

Empowering Youth for Employment

Study on out-of-school Clubs and the
Potential for an Expanding Agenda



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ABBREVIATIONS AND ACRONYMS

FCS	Foundation for Civil Society
FGD	Focus Group Discussion
FHI	Family Health International
FSDT	Financial Sector Deepening Trust
ILFS	Integrated Labour Force Survey
MFI	Micro-Finance Institution
NBS	National Bureau of Statistics
RAWG	Research and Analysis Working Group
SACCOS	Savings and Credit Co-Operatives
TACAIDS	Tanzania Commission for AIDS
Tsh	Tanzanian Shilling
UMATI	Chama Cha Uzazi na Malezi Bora Tanzania (Sexual and Reproductive Health Association)
URT	United Republic of Tanzania
USD	US Dollars

1. INTRODUCTION

Femina HIP is a multimedia edutainment and sexual health information initiative in Tanzania for young people and other stakeholders. Through products such as Fema magazine, Si Mchezo! (It's not a Joke!), Fema TV Talk show and the website Cheza Salama (Play Safe), Femina HIP provides information and provokes discussions on sexual and reproductive health, HIV/AIDS, lifestyles, entrepreneurship and the environment. Femina HIP encourages young people to organize themselves in clubs so they can read the magazines in groups and organize community activity. This is in response to recent questions by youth groups, who are asking how they can become more involved with Femina work (Corrigan & Mtoi 2008). There are currently 459 registered *in-school* clubs and 68 *out-of-school* clubs (as of September 2008).

Several out-of-school clubs have approached Femina HIP with requests for developing skills in entrepreneurship, business and income generating activities, stating that while they do appreciate the focus on sexual and reproductive health, they also would like to use the clubs for economic activities and business development. Some of the out-of-school clubs have also questioned why the out-of-school clubs have not been invited to the Femina HIP annual national youth conference.¹ Femina HIP took these requests and comments seriously, and it was decided that a conference for the out-of-school clubs would be hosted on the theme: "Empowering Youth for Employment". The conference was held on the 25-27 June, 2008, at Hotel Travertine in Dar es Salaam. This study is mainly based on research conducted during the conference.

Two club members from 40 of the most active out-of-school clubs were invited to the conference. Most participants were from Dar es Salaam, but there were also representatives from Morogoro, Kilimanjaro and Zanzibar. During the conference, themes such as life skills, peer education, entrepreneurship, business plans, time management, team building, resource mobilization, legal aspects of business, the youth policy, and employment challenges facing youth in Tanzania were presented and discussed. The conference was opened by Esther Riwa, Senior Youth Officer at the Ministry of Labour, Employment and Youth Development (MoLEYD). Facilitators from Femina HIP, MoLEYD, Youth Serve Trust, Tanzanian Youth Coalition (TYC), Advancement for Small and Micro Enterprises in Tanzania (ASMET), and Youth Employment Summit (YES) also participated in the conference.²

¹ Femina HIP's annual national youth conference was held for the second time in January this year. The conference targets the *in-school* Fema clubs.

² For a more substantial coverage of the content of the conference, see Ahungu 2008.

1.1 Goals and Objectives

1.1.1. The Conference

The conference was the first step in a process to support the out-of-school clubs in issues related to employment and economic empowerment. The goal is to promote healthier lifestyles by encouraging youth economic empowerment (Femina HIP 2008).

The objectives of the conference were:

- To enable youth participants to develop basic business/project management skills
- To enhance income-generating activities through resource mobilization among peers
- To promote self-improvement
- To build peer support and networking among the clubs

1.1.2 This Study

Gathering almost eighty young people representing clubs from four different regions provided Femina HIP with an excellent opportunity to interact with out-of-school club members and to conduct research that can guide Femina HIP in its future work with the clubs.

The aim of the research was to explore what role Femina HIP can play in order empowering youth economically through the out-of-school youth clubs.

The research questions were:

- Who are the young people in the clubs in terms of age, gender, education, livelihood activities and financial experiences?
- How are the clubs functioning today, in terms of club organisation, activities and community relations?
- How did the youth relate to the topics covered during the conference and how do they relate to the sections called 'Jobs and Money' in Fema Magazine and Si Mchezo!?
- How can Femina HIP work with the out-of-school clubs to integrate HIV/AIDS with a focus on business skills, entrepreneurship and financial literacy?

1.2 Research Methods and Material

Different material was used in the compilation of this report and the data is of both quantitative and qualitative character. The following material and methods were used:

- **Conference Questionnaire:** A questionnaire in Kiswahili was distributed at the beginning of the conference to all participant youth. The questionnaire contained questions about age, gender, education, region, livelihood activity, savings and credit, wishes for other livelihood activities, what they would do if they had 1 million Tsh, and what kind of support they think young people need in order to improve their economic activities (appendix 1). The questionnaire was analyzed quantitatively and the results are shown in cross-tables.
- **Focus Group Discussions at Conference:** Three parallel Focus Group Discussions (FGDs) were conducted in Kiswahili with youth participants on the third day of the conference, facilitated by Femina HIP staff. The FGDs were tape recorded and transcribed in English. They were analyzed qualitatively according to themes, and the results are illustrated through quotes.
- **Conference Notes:** One Femina HIP staff took notes throughout the conference, capturing the themes discussed as well as questions and comments from conference participants. The notes were taken in Kiswahili and translated into English. The notes appear in the report as descriptive data.
- **Conference Evaluation:** At the end of the conference, all participant youth filled in an evaluation form in Kiswahili, which was analyzed, categorized and translated into English.
- **Focus Group Discussions at Club Visits:** A visit was made to three of the most active out-of-school clubs in Dar es Salaam that had sent delegates to the conference. The clubs visited were Temeke Youth Culture, Watafiti Youth Development (WAYODE) and Poverty Fighters, all based in Temeke District. The aim of the field visit was to conduct a follow up of the conference with the clubs, as well as to explore the character of the club and its activities. One FGD was held in each club, which was tape-recorded and translated into English. The FGDs were thematically analyzed and the results are illustrated in the report through quotes.

1.3 The Context of Youth and Employment in Tanzania

A large proportion of the population in Tanzania is young. According to the latest census, 63 percent are younger than 25 years. If the UN definition of youth (15-24 years) is used, about 20 percent of the population belongs to the youth category, and, applying the Tanzanian definition of youth (15-35 years), 35 percent of the population consists of young people (NBS 2003).

During the past decade, a lot of resources have been allocated to HIV/AIDS information and prevention. Youth has been a major target group in these campaigns and it could be argued that young people have been 'discovered' in the wake of the HIV/AIDS epidemic. However, research from Tanzania shows that, according to young people themselves, the major problem facing youth is employment (Helgesson 2006 and RAWG, URT 2007). If young people's views

are to be considered, this information is important for the Tanzanian government as well as other stakeholders when it comes to making priorities and designing programmes for youth.

According to the latest Integrated Labour Force Survey (ILFS) in Tanzania from 2006 (NBS 2007), the unemployment rate for youth between 15 and 24 years is 14.9 percent, compared with 11.7 percent for the adult population. According to *Views of the People 2007* (URT & RAWG 2008), the unemployment rate for youth between 15 and 24 is 35 percent. But how can the youth unemployment differ so much between the two surveys? The answer lies in the definition of employment/unemployment. While the definition of employment in the ILFS is based on a national definition³, the data in the *Views of the People 2007* is based on whether young people consider themselves employed or not. The economic status of youth in the *Views of the People 2007* is shown in Table 1. A majority considered themselves as unemployed.

Table 1: Economic Status of Youth by Gender

Economic Status	Male %	Female %	All %
Unemployed/not employed	33	35	35
Rural occupations	31	23	26
Self-employed	13	10	11
Homemaker	2	16	11
Employee part time/casual	11	5	7
Employee	7	6	6
Self-employed with employees	3	2	2
Other	1	2	2

Source: RAWG, URT (2008).

³ “According to the international definition, the employed population includes all persons above a specified age who did some work during the reference period either for pay in cash or in kind (paid employees) or who were in self-employment for profit or family gain, plus persons who were temporarily absent from these activities but definitely going to return to them, for example those on leave or sick. Self-employment includes persons working on their own farms or shambas or doing any other income-generating activities. Unpaid family workers in family businesses are included in the category of employed persons.” (NBS 2007, p. 5-6) The standard definition has been slightly adjusted to apply to Tanzania. The national definition excludes people who are marginally attached to self-employment activities from the employed category, i.e. those who are extremely unsure of his/her employment for the next day. However, a person who collects firewood for at least one hour during the reference week is in the ILFS considered as employed (NBS 2007).

Many young people in Tanzania are engaged in the informal sector, in particular in urban areas. According to the ILFS 2006, 18 percent of youth between 15-24 years and 40 percent between 25-35 years have informal sector activities as their *main activity*. 18 percent of the 15-24 year olds and 31 percent of the 25-35 year olds have informal sector activities as their *secondary activity* (NBS 2007). The Tanzanian government encourages self-employment, saying that it is better to employ oneself rather than wait for government employment. Self-employment, entrepreneurial training and financial services such as credit schemes are promoted in the National Youth Development Policy from 2007. However, the support system in place for young people to undertake self-employment and become entrepreneurs is very limited, which puts young people in a vulnerable position (Helgesson 2006).

Regarding funds to support self-employment, the Tanzanian government has channelled credit to youth through the Youth Development Fund in the districts since 1993/94, but the programme has largely been a failure with low return of the loans. Reasons for this, given by officers at the youth department within MoLEYD, are lack of capacity building and mismanagement of funds within the districts, as well as lack of monitoring and evaluation. A district official in Masasi stated that the loans have been given out to youth as candies, and no one expects to get them back (Helgesson 2006). The new move from the government is to promote SACCOS (Savings and Credit Co-Operatives). Two SACCOS in each district are to be selected to support young people in particular.

2. FINDINGS

2.1 Profile of the Youth Attending the Conference

A questionnaire was distributed to the conference participants at the beginning of the conference. A total of 71 participants filled in the questionnaire, 41 males and 30 females. A majority were between 20 and 24 years, the youngest being 16 and the oldest 32. Most of the participants were from Dar es Salaam, with a majority from Temeke district. Six participants were from other regions, representing Kilimanjaro, Morogoro and Zanzibar. The following sections provide an analysis of the questionnaire.

2.1.1 Educational Level

As shown in Table 2, most participants had secondary school education. Only about 25 percent had studied until Standard 7 and the rest had reached different levels of secondary education. Also shown in Table 2, one had a diploma and one had studied at university level. It should be noted that some of those who mentioned that they have secondary education were still studying, which will be discussed in the next section.

Table 2: Educational level of the youth participating in the conference.

Education level	Male number	Female number	All number	All %
Standard 7	8	10	18	25.5
Form II	3	0	3	4
Form III	2	1	3	4
Form IV	15	14	29	41
Form V	3	0	3	4
Form VI	4	2	6	8.5
Secondary school (not specified)	5	2	7	10
Diploma	1	0	1	1.5
University	0	1	1	1.5
TOTAL	41	30	71	100

Source: Conference Questionnaire.

The relatively high education level of the participants (considering that the conference was targeting out-of-school youth) was partly explained during the Focus Group Discussions. It was stated that one of the criteria used when selecting a leader is their educational level, illustrated by the following quotes:

We are looking at the education level and if an appointed leader can represent us, can he/she use both languages or not, if the person is bright, charming and cooperative. We can't choose someone who is quiet and not cooperative especially in club activities and other activities out of club. After appointing candidates then we vote for our favourite leaders. (FGD, conference)

We have leaders and we appoint them according to their education, the more one is educated, the better the chances of becoming a leader." (FGD, conference)

It is likely that it was the leaders of the clubs who participated in the conference and it is therefore possible that the educational level of other club members is lower than secondary education. This was confirmed during the field visit to some of the clubs after the conference. A majority of the club members were primary school leavers while the club leaders had secondary education. One question that could be explored further is who actually initiated the club? Was it somebody with primary education, secondary education or somebody who has dropped out of school?

2.1.2 Livelihood Activities

Most of the young people who participated in the conference were **self-employed** (see Table 3). The self-employment activities mentioned by the respondents were petty/micro-business, artist, peer educator, club co-ordinator, photographer, football coach, tutor, driver/taxi-driver and welder.

Table 3: Livelihood activities of the youth participating in the conference.

Livelihood	Male number	Female number	All number	All %
Student	5	4	9	13
Self-employed	28	19	47	66
Employed	3	3	6	8
Peasant	1	1	2	3
Other	4	3	7	10
TOTAL	41	30	71	100

Source: Conference questionnaire.

Some had listed a combination of livelihood activities, such as:

- Small shop, chicken keeping and peer educator
- Artist and petty business
- Water business and youth volunteer
- Sewing and hair plaiting
- Artist and student

As also is shown in Table 3, 13 percent of the respondents were **students**, mainly secondary school students studying in Form II to VI. This raises questions around the concepts of 'out-of-school youth' and 'out-of-school club', i.e. who are these clubs for? Are the out-of-school clubs for young people who have dropped out of school or completed school, and in that case what educational level do they represent? Can the clubs also be for students who want to join a club as an after-school activity?

Six respondents (8 percent) stated that they are **employed** and the positions mentioned were teacher, journalist, and photographer, while some had not specified what kind of employment they were in. Two respondents said that they are **peasants**, among one (male) respondent who said he is a peasant and *ngoma* artist. Among those who had selected '**Other**', some had specified this as house-girl, not employed, volunteer and day-labourer. House-girl could fall under the category 'employed', but since the respondent had put it under 'other', this indicates that she does not consider house-girl as being employed. Overall, the way young people defined their livelihood activities is interesting, and raises the issue of *defined* and *perceived* employment. A house-girl may be defined as employed in employment statistics, but she does not perceive herself as having a 'real' job due to various reasons such as low status and inadequate salary.

Most of the respondents stated that they would like to do something else for a living. To become entrepreneurs, grow in their current business, or have other businesses were common responses with obstacles such as insufficient current income and family responsibilities. Some youth said they wanted to work with HIV/AIDS issues, and to be a volunteer in HIV/AIDS issues was seen as an attractive livelihood. Quite a few of the participant youth wished to obtain art

professions, such as becoming actors and *ngoma* artists. Some mentioned that they would like to be employed while others wanted to continue to study. Yet others wished to gain vocational skills in order to be self-employed. Only six respondents stated that they did not want to change their current livelihood situation and they were all students in secondary school. It is interesting that those who are students did not want to change their activity. It indicates that if you are in school, you want to stay there, i.e. education is highly valued.

2.1.3 Savings and Credit

One of the questions in the questionnaire aimed at capturing the participants' access to savings and credit. Table 4 shows the responses. About 32 percent have no sources of savings and credit while 35 percent says they have access to a bank account. Whether the bank account was his or her own account or whether it belonged to somebody else was not captured by the questionnaire. 35 percent is a high figure compared to the average figure for Tanzania as a whole, which, according to the FinScope Survey 2006, was 9 percent (FSDT 2007). Possibly, this can be explained by the fact that most young people who attended the conference live in Dar es Salaam, and access to formal financial services is higher in urban than in rural areas; 18 versus 5 percent. It could also be related to the relatively high educational level of the respondents. Higher education correlates with increased access to formal financial services (FSDT 2007).

According to the questionnaire, eight percent of the respondents belong to a SACCOS and 21 percent have family/friends as sources of savings and credit. However, the figures should be read with caution. Among those who have ticked 'Bank' and 'SACCOS' (Savings and Credit Co-operatives), it was not always clear whether they actually use such services or whether they would like to/plan to do so in the future.

Table 4: Savings and credit of the youth participating in the conference.

	Male number	Female Number	All number	All %
No I don't	14	9	23	32.5
Bank	17	8	25	35
SACCOS	1	5	6	8.5
Family/friends	8	7	15	21
Other	1	1	2	3
TOTAL	41	30	71	100

Source: Conference questionnaire.

The reasons for why they do not save money/ get credit from a bank were mainly due to small profits and insufficient income. Among those who ticked that they have a bank account, they motivated this with issues of safety, to control spending, future needs and planning. The banks mentioned were NBC (National Bank of Commerce), CRDB (Cooperative and Rural Development Bank), DCB

(Dar es Salaam Community Bank) and NMB (National Micro-finance bank). Nobody mentioned belonging to a Micro-finance institution (MFI). Some of the respondents who have bank accounts are members of SACCOS as well. Among those who said that they save money or get credit from family/friends, the responses were related to small income, parents also doing business, and mutual problem solving within the family. A few said that they are planning to open an account or have been advised to do so.

2.1.4 Investment Preferences

One of the questions in the questionnaire was “If you had 1 million Tsh, what would you do with it?” As Table 5 shows, most respondents (58 percent) said that they would invest the money in business, either a new business or in the expansion of an already existing business. More than 20 percent stated that they would use the 1 million Tsh for education, such as paying school fees for secondary education, college and vocational training, or education in terms of short courses in computer skills, entrepreneurship, English, salon and cooking. Some wanted to use the money for both business and education:

*“First of all I would have opened up a business, and then I would advance my education.”
(female, 16, petty business)*

Several of those who stated that they would put the money in the bank had business in mind. They said that they would first put it in the bank and then think about what business to do. Some wanted to use the money to improve their own or the family’s living conditions and a few wanted to use the money for charity, such as to help orphans.

Table 5: Investment preference in the case of having 1 million Tsh.

	Male number	Female number	All number	All %
Business	22	19	41	58
Education, skills	9	7	16	22.5
Bank	6	2	8	11
Improve living/family conditions	3	1	4	5.5
Charity	1	1	2	3
TOTAL	41	30	71	100

Source: Conference Questionnaire.

2.1.5 Suggestions on how to Support Economic Activities of Youth

The last question in the questionnaire was: “What kind of support do you think young people need in order to improve their economic activities?” The answers given were strikingly similar, mainly emphasizing education in entrepreneurship, business knowledge and loans, illustrated by a few statements:

First they need the economic education, like the entrepreneurship education. Secondly they should be given loans which will help them in the different economic activities they have chosen. (male, 24, businessman)

Youth need education mostly on entrepreneurship and to be given loans with less regulations for business so that they can survive economically. (female, 20, self-employed).

Youth need enough education in order to survive economically and socially.” (male, 22, tuition teacher)

“I personally would have loved to go to school because I believe that if I have higher education I can do any kind of work.” (male, 22, artist and petty business).

In addition, several respondents mentioned education on HIV/AIDS and a few wanted to be assisted through employment. Some emphasized exposure to ideas and thoughts, as well as guidance and that the government and organizations should be close to youth and listen to their problems. The suggestions about support to young people will feed into the recommendations at the end of this study.

2.2 Results from the Focus Group Discussions

This section explores the Focus Group Discussions (FGDs) conducted during the conference and the FGDs carried out during the club visits. The most active clubs were selected to participate in the conference. This should be kept in mind when reading the report since the weak and less dynamic clubs are not represented. The out-of-school clubs are referring to themselves as Fema clubs and therefore, the name Fema club will be used in this report. However, there is an ongoing discussion within Femina HIP about what the *out-of-school* clubs should be called in order to distinguish them from the *in-school* clubs.

2.2.1 Functioning of the Club and Reasons to Join

Some of the clubs had already existed as clubs or organizations before they became Fema clubs, from football clubs to well established organizations with NGO status. Other Fema clubs had no previous organizational experience. Most of the clubs that were represented in the conference had between 15 and 50 active members. The representatives stated that, in order to become a member of a Fema club, you have to show commitment, by writing a letter or/and by paying a monthly fee. The members of the club gather several times a week, often on weekday afternoons and on Saturdays. Some clubs even have an office, which is operated on a voluntary basis by its members. Regarding age, some clubs say that they welcome people of all ages while others state that only youth aged between 15 and 30 can become members. Respondents reported that they had joined a Fema club in order to get more skills on how to educate other young people about HIV/AIDS. They view themselves as role models for other youth in the community:

We decided to join Fema because the Mwananyamala area has many camps and these camps didn't have any knowledge about HIV/AIDS, so what they were doing was to go to the beach and have fun, and when they returned they were smoking bangi [marijuana] and drinking alcohol (gongo). The Mwananyamala area is very scattered, and because I was already a member of other clubs dealing with HIV/AIDS, what I did was to join them as their fellow youth and try to tell them about the effects of their behaviours. I started to look for opportunities that can be used to give HIV/AIDS knowledge to them, and then I decided to join Femina. (FGD, conference)

Some said they joined a Fema club because they have an interest in art and wish to develop their talent, while others joined a Fema club as a way to avoid ending up in street gangs:

When I was in school I was a member of a Fema club. I learnt many things about youths and when I finished my studies, I was asking myself: "Now I will be walking the streets, but how will I avoid peer groups who are in the street? When I get home I will be doing nothing but waiting for the examination results". I investigated who are at risk so that I can share the knowledge I have about Fema with them in order to avoid bad behaviours in the street. I didn't like losing direction from where I was when I was in school. I didn't like to join bad groups in the street. (FGD, conference)

Apart from showing joining a club as a strategy to avoid 'bad groups', this quote is interesting because it shows the link that sometimes exist between the *in-school* clubs and the *out-of-school clubs*, i.e. some join an out-of-school club through their experience in an *in-school* Fema club.

Gaining information about employment opportunities was also mentioned as one of the reasons for joining a Fema club:

I have just joined Fema; it's the first time to be in a club. I decided to join Fema because they are educating about many things like employment, HIV/AIDS etc. So I wanted to get education and educate my fellow youths. (FGD, conference)

This quote is important because it shows that some young people already see the magazines from Femina HIP as sources of information about employment. This rhymes well with the potential of Femina HIP to support young people's economic empowerment.

2.2.2 Club Activities and Income Generation

Most of the Fema out-of-school clubs deal with reproductive health, HIV/AIDS and life skills through activities such as peer education, counselling, discussions, drama and *ngoma*. A few also mention charity activities, such as donating food to orphanages and hospitals. Some clubs have organised themselves around other themes, such as sport, tailoring and agriculture.

Several clubs conduct income-generating activities through business. A variety of businesses were mentioned, such as tailoring, carpentry, farming, photo studio, tuition and poultry. Some rent out equipment, which, according to one of the club representatives, has inspired other young people in the area:

The result of our activities was good. We started a project to rent out tents, pots and pans and mugs so that people in the community who have different events can come to rent those materials. Other youths in our community and around have started to do the same. We are happy that other youths have learned from us. (FGD, conference)

A representative from one of the clubs visited after the conference said that, a few years ago, they started a stationary shop but failed. The reason they gave was lack of business skills:

All activities here are based on volunteering and the members have no jobs. We as a group make effort to create our own activities that will keep us busy in order to get something to earn our living. But we lack skills on business. We had opened a stationary shop but failed because the cost to run the business was too big compared to the income from the business. For example, we were supposed to pay 70,000 Tsh [about 70 USD] per month in rent but we couldn't afford to pay. As you know, these activities depend on the availability of electricity and electricity is a big problem. It can be cut off for a number of days - hence we got a loss. We needed to have a generator but had no money to buy it. As a result we realised that at the end of the month we didn't have even the money to pay the house rent. (FGD, club visit)

In fact, all clubs were in one way or another engaged in income-generating activities. As already mentioned, some clubs collect a monthly member fee and the art groups earn an income through *ngoma* performances and decoration of halls. Another form of income-generation is to obtain funding from NGOs and other donors through writing proposals and approaching different organizations. The clubs mentioned having obtained funding from organisations such as Family Health International (FHI), Tanzania Commission for AIDS (TACAIDS), UMATI, the Red Cross, Save the Children, Forum Syd and the Foundation for Civil Society (FCS). Some clubs have grown and developed over time into established organizations with their own office and facilities, often with the support of different donors during different phases. The clubs can therefore be seen as embryos to Civil Society Organisations and NGOs. One example is Temeke Youth Culture which focuses its activities on reproductive health, HIV/AIDS and drug prevention. Temeke Youth Culture was formed as a peer counselling organisation supported by UMATI in 1996. During the years, it has received support from various organisations, such as Save the Children, TACAIDS and FCS.

Connections with well-known people in the community as well as members' attendance of seminars are other ways of obtaining funds for the club:

We get support from the Ward Executive Officer who is a guardian of our club. Also when we attend any seminar and get money, we set apart a certain percentage for the club. We also go to rich people and ask for something we need. (FGD, conference)

All three clubs visited after the conference had bank accounts in the name of their organization. Whether this was a response to the club's own need or a condition from their donors is an issue which could be further researched. However, the following quote suggests that in order to be taken seriously by

donors, you need to show that you have achieved something already. One way of doing this is to open a bank account and deposit some money for activities:

We believe that when you need support you should have something, so we have opened a club account. We plan to visit orphanages and patients in the hospitals but we believe when we go to any NGO or organisation to ask for help, if they ask us "what do you have?" we will have something to tell and by so doing we will get support. (FGD, conference)

2.2.3 The Club and the Community

Some Fema clubs are the *first* organized clubs for young people in their respective neighbourhoods, while in other areas they are the only *functioning* clubs:

In our place, there was no camp, although the youth were just united. When something came up, the youth got together and they did it. But after they finished, they didn't know what to do next. Since we started the Fema club, people have awakened and realised that something like this can be done. People can get together and be together and do something that is understandable. So the Fema Club in our street is the first club for the youth. (FGD, conference)

There are clubs that were started by UNICEF but now they are not alive. They are completely dead. The club that is giving service is our club. Only the Fema club is offering services. It's offering services to the whole of Pemba. We are the ones who receive magazines and we distribute them to the whole of Pemba. (FGD, conference)

The second quote above is interesting, because it mirrors a phenomenon which has also been seen in other places, namely that the clubs live as long as there is money for activities. When the funds stop, so do the activities (see also Helgesson 2006). The Fema clubs have an advantage here since the distribution of the magazines is a regular and ongoing activity. Every three months, new issues of the magazines arrive to the clubs.

There were also examples of areas where there are other active organizations and some of the respondents are affiliated to more than one organization: "*I am in two clubs, Fema and TACAIDS. As a member of TACAIDS I was appointed to educate other youths in Mzinga ward.*" (FGD, conference) At the conference as well as during the club visits, the relationship between the club and the community was discussed. Overall, the relationship between the club and the community was reported to be satisfactory:

The community supports us because we cooperate in our activities. Before we do our activities we first have to consult the local government and ward executive officers who inform the community about our activities, date and venue. We use edutainment so once we start people come and we use that opportunity to deliver our message to them. So they know that we exist and what we are doing. (FGD, conference)

Our relation is good, between us and the ward leaders, street leaders, and the society at large. They come here to read books, lend and return, free of charge. So is the education we provide to the community. (FGD, club visit)

A few respondents reported tension between them and some community members. As the following quote shows, it can be a process to gain acceptance:

At the beginning, the community didn't accept us, they considered us to be gangs. When we had a concert somewhere, they thought we were teaching other people bad behaviours like pressurising them to practice unsafe sex. But now people are considerate. We have organised many concerts and in some of them, people from Femina have participated. And we have had different events like football and netball. After every match we were educating people and distributing publications to them. Now they are accepting us because they know what our club is doing. (FGD, conference)

One must ask a fundamental question here: who is 'the Community'? The community is not a homogenous entity but consists of many different actors. As the following quote shows, there may be acceptance of the club by *most* of the community members, but not by *all*:

To say that the community accepts us 100% we would be lying. There are some that we can tell something and they see us as not being serious. There are definitely challenges that come up. But a greater percentage of the community accepts us. (FGD, conference)

So who are the community members who accept/ do not accept the clubs and its activities and why? Are they young people who feel excluded from the clubs, are they parents of club members, or are they community leaders who are concerned with the messages? The issue of community relations is an area which would benefit from further research. This is emphasized also in Ahungu's conference report, where it is stated that the issue of community relations is something that needs to be taken seriously by Femina HIP. Ahungu reports that during a plenary session on the challenges facing the out-of-school Fema clubs, three out of five groups said that the community does not recognize their clubs and what they do (Ahungu 2008).

2.2.4 'Jobs and Money' Coverage in the Magazines

Since the conference focused on economic empowerment, it was of interest to find out how the youth clubs relate to the coverage of such issues in Fema magazine and Si Mchezo today. One of the sections in Fema magazine and Si Mchezo! is related to employment and financial issues. In Fema magazine the section is called 'Jobs and money' and in Si Mchezo! it is labelled 'Mambo ya Fedha' (money issues). The overall response in the focus group discussions was that not many of the participants have paid attention to the jobs and money sections. A few said that they know it but that it does not concern them:

I know the section but I don't pay attention to it because we are focusing on HIV/AIDS issues. We don't pay attention to it because its content is not relevant to our target people. [...] (FGD, conference)

This quote gives an indication of why these sections are not interesting for them, namely that their clubs focus on other issues, such as HIV/AIDS. During the club

visit, one of the respondents said that they *read* the pages but that they do not use them in their discussions. In relation to this, he brings up the issue of donor interest, and that it is difficult to get support for economic activities. The quote highlights the complicated relationship between working on a voluntarily basis at the same time as you need to make a living:

When we talk about the issues of sponsorship we completely fail to get them. We have many projects that need to be sponsored, for example the farming project in which we fail even to get food for the workers, to the extent some of them have come back. On top of that we have also failed to have our SACCOS. It is easy to get funds for the project on HIV/AIDS or on drug abuse but not for issues on making a living. They forget that you can't volunteer without being capable of handling your life. (FGD, club visit)

My analysis of why so few read or pay attention to the sections dealing with jobs and money is that the clubs are sticking to main agenda of many donors, including Femina HIP, i.e. the issue of HIV/AIDS and reproductive health. Although many clubs deal with income generating activities and business, this is not the main focus of their organizations, and it is not what they associate the Fema and Si Mchezo! magazines with. It is possible that, if Femina HIP would expand its agenda and increase its focus on economic empowerment, this would allow an increased focus on employment and finance issues among the clubs.

Although most respondents said that they do not pay much attention to the sections on jobs and money, a few respondents said that they do read and discuss them, and that they have learnt a lot that they did not know before. One respondent wished that more detailed information on entrepreneurship, leadership skills and marketing would feature in the sections. Another club representative said that Fema magazine had inspired them to open an account, and another said that men in particular are interested in the section:

Some men are interested in that section because of money. They want to know more about how to get money and how to best use it. Some men have asked me for the publication for them to read, and I gave it to them. (FGD, conference)

The discussion about the 'jobs and money' section triggered a discussion around access to finance such as SACCOS membership and bank loans. One of the clubs visited wished to get information about which institutions, apart from SACCOS, one can approach in order to get loans. Another club said that they have already tried to get loans from banks but that they had failed due to lack of collateral. They wished that Femina HIP would lobby the banks to minimize their terms and conditions, including collateral, stating that the youth clubs do not own a house or the piece of land they use for farming. They also said that the earmarked money for SACCOS from the president is difficult to access:

We were the first to write our proposal to be offered the JK [the Tanzanian president] loan. The process in general was too bureaucratic, to the extent that we have been discouraged by the situation. We have our office but we were told to have assets - something that we don't have. We don't have any valuable assets of the value of two or three millions. (FGD, club visit)

The same club stated that the competition is stiff, but that they had approached the Member of Parliament from Temeke in order to initiate their own SACCOS, and he had promised to support them. To approach somebody in an influential position is one strategy to get advice and to solve a problem. The value of personal connections was also manifested in relation to Femina HIP. For example, by contacting 'sister Glory' (who works with community mobilisation at Femina HIP), they have obtained magazines for their clubs.

Another club said that they had the idea to create their own SACCOS six months ago because many people had said that it is a good way to get capital. However, they had not succeeded because their capital was too small. A cooperative union officer had told them that they need 5 million Tsh to register a SACCOS.

It is interesting that when the issue of loans was discussed, it was only banks and SACCOS that were mentioned. Nobody mentioned micro-finance institutions or community bank initiatives. Why is this? Do the clubs not have information about such initiatives not reached the club members or are they put off because of conditions such as weekly meetings and high interest rates? Only one percent of the Tanzanian population use MFI services (FSDT 2007).

2.2.5 Si Mchezo! versus Fema Magazine – an Issue of Identity

Each club gets 50 copies each of the quarterly Fema Magazine and Si Mchezo! While Fema magazine contains articles both in English and Kiswahili, Si Mchezo! is entirely in Kiswahili. The idea is that the magazines complement each other by targeting different youth groups. Fema magazine is intended for urban, in-school youth, whereas Si Mchezo! appeals to rural, out-of-school youth. In order to find out whether the out-of-school clubs really identify themselves more with the magazine aimed for them, i.e. Si Mchezo!, the respondents in the Focus Group Discussions were asked which of the two publications they prefer.

Both magazines were popular for providing relevant and up-to-date information, and they were said to be educational as well as entertaining. Most club members did not want to single out which one they prefer the most, but to some extent, the motivation for reading the different magazines differed. While Fema was appreciated for its detailed information, high quality and information for and about urban, in-school youth, Si Mchezo! was liked for being easy to understand and for providing information to and about rural youth.

I like Si Mchezo because it's a street magazine. Its information and pictures are more of street style and talk about street youths. Fema is for schools. It uses two languages - English and Kiswahili and it entertains students. But for peasants like me, it's wasting my time. (FGD, conference)

I think this [shows Fema magazine] is better for urban people. This [shows Si Mchezo!] is based a lot on rural people, but it helps us as we get to know what our fellows do there in the regions. Both are important. (FGD, club visit)

The issue of magazine preference is important because it deals with the identity of the clubs, such as rural versus urban and in-school versus out-of-school. As mentioned in section 2.2, there is an ongoing discussion within Femina HIP about what the *out-of-school* clubs should be called in order to distinguish them from the *in-school* Fema clubs. One suggestion has been to call them Si Mchezo! clubs. The quotes above indicate that the targeted groups of the magazines are met, i.e. while Fema targets urban and in-school youth, Si Mchezo addresses youth in rural areas who are not in school. However, one needs to be cautious to equate *in-school* with *urban* and *out-of-school* with *rural*. Out-of-school youth exist in rural as well as urban areas and in-school youth live both in urban and rural places. As the second quote above narrates, this out-of-school club has an urban identity and members associate themselves with Fema, while they find Si Mchezo! interesting because it covers what is happening to youth in rural areas outside of Dar es Salaam. Therefore, the division between the magazines is perhaps more of a *geographical division* between urban and rural (or perhaps between Dar es Salaam and the rest of the country) than an *educational division* of in and out of school. To further add on to the complexity of in-school versus out-of-school, as we have seen earlier in the report, some of the out-of-school club members are in fact still studying and some have joined an out-of-school club after completing secondary education where they have been part of an in-school Fema club.

Regarding the notions *in-school* club and *out-of-school* club, one of the issues that came up during the focus group discussions was the definition of an out-of-school youth. Is it somebody who has not gone to school or has dropped out of school, and can it be somebody who has completed his/her education and is no longer in school?

Conference participants also discussed ideas for a collective name for the out-of-school clubs. One of the suggestions was 'Activists of the Community'. As the following quote illustrates, the conference was referred to as a school, which further complicates the distinction between in and out-of-school:

'Activists of the community', because we are in the process of saving the community. Not because we are out of school. There are some among us here who are in school. So we can't say out-of-school while some are in school. Even these conferences are schools. When we meet we don't only learn about our health in the community, we also learn about economics. Here we have been learning about entrepreneurship and how to solve the problems that are in our country, such as economical problems; for example, how somebody can be employed, how to maintain his/her job and other things (FGD, conference).

2.2.6 After the Conference: Feedback and an Expanding Agenda

The demand for information and guidance was great among the young people attending the conference, shown in the lively engagement during the plenary sessions and focus group discussions. The participant youth said that they need more direction on how to go about different things, stating that young people are able but lack information and guidelines on what to do and how to do it. They said that due to this, there are opportunities that young people do not know about and therefore miss out on, while the government thinks that they are just being lazy. During a plenary session around the new national youth development policy which came out in December 2007, it turned out that very few had heard about it. One girl rhetorically asked where they can get hold of the policy and declared: *“If it is on sale, please tell us where and we will come to buy it!”* The participants also questioned why the youth policy is in English and not in Kiswahili, arguing that Kiswahili is the official language in Tanzania and that even president Kikwete has encouraged the use of Kiswahili. One may argue that it is up to the youth themselves to look for information rather than just wait for the information to reach them. However, it is not as simple as that because there were those who had tried to find out about different issues, but who had given up due to lack of interest from the approached authority. For example, one club had taken a proposal to the Department of Youth within the Ministry of Labour, Employment and Youth Development, but they had been completely ignored. This had discouraged them to the extent that they had never tried to go back there again.

The publications from Femina HIP were valued as sources of information and guidance, especially on HIV/AIDS issues. The conference was acknowledged as a facilitator to move from one level to another, which points to the relevance of an expanding agenda of the clubs. This is illustrated in the following quote:

We hope to get publications from Femina in order to get different information about loans, about other clubs and their activities, and other information about HIV/AIDS. For example, we thought that an infected mother will bear an infected child but from reading we found out that an infected pregnant mother can bear a child without infections. Also, we've got knowledge which will help us to move from where we are now to another level. For example, I didn't know how to do business. I was doing it without any knowledge but now I know. Without Fema, I wouldn't have gotten this knowledge. Surely, by joining Fema, we have gained enough knowledge. And we ask for more education, more than this. (FGD, conference)

As the quote shows, there is a demand for a variety of information and the conference seems to have spearheaded a broadening of Femina HIP's agenda to include issues of business, finance, and information about activities in other clubs, alongside HIV/AIDS and health. There was a demand for loans among the respondents. They opposed the view that young people are not creditworthy, which had been put forward in the speech by the guest of honour from the Ministry of Labour Employment and Youth Development. It was hoped that Femina HIP after the conference would start providing loans to clubs:

I have heard that Femina doesn't provide loans, but due to the activeness of youths now, I hope that Femina now can give us loans. Before you thought youths are not able, but now we need your help. You can at least start this year with giving four clubs 5 million to start a certain project. This is our hope from Femina. (FGD, conference)

The conference participants were grateful for the experiences they had gained through the out-of-school clubs and at the conference, and they intended to share the information with fellow youth:

The thing that I am expecting to get from our Fema clubs is to see that later I get more education and that I will be able to educate people more on dangerous behaviours and all other things that are not good for the community. The advantage is like this one, the way we learn about entrepreneurship. Already this is a big advantage that I have got in my life which I wouldn't have gotten if I hadn't joined a Fema club. Also, when I leave, I will go and visit my fellow colleagues and make sure that they get what I got. That I believe. (FGD, conference)

However, at the club visit, almost three months after the conference, two out of the three clubs we visited had not shared their experiences from the conference with other club members. One of the club representatives who had attended the conference stated that they intend to share the education they got at the conference, but that they had not yet had the opportunity to have a big meeting for all club members. When we asked if they cannot share the information in small groups or individually when they meet informally at the club, the answer was the following:

That's a good idea. But we think it's better to have the meeting for all. Then, after the presentation, we can have individual contributions. There delivery of information might vary from one person to another. That's why we need to have a single meeting, so that all members will get the same information. Femina has already been informed that one day I will invite them for it so that they can see how we do our presentations. (FGD, club visit)

Information is power, and by keeping the information to yourself, you stay powerful. However, the quote indicates that there may be another reason why they up to now have not shared the information from the conference: that feedback should be delivered in an 'objective' and formal way. Feedback should take place through a big event, preferably with the presence of representatives from outside of the club who can control and endorse what is said. Perhaps lack of information sharing is not only due to keeping information to oneself for power reasons, but also to being afraid of providing the 'wrong' information. Are there ways to facilitate representatives to give feedback in an informal and understandable way?

One of the three clubs visited had however given feedback immediately after the conference and the club members said that they are in turn sharing this information with others. In their view, especially the issue of entrepreneurship had given them new ideas on how to plan and expand their business, which deals with cart hire as well as renting tents and other items for events. The conference had also inspired them to join a SACCOS. There are no SACCOS in

their neighbourhood but there is one in a nearby ward which they have contacted in order to get further information.

2.3 Conference Evaluation

In order to assess how the participants had viewed the conference, an evaluation form was distributed at the end of the conference. 71 people filled in the evaluation form. One of the questions was: *What was the best thing about the conference?* The answers which were most frequently listed are shown in table 6. The most popular topic (19 participants) was entrepreneurship concepts. 18 people said that what they liked the best was the education in general, and as shown in table 6, the session on peer education was also popular. Many were also happy with how the conference had been organized, the food and the fact that they had met together and shared ideas. Several people were also impressed with the facilitators of the conference.

Table 6: The most appreciated aspects of the conference.

Aspect	Nr of responses
Entrepreneurship concepts	19
The education in general	18
Peer education	8
How the conference was organized and the food	7
Meeting together and sharing ideas	6
Facilitators were impressive	4

Source: Conference Evaluation

The conference evaluation also asked for comments and suggestions about the conference and the most frequent responses are shown in Table 7. Clearly, there was a demand for such a conference by the participants. As many as 16 participants commented that they wish there would be frequent conferences and nine suggested that the conferences in the future should be longer. Six people suggested that Femina HIP should work closely with the Fema clubs. Five people mentioned that the time management of the conference had been poor and some participants said that there had been insufficient food. Some also suggested that handouts for each topic should be provided to participants to save time. In relation to the discussion in the previous section about the poor feedback to the clubs, handouts could possibly also facilitate the feedback process.

Table 7: The most frequent comments and suggestions about the conference

Aspect	Nr of responses
Frequent conferences	16
Longer conferences in the future	9
Femina HIP should work closely with the Fema clubs	6
Poor time management	5
The food was not enough	3
Handouts for each topic should be given out to save time	3

Source: Conference Evaluation

The results of the evaluation show that in general, the conference was a good experience for most of the participants and the topics were appreciated - in particular entrepreneurship and peer education. The evaluation also shows that there is a wish to participate in similar conferences in the future and that the time had been too short in relation to the topics to be covered.

3. CONCLUDING DISCUSSION

Most of the young people who attended the conference on behalf of their out-of-school clubs were between 20 and 24 years, and young women were the minority (42 percent). The participants were mainly self-employed (66 percent) as petty/micro-traders, artists, peer educators, club-co-ordinators, photographers, football coaches, tutors, drivers and welders. Some had several self-employment activities, such as having a small shop at the same time as keeping chicken and being a peer educator. That some call themselves self-employed artists, peer-educators and club-coordinators shows that the clubs are actually a source of (self) employment. Eight percent defined themselves as employed and had professions such as teachers, journalists and photographers. Only two out of the 71 participants were peasants, a figure that probably would have been higher if more participants from regions outside of Dar es Salaam had participated in the conference. A majority of the participants had secondary education and 13 percent were still studying in secondary school. The high education level among the participants can partly be explained by the fact that the young people who represented the clubs at the conference had leading positions within the clubs, and one criterion for selecting leaders to the clubs was said to be level of education. However, it was also said that those who are club members see themselves as role models for other youth within their neighbourhoods and it is therefore possible that the club members have different educational and life experiences compared to the youth targeted by the clubs, i.e. youth outside the club.

Concerning financial experiences, 32 percent had no sources of savings and credit while 35 percent said that they have access to a bank account. Whether the bank account was their own account or belonged to somebody else was however not captured by the questionnaire. The figures should also be read with caution because it was not always clear whether they actually use such services or whether they would like to/plan to do so in the future. 35 percent having access to formal financial services is much higher than the average figure for the nation as a whole which was only 9 percent according to the FinScope survey in 2006 (FSDT 2007). One of the explanations to this can be that most of the young people who attended the conference live in urban areas where access to formal financial services is higher than in rural areas. Another explanation is the relatively high educational level of the respondents because higher education correlates with increased access to formal financial services (FSDT 2007). Eight percent said that they belong to a SACCOS, and 21 percent have family/friends as sources of savings and credit. None of the respondents mentioned belonging to a Microfinance Institution (MFI) which may well be the case since only one percent of the Tanzanian population use MFI services (FSDT 2007).

The clubs represented vary in terms of organization and activity. Most seem to work in the area of HIV/AIDS and reproductive health, often through peer education and art performances such as *ngoma*. Some had also adapted the

term 'edutainment', used by Femina HIP. Some clubs already existed as clubs or organizations before they became Fema clubs and have become a Fema club in addition to the original club. Examples of these are a football club that has also become a Fema club, or a community-based youth organization, sometimes with NGO status and support from various donors, which has also become a Fema club in order to receive and discuss the magazines. Some clubs even had bank accounts in the name of the club, and an office operated on a voluntary basis by the members. Other clubs had no previous organizational experience and were the first clubs for youth in their neighbourhood. In some cases, they were said to be the only functioning club in the neighbourhood. Other clubs have died after the donor support has stopped.

Most clubs seem to have good community relations. However, it was said to have been a process to gain acceptance, and some clubs stated that they were not accepted by all community members. One here has to question the term 'the Community', which often is used as a homogenous entity, ignoring the fact that the community actually is composed by various actors with different interests and views. Who the community actors are who do not accept the clubs, and why, could be explored in further research.

One source of funding of the clubs was said to be NGOs and other donors, including well-known people in the community. To obtain funds from different donors can actually be seen as an income-generating activity, because it involves devoting time and other resources in order to approach donors and to write proposals. Another source of funding was said to be monthly member fees, applied in some of the clubs. Some clubs said they earn an income through *ngoma* performances, decoration of halls and through a percentage of the income from members who had been appointed to attend seminars. Several clubs conduct income-generating activities through business. A variety of businesses were mentioned, such as tailoring, carpentry, renting out equipment, photo studio, tuition, farming and poultry. As mentioned above, some of the youth are actually employed through the club, for example as artists, peer educators and club-coordinators.

The fact that clubs and organizations are used as vehicles for young people to earn an income should not be underestimated. I would argue that the engagement in a club is based more on an opportunity to earn an income than a spirit of voluntarism, not least in a country like Tanzania where the development sector is substantial and the formal employment opportunities limited. If this is acknowledged, it also means that there is a large potential for clubs and organizations to function as centres for income-generating activities, employment and wealth creation for the individual members; at the same time as being an environment where a group of people has organized itself around a common theme. There were examples of clubs who had tried to do business or farming as an income-generating activity but they had failed due to lack of business skills and donor support. As one club member put it:

[...] It is easy to get funds for the project on HIV/AIDS or on drug abuse but not for issues on making a living. They forget that you can't volunteer without being capable of handling your life. (FGD, club visit)

Clearly, education on entrepreneurship and business skills was something that many of the conference participants found attractive. This was said during the focus group discussions and it was rated high in the conference evaluation. It may therefore seem odd that 'Jobs and Money' sections in Fema magazine and Si Mchezo! had not attracted much attention among the conference participants. The explanation seems to be that they associate the magazines from Femina HIP with HIV/AIDS and sexual and reproductive health, not with employment and financial literacy. When they read the magazines, this is also what they focus on and bring up for discussion. It is possible that, if Femina HIP would expand its agenda and embrace issues around economic empowerment, it would open up and 'allow' an increased focus on employment and finance issues.

Fema magazine targets urban and in-school youth, while Si Mchezo! addresses youth in rural areas who are not in school. Both magazines were popular and the targeted groups of the magazines were met. While participants said they appreciate Fema for its detailed information, high quality and information for and about urban, in-school youth, they liked Si Mchezo! for being easy to understand, and for providing information to and about rural youth. There is an ongoing discussion within Femina HIP about what the *out-of-school* clubs should be called in order to distinguish them from the *in-school* Fema clubs. One suggestion has been to call them Si Mchezo! clubs. However, one needs to be cautious to equate *in-school* with *urban* and *out-of-school* with *rural*. Out-of-school youth exist in rural as well as urban areas and in-school youth live both in urban and rural places. The division between the magazines seem to be more of a *geographical division* between urban and rural (or perhaps between Dar es Salaam and the rest of the country) than an *educational division* of in and out-of-school.

The finding that some of the out-of-school clubs have students as members was unexpected among the conference organisers because the conference had specifically targeted out-of-school youth. In my view, it is more fruitful to distinguish between in-school *clubs* and out-of-school *clubs* than in-school youth and out-of-school youth. If we are talking about out-of-school clubs, these clubs can be open for youth who are not/no longer in school as well as youth who are in school but who use the club for after-school activities. The in-school clubs and the out-of-school clubs can have different functions, such as allowing the out-of-school clubs to focus on business skills, entrepreneurship, job creation and financial literacy, alongside the agenda of HIV/AIDS, and sexual and reproductive health. The out-of-school clubs may in fact facilitate the process of finishing school and getting into the labour market. As we have seen, youth get skills and even employ themselves through the clubs.

4. RECOMMENDATIONS

One of the research questions in this study was how Femina HIP can work with the out-of-school clubs in order to integrate HIV/AIDS with a focus on business skills, entrepreneurship and financial literacy.

The conference showed that there is a big demand for education on entrepreneurship, business knowledge and loans, as well as education on HIV/AIDS. It was said that young people need more exposure to ideas and thoughts, guidance and access to information, and direction on how to go about different things, stating that they are able but lack facilitation in terms of direction on what to do and how to do it. Therefore, it was suggested that the government and organizations should be close to youth and listen to their problems. The suggestions and recommendations from the youth at the conference give important clues on how Femina HIP can continue to work with the out-of-school clubs.

The conference was acknowledged as a facilitator for moving from one level to another, which points to the relevance of an expanding agenda. An expanding agenda within Femina HIP to encourage entrepreneurship, business, employment and financial literacy, would 'allow' the clubs to focus on other activities than HIV/AIDS and sexual and reproductive health. The demand for access to information, guidance and exposure to ideas and thoughts could also be facilitated through the clubs. The large number of organizations established which follow the donor money shows that there is a relatively wide knowledge on how to go about registering an organisation. However, the information about how to go about registering a business is low and here Femina HIP could function as a facilitator through its magazines and other products.

Some of the conference sessions were too theoretical in my view but the participants still appreciated them, because, for them, they dealt with relevant issues. Considering that a large percentage of youth are self-employed but are trying to grow in their business, there is a great demand for information and guidelines on how to go about formalizing a business and the relevance of this. There is also a demand for strategies on how to improve business skills, how to access financial services and how to get access to other available services and information of relevance for them. Femina HIP could therefore:

- **Produce an easily accessible step-by-step guide to business and financial services:** This guide can be distributed and used within the clubs. University of Dar es Salaam Entrepreneurial centre (UDEC), Techno Serve and Financial Sector Deepening Trust (FSDT) are stakeholders which could provide relevant information for such a guide.
- **Facilitate entrepreneurship training:** This can be done directly through the clubs by using trainers and curricula from UDEC or Techno Serve. Entrepreneurship training can also be provided through the magazines: for

example, by giving a few lessons in each magazine or a separate guide. There are also ongoing business competitions organized by Techno Serve and UDEC as well as the Tanzanian Private Sector Foundation, which could be covered in the magazines and thereby encourage entrepreneurship within the clubs.

- **Refer to available entrepreneurship training opportunities:** Entrepreneurship training can also be offered indirectly by referring to available training opportunities in the Fema and Si Mchezo magazines. For example, Tanzanian Youth Coalition (TYC) has recently opened a youth centre in Dar es Salaam which will provide training for youth in for example entrepreneurship, free of charge.
- **Promote savings and credit schemes within the clubs:** How to go about such initiatives can be learnt through Village Community Banks implemented by CARE, ASMET and Orgut.
- **Establish the out-of-school club conference as a yearly event:** Just like the in annual national youth conference is held for in-school clubs, a yearly conference for the out-of-school clubs should be held. It is important that the issue of feedback is considered so that the representatives can go back to the clubs after the conference with information material which can be presented in an understandable and informal way.

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APPENDIX 1: Questionnaire

Femina Hip Out-of-School Youth Conference, 25-27 JUNE 2008

Name:	Age:
Female/Male:	District and Region:
Town/Village:	Fema Club:
Education:	

1) What do you do for a living? Please tick any of the following (you can circle more than one):

Self-employed Employed Peasant Other

Please specify:

2) Would you like to do something else for a living?

Please specify:

.....

3) Do you save money or get credit from somewhere? Please circle any of the following (you can circle more than one):

No, I don't Bank SACCOS Family/Friends Other

Please specify:

4) If you had 1 million Tsh, what would you do with it?

Please specify:

.....

5) What kind of support do you think young people need in order to improve their economic activities?

Please specify:

APPENDIX 2: Focus Group Discussion Guide- Out-of-school Clubs

I Introduction (5mns):

My name is _____ and I will be leading this session with the help of _____.

Thank you for agreeing to take part in this exercise. We want to talk to you about your club and the activities it gets involved in. We want you to be open and honest and critical. We will be recording this session and using it in our research reports and planning. However, everything you say is confidential and individual names will not be mentioned in the report.

There are a few basic rules for this session!! (No 1) There are no bad opinions. Speak your mind. Be honest. (No 2) Let everyone have a chance to speak (No 3) Don't interrupt but if you disagree, speak out when the person has finished speaking (No 4) Out of respect for one another anything discussed in this group should be kept confidential (Last but most importantly!.. No 5) Relax and have fun!

II Participant Introductions (10mns)

Now, can you each in turn introduce yourself to the group indicating your name, school and the place you come from. Tell us the name of your Fema club and how long it has been in operation. No more than one minute each please!!

III The Club environment (20 mns)

1. Which types of clubs are active in your Community?
2. And how many clubs are you part of?
3. Why did you decide to become a member of a Fema Club? Are there other clubs that engage in HIVAIDS activities?
4. When you joined the Fema club, did you want to see something change? What kind of change?
5. What are you hoping to achieve by taking part in a Fema club?
6. If you could have a chance of changing Fema club name, what name will you give to your club

IV Club governance (10 mns)

1. Do your Fema clubs have constitutions?
2. How are your leaders selected? Is this a good idea or should it work differently?
3. Is the club open to all youth in community?
4. How many members do you have in your Fema club? (Please specify number according to gender)
5. How many are active members?

V Activities conducted through the Fema clubs (20 mns)

1. Tell me what kind of activities your club has done, and who participated?
2. Who decides to do these activities and why? Were you happy about this?
3. What was the response from the community? Are they aware of and supportive of your club activities
4. Tell me a little about the result of these activities? Were you satisfied with the activity? Why/why not?
5. Do you receive any magazine from Femina Hip (which ones/how often and how

many copies?)

6. Are Femina HIP's magazines (Fema & Si mchezo) useful to your club and how do you use them?
7. Which magazine (Si mchezo or Fema) do you prefer? Why?

VI Club Challenges (10 mns)

1. What challenges do you face as a club and how do you tackle them?
2. Where do you get support in case you need it?
3. What do you need to make your clubs more successful?
4. Do you believe your activities can make a difference to the health of young people in your communities?

VII HIVAIDS & Sexuality Education (20mns)

1. What is happening in your community today in Sexuality and HIV/AIDS education?
2. Is your club a part of this? In what way? How do you feel about this?
3. Does it make an impact? In what way? What are the key changes that have occurred?
4. What would you do differently if you could? What is needed to make that happen?

VIII Jobs and Money (20mns)

1. Do you know "Jobs and Money/Mambo ya fedha issues" by Fema and Si mchezo?
2. Do you in your club read and discuss this? Does it help you?
3. What do you think should be added/omitted?
4. Have you ever thought about how to implement these issues in your club activities?
5. Do you conduct any IGA? What kind of activities and how did you get the idea?
6. Do you do this as an Individual or in a Group or in your Fema club?
7. What kind of IGA would you like to engage in?
8. What kind of support do you need in order to implement such activity?

IX Close and thanks

Thank you very much for participating in this exercise. Your feedback has been really helpful and we take it very seriously. I hope we will get to talk some more over the course of the workshop.

(110 minutes)

APPENDIX 3: Focus Group Discussion Guide – Club Visit

FOCUS GROUP DISCUSSION GUIDE - CLUB VISIT

10 SEPT 2008

THE CLUB

- How long a Femina club?
- Activities? When and where?
- How many members?
- Who are the members (education, age, male/female, livelihood, in/out-of-school)
- Income generating activities?
- Community relation?

THE YOUTH CONFERENCE

- How was the conference? Good? Not so good? Why?
- Have you shared the information about the conference to your club? How and when?
- If yes, what are their responses?

AFTER THE YOUTH CONFERENCE

- Has anything happened in the club after the conference?
- Have you got any ideas about what could happen in your club with inspiration from conference?
- Any (other) ideas/plans for the club?

JOBS AND MONEY

- Do you read the pages? Why/why not?
- Suggestions on how these issues can features in the magazines? What issues and how?

FEMA MAGAZINE VERSUS SI MCHEZO

- Do you prefer FEMA Magazine or Si Mchezo? Why and how?

APPENDIX 4: Evaluation

FEMINA HIP OUT-OF-SCHOOL CONFERENCE 25-27 JUNE 2008

Please score each of the sessions below giving each one a mark between 1 (poor) and 5 (excellent), based on how much you enjoyed and learnt from the session

EDUTAINMENT = EDUCATION + ENTERTAINMENT!!

	1 = POOR	2 = NEEDS IMPROVEMENT	3 = AVERAGE	4 = VERY GOOD	5 = EXCELLENT
MONDAY					
Femina Hip Overview					
Club discussion and presentations					
Team building and group image					
Group works					
Entrepreneurship concepts					
PLHA Testimonials					
TUESDAY					
Life skills experiences/peer education					
Business plan: SWOT analysis					
Legal aspects of business					
Time management					
Group works					
WEDNESDAY					
Resource mobilization					
Challenges facing youth in Tanzania					
FGD + Fema TV talk show					

Overall, please rate the following aspects of this conference?

	1 = POOR	2 = NEEDS IMPROVEMENT	3 = AVERAGE	4 = VERY GOOD	5 = EXCELLENT
How educational was the conference?					
How entertaining was the conference?					
How was the planning of the conference					
How was the accommodation (environment)?					
How are the learning materials distributed? (magazines etc.)					
Allocation of free time to meet and talk to people					

What was the best thing about this conference?

Do you have any other comments or suggestions about this conference?
