliability and validity, as well as further rounds of participatory research to ensure contextual fit (Hammler & Solis, 2018).

The results, presented in a clear colour coded dashboard, highlight an achievable situation of non-poverty to enable a change in their frame of reference and aspirations, and through mentorship, helps participants to then develop and implement a clear plan to overcome their poverty in a prioritized way based on what they value and have reason to value (Hammler & Burt, 2017; Hammler & Solis, 2018). Along with ongoing mentorship, the survey can be repeated after some time, generally annually or the length of an organization's intervention, or when progress is felt to have been made. Together with their mentor, they repeat the survey and reassess their results across all indicators, using that information to

reflect on their progress and to choose their next priorities for improvement (Hammler & Solis, 2018).

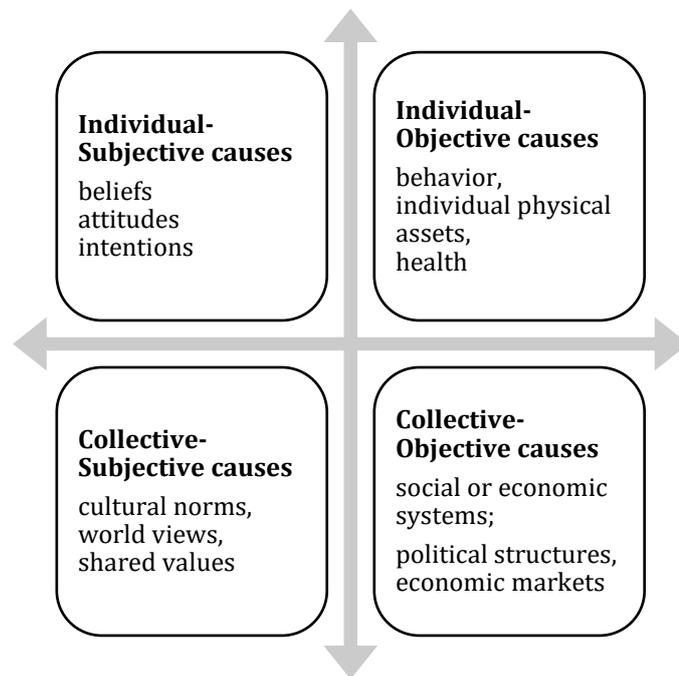
Figure 4 Poverty Stoplight Digital Survey and Family Dashboard



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The key to Poverty Stoplight moving beyond a statistics gathering measurement tool, and instead offering the users an opportunity to self-reflect and take action, is the Poverty Stoplight mentoring methodology. This mentoring methodology is not as easily replicated across organizations or countries and varies widely across applications; however, there are some grounding theories that form the foundation of Fundación Paraguaya's mentoring methodology. The first step in the Poverty Stoplight mentoring methodology has adopted Ken Wilber's Integral Theory framework (Wilber, 2005) in order to help program participants reflect on possible causes of their red and yellow results (deprivations). Participants work with the facilitator to classify results into four quadrants of potential causes: individual-subjective causes (beliefs, attitudes, intentions, etc.); individual-objective causes (behaviour, individual physical assets, health, etc.); collective-subjective causes (cultural norms, world views, shared values, etc.); and collective-objective causes (social or economic systems; political structures, economic markets, etc.) (Burt, 2013; Hammler & Solis, 2018).

Figure 5 Ken Wilber's Integral Theory framework (Wilber, 2005)



Once a possible cause is established, the next step in the mentoring process is to decide on actionable solutions. This step is developed from Grenny et al.'s (2013) Theory of Positive Influence which was in turn derived from Bandura's (1997) self-efficacy work, and aligns with Poverty Stoplight's perspective that the participants are the main actors in their own poverty elimination and that they, or more precisely their behaviours, are always the starting point for solutions (Hammler & Solis, 2018). Bandura's theory is that behaviour change can only happen if a person feels it is both worth the effort to work towards a given outcome and that they can indeed do it (Bandura, 1997). Fundación Paraguaya's has integrated Grenny et al's work to give its participants a framework to focus on these two key dimensions of motivation and ability:

On the first level lie strategies that help people enjoy doing things that are not inherently pleasant but necessary, and that help them expand their skills and capabilities. On the second level are strategies that mobilize peer support and group or community assistance (for ability), and social or peer pressure and social encouragement (for motivation). Finally, on the structural level, strategies concern incentive or reward systems (for motivation), and the creation or strengthening of an enabling environment or infrastructure. (Grenny et al., 2013; Hammler & Solis, 2018, p. 9)

While Fundación Paraguaya's provides some of the problem solutions itself, such as microfinance, this ability to directly offer solutions varies greatly by the company or organisation implementing the approach. The overall role for any company or organization utilizing Poverty Stoplight is to mobilize all resources that are available at the level of the family, community, government, or from private companies or other services providers. Organizations that utilize Poverty Stoplight are encouraged to network and share successful solutions.

At the 2014 Poverty Stoplight Conference in Cape Town, South Africa, Katharina Hammler outlined how 'Poverty Stoplight' complements existing poverty indexes such as the Multidimensional Poverty Index (MPI) and Social Progress Index (SPI). The MPI complements monetary measures of poverty by considering overlapping deprivations suffered by individuals capturing both incidence and intensity of poverty, thereby allowing for a distinction between deprivation and poverty (UNDP, 2016b). Whereas the 'Poverty Stoplight' survey produces a dashboard of poverty measures, the MPI is an aggregated index. Once the Poverty Stoplight is implemented, a multidimensional poverty index can easily be calculated from the dashboard of data. The SPI measurement captures exclusively social and environmental indicators (not economic) and only works with outcomes, not inputs. Hammler concluded that SPI and Poverty Stoplight are different approaches to measure human welfare from different perspectives, but the methodologies can be combined (Bergh, 2014; Hammler & Burt, 2017). Further, the calculation of an SPI can be made after the Poverty Stoplight survey has been implemented (Bergh, 2014).

The measure that stems from the Capability Approach is the Human Development Index (HDI), which emphasizes that people and their capabilities should be the ultimate criteria for assessing the development of a country, not economic growth alone (UNDP, 2016a). The HDI is a composite statistic which simplifies and captures only part of what human development entails, measuring across the same three dimensions of the MPI; a long and healthy life, being knowledgeable and having a decent standard of living. The MPI was later developed to complement the HDI as, on its own, the HDI does not reflect on inequalities, poverty, human security, or empowerment (UNDP, 2016a). Poverty Stoplight, with its measurement across 50 indicators, creates a household by household dashboard which may provide a richer picture of a country's level of human development; however, another difference is that the other indices look at individuals rather than the family unit. The HDI and the MPI counterbalance 'Poverty Stoplight's focus on the family as one unit in that,

when focusing on a grouped unit such as a family, social group, or community, there is a risk of overlooking any existing or potential inequalities within the unit. Sen's Capability Approach instead supports ethical individualism (Alkire & Deneulin, 2009).

There are certainly pros and cons to all of the different measurement methodologies and indexes in terms of the data they are able to capture and their scalability and applicability to policy and larger systematic change and development. Hammler (Bergh, 2014) outlined how they are compatible with one another. The key shift from traditional measures of poverty is moving from the focus of financial economics to instead focusing on and prioritising welfare or wellbeing economics. Alkire & Deneulin (2009) outline this concept in their example:

That people matter does not mean that income does not. Income is obviously an important instrument in enabling people to realize their full potential. A 12-year old boy who wishes to pursue secondary education and become a doctor might have his dreams blighted by the fact that he has to work instead, in order to help pay health bills incurred by other family members. But income is not all. The 12-year old would not have to work if there were public health services for the poor. And in some cases, income does not help. A girl born in a well-to-do family might have her dreams of becoming a lawyer blighted because her family and community think it improper for her to work outside the home. (p. 4)

Just as poverty is a unique multidimensional experience for every family, it is also uniquely defined in different countries as different factors and capabilities define a family's well-being.

In South Africa, the Poverty Stoplight Office SA (PSO) was established in 2014 by Laura Bergh as a non-profit company (NPC), in collaboration with Fundación Paraguaya, to provide a platform and service that will support the use of this methodology and metric in South Africa. The South African version of the survey was developed by Poverty Stoplight Office SA over five months through an inclusive process with unemployed mothers who were participating in The Clothing Bank's two-year small business training programme. This group worked collaboratively to customise and localise the tool for a South African context (see Figure 6). The Clothing Bank was the first to integrate the approach into their development cycle. Poverty Stoplight is currently being implemented by 60 organizations in South Africa (see Appendix C : South African Organizations Utilizing Poverty Stoplight) and

Poverty Stoplight Office SA is marketing Poverty Stoplight not only as a tool to assist families but also as a movement for organizations to collaborate and measure actual impact and transformation across South Africa.

Figure 6 Example of a question in the South African Poverty Stoplight Survey

Indicator 27: Security		Area: Housing and Infrastructure
<p>Level 3: Members of the household have not suffered an act of crime against them or their property in the last 2 years. Such acts of crime are uncommon in their neighbourhood. The family generally feels safe.</p>	<p>Level 2: At least one member of the household has suffered an act of crime against him/her or against the property in the last year. Such acts of crime may be common in the neighbourhood even if the family members have not experienced much crime. The family generally feels unsafe.</p>	<p>Level 1: At least one member of the household has suffered an act of crime against him/her or against the property in the last 6 months. Such acts of crime are common in the neighbourhood, especially over weekends and at month end. This affects the family's life on a regular basis and they constantly feel unsafe.</p>
		

Property of The Poverty Stoplight Office (SA), Cape Town, South Africa

The PSO additionally hosts Poverty Stoplight Forum meetings several times a year to enable organizations who are utilizing the tool to share their feedback with PSO and also share their learnings and experiences with other organisations.

2.1.5 Poverty Stoplight as a Capability Application to enable Aspiration

Beyond assessing poverty, 'Poverty Stoplight' has been found to assist marginalized individuals to expand their aspirations. Hammler's (2017) quantitative study utilizing the Alkire-Foster poverty measurement method (MPI) to estimate Poverty Stoplight's effectiveness on multidimensional poverty with female microloan clients found that the Poverty Stoplight's methodology was effective in changing the women's aspirations and that providing mentoring can help people take actions to overcome poverty.

All individuals' aspirations and behaviours are influenced by their social environment, and only within a culture that supports and nurtures ideas of the future can individuals and groups develop the 'capacity to aspire' (Appadurai, 2004). Appadurai connects the 'capacity to aspire', to Sen's 'capability', and Hart (2014) further develops this

connection as, ‘the capability to aspire’. It is through this development of aspiration – the ability to envision a future – that individuals and groups may find the resources to address questions of poverty and development. This highlights how the poor are not necessarily poor only because they lack resources, but also because of aspiration failures (Appadurai, 2004; Ray, 2003). By emphasising and valuing future-oriented aspiration as a cultural capacity within the traditionally past-oriented concept of culture, a connection to the future-oriented logic of development becomes clearer. Therefore enabling the politics of dignity and the politics of well-being to be brought into a single framework to empower the poor through aspiration, as by “strengthening the capacity to aspire [...] the poor could find the resources required to contest and alter the conditions of their own poverty.” (Appadurai, 2004, p. 29).

As previously discussed, the “aspiration window” is a vital component of Appadurai's theory and, when applied to Poverty Stoplight as a Capability Application, the tool and methodology can arguably enable users’ aspirations to be opened to an optimum width, activating the drive to self-betterment (Ray, 2003). The window is opened through the act of discussing a user's goals with a mentor and is set at a focused and ideally achievable priority to not risk frustrated or failed aspirations. Poverty Stoplight aims to break the seemingly insurmountable challenge of tackling poverty into manageable steps, which may be filling vital roles. Ray succinctly explains that “a society in which there is a chain of *observed, local* steps between the poorest and richest will be more vibrant, the sense that individuals will not only have aspirations but will have the sort of aspirations they can act upon” (2003).

However, in polarized, unequal societies such as South Africa, Ray argues there can be two outcomes: the poor do not include the rich in their cognitive window resulting in fatalism, which is often the case in economically polarized societies affected by racial discrimination and other forms of stratification; or the poor do aspire to be like the rich, but the gap is too big (2003). Until South Africa is “...thickly populated at all points of the economic spectrum, creating local, attainable incentives at the lower end of the wealth or income distribution” it will continue to be impacted by “poverty in conjunction with a lack of connectedness, the absence of a critical mass of persons who are both better off than the person in question, yet not so much better off that their economic well-being is thought unattainable”, which causes aspiration failures on a large scale (Ray, 2003, p. 5). This will be further explored in Chapter 5, Discussion.

The challenge of aspiration failure affects all people regardless of socioeconomic status. However the poor pay a greater price as they face additional constraints beyond

financial limitations as well as other correlates of poverty such as less influential contacts or less access to relevant information. Dalton et al. (2014) discovered that, in addition to the standard poverty traps that are driven solely by external constraints, there are also behavioural poverty traps characterised by low effort and low aspirations. They note that:

While external constraints imposed by poverty make internal constraints more consequential, the latter becomes an independent source of disadvantage in behavioural poverty traps. Our model suggests that, for some range of initial wealth, it is possible to break a poverty trap by altering aspirations alone. Therefore, policy approaches that influence aspirations among the poor are essential to break this latter kind of trap. (p. 167)

Dalton et al. (2014) further emphasize that addressing aspiration levels through policy and programmes can, “at the very minimum, enhance the effectiveness of policies that address material deprivation; moreover, there are situations in which such policies on their own, can enhance welfare, without any change in material circumstances”. This aligns with Hammler & Burt’s (2017) findings that the Poverty Stoplight’s approach did increase aspiration and was most successful in helping those who are closer to the poverty-cut-off compared to those in extreme poverty. This also emphasizes the need for policy and methodologies, such as Poverty Stoplight, to reduce the persistence of poverty by building the ‘capacity to aspire’ within the communities in which they work.

Through research involving interviews with British youth spanning over two years, Hart’s (2012) developed a typology of aspirations in alignment with Sen’s notion of capability and well-being freedom which “revealed a fundamental connection between the development of aspirations and the expansion of an individual’s capability set”, or the functionings; ways of being and doing which they are able to act on. Hart advocates for holistic approaches that enable youth to both develop their capability to aspire but also their capabilities to realize aspirations. Her typology labelled aspirations by the level of openness in which they are shared and their stage of development towards becoming a capability. Within her interviews, she found that their aspirations span many areas from family life; career, education, financial, religious, community, environment, social status and identity. Hart found that at times these aspirations conflicted, but were also very often connected in some way, and varied across short, medium, and long term time frames. She found that youth have a high degree of conversion or change in their aspirations as there are many factors affecting the development of their aspirations over time. Focusing on the youth’s agency in

developing their aspirations, she developed a system of four levels of agency ranging from the highest level of agency to the lowest: ‘Independent’; ‘Shared’; ‘Guided’; and ‘Conflicting’. Hart has developed several models which map these types of aspirations and their interplay as well as describing the process of converting the capacity to aspire into the functioning of aspiring involving the expansion of the well-being freedom and agency-freedom of the individuals (Caroline Sarojini Hart, 2012).

2.1.6 Can Poverty Stoplight be utilized as a Positive Youth Development methodology?

Despite the original inspiration for the development of Poverty Stoplight being youth in Paraguay, little research seems to be available regarding the effectiveness of utilizing this methodology of measurement and mentoring specifically with this age group. Within this period of emerging adulthood lies a great opportunity for youth to find agency in their decision making and charting of their life course which this study seeks to explore. Hart’s (2012) research concluded that agency is a key factor in understanding youth’s level of ability to communicate and reveal their true aspirations as the influences of family, peers, and educators can easily affect and alter youth’s development of aspirations. The field of Positive Youth Development asserts that “positive youth development occurs when opportunities are made available to youth in meaningful ways and when relationships support young people to develop their own unique capacities and abilities” (Sanders et al., 2017). If Poverty Stoplight proves to be an effective tool for addressing the aspiration gap and empowers youth to make strategic and obtainable steps in progressing towards their goals and towards a path out of poverty, they will certainly have developed and refined their decision making capacities and abilities which will better equip them for entering the full responsibilities of adulthood. This research looks to answer this question.

2.2 Conclusion

Young people’s opportunity to develop and explore their aspirations vary, but with the agency to develop a capability set which enables them to explore and choose different combinations of what they are able to be and do in the world, they can further their well-being freedom (Caroline Sarojini Hart, 2012). Further:

Aspirations matter because they are a manifestation of the freedom to aspire which is valuable for human flourishing in its own right. Aspirations also arguably constitute the kernels or precursors of many important capabilities which support human flourishing.

The stifling or constraint of aspiration is ultimately linked to the constraint of at least some capability or other. The kinds of aspirations we have influence the kinds of capabilities for which we strive. Thus control in the development of aspirations can indirectly impact on an individual's well-being freedom. (Caroline Sarojini Hart, 2016, p. 336)

When applied to youth development organisations in South Africa that are using Poverty Spotlight, Nussbaum's questions, mentioned earlier, become: What are South African youth able to do and be? What are their freedoms and how do they aspire? How can this methodology be developed with youth's input and participation? How can this positively empower and develop South African Youth?

Given the research available on Poverty Spotlight's influence on users' capabilities, agency, and aspirations, this study aims to examine how we can take best practices learned and ensure the organizations implementing this tool and methodology with marginalized youth in South Africa are successful. Furthermore, how we can ensure that the tool and methodology are shaped to the unique needs of emerging adults in today's society. In the next chapter, the methods of this multi-case study will be outlined, grounded in youth-friendly research methodologies.

3 Research Methodology

This chapter will outline the methodological approaches used in the research. The setting for the study will be described with an overview of the organizations selected as case studies. An explanation of the multi-case study design will be provided, as well as the setting and sample groups. An overview of the different data collection methods and data analysis will be provided. Ethical considerations have been taken into account and this study has been approved by the Commerce Faculty's Ethics Committee at the University of Cape Town.

3.1 Research Strategy and Approach

This study utilizes an inductive theory building research strategy to examine Poverty Stoplight as a poverty measurement and capability building instrument for youth in South Africa. Within the methodological tradition of youth transitions research, four cases were developed using qualitative data generating methods. Each case represents a youth development organization with a detailed description of the organizations and their beneficiaries to be provided. Semi-structured focus groups and interviews were utilized and an analysis of the data for themes, patterns, and issues was completed.

Within this multi-case study, four cases were developed, three from organizations that had used Poverty Stoplight across four communities, and the fourth cohort of youth was from a fifth community that has not used Poverty Stoplight. The central purpose of the case study method is to enable the researcher to “notice and understand particular aspects of the human experience that are often overlooked or unexamined by other types of research” (Tobin, 2012). It is therefore often used to study complex phenomena, which need to account for a range of conditions and processes. Yin (2003) specifically noted the multi-case approach is often used within organizational settings where new innovations are being utilized, in order to examine their use in different settings. Youth development organizations all have their own range of dynamics, different methods of intervention and methods in utilizing the Poverty Stoplight methodology, and therefore the participants have potentially different perspectives of the tool and whether or not they have had the opportunity to explore, articulate and plan towards their individual aspirations. Developing the four cases enabled the researcher to explore themes within each case as well as across cases. As with any research method, there are advantages and disadvantages. Case studies may provide data that is more grounded and holistic, with a range of complex, and even diverging, viewpoints that may strengthen the research. However, case studies may be prone to over-simplify situations and form broad

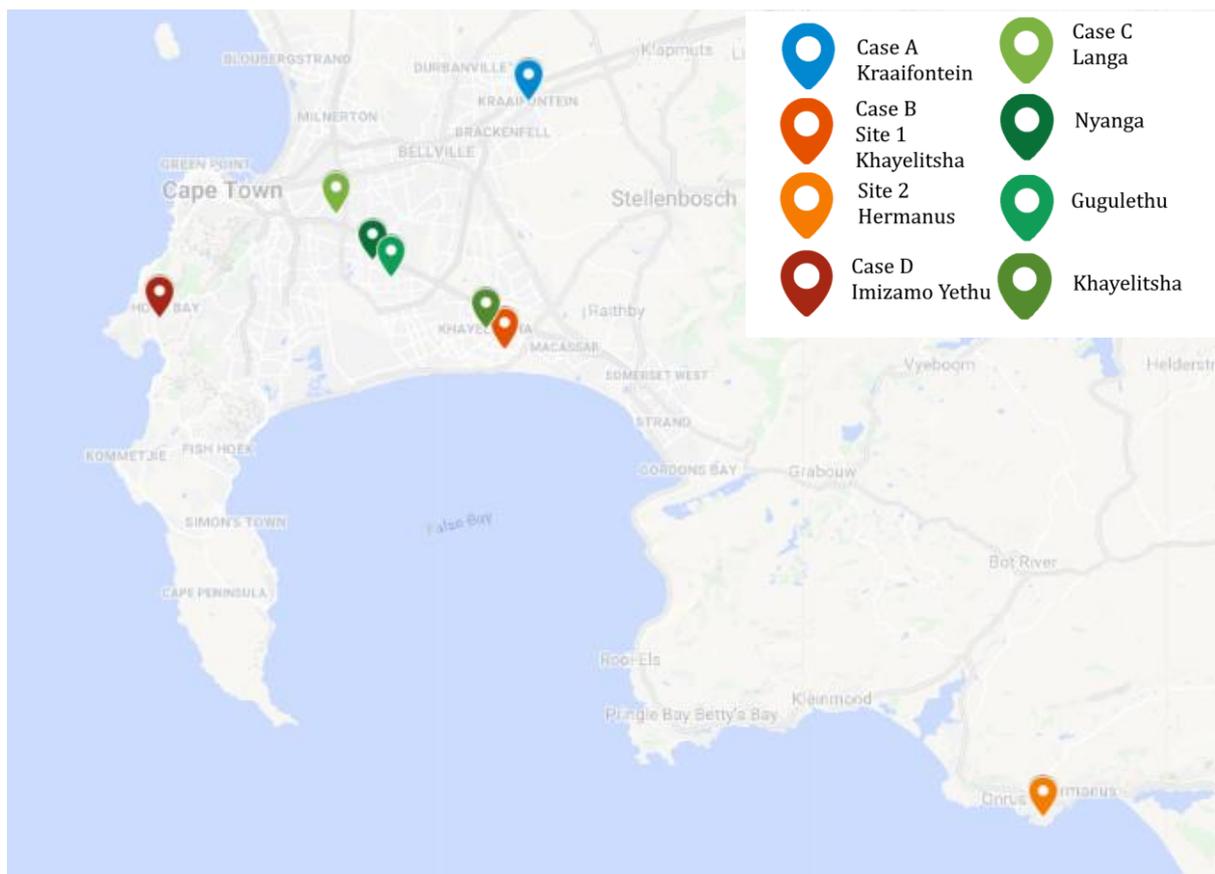
generalisations based on specific criteria (Guba & Lincoln, 1981). The steps taken to mitigate such risks will be described below.

As described in the previous chapter this study utilized the Human Development and Capability Approach framework to examine Poverty Stoplight as a capability measurement and aspiration enabling tool for South African marginalized youth within their emergent adulthood phase of 18 to 25 years old.

Research Setting

This study has been conducted in South Africa within four marginalized communities within the Western Cape. Three of the organization sites have participants primarily from the surrounding community and one of the organizations draws participants from several surrounding communities.

Figure 7 Map of Research Sites and Participants' Communities



Case A involved a non-profit company that sits within a for-profit social enterprise structure, which runs youth peer education programmes to empower youth peer leaders in high schools to become positive role models and agents of social and economic change. The participants were between the ages of 20-24 with one participant being 29 (outside the age

range of this study) and were employed as facilitator interns working with high school-aged peer educators in three schools. They had facilitated the Poverty Stoplight survey with the high school-aged peer educators and taken the survey themselves as part of their training. The focus group took place at the organization's partner school site in Kraaifontien, Cape Town which is depicted by the blue coloured pin in Figure 7. The facilitators who took part in the focus group reside in the surrounding neighbourhood.

Case B involved a faith-based skills development and job creation non-profit organization which takes a holistic approach to development. Courses offered vary from two to five months and cost learners R300-R1,200 to attend. All courses include a two-day pre-orientation workshop and life skills course as well as a basic finance skills programme. An optional discipleship programme is also offered. Participants in this study were past students in the organization's courses including, sewing, baking, hospitality, and graphic design. The participants had utilized the Poverty Stoplight survey within the branch locations during their life skills programming. The participants were not currently involved in the organization and the researcher was given a list of past participants aged 20-24 from which she could contact individuals to take part in the research. Because the participants were not currently in a programme the researcher provided refreshments and a transportation stipend to ensure participation in the study did not have a negative financial impact. The site locations are indicated by the orange pins in Figure 7. Site B₁ was in Khayelitsha, Cape Town with the focus group and interviews taking place at the Kuyasa Public Library and participants residing in the surrounding neighbourhood. Site B₂ was in Hermanus at the organization's branch office with the majority of participants residing in Zwelihle, a marginalized community adjacent to the office.

Case C involved a high profile social enterprise which for the past eight years has worked with previously disadvantaged unemployed mothers and men to start small informal retail trading businesses. 2019 has marked the expansion of their programmes to include a two-year youth pilot programme for males and females ages 19-25 in three branch locations across South Africa. There was a six-week intensive application process including an open day, self-assessment questionnaire, occupational and emotional intelligence testing, and a one-on-one interview followed by a two-week induction process which included the Poverty Stoplight surveys conducted during home visits. 17 men and 32 women were accepted on to the programme, at the time of research these numbers had dropped to 12 and 14 respectively. The participants had been in the programme for five months when the researcher conducted

focus groups with the women and men's youth groups separately. The focus groups took place in the organization's site office and warehouse in an industrial area of Cape Town. The participants were from a variety of Cape Town informal settlements, mainly Khayelitsha, Gugulethu, Langa, and Nyanga which are labelled with green pins in Figure 7.

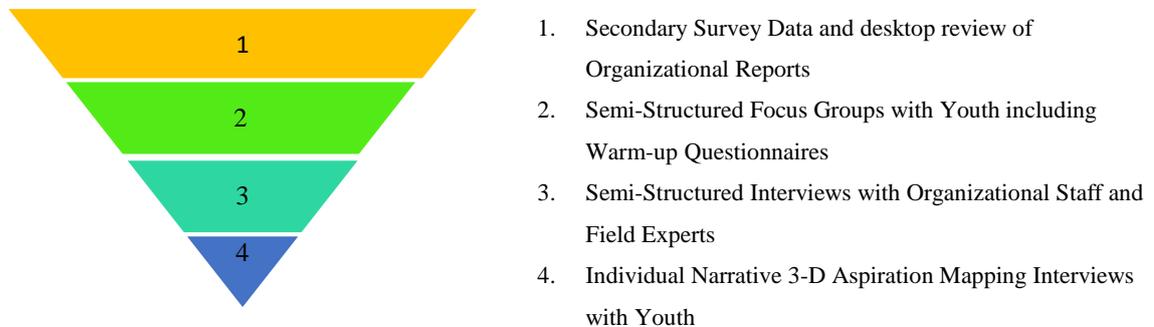
In order to compare the experiences and aspirations of youth who had engaged with Poverty Stoplight and those who had not, a fourth case, case D, was developed of youth ages 18-25 who were not a part of one particular programme and had never used Poverty Stoplight. Because the participants were not currently in a programme the researcher provided refreshments and a transportation stipend to ensure participation in the study did not have a negative financial impact. The focus group and interviews took place at a community venue in Imizamo Yethu, Hout Bay, Cape Town and all participants live in the surrounding neighbourhood which is labelled with a red coloured pin in Figure 7.

3.2 Positionality

Positionality is used to refer to “the position that the researcher has chosen to adopt within a given research study” (Savin-Baden & Major, 2013). It is useful to clarify the position of the researcher in this study as all research is influenced by its context, including that of a researcher. The researcher is a 30-year-old white female American who has lived and worked in Cape Town's marginalized communities for the past eight years. Among other social and economic development roles, she has managed two different youth development programmes for high-school-aged youth. Witnessing these youth entering adulthood and the challenges they are facing to find social and economic well-being, despite having had additional social and educational support in their childhood and teenage years, has inspired her to research the challenges of emerging adulthood in South Africa and the tools, methodologies, and innovations being used to address this pressing issue. The researcher had previously learned about Poverty Stoplight and attended a conference in 2014 but had no prior experience or relationship with any of the case organizations utilizing Poverty Stoplight. For case D, youth who were known to the researcher in her local community were contacted to assist in putting together a group who had not utilized Poverty Stoplight. From the resulting case, 3 participants were known by the researcher and 7 were not.

3.3 Data Collection and Generation Methods and Tools

Table 1 Levels of Data Collection and Generation



The researcher had planned on being able to have all participants take part in all listed levels of data within each case. However, this did not turn out to be realistic due to the challenges of the organizations each having different views on access to data and their participants and the availability of the participants themselves. As stated by Yin (2013) in respect to case study research, “the most frequent surprise involves some disappointment regarding the actual availability, quality, or relevance of the case study data. For instance, you might have planned to interview several key persons as part of your case study but later found only limited or no access to these persons”. However, the variety of data collection methods deployed proved to be beneficial in surfacing different levels of data and enabled both organizations and participants to take part in the study in a way that matched their time availability and interest to participate. Below are charts of the different data collection numbers followed by in-depth descriptions for the levels of data collection outlined.

Each organization has implemented a minimum of 100 Poverty Stoplight surveys with youth. Access was requested for these results as secondary data. However, access differed considerably among the different organizations. Case A survey results had not been saved as participants completed the surveys as a training exercise, case B only allowed survey results to be shared from individuals that gave the researcher direct consent to see their results, case C anonymized all surveys that were provided to the researcher, and in case D participants had not utilized the survey. This data was used (56 surveys) to examine larger trends and patterns.

The researcher convened a focus group with each case, with case B having one at each of the two sites. However, within case B attendance was limited since their participants were cold-called by the researcher and were not attending the focus group as part of a current

programme. It should be noted some potential participants were not available for the research due to now being employed. The focus groups served to gather collective insights from the participants at each of the organizations (36 focus group participants in total).

At the closing of the focus groups with cases B and D participants were requested to volunteer for one-on-one semi-structured interviews (11 one-on-one interviews total). This request was not made in case A as their primary involvement with the Poverty Stoplight survey was as a facilitator having only completed the survey themselves as part of their training. Additionally, case C only invited the researcher to include them as a case in the final stages of the research write up (despite previous repeated requests) resulting in limited time. As such the researcher made the choice to capture data through focus groups, due to time constraints and also because these participants each had individual coaches working with them on their Poverty Stoplight results and the Aspiration Box exercise may have been redundant for these participants.

In case A there were six total participants, three male and three female. All participated in a focus group and completed the warm-up questionnaire.

Table 2 Data collected per participant in case A

Case	Gender	Focus Group	Questionnaire	Interview	PS results
A	M	x	x		
A	F	x	x		
A	F	x	x		
A	M	x	x		
A	M	x	x		
A	F	x	x		
Case Total	3M/3F	6	6	0	0

In case B there were two sites. At site B₁ one female and three male participants took part. Two participants attended the focus group and completed warm-up questionnaires and three took part in the one-on-one participatory interviews. At site B₂ three female and two male participants took part. Four participants attended the focus group and completed warm-up questionnaires and two took part in the one-on-one participatory interviews. Poverty

Stoplight survey results were provided for all participants in case B. Some participants scheduled one-on-one interviews and gave consent for their survey results to be shared with the researcher but then did not arrive for their interviews - these are recorded in the below table as additional Poverty Stoplight survey results.

Table 3 Data collected per participant in case B

Case	Gender	Focus Group	Questionnaire	Interview	PS results
B ₁	M	x	x		x
B ₁	F	x	x	x	x
B ₁	M			x	x
B ₁	M			x	x
B ₁				Additional PS results: 3	
B ₂	M	x	x	x	x
B ₂	F	x	x		x
B ₂	M	x	x		x
B ₂	F	x	x		x
B ₂	F			x	x
Case Total	5M/4F	6	6	5	12

Case C involved two separate visits wherein focus groups were conducted. Eleven female participants took part in the first focus group and six male participants took part in the second focus group. All participants completed warm-up questionnaires. Anonymized Poverty Stoplight survey data was provided for all 44 participants who originally started in the organization's youth programmes.

Table 4 Data collected per participant in case C

Case	Gender	Focus Group	Questionnaire	Interview	PS results
C	F	x	x		x
C	F	x	x		x
C	F	x	x		x
C	F	x	x		x
C	F	x	x		x
C	F	x	x		x
C	F	x	x		x
C	F	x	x		x
C	F	x	x		x
C	F	x	x		x
C	F	x	x		x
C	F	x	x		x
C	M	x	x		x
C	M	x	x		x
C	M	x	x		x
C	M	x	x		x
C	M	x	x		x
C	M	x	x		x
C				Additional PS results:	28
Case Total	6M/11F	17	17	0	44

In case D, 10 total participants took part, one female and nine males. Seven participants took part in the focus group. Eight questionnaires were completed and six participants took part in the one-on-one participatory interviews.

Table 5 Data collected per participant in case D

Case	Gender	Focus Group	Questionnaire	Interview	PS results
D	F	x	x	x	
D	M	x	x	x	
D	M	x	x	x	
D	M	x	x	x	
D	M	x	x	x	
D	M	x	x		
D	M	x	x		
D	M		x	x	
Case Total	9M/1F	7	8	6	n/a

In total there were 42 unique participants who took part in focus groups, participatory interviews, or both. Thirty-six individuals took part in focus groups with 37 warm-up questionnaires completed. Eleven one-on-one participatory interviews were conducted. Fifty-six individual Poverty Stoplight survey results were reviewed.

Table 6 Total participant data collected

Case	Gender M/F	Focus Group	Questionnaire	Interview	PS results
23/19					
Total	42	36	37	11	56

In all cases, semi-structured interviews with organizational staff members were requested. However, case A did not avail themselves and case D participants were not all

involved in a specific organization. Interviews were possible with case B (n=2) and case C (n=2). Interviews were also conducted with the Poverty Stoplight Office (PSO) (n=3) and a Poverty Stoplight Forum meeting with all Cape Town-based implementing organizations was attended by the researcher.

Table 7 Total organizational staff and expert interviews conducted

Case	A	B	C	D	PSO	Total
Staff Interview	0	2	2	n/a	3	7

3.3.1 Secondary Survey Data

Each organization’s Poverty Stoplight survey results were collected to the extent available and analysed as secondary data. The indicators that are most consistently marked as red, as well as those least commonly marked green, will be examined and explored further as the potential factors most influencing the participant’s levels of poverty. These indicators may also yield insights into the key interventions needed to bolster participants’ success in mapping their way out of poverty and for the organizations to advocate for larger systematic change.

3.3.2 Semi-Structured Focus Groups with Youth

A focus group with 2-11 youth was held with each case group. An interview protocol was developed (see Appendix E: Focus Group Guide) to discuss the youth’s experience utilizing the tool and focus groups were recorded and transcribed to allow for coding. Interviews that provide opportunities for young people to talk about their lives on their own terms are regarded within the youth research field as a youth-friendly strategy (Heath, Brooks, Cleaver, & Ireland, 2012b). Importantly, Eder and Fingerson (2011) have argued that the group interview setting creates a less intimidating environment by reducing the power and influence of the researcher. Additionally, youth are able to easily opt in and out in terms of the level of participation in the conversation.

A self-completion open-ended questionnaire was administered at the start of the focus groups. This questionnaire was developed “to gather data on how students perceived their aspirations and needs in relation to the development and achievement of their aspirations” by Hart (2014) in her research examining UK school-leaver’s aspirations (see Appendix E Focus Group Warm-Up). This questionnaire also served as a warm-up to enable participants to sit

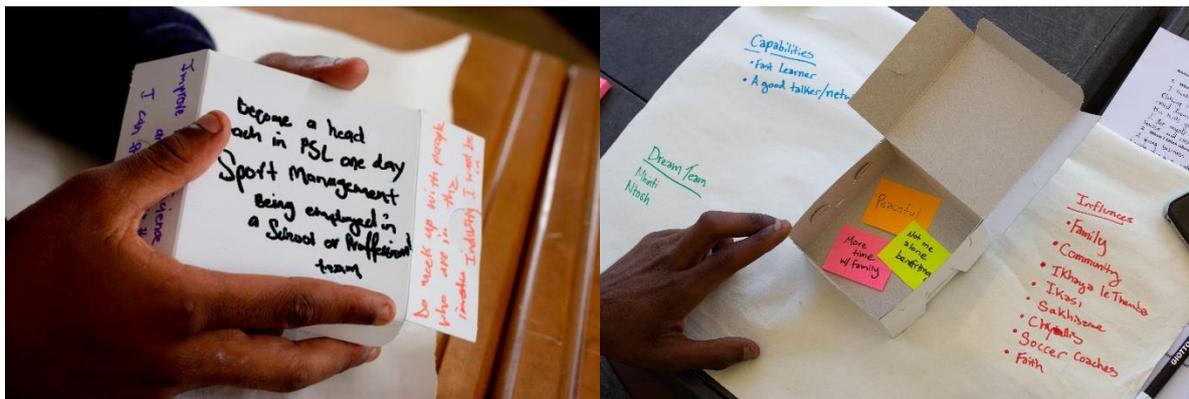
quietly and develop their own answers to questions independently before others potentially influence them in the group discussion. This also enabled all participants to contribute even if they did not speak up during the group discussion and provided grounding information for the researcher to open with during the individual interviews. These questionnaires were at times also utilized at the start of individual interviews where the participant had not previously taken part in a focus group.

The focus group discussion covered the participants' experiences in the programme with the participating organization, their experience utilizing Poverty Stoplight (except in case D where this was not applicable), the level of follow-up support received and/or steps they have taken in working to shift their Poverty Stoplight indicators from red to yellow or yellow to green. The discussion also covered broader questions around the participants' lived experience as they navigate life after high school and the pursuit of their aspirations.

3.3.3 Individual 3-D Aspiration Mapping Interviews with Youth

Eleven collaborative task oriented interviews were conducted with youth across two of the cases. Within the interviews, the researcher and participant collaborated to create a 3-D representation of the youth's personal aspirations and future selves in the form of an Aspiration Box (see Figure 8). How the youth perceive their future feeds back onto how they experience and act in the present (Uprichard, Williams, & Vogt, 2012) and this will be used to further explore their current aspirations. The unstructured nature of this interview enabled participants to bring up the issues and key pivotal moments which are central to their own stories without being given too much of a 'steer' by the researcher or focusing on moments of assumed significance (Heath et al., 2012b). Both these methods pull from Holstein and Gubrium's (2011) notion of 'active interviewing', whereby the interview data was co-produced in active collaboration with one another. The participants were able to keep the Aspiration Box they created in the interest of reciprocity (Eder & Fingerson, 2011).

Figure 8 Completed Aspiration Boxes



The interviews began with grounding biographical information either received in the questionnaire, Poverty Stoplight survey results or by introductions. The researcher provided large sheets of paper and coloured markers for participants, some of whom used the paper to map out their story as a visual timeline while others were more comfortable just speaking. In case B the researcher had been given consent by the participant to have a copy of their Poverty Stoplight survey results prior to the interview – this acted as a generative item for discussion around various areas of their life as captured by the Poverty Stoplight’s fifty indicators. Once a general sense of their experiences with the Poverty Stoplight Tool (if they had used it), their current situation, and thoughts regarding their aspirations were established, the Aspiration Box process was introduced. The Aspiration Box was presented to the interviewee after introductions and discussion about their experience on the programme they had taken part in and their experience. There are five stages to the process: Aspiration Labelling; Foundation and Dream Team; Aspiration Gap; Core Motivations; and Well-being Freedom (see Appendix F : The Aspiration Box Process for detail). Further examples of the participants’ completed Aspiration Boxes can be found in Appendix G : Participant’s Aspiration Boxes.

Figure 9 Aspiration Box Stages Summary



3.3.4 Semi-Structured Interviews with Organizational Staff and Field Experts

Semi-structured interviews were conducted with organizational staff (youth development professionals) in cases B and C who are utilizing “Poverty Stoplight” (see Appendix E Staff Interview Guide). The head of the Poverty Stoplight SA Office was also interviewed both at the start and end of the study to ensure the approach would be generative and to gather information about the experience of organizations across South Africa utilizing the tool who had not taken part in this study.

3.4 Sampling

In cases A, B, and C the researcher utilized purposeful criterion-based sampling by collaborating with three youth development organizations who she was introduced to through the Poverty Stoplight SA Office. As described by Dale Bloomberg & Vope (2012), “Criterion sampling works well when all the individuals studied represent people who have experienced the same phenomenon”, as in this study all participants in cases A, B and C had taken the Poverty Stoplight baseline survey as part of a youth development programme. Six organizations were contacted by the researcher and requested to allow and enable the above-outlined research approach. One organization responded that they did not have the capacity to take part. One organization scheduled a meeting but cancelled. Two of the organizations agreed but had participants outside of this research’s age-group focus – however, with facilitator interns within the age-group, case A was able to move forward with six focus group participants.

Case B agreed to contribute a list of 56 past participants across two branches who had taken a baseline Poverty Stoplight survey, including 16 who had also completed a second follow-up survey. The researcher contacted all potential participants via WhatsApp, SMS, and phone calls to describe her research and invited them to take part in a focus group. Those who attended the focus group, and those who were not available but consented to be contacted again, were later invited to take part in the individual interviews. Nine participants in total took part with six participating in the focus groups and five in the individual interviews, with two individuals participating in both the focus group and an interview.

Case C agreed to participate late in the research process resulting in limited time for data collection. However, two focus groups were able to be conducted with 17 participants and all original 44 baseline Poverty Stoplight survey results were provided.

Case D was developed using snowball sampling, originating with youth who were known to the researcher in her local community. The researcher then requested those participants to recruit other qualifying participants within their own social networks (Lewis-Beck, Bryman, & Futing Liao, 2004). This sampling approach provided the researcher with an escalating set of potential contacts from which ten participants took part in case D, seven taking part in the focus group and seven in individual interviews with four taking part in both. The researcher did not filter for gender in participation requirement and in total 23 males and 19 females took part in the research.

3.5 Data Analysis Methods

The narrative-form interviews, focus groups and questionnaires were analysed through both holistic and categorical analysis to identify key themes in individual narratives as well as comparing the themes running across the set of narratives (Heath et al., 2012b). Supported by NVivo, a qualitative data analysis computer programme designed to assist researchers to organize and analyse qualitative data, the researcher undertook an iterative process of coding beginning with initial codes reflective of the Capability Approach conceptual framework assigned to relevant quotes. The open coding led to the ongoing refinement of what becomes a final coding schema (Dale Bloomberg & Volpe, 2012). The coding schema is available in Appendix H : Coding Legend/Schema.

The open-ended questionnaires were coded in NVivo and Word Frequency Queries were run for each question within the case as well as across all cases. This served as a way of generating an overall visual reflection of the participants' answers.

3.6 Research Criteria

The researcher endeavoured to ensure that all the case studies included are trustworthy and comply with the criteria of credibility, transferability, dependability, and confirmability (Guba & Lincoln, 1989). To establish credibility, efforts were made to ensure that the research is an accurate reflection of participants' real experiences. While the study is limited, it is anticipated that the findings will be relevant for the broader youth development and Human Development fields and the study procedures will be able to be replicated, thus improving transferability. The researcher responded to necessary changes in the context and design of the research thereby contributing to dependability. Finally, confirmability was assured by having independent researchers and advisors verify findings.

3.7 Limitations

This study has some limiting conditions and careful thought was given to ways of accounting for these limitations and minimizing their impact. These include researcher subjectivity; participant reactivity; sampling limitations; and language limitations.

3.7.1 Researcher Subjectivity

As outlined in the above positionality section the researcher has aimed to recognize and address her positionality and subjectivity throughout the research process. Many qualitative research techniques are necessarily interpretive and mediated by language and culture. This process is layered and complex “as the subject must interpret their experience and then the researcher must then interpret that interpretation” (MacKellar, n.d.). The researcher, having spent a significant amount of years working with youth from the same culture and communities, has been able to leverage her experience to control her own subjectivity as much as is possible.

3.7.2 Participant Reactivity

Considering the researcher is of different ethnicity, nationality and socio-economic background to the research participants, some degree of participant reactivity was expected. The researcher introduced herself and her experience living in South Africa and invited all participants to ask any questions. In the interest of taking a youth-friendly research approach the researcher specifically stated to the participants that they are the experts on their own lives and experiences and that she was there to learn from them and reminded the participants that if she says anything during the research process that was incorrect that they were welcome to correct her and ask questions at any time. The vast majority of participants seemed at ease and shared information that reflected trust and openness with the researcher.

3.7.3 Sampling Limitations

As outlined above there were limitations to the availability of organizations and participants for this study. However, the variety of data collection methods deployed proved to be beneficial in surfacing different levels of data which reflected both breadth and depth of the lived experiences of marginalized youth in the Western Cape during their emergent adulthood phase of development.

3.7.4 Language Limitations

The researcher, having a limited conversational level of isiXhosa was only able to speak English with the participants whom for the vast majority isiXhosa is their first

language. The researcher chose not to recruit a translator to control for participant reactivity and given that all participants were involved in programmes primarily conducted in English the participants seemed comfortable communicating and expressing themselves. In the focus groups peers often spoke amongst themselves in Xhosa, therefore the researcher was only able to pick up on a limited level of the side conversation. However, when directly addressing the researcher's questions the participants spoke English or asked a peer to help them with the English translation.

3.8 Research Ethics

Ethical consent for the study was approved by the University of Cape Town Commerce Faculty Ethics in Research Committee. Specific ethical considerations were made to account for the dynamics of youth research. Information about the study and its rationale were explained in complete and clear terms to all potential participants while anonymity and confidentiality was guaranteed. All information was provided to the participant on a project information sheet including details of the researcher, what the research is about and what participation would involve, as well as information on how the research will be used (Heath, Brooks, Cleaver, & Ireland, 2012a). Informed consent was obtained from all participants prior to the research to ensure all understood and agreed to their participation without any duress. Reconfirmation of consent was obtained after the completion of the interview. Participants had the ability to withdraw from a portion or all of the research at any point (Heath et al., 2012a).

4 Research Findings

4.1 Research Findings

This chapter is a presentation of the findings. The chapter commences with a discussion of the demographic elements in the research sample to contextualize the findings. Second, the themes that surfaced are discussed: aspirations, perceptions of enablers, perceptions of impediments, and experience of Poverty Stoplight as well as key indicators from the survey results. The key subthemes are first outlined in graphs depicting the hierarchy of the number of participants who discussed the various subthemes across the four cases. The open-ended questionnaire answers have been depicted using word frequency visuals to demonstrate the overall responses received and are under the relevant theme heading. Each subtheme is then discussed in detail. Quotations from questionnaires, focus groups and interviews accompany the presentation of these findings.

4.2 Participant Background and Characteristics

4.2.1 Demographic overview

The participants in this study were aged 18-25 and lived in a number of marginalized communities surrounding Cape Town, including Kraaifontein, Langa, Khayelitsha, Nyanga, Gugulethu, Imizamo Yethu in Hout Bay and Zwelihle outside of Cape Town in Hermanus (see Figure 7 Map of Research Sites and Participants' Communities). All participants were Black with the vast majority first language isiXhosa speakers. Three participants were immigrants from other African countries, now living in Xhosa majority communities. Within these communities, the age group of 14-24 makes up an average of 10% of the population (see Appendix I : Statistics of Participants' Communities). The majority of participants have a family income that is at or below the national poverty level (discussed further below in Table 8), and across the communities the participants reside in there is a range of 51.9-79.8% of households living below the poverty line of less than R 3,500 household income per month (see Appendix I : Statistics of Participants' Communities). However, it should be noted that the vast majority of the participants do have a level of family income and circumstance that has enabled them to engage in the programmes offered by the organizations of each case, some as employees, others required to pay a programme fee, and still others need to be able to afford transport to access the programmes. The participants in this study represent average to above-average conditions of the marginalized communities they are residing in and are not representative of the most deprived and impoverished, at least in economic terms.

4.2.2 Living arrangements and care responsibilities

The participants in this study have a variety of living arrangements. The majority are living with their family comprised of one or two parents and often several siblings or nieces and nephews. Some are living on their own, at times in an adjacent dwelling to a family member or in a dwelling that another family member, such as their parents, pay rent for. Across the communities where the participants reside an average of 76.5% of households have a flush toilet connected to sewerage, 48.4% of households have piped water inside, and 89.2% of households have electricity for lighting (see Appendix I : Statistics of Participants' Communities). In South Africa, access to water, electricity and sanitation are key indicators of service delivery, as the right to have access to adequate housing, basic water supply and sanitation services is protected within the constitution (South African Human Rights Commission, n.d., 2018).

The majority of participants across cases A, B, and D do not have children of their own. However, in case C nearly all of the female participants who had remained in the programme at the time of the focus group were mothers, but none of the men were fathers, and in case D one male participant had a daughter who was living with her maternal grandmother. The organization in case C has found parenthood to be an enabling factor in their participants' commitment to the programme as the additional responsibilities appear to ignite volition to persevere through the challenges of the programme in order to establish their businesses and earn income.

4.2.3 Education

Across the communities where the participants reside an average of 29.3% of people aged twenty and older have a peak level of education of a National Senior Certificate and only 5.7% have accessed post-secondary education. In cases A and D all of the participants had completed high school, besides one participant in case D who was still in grade 11 at the time of the interview. Only two of the participants were engaged in tertiary education, both in case D. All of the participants seemed to feel that university or a higher level of education was out of their reach due to finances or their Senior Certificate Examination results not meeting university entrance requirements. The participants' education aspirations will be discussed in more detail later in this chapter.

The organizations in cases B and C have their own educational entrance requirements for their programmes. The courses offered by case B each have different requirements with 54% requiring Grade 10, 15% requiring Grade 12 or a National Senior Certificate, and 31%

being open to anyone with basic literacy and numeracy capability. Case C’s programmes have a minimum of Grade 10 educational entrance requirement. However, given that case C’s programmes with this age group are pilots, they had the participants tested at basic maths and English at grade 10 level and all participants failed the test, meaning they did not produce a grade 10 standard of maths and English skills (see Figure 1 South African Education System for reference).

The educational achievements of the participants in this study reiterates why they are a sample reflective of the average or above within their communities, as only 50% of children who start grade 1 in the Western Cape end up achieving a National Senior Certificate (Wyk, Gondwe, & Villiers, 2017). Even with this accomplishment, due to the quality of education obtained, many still do not have the skills to readily succeed in further education, training or employment. The participants embody the broader challenge across South Africa where an estimated 7.9 Million young people are out of education or work (Statistics South Africa, 2018).

4.2.4 Income and Employment

At the time of interviews and focus groups, the majority of participants had some level of income with 30% of participants being employed and 50% engaged in an entrepreneurial activity such as running their own business (42.5% were participants on case C’s business programme). Fifteen percent of participants were unemployed and 5% were students who were not working. This sample was well above average in terms of employment with a combined total of 80% having some form of income. The baseline Poverty Stoplight survey results collected (before the participants benefited from the programme they were involved in) in cases B and C have data on the participants’ household income level, their income sources and stability, and family savings.

Table 8 Study Sample’s Baseline Poverty Stoplight Income Indicators

Income earnings above the poverty line (including grants)	7.3 % earn >5k per month	65.4% earn between 2k-5k per month	27.3% earn equal or <2k per month
Stable employment and income sources	20% have one or more stable income source	65.4% have one or more relatively stable income source but	14.6% have no stable or reliable jobs and income fluctuates.

		income not always reliable (contract or seasonal)	
Family savings	10.9% have at least 3-months income saved	41.8% have at least 1-month income saved	47.3% have never saved income

Metrics are the property of The Poverty Stoplight Office (SA), Cape Town South Africa

These indicators will be discussed in more detail later in this chapter.

4.3 Youth and their Futures

A general sense of how emerging adults feel about their futures was revealed through the research with two views being most common: the feeling of being overwhelmed and the feeling of excitement. The prompt on the open-ended questionnaire can be seen below and depicts the variety of answers received:

Figure 10 Word Map of Participants' Feelings about their Future

The word that best describes how I feel when I think about my future is...



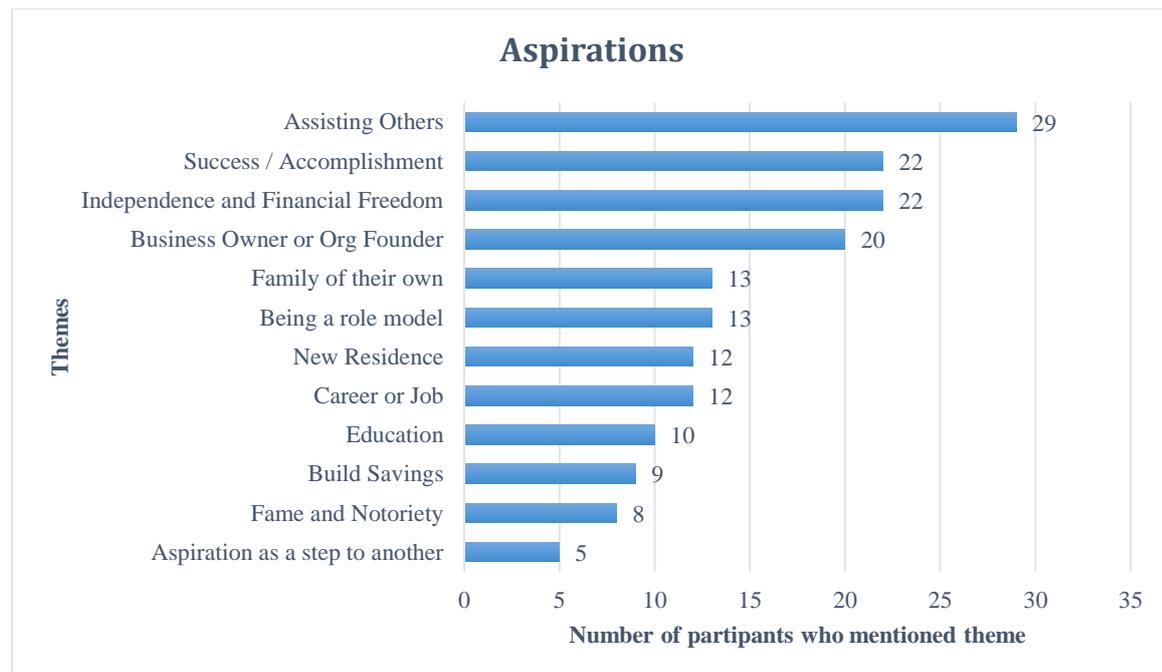
The participants largely feel optimistic about their futures. However, a significant amount do feel overwhelmed or worried due to the challenges they are facing in the efforts to work towards their aspirations. Even those who expressed feeling overwhelmed do not seem static but are continuing to actively seek solutions and opportunities. There did seem to be a great value add for the participants to have the platform to express their experiences and feelings

which was enabled by focus groups and many participants, particularly in cases C and D, requested that more of these types of groups and feedback opportunities be offered.

4.4 Aspirations

The aspirations of the emerging adults in this study fit into 12 subthemes and each theme will be explored below.

Figure 11 Aspiration Subthemes



The prompts on the open-ended questionnaire which asked both about their future aspirations and their future selves can be seen below.

4.4.1 Assisting Others

The aspiration that was most consistent across the emerging adults was the desire to assist others - either their direct family, their community or a larger sense of wanting to give back. At times youth specifically emphasized the priority of giving back over financial success. One participant in case B₁ explained his aspiration to open an art school in his community:

I'm not building it as another source of income, I'm building it to give back to my community. You might find there is a lot of talent in Khayelitsha but you'd never know because some of the kids have never been exposed, and parents don't think you can make a living being an artist.

This young man's desire to contribute seems rooted in his own experience of struggling to find a platform for his own artistic endeavours and he has prioritized creating this opportunity for others before his own financial security. Another young man in case D has actually turned away opportunities for a reliable salary and is instead working as a youth facilitator in the community he grew up in, despite the wages being inconsistent due to organizational fundraising struggles. He emphasized that he doesn't let lack of consistent income discourage him because he enjoys spending time with the youth and therefore, *"There's a lot that I'm earning more than just a salary"* and went on to say *"I believe a part of success is to also celebrate other people's victories. I've always had the heart of a servant, I don't have the heart of me only."*

Many young people seem to attach a strong sense of pride and honour in being able to give back to their communities *"I see myself being a blessing in my community and providing service and creating opportunities for others."*, and aspiring to be *"A person who is really humble, a person who is able to give back in their community. A person that is able to help those in need"*. The same participant who aspires to open an art school described the feeling of being able to provide an opportunity for young people in his community, *"That would feel great, knowing I was able to help another person always makes me very very happy. Knowing I have changed that person's life, that would feel super super amazing"*. Another young man in case B₁ aspires to work as a youth soccer coach after his experience of being connected to his mentor and church community through his love of soccer, *"That's the purpose for me, to serve others, it's not for my own benefit. For me at least the young guys will remember...you're changing the generation of today"*. There is a strong drive to 'pay it

forward' and for participants to do their part to ensure those younger than them have access to the same opportunities they had and more.

There also appears to be a trend towards social enterprise and philanthropy within the emerging adults. One young woman in case B₂ who had immigrated to South Africa from Zimbabwe has a real drive for success in order to be able to return to and benefit her home country:

Some people in Zimbabwe are dying, they don't have a place to stay, even little kids. So if I had a big job and get a lot of money I wish I could help those people. It's not good to see someone sitting outside and you, you have a big house.

She, along with others seem to strike a balance with the awareness of needing to succeed for themselves first before they can then benefit others. The young man discussed earlier in case D who is working with youth has an aspiration of starting a social enterprise bakery as a way of supporting himself but also providing a rotating work experience opportunity for the youth he is working with. He discussed how it would feel to have the business up and running and a success stating *"I know everything I wished for is there now, and it's not me alone that is eating out of that bowl, maybe I have the biggest spoon but there are many others benefiting too"*.

Later in this chapter, this motivation to assist others will be contrasted with the pressure many youth feel to contribute to others around them, particularly their immediate family. However, it is worth noting that some of the emerging adults specifically spoke of this role as being one they are willing to take on. Some viewed the cultural obligation to share their resources in general terms, *"If I've got it means I've got the means to get it again so why not give it to this person that has nothing...The little that I've got, I've got to share it"*, which reflects an acceptance of the expectation held by those in their family and community. Others even expressed the honour and gratitude they feel in being a financially contributing member of their family, such as the young man in case C who recently started his own small business. He stated, *"I don't think it's that much of a responsibility because for me before I was seeing my sister going to school without bread, and now I'm happy she's having money for lunch, for me I'm really grateful"*. This example seems to demonstrate how rather than financial contribution being viewed as a burden it is actually relieving him of the stress and disappointment of seeing his family members go without food. As will be highlighted in the

next section, for many their very definition of success is tightly bound with the ability to support others.

4.4.2 Success and Accomplishment

Many of the emerging adults within this study simply stated that their aspiration was to be successful, while others expressed the value of feeling accomplished if they were able to actually achieve their aspirations. For many, their definitions of success or accomplishment were tied to other aspirations that surfaced in the research. A young woman in case B₂ felt her success and accomplishment is owed to those who supported her after her mother had passed away, *“I really want to make my mother’s parents proud because those people were very good to me, I stayed with them for 3 years”*. This too is a form of ‘paying it forward’ even without financially needing to ‘pay it back’.

For many emerging adults interviewed their primary definition of success was having a form of income and means beyond their current situation. One young man in case D who was struggling to find employment described success as meaning:

Not having to look for a job- you have a job. Not having to ask anyone for money for transport. You can do what you want and not have to ask permission. Right now I have to ask for money for transport and money to print CVs.

For this young man, success would mean a situation very different from his current one, where he would have more freedom to make choices for himself. The next section will discuss the theme of independence in more detail as it was closely tied to many of the participants’ definitions of success when describing their aspirations. As one participant summed up their aspiration for their future, *“Adventures, success and independency [sic]”*, which speaks strongly to this aspiration for freedom of choice and independence within their definition of success.

4.4.3 Independence and Financial Freedom

An emphasis on having their own money was the second most common aspiration across both cases B and C. When the emerging adults mention wanting money or to be rich there was almost always a mention of the independence that money would grant them. Many participants envision and describe their future selves as, *“Depending on myself”*. This may stem from some who feel they are a burden on their families such as the young man discussed in the previous section.

For others who are working this is their first time not having to depend on others for all their needs but it may mean they need to contribute towards the household expenses. As this young man in case C explained *“I wouldn’t say it was hard because before I had to ask my brother who is working or my mother and now I don’t have to ask and I really didn’t like that so to have this opportunity in making my own money, I don’t mind having to take out from my own money”*. Furthermore, a young man in case B₁ is aspiring for financial stability not only for himself but for his family as well, stating *“Being financially stable means being able to build my mother’s home, being able to send my brother to school, being able to buy groceries every month”*. As discussed above this is closely aligned with an aspiration to be able to assist and contribute to his family

Independence marks a certain level of agency in emerging adults being able to make choices in their own lives and having the freedom to do so. For the majority of participants in this research there is a strong correlation between independence, money, and being your own boss. As a young woman in case C explained who she wants to be in the future, *“Be a good businesswoman and have my own money”*.

4.4.4 Business Owner or Organization Founder

As discussed above, for many emerging adults the aspiration of starting their own business or establishing their own organization brings forth perceptions of an increased amount of freedom. A young man in case D explained why he sees himself starting a business rather than getting a job, *“I’m more of a person who wants to have his own ideas, working at my own pace in my own time”*. This perception combined with the national narrative in South Africa surrounding entrepreneurship may be why the majority of youth in this study discussed starting their own business or establishing their own organization. It was the third most common aspiration across all cases which was mentioned much more often than wanting to pursue a particular career. This will be explored further in the following chapter.

However, the type of programme the emerging adults were currently taking part in may also influence their aspiration preference of being a business owner versus getting a job. In case B where participants had taken skills courses designed to equip them with the skills to seek employment or start their own business these aspirations had equal weight. However, in case C wherein participants were trained and supported to start their own businesses there was a much more significant preference given to aspiring to start their own business (3rd most common aspiration) versus getting a career or job (7th most common aspiration). As one

young man in case C expressed *“It’s been a great experience because I’ve always wanted to start my own business”*.

Several emerging adults in the study discussed aspiring to establish their own organization, particularly in the interest of more creative pursuits. One young man in case D described his aspiration as, *“I want to create an institution where people can work towards their passions”*. This particular aspiration also seemed to be rooted in his dissatisfaction with traditional educational methodologies but also speaks strongly to themes within emerging adulthood around the desire for self-discovery and having the time and freedom to explore different interests.

4.4.5 Family of their own

As previously mentioned the majority of participants were not yet parents but many did mention this aspiration when describing their future selves such as this young man in case D describing how he envisions his future, *“Me having my own business. Being a man that will be able to provide for his family”*. This sentiment was echoed in his response as to who he wanted to be, *“Be a family guy”*. Others may aspire to have a family at one stage but have other dominant priorities such as this young woman in case B₁ describing what she wants for her future, *“To have my own house, maybe one day start a family, but it’s not a goal. Money first”*. For others who already have taken on the role of parent their aspirations often focused on parenting as a priority. A mother in case C described her future aspiration as to, *“Be good mother to my children not let them experience that challenges that I have experienced to my parent”*. This demonstrates the continued generational desire for better opportunities and freedom for their children.

4.4.6 Being a role model

Many emerging adults discussed a strong aspiration to be a role model in their communities. After a young man in case D shared his aspiration of being a role model he was asked what he wants the young children in his community to see when they look to him and he responded:

A person who is hardworking, a person who goes for what they want, a person who doesn’t depend on their parents to be successful, a person who loves giving, who is sharing information back to other people, even if I walk down the street and you ask me something then I will help you.

This explanation demonstrates the many aspirations that make up an emerging adult's image of their future selves as themes of self attributes, independence, and assisting others are all reflected in his aspiration to be a role model. All of the emerging adults who discussed their aspiration to be a role model also shared the theme of aspiring to help others, *"Someone with a positive role in the community like a 'role model'. Someone who doesn't only aim for self-wealth but the growth of the society."*

4.4.7 New Residence

Many of the emerging adults discussed a desire to move out of their current environments and further, many who spoke about the aspiration of assisting others and becoming wealthy specifically mentioned wanting to build a new home for their parents. As previously discussed above and outlined in Appendix I : Statistics of Participants' Communities, many of the participants in this study live in homes which are lacking in basic necessities such as running water, toilets, electricity, and appliances such as refrigerators. Further, in this chapter, the Poverty Stoplight indicator of security will be discussed which demonstrates the extreme lack of safety the participants feel in their homes and communities which would speak to the strong desire to live elsewhere in better conditions. One young man who is pursuing his own business in case C discussed his aspiration to own property, so in addition to the motivations around comfort and security, some emerging adults are also aware of the financial opportunity of investing in a home or property.

4.4.8 Career or Job

As discussed earlier the aspiration of getting a job or pursuing a career was not as strongly indicated as the desire for more entrepreneurial aspirations. However, it was revealing to learn about the different jobs participants are currently working or are interested in pursuing. Some of the careers participants discussed aspiring to include being a flight attendant, human resource professional, military recruiter, delivery driver, and chef. Some of the jobs participants were currently working included barista, waitress, tourism monitor, and working in food promotions or retail. Many of the youth who have had work experience seemed to be limited by temporary or contract work which gives them a taste of working and earning an income, but then quickly leaves them back struggling with unemployment and spending time and money looking for the next opportunity.

Some have been discouraged from entrepreneurial activities and now view getting a job as a more reliable option. As one participant in case C who was struggling to earn profit in their newly started business expressed, *"If I could get a job I would quit here, I miss*

getting a payslip”. This sentiment was echoed by a young woman in case B₁ who had taken a course to equip her to start her own baking business but who felt that the space was saturated and now wanted to study for a job that would provide a steady income.

A young man in case D described his journey in wanting to pursue a career in human resources because he has learned about the sector in his high school business studies class and believed it was the right career for him because it would allow him to connect others with job opportunities. He did not obtain Senior Certificate Examination results that would enable him to qualify for university so he is now applying to join the military as a path to access education and career in human resources or recruitment. *“Some people think you can’t be successful unless you go to university, but there are other paths, we can’t all go to university so if people would open their minds to different paths to reaching their goals”*. He has had to research and carve out a different path than the one he had originally set out on and has also held different jobs in the meantime to keep busy and gain experience which he describes as, *“timekeeping, doing something while waiting for another opportunity”*. Many emerging adults in the research seem to be trying any opportunity that presents itself and often jump from one job, to another training, to another opportunity as they attempt to find the right fit to reach their aspiration.

4.4.9 Education and Training

Nearly all emerging adults in the study who described aspirations pertaining to education also immediately mentioned the need to find a bursary. As emerging adults trial different opportunities they at times have doubts about what would be the right path for them to achieve their aspirations. As one young woman in case C expressed about her struggles in starting her own business, *“I feel like the only way I can achieve what I want is to go back to school and then work and only later maybe become my own boss”*. Another woman in the same programme expressed that she was hoping to save money running her business in order to afford her tuition to study as a beauty therapist, demonstrating how different opportunities are also explored as a stepping stone towards another, which will be discussed further in this chapter.

There also seems to be a lot of uncertainty with emerging adults related to what subjects and courses they should study. One young woman in case B₁ expressed how her original aspiration was to study acting however her father had discouraged this and she now felt, *“Acting, no, it doesn’t have money, it’s just to be famous so it’s a waste”*. She now is aspiring to study a course that she believes has more earning potential and direct job

placement opportunity, “Next year I’m going back to study HR at Northlink...they will place you after you’ve written the course”. Interestingly when she was asked what a person in HR does, she responded, “I’m not sure”, demonstrating her motivation to pursue this academic course based primarily on job prospects more than an interest in the course content or what the future career would entail. This speaks to the need for educational and career guidance and support as emerging adults seek to find the path that will most effectively and efficiently lead them to their aspirations.

4.4.10 Build Savings

As will be discussed later in this chapter, the majority of emerging adults in this study do not come from households which have a culture of saving. One young man in case B₁ expressed his struggle to save even though it was an aspiration he wanted to integrate into his life:

I know there are a lot of people struggling more than me...it’s their choices... there are those guys who are earning but they’re not saving, that’s one of the issues that we have. In my own family, even me, I don’t do savings. I don’t feel like I understand in full detail, or maybe I keep telling myself that ‘I earn this much so I won’t be able to save’ but it’s not true, even if you earn like 20 Rands you can still save. So for me, it’s, ‘I can’t save, I can’t’. Maybe then that will be something I need to improve on because I don’t have any responsibility except for like putting food on the table, and I wouldn’t say that’s a responsibility.

Even though he initially discussed not saving as a problem he saw in his community with other people, he quickly demonstrated the self-awareness that he too struggled to adopt this skill as a habit and does aspire to be able to save consistently.

Another young man in case D explained his self-taught journey in learning to save and the lessons he has learnt over time:

Last year when I’d get money I’d buy clothes to wear around the community but that didn’t help so I thought ‘No man’ and I have a goal and I need to save actual money so that when my goal is available I have that certain amount of money.

For youth who have undergone extensive financial management training such as the participants in case C, their aspirations were expressed simply as, “Being able to save up as much money as I can”, which reflects an awareness of the leverage finances offers in achieving nearly any of one’s aspirations. The participants in the programme were also taking part in a savings programme in which they were expected to save R200 per month for one

year which if successful the organization would double, resulting in an annual savings of R4,800 per participant.

4.4.11 Fame and Notoriety

The desire to be famous or important is a common aspiration for many young people. For some participants, the drive to be famous stemmed from a passion or a desire to showcase their talents such as becoming a professional soccer player or as one young woman in case C described her future self as, “*Me in a big screen TV singing my lungs out for the world*”. For other participants, there was a sense of having value to offer such as this young man who described listening to five to six hours of motivational talks per day, “*There is something I have to contribute, like advising governments.*”, or wanting to have a platform like this young woman in case D who sees herself, “*Getting myself out there like on TV*”, because she felt it would make it easier to achieve aspirations.

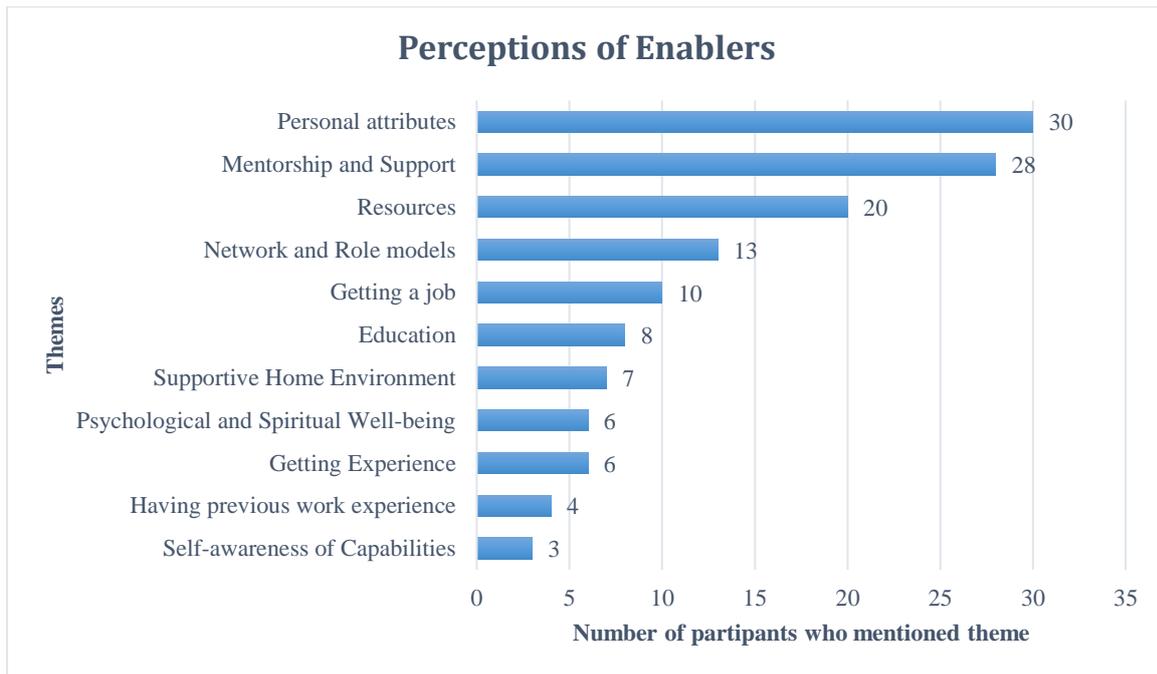
4.4.12 Aspiration as a step to another

As mentioned previously, many emerging adults see aspirations as steps in a chain of aspirations, with achievement of one enabling progress towards the next such as a young man in case B₁ who was currently working as a barista, “*Now that I’m working, it’s just a stepping stone*”, as he wanted to study further to become a school sports coach. Another participant in case B₂ believed getting a job would make it possible for him to, “*be able to take more risks and chances*” to pursue his creative passions and “*try to succeed*”, saying “*this job will be a boost toward our futures*”. This individual was working with a group of friends to produce music and video content and wanted to be able to financially invest in the group by purchasing a laptop and contributing towards internet data costs. This demonstrates ways in which emerging adults explore their interests and can think creatively about how to fund their aspirations even in circumstances with limited resources.

4.5 Perceptions of Enablers

The perceptions of enabling factors described by the emerging adults in this study fit into 11 subthemes and each theme will be explored below.

Figure 14 Perceptions of Enablers Subthemes



The prompt on the open-ended questionnaire which asked about their perceptions of enabling factors towards their aspirations and their future selves can be seen below.

Figure 15 Word Map of Participants perceived Aspiration Enabling Factors

The things that would make it easier for me to achieve my aspirations and ambitions are...



4.5.1 Personal Attributes

The most prevalent enabler perceived by the participants was their own personal attributes. Some examples include working hard, perseverance, self-reliance, resilience, and having a positive mindset. A young man in case D described his self-assuredness in being able to overcome some of his negative life experiences and continue to work toward his

aspirations in that, *“Even though I grew up fast I’ve got dreams, I’m still dreaming, I’ve got capabilities and I’ve still got support that I need”*. This demonstrates how emergent adults are aware of the influence and agency they possess over their own circumstances, including their strengths and positive attributes. Another young man in case D concluded that *“I have to see for myself, no one is going to push me”* when it comes to exploring and pursuing paths towards his aspirations.

A young woman in case B₁ felt that at times that emergent adults can make up excuses or blame outside factors on why they are not able to achieve their aspirations.

Anyone can reach their goals, there's no one that can stand in front of you to prevent you from reaching your goals, no friend, no family, it's your choice, you must know what you want and know how to make yourself be good. You can't just blame, 'it's my friend who is doing..' or 'there's no money', if you want to do something you must have that heart that you're going to do something, you're going to get there, you can't blame people, it's your choice.

This also speaks to the importance in youth having space and support to think about and define what their aspirations are so that they can indeed “know what they want” and focus on their path to achieving it.

Many of the participants specifically spoke about the importance of mindset as an enabler to achieving their aspirations. When asked what the biggest benefit he had gained thus far from the programme he was in, a participant from case C explained, *“My mindset, waking up in the morning and looking forward to work, being on time, the attendance”*. These skills are often referred to as ‘soft skills’ and the prevalence of youth speaking to the importance of these personal attributes highlights that value of having curriculum that supports and encourages the development of these skills with emerging adults. A determined entrepreneur in case D explained how he supports himself in achieving his aspirations in that he is, *“Being consistent in my discipline and having the right mindset. I’m planting seeds and watering while I wait because I know there is no easy way out”*. He has the agency to explore many options and to be patient and persistent and aims to, *“be confident enough to tell myself that I can and I will”*.

4.5.2 Mentorship and Support

The second most prevalent perceived enabler for emerging adults to achieve their aspirations was to have mentorship and support. A young man in case B₁ describe the role his mentor has played in his life:

At church they expect you to stand in front of people and say everything but Nah that's not me, I can't do that, there are things you can't say in front of a lot of people. But with if you have someone you feel comfortable talking about anything; that is a mentor. Then you can talk about anything; sexual stuff, everything, family issues, you can talk about anything. So those guys [young kids in his neighbourhood] need someone like that.

This speaks to the one on one sharing and trust between him and his mentor as a confidant and his awareness that others would also benefit from having a similar supportive relationship in their lives. This form of close-knit social capital is known as 'bonding capital' which enables young people to develop resilience and gives them a sense of belonging (Marock & Harrison-Train, 2018).

A young man in case D knew exactly who was in his life to support him towards his aspirations, stating "I could just name a group of women along the way" He spoke about how these mentors who had been staff members in a community aftercare organization in his community since he was in primary school had always noticed him and he shared examples of how he felt he had been singled out since a young age as having leadership potential and was given opportunities by these women to lead his peers. He expressed deep gratitude towards the influence these women have had, "I believe those people were placed on my journey for a reason, they can see the good work they have put into me". This example demonstrates the long term bond formed by mentors and their mentees and the lasting impact they can have in shaping children and youth's perceptions of self-worth and individual strengths.

Some of the programmes within this study have also played a mentorship and supportive role for the emerging adults involved. In case C a young man spoke of the role the alumni of the programme he is in are playing in his own growth as a budding businessman:

We learn something new every day here, there's always graduates who come and motivate us, teach us what we must do. Some even offer help, say we can come by their house to teach us how to do this and that.

This is a key example of how those who have benefited from supportive programmes themselves are often willing and able to share their experience and skills with others to expand the reach of the programmes' overall impact.

As discussed above, many emerging adults have a strong sense of self-responsibility but also see how a supportive environment and willing mentors can help to bolster their own personal attributes. One young man in case D explained the next steps he needed to take in pursuing his aspiration of establishing a social enterprise, *“To stay focus and keeping my vision tunnel. Continue surrounding myself with positive people who will inspire me to go that extra mile. Getting the right people to coach and share information on how to strategize”*. This example highlights that emerging adults place value not only in mentors who will offer support in terms of their personal challenges but also for business mentorship to help them towards their aspirations.

4.5.3 Resources

Across all conversations with the emerging adults in this study there was a strong theme regarding the difference increased access to resources, both financial resources and public resources, would enable in their ability to work towards their aspirations. For some, they feel an increase in public resources would have significant enabling benefits by providing *“Facilities such as libraries near townships and access to the internet be available to everyone”*. Although within the City of Cape Town there is a significant network of libraries with public internet access, including in this particular community, it is important to note that 53% of residents reported having no access to internet in any way (at home, via the phone, at work, etc.) and across all other communities in this study the access was even lower with 76.4%-61.1% reporting having no access to internet (Appendix I : Statistics of Participants' Communities) which limits emerging adults' access to information and the ability to search for education and employment opportunities. Another facilitator discussed the need for, *“Support from the government and access to libraries, proper schools in our communities with proper resources would encourage youth”*. This speaks to broader needs for youth in South Africa in terms of resources which support quality education and access to information which will support all youth to explore and access their aspirations. This emphasis in access to quality education is also seen in terms of tertiary education where the request for, *“Bursaries to pay school fees”*, was requested by many participants and is another resource whose prioritization primarily falls into government's mandate.

For other emerging adults there is a sense that in order to even take advantage of the opportunities that are available to them further financial resourcing and support are required. This participant in case C spoke of the financial struggles she is experiencing just to continue in the two-year programme she is nearly a quarter of the way into.

We need a stipend because honestly speaking we stock, we sell and then, for example, we travel for R800 a month, it's very expensive and they want us to stock with the money so I don't see why I'm doing it. I must pay crèche, transport, buy stock again, and we're not making a lot of money.

This particular concern may stem from the stage of the programme this participant was currently in as initially the participants did receive a travel stipend to attend the programme. However, once they launched their businesses this stipend ended which has left those struggling to establish their business feeling stuck in a financial lurch.

4.5.4 Network and Role Models

Wherein the enabling factors of mentorship and support spoke to close relationships and 'bonding capital' desired, emerging adults also see a strong value in the slightly more outwardly layer of one's network and having positive role models to enable one to succeed in their aspirations. A young man in case B₁ who had recently been connected to a larger network through his mentor expressed, *"All these people I've been meeting give me hope, they make me feel like these things are possible"*. This describes the larger sphere of social capital through a network providing encouragement and motivation. Another young man in case D illustrated his belief that, *"Knowing the right people, people who are gonna invest in your idea but be loyal to you at the same time"*, would enable him to most effectively achieve his aspiration. There was also a theme of feeling like these emerging adults need a sphere bigger than their community where they could gain access to a larger network of support and access to resources that are not readily available in their communities. This form of network beyond their immediate sphere provide 'bridging' or 'linking capital' to other opportunities and those who are not embedded in these local networks find it increasingly difficult to seek employment (Marock & Harrison-Train, 2018; Singizi, 2013).

4.5.5 Getting a Job

An important theme that emerged from the data which will be further explored in the following chapter was the role emergent adults' first job plays in their capacity to aspire. As above in regards to the emergent adults who viewed one aspiration as a step towards another,

many participants who were currently employed, often in their first jobs, were much more articulate in explaining, and excited by, the possibilities of further aspirations than those who were searching for employment or educational opportunities. One young man in case B₁ described what it has meant to him to be working in his first job as a barista:

The confidence, at least now you have that dignity of 'OK you're working' ...as a person, it just gives you these high shoulders that you can now look up and see what you want to be. I know I'm not there yet but I understand it's a process. For me, it's very different, even how I think. When you're unemployed you sit at home you just do the same thing again and again and again, but now you get busy...you're not staying in one place and you tend to meet new people and you get to learn new things. But when you don't have a job you can't, when you're just sitting at home you start listening to these negative voices in your head and that's where I think most of the guys go the wrong path, and they'll suffer the consequences. That's why I'm thankful. For me, that barista job, that barista course that I did at [organization B] helped me a lot because now I have a skill.

The confidence and strengthening of this young man's personal attributes and capabilities have profoundly changed how he sees himself and his potential freedoms to pursue different aspirations. This example speaks strongly of the multifaceted value of getting emerging adults into their first decent job as a means to unlocking many more positive opportunities and outcomes.

Another participant from a course offered by the organization in case B who had accessed employment at the completion of her course described her experience.

Wow I enjoyed very much, sometimes it was hard but if you get used to it its very nice because now I'm working, I'm permanent, I'm getting paid. I did my practicals there during my time here and they called me and said they wanted me to work. I'm a waitress, I'm taking orders and making the cappuccinos.

This example illustrates the shift in perspective and feeling of accomplishment a first job can offer and the pressure of insecurity it can relieve.

The increase in self-confidence not only comes directly from employment and the act of having work but also can come indirectly from the freedoms emerging adults are able to explore and changes they are able to make to their lifestyles by having the income to do so.

An 18-year-old woman who was still in high school but living independently from any family described what having a career would mean to her:

It will actually help me to love myself, to spoil myself...you see when I'm at school, my hair is getting old and I'm not able to find my own money, because now even if I get money I am saving that money, so I would be able to get that money and make myself beautiful and to love myself the way I am, so by then I'll be able to go to like, gym, I'll afford that, and all that kind of stuff. Maybe to make-up myself and look beautiful and to actually have cosmetics, because at the moment I'm using only Vaseline only, head to toe, so I'll have those things that I need as a female child.

This example speaks to the benefits that having an income would enable in terms of material needs but also speaks to the interpersonal benefits those material needs would enable in her self-confidence and expression of self.

4.5.6 Education

Education is certainly seen as a powerful enabler towards emerging adults' aspirations. However, as previously mentioned there was a significant theme within this sample that education was in some ways out of reach for them. This may be reflective of the sample largely being comprised of youth engaging in programmes offered by non-profit organizations which may be seen as a secondary or alternative option for those who have not been able to access formal educational institutions. A young woman in case B₁ illuminated some factors contributing to this issue when asked what would best enable young people to achieve their aspirations:

Education but people don't focus on that, they just want easy money, easy way, which they don't focus on what if the money ends? Like your parents passed away then what are you gonna do? They don't even think on that, they just want everything easy, make easy things, not knowing what is going on in the future, they don't have a future plan.

For many marginalized emerging adults in South Africa education may be perceived as costly and time-consuming. With the urgent pressure felt both for real material needs as well as family and cultural pressure to start contributing financially as soon as possible the programmes offered by non-profit organizations may be perceived as a fast track towards employment or earning money in your own business, regardless of how accurate those expectations are in terms of the reality of the programmes' success rates.

As demonstrated in an earlier section regarding those who may have anticipated entrepreneurship to be a shortcut to their aspirations, the young woman in case C who expressed, *“I feel like the only way I can achieve what I want is to go back to school and then work and only later maybe become my own boss”*. This illustrates this conundrum emerging adults are feeling as they test and trial different opportunities and pathways towards their aspirations. It does seem that education is perceived as the most concrete and reliable enabler in terms of paved pathways towards their aspirations even if it isn't the most desirable as an aspiration because of the cost, time and hard work required.

There also was a noteworthy perspective expressed that education, compared to other pathways, enabled formal qualifications that were widely recognized and would garnish the emerging adults with a certain level of legitimacy that they perhaps did not feel they currently had. One participant described their motivation in pursuing education as, *“Studying further, to get a chance to be able to convince those who in power about new ways where we all can get equal opportunities”*. This highlights the enabling factor of education to open up doors for emerging adults and strengthen their voice and agency to enable them to pursue their aspirations not only for themselves but for wider equality for all.

4.5.7 Supportive Home Environment

For emergent adults there is still an important value placed on the enabling benefit of being able, *“To have support from my family”*. One 21 year-old young man in case B₂ who described himself as still being a child when asked how he viewed himself between a child and adult expressed a certain level of disappointment in that even though he still received a significant amount of material support from his mother, including his rent and food he often felt that his mother's attitude toward him was that of *“Ok take this, take this, disappear”*. He expressed a desire to have more support from her in his pursuit of his aspirations or to get a job so he could support himself more. This emphasizes the desire for social capital, specifically in the form of 'bonding capital' enabled by close supportive relationships.

A young man in case B₁ when reviewing his Poverty Stoplight survey results spoke about the memories those results evoked in terms of his family's journey together. He spoke very highly of the difference that his family's support has made in his life and the ways in which they work together through hardship, *“When we need something we come together to make it happen”*. This seemed to reflect the sense of a family working together to support one another towards their aspirations as a family and as individuals.

4.5.8 Getting Experience

Many of the emerging adults expressed a general perception that gaining experience would enable them to achieve their aspiration, whether it be work experience through job-shadow or internship opportunities or experience gained through trial and error, such as starting their own initiatives or enterprises. This seemed to be a way of making progress, particularly when the exact pathway toward their aspiration wasn't entirely known or understood, reflecting the idea that *"At least I'm doing something, I was just sitting down doing nothing"*. The disenfranchisement experienced by emerging adults who are not currently in work, education or training seems to leave them feeling unqualified and lacking any progress towards their aspirations. By gaining experience a sense of ability, direction and progress may be enabled.

4.5.9 Psychological and Spiritual Well-being

During the course of the research, several of the participants shared experiences of trauma and extreme hardship including family conflict rife with emotional abuse, the death of close family members, sexual assault and rape, and periods of not having adequate food or housing. For the participants who felt comfortable confiding such details, there also seemed to be a level of awareness for both how these experiences have impacted them but also an awareness of the passing of time and the process of healing and recovery. One young man who seemed to be in a positive place in his journey of healing was looking forward to an upcoming opportunity to attend a yearlong live-in faith-based self-development programme stating, *"I'll be away from this poor unhealthy place at home and my mind will be at peace"*. This reflects the perception of his environment and home context having a negative impact on his well-being and this opportunity enabling him to step away to find peace and an opportunity to re-set and heal.

A young woman in case B₂ discussed the enabling benefits she had gained from her course's life skills programme explaining, *"It helped me a lot, I used to cry if something happened but now if there's a problem at home it belongs to the home, going to work I leave it at the gate and if there's a conflict at work it belongs to work, I know now how to manage it, how to control it"*. This demonstrates the psychological coping skills she had developed through the course which have enabled her to set boundaries and compartmentalize the challenges she is facing in her day to day life.

4.5.10 Having previous work experience

As previously discussed many of the emergent adults in this study had had some previous work experience whether they were currently working or looking for work. Most of this work experience was seasonal or temporary contract work. A young man in case D described this experience, *“It was much more exciting that I didn’t have to ask from my parents, it was a good experience” to be earning money*”. This speaks to his experience of feeling a level of independence, which was discussed previously as a very common aspiration. Youth indicated that even if this experience was short-lived it gave them the confidence that it would be possible to get another job and would bolster their CVs thereby making them a more appealing candidate to employers.

4.5.11 Self-awareness of Capabilities

The final theme that emerged within perceptions of enablers was a desire for emerging adults to understand where they stand in the larger scheme of their capabilities and the aspirations that are within their reach. This theme emerged both for participants in cases that had utilized Poverty Stoplight as well as in case D whose participants had not. A young woman in case B₁ described what she felt was the next steps she should take towards her aspirations as, *“Shifting of the mindset and not to compare myself. Understand the state of living in my home and focus on how working hard on changing the state of living.”* This reflects a desire to understand the details of her family’s context in order to then best set out a plan towards improving it.

As previously mentioned, several participants shared their experiences of trauma. For one particular young woman who had not utilized Poverty Stoplight, she seemingly has developed her own tracking system for progress towards her aspirations as a way of recovering and staying positive despite her harrowing past experiences:

Since I was raped, in 2008 I started to write down in my notebook what I would do with this year and give myself a mark on the 31st [of December]. When people are saying ‘Happy New Year’ I’ll go inside and [laughs] that’s the thing I do every year, and go and pray and then after that, I’ll tick and give myself a percentage for the year.

She has developed her own meticulous system of tracking her progress and holding herself accountable. She went on to describe how this practice helps her stay positive despite discussing the depression and anger issues that have developed after her assault:

It will help me to have that at least I have achieved something because sometimes there's a certain time when you think and say 'I failed in life', while at least you have done something better. Maybe you have done one thing better but you didn't actually see it at the time, so if you have a book and then you tick it and say 'Oh my goodness I did this!', look at this I did that!' so that's how, how it helped me, it helped me in that way where I can actually say 'oh I did this in a certain year'.

This sense of progress appears to be an enabling factor for her to continue pursuing her aspirations. The perception of this enabling role the Poverty Stoplight survey plays in a similar way will be explored further in this chapter.

4.6.1 Lack of Resources

The primary impediment perceived by the emerging adults in this study was a lack of resources, particularly financial resources. As seen clearly in the image above the most frequent responses on the open-ended questionnaire involved the lack of money. One young woman in case B₁ described her struggle to access the financial resources which are made available to assist emerging adults to access their aspirations of education and just how limited young people feel if they do not have money:

Oh yes, its money, you can't do anything if you don't have money because, for instance, I never get the bursary because my father got a business so then every time I apply for the course it bounce again, I didn't get anything. I have to make means that I will pay or make arrangement of how I'm going to pay those fees to do what I want to do. But now my father passed away earlier this year so now you see I got no one because my mother is also a student, so I have to see how to get the money or do anything so that I can make myself a better person in the next year.

When emerging adults feel they know the steps they must take towards their aspirations to better themselves and become educated in a field they feel will enable them to start a career, it is very debilitating for them to feel these opportunities are out of their reach due to lack of financial resources and personal circumstances that are out of their control.

4.6.2 Lack of self-confidence

Reflective of the ownership and agency the emerging adults expressed in relation to their own personal attributes being the most significant enabling factor in their ability to achieve their aspirations, they also experience their own self-doubt or confidence in their abilities as a significant impediment in their ability to pursue and achieve their aspirations. A young man in case B₁ described the inner turmoil he experiences in trying to pursue his aspiration of establishing a business in the creative field:

I think sometimes it's my own fault that is like holding me back from pursuing my dreams... having low self-esteem like 'OK what if I do start this business, what if it doesn't happen' like those kind of 'what-ifs' that come to mind like when you start thinking of making a big decision...immediately you remove yourself from your comfort zone and then that's when your mind tries to pull you back because you aren't exposed to that experience so you don't know how it will end up, so you start being fearful, you start having doubts, coming up with ways to make yourself feel

better like 'let me not start this because this might happen...I might not make income, I might be wasting my money, I might be wasting my time', so I decided 'what if it does?' so sometimes it's our own thoughts that are holding us back.

This young man appears to have a high level of self-awareness pertaining to his struggles with the confidence and perseverance required to start your own business and also seems to be maintaining some hope and positivity.

For emergent adults who are pursuing their own businesses such as those in case C some of their self-doubts creep in when discussing why they have not had as much success as some of the other cohorts in the programme who are older adults, declaring that the others are more successful because, *"They have stands and we are still too young to have stands [for their businesses]"*, even if this is not a rule or hard set limitation regarding their age but rather a self-fulfilling prophecy. Another young woman was very candid in expressing her feelings about her capabilities to succeed in her business stating, *"I would say lazy, I have a tendency of doing things in my mind but no action"*, which also demonstrates a certain level of self-awareness of attributes and their role to both enable and impede with the pursuit of aspirations.

4.6.3 Family and cultural pressure

As discussed a major aspiration for emerging youth in this study was assisting others. Related to this, a significant amount of youth contrastingly identified the pressure felt by family and their larger culture to be an impeding factor in the pursuit of their aspirations. Whereas previously it was discussed that a participant in case C had found the ability to financially contribute towards his family to be relieving him of the stress and disappointment of seeing his family members go without, others experience this expectation as a much bigger burden. One young man in case D who was looking for work described this pressure in that, *"The situation at home as we are given too much responsibility at a young age. Some situations are dream defying"*, directly connecting the family pressure to limiting his ability to dream and aspire. Another young man in case D who was also looking for work felt that his parents expecting him to contribute financially was in fact, *"Too much pressure, they don't understand how difficult it is, they see that I'm trying"*. This illustrates the sense of despair and failure emerging adults feel when they are not able to meet their family's expectations.

This impediment was not only expressed by those who were not working. Emerging adults who are employed and earning an income also feel the pressure of others' expectations that they will generously share what they earn. A young man in case B₁ when asked what was holding him back from his aspirations immediately explained:

For me, it's my culture. They're expecting and demanding a lot, to do things that they couldn't do at their time. Because you have to give money to this one and this one, so they expect you to do that. I don't believe that it should be like that. I don't believe you should be like 'OK'. They know you're earning but you weren't working for at least two years. Help yourself first and do the things you want to do, and if you can, then you can like give, but not like demanding, ahhhuhh!. ...If you start working you're expected to contribute and you'll hear these negative things, they will talk behind you...and you want to like make them better, you don't want someone to talk bad about you. I hate people who are assuming; if you want to know something about what I did with my money then come to me and I will tell you why I did that, why I do that. And now I told my sister 'No man, I need to work on myself before going to Eastern Cape, because I can't go to Eastern Cape without money mos, I know there they will expect you, 'OK you come from Western Cape, you must be having...' Hayi, I can't go there now. 'So when are you coming?' 'No not yet, I'll tell you when I'm coming but not now'.

This young man addresses many of layers within this subtheme around the generational gap with many of South Africa's cultures. Due to the previous generation's implicit limitation to opportunities due to Apartheid, the new generation is expected to be flourishing and passing the benefits of those opportunities back to the previous generations. He also mentions the expectations placed on many urban Xhosa (and other Black cultural groups) young people to return to the rural areas and present themselves as financially successful having benefited from the many opportunities perceived to exist in the more affluent provinces and cities. This cultural concept and its impact on South African marginalized emerging adults will be explored further in the next chapter.

There are other cultural expectations that affect emerging adults and other age groups in South Africa financially, including those from cultures outside of the country, in terms of expensive traditions marking funerals, weddings, celebrations, and spiritual ceremonies. A young woman in case B₂ who emigrated from Zimbabwe aspires to one day be able to return in order to ensure her mother's grave is properly marked and explains, "In that culture, ooo

you won't rest until it's fixed'. This is one example of the social influence culture and society plays on influencing one's aspirations.

As previously mentioned in the perceived enabling benefits of a supportive home, many young people desire more support from their family in the search for jobs but instead feel that they only receive pressure to produce an income. The same young man from case B₁ explains:

They say a lot of things, someone must go to work, someone must get a job rawh rawh rawh, they don't like tell you 'OK you know what you need to do?'. As an older person, I was expecting someone to like 'OK you must do CV first to look for a job' or ask their friends where I can get a job for like temporary work, at least to help myself, at least buy some toiletries. They wouldn't say those kind of words, they'll just be harsh.

This young man's struggles are reflective of the 24% of young people who do not have anyone at home who can help them find work or study opportunities (Graham et al., 2016). The pressure felt by the family's expectation to be a financially providing adult right out of high school does not acknowledge the reality of South Africa's opportunity landscape available to marginalized emerging adults which instead seems to largely keep youth trapped as children economically speaking. This concept of emerging adulthood in South Africa being more of a purgatorial stage rather than an exploratory stage will be explored further in the following chapter.

4.6.4 Lack of network and role models

As discussed regarding the enabling factors perceived of having a strong network and role models, the emergent adults in this study also identified the impeding effect that not having access to the right networks or only having negative role models can have in their lives and pursuit of their aspirations.

4.6.5 Community and environment

As discussed in participants' aspirations to have a new residence as well as the enabling factor of spiritual and psychological well-being, many of the emerging adults discussed a desire to move out of their current environments due in part to the negative psychological impact their current environments have on them. When a young woman in case D mentioned needing better health as a requirement to achieve her aspiration during the Aspiration Box process she reflected on why her health is a problem for her saying, *"maybe*

it is the environment I am in". A young man in case D viewed his aspirations of joining the military and going away from two years of training as, "a great opportunity to get out of the township".

4.6.6 Family conflict and issues

As discussed in the subtheme of psychological and spiritual well-being one of the strongest factors contributing negatively to the psychological well-being of the emerging adults in the study was the occurrence of family conflict. A young man in case B₁ spoke tearfully about the impact the conflict in his family has had on him and the effect it has had on his confidence to pursue his aspirations:

There's this thing my aunt told me when we had an argument, that I would be nothing in life, it's still in my head you see. That why I didn't write the family there [on future mapping exercise], because nobody cares. So I have to help myself before going back and helping them. There are a lot of things that have been said, a lot of things that have happened, so family, they don't care man. It's not that I don't care about my family, I do care, especially about the guys who are still growing, who are still young. So, I do want to make peace but I have to work through myself first so they can see like, Ok, I'm becoming a man now, I'm becoming a better person. I think that's when they'll be able to listen to what I'm saying and we'll be able to resolve all the issues because it's possible. But its pride man, so if I could like change myself first. I don't believe those words, but they're still there, I keep having them in the back of my mind. I don't believe those words because I can see where I'm going now and those are the words that I think can build me as a person, those are the words that can give me courage and motivate me to push where I want to go. They are also wounded, but they don't want to talk about it. Me, I want to talk about it. I don't want to keep stuff to myself or else it's going to kill me alive because I can see it through them, there's a lot of stuff that they didn't let go of and now it's affecting us.

Although this young man has clearly been deeply impacted by this event and the ongoing conflict within his family he has also demonstrated immense emotional maturity in his ability to empathize and understand the circumstances which have affected those who have hurt him. He has also been able to reframe his hardship into an opportunity for growth demonstrating his resilience and choice to begin a journey towards healing and recovering from the trauma experienced. Not all participants who noted the conflict in their families as an impeding factor towards pursuing their aspirations had come to such a full-circle understanding of their

experience but many did demonstrate the resilience which is prolific among marginalized emerging adults.

4.6.7 Cost of transportation

For many participants, the cost of transportation was identified as an impediment towards pursuing their aspirations both in terms of the cost to apply for work and attend school, as well as the cost of attending the programmes they were currently taking part in. Graham et al. (2016) found that young people spend R550 per month looking for work, largely due to the cost of transport. Certain participants in case C reported that their monthly transport costs were often around R800. Due in part to the Apartheid era social planning of South African cities many of the marginalized communities that study participants reside in are long distances from areas of economic opportunity. Many participants who weren't working expressed frustration specifically on the frustration of having to ask their parents for transportation money and not having the freedom to go where they wanted despite being in their twenties.

4.6.8 Lack of Education

Education was a reoccurring topic across all three themes revealed in this study's findings. Just as access to education is perceived as an enabling factor towards emerging adults' aspirations, not having access is perceived as an impediment. As discussed many youth feel limited due to the cost of further education and additionally many young people feel cut off from the opportunity entirely due to their Matric results not qualifying them for further study. Participants were aware of opportunities and facilities that would enable them to improve their matric marks but no participant in this study had yet pursued that pathway.

4.6.9 Programmes not meeting expectations

Despite the many positive outcomes expressed by participants who had taken part in programmes, for those who had not been successful in completing the course they had pursued or were not able to find work afterwards there was a strong sense of the programme not having the outcomes they had expected and therefore not having met their expectations. A young man in case B₁ explained his experience of disillusionment even before he had finished his course because he had expected there to be more job placement opportunities, *“It's weird when you finish the course and then you just roam around and still look for places to go, I even dropped out because I saw it was a plaything”*. While emerging adults do spend time experimenting and trying out different opportunities and pathways they do have a sense of urgency for results. A young woman in case B₁ described her experience after completing

her course, "*In baking, I think I waste my time there...I did enjoy it but there is no job, it's useless now. I have the certificate but I have nothing to do with it*". Participants in both cases B and C discussed starting their businesses and finding that because there were so many others from the organization offering the same product the market was saturated and they didn't feel they could succeed. One young woman felt like the products they were provided access to were not up to her standards which she felt was the cause of her business not yet being profitable:

The way it was presented to us was really exciting, everyone that is sitting here was expecting more, we were expecting to get high-end product but they're all mixed in, if they really wanted us to have nice clothes they would make a corner where there are damaged clothes and you can take those at your own risk, and then in the proper place you can get proper clothes.

Just as emerging adults have a sense of urgency for results, they also have high hopes when a new opportunity is presented to them. This sense of excitement may temporarily overshadow the reality that there is a lot of hard work ahead in order to become a successful entrepreneur.

4.6.10 Lack of Experience

As discussed regarding the enabling factors perceived of gaining experience, the emergent adults in this study also identified the impeding effect that not having the right experience can have in their lives and pursuit of their aspirations.

4.6.11 Boyfriends and transactional relationships

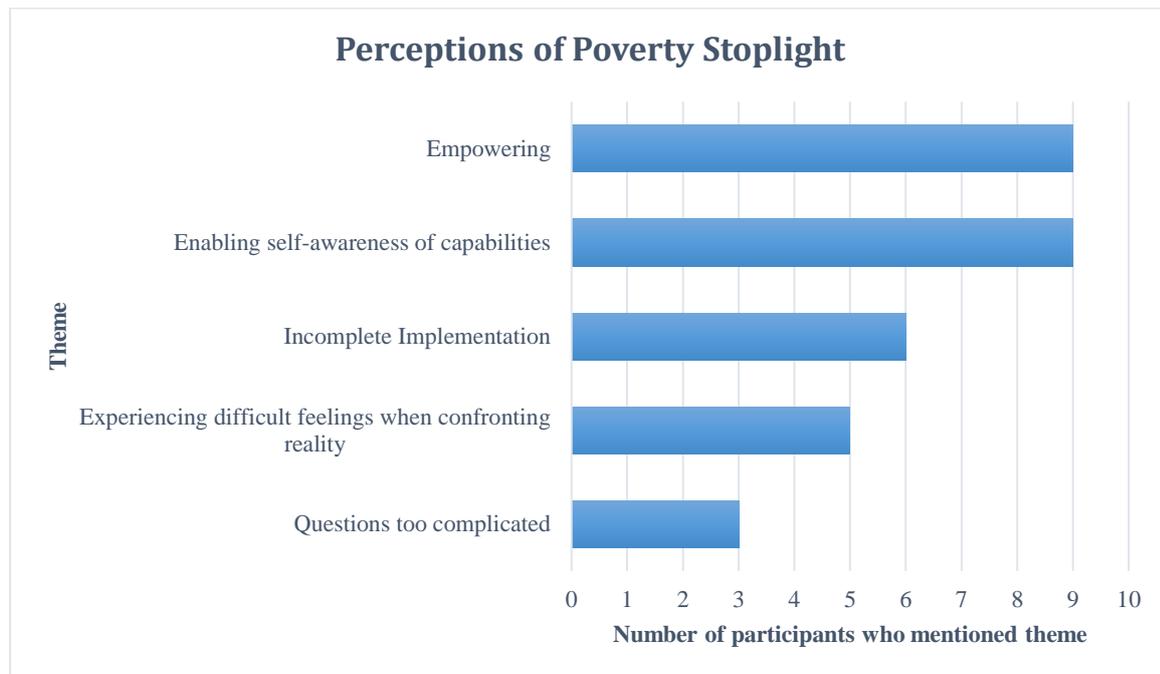
Although only mentioned in one interview and one focus group across two cases this theme was deemed important to include. Due to the open-ended nature of all data collection methods implemented this was not a topic directly explored with the participants and may potentially be a more prevalent impediment for women than was revealed. When asked about impediments to achieving their aspirations on participant in case B₁ did allude to the subject of boyfriends and mentioned, "*Sometimes I have to do things for money I don't want to*". Additionally in a focus group in case C when participants were discussing the struggles they all were facing financially, particularly as young mothers, both having to turn to 'loan sharks' as well as 'sugar daddies' were mentioned as ways they make ends meet financially. This is a common topic of discussion in South Africa regarding the challenges facing young women in marginalized communities. It has also become a popular societal element in the emerging middle class known colloquially as 'Blessers', which is another form of more affluent,

usually older men, being able to persuade young women with material goods such as airtime, alcohol, or money in exchange for a girlfriend type relationship laced with inequality and power dynamics. As Alkire (2008) explains, “when people are not able to exert agency, they may be alienated from their behaviour, coerced into a situation, submissive and desirous to please or simply passive” which speaks to the expression of lacking agency expressed by some of this study’s female participants (Ryan & Deci, 2004).

4.7 Perceptions and Experiences of Poverty Stoplight

The perceptions and experiences of the Poverty Stoplight programme as described by the emerging adults in this study formed 5 subthemes, and each theme will be explored below.

Figure 18 Perceptions of Poverty Stoplight Subthemes



4.7.1 Empowering and enabling self-awareness of capabilities

For the majority of emerging adults who had taken the Poverty Stoplight survey, they felt it had been helpful and had given them information that enabled them to have a better understanding of their life. One young man in case B₁ who had taken the survey but not engaged in any follow-up mentorship saw the potential assistance the tool could offer him:

If I could do things like this [Poverty Stoplight Survey] and then plan accordingly, I think I could have a better life, I think this was very helpful to see because you get this

clear understanding... You're getting educated on some of the things you can work on.

This demonstrates an interest in understanding his current circumstances in a detailed way and being able to plan and take action. For some emerging adults beginning to earn money, taking the Poverty Stoplight survey marked a transition in their role in the family and their relationship with their parents. As a facilitator in case A explained the new dialogue that Poverty Stoplight enabled:

It was eye-opening to start having discussions with my mother about how much she earns and now that I'm earning I'm also contributing, and we have to budget and I can have a say. It would also help for youth that are unemployed to make them aware of how they contribute to the household; like by studying, you are not worsening the situation you are helping the situation. If you don't work, study. DO something about your life, Poverty Stoplight is saying to young people if your life is like this then do something about it, don't sit around and wait for the government to do something about it.

This shift in communication in his household with his mother seems to symbolize an important stage of his emergent adulthood journey as he is shifting from a dependant to a contributor who has a say in the household budgeting. He also points out the motivation he found in the Poverty Stoplight process to take action and to have agency in changing your situation.

Although the previous example mentioned the value the Poverty Stoplight survey can have even for those emerging adults who are not working, there does seem to be a particular sweet spot for the impact of Poverty Stoplight with emerging adults who are working their first job. Earning income for the first time provoked a shift in conversation in the home around finances, “*We didn't really talk about finance at home so I think that's the biggest difference*”. The accountability that the Poverty Stoplight survey enables also develops healthy financial habits which offer emergent adults an opportunity to start their financial lives on a strong foundation. One young man in case C described his family working together to change their money management habits and start to save:

We also spoke about budgeting and savings in my family so we did have a talk, me and my mother and my brother about budgeting but we do it when we get paid we just buy what we need, so I had to speak with them that we need to start budgeting and

write everything down during the month so we can have money to put aside to save, so I started saving from then.

Having an income also gives emergent adults more agency in the ability to affect change. A participant in case C noted, “*When you’re making money you can go back and you know you can change this and this and this because it’s about the environment you are living in*”. In case C a young woman noted that she had built an additional room onto her shack house after completing the survey, stating it was something she had been meaning to do but the survey motivated her to take action.

As the vast majority of the participants in this study had only completed a baseline survey there had not yet been the opportunity for them to retake the survey and track their progress. However, there did already seem to be a motivation to see positive change when they did such as this young woman in case C, “*I hope there will be changes, no reds, it might be possible*”. The facilitators in case A who had only taken the survey themselves in training also hoped it would be possible for them to take the survey again:

I still want to change a lot of things, a lot of my reds on the thing and make them green. So I’m glad I did it, I’m happy I did it. I want to do it again like after [others enthusiastically agreeing], just to see where I’m at, what changed, I want to do it again.

This is a strong indication of the potential for Poverty Stoplight to be an ongoing tool to motivate and focus the efforts of emerging adults as they pursue different opportunities and begin to map their way out of poverty.

4.7.2 Incomplete Implementation

During the course of this study, it became apparent that the different organizations across the cases each had their own methodology in how they had implemented the Poverty Stoplight programme. The Poverty Stoplight Office SA (PSO) clarified that it is up to organizations to decide how they introduce and implement the tool. It became clear that not all participants understood at the time what the survey was meant to be used for and where their data is going:

They didn’t introduce it in a way you can understand but as they interview us, they said who wants to volunteer for the Poverty Stoplight and I didn’t quite understand what it was but when I get interviewed I got an idea of what it was.

For those in case B, the survey was introduced in a classroom environment where participants could volunteer to take the survey one on one with their life-skills facilitator in their office. It is important to note that for some participants the time between having taken the survey and taking part in this research could have been more than a year which may have affected their recall. For many who did not have a strong understanding of the purpose and methodology of the survey the experience seemed to blend in with the variety of activities they were involved in while in the various programmes.

On young woman in case B₁ who was asked about her experience taking the survey had originally declared, *"I've never done the Poverty Stoplight, I don't have enough information"*, however once the researcher explained further she said, *"Oh I did it, I remember now because there was an interview that I'd done by the (organization) so I do understand now. It was just an interview for your own profile"*. Therefore although she did begin to recollect her experience with the tool she had only understood it to be a data capturing interview as part of the programme's intake process and was not aware of its intended use as a tool and methodology to assist her to have insights into her life and support to make future plans. However, a young man in the same case described his experience, *"They did explain how it can help me, the lady that interviewed me told me that this can help me change the way I live, yeah that how she told me that."*, therefore there is variance in experience and understanding of the survey even within the same case.

Another variance in implementation was the location the survey was conducted. PSO explained that the survey can be conducted in the participant's home or at the implementing organization's office. However, they have found that surveys conducted in the home with the whole family are most accurately reflective of the family's reality as it is easier for the facilitator to see the surroundings and have a conversation with the family about the relevant indicators. Some participants in this research who did not conduct the surveys in the participants' homes did feel that that would have been better such as the facilitators in case A, *"We do feel that the surveys that we did were a bit unfair for them because they had to assume"*, as they felt that the high school aged students were not aware of all the answers requested in the survey and without the household or family to support left them guessing. The facilitators in case A were aware of and understood their organization's policy about not visiting homes of learners however they did believe there may have been other ways of working within the policy to get a more accurate survey and a better experience for the students:

They should have called a parents' meeting and had the tablets and done the surveys there when everyone is there..., I think maybe more sessions just to build a relationship because some of the parents we don't know, and some are guardians, it goes much deeper than we might actually think.

The facilitators in this case seemed acutely aware of the trust required when delving into such personal and detailed topics as required for the Poverty Stoplight survey and they also felt that by involving the parents they also would need to offer better follow-up to justify the divulging of personal information, *"It's a good idea to call the parents, that could be the main way to do it, but we need feedback and follow-up, strong follow-up, something very tangible"*.

This need for follow-up was another finding in the variance in how Poverty Stoplight was implemented as there was a strong perception from youth that Poverty Stoplight needs to offer more follow-up in terms of mentorship and skills training. This may also stem from a lack of clarity as to what Poverty Stoplight is. As a metric and methodology Poverty Stoplight is a tool which is available to organizations and companies to use with their beneficiaries or employees as a means of measuring and implementing the programmes that they offer to best support their beneficiaries or employees to be supported on their journey out of poverty. The Poverty Stoplight Office SA (PSO) clarified that they do not and cannot require organizations to follow up or to use the tool in specific ways.

There is also a need for clarity for the organizations and all the staff involved in implementing the tool to understand the distinction between the tool and the responsibility of the organization to also develop and implement an effective methodology. In the following example, it becomes clear that the facilitators implementing the survey in case A did not have a clear understanding in the distinction between Poverty Stoplight as a tool versus the organization in which they work for, needing to offer curriculum and programming to compose the full methodology:

If they offered skills it would mean Poverty Stoplight is doing something, it's not just collecting information but it's doing something beyond, it means it is actually stopping poverty, it's not Poverty Stoplight just collecting data and saying 'half of South Africa, half of Cape Town is in these sorts of brackets'...have feedback have something constructive, have something tangible to bring within the community.

To this point, the facilitators also felt that the organizations implementing Poverty Stoplight should also bear the responsibility to follow-up and offer the mentorship methodology recommended by the original design of Poverty Stoplight:

I thought there was going to be follow-up because that is what the community is about. When you go them with questions they want to know 'What are you going to do about it? Don't just come to me with questions and everything else what are you going to do about it? Yes I'm going to tell you my problems but what are you going to do about it?'.

This reflects the reality for many marginalized South Africans who have had many expectations and promises for change and positive impact never materialize. There is a growing impatience and intolerance towards promises without results.

One of the facilitators in case A articulated a very clear case for why the mentorship and wrap-around support intended to be a part of the Poverty Stoplight methodology is so vital in order to ensure the tool has the greatest possible impact:

I would say it just gives you that push, that light bulb, that 'Oh OK, now I have to start working hard' ... I would say as us, we are Facilitator Interns, we are already purpose driven because we're here, you know, so we are willing to change and to see change in our communities and everyone that is around us. So for us its' like the [light] bulb and then we work towards that because we already know where we are going and we are focused, but now we haven't done the self-introspection work of our backgrounds and the households that we live in so now that we know OK, so we have to pinpoint exactly which areas do we actually have to improve on and go on setting goals to achieve those goals. Now for someone who doesn't have the skills that we've acquired I don't know how they go about. So for them they would have the same notification that 'Oh OK, I'm here', so now they don't have the goal-setting skills they don't have proper planning skills, proper budgeting skills, and you know, I could go on but for us it's quite easy for us because we're already here, we're already people who have skills we can use in accordance to that notification 'OK we are here' so we can actually plan toward achieving the greener side of the Poverty Stoplight. But now for someone who is not in the same environment, I don't know.

Therefore a certain amount of mentorship support is required that imparts the skills for participants and ideally curriculum within the organization's programmes that offers these

skills. Just as previously discussed so many youth articulated being able to have conversations with their families about budgeting - without the lessons their organization offered on those topics the tool only indicates whether or not the activity is happening in the household and doesn't teach or prescribe how to do it.

4.7.3 Experiencing difficult feelings when confronting reality

Another theme expressed by the emerging adults who had taken the Poverty Stoplight survey was about how challenging it was to face their circumstances directly and the way that experience made them feel. One participant shared what they experienced when they had completed the survey and were reviewing the results, "*When we finished the survey and got to see, it was a bit painful to see, like we're not getting this, not getting that, and so few that we are getting, so it was a bit sad*". For many emergent adults taking the Poverty Stoplight survey may be the first time they view their circumstances in such a detailed way and it may be an overwhelming experience to have their circumstances reflected back to them. One young man in case B₂ had some mixed feelings about his experience completing the survey process stating, "*It was nice but also traumatizing...[looking at the photos of] some of the children playing in the dirty water, and some of the unemployment pictures*". Some participants expressed that looking at the images in the survey brought up memories for them or things they have witnessed in their communities or experiences they have been through or are fearful of someday experiencing:

It was weird, its things we see every day and we had to be honest about it, and there was even a part where it got too personal how many are there in your family and how you go to school and your finances...some people went into the room [to take the survey] and their faces changed when they came back, they looked more quiet.

This experience and observation of how others seemed to react to the survey may have affected their own feelings going in to take the survey themselves. The group dynamic of taking the survey in a classroom setting, even if done one on one in another room may introduce additional factors to the survey experience, as opposed to the survey being conducted at home with only the family involved and no other peers privy to the experience.

Another setting which may also add additional challenges to the experience and comfort level of participants is for those who are taking the survey for their employers and who do not have a clear understanding of how the data is managed and how confidentiality is ensured, in addition to the personal nature of the questions:

For me it was a bit difficult answering some of the questions because I don't like reflecting on life, so some of the questions were obviously very personal, so I was thinking that [her boss] is going to see this and is going to be like 'ah, this child, here it's red and it's supposed to be green, why is it red?'. So yeah it was uncomfortable basically. It asks questions like 'Is there abuse at home?', and I'm thinking 'Eh, must I say yes? Must I say no?, Sometimes?, Is it yellow?'. You know? and it's uncomfortable and then yes at the same time it does make you see where you are at. I compare myself with other people, I do a lot and it made me think 'maybe [colleague] is green here' and if I say I'm yellow [when it should be red] I'm defeating the purpose, I'm not honest, so let me just take my red and then do something about it because I am at a space where I can do something about it...

This example illustrates the myriad of thoughts that participants may go through as they are processing each indicator. A staff member interviewed in case B expressed her concern for whether or not the participants answer truthfully and this is a good explanation of the many examples as to why a participant may be tempted to answer in a particular way unless they have a full understanding of the purpose of the survey and the benefits honest answers can yield. Facing the realities of their circumstances will not be an easy care-free process for marginalized emerging adults. However, if they have a clear understanding of the intent and value of the tool and methodology, and are provided with the appropriate and necessary support both during the survey process and ongoing mentorship, perhaps some of these negative experiences can be better mediated to serve as a motivation for participants to do their best to change their circumstances.

4.7.4 Questions too complicated

Another experience expressed particularly by the facilitators in case A was concern over the technical wording of many of the indicator questions. Although the PSO developed the indicators with local marginalized adults and aimed to have a balance between enough details and precise wording to get to the true intent of the question yet also being simple enough to be understood there may be a limitation to the comprehension when being implemented by emerging adults with high school students. This again speaks to the sweet spot identified by the data in this study for the tool to be best implemented with those who are legally adults and ideally those who are working or will be earning some form of income at least after the baseline survey and prior to the follow-up survey. Additionally, the survey

would ideally always be implemented with a facilitator who has full comprehension of all the indicators and can explain this to the participants.

4.8 Poverty Stoplight Survey Results

The below chart gives an overview of the average Poverty Stoplight survey scores across the cases that implemented the survey.

Table 9 Poverty Stoplight Survey Results: Average number of indicators of each colour at baseline across participants

	Not Poor	Poor	Very Poor
Case B	35	14	1
Case C ₁	28	17	5
Case C ₂	31	15	5

In case B the top three areas where participants were indicated as very poor were Capacity to Budget and Save, Influence on the Public Sector and Registered to Vote and Votes in Elections. In case C the top three areas where participants were indicated as very poor were Capacity to Budget and Save, Family savings and Security. Across both cases, indicators that were least marked as not poor, therefore most often marked poor or very poor were Income/earnings above the poverty line, Stable employment and income sources and Entertainment and recreation.

4.8.1 Income/earnings above the poverty line

As depicted in Table 9, 65.4% of participants selected yellow meaning their monthly family income was between R2,000 and R5,000. This means those families are considered to be just around the South African poverty line of R3,500 per month. Further, 27.3% were earning equal to or less than R2,000. Except for the community of Kraaifontein where case A took place, all other participants in this study were from communities where the 71.4%-79.8% of household are living at or below the poverty line. For those who have now obtained jobs or are successful in their business ventures, their additional income may be enough to carry their household income over the poverty threshold. If their family income increased to over R5,000 per month they will be able to choose the green category during their follow-up survey.

4.8.2 Stable employment and income sources

As depicted in Table 9 Poverty Stoplight Survey Results: Average number of indicators of each colour at baseline, only 20% of participants had at least one stable income source and do not depend on external grants or subsidies. As discussed many of the emergent adults have already experienced the challenges of unreliable jobs or seasonal and contract work. This indicator highlights the difference in income security having a ‘permanent’ position offers to families.

4.8.3 Capacity to Budget and Save

The Capacity to budget and plan falls under the survey section of education and culture. This indicator was the most consistently marked as red across all cases which means that the majority of emergent adults are living in households who have rarely if ever planned (or been able to plan) for their future needs or budgeted. The consistency in red selection is a strong indication to implementing organizations that this is a key skill to offer to their participants and also describes why so many emerging adults in this study spoke about the positive influence starting to budget and plan with their families has had on them since taking their initial survey and then having a course which equipped them with the education and skill to do so. In order to select green on this indicator, a family would need to write a monthly budget which is frequently reviewed. This is a good example as to how the tool could be beneficial for all South African emergent adults and not just those from marginalized communities as the indicators are reflective of skills and conditions that all people experience and would benefit from.

4.8.4 Family Savings

As depicted in Table 8, across all the cases 10.9% have at least 3 months of income saved, 41.8% have at least 1-month income saved, and 47.3% have never saved income. This indicator is a good example of how clear goals can be set to be able to shift your colour from red to yellow, to green. As discussed previously learning to save can be a new concept for those whose households have always lived ‘hand to mouth’ and have always needed to spend every rand earned in order to survive.

4.8.5 Security

Security is a pressing issue across South Africa as a product of the vast inequality, and it is those living in marginalized communities that truly feel the impact of this on a daily basis. As depicted in Figure 6 Example of a question in the South African Poverty Stoplight Survey in the introduction based on the colour category definitions it would be very difficult

for anyone residing in a marginalized community to be able to select any colour other than red on this indicator. This speaks to the aspiration discussed earlier that many of the participants aspire to move out of their communities or at least have a more secure home, and their environment also being perceived as an impediment to achieving their aspirations. The issues around safety even limit people's ability to access opportunities available within their communities as they may not feel comfortable walking through their community.

4.8.6 Influence on the Public Sector

This indicator was the second most consistently selected red across case B meaning no one in their family has ever attempted to petition the government to address a problem within their community and speaks to the belief that they lack the skills or power to be able to have influence. This is an important indicator as in order to take action on some of the other indicators, such as their housing or security, one would need to have the agency and skills to influence the public sector towards positive change.

4.8.7 Registered to vote and votes in elections

The third most consistently selected red indicator across case B required all family members of legal voting age to be registered and regularly vote in both general and local elections freely in order to select green. Evidently, for many of the emerging adults in this study not all of the members of their household are registered or active voters and/or they do not feel free to vote for the party of their choosing, possibly due to intimidation.

4.8.8 Entertainment and recreation

The final indicator that had a significant indication of deprivation was entertainment and recreation. In the research, the emerging adults who were not currently working or in school or were referring to times prior to employment expressed a significant struggle with boredom. For many in marginalized communities life is composed of only working, chores, and rest but very little entertainment or recreation. The indicator does not prescribe what constitutes entertainment or recreation. Although free entertainment and recreation may be readily available in suburban parks or more desirable areas, for those in marginalized neighbourhoods there is the cost of transport to contend with and often the cost of a movie or evening out is well beyond one's means.

4.9 Limitations of the Research

The limitations of the study are acknowledged. The time between when the participants had utilized Poverty Stoplight and when the research took place was at times

longer than would be ideal. In addition, due to time constraints and limited availability of data, only baseline survey data was studied. A longer study would allow for a more precise measurement pertaining to the aspirational outcomes enabled by the Poverty Stoplight metric and methodology. The research was geographically limited to the Western Cape urban contexts, and primarily locations within Cape Town. It may have been valuable to conduct research in a broader range of contexts across South Africa. However, although there were time and resource constraints limiting this study's scope, it is hoped that future studies can expand on this research. Despite the study's limitations, it is anticipated that its findings will hold true for a wider audience and will fill a gap in both youth development, capability measurement and multidimensional poverty measurement literature.

4.10 Conclusion

What emerged from the data were insights into the aspirations of South Africa's marginalized emerging adults, as well as their perceptions of the enabling factors and impediments on their pathways towards their aspirations. The research aimed to give voice to their experiences of the Poverty Stoplight survey and their overall feelings of their futures. Insights also emerged regarding the youth development sector in South Africa struggling to achieve proven impact in an increasingly competitive funding environment, creating a very insular environment which tends to limit opportunity for collaboration and innovation.

5 Discussion of Findings

This chapter is a discussion of the findings. The chapter commences with embedding the findings into the literature described in the second chapter and then further explores the implications for the findings as they translate into everyday experience and practice.

5.1.1 The Born Frees and the Burden of Ubuntu

The participants in this study ages 18-25 not only represent South Africa's emerging adults but also represent South Africa's 'born frees', as the first generation to have been born after the ending of Apartheid. Those turning 25 years old in 2019 were born in 1994, the same year Nelson Mandela was inaugurated as South Africa's first democratic president. That milestone marked this generation to carry the hopes and expectations of an entire nation as "These young adults have been raised freely to live wherever and love whoever they wanted; they were the shining beacons of Mandela's dreams of a 'rainbow nation'" (Warner, 2019). However, for the majority of those from marginalized racial groups and communities, these freedoms have not materialized within their grasps. As Warner (2019) describes, "it has become apparent that crime, poverty and corruption are still keeping many of the born-frees captive". The findings from the Poverty Stoplight surveys have echoed these claims with the participants all identifying personal finance, security, and a lack influence on the public sector as the primary hurdles they are facing as they enter adult life and attempt to pursue their aspirations.

In addition to the societal expectations of their freedoms and opportunities, the marginalized emerging adults of South Africa must manage a complicated balance between their cultural and community collectivist roots and their own, perhaps more Western, desire to utilize this phase of life to discover themselves and all that is possible, and establish a sense of independence before being burdened with the additional responsibility of also supporting their family and community. Hoffmann and Metz describe the conflict between these theoretical perspectives wherein the capabilities approach takes an individualist perspective "to achieve functionings we have reason to value" compared to the African ethical theory of Ubuntu which, "views human flourishing as the propensity to pursue relations of fellowship with others, such that relationships have fundamental value" (Hoffmann & Metz, 2017).

However, for many participants in this study, their very definition of success is tightly bound with the ability to support others, therefore, their aspiration to assist others and their

agency in making those choices, regardless of how it may impact them individually, is a valid expression of their values. The collectivist perspective of Ubuntu certainly appears to remain a significant value structure for many emerging adults. Hoffmann & Metz (2017) describe this relationality between assisting others, despite potentially negatively impacting other factors of well-being as having intrinsic ethical value for the individual. Additionally, as previously discussed, agency's open conditionality means that as long as assisting other's aligns with an individual's values it is likely to be prioritized by the individual (Alkire, 2008). This form of "other-regarding" agency may, in fact, reduce other aspects of the individual's well-being by limiting their individual financial security or satisfaction in the benefits of their work. However, several participants in this study expressed specifically wanting to work in fields which benefit others or establish businesses and organizations for the benefit of others. Therefore these types of activities and pursuits should be supported and encouraged such as through volunteer or internship work in community organizations being enabled as a form of early work experience, and information around career paths that would enable these individuals to pursue a livelihood that benefit others while also earning an income.

As marginalized individuals are normally surrounded by their family and community members who are also marginalized, and in the case of South African emergent adults who are viewed as having many more opportunities as 'Born Frees', an 'imperfect obligation' develops. Even if they are only slightly more advantaged through a work or educational opportunity they are expected to use that opportunity to effect change for others' well-being. It is this challenge that many of the participants are finding themselves as they work to prioritize different pathways of utilizing their capabilities towards strengthening their well-being. A crucial difference may be in whether they are assisting others due to the 'imperfect obligation' applied by external pressures from family or if they are able to exert their agency to make the choice themselves because it aligns closely with what they choose to value.

In this study, this external pressure from family appears to be particularly heavy on those struggling to find income-generating opportunities either through employment or their own entrepreneurial pursuits. With the obtainment of a National Senior Certificate being an achievement limited to only an average of 35% of residents over the age of 20 in the communities in this study, many emergent adults may be the first in their family to achieve that academic level. With this achievement, there is an expectation that the time and financial investment the family made in seeing the child through their education will start to immediately reap some return. However, due to the sub-standard quality of education

accessible in most marginalized communities, and the limited availability of jobs at that academic and skill level, many young people exiting high school and entering emergent adulthood find themselves grasping for any available educational, work or training opportunities.

However as found in this research, young people do have specific individual career aspirations, particularly in term of starting their own business, and many are striving to postpone certain markers of adulthood such as marriage and having children. The feasibility of these aspirations leading to the financial outcomes they are aiming for will be explored in the next section. Nonetheless, there does seem to be a strong understanding of the different possibilities and pathways that may be available which young people are exploring and making attempts at pursuing opportunities to the best of their ability. Despite emerging adulthood being perceived as a stage for young people to discover and explore the multitude of life directions available to them, emerging adulthood in South Africa for the marginalized is more purgatorial than exploratory, or 'waithood' as discussed by Honwana (2013) which she argues is experienced by the majority of young Africans as they are left to wait to enter adulthood. If there can be a wider cultural and societal understanding of the run-way time needed by emergent adults to establish themselves financially and independently, coupled with improved support from the public sector, emerging adults may be able to find an effective and efficient pathway to enter the economy. This would also enable them to better realise their aspirations leading to a stronger and more consistent outcome for both the individual and their family in the long term as they transition securely into adulthood.

It should be noted that in the discussions with emerging adults aspiring to have their own family very few participants made any mention of a partner. The aspiration of one day having children seemed more tangible to the participants than having a committed partner. In Marock & Harrison-Train's (2018) survey they found that 69 per cent of their sample between the ages of 30 and 34 are not married or living with a partner and that marriage in South Africa overall has been declining. There may be some alignment with Singerman's (2007) work on youth 'waithood' in which she defined the term as being caused by the lack of economic security delaying marriage and the economic and social ramifications for society. However, there does seem to be less dependence on marriage as a marker of adulthood across South African cultures despite it being the only significant rite of passage for girls to be recognized as adult women within many traditional cultures. Further research, particularly from a feminist perspective, could examine this shift in marriage priority and its

specific effects for women in society as South Africa has made some significant strides for gender equality in spite of its persistent patriarchal traditional and colonial structures. Patel (2016) found in her longitudinal study of South African students that although initially in the late nineties there was a strong support for the idea that, “a working woman ‘is better off if she never marries’”, agreement with this perspective tapered off towards the new millennium and that there was “a growing realisation that working women are able to successfully handle traditional and work roles” (p. 61).

Many South African families are headed by women and have multiple generations of females living together which can allow young women to look for work or pursue educational opportunities while their mothers care for their grandchildren. These successful examples of non-Western modalities of family may also contribute to the insignificant amount of emerging adults prioritizing finding a partner. As Marock & Harrison-Train (2018) found in their survey that although men are 1.5 times more likely to be employed than women, amongst those who have been able to access employment there is little variation between the entry-level wages received by men and women. Furthermore, Business Insider SA (2019) has just reported that single women now make up the largest demographic of property buyers in South Africa. Further research would be required to understand the extent to which young people are making relationship choices because of the complexities of the transition processes into adulthood and achieving financial security, or whether there are other factors, such as culture and different modalities of family influencing this deprioritization of marriage.

As previously discussed, emerging adults place more weight on internal and psychological qualities such as accepting responsibility for one’s own actions, making independent decisions, and establishing an equal relationship with parents (Arnett, 2000; Sharon, 2015). These findings were significantly echoed in this study as the participants shared their aspirations for independence, their awareness of the enabling benefits of their personal attributes, and shared stories of the positive shift financial management and budget education had enabled in their household as they had new conversations with their parents and were able to contribute towards the household expenses.

5.1.2 Entrepreneurial Aspirations in the World’s Most Unequal Country

The majority of emerging adults in this study had entrepreneurial aspirations, partly due to the experience of struggling to secure a job but primarily due to the expectation that starting one’s own business can be a direct path to financial security circumventing the challenge of accessing education and therefore higher paying job opportunities. This

perception of entrepreneurial pursuits being an efficient and effective pathway to success for marginalized emerging adults raises some concerns. There may be some opportunities for those with marginalized backgrounds to be supported and mentored into a specific business opportunity, such as demonstrated successfully by the organization in case C and other organizations offering a “business in a box” model. However, expecting those who are already disadvantaged and have significant economic and social structural factors working against them, and the least resources available to them, to also take on the most risk and responsibility of starting and running their own businesses may be another way the larger messaging across the country is setting young people up for disappointment and ignoring the structural barriers and limitations of individual freedom and agency.

Although entrepreneurial training and experience does offer very valuable lessons and skills in self-reliance and responsibility which can benefit anyone, and may additionally bolster agency and aspirations, there is still concern raised in placing additional burden on emerging adults and even those still in high school that merely securing a job is less desirable than an entrepreneurial pursuit. This may alter their aspirations and the effort they put into pursuing further education and work opportunities. At the time President Cyril Ramaphosa was Deputy President in 2017 he was quoted suggesting entrepreneurship should be its own school subject, ““There is much more we can do, entrepreneurship must be part of the school curriculum ... So that young people must from an early age be encouraged to be problem solvers,”” suggesting that entrepreneurship education would ensure more job creators, rather than job seekers and that entrepreneurship is a viable career option for those finishing high school (Malope, 2017).

This broad stroke approach at addressing South Africa’s high unemployment rates, particularly for youth, which have risen as a consequence of many complex factors, risks transferring government’s role and responsibility in creating the economic environment for job security and decreased unemployment on to the shoulders of the country’s largely marginalized population, expecting them to risk their limited resources into their own entrepreneurial endeavours. Adding to this risky landscape, South Africa’s small business failure rate is almost 80% within the first three years (Mail & Gaurdian, 2017). Therefore the average entrepreneur’s chance of starting a business to support themselves is limited, much less the chance they will be successful enough to grow it and create additional jobs for others. This political rhetoric risks sending the message to emerging youth who have only been equipped with a low level of education provided by the public education system that the

systematic inequalities that have caused limited opportunities for them to access further education and employment are their responsibility to be overcome by simply creating their own jobs. This seems to entirely ignore the realities of the lived experiences of today's emergent adults who may be viewed as 'Born Frees' yet are living in the world's most unequal country (The World Bank Group, 2019) which limits many of their freedoms. If the government wants to encourage young people to pursue entrepreneurship, this too would require significant financial support to enable those who are marginalized to have an equal chance at success, as the emerging adults in this study who had entrepreneurial aspirations cited lack of resources as the primary impediment to success. As Marock & Harrison-Train (2018) discuss the alternative routes to economic opportunities youth are having to explore they note, "even where young people have the resilience to make it happen, transitioning successfully requires an ecosystem that can provide the resources and environment to support young people" (p. 15). Therefore the public and private sectors, including government, still have a vital role to play, whether traditional routes or entrepreneurial routes are encouraged.

Rather than placing the responsibility on emerging adults to create their own forms of income, the government should encourage uptake of training and educational opportunities. As Mlatsheni (2014) noted this is the norm in more developed countries such as the United States and Canada in times of increased joblessness. When Marock & Harrison-Train (2018) asked the youth in their survey whether or not they would like to start their own businesses, more than half indicated that they would, but only once they had some experience, with only 23 per cent indicating that they would like to start a business now. This also demonstrates the desire for young people to have access to further education and training before being expected to have the capacity to pursue entrepreneurial endeavours. Largely resulting from emerging adult-aged student-lead activism and protests, 2020 will mark the first year all qualifying students from households with a combined annual income of less than R350,000 can attend tertiary universities and technical and vocational education and training (TVET) colleges for free in South Africa. This covers many more students as the previous threshold for financial support was R122,000, as well as now offering more extensive support including housing, books and transport (Niselow, 2019).

However, the World Bank has raised concerns that despite fostering economic inclusion the plan is financially unsustainable and will have minimal midterm benefits for the country, "After four years, free higher education will add a 1% cost to gross domestic product (GDP), without improving the quality of education or the number of students entering

universities”. Additionally, whereas the previous bursary and loan system remained relatively balanced through the recruitment of taxes earned from the newly skilled professionals (Niselow, 2019). As mentioned, many of the participants in this study did not receive university qualifying Senior Certificate Examination results and therefore can utilise this opportunity to attend TVET colleges to receive up to an NQF 6 level diploma (refer to Figure 1 South African Education System). The World Bank had recommended South Africa instead offer income contingent loans which would require beneficiaries to only pay them back after their income crosses a threshold post-graduation, and to focus on improving the quality of TVET colleges and distance learning institutions which are currently perceived by the private sector as not offering industry relevant or quality standard graduates. This would increase the positive impact of the change even wider, still enabling financial support for those in need to attend tertiary education and only requiring the fees to be paid if they had effectively benefited from the degree by reaching the income threshold, but also by improving the forms of further education which have the spatial capacity to benefit many more students across the country. This may have been a missed opportunity for South Africa to affect larger scale change in quality education.

5.1.3 Opening the Aspiration Window past the legacy of Apartheid

The findings of this study illustrate the significant aspirations of youth, beyond assisting others, to be for success and accomplishment, followed by having independence and wealth. This suggests that for marginalized emerging adults there is still a great sense that upward mobility is possible and these aspirations are attainable. According to Ray (2003), this would be an indicator that for the emergent adults in this study their aspiration windows have been opened. However, on a national scale there is a growing surge of youth, including emerging adults, speaking out about their frustrations on the path towards their aspirations which may be a result of the collective aspiration window being opened too wide or at least wider than the government and the economy of the nation have kept pace with. Despite South Africa’s growing middle class there remains a significant chasm between the lived experiences of emerging adults and the versions of their potential and aspirational possibilities exhibited to them in both local and international media.

This chasm of inequality can lead to children and youth developing aspirations of success and wealth which they are unable to realise and do not know how to activate. This process is described by Ray (2003) in that:

A society in which there is a chain of observed, local steps between the poorest and the richest will be more vibrant, in the sense that individuals will not only have aspirations but will have the sort of aspirations they can act upon. In contrast, a polarized society is one in which there are few inhabitants between the poor and the rich. (p. 4)

Ray goes on to describe that in a polarized society there are only two possibilities; fatalism and aspiration failure. As South Africa has drastically changed over the past forty years, so too have the potential outcomes of people's aspirational windows.

During apartheid, those within racially discriminated groups had limited ability to include the wealthy and privileged, white South Africans, within their cognitive window. This results in a fatalist view that, "One's own destiny is pre-ordained and beyond control" (Ray, 2003, p. 5), just as Apartheid had designed it to be. For those who perhaps were raised and went through the transition into adulthood during Apartheid or shortly thereafter there may be a variant of this fatalism in that although some opportunities and freedoms have opened up yet the aspiration gap is still low due in part to limited examples and embedded economic polarization and racial discrimination causing aspiration failure to be common. For the 'Born Free' generation there is certainly a strong aspirational desire to be like the rich, particularly with not only the South African examples of the new black wealthy class but also with the opening of international examples through social media, the "barriers to block the view of the rich from the cognitive windows of the poor", have been removed (Ray, 2003, p. 5). However, for those marginalized emerging adults who are starting to shoulder the true burden of their poverty, "the aspirations do exist, but the feeling is widespread that such aspirations are largely unreachable resulting in aspiration failure" (p. 5). Ray (2003) describes that the poor in these societies may not express fatalism as described above but instead express frustration and envy, and as the youth of South Africa are now expressing a growing surge towards outright demanding change and economic freedom. This may be indicative of some layers of oppression having been removed and the aspiration window now having been widened, however "unless all *actual* standards of living can keep pace with changing aspirations" the aspiration gap will only become larger and seemingly insurmountable, resulting in increased societal conflict (p. 6).

Honwana (2013) argues that many young people in Africa directly connect the 'waithood' and continued poverty they are experiencing as caused by national and global policies that have failed to promote equitable and broadly distributed economic growth,

compounded by bad governance and corruption. Despite South Africa having the second highest GDP on the continent, without equity, this economic status does nothing to guarantee social inclusion. This experience of 'waithood' encourages youth to, "denounce old-style party politics and object to being manipulated by politicians, whom they regard as corrupt and self-serving" (p. 8). Honwana's argument may also speak to the findings in this study that many emerging adults are not engaging with democracy through voting as they, "consciously distance themselves from partisan politics, refusing to transform their movements into formal parties. Even those young activists who hold party memberships often complain that their voices are ignored" (Honwana, 2013, p. 8). Honwana directly connects this lived political experience to the ongoing youth protests seen across the African continent.

The high frequency at which the participants in this study indicated that not everyone in their household is registered to vote or takes part in elections may be due to the political disillusionment felt by a significant amount of young South Africans. Data from the Independent Electoral Commission shows that the number of South Africans under 20 who had registered to participate in the May 2019 general election has dropped to the lowest level since at least 1999 (data is unknown for the previous 1994 election) (Bloomberg, 2019). Additionally, Mpumelelo Mkhabela (2019) importantly notes that youth may have voter apathy but not political apathy as South African youth have been extremely politically active, both historically in the fight against Apartheid, and with the recent nationwide protests on university campuses addressing a variety of social and political issues. This range of political involvement is also reflected in the Global Youth Development Index with South Africa ranking number 3 out of the 183 countries studied in Political Participation (The Commonwealth, 2016b). Additionally on a local level, within many marginalized communities, there are very complicated political dynamics with many jostling to play a role in community leadership or to be seen as influencing the public sector, so joining this field of actors may not be a top priority for many trying to improve other areas of their lives.

Where the previous generations of youth fought for the end of apartheid and freedom, today's generation continues to fight for the fulfilment of freedom's promises. The risk of this arising conflict is the potential to widen divisions within the country when connectedness and depolarization are what is actually required for successful forming and achieving aspirations. As outlined by Ray (2003):

So it is not the condition of poverty alone which is responsible for an aspirations failure. It is poverty in conjunction with a lack of connectedness, the absence of a critical mass of persons who are both better off than the person in question, yet not so much better off that their economic well-being is thought to be unattainable. In contrast, inequality isn't really the prime mover at all, though to some extent it may be correlated with polarization. It is perfectly possible for an unequal society to be nevertheless thickly populated at all points of the economic spectrum, creating local, attainable incentives at the lower end of the wealth or income distribution. (p. 5)

Ray offers possible solutions to develop this critical mass and local connectedness such as affirmative action or public education which South Africa has made several attempts at in the past 25 years with mixed results. The outcomes of some programmes such as free tertiary education are yet to be seen, however with the social complexities of a society historically divided so blatantly across racial lines, identity politics remain front and centre and the lasting legacy of apartheid-era urban planning limiting access to economic centres, quality education, decent employment, and social integration persist relentlessly.

5.1.4 Saving Themselves: The 'Break Free' Generation

Another key finding revealed in this study was the acknowledgement the emerging adults had of the influence of their own personal attributes such as working hard, perseverance, self-reliance, resilience and having a positive mindset. These would be Individual-Subjective and Individual-Objective causes within Wilber's Integral Theory framework (Figure 5) and demonstrate that aligned with Poverty Stoplight's mentoring methodology's grounding theories that change begins at the individual level. Across development sectors, these personal attributes are often referred to as "soft skills" and are experiencing an increased amount of focus within programmes offered, particularly regarding employability. It may be that due to all of the youth in the study having taken part in some form of community organization or faith-based life skills training that they have received messaging that they have the control and responsibility for their lives. This display of agency and understanding of the role they play in working towards their aspirations is certainly a beneficial perspective.

This finding was also echoed in Marock & Harrison-Train's (2018) work which found South African youth tend not only to be optimistic about their futures but also have the confidence in their abilities to transform their own lives and are willing to take responsibility for them. In their survey which asked youth ages 15-35 "Who/what can help you achieve

some of the things you want to achieve?” the top outcome was “I need to help myself” selected by approximately 80% of respondents. This was followed by a demonstration of the value placed in social capital where two in three identified a family as an important source of support and one in four young people looked for support from individuals who are in networks beyond their immediate sphere, again aligning with the results of this study wherein the emerging adults highlighted networks as a key enabling factor as well as a supportive home environment. Interestingly in the Marock & Harrison-Train survey, the role of the government was seen as more helpful than NGOs, the church or the private sector.

The emerging adults who complain of things not going their way or programmes not meeting their urgent expectations may be interpreted as being entitled (as one organization in this study suggested) when others may argue that actually, they are fighting for their lives and aspirations against a very strong tide. They may not all have a strong awareness to articulate the larger systematic inequalities they face which interfere with their aspirations and may misplace the blame directly on to the organizations and programmes working tirelessly to address the needs of youth. However on a larger scale, “while they may be asking others to play their part, South African youth recognise their own individual responsibility for change”(Marock & Harrison-Train, 2018, p. 13). A documentary photographer Ilvy Njiokiktjien, who captured South Africa’s ‘Born Free’ generation for the past decade observed the resilience of this generation, ““These people are not being spoon-fed, nothing is easy for them. Their struggle is so much bigger but they don’t give up, they just keep fighting, their dreams are all the same dreams that we have: to be safe, to be loved, to have a home”(Warner, 2019). Perhaps it is not unreasonable for marginalized emerging adults to be entitled if what they are suggesting is their entitlement to equality as they strive to have access to the same opportunities and resources they perceive others to have. As 24-year-old Sibulele Mguga stated in Marock & Harrison-Train’s study of South African Youth, “We may not have witnessed the unruly injustice of Apartheid first-hand but we most certainly endure the burden of its aftermath. Our struggle may be different but nevertheless, we have a struggle for opportunities”(2018, p. 11).

By receiving financial management education not only were the study participants able to more effectively budget and put their income towards the needs and goals that they valued, they were also able to shift their role from that of a child in the household to a contributing adult who can engage in conversations about family budgets and savings goals. This is a significant marker of adulthood and demonstrates the interpersonal transition having

the education and skills to go along with securing a form of income that can enable emergent adults on their path to becoming capable adults. These dialogues may also become an avenue for emerging adults to influence the perceptions of their families' regarding the level at which they can financially contribute. The organization in case C in this study is exploring the possibility of hosting a family day for the participants to bring their family members to the programme. This will give the families the opportunity to see the work the participants are doing and for the organization to explain the business growth process these emerging adults are pursuing and what amount of their profit needs to be reinvested and what amount is available for livelihood support. Their hope is that with increased communication and education, the pressures and expectations discussed earlier in this chapter can be amended to more sustainable expectations while supporting the emerging adults to have more agency within their family structures to benefit everyone in the long run.

5.2 Implications of the findings

The findings of this study garner implications for both the youth development sector in South Africa and beyond, as well as for Poverty Stoplight and similar measurement tools and approaches implemented with emerging adults.

5.2.1 Foundations for Entering the Economy

Throughout the findings of this study and others, South African marginalized emerging adults emphasize their priority to enter the economy. Having grown up in impoverished conditions among stark inequality this urgent aspiration speaks to international calls for development as well. The first Sustainable Development Goal (SDG) is to “End poverty in all its forms everywhere” and as this study has found that a strong foundation should be provided through education and training organizations to ensure those who are marginalized are equipped with the tools and knowledge to build a strong economic foundation for their futures. South Africa, in particular, has to take a significant focus on SDG number 10 which aims to “Reduce inequality within and among countries”. The growing inequality in South Africa is being felt strongly by its emerging adults who have been set up to believe they have all the opportunities their elders could have ever hoped for, yet are discovering the reality is quite different.

As discussed above financial management education is an imperative offering and also stresses the value of numeracy and personal finance to be offered during school years. High school students are starting to engage with the economy as they start to have their own

material desires and seek out holiday work opportunities to contribute towards their interests, and therefore an extensive personal finance education should be strengthened within the existing curricula across all relevant subjects. This should include lessons such as avoiding the pitfalls of credit which the PSO has found to be a troubling and pertinent issue across all of their implementing organizations, as debt is crippling the mobility of individuals and families to leave poverty behind.

As historian Rutger Bregman (2017) outlines this global phenomenon in relation to inequality, “Even where real incomes have stayed the same and inequality has exploded, the consumption craze has continued, but on credit” (p. 42). Just as discussed above, as the aspiration window is widened many emergent adults today aim to present in the same way they see their role models, both local and in the media, with name brand clothing and expensive phones. Many of the emerging adults in this study discussed this expectation within their communities and it should be a red flag that without education and preparation any income they are able to access may go towards more short-term rewarding priorities. This is reflective of the systemic role of capitalism prevalent in the priorities of many of the participants in this study. Money management education should ideally be delivered prior to these temptations becoming accessible.

In this study one young man his shared realization through his own experiences that immediately spending his income on new clothes only lead to short-term rewards and instead shifted his focus onto longer-term goals that would lead more directly to his aspirations. This speaks to the common cultural challenge facing many youth across South Africa to present themselves aspirationally, as successful, and to show off the income they have earned. As poignantly described by 26-year-old South African creative director and photographer Trevor Stuurman of his teenage years in Kimberley, “My friends and I would always out dress our circumstances. To survive the place you have to reimagine yourself out of it”(Stuurman, 2018). Additionally, during an Aspiration Box process, a young woman described how achieving her aspiration would enable her to love herself more. When the researcher enquired deeper into what she meant by that she described being able to afford to maintain herself physically in ways she could not afford to do so now. Emerging adults who are earning their first income will have to navigate the consumer landscape whilst influenced by their peers and social media to present themselves outwardly in a way that may exceed their current circumstances.

Another key factor that emerged in this study was the significant value that participants found in financial management education. Not only was ‘Capacity to Budget and Save’ the most consistently marked as red on the Poverty Stoplight survey across all cases but anecdotes of the shift enabled by having later received this education and training were also commonly shared as the most significant impact of the programmes they were on, second only to gaining an income. This further speaks to the value financial management education can offer youth to ensure their use of income is truly aligned with their aspirations and values. Additionally, organizations working with marginalized families or individuals should ensure their beneficiaries have received this type of training and are supported to implement it before assumptions are made about the financial deficits or areas the organization have chosen to supplement. Although the majority of families involved in these programmes are living below or near the poverty line, many may not realize the economic buying and saving potential they do have if utilized effectively.

Whether youth are encouraged to further their education or pursue entrepreneurial endeavours, a significant financial investment is required to make these pathways viable. If youth were provided with a grant that would enable them to pursue the option of studying, accessing training or investing in their entrepreneurial pursuits this may provide them with the capital to invest in their own aspirations. Worldwide randomised control trials have demonstrated that cash transfers are an extremely effective and efficient tool both in the long and short term. There may be an opportunity for government and organizations to partner on more creative implementations of funding that would provide youth with the means to address their transportation, educational funding, and enterprise investment financial challenges themselves. As Bregman (2017) describes it, “...venture capital for the people-empowering us to plot the course of our *own* lives”. This type of intervention, in the long run, maybe more financially affordable in that, “solving these kinds of problems is a whole lot more efficient than ‘managing’ them”(Bregman, 2017), and may provide young people with the type of ‘runway time’ so often required by start-ups, but when applied to their own lives may allow them to establish a strong enough economic foundation to start building a life that overcomes the inequalities they were up against.

5.2.2 Unlocking Aspirations through a Decent First Job

Another key Sustainable Development Goal that arose in this study was “8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all”. Non-profit organizations have an opportunity to act as a bridge for

youth by providing income-generating opportunities, either through employment, entrepreneurial activities, or cash transfers in a supportive environment. They are in the position to equip youth with the necessary skills to start managing their money effectively and coming to understand their current socio-economic circumstance through a tool such as Poverty Stoplight, while also giving them skills and experience that will prepare them for further educational, employment or entrepreneurial pursuits relevant to their aspirations. The current lack of access to economic opportunities such as employment or entrepreneurship constrains the ability of many young people to successfully transition into independence and adulthood (Marock & Harrison-Train, 2018). If this stabilizing period can be provided then these marginalized emerging adults can successfully transition into adults that are much less likely to depend on social assistance in the future, interrupting the transmission of poverty to the next generation.

The participants in this study who were experiencing their first job were much more articulate at describing their future selves than those who were struggling to find work. The security and stabilization of having an income source seemed to unlock the door for their possible aspirations giving them the capacity to aspire future, beyond their current employment and onto what they could pursue next be it education, employment or entrepreneurship. The time frame of this study limited the ability to track association or causality of whether these youth always had a strong sense of their future selves which may have made them more successful in securing their first job, or the longer-term outcomes of these participants to determine if they were, in fact, able to pursue future levels of their aspirations. But the long term benefits of securing work and gaining work experience are well known and the high value of ensuring emerging adults have pathways to a decent first job cannot be understated.

5.3 Insights into the Youth Development sector

Throughout the research process, certain insights into the youth development sector in South Africa emerged. The sector as a whole is struggling to achieve proven impact, much like the overall poverty alleviation efforts in the country as a whole. Specific to the youth development sector are difficulties related to programme retention and building effective bridges into further education or income-generating activities. Managing the expectations of incoming youth participants to programmes is important as when youth perceive the cost (both literal and figuratively) to be higher than the benefit they are quick to exit the programmes offered in search of other more instantly gratifying routes or short term gains.

The current migration of youth between organizations and programmes is a significant challenge for organizations as it brings into question the financial viability and sustainability of the programmes and interventions.

Additionally, NPOs are experiencing an increasingly competitive funding environment, which may factor into creating a very insular environment where organizations are protective of their curriculum and data, limiting the opportunity for collaboration and innovation. Although the Poverty Stoplight Forum does provide a platform for organizations implementing the tool to collaborate and share learnings there is a minimal financial investment required by organizations to utilize Poverty Stoplight, and additionally many organizations involved with Poverty Stoplight charge facilitation and licencing fees for other organizations to access any of the curriculum or programmes developed to address the needs of beneficiaries. Poverty Stoplight's full survey access is strictly limited to implementing organizations, including the researcher of this study only having limited opportunity to briefly read through the survey. The researcher also faced many challenges in getting organizations on board to participate in this study as most are overburdened and time is very limited as they put the focus of their full capacity into both sustaining their organization and addressing their mission to serve their beneficiaries.

5.4 Implications for Poverty Stoplight

Tools such as Poverty Stoplight can be helpful in enabling individuals to self-assess their current conditions and with the support of community organizations and supportive mentorship can develop a plan to prioritize and take action over the areas they have the personal agency to influence. For emerging adults taking part in this process during this pivotal development phase in their life can assist in setting them up for success and equip them for a future that they have a clear picture of, both in terms of their next steps in eradicating their own poverty, but also their personal aspirations. A tool such as Poverty Stoplight can enable people to actually see the progression they are making which can bolster and support them through difficult struggles while also having support from their coach or mentor if their indicators are to slide backwards due to other circumstances. This process of self-analysis and self-accountability seems to enable resilience to continue striving towards their aspirations.

The Poverty Stoplight survey in itself is a tool whose ultimate value is only created through the methodology in which it is implemented. The Poverty Stoplight Office SA makes

its best effort to screen potential organizations to ensure they will implement the survey to its full potential, and that the organizations have both the budget and capacity to do so but most importantly have the agility to respond and adjust their work based on the learning from their surveys. The organizations should be responsive and agile enough to implement change at programme staff level all the way to board level. The survey process is not intended to support the status quo but to show how effectively the organization's interventions and services are enabling their participants to truly move the needle of poverty within their lives.

There were some further key implications for the Poverty Stoplight survey in this study.

5.4.1 Data Accessibility

Organizations should ensure participants have a clear understanding of and access to their data. Although the Poverty Stoplight Office SA and its implementing organizations are extremely conscientious of protecting the data that families share in the survey, and data is anonymized whenever information and learnings are shared publicly, this process should also be communicated clearly to all participants. There were participants in this study who did not have a clear understanding of how their data was managed and some who had not been able to access their data afterwards to effectively benefit from the Poverty Stoplight methodology. As the founder of Poverty Stoplight, Martín Burt explains:

A defining characteristic of the Poverty Stoplight is that it was developed with the purpose to include the most important but, paradoxically, usually neglected stakeholders: the primary users of the data produced by the poverty metrics were to be the very participants assessing their poverty. (Hammler & Solis, 2018, p. 5).

The opportunity for marginalized individuals and families to harness the insights of their own data is one which can yield multifaceted benefits if doing so with an implementing organization which will ensure the individuals and families themselves have access to and an opportunity to discuss and delve into their results with a supportive mentor or coach to plot next steps. In addition to benefiting the families directly, implementing organizations and Poverty Stoplight Office SA may be able to use broader findings to address the indicators that sit in the control of the government or other groups, thus serving an advocacy purpose. This opportunity and use of data should also be clearly articulated to all participants as, "Statistical visibility is power" (Ray, 2003, p. 8).

5.4.2 Communication and Feedback Loops

Despite the confusion in perceiving Poverty Stoplight as implementing organization rather than solely a tool and methodology, the emerging adults who are working as facilitators in case A raised vitally important critiques. There is a need for the Poverty Stoplight Office SA to ensure that its messaging and function be clearly articulated to all levels of staff within the implementing organizations and particularly to ensure that the participants who are offered the Poverty Stoplight survey have full comprehension of the purpose of the tool, how their data is managed and confidentiality ensured, the methodology and process, and ideally curriculum and services that will be offered following the survey.

5.4.3 Mentorship

It is important to note that the organization in case B has recently hired a dedicated staff member to focus on conducting the Poverty Stoplight programme including following up with surveys conducted during home visits and to offer more thorough mentorship to encourage the participants to work on the indicators they had prioritized and ensure they have the skills and coaching to be successful in utilizing the tool. This may be a common approach for organizations new to the tool who may pilot it with a small number of participants without adjusting too much of their existing programming and then after reflecting on the data and the experience of staff and participants with the tool are then able to make the necessary organizational adjustment to more fully embed and integrate the Poverty Stoplight metric and methodology into their programming. Once again the facilitators in case A explained why they see this role as so important while also ensuring that Poverty Stoplight is much more than a census data collection metric which stems from a certain level of guilt they expressed for having implemented the survey without then offering their students follow-up support:

'OK so you're bringing about this notification about where I actually stand but what are you going to do about it?' So I think...it's quite pathetic when you are more like a teacher and not a mentor, so if you say 'You have to do that and that' but you're not mentoring or following up on whether this person is doing that, or not doing that, and be there to assist ... sort of like a coach, just someone to be there so when perhaps someone is stuck just have someone to say 'no you can actually do this in order to still go on' ... I think that would be much better. So in the case of the Poverty Stoplight if there was someone who would do a proper follow up I think (gives thumbs up).

Many of the ways in which the tool had been implemented, if not as originally intended, seem as though they could be remedied in the onboarding process of new implementing organizations preparing to utilize the tool.

Although the Poverty Stoplight Office SA cannot prescribe specific programme models and interventions to their partner organizations the results of this study stress the importance of the mentoring process which suggests it should be required, particularly for youth. Each phase of the tool and methodology is vital to the overall impact as well as the evidence demonstrating the potential negative impact incomplete implementation can cause. These factors should be stressed to new implementing organizations to ensure they are better equipped to offer the full wrap-around methodology. Emerging adults should be recognized for their interest and motivation in understanding and addressing their current circumstances and their agency to take action should be supported. As Hammler & Solis (2018) explain, “The poor, no longer docile recipients of poverty programs are now ready to critically engage and co-produce knowledge and actions in dialogue with a mentor” (p. 19). It was clear in this study that the participating emerging adults have a real desire to pursue their aspirations and are motivated to learn about the roles they can play in improving their own lives.

5.4.4 Solution Sharing

This also speaks to the finding that it is imperative that organizations utilizing the survey have a clear connection to solutions for the indicators. As the Poverty Stoplight Office SA explained they do their utmost to ensure that the organizations they partner with are willing to be agile in their programmes and willing to respond to the outcomes and learnings the Poverty Stoplight survey and methodology reveal. If for example many of the participants are red in their ‘Capacity to Budget and Save’ indicator but that organization only offers reproductive health education, they should expand their offerings to respond to the actual needs of their beneficiaries or partner with an organization who can offer that programming. Again, if an organisation sees that security is a significant red indicator of their beneficiaries’ well-being they should compile and anonymize that data and present it to the relevant safety and security departments to advocate for community action and programmes to be implemented.

The Poverty Stoplight Forums hosted by the Poverty Stoplight Office SA also provide a space for the implementing organizations to share their programmes and ways in which they have responded to the survey results to ensure it truly is possible for their beneficiaries to work towards transitioning from red and yellow to green in all their indicators over time.

Without true mobility enabled by the organizations, their beneficiaries will remain in poverty regardless of the numbers and stats produced as outcomes for that organization. All organizations should be able to self-reflect and ensure that they are truly working to eradicate poverty and are not protracting an environment that enables the cycle of poverty to persist.

5.4.5 Target Group

This study, working with emergent adults who do have certain enabling factors in their lives, confirmed previous research that Poverty Stoplight is most effective at addressing moderate poverty (Hammler & Burt, 2017). Although this study did not examine the effectiveness of the tool in enabling improvement in successive surveys, as most participants in this study had only completed their initial baseline Poverty Stoplight survey, there did seem to be evidence that the sweet spot for this tool would be with emerging adults who are currently moderately poor and unemployed but will have income-earning opportunity through employment or entrepreneurial activity during the intervention of the supporting organization.

5.4.6 Terminology and Language

During the course of this study, the researcher noted the continual challenge many had with the name of the tool. Some simply mistook the name to be “Poverty Spotlight”, perhaps because in South Africa the term Stoplight is unfamiliar as the red, yellow, green traffic lights are colloquially referred to as “robots”. However, the researcher also experienced some direct pushback to the upfront use of “Poverty”, with some development professionals stating they wouldn’t use a tool that labels people as “poor”. Perhaps the expanded range of ‘Poverty Stoplight’s indicators and call to action for the family would be better reflected as a ‘Well-being Spotlight’ – focusing centrally on the green light of well-being rather than the red light of poverty and focusing on the families’ agency to determine their own path forward as much more than that of a ‘poor’ family but one working together to expand their well-being. This may also aid in reducing response bias by not having participants be introduced to the survey as ‘Poverty Stoplight’ prompting that they are already being viewed as affected by poverty or as a poor person, rather than a survey designed to capture and highlight their capabilities and resources already at their disposal.

It should additionally be noted that the Poverty Stoplight Office in South Africa allows all organizations and companies to rename the tool, and private companies always rename it when using it with their employees, however, all of the organizations who took part in this research implemented the tool with its participants as ‘Poverty Stoplight’. As the

Poverty Stoplight Office SA continues to expand its offerings to its partner organizations they too are considering a renaming, not to specifically avoid the upfront use of the term poverty but rather to speak to the broader range of tools they are developing.

5.4.7 Poverty Stoplight ongoing Innovation and Collaboration

Poverty Stoplight, as a social innovation, is continuing to reiterate and improve its product. The international team working with Fundación Paraguaya is currently developing the survey as an app to work not only on tablets but also on Android phones and laptop computers and further, the backend reporting platform which the implementing organizations utilize to analyse the metrics across the family, community, and programme levels are also being improved. Fundación Paraguaya is currently trialling two new systems and is receiving feedback from their international offices about what improvements and changes the implementing organizations would like to see. One or potentially both of these new backend systems will be available to their partner offices and implementing organizations to enable deeper analysis and further customisation of the tool based on the specific data required by the programmes or country-specific indicators. It will also enable organizations to flag specific families for follow-up ensuring all sequential surveys remain connected as the previous system's reliance on names or ID numbers left room for manual data entry mismatch. The Multidimensional Poverty Index will also be included in the new system ensuring alignment with international quantitative measures of Poverty which may be beneficial when organizations are sharing their data with larger government or international agencies for advocacy purposes. This potential for data-driven advocacy offers a real opportunity for the tool to shift away from solely addressing the issues the participating individuals and families have the agency to address, or the community level issues the implementing organizations may be able to influence, but to begin to use the data to advocate for, and address larger systems of injustice which keep people in poverty. This ongoing process is an example of the continued inclusive innovation process as bottom-up information and feedback process is contributing to a tool that is embedded in and informed by, the families and communities it serves.

Updates on this process were provided to the Cape Town-based implementing organizations at the Poverty Stoplight Forum hosted by the Poverty Stoplight Office SA which invited feedback from the attendees and also provided more local updates including increased staffing capacity and that the photographs currently in the survey will be updated with customised illustrations that will reflect more specific details as well as being more

racially and geographically reflective of the communities and families utilizing the survey in South Africa. The Poverty Stoplight Office SA also shared new tools they are developing to enable communities to keep efficient and accurate records of beneficiaries across programmes and across organizations.

This new app in development will encourage organizations working in the same communities to better communicate and collaborate and may assist in decreasing overlap of services. This type of system would be largely beneficial in communities such as seen in case D where participants in the focus group described their experience of having been involved in different NGOs in their local community since they were six years old and younger, and having journeyed through different programmes offered by different organizations over the years as their needs and interests shifted. This app would enable every organization who has partnered with that individual to share the services rendered and track the well-being of the individual over the years. These new innovations will be trialled at a small scale before incrementally being improved through feedback and careful thought is given to how the organizations and participating individuals experience the tool as some concerns were raised in the forum regarding this broader level of shared data and record keeping.

5.4.8 Poverty Stoplight's Advocacy Potential

The larger potential of Poverty Stoplight as an intervention striving to effectively eliminate poverty is in role of the organisations, including Poverty Stoplight itself, who are collecting household data to identify the areas of persistent deprivation which are categorized as being due to collective objective causes; those which individuals do not have agency to influence, and in turn collectively advocating for changes in the larger systems of injustice. This collaboration across organizations and the potential groundswell of a movement of both beneficiaries and advocates, backed by large scale data, can have a larger and longer-term benefit to global poverty than focusing exclusively on enabling individuals to change that which their individual agency is limited to.

As Poverty Stoplight has continually innovated and worked to improve its data collection and implementation methods over the past nine years globally and five years within South Africa it has potentially reached a stage of credibility and support to start utilizing its findings for larger-scale advocacy. Within South Africa the Poverty Stoplight Office has noted a persistent factor keeping families stuck in poverty to be debt, specifically in the form of store credit cards. This indicator of the systemic role of capitalism and consumerism, which was also apparent in this study, offers a targeted avenue for Poverty

Stoplight to advocate against the financial predation of the country's least economically stable consumers by the retail and other industries. Further, if the data contributed by the participating households is used collectively it shifts the perception of Poverty Stoplight as tending towards focussing on the upward mobility of a few individuals who have been able to move out of poverty which can distract from the intractable system-wide injustices that create the realities of poverty in the first place. The true potential of the tool to harness the positive potential of data from the individual and household level user all the way through to the larger public sector, community, national and global levels to leverage systematic change.

5.4.9 Youth Specific Approaches

As the Poverty Stoplight survey is designed for a family unit it may miss an opportunity for emerging adults to assess where they are as an individual and the progress they are making for themselves out of poverty. As discussed the marginalized emerging adults in South Africa largely live in collectivist families and communities and while organizations typically work with individuals, the Poverty Stoplight survey focuses on families because they generally share resources. However, where it would be impossible to eliminate the poverty of a child without at the same time eliminating the poverty of the mother, the same is not true for emerging adults who do have the opportunity, in theory, if not always in practice, to uplift themselves and then possibly be able to uplift their family. There could be particular indicators such as the expectations of the family on how much they need to contribute, as the participants in this study did have a range of levels of independence from their families, as well as an opportunity to view a set of indicators that they are solely responsible for. As Hammler & Solis (2018) outline from the perspective of the Capability Approach, "the central focus has to lie on individuals, not on the groups they belong to" and in response to the Poverty Stoplight survey's family focus, "A scholar developing an instrument strictly from the perspective of the CA would most likely not make that choice, and its implications for the interventions from the perspective of the CA deserve further scrutiny" (p. 34).

For emerging adults there may be an opportunity for the PSO and its partner youth organizations to develop a parallel survey specifically for young adults, much like they have a survey specifically for persons with disabilities, acknowledging that there are specific indicators for those who are disabled that affect their levels of poverty and wellbeing. This would enable the youth voice to be reflected in the tool, acknowledging that there is great

value to be added by including youth through dialogue and reflection in the process of developing the programmes and interventions that are available to them.

Additionally, the participatory approach executed in this study is an example of the potential for youth to design their own solutions to address their circumstances and map their way towards their aspirations and out of poverty. The Aspiration Box process (see Appendix F : The Aspiration Box Process) developed for the interview process also can serve as a mentorship tool to generate aspirations and explore the individual's unique capabilities while enabling them to start piecing together an action plan of the next steps they can take to work towards their aspirations. This process also gives emerging adults an opportunity to think and reflect on their core motivations, the drivers that are reflective of their own values which can serve as a compass as they navigate the many choices and opportunities that this pivotal phase of life will present them with. This generative tool pairs well with a methodology such as Poverty Stoplight as it adds an additional layer of individual aspiration to the survey, but can also be used on its own as a stand-alone process.

For emerging adults introducing these participatory approaches would alleviate the experience of feeling like taking part in Poverty Stoplight is just as data purveyor but instead providing a platform for youth to use their agency to develop solutions to their own poverty. As Hammler & Solis (2018) question:

Why do we assume that the poor have nothing to contribute and treat them as one-way recipients of programs? What if we changed the paradigm and put the voices of the poor at the centre of the development programs and solutions to eliminate their own poverty? (p. 2)

For emerging adults doing their utmost to face their circumstances and to overcome the tide of history they are up against, this is a vital question as they resist the 'waithood' being prescribed to them by their circumstances and seek to transition fully into adulthood freed from poverty. These marginalized emerging adults are motivated and willing to take part in developing solutions.

5.5 Conclusion

It is clear that greater support and opportunity for emerging adults to visualize and discuss their future selves enables more thorough aspiration development. Further, opportunities for emerging adults to understand both their current circumstances as well as a concrete example of what improved circumstances would look like, such as provided through

the Poverty Stoplight programme, enable emerging adults to aspire to a future self and future state that is not only relatable but also attainable and realistic. With the support of holistic and agile organizations who offer responsive and youth-focused programmes, marginalized youth can start to recognize the capacities they already have while simultaneously building and strengthening new ones on the path towards their aspirations.

Further, the findings emphasize that Poverty Stoplight should not solely be used as an organizational impact assessment and data collection tool, but to best enable empowerment, aspiration and overall efficacy, the methodology should be fully implemented and supported by longer-term mentorship support and therefore appropriate capacity and funding should be provided to yield its maximum benefit. This is key to enable participants the opportunity to meaningfully reflect and assess their situation, and further, the opportunity to define the priorities for their lives based on what they value and have reason to value.

6 Conclusion

Youth Development is a pressing issue globally as the wellbeing and aspirations of emerging adults can serve as a significant indicator of whether a country's social and economic systems are capable of enabling efficient transitions from childhood to adulthood, ushering in the next economically productive generation. In South Africa, youth development is a critical issue, with youth, especially those from marginalised communities, facing a range of challenges as they transition into adulthood and seek to secure employment, education or training. Furthermore, the current youth bulge in South Africa (and more broadly sub-Saharan Africa) offers two opposing futures for the country dependant on how it responds to and enables the aspirations of its emerging adults. Particular attention should be given to the aspirations theoretically offered to youth in comparison to the reality of their capability set and the functionings they have real access to pursue. This raising and constraining of youth aspiration can lead to aspiration failure on the individual level and social and political instability at the societal level. Despite the efforts of various stakeholders a large proportion of South Africa's youth are marginalized and struggle to access further opportunities. If the national policies and programmes emphasise the importance of dealing with emerging adults on their own terms, then the outcomes for emerging adults will be reflective of their well-being freedoms and aspirations.

This study examined Poverty Stoplight as a capability measurement tool and its ability to enable aspiration for marginalized emerging adults in South Africa. Through a youth-focused participatory methodology, it was found that emerging adults can fluctuate between feeling excited and overwhelmed when thinking about their futures, largely depending on their current access to opportunities and feeling of momentum towards their aspirations. Youth predominately aspire to be able to assist others both by providing opportunities as well as financial support. Additionally, they seek accomplishment and the independence of financial freedom. Many emerging adults have entrepreneurial aspirations compared to desiring a specific career or job, which while commendable, also raises certain concerns.

Emerging adults perceive their own attributes such as working hard, perseverance, self-reliance, resilience, and having a positive mindset as the primary enabler to achieve their aspirations. There is also a significant desire for supportive mentorship and the resources to enable their aspirations. This lack of resources is additionally seen as the primary impediment between emerging adults and their aspirations followed by a lack of self-confidence and the significant pressure felt from their families and cultures.

The participants in this study experienced the Poverty Stoplight programme as empowering and that it enhanced awareness of their capabilities. There were also important experiences reflective of the variation in the implementation of the tool and methodology and the emotional challenge of confronting the reality of their circumstances. Through the Poverty Stoplight survey results, valuable insights were gained pertaining to the key challenges affecting emerging adults. The key challenges included financially based indicators of overall household income, lack of steady employment and income sources and the capacity to budget and save. Second to financial related indicators was the significant daily struggle for safety and security which can in itself limit well-being and access to opportunities.

These findings yielded several recommendations pertaining to providing support and enabling opportunities for emerging adults. Providing a strong foundation of financial literacy is both needed and highly desired by emerging adults as it enables them to make the most of any income opportunity and also provides some valuable developmental milestones in their transition from child to adult within their households. Additionally, it is crucial for cross-sector collaboration to be pursued as many bridges need to be established to usher emerging adults into decent employment opportunities as this provides a sustainable launch pad into further aspirations.

The findings also yielded several implications for the Poverty Stoplight programme pertaining to data accessibility, communication, mentorship and solution sharing. The research process of this study also offered key learnings for youth-specific approaches of best implementing the Poverty Stoplight programme and enabling aspiration through youth-focused participatory processes.

Despite the limitations of this research, this study is relevant for stakeholders in South Africa and globally as it examines the critical issue of youth development, with a focus on the ability for young people to attain their aspirations. Furthermore, it analyses the capability measurement approach as a means to ensuring young people can better understand and plot their way out of poverty, making the most of their individual capabilities and attributes, while recognising the broader structural and systemic challenges they face. This exploration of practical tools and methodologies being developed and utilized by pioneering organisations in the South African context provides empirical evidence of the merit of such approaches, with recommendations on how tools and approaches can even better serve the needs of youth.

Further, longitudinal research is merited into the use of such capability measurement approaches to empower youth and the further use of participatory methodologies.

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Appendix A : Sustainable Development Goals and Targets applicable to this study



Goal 1. End poverty in all its forms everywhere

1.1 By 2030, eradicate extreme poverty for all people everywhere, currently measured as people living on less than \$1.25 a day

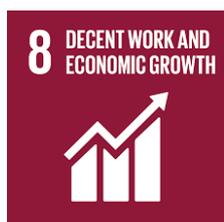
1.2 By 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions

1.3 Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable

1.4 By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance

1.a Ensure significant mobilization of resources from a variety of sources, including through enhanced development cooperation, in order to provide adequate and predictable means for developing countries, in particular least developed countries, to implement programmes and policies to end poverty in all its dimensions

1.b Create sound policy frameworks at the national, regional and international levels, based on pro-poor and gender-sensitive development strategies, to support accelerated investment in poverty eradication actions



Goal 8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

8.2 Achieve higher levels of economic productivity through diversification, technological upgrading and innovation, including through a focus on high-value added and labour-intensive sectors

8.3 Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services

8.5 By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value

8.6 By 2020, substantially reduce the proportion of youth not in employment, education or training

8.10 Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all

8.b By 2020, develop and operationalize a global strategy for youth employment and implement the Global Jobs Pact of the International Labour Organization



Goal 10. Reduce inequality within and among countries

10.1 By 2030, progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average

10.2 By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status

10.3 Ensure equal opportunity and reduce inequalities of outcome, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies and action in this regard

10.4 Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality



Goal 11. Make cities and human settlements inclusive, safe, resilient and sustainable

11.1 By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums

11.2 By 2030, provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, women, children, persons with disabilities and older persons

11.3 By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlement planning and management in all countries

11.4 Strengthen efforts to protect and safeguard the world's cultural and natural heritage

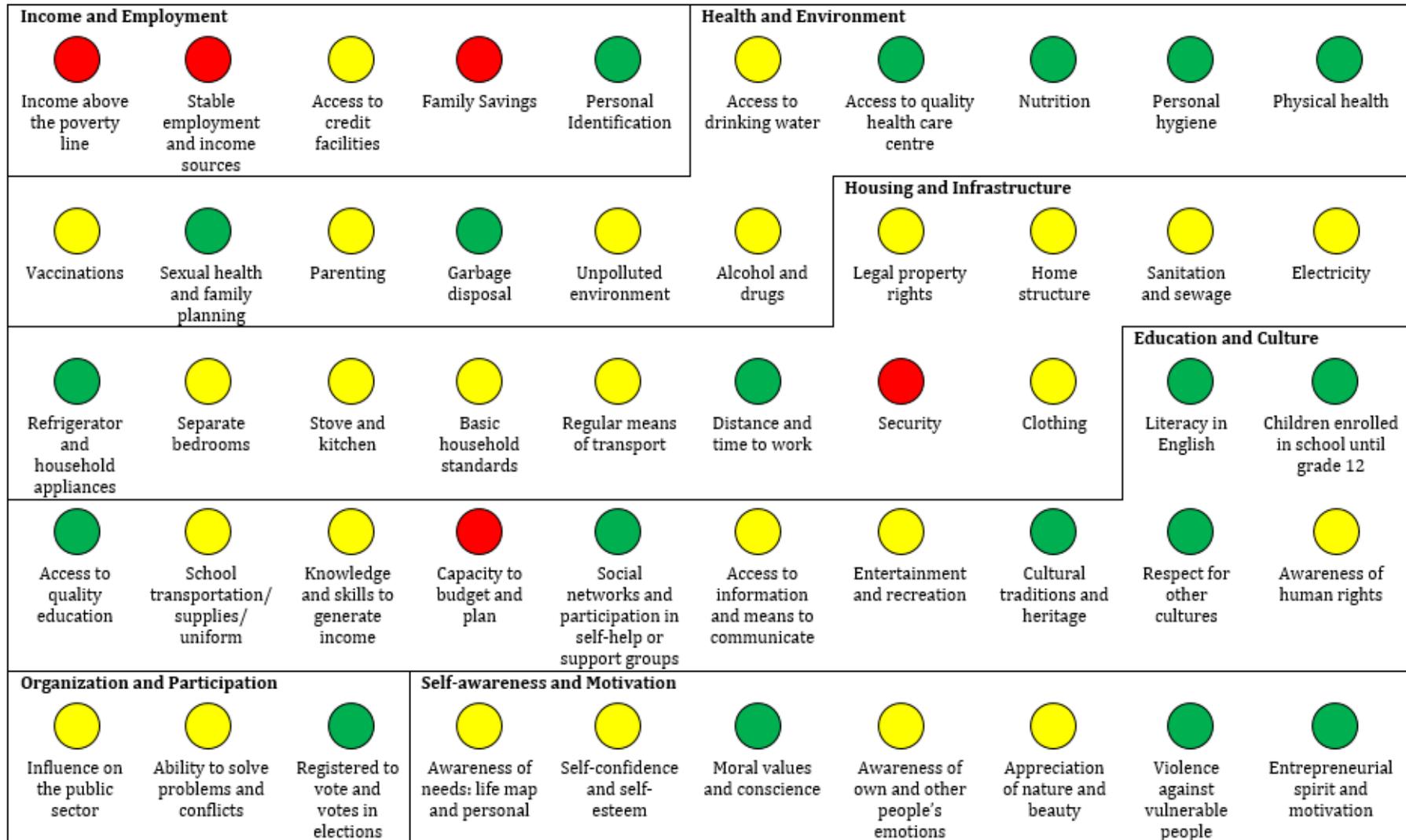
11.a Support positive economic, social and environmental links between urban, peri-urban and rural areas by strengthening national and regional development planning

11.b By 2020, substantially increase the number of cities and human settlements adopting and implementing integrated policies and plans towards inclusion, resource efficiency, mitigation and adaptation to climate change, resilience to disasters, and develop and implement, in line with the Sendai Framework for Disaster Risk Reduction 2015-2030, holistic disaster risk management at all levels

11.c Support least developed countries, including through financial and technical assistance, in building sustainable and resilient buildings utilizing local materials

United Nations. (2015). Transforming our world: the 2030 agenda for sustainable development.

Appendix B : Sample Poverty Stoplight Survey Dashboard



Appendix C : South African Organizations Utilizing Poverty

Stoplight

Organisation	Description
1. Africa Co-operative Action Trust (ACAT)	ACAT helps rural families overcome poverty through home food gardens and income generation in the KZN province.
2. Africa Foundation	Africa Foundation helps rural communities through socio-economic development.
3. Afrika Tikkun	Afrika Tikkun enables young people from disadvantaged communities, in urban environments, to become economically empowered.
4. African Beekeeper Trust (African Honey Bee)	African Honey Bee enables families from severely disadvantaged rural communities to build sustainable micro-beekeeping businesses.
5. Afrique du Sud, Bidonvilles (ASB) for Township / Township Patterns	Afrique du Sud, Bidonvilles focusses on job creation and women's economic empowerment through urban township-based sewing co-operatives.
6. Allan Gray Orbis Foundation Endowment	The Allan Gray Orbis Foundation Endowment forms part of a group of three independent but associated trusts. All three trusts share the joint challenge of addressing the unacceptable levels of poverty and unemployment in Southern Africa.
7. Beautiful Gate	Beautiful Gate focusses on family strengthening, child health and education in urban townships in the Cape.
8. Belgotex Floorcoverings PTY LTD	Belgotex Floorcoverings PTY LTD is a soft flooring specialist manufacturer.
9. Black Umbrellas	Black Umbrellas is an enterprise development incubation organisation partnering with the private sector, government and civil society to address the low levels of entrepreneurship and high failure rate of 100% black owned emerging businesses on the African continent.
10. Container World	Container World provides Instant space solutions through the provision of all types of marine shipping containers, both new and used, as well as the <u>conversion of containers</u> for a variety of applications.
11. DevCom	DevCom is a communication consultancy that uses existing business measurements and intelligence to inform communication strategy with a focus on business and social impact.
12. Domino Foundation	Domino Foundation creates essential structured interventions geared towards meeting the needs of individuals and communities in urban environments in KZN.

13. Drakenstein Transformation	Drakenstein Transformation facilitates Community Transformation on the principles of Transformourworld, in the Drakenstein area of the Western Cape.
14. Ethembeni HIV AIDS Ministry	A faith-filled organisation supporting vulnerable families affected by HIV and TB in the Umgeni and Mpofana municipalities by honestly sharing life stories in respectful relationships.
15. Fair Trade Trust / Turqle Trading	Fair Trade Trust was established to create a pool of funds to pay for education projects for the workers and their families in the Western Cape.
16. Fisantekraal Centre for Development	Fisantekraal Centre for Development restores dignity and builds self-esteem and self confidence in unemployed people through various skills development courses. They operate in the urban area of Durbanville, Western Cape.
17. Fix Forward	Fix Forward creates opportunities for contractors in low-income communities to develop and thrive.
18. Food Lovers Market	Food Lovers Market is a large fruit, vegetable and grocery retail enterprise, operating in urban environments.
19. FoodForward SA (formely FoodBank)	FoodForward SA provides food support to over 1,000 Agencies in urban areas in South Africa.
20. Gold Youth	Gold Youth implements quality youth peer education programs based in urban environments.
21. Habitat for Humanity	Habitat for Humanity provides decent shelter, improves livelihoods and reduces housing poverty for low-income families in urban areas.
22. Harambee Youth Employment Accelerator	Harambee Youth Employment Accelerator works to solve the youth unemployment challenge in urban environments.
23. Inoxico Pty Ltd	Inoxico is a specialist credit bureau that provides risk mitigation solutions within a defined client or industry context.
24. Inuka Fine Fragrances	Inuka Fine Fragrances sells cosmetic and fragranced products at wholesale prices to independent entrepreneurs to create a platform for anyone seeking to obtain financial independence and is based in the Western Cape.
25. IZulu Orphan Projects	Izulu Orphan Projects educates, feeds and supports 1700 rural South African orphans, as well as the children of HIV+ widows.
26. Jewels of Hope	Jewels of Hope provide orphans and vulnerable children in South Africa with basic needs, access to school, care and a sense of purpose.
27. Junior Achievement SA	Junior Achievement South Africa offers young opportunity makers an experiential platform where they can explore real business activities in urban areas.
28. Kouga Wind Farm RF Pty Ltd	Kouga Wind Farm is a renewable energy enterprise on the Eastern Cape coastline of South Africa. The wind farm delivers 80 megawatts of grid-connected capacity in the quest to power the country's low-carbon future.

29. Learn to Earn	Learn to Earn aims to eradicate unemployment through skills development & job creation in the urban areas, Khayelitsha and Hermanus.
30. Learning in Reach	Learning in Reach offers an education to young children that is of equal value to more affluent suburbs.
31. LifeLink 24/7 Cares / Clothes to Good	C2CX recycles clothes/goods to create a 'do good fund' for organisations. They create inclusive jobs, micro-businesses, care for the environment and offer the end consumers high quality, low priced used clothes/goods.
32. MES Mould Empower Serve NPC	MES addresses the challenges of health, housing, unemployment, basic needs and spiritual well-being of vulnerable people in cities in South Africa.
33. Mosiamise Rural Development	Mosiamise Rural Development specialise in tailor-made solutions for Traditional Councils and Authorities, local and district municipalities that help in the growth and development of rural communities.
34. National Youth Development Outreach	NYDO has various development programmes that provide an alternative to a life of drugs and gangsterism. They provide an integrated and holistic approach to working with young people.
35. Oasis Association	Oasis Association positively impacts people with intellectual impairments and disabilities in urban environments.
36. O Grace Land	O Grace Land is a safe place for young women over the age of 18 to grow and to get ready to step into adult life and is based in the urban area of Pinelands in the Western Cape.
37. PET Recycling Company (PETCO)	PET Recycling Company recycles plastic products and offers training and skills development in urban environments.
38. Pinotage Youth Development Academy	The Pinotage Youth Development Academy (PYDA) develops the capacity of young, disadvantaged South Africans to prepare them for employment within the wine and fruit industries and related sectors, in the urban and agricultural area of Stellenbosch.
39. Project Gateway	The vision of Project Gateway is to see local churches caring for the poor in the areas of <u>Care</u> , <u>Education</u> , and <u>Empowerment</u> , and to provide a model and resource base for the city of Pietermaritzburg and the surrounding communities.
40. Ranyaka Community Investment Managers	Ranyaka Community Investment Managers is a social enterprise that was established to provide sustainable, integrated solutions to the challenges facing towns, neighbourhoods and communities in South Africa.
41. Refilwe Community Project	Refilwe Community Project is multi-focused serving many of the communities in the peri-urban area of Lanseria.

42. Rural Development Support Program	Rural Development Support Program supports the protection of human rights, with an emphasis on the rights of women, poverty alleviation equality and the prevention of gender based violence.
43. SAPPI	SAPPI is a South African pulp and paper company with global operations.
44. SaveAct	SaveAct facilitates the formation of savings and credit groups in rural communities as a tool to fight poverty, and as a means to empower women and other vulnerable groups.
45. Seed of Hope	Seed of Hope offers youth development, community care and skills to poor communities in rural areas in Durban.
46. Sinapi Biomedical	Sinapi Biomedical specializes in developing and manufacturing medical devices and is based in the Stellenbosch urban area.
47. Siyakholwa Development Foundation	The Siyakholwa Development Foundation focuses on community projects.
48. Siyaloba Training Academy	Siyaloba Training Academy facilitates lifelong learning through cost effective, professionally accredited technical training courses that promote individual development and a better quality of life for South Africa's coastal communities.
49. Shonaquip	Shonaquip designs, manufactures and supplies posture support wheelchairs, mobility equipment and positioning devices for individuals living with moderate to severe disabilities and is based in an urban environment.
50. Sustainability Institute	Sustainability Institute is an international living and learning centre providing learning experiences in ecology, community and spirit, and is based in the urban area of Stellenbosch.
51. TechnoServe NPC	TechnoServe operates in 29 countries and is a leader in harnessing the power of the private sector to help people lift themselves out of poverty. By linking people to information, capital and markets, they help people to create lasting prosperity for their families and communities.
52. The Clothing Bank	The Clothing Bank is a social enterprise that enrolls unemployed mothers into a two-year training programme to start small businesses by trading (mainly in the informal sector) in the clothing they buy from The Clothing Bank at discounted prices. Five branches - Cape Town, Johannesburg, Durban, East London and Paarl.
53. The Craft and Design Institute NPC	The CDI is a craft and design sector development agency, based in an urban area, with a mission to develop capable people and build responsible creative enterprises trading within local and international markets.
54. The Philile Foundation	The Philile Foundation aims to establish early childhood development centers in disadvantaged urban communities, running programs that are aimed at the physical, cognitive, emotional, spiritual and social development of children.

55. TLP Services	TLP Services offer entrepreneurship training to empower youth and adults to become entrepreneurs and help them set up their businesses in their communities.
56. uThungulu Community Foundation	uThungulu Community Foundation aids in generating funds for resources, to benefit local communities, in the form of grants issued to non-profit and community-based organisations in rural areas.
57. Uviwe Child and Youth Services	Uviwe Child & Youth Services (formerly known as PE Childline) is a registered child protection organisation in the city of Port Elizabeth.
58. WDB Trust	WDB Trust links poor rural communities to developmental resources in their areas in order to assist them to graduate from poverty.
59. Westlake United Church Trust	Westlake United Church Trust helps the urban Westlake community through empowerment, education, skills development programs and home-based care.
60. Wildlands Conservation Trust	Wildlands has networks in 60 communities across KwaZulu-Natal, Western, Northern & Eastern Cape, Mpumalanga and Gauteng, transforming the lives of thousands of South Africans and improving their livelihoods through innovative sustainable programs.

Appendix D : Participant Consent Form

Master of Philosophy in Inclusive Innovation Interview Consent Form:

Participant name:

I volunteer to participate in a research project conducted by **Ashley Newell** as partial fulfilment of the requirements for the MPhil Degree at the Graduate School of Business. I understand that the research is designed to gather information about poverty measurement and capability building instruments for youth in South Africa and that I will be one of approximately 40 people being interviewed for this research.

Background and purpose of the research

The purpose of this study is to examine how capability measurement tools, such as 'Poverty Stoplight' enable youth to develop their aspirations and to explore how youth could be involved to best innovate these tools to address their unique life phase and context.

Ethics approval

Ethical consent for the study has been approved by the *UCT Commerce Faculty Ethics in Research Committee*.

Participation and confidentiality

I understand that my participation in this research is voluntary, that I will not be compensated and that I may withdraw at any time.

The interview will take approximately 60-90 minutes to complete and will be audio recorded.

I understand that I will not be identified by name in any reports using information obtained from this interview and that my confidentiality as a participant in this study will remain secure. Subsequent uses of records and data will be subject to standard data use policies which protect the anonymity of individuals and institutions.

Should you have any questions or concerns please contact me or my supervisor.

Ashley Newell
ashley.michelle.newell@gmail.com
072 855 1371

Professor Martin Hall
martinjohnhall21@gmail.com
072 058 0389

Consent

I consent to participate in this interview, based on the terms outlined above and subject to the following additional condition of my own (if any).

Signed by Student _____ **Signed by interviewee** _____

Date _____ **Date** _____

Consent for one-on-one Future Narrative Mapping Interviews

Initial by each statement you are consenting to:

____ I consent for Ashley Newell to contact me to schedule a one-on-one interview

____ I consent for Ashley Newell to be given access to my Poverty Stoplight survey results and understand that if my survey results are referred to in the research, that an alias name will be used and that my identity will be protected.

During the interviews, we will be drawing a map and creating 3-D representations of your goals and aspirations. These will be yours to take home. In order to record this, I would like to photograph this process.

____ I consent that non-identifying photos can be taken.

Signed by Student _____ Signed by interviewee _____

Date _____ Date _____

Appendix E : Interview Guides

Focus Group Guide

Focus Group Preparations and Introductions

- Secure quiet and private venue within area of the cases' organization
- For participants not in programmes provide refreshments and travel stipend
- Set up recording device
- Introduce myself and review the purpose of research and consent form
- Explain today's process and ask for any questions
- Pass out Warm-up Questionnaires and give 5-10 minutes to answer
- Ensure consent to audio record and review confidentiality and permission to leave the group at anytime
- Emphasize:
 - You all are the experts on your lives and I'm interested to hear your stories
 - It's OK to have different ideas or opinions
 - If I at any time say something you feel is incorrect please correct me
- Get a general sense of the programme they were on and how/when they took part in the PS survey

Focus Group Questions

1. What has your experience of using the Poverty Stoplight tool been?
2. Have any of you implemented this into your lives in any way?
3. Do you feel like you know the next steps to take in order to work towards your goals?
Do you think this tool helps them map that out?
4. What changes if any would you like to see to the tool?
5. What do you all feel is the biggest hurdle between you and your goals?
6. What people, programmes, or opportunities do you have access to help you reach your goals?
7. Do you feel you are able to give input and suggestions towards what programmes and opportunities are offered to you as youth?
8. Do you feel like you have people in your life whom you can discuss your goals for your future with? If so, who are these people?
9. What do you expect of your future?

- Ensure consent to audio record and review confidentiality and permission to end the interview at anytime

Interview Process

- Get a general sense of their experience of the programme they were on and how/when they took part in the PS survey if applicable
- Introduce their PS survey dashboard and discuss it with them
 - Experience of taking the survey
 - Feelings about the results
 - Thoughts on time passed since taking the survey
- Introduce their focus group warm-up questionnaire or discuss their own aspirations
- Explore any connection between PS survey and their Aspirations and the steps they are making/wanting to make towards their aspirations.
- Introduce the Aspiration Box process (See Appendix C)
- Aspiration Box Process
- Conclude Interview and ask if there are any questions
- Thank participant for their valuable time and for their contributions
- Explain the remainder of the research process

Staff Interview Guide

Introductions

- Set up recording device
- Introduce myself and review the purpose of research and consent form
- Ensure consent to audio record and review confidentiality

Staff Interview Questions

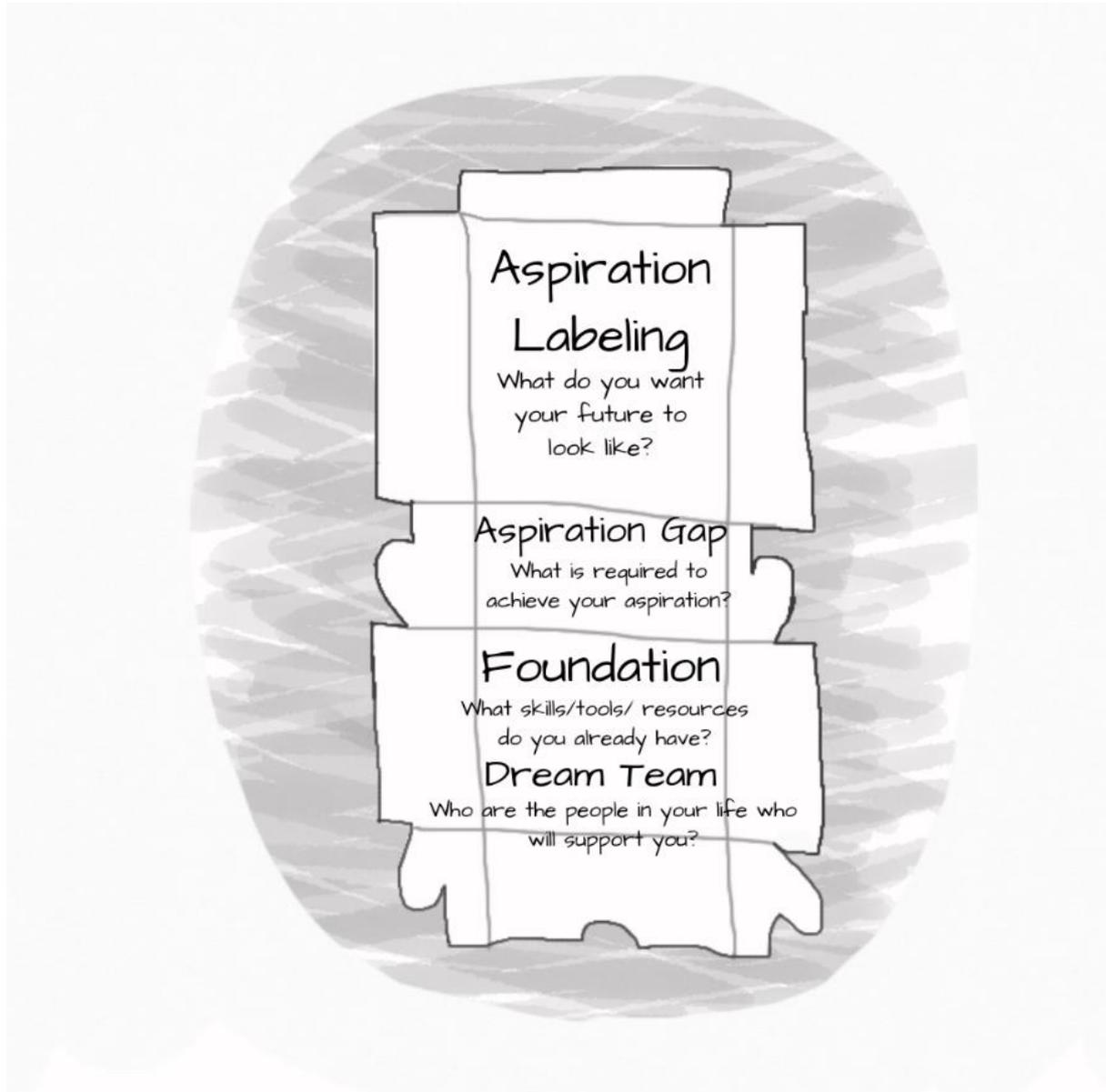
1. Can you tell me a bit about your process for using Poverty Stoplight?
 - a. When was it given and how often?
 - b. How was it administered?
 - c. What was done to debrief the results?
 - d. Any next steps?
2. What was your professional opinion of the tool?
 - a. How do you see it best utilized?
 - b. Are there any changes you would see beneficial for using the tool with youth?

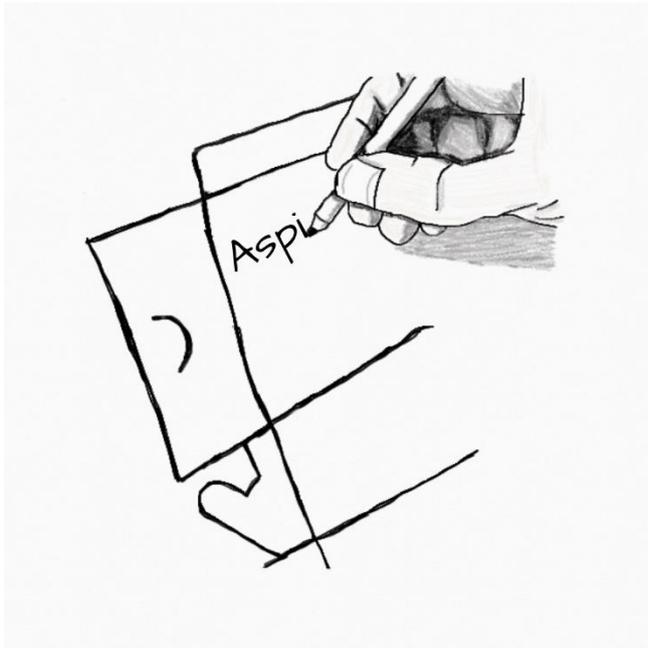
3. Do you think the tool results in any change in behaviour or choices?
4. What are the most significant hurdles your clients are facing to achieve their aspirations and ambitions?
5. What would make it easier for youth to achieve their aspirations and ambitions?

Appendix F : The Aspiration Box Process – Practical Application

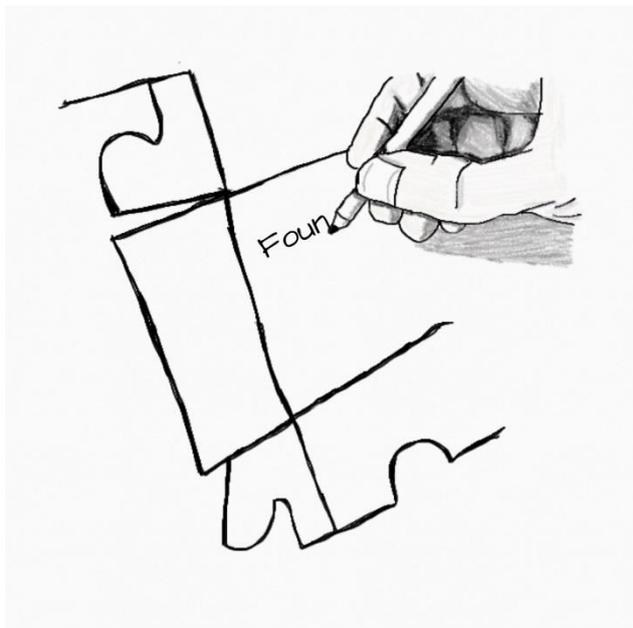
There are five stages to the process: Aspiration Labelling; Foundation and Dream Team; Aspiration Gap; Core Motivations; and Well-being Freedom.

It begins as a blank flat cardboard box that once formed fits in the participant's hands.





1) **Aspiration Labelling:** While the box was still flat the interviewee was asked to write their dream or Aspiration on the lid of the box being asked: “What do you want your future to look like?” Some participants opted to make multiple boxes viewing certain aspirations as a step towards a longer-term, often more idealist, aspiration.



2) **Foundation and Dream Team:** Then in the square that would become the bottom of the box the interviewee was asked about what skills, tools, or resources they already have to capture the functions and capabilities already available to them. They were then asked about their ‘dream team’, who are the people in their life who will support them (emotionally or materially) on their journey towards their aspiration. This square represents their foundation or current set of capabilities

and functionings from which they can build towards their dream or aspiration.



3) **Aspiration Gap:** The next step involved starting to physically form the box by folding up the sides to symbolize the building up off the foundation, discussing with the interviewee what is required to make their dream a reality, what steps, resources, skills are required to get them from their foundation to their aspiration. The researcher and the interviewees work collaboratively to brainstorm what steps might be needed and what skills and resources required for their particular aspiration. This step also speaks to the interviewee's aspiration gap or the difference between the standard of living that one has and the standard of living that is aspired to (Ray, 2003).



4) **Core Motivations:** In the final step of the Aspiration Box process the box is now fully formed and filled in with the foundation, the aspiration gap, and the aspiration. The box is now handed to the interviewee and told that now that the step's written on the side have taken place building off of their foundation they have achieved their Aspiration. This is to enable them the physical ability to hold the object that represents their future-self. The box is

then opened and they are asked, "How does it feel now that your dream is a reality?". The feelings they describe are transcribed by the researcher on small sticky notes and placed in the box as the interviewee talks. Another question asked is "What is now different in your life?" which again speaks to their aspiration gap and how they

anticipate the achievement of their aspiration to change their standard of living and experience.

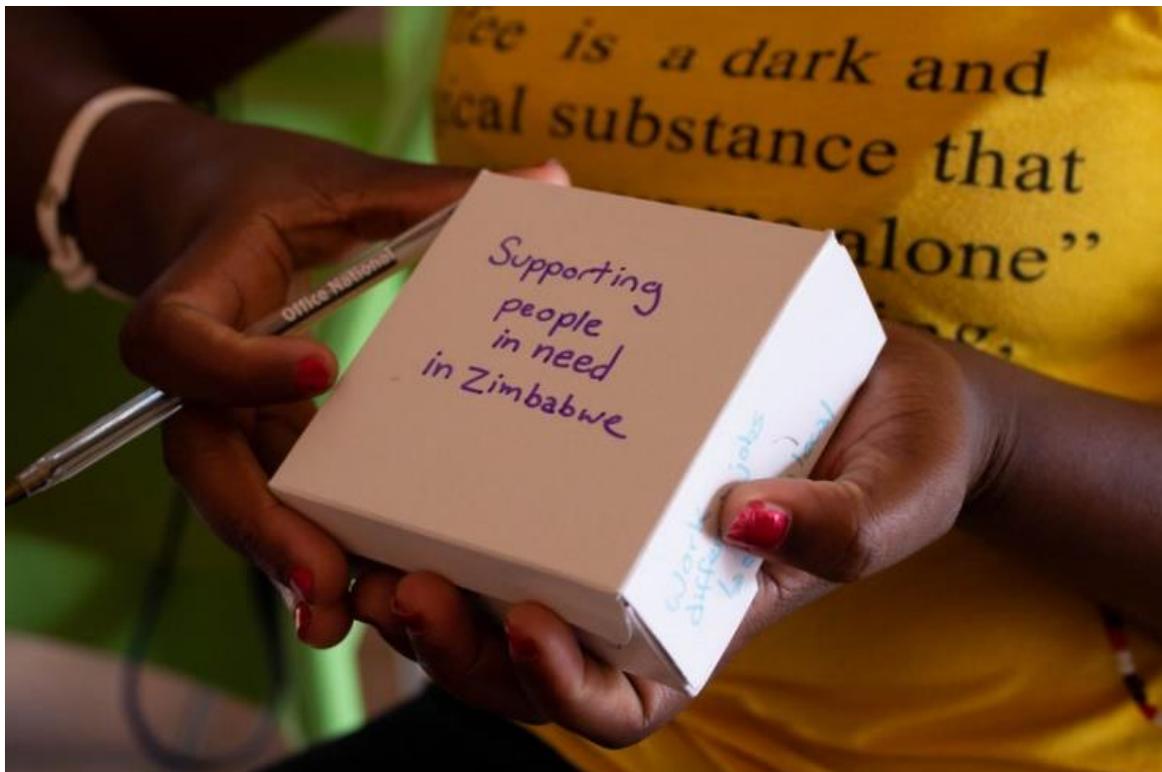
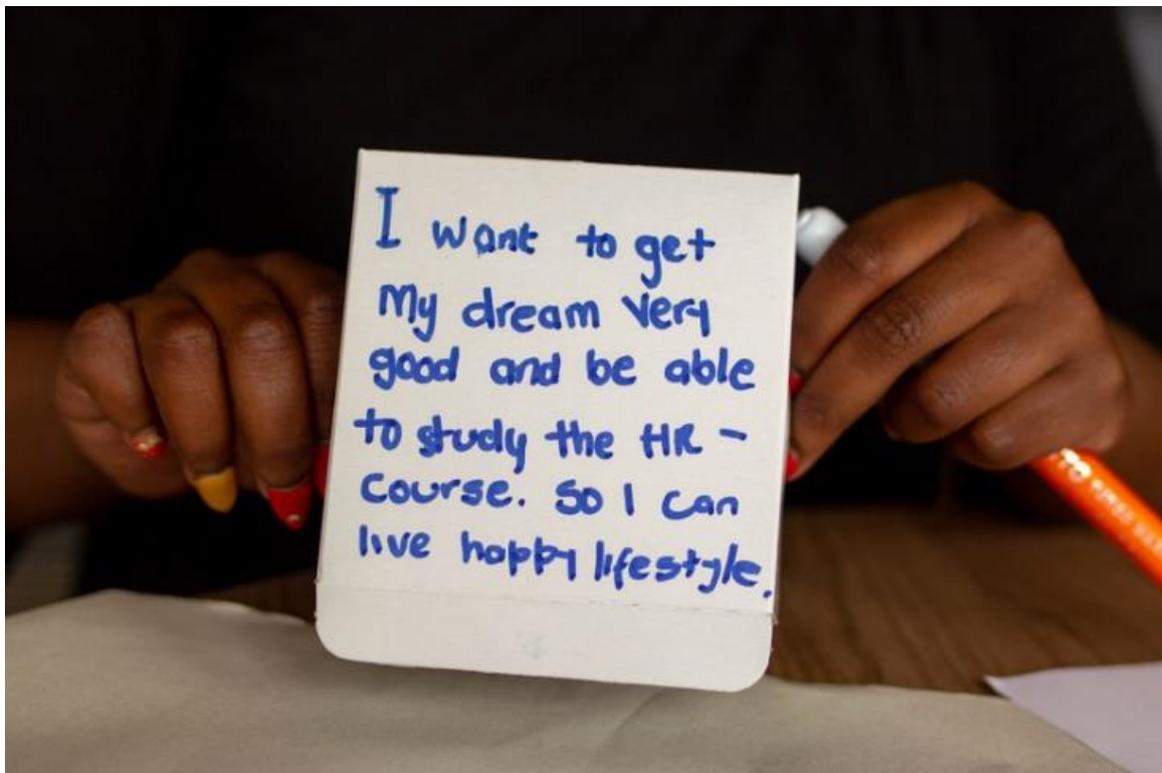


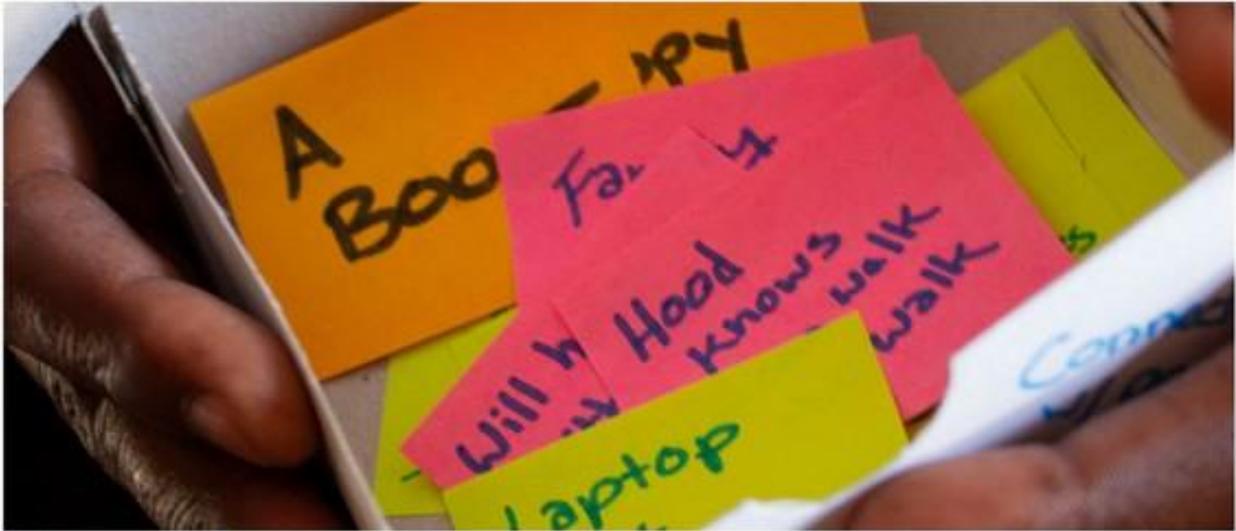
5) **Well-being Freedom:**

The researcher then reviews the box with the interviewee and points out how the notes placed inside of the box are the real core of what is motivating them and what their true goals are, as regardless what the aspiration written on the outside lid of the box is, for example, if they were aiming to become a flight attendant but instead became a

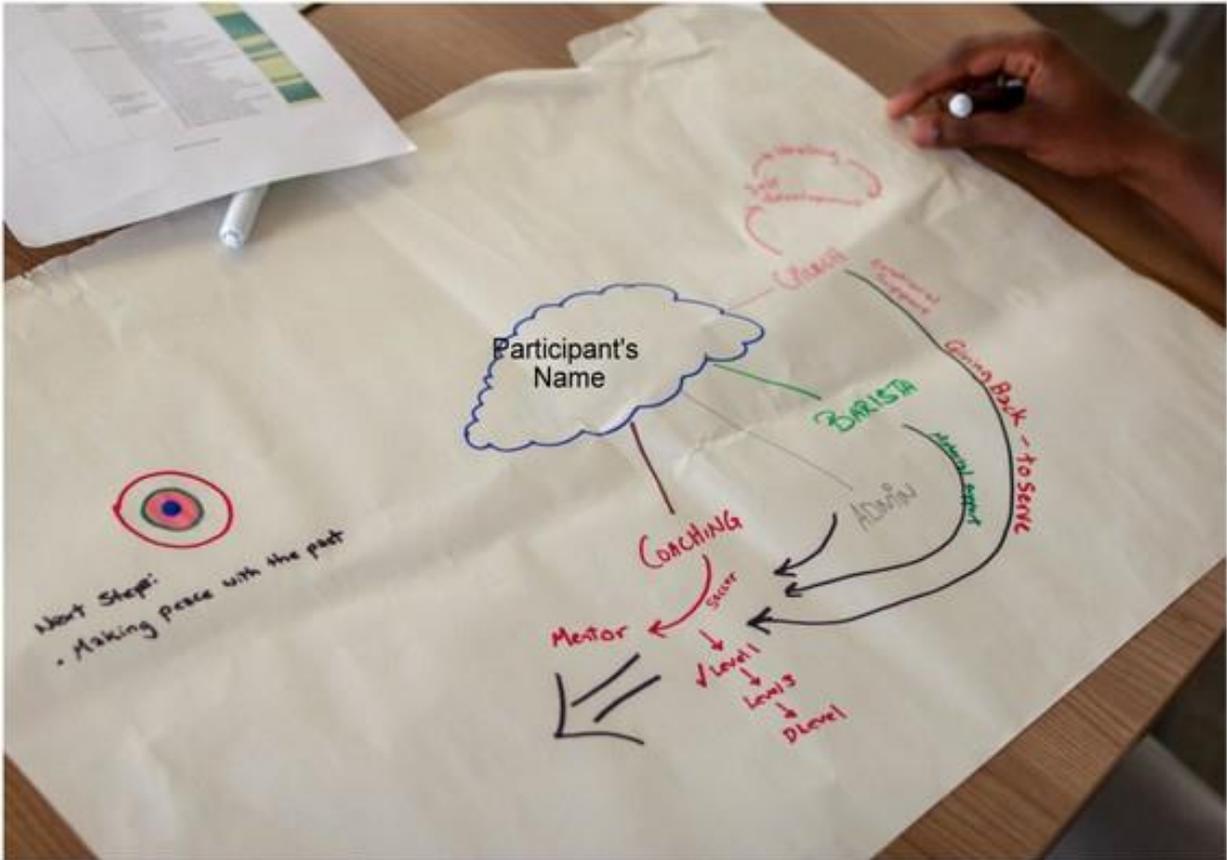
teacher, as long as their core motivations were met they would likely be satisfied with the outcome. This speaks to their ability to develop a capability set which enables them to explore and choose different combinations of what they are able to be and do in the world which can, in turn, further their well-being freedom (Caroline Sarojini Hart, 2012). The interviewee is offered to reflect and feedback on the process and invited to keep their box as a reminder of their aspiration and the process they have mapped out.

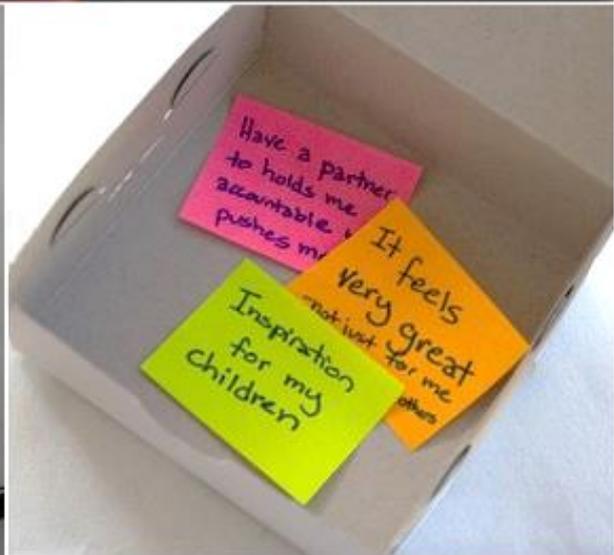
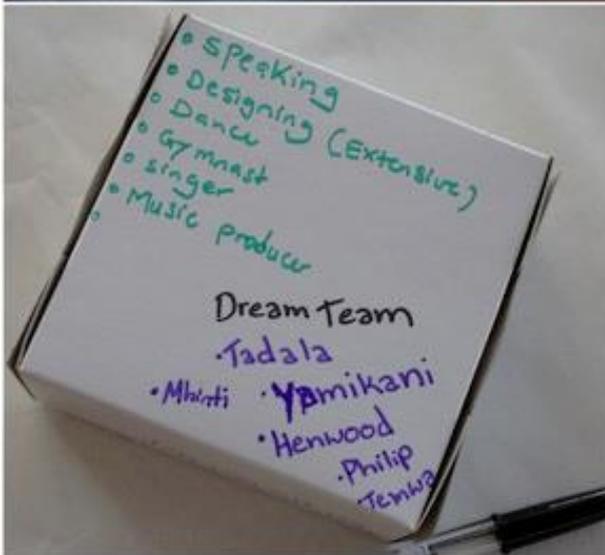
Appendix G : Participant's Aspiration Boxes

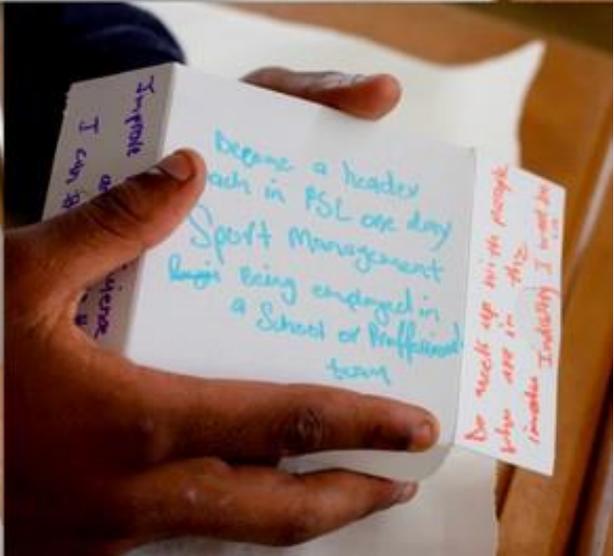
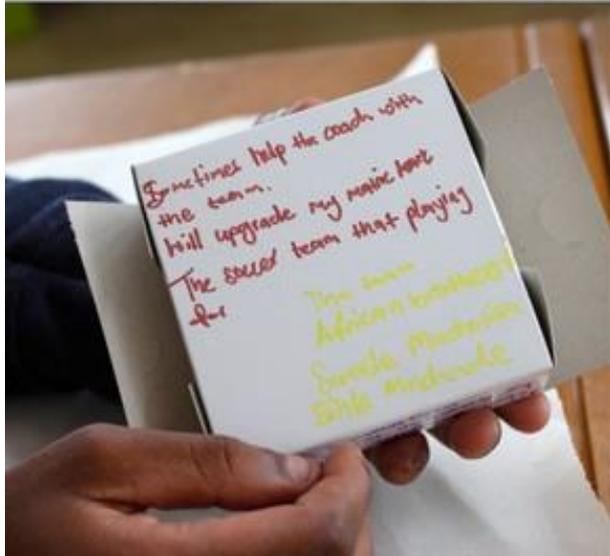
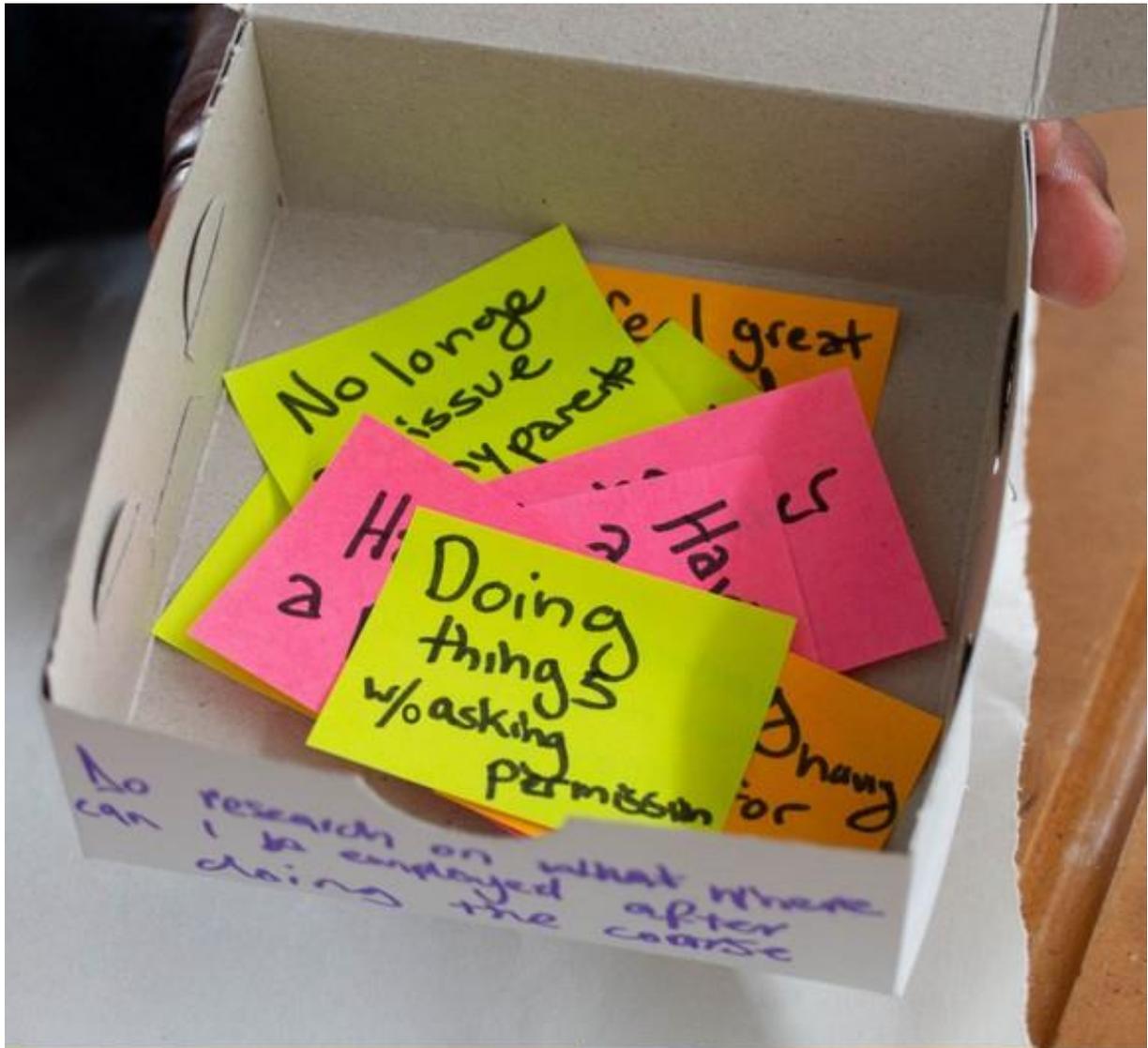












Appendix H : Coding Legend/Schema

Aspirations

- A1 Assisting Others
- A2 Business Owner / Org founder
- A3 Family
- A4 Being a role model
- A5 Career
- A6 Education
- A7 Success/ Accomplishment
- A8 Having own money/ Independent /Wealthy
- A9 Save money
- A10 House
- A13 This aspiration a step towards another
- A15 Fame/ notoriety

Perceptions of Enablers

- E1 Resources – financial and physical
- E2 Network/ role models
- E3 Education
- E4 Personal attributes
- E5 Getting a job
- E6 Mentorship/Support
- E7 Previous Work Experience
- E8 Supportive Home Environment
- E9 Getting experience
- E10 Psychological/ Spiritual Well-being
- E12 Knowing where you stand

Perceptions of Impediments

- I1 Family/ cultural pressure
- I2 Lack of Resources
- I3 Lack of Education/ Matric results
- I4 Family conflict/issues
- I5 Lack of experience
- I6 Lack of network
- I7 Lack of confidence in one's ability
- I8 Programmes not having expected outcomes
- I9 Community/ Environment
- I10 Legal Documentation
- I11 Previous negative experience in work setting
- I12 Cost of transport
- I14 Using boyfriends/ sugar daddies for support

Poverty Stoplight

- PS1 Empowering
- PS2 Helpful to plan
- PS3 Need for mentoring
- PS4 Lack of honesty in the survey
- PS5 Not implemented as designed
- PS6 Felt bad
- PS7 Have their own goal tracking system (non-PS users)
- PS8 Questions too complicated

Appendix I : Statistics of Participants' Communities

	Population	Households	Population density persons/km ²	% Black African	% isiXhosa	% aged 14-24	% household income below poverty line	Matric aged 20+	Higher Education aged 20+	Flush toilet connected to sewerage	Piped water inside dwelling	Electricity for lighting	% with no internet access
Gugulethu	98,468	29,577	15162	98.6%	88.6%	9.7%	71.4%	31.5%	5.7%	62.6%	47.6%	97.3%	66.7%
Imizamo Yethu	15,538	6,010	27227	91.6%	59.5%	9.9%	78.8%	27.9%	2.6%	61.7%	25.3%	80.1%	61.1%
Khayelitsha	391,749	118,810	10120	98.6%	90.5%	10.7%	73.7%	30.8%	4.9%	71.7%	34.6%	80.8%	66.8%
Kraaifontein	154,615	40,169	5017	43.3%	33.4%	9.4%	51.9%	31.8%	10.5%	93.6%	74.9%	94.3%	57.4%
Langa	52,401	17,402	16958	99.1%	92.0%	10.3%	71.5%	33.1%	7%	72.4%	49.6%	97.5%	64.8%
Nyanga	57,996	15,993	18775	98.8%	90.2%	10.4%	74.2%	25.3%	5.8%	80.8%	53.5%	95.3%	64.6%
Zweile	18,210	6,283	8615	94.7%	79.6%	9.6%	79.8%	24.6%	3.3%	92.5%	53.5%	78.9%	76.4%
Average	112,711	33,463	14553	89.7%	76.3%	10%	71.6%	29.3%	5.7%	76.5%	48.4%	89.2%	65.4%

(Statistics South Africa, <http://www.statssa.gov.za/>)

