GENDER GAP IN THE LABOR MARKET IN SWAZILAND

Thierry Kangoye and Zuzana Brixiová [1]

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This paper documents the main gender disparities in the Swazi labor market and suggests mitigating policies. Based on the first two (2007 and 2010) Swaziland Labor Force Surveys, we found several indicators of female labor market disadvantages. For example, relative to men, women are disproportionally impacted by unemployment and more often discouraged from the labor force participation. While we identified only small (adjusted) gender wage gap, women may be facing entry barriers to high paying professions, including in the public sector. Regarding the disparities in entrepreneurship opportunities, the Heckman probit selection model suggests that even though more women than men are self-employed, they are over-represented in low-productive activities. Due to limited asset ownership, especially of land, they rely mostly on informal finance sources. The paper concludes with policy recommendations that could help women in Swaziland -- and other middle income countries in Southern Africa -- overcome these disadvantages.

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1. Introduction

This paper documents challenges that women face as employees and entrepreneurs in Swaziland. While female unemployment is high (31 percent of the labor force in 2010) and labor force participation low, women predominate among entrepreneurs. However, they are concentrated in informal and low-value added activities. The objective of this paper is to point out key factors driving these unequal outcomes and draw policy recommendations. The analysis utilizes the 2007 and 2010 Swaziland Labor Force Surveys and the 2012 Survey of Constraints to Entrepreneurship in Urban Swaziland.

More specifically, the paper first shows that against the background of the overall difficult labor market situation in Swaziland, women are in a more disadvantageous position than men. They are more likely to be unemployed and when employed, they work more often in low value-added/paying sectors. Moreover, a significant wage gap between men and women exists in a number of sectors, with low educated women being particularly impacted. The paper uses the Oaxaca-Blinder decomposition to investigate whether this wage gap is indicative of employers' bias against women in the labor market or whether earnings differentials can be explained by differences in characteristics of male and female employees (e.g., education, marital status, experience).

While women predominate among entrepreneurs, they run mostly small informal firms and face major challenges obtaining credit and growing their businesses beyond the 'nascent' stage. In light of very high youth unemployment (53 % of the labor force), the paper focuses on young women (ages 15 – 29) and tests empirically the extent to which young entrepreneurs' access to finance is affected by gender.2 It uses a fixed-effects probit model to identify the causal impact of youth and gender on access to finance, breaking it down into periods 'before' and 'after' the-crisis. The main findings support the access to finance as a major constraint to entrepreneurship for young women in Swaziland, exacerbated by the crisis. Due to their limited access to land that can serve as collateral, single young women have been especially negatively impacted.

The paper is organized as follows. After this Introduction, Section 2 provides evidence on female labor market disadvantages and their implications, with focus on employment. Section 3 analyzes gender gap in entrepreneurship in Swaziland. Section 4 concludes with main findings of the paper and policy recommendations.

2. Evidence on female labor market disadvantages and their implications

Utilizing the data from the first two (2007 and 2010) Swaziland labor force surveys, this section documents the labor market disadvantages faced by Swazi women, such as higher unemployment, low labor force participation and incomes, and insecure jobs. The Survey data also revealed which groups of women are particularly disadvantaged.

Figure 1. Labor force participation and unemployment by gender, 2007

1a. Labor force participation (% of pop.)   **1b.** Unemployment (% of labor force)
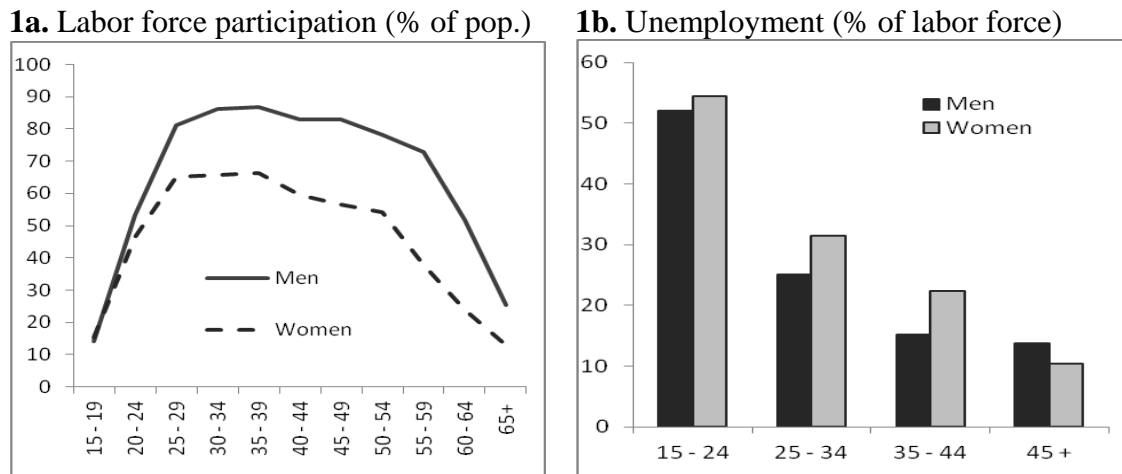
Source: Authors' calculations based on the 2007 Swaziland Integrated Labor Force Survey.

2.1 High female unemployment…

In 2010, the overall unemployment rate in Swaziland was one of the highest in Sub-Saharan Africa's middle income countries. The rate, which rose from 21.5% in 1995 to 28.5% in 2010, has likely increased further in the aftermath of the 2011 fiscal crisis, with the private sector being severely affected through the government arrears. In addition to rising overall unemployment, the gap between female and male unemployment has widened during the 2000s (Table 1).

Table 1. Unemployment rates, by gender, 1995 - 2010

	1995	1997	2001	2007	2010
Men	20.7	20.2	29.0	25.7	25.7
Women	23.3	26.2	29.6	31.2	31.3
Total	21.8	23.7	29.1	28.2	28.5

Source: Swaziland Ministry of Labor and Social Security.

2.2. … especially among adult women

The gap between male and female unemployment is the widest among the 40 - 44 years age group, with the unemployment rate among women being almost double that of men. More broadly, the unemployment gap is significant mostly for adults aged 25 – 44 years, where unemployment for men is 'only' 21.2 % relative to 28.2% rate for women. At the same time, unemployment rate for women over 45 years is lower than for their male counterparts, even though labor force participation of women in this age category increases relative to that of men (Figure1, Annex).

In sum, in the 2000s Swaziland experienced overall feminization of unemployment, with women more likely than men being unemployed, especially in the 25 - 44 age group.

2.3 Female idleness and discouragement

Long duration of unemployment is another persistent characteristic of the Swaziland labor market, including among women. In 2010, staggering 59% of Swazi women of working age were available for work for more than two years (Table 2, Annex). In contrast to adult women (ages 25 +) who are over-represented in unemployment, the young women are disproportionally represented among the discouraged workers (Table 2). As in many other Sub-Saharan African countries, labor force participation of women is notably below that of men across all age categories except ages 15 – 19 (Figure 1).

Table 2. Relaxed unemployment and discouraged workers, by gender, 2007

	Male	Female
Relaxed unemployment rate (% of LF)		
Total (15+)	30.8	42.7
Youth (15 - 24)	59.2	66.8
Adults (25 +)	22.7	33.7
Discouraged workers (% of population)		
Youth (15 - 24)	7.3	10.8
Teenagers (15 - 19)	5.7	7.8
Young Adults (20 - 24)	9.2	14.0

Source: Authors' calculations based on the 2007 Swaziland Labor Force Survey.

2.4 Do wages exhibit gender gap?

The labor market in Swaziland is characterized by a substantial (unadjusted) gender wage gap, with the overall average wage of women in the formal sector 30% below that of men.[2] Women receive average nominal wage higher than that of men in only four sectors (agriculture, utilities, transport & communication, and financial intermediaries), which account for less than 10% of their total employment. Otherwise, women predominate in low paying sectors such as retail and wholesale trade as well as community and social services (which account for over 40% of total employment).

To investigate if the wage gap reflects bias against women in the labor market or whether it can be explained by differences in characteristics (e.g., education, marital status, experience) we used the Oaxaca-Blinder method. Specifically, we decomposed the mean differences in men and women log wages. First, gender group-specific regressions were run, after which a detailed contribution of each predictor to the wage gap was obtained.

Table 3 reports the results for men and women aged 15 – 60 years in 2007.[3] It shows that the mean of the log adjusted wages for men was only 3% higher for women. Using the 2010 LFS and the pooled data for two surveys led to similar results.

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[2] The gap was calculated with wages unadjusted for characteristics such as education, experience, etc.
[3] The age grouping survey structure of the survey does not permit considering the working age population (15-64 years old).

The Oaxaca-Blinder procedure also explains to what extend is the aggregate wage gap caused by the wage structure (unexplained) effect, the composition (explained) effect, and the combination of the two. In our sample, the difference in endowments (e.g., unexplained effect) does not turn out to be significant, but the difference in coefficients (explained, composition effect) explains a significant proportion of the wage gap. Hence most of the unadjusted wage gap is due to different characteristics between men and women workers, especially education.

**Table 3:** Oaxaca-Blinder decomposition of wages (log) (15-60 years)

	Coeff. (Std. Err.)		
	[2007]	*[2010]*	*[Pooled]*
Overall			
Male	$7.55^{(a)}_{(.03)}$	$7.4^{(a)}_{(.03)}$	$7.50^{(a)}_{(.02)}$
Female	$7.34^{(a)}_{(.03)}$	$7.37^{(a)}_{(.03)}$	$7.35^{(a)}_{(.02)}$
Difference	$.21^{(a)}_{(.04)}$	$.093^{(a)}_{(.04)}$	$.15^{(a)}_{(.03)}$
Endowments	$-.02_{(.03)}$	$.006_{(.02)}$	$-.001_{(.017)}$
Coefficients	$.18^{(a)}_{(.04)}$	$.037_{(.04)}$	$.11^{(a)}_{(.03)}$
Interaction	$.04_{(.03)}$	$.05^{(b)}_{(.03)}$	$.04^{(b)}_{(.02)}$
Obs	*2667*	*2573*	*5240*
Obs (Male)	*1445*	*1309*	*2754*
Obs (Female)	*1222*	*1264*	*2486*

3. What is the gender-related gap in entrepreneurship about in Swaziland?

3.1. Disparity in entrepreneurship opportunities

An analysis of the 2010 Labor Force Survey reveals that women dominate among entrepreneurs in Swaziland. Indeed, 8.65% and 11.59% of self-employed people are females respectively for the 15-29 years and 15-59 years age groups. This evidence is further confirmed by the regression analysis summarized in Table 4. The female dummy (which equals to 1 for more female individuals) appears to be a significant determinant of the likelihood of being self-employed, which is increased by .45 and .29 respectively for the regression specification based on the 2010 LFS and the pooled two LFS data. Results from the other regressors indicate that household-related characteristics, mobility and education matter the most in explaining entrepreneurship. Indeed, while tertiary education enters negatively in all the regression specifications, marital status and the lack of mobility turn out to be positively impacting the likelihood of being an entrepreneur in all the three specifications. It is worthy to note that, as variation in sex ratios in our sample is driven by purely exogenous factors and is not subject to mismeasurement, it's unlikely that the results on gender suffer from endogeneity bias.

Figure 3: Entrepreneurship in Swaziland: % of entrepreneurs, using the 2010 Labor Force Survey
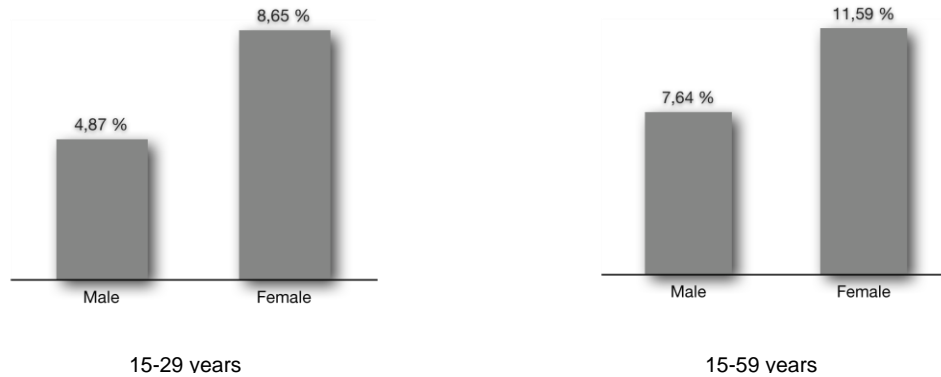
15-29 years 15-59 years

Source: Authors' calculations based on the 2007 and 2010 Swaziland Integrated Labor Force Surveys

Table 4: Gender and entrepreneurship (probit regressions; dependent variable is *Entrepreneur*)

|	(1)	(2)	(3)
	2007	2010	Pooled
Natural characteristics			
Gender (female=1)	.14(.09)	.45[a](.10)	.29[a](.07)
Age (in years)	-.0008(.02)	.03(.02)	.01(.01)
Household-related characteristics			
Marital status (married=1)	.55[a](.10)	.41[a](.11)	.48[a](.07)
Mobility and location			
Urban location (urban=1)	-.11(.11)	-.07(.11)	-.08(.08)
Lenght of stay (since birth=1)	.16(.10)	.22[b](.11)	.2[a](.07)
Education			
Primary	.2(.16)	-.05(.15)	.07(.11)
Secondary	.27[c](.15)	-.22(.14)	.03(.10)
Tertiary	-.12(.23)	-.67[a](.23)	-.39[a](.16)
Intercept	*-1.57[a](.38)*	*-2.12[a](.43)*	*-1.84[a](.28)*
Obs	*1208*	*1130*	*2339*
Pseudo R^2	*0.04*	*0.07*	*0.05*

Robust standard errors are under parentheses; (a), (b) and (c) respectively denote significance at 1%, 5% and 10%

3.2 Gender gap in business income

This section presents a detailed analysis of the gender gap in earnings from business and in access to finance, with the aim of providing a descriptive analysis of how the position of women in the self-employment labour market segment differs from that of men, and why. Figure 4 displays the outputs of the Kernel density estimation of business income for men and women using the two integrated 2007 and 2010 LFS. Charts A and B show that more women entrepreneurs are found to be engaged in small businesses, and are thus

getting lower earnings, both for 2007 and 2010. Charts C and D plot the probability density function, considering the log value of earnings. Overall, for both 2007 and 2010, men are getting higher income from their business

Figure 4: Kernel density[4] estimation plots of the net income from business and the log of the net income from business (youth 15-29, 2007 and 2010)
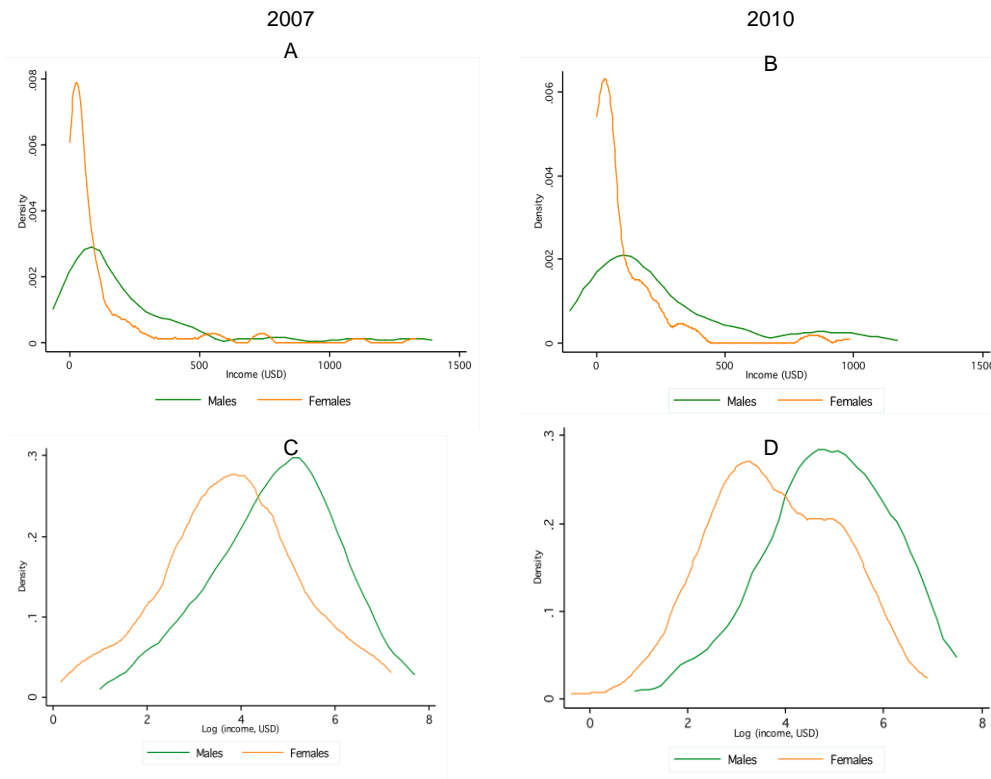
Source: Authors' calculations based on the 2007 and 2010 Swaziland Integrated Labor Force Surveys

Table 5 displays the output of the Oaxaca-Blinder decomposition of the mean differences in men and women's log earnings from business[5]. The results confirm that there is a gap in the incomes from business in favor of men. The Oaxaca-Blinder technique then allows exploring more thoroughly some of the possible reasons for this earnings disparity.

While differences in coefficients seem to explain a significant portion of the gap in all specifications (2007, 2010 and pooled data), differences in endowments account for about 17% of the earnings disparity. The second panel of the table evaluates more thoroughly how much of the gender earnings gap is due to specific characteristics including geographic location, mobility, household-related characteristics, access to finance and natural characteristics.

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[4] Epanechnikov function
[5] We considered the gross cash income from paid employment in last month

Table 5: Oaxaca-Blinder decomposition of net income from business (log), with Heckman correction for sample selection bias

	Coeff. (Std. Err.)		
	[2007]	*[2010]*	*[Pooled]*
Overall			
Male	6.46[a](.10)	6.71[a](.09)	6.58[a](.07)
Female	5.57[a](.19)	5.84[a](.18)	5.69[a](.13)
Difference	.89[a](.22)	.874[a](.20)	.9[a](.15)
Endowments	.05(.12)	.26[a](.11)	.15[c](.08)
Coefficients	.82[a](.25)	.63[a](.23)	.7[a](.17)
Interaction	.02(.18)	-.01(.15)	.05(.11)
Endowments			
Urban	.03(.02)	.09[b](.05)	.06[a](.02)
Head	.04(.08)	.04(.06)	.04(.05)
Age	.01(.06)	-.02(.17)	.004(.08)
Age squared	.02(.11)	.07(.21)	.04(.11)
Citizenship	-.13[a](.05)	-.03(.05)	-.09[a](.04)
Length of stay	-.002(.01)	-.0003(.01)	.004(.006)
No education	.1[c](.06)	-.01(.02)	-.02(.03)
Primary education	.02(.04)	-.03(.04)	-.02(.03)
Secondary education	-.02(.03)	.02(.04)	.03(.04)
Tertiary education	-	.14[b](.06)	.12[a](.05)
Business loan	-.02(.02)	-.02(.02)	-.02(.01)
Obs	*477*	*459*	*936*
Obs (Male)	*196*	*186*	*382*
Obs (Female)	*281*	*273*	*554*

Evidence is provided that out of the vector of characteristics, tertiary education, Swazi citizenship and urban location matters in explaining the gap. Specifically, when considering the pooled survey data, tertiary education and urban location positively explain 13% and 7% respectively while the Swazi citizenship negatively explains 10% of the business income gap.

Surprisingly, getting a loan for business purpose does not seem to matter in explaining the disparity. One may have indeed expected that owing to a lack of access to finance among others, women-owned businesses were smaller and generating lower earnings. We investigate this finding more in details in the next section by testing whether there is a gap in access to finance for entrepreneurs across genders.

3.3. Female entrepreneurs and access to finance: a regression analysis

In order to test the gender gap in access to finance among urban entrepreneurs in Swaziland, we specify a linear probit model that takes as a binary outcome variable the getting of a loan for business purpose.

On top of the *Gender* variable, we include a vector of controls including natural characteristics variables, household-related characteristics, mobility and location variables and education variables. We control for the business location in the country's districts, which may offer unequal access to finance opportunities. Swaziland is indeed divided into four districts: Hhohho (of which the administrative center is the capital city, Mbabane), Manzini (of which the administrative center, Manzini, is the principal commercial and industrial city), Lubombo and Shiselweni. Entrepreneurs in developing countries have been found to rely more strongly on social networks (Kristiansen, 2004). In order to take into account social network effects that may be related to the length of stay, we include a proxy of mobility, which is a binary variable indicating whether the individual has been staying in the region since its birth. The expectation is that an individual with long stay duration in the region has stronger social networks that may be supportive to its loan search. As marriage may also potentially widen social networks and household assets (especially for women), we include in the model the marital status as a regressor. The level of education has also been found to be a business success factors, especially as it increases entrepreneurs' financial literacy, allowing them to better exploit funding opportunities for their businesses. Therefore, we include as regressors, binary variables indicating whether individual entrepreneurs have achieved a primary, a secondary or a tertiary education compared to a ''no education'' status.

We notice in our data that a significant proportion on individuals do not report a getting of a loan for business purpose. Our econometric analysis would not suffer from a bias if this missing data were missing completely at random. Indeed, while it is quite evident that only entrepreneurs or those preparing for entrepreneurship are expected to receive a loan for business, the decision to go for self-employment or not is made by individuals. Consequently, those who are not self-employed constitute a self-selected sample and are not randomly sampled. Ignoring this issue would yield a biased estimate of the likelihood of getting a loan if we fail to account for the information on the non-entrepreneurs in our sample. To correct for this potential bias, we make use of the Heckman correction for sample selection (Heckman, 1979). The Heckman procedure allows to treat the selection problem as an omitted but latent variable problem, by estimating in a first step the determinants of the decision to engage in entrepreneurship (selection equation) and in a second step the determinants of getting a loan for business purpose (outcome equation).

Table 6: Gender and access to business finance, using 2007 and 2010 Labour Force Survey (Dependent variable is *getting loan for business purpose*)

|	*(1)*	*(2)*	*(3)*
	2007	*2010*	*Pooled*
Natural characteristics			
Gender (female=1)	1.4[b](.68)	7.78(5.66)	2.58[c](1.46)
Age (in years)	.12[a](.05)	.53(.38)	.21[b](.10)
Household-related characteristics			
Marital status (married=1)	2.51(2.38)	7.82(5.77)	4.48(2.79)
Mobility and location			
Lenght of stay (since birth=1)	.84(.98)	4.18(3.68)	1.94(1.37)
Hhohho	-.36(.45)	-.09(.61)	.29(.48)
Manzini	.09(.42)	-.21(.55)	.39(.47)
Shiselweni	-	-	.5(.48)
Education			
Primary	.26(.1)	-.58(1.04)	.63(.52)
Secondary	1.69(1.16)	-3.34(2.39)	.69(.43)
Tertiary	-.01(.71)	-	-2.74(1.81)
Mills inv. ratio	*6.45(4.93)*	*23.64(17.98)*	*11.21[c](6.89)*
Intercept	*-17.67(10.87)*	*-59.79(43.16)*	*-29.27[c](15.89)*
Obs	*142*	*118*	*308*
Pseudo R²	*0.16*	*0.12*	*0.06*

Robust standard errors are under parentheses; (a), (b) and (c) respectively denote significance at 1%, 5% and 10%

Table 6 summarizes the Heckman adjusted findings. Columns (1), (2) and (3) represent the three main specifications corresponding respectively to the use of the 2007, 2010 and the pooled LFS data (2007 and 2010). Surprisingly, the results show that female entrepreneurs benefit from a better access to finance. Indeed, being a female entrepreneur increases the likelihood of getting a loan for business purpose by 1.4% and 2.58% respectively for the specification based on 2007 LFS data and for the specification based on the pooled data.

Another interesting result that we got is that in 2010, access to finance among entrepreneurs in Swaziland was no longer gender-specific. This may be due to the covariate effects of the crisis that impacted entrepreneurship regardless of gender. Those results were unexpected as broad evidence has been found in the literature that women entrepreneur in developing countries face more difficulties in accessing credit (Kuada, 2009). Yet, when looking more in detail at our access to finance variable, we find corroborating explanations with the standard literature. Indeed, the analysis of the source of the loans for business purpose (Figure 6) revealed that women entrepreneurs are much more relying on informal source of finance for their business rather than formal sources of finance. Indeed, in both 2007 and 2010, no more than 6.12% of their loans originated from financial institutions. Female entrepreneurs tend to have more difficulties in

accessing bank financing but do compensate this by relying on their social relationships. Ideally, it would have been interesting to focus the regression analysis on the access to formal sources of finance and test the sensitivity of the findings to that, but data limitation (significant gaps in the survey data in particular) prevents us from going at that level in the analysis. Out of the remaining controls, only *Age* enters significantly in the regression, with a positive sign in the 2007 and the pooled data specifications, confirming the role of experience for access to finance.

Figure 6: Source of loans for business purpose
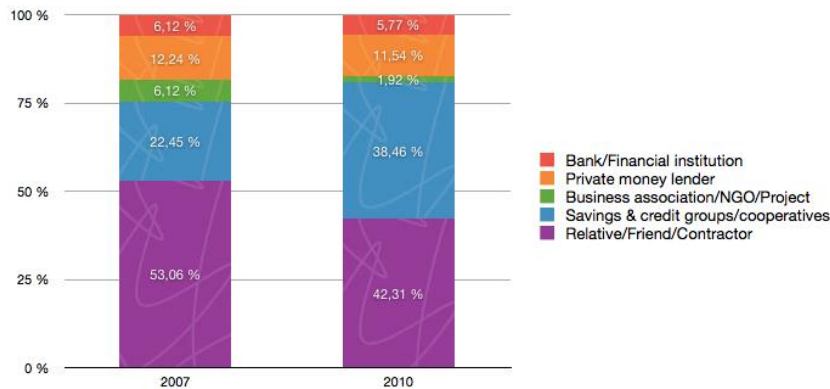
Source: Authors' calculations based on the 2007 and 2010 Swaziland Integrated Labor Force Surveys

Finally, we checked the robustness of our findings to the exclusion of business income-related outliers. Indeed, the above-discussed results may be driven by large business incomes biasing the estimates in favor of women (or against men). After outliers are identified and excluded using the method proposed by Hadi (1992), we find that the results remain stable ; being a female entrepreneur still increase the likelihood of getting a loan for business purpose by 1.42% and 2.29% considering respectively the 2007 and the pooled LFS survey data.

4. Conclusions and Policy Recommendations

In this paper, we documented the main gender-related disparities in the Swazi labor market, using the 2007 and 2010 Swaziland Labor Force Surveys. We found several indicators of female labor market disadvantage. While young female are more severely impacted by unemployment and more prone to discouragement, only a small (adjusted) gender wage gaps are identified. However, women may be facing barriers in entering the high paying professions, including in the public sector. With respects to the disparities in entrepreneurship opportunities, the findings from the econometric analysis based on a Heckman probit selection model suggest that while more women than men are self-employed and have higher overall access to finance than men, they are again engaged in low-productive activities. Moreover, they rely mostly on informal sources of finance for their businesses, due to limited asset ownership.

Based on the above evidence, the paper outlines areas that require policymakers' action: (i) enhancement of education outcomes, with a view to increase the share of women in technical fields; (ii) employment generation with focus on women; (iii) support to women's businesses through training, including on financial literacy; and (iv) financial instruments and change in regulations and actual practices (also on land ownership) to help women increase the access to credit. The young women need special attention through tailored entrepreneurship development programs, alongside improved educational opportunities in technical fields, vocational training, and at the tertiary level.

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Table 1, Annex: Gender and access to business finance, using 2007 and 2010 Labour Force Survey (Dependent variable is *getting loan for business purpose*): income from business outliers excluded

	(1)	*(2)*	*(3)*
	2007	*2010*	*Pooled*
Natural characteristics			
Gender (female=1)	$1.42^{(b)}$(.73)	4.07(2.79)	$2.29^{(c)}$(1.26)
Age (in years)	$.08$(.05)	$.27$(.18)	$.14^{(b)}$(.07)
Household-related characteristics			
Marital status (married=1)	2.05(2.12)	3.64(2.51)	$3.36^{(c)}$(2.00)
Mobility and location			
Lenght of stay (since birth=1)	$.34$(.75)	1.64(1.77)	1.23(.93)
Hhohho	-	$-.10$(.63)	$.15$(.5)
Manzini	$.68$(.48)	$-.28$(.58)	$.33$(.47)
Shiselweni	$.67$(.46)	-	$.51$(.48)
Education			
Primary	$-.002$(.88)	$.1$(.63)	$.44$(.42)
Secondary	1.36(.96)	-2.17(1.51)	$.25$(.32)
Tertiary	$-.49$(.87)	-	-2.93(1.84)
Mills inv. ratio	6.04(4.51)	10.60(7.77)	$8.76^{(c)}$(5.05)
Intercept	$-16.1^{(c)}$(9.07)	-28.86(19.01)	$-22.87^{(b)}$(11.4)
Obs	*138*	*115*	*300*
Pseudo R^2	*0.19*	*0.12*	*0.07*

Robust standard errors are under parentheses; (a), (b) and (c) respectively denote significance at 1%, 5% and 10%

Table 2, Annex II. Descriptive statistics: youth aged 15-29, by gender, 2007 and 2010

Variable	Mean		Std. Dev.		N	
	2007	2010	2007	2010	2007	2010
Panel A : Demographic Characteristics						
Gender (Female=1)	.53	.52	.5	.5	5165	4715
Age (in years)	21.41	21.59	4.23	4.23	5165	4725
Panel B : Household-related characteristics						
Marital status (Married=1)	.17	.16	.38	.37	5165	4715
Head of household (Head=1)	.11	.15	.32	.36	5165	4715
Panel C : Mobility and Location						
Urban location (Urban=1)	.41	.39	.49	.49	5165	4726
Lenght of stay (Since birth=1)	.72	.75	.45	.43	5165	4713
Hhohho	.27	.29	.44	.45	5165	4726
Manzini	.29	.3	.45	.46	5165	4726
Shiselweni	.21	.21	.41	.41	5165	4726
Der,	.23	.2	.42	.4	5165	4726
Citizenship (Swazi=1)	.98	.99	.13	.11	5165	4715
Panel D : Education						
No education	.18	.17	.38	.37	4945	4544
Primary	.34	.33	.47	.47	4945	4544
Secondary	.43	.44	.49	.5	4945	4544
Tertiary	.06	.06	.23	.23	4945	4544
Sebenta	0	.004	0	.06	4945	4544
Panel E : Entrepreneurship						
Entrepreneur (Yes=1)	.14	.14	.34	.34	1299	1198
Business loan (Yes=1)	.08	.04	.27	.19	167	157
Net income (USD)	169.34	153.52	260.3	219.64	178	164