



Linking skills development and financial services.

Experiences from U-Learn Project in Uganda.

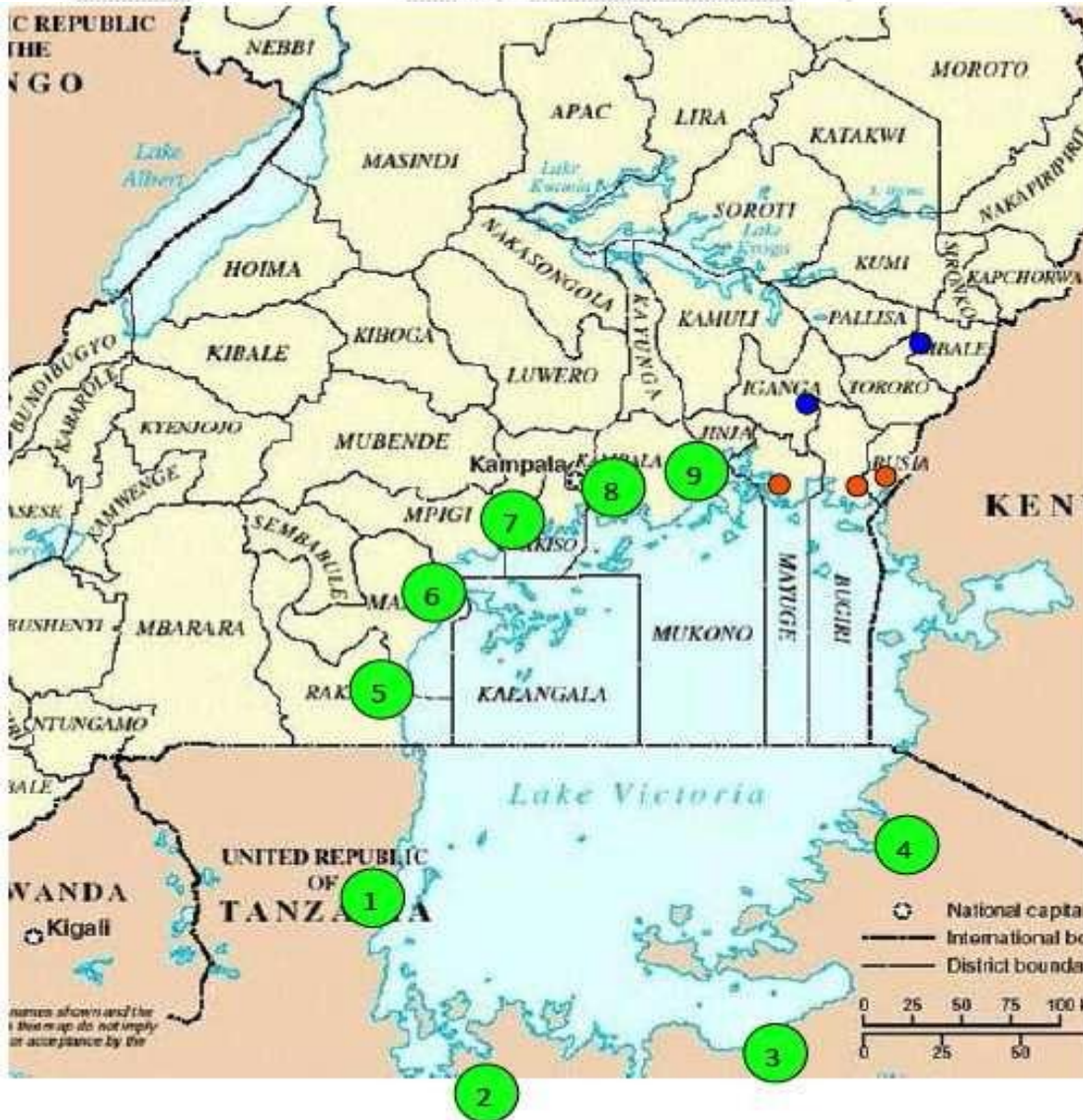
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The U-Learn Project

- Name: Learn, Earn and Save Program
(U-Learn) supported by The MasterCard Foundation**
- Country: Tanzania and Uganda**
- Duration: July 2011 – June 2016**
- Impact: 3600 youth including young mothers (16 – 25 years) in Uganda and Tanzania around Lake Victoria start a business or secure employment thereby sustainably improving their livelihoods.**

U-LEARN Program Areas



Uganda

- Rakai District
- Masaka District
- Wakiso District
- Mukono
- Jinja District

Tanzania

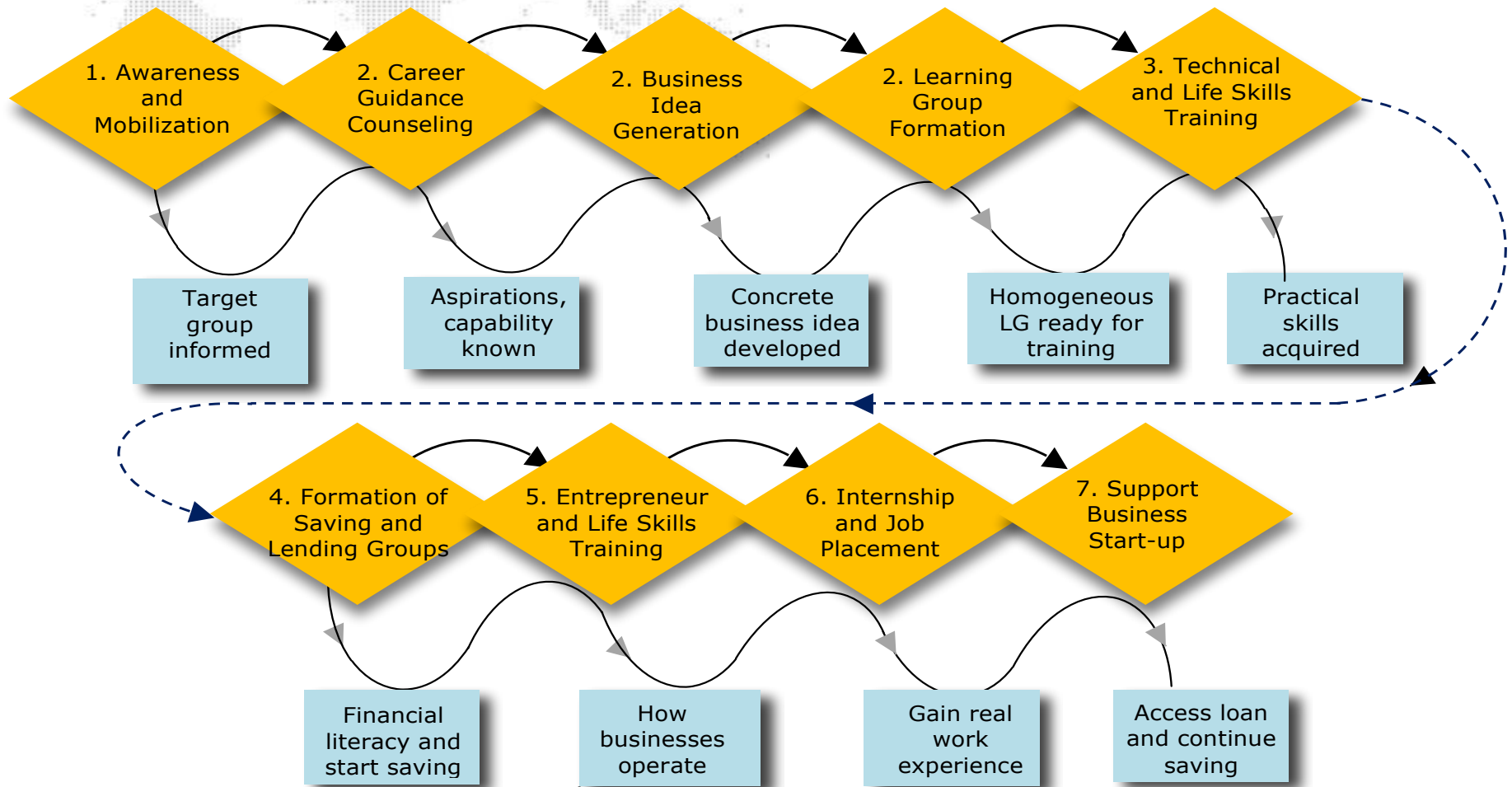
- Kagera Region
- Geita District (Mwanza)
- Mwanza Region
- Mara Region

The Learning Group Approach

- The project uses the Learning Group Approach: **Skills Development, Entrepreneurship and life skills, and access to financial Services**
- Youth are organized into homogeneous learning groups by geographical location, interests and opportunities available to them
- Build capacities within the groups to replicate skills supported by Community Based Trainers, Local Entrepreneurs and Business Mentors
- Builds the Mavuno component within the Learning Groups to instill financial literacy.



The U-Learn Learning Group Cycle



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A typical Learning Group (LG) Cycle lasts eight months but can vary between seven to nine months depending on occupations, geographical area, weather situation and learner's characteristics.

Key Partners and Stakeholders

Partners/Stakeholders	Roles in the project
Local Entrepreneurs	Technical skills training, mentoring, and job placement. Paid by the project on contract basis
Local resource persons	Life skills and entrepreneurship training, business coaching and mentoring. Project pays transport and lunch during the trainings.
Community Based Trainers	Mobilization, follow up and training in Mavuno. Paid a stipend for their transport and lunch
Local governments	Mobilization, Career Guidance and Counseling, follow up. Provides grants for business start up. Some times facilitated with fuel
Association of Micro Enterprises	Market linkages, business coaching, and mentorship
Ministry of Education	Certification of skills, and development of new training modules through the Directorate of Industrial Training.
Ministry of Gender	Part of the Monitoring , Evaluation and Learning Process. Scaling up of the program
University of Minnesota	Learning Partner (Monitoring Evaluation & Learning)

The partnership with Financial Institutions: Approach and support



- Extends financial literacy trainings
- Supports community based account opening outreaches
- Creates youth financial service desks within the Centenary bank
- Conducts field based business advisory services and follow ups
- Centenary Bank provides loans through the Youth Fund from government
- Project is working with Equity bank to pilot the Fanikisha Product targeting young mothers



Skills Development and Financial Services



Technical social and life skills

Technical skills =

Skilled and competent youth =

increased employment and earning opportunities

Financial Literacy:

Financial Literacy =

ability to manage money =

increased freedom to choose =

ability to save money =

ability to invest in business =

increased earning =

improved wellbeing

Key Results

- 72% of the trained youth are employed with 85% in self employment.
- Average daily earnings increased from \$ 0.5 to \$ 4 per day leading to an average savings of \$ 4 per week.
- 32% have acquired jobs, 42% registered more customers, 21% participated in tenders 14% got salary increments as a result of the Workers' PAS
- Youth are more skilled, confident and focused about their future.



Results Continued

- 76% of the youth are participating in supporting their families and siblings
- 84 % of the self employed have raised capital through mavuno and linkage with financial institutions
- Some youth have accessed financial support from government programs like Community Driven Development, and youth fund
- Agriculture trades have provided quicker returns and improved nutrition of children (vegetable growing and poultry)



Improved Financial Capabilities



leads to functioning of long term saving plans:

“I’m planning how much to buy things at home. I plan. And I plan how much to save in Mavuno. So I know how to plan how to use this money.”

.....leads to functioning of a long term changing role in the family:

“Even though I am the younger brother, my older brother is still going to school, so I had to give him that money.” The capability of saving in MAVUNO...

*“And since I joined Mavuno, I learned the process of borrowing and returning money. [...] Yeah, my brothers and sisters are now okay because I started paying some fees for those who are in school. One is in Senior 4, another in Senior 2, but I pay half of their school fees. So my family is happy because of me. Me as an individual, I have a new program, like in six months I will try to buy a plot in Wakiso. **I have that hope as I talk now.**”* Youth in Wakiso, Uganda

Major Challenges

- A few financial products are adoptable for the youth
- Financial institutions are not available in rural communities
- Early pregnancies, gender based violence and inequalities
- Inadequate support from parents and guardians to support youth activities
- In some locations, there is political interference



Lessons Learn't for Sustainability

- Learning groups nurture group business start up and growth
- The private sector increases access to markets, skills upgrading and business growth.
- Mavuno provides for a training fund for Local resource persons to continue with career guidance, coaching and mentoring
- Parental involvement makes the program activities more sustainable
- Local entrepreneurs provides opportunities for continues mentoring and training.
- Financial Institutions enables youth to continuously access financial services beyond



Thank you


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