the opportunity for addressing the challenges that was previously hampering the implementation of the program. The regulations provide for the monitoring, management, and reporting of the funds, access by youth groups, and recovery measures. This would somehow improve the chances for recoverability of the loans. However, there is no evidence on ground that availability of the funds through LGAs remains challenging. Another regulatory need to target the youth who can demonstrate the recoverability of the loans. It is common that those who have well-established businesses (rather than the neediest) are more likely to access the loans.8

There is also a revealed trend of the mandatory provision of loans to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to the youth from 4% of Local Government Authorities (LGAs) to

Recomendations

• Responsible authorities need to come up with updated data for informing interventions for addressing youth unemployment within the compelling budgetary framework. The data on the severity of unemployment by gender, disability, and settlement type (rural urban) is crucial. A close collaboration between the Youth Department under the PMO and the National Bureau of Statistics would serve a strong purpose in this case. Strong efforts to enhance the roles of established businesses in the creation of new employment for the youth should be given priority in future budgets. This is because, the private sectors’ potential for creation of decent, standard, and sustainable employment opportunities is higher compared to relying on the public sector related opportunities, which are highly limited. However, this needs to go hand in hand with creation of better opportunities for private investment and business operations by both local and foreign investors.

• Compulsory and monitored programs to provide practical work and work environment related skills of the youth as soon as they graduate from universities and colleges need to be given priority. These programs, which are critical for making the ‘unemployable’ graduates ‘employable’ include internship, apprenticeship, graduate placement, residency practicum, monitored graduate volunteer programs, and mentorship. However, close supervision of the government is also needed for the success of these programs.

• We recommend for rational transformations in pre and primary education context, namely youth unemployment in Tanzania. The analysis pays attention to the existence and procedures to rectify it to suit the national strategic direction. Industrialization needs a critical problem for both the skilled and unskilled. Whereas the skilled unemployment in Tanzania is a critical problem for both the skilled and unskilled. Whereas the skilled unemployment in Tanzania is a critical problem for both the skilled and unskilled. Whereas the skilled unemployment in Tanzania is a critical problem for both the skilled and unskilled. Whereas the skilled unemployment in Tanzania is a critical problem for both the skilled and unskilled. Whereas the skilled unemployment in Tanzania is a critical problem for both the skilled and unskilled. Whereas the skilled unemployment in Tanzania is a critical problem for both the skilled and unskilled. Whereas the skilled unemployment in Tanzania is a critical problem for both the skilled and unskilled. Whereas the skilled unemployment in Tanzania is a critical problem for both the skilled and unskilled. Whereas the skilled unemployment in Tanzania is a critical problem for both the skilled and unskilled. Whereas

The State of Youth Employment and Financial Inclusion in Tanzania

The intricacy of youth unemployment in Tanzania

Youth unemployment account about one third of the Tanzania population and 65% of the active workforce. However, they are the most dependent among young people, their participation in the economy and ownership of wealth is at a very low rate, compared to males (8.9%). Many
Youth unemployment has proved to be a complex multidimensional challenge that involves the youth, their families, the regional, and national commitments to address it. The first difficulty has been that youth unemployment in Tanzania is a two-tier problem. First, it is associated with both the limited capacity of the labour market to absorb the new market entrants every year. Second, it is attributed to the lack of key skills required by potential employers. Whereas the first explains the limitations within the existing economic system, the second has been associated with the weaknesses in the educational system and overall policy implementation which are to prepare the youth to become employable or self-employed. It is indeed both unemployment and employability. In connection with these two aspects, it is more than evident that many of those who access employment are subjected to indentured jobs or less-skilled jobs. This is attributed to low skills among almost 79.9% of the youth behind in the labour market after every year and those unemployed have been 80,000 and 40,000 since the mid-2000s. This estimate appears to ignore the fact that the slight increase in the number of new market entrants has multiplied several. The same, a careful distinction between those who are unemployed, especially having no jobs, and those who are underemployed—have jobs, but below their qualification standards or have opted to engage in a certain activity not by merit and choice, but for survival. This kind of disparities in skill levels, in particular, addressing the limited potential including skills development, employment creation, mobilizing and empowering the youth, creates a challenge for higher economic participation are suggested to be the core focus of national budgets and thus the areas of this analysis.

Youth Development Policy 2007, and the Five-Year Development Plan (FYPD) II, and recently the youth development and addressing the mismatch between the supply and the demand and the ones demanded by potential employers is reflected in the development and the budgetary and ministerial budget estimates. Most of the emphasis is in reflected in the policies of the Prime Minister’s Office (PMO); Ministry of Education, for example, with a focus on the transparent strategies to sustain the implementation by specifying the funding needs and measures to ensure equitable access taking into account the demographic, socio-economic, and political variables including gender.

Related to skills development, the other observation is that while concentrating on training programs for the youth workforce skills, was to have the proportions of the youth who are highly skilled increased from 3.9% to 12.0% and the ones with medium skills from 6.3 to 34.0%. The implementation included training of 32,563 youth in employable skills including 18,800 who were trained in setting up greenhouse technology and 2720 who were trained in other skills. Under the same program, 10, 434 were trained on the skills of those employed informally applying for formalization purpose. Under the constraints of funding the youth have been able to reach 46,950 and train them in different skills for allowing them to present themselves and the ones demanded by potential employers. This was a significant increase compared with 12,374 trainees in the 2017/2018 financial year.

There is also an ongoing newly founded countrywide program that provides employable skills to unskilled youth who are not presented in the budget program is budgeted as jointly funded by the President and Prime Minister’s offices and implemented in collaboration with the TVET institutions, the well-known being Don Bosco. This program is said to entail some empowerment of young people with funding of fees for training and other trainees’ costs such as transport. This appears to have increased the hope of mainstreaming the majority of the youth with skills to be employed under both the formal tertiary education and TVET. The worry, however, remains the nature of the transparent strategies to sustain the implementation by specifying the fund and measure needs to ensure equitable access taking into account the demographic, socio-economic, and political variables including gender.

Employment creation

Employment creation has been a concern of the budgets and the pace of generating new employment opportunities is reported to be relatively high. The same as financed in the budget, the new employment for the youth was only one of the outcomes that would involve provisions of the Prime Minister’s budget speech.

Also 133.2 million were allocated for promoting the creation of decent and productive jobs under the Prime Minister’s Office.

From the implementation of the budget, it was reported that 221,807 new employments were created in both the formal public and non-public sectors. This was until February 2019 compared to 482, 601 during the 2017/2018 financial year. This is therefore an indication of the increase of the year. However, the contribution of the private sector, which is identified as an engine of economic growth was 28.0% against 72.0% in the public sector. The reflects a slight improvement in the contribution during the 2018/2019 financial year which was 34.0% in February 2019. However, the observation is that the contribution to increase of new employment is still insufficient. With this contribution, the potential for creating adequate numbers of new employment in a short term is challenged.

Another question regarding employment creation is on the types of employment created. For instance, 72% of the employments reported to have been created through the 2017/2018 budget were non-wage employment, with no formal structure such including the Standard Gauge Railway project. The types of employment are also an emphasis on ensuring that the promotion of employment are not just within the Prime Minister’s budget speech.

The State of Youth Empowerment and Financial Inclusion in Tanzania

Youth Analysis BRIEF

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