



## GOOD PRACTICES AND LESSONS LEARNED

### Plan International UK- Tanzania

Project: Partnership to enhance livelihoods and social inclusion of marginalised young people dependent on the informal economy

**GOOD PRACTICE:** Developing access to legal support services among marginalized youths depending on the informal economy through their IMAs

#### 1. Key areas of good practice:

Creating enabling environment for youths dependent on the informal economy to access Legal support (1.3)

#### 2. Context - Brief description

##### Where the good practice was implemented:

It was implemented in Illala and Temeke Districts in Dar es Salaam Region. Kisarawe, Kibaha district and town council in Pwani Region. Kilombero district in Morogoro Region. Mtwara district and municipal council in Mtwara region. Lindi district and municipal Council in Lindi region.

##### Why it was implemented:

To provide access to legal support for marginalized youths dependent on the the informal economy.

##### Who was involved:

Type of target group/community members: Marginalized youths dependent on the informal economy and from marginalized groups, aged 15 to 35 from 5 regions of Tanzania, CSO providing legal support Implementers (Plan International Tanzania; an International Non-Governmental Organization): Partners of implementers (Voluntary Service Overseas (VSO), Community Development and Relief Trust (CODERT), Uhamasisha Hifadhi Kisarawe (UHIKI) non-governmental organizations, and Tanzania's Vocational Educational and Training Authority (VETA) a government institution. Associate Partners are: Comprehensive Community Based Rehabilitation in Tanzania (CCBRT) a non- governmental organization expert on disability issues, the Ministry of Information, Youth, Culture and Sports (MOIYCS), and Ministry of Labour and Employment (MOLE).

##### When the activity was implemented:

From March 2016 to date

#### 3. Level and type of innovation of the good practice

Provision of a legal safety net

#### 4. Description: processes and steps involved

Access to legal service has been a barrier for many youths dependent on the informal economy because it is expensive. In many cases, youths from the informal economy have lost access to their rights due to lack of legal support. It is expensive to pay for a lawyer/advocate to defend your case which make it difficult for youths from the informal economy. The Youth Economic Empowerment project has identified the gap and started linking youths depending on the informal economy through their IMAs to Legal Support CSOs.

Intermediary Market Associations (IMAs) are formed by 5 to 15 YSLA groups, they operate like YSLA but with groups buying shares and taking loans and receiving dividends on an annual basis. This

allows further utilisation of funds by allowing transfer of funds from groups with high savings demands to those with higher credit demands. Intermediary Market Associations (IMAs) are eligible for registration as CSOs under the Tanzanian constitution. IMAs allow distribution of funds between groups.

The IMAs are linked with a Legal Aid supporting CSO. They are then connected with a paralegal who teaches them about different legal aspects. They train them on legal contracts and the writing of the wills, and other relevant aspects. IMA members are then supported with legal officers/advocates to defend them in court in case it happens.

The IMA's status as registered CSOs enables the opening of group accounts with formal financial institutions to access further financial services. IMAs have proven to be a significant success in scaling up savings for group membership, facilitating access to credit and making technical support available to savings groups. They also show potential as drivers of social change through the Social Protection Fund and linking with legal protection.

IMAs are formed once the YSLAs are mature and have gone through a 12-month saving cycle, member of the IMAs meet once per month. For YEE project, two IMAs have been formed with 12 YSLA groups from Batch 1. Umoja ni Nguvu IMA with 7 YSLAs from Kibuta and Kisarawe IMA with 5 YSLAs as members. The formed IMAs are on registration process as CSOs and shall be linked with Postal Bank of Tanzania and other financial institutions.

**5. Innovation of good practice:** Linked IMAs with Legal Aid support through legal aid supporting CSO. Assigning para legal/legal officers to support IMA's members has increased legal awareness and protection among youths from informal economy

#### **6. Resources and skills needed to carry out the good practice**

Human resources and funding

#### **7. Sustainability of the Good Practice**

With regulations through their constitutions, IMA can survive beyond the project time.

#### Lesson learned

We have learnt that no one can walk alone, and solidarity is strength. The formation of IMAs, and the large number of YSLAs who join IMAs, the financial capability of these YSLA members has been increased. Now they can disburse larger loans to YSLA members with soft interest rates rather than depending on financial Institutions which have a lot of bureaucracy and tough lending conditions. Such institutions were not friendly to our YEE Graduates who are mostly marginalized and cannot comply with banks' conditions, e.g. mortgage.

Conduct advocacy for micro finance service providers to restructure their conditions for people dependent on the informal economy to access.

#### **Illustration of the Good Practice:**

Youth Forum members invited in a Parliamentary session

A 3-year European Union (EU) funded "*Partnership to enhance livelihoods and social inclusion of marginalised young people dependent on the informal economy*" project (the 'YEE project') in Tanzania began in 2015 to improve and increase access to employment opportunities and promote economic empowerment for vulnerable youth dependent on Informal economy in Tanzania. The project targets 9,100 marginalised youth and is implemented by Plan International and, VSO, in partnership with Uhamasishaji Hifadhi Kisarawe (UHIKI), Community Development & Relief Trust (CODERT) and Vocational Education and Training Authority (VETA) in five regions.

Twenty national Youth Economic Empowerment (YEE) forum members selected from 11 project districts were among the YEE stakeholders who attended the live parliamentary session as guests of the Hon. Minister Jenister Mhagama, the Minister of state in Prime minister's office Policy, Parliamentary, Affairs, Labour, Employment, Youth and the Disabled.

A-20-member Youth Forum formed at district, regional and national levels is intended by the project to be a platform through which beneficiary views, ideas, requests, challenges that need a third-party interventions are discussed and forwarded to responsible authority for addressing.

Before meeting two ministers and discussing various issues affecting them, the youth had earlier met in their annual forum session together with district youth councils' officers and project staff. They discussed and presented many issues on the decent work agenda and improved livelihoods, which were also presented to the ministers.



*Minister of Local Gov't & Regional Admin. Hon. Selemani Jafo (seated in a red necktie) pose in a picture with YEE youth forum members & other stakeholders while in Dodoma*



*Deputy minister of state in for youth Hon. Antony Mavunde (seated in a dark blue suit ) pose in a picture with YEE youth forum members & other stakeholders while in Dodoma*

The youth met the Minister of Local Government – Seleman Jafo and the Deputy Minister in Prime minister's office in charge of Youth – Hon. Antony Mavunde November 9<sup>th</sup> and 10<sup>th</sup>, 2017. In their respective speeches, both ministers pledged to support the youth as much as possible, arguing that they are a force not to ignore

“The government and my ministry in particular are committed to ensuring youth and women get all required support. You know, if we are to industrialise this country, youth and women have to be empowered; physically and mentally, their contributions are unmatched”, said Seleman Jafo.

National Youth forum meetings take place once in a year. This year meeting in Dodoma aimed at creating more youth opportunities for interacting with higher government officials and discussing project successes as well as issues affecting the youth generally in the country.