Many African countries are undergoing a demographic transition with a high share of youth in the population. However, their healthy transition into adulthood faces multiple challenges of education, employability, and sexual and reproductive health. Tanzania is one of the struggling countries.

BRAC injects both financial and non-financial interventions into its youth empowerment programme which facilitates their labour force participation and increases their sexual and reproductive health (SRH) awareness. The Empowerment and Livelihood for Adolescents (ELA) programme draws on the lessons learned in Bangladesh where 40,000 clubs have been reaching over one million girls since 1993. With the support of Africa Gender Innovation Lab, the Umbrella Fund for Gender Equality, Nike Foundation, Youth Employment Network and iiG, BRAC Tanzania piloted the ELA programme between 2009 and 2013. It served young women above 16 through 100 ELA clubs in Iringa and Dodoma regions.

The programme operated within safe clubs set up in the community and opened five afternoons a week. These clubs were run by older girls, selected from communities and trained to deliver life-skills and SRH education and act as mentors to younger girls in exchange for a small lump-sum incentive. In the later years, the livelihood training on income-generating activities (IGAs) and financial literacy was delivered for the senior out-of-school girls. After, they were eligible for a small loan to capitalise acquired skills. To further support girls, meetings with parents and village elders were organised periodically.


A clustered *randomised control trial* (RCT) method was applied to assess the impact of the programme on girls’ socio-economic outcomes. 150 communities in programme regions were randomly divided into a control and treatment group which was further divided into (i) ‘club only’ and (ii) ‘club and microfinance’. A total of 3,179 girls were successfully tracked until the endline.
The study demonstrated how layering the ELA clubs with microfinance can positively impact business behaviour among young women. Girls in the ‘club and microfinance’ group raised their savings by 2.8 percentage points (pp) in the rotating savings and credit schemes (ROSCA), an informal institution, compared to the control group. This significant increase was fairly large relative to the low base of only 2% at baseline. It further suggests that formal financial services may have crowded-in the demand for informal ones. Besides a positive change in savings, livelihood courses and increased social networks increased 7 pp more business discussions with friends in the ‘club and microfinance’ group, relative to the control group.

The programme encouraged positive shifts in the perception of gender roles in the ‘club and microfinance group’, implying it as a potential model to create significant impact on reproductive health and socio-economic empowerment outcomes. As evidenced by the ELA evaluation in Uganda (Bandiera et al., 2020, AEJ), the ELA has the potential of achieving significant results in economic (48% increase in IGAs), SRH (24% decline in fertility rate) and social outcomes (aspiration index up by 0.27 SD).

As opposed to Uganda, the intervention in Tanzania faced a number of implementation challenges. For instance, delays in the rollout and redeployments of teams to new sites disrupted the timeline. Budget constraints, in addition, forced clubs to be into donated or public spaces, compromising the standard size of the clubrooms. This fund scarcity also hampered an adequate and timely supply of club materials. Even the choices of the participants from the two countries were different. Ugandan girls were older and more interested in the livelihood component while their younger counterparts in Tanzania expressed more interest in receiving supplemental tutoring to support their education as evidenced by their school enrollment rate of 80% compared to 71% in Uganda.

**Way Forward**

Layering financial services in the youth development initiative like the ELA programme can be an effective tool to attain greater inclusion of youth in financial services and to create multiplying effect on their socio-economic empowerment in the long run. While the core model was found to be highly effective in socio-economic empowerment of young women in Uganda, the intervention in Tanzanian urges purposeful learning by providing enough resources, timely deliveries and inclusion of more girls who dropped out of school. Evaluating the ELA model with multi-arms and assurance of implementation fidelity can be some of the next steps in the context of Tanzania. To cite further references, the effectiveness of ELA even in crisis situation has sustained in South Sudan (Buehren et al., 2017) during civil war in 2013 and in Sierra Leone (Bandiera et al., 2019) during Ebola outbreak in 2014.