**KEY POINTS**

- For young people living on the streets, building assets is particularly challenging as earnings are easily exhausted meeting the costs of basic daily needs.
- Assets are forms of financial, material and social ‘capital’ that street children and youth generate through employment and their social networks.
- Lacking shelter, street children and youth have limited ability to store possessions or protect them from theft, destruction by the authorities or the elements.
- Accumulating assets over time is a way for young people to achieve some stability and build their adult lives.

**ASSETS ON THE STREET**

Growing up on the Streets participants (198 street children and youth) took part in 18 focus group discussions about building assets. The discussions took place in Accra (Ghana) and Harare (Zimbabwe) in January 2015, and in Bukavu (DRC) in April 2016. Participants were asked to explore specific examples of assets important to them, in their daily and future lives.

‘Assets’ are tangible and intangible possessions or attributes needed to create some stability in life. Building assets has particular significance for street children and youth living in situations of chronic poverty, with limited agency over their economic and social conditions.

In terms of sustainable livelihoods (see Further Reading), assets have been defined as consisting of four key forms of ‘capital’. ‘Human’ capital includes an individual’s ability to generate income through employment; ‘social’ capital refers to networks among friends, family and community who provide material and emotional support; ‘physical’ and ‘financial’ capital include material assets such as housing, tools, and monetary savings. For young people, ‘building’ assets is important because they allow individuals to cope with everyday problems of no earnings or a loss of shelter.

**BUILDING HUMAN CAPITAL**

For the research participants, human capital included reference to their physical and mental attributes, such as parts of the body or the body itself (for example in reference to sex work), thoughts and intelligence, health, talents and creativity, self-respect, and “the energy which enables me to work” (Accra group 2). Success may depend upon “being cunning and courageous. If you are shy and fearful, you cannot get anything in life” (Bukavu group 4).

In all three cities, formal education was seen as an “important” form of human capital, because “if you have your educational qualification documents, you have more chances of getting the job” (Harare group 2). “Going to school” was “an asset,” because “if you are educated and dedicated to your trade that is your key to success” (Harare group 1). While lack of formal
education and training (or having evidence of it) was seen as limiting earning options, participants were able to list a variety of manual skills they had accumulated, including driving, working with poultry, making candles, weaving baskets, making pots and pans, art, painting, selling second hand clothes and “skilfully running away from the police” (Harare group 2).

In Accra, driving and learning “how to plait hair” are skills for boys and girls respectively. Education and skills were seen as long-term asset investments which, unlike physical and financial assets, could not be lost or stolen and could be called upon in future: “I went to learn batik tie-and-dye... when I am in need I can use it to work and get money; because I have learnt it” (group 8).

BUILDING SOCIAL CAPITAL

Appearance, demeanour and behaviour were important for social capital, including being “smartly dressed” and “able to talk to a person well” (Harare group 2). These personal qualities contributed to being “able to socialise and have good relations with people” (Harare group 4) and can be helpful in finding work as, “having good habits and manners” is “an asset” as “you are likely to get a job through them” (Harare group 6). Friendship was an important form of social capital which could have positive or negative consequences: “if you want to be successful in your life, you have to avoid friendship with bad people or the people who misbehave” (Bukavu group 3). Friends were able to give good advice, show good examples, help store or look after possessions, and were also an effective saving strategy; without “a place to stay”, spending money “with my friend” is an investment “so that they would share their money with me next time” (Harare group 5). Wider social relationships, including with police and soldiers, and potential employers such as stall holders, vehicle and kiosk owners, are also important in accumulating tangible and intangible assets. However, building trust is challenging where “the environment where we live... blocks our opportunity for work and income... the condition of the place makes it difficult for people to trust us” (Accra group 8). But staying in a particular area can enable street children and youth to establish relationships and “if you find someone who trusts you, you will get the job” (Harare group 2). Similarly in Bukavu, money and work is found “through acquaintances. You must know many people” (group 5).

BUILDING AND KEEPING PHYSICAL CAPITAL

Physical assets are difficult to maintain where street children and youth do not have permanent shelter or safe places for storage. As a consequence, participants tended to invest in consumables such as food, alcohol and drugs, known as “saving in the belly” (Bukavu group 1). They are unable to keep bedding materials safe or dry, making sleep difficult and affecting capacity to work, save money, and in turn accumulate assets.

Possessions such as work tools (in Accra including a “cobbler box” used for shoe repairs, chairs hired out to market traders for a fee) and identity cards (essential for formal work in Harare) can be easily stolen or lost. Mobile phones have a functional value as assets in that they enable social relationships with family and friends, are used to listen to music, but are also forms of physical capital which are “easy to sell” if cash is needed urgently (Harare group 4).

In Bukavu it is primarily the police who steal street children and youth’s possessions: “when the police see a good thing, they must take it and that will hurt my heart. That is why we do not want to buy valuable things” (Bukavu group 2). This is an experience shared in Harare: “police hinder us from getting assets as they can raid us and take all the assets we have in possession. They accuse us of stealing and hence they confiscate all our assets” (group 4).
SAVING FINANCIAL CAPITAL

Typical daily earnings from informal employment in Bukavu are around 1000 to 1500FrC per day (GBP 47 to 70 pence); having met essential needs, street children and youth have little spare cash to rent accommodation, buy clothes, or save. In all three cities the possibilities of accumulating financial capital were more limited for girls. In Accra pregnancy and the sole care of children (including carrying children while working), hinders girls’ opportunities to accumulate physical assets, but children themselves were also seen as “assets” who will “take care of me in the future” (Accra group 2). A female participant in Bukavu explained that “low income may stop me from saving... If I pay the rent, I look after my children by myself and everything is under my responsibility, it is really difficult to save” (group 6). Sex work is the chief source of income for street girls in Bukavu, for which they earn “small amounts of money” leaving a stark choice, “should I save or eat?” It is obvious that you will eat” (group 6). Girls in Harare find similarly limited choices, and according to a male participant, “the jobs that we do as boys are different to those done by the girls. We sell market produce, and the girls sell their bodies” (group 6). If they do accumulate money, some female participants felt that they spend it more meaningfully: “We the girls...will use our money to buy bowls, plastic plates and buckets, but the boy will not buy it. [...] Some of the men use their monies profitably to take care of their family, but other boys [...] think of going to smoke marijuana or going to play gambling” (Accra group 7).

For male participants in all three cities, savings were important as means of preventing arrest, engaging the police’s cooperation in ignoring activities, or securing release from detention. “When the police comes I know he needs a bribe, so I give him and I am free” (Accra group 4). In Bukavu, “I save money because if the devil is near me and I am arrested, that money will absolutely help me being released” (group 5). In Harare, occasional payments to police can secure help when needed: “I am friends with four police officers and they help me when I am arrested... I sometimes pay them some money when they are broke” (group 6).

Savings put aside for “the future” tend to be small amounts accumulated and spent in a short space of time; “of course I have some money saved! Today I have realised around 3,000francs (£1.40)” (Bukavu group 5). Another in the same group has “never saved anything... but I can buy something for myself like clothes, a pair of shoes, and see how I can eat. That’s all.” In Bukavu, street children and youth save money with people in the community in whom they have some degree of trust; drawing on the money to buy food or clothes, or to pay for release from police detention. However, many find that “what I have saved, people have ‘eaten’ the greater part of it. So, I have almost nothing” (group 1). In Harare one participant saves “four Rand (23 pence) per time; I bury it in the ground. I put my money under a stone every day.” Another in the same group conceals “money in the hem of my clothes, or hide it in the street poles with holes and stuff it with papers. If the money is little, I would gamble with it” (group 3).

Formal saving schemes and banks are generally out of reach, but one male participant in Harare saves “by banking with a debit card” (group 1). For most however, “the biggest asset is chitupa (national identity card)... When you do not have chitupa, you cannot have a bank account” (Harare group 1). In Bukavu, one participant saved in “a local bank, and they gave me a notebook but when I went to ask for my money they did not give me anything. So I lost that money. That is why I do not want to save money anymore” (group 4). New technology may offer alternative saving strategies; one street youth in Bukavu uses electronic money via a mobile phone company: “If you have a SIM card, you put the money in the Airtel money by memorising your numbers and codes. Even if you lose either the telephone or the SIM card, you know how to proceed to get back your money” (Bukavu group 5).
ASSETS AS INDICATORS OF SUCCESS

The ability to accumulate assets was closely linked to a sense of self-respect and to respect from family members and peers. One male participant recounted an improved relationship with his family: “since everything started to move on well for me; the complaints have stopped. By the grace of God; I get something small and send to them every month... I have won respect from them” (Accra group 5). But, as a female participant explained, others who have not been able to accumulate assets “feel embarrassed” to return home, and that “no one will respect you,” because they think that “when you come to Accra everything is smooth you don’t struggle; they don’t know the situation at the village is the same as it is here in Accra” (group 5).

Participants looked to the future with both hope and trepidation. For some, maturity is expected to come when they reached the age of 18. “A person must change as they grow up. If I am a thief at my 14 years’ old, I have to decide to stop and think of living and earning money honestly when I am 18 years old” (Bukavu group 4). For others, it would be “by 25 to 27” or “35 to 40” (Accra group 3) when they would “become responsible” (Bukavu group 5) and “work for money so that you can depend on that in the future” (Accra group 7).

Some anticipated marriage and raising a family, off the street: “I have to change and build or make my family and live in peace.” (Bukavu group 4); “I will have a boy who will marry me and take me to his house. I will live with him and we will give birth and raise our family” (Accra group 3). For many, such hopes began, “if only...”; “if only I get a good job, I can leave the street even today and go to build my own house and live with my family” (Bukavu group 4).

CONCLUSION

The precarious nature of life on the streets hampers young people’s ability to build tangible and intangible assets through their work, savings, social networks, and training. Lack of shelter is the greatest inhibitor to asset accumulation, as it impacts on all forms of capital. Young people adjust their saving strategies according to what is realistically available given their age, lack of social status and formal documentation, making personal connections among their community to save and invest in their future, even when that may be considered short-term.

FURTHER READING


Department for International Development (DFID). DFID’s Sustainable Livelihoods Approach and its Framework.

