YETA LEARNING QUESTION RESEARCH BRIEF SERIES:

HOW IS FINANCIAL INCLUSION SUPPORTING YOUTH EMPOWERMENT?

NCBA CLUSA
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INTRODUCTION

Youth Empowerment Through Agriculture (YETA) is a five-year MasterCard Foundation-funded program in Uganda led by NCBA CLUSA along with Youth Alive Uganda (YAU) and Reproductive Health Uganda (RHU) with support from learning partner the Overseas Development Institute (ODI). YETA has four objectives: 1) forming and strengthening youth associations (YAs); 2) improving the well-being and confidence of YA members through enhanced foundational skills; 3) increasing access to financial services for YA members; and 4) developing the technical and entrepreneurial skills of YA members so they can launch their businesses. YETA operates in the districts of Dokolo, Kole, Masindi and Kiryandongo. Having reached 27,130 youth (exceeding our target of 26,250), the project is publishing a series of Learning Question Research Briefs to galvanize discussion among youth, policymakers and practitioners and to advance MasterCard Foundation's Youth Forward Initiative learning agenda. Based on focus group discussions and interviews (see methodology), this paper is designed to record the experience and learning from YETA's work in northern Uganda on financial inclusion supporting youth empowerment.

Young people are disproportionately affected by financial exclusion compared to adults in Uganda. It is estimated that around 23% of the 8.8 million young people between 16 and 30 years-old living in the country do not have access to financial services such as savings or loans.[1] Against this background, the YETA consortium worked towards supporting youth association members to have increased access to financial information and services to foster their economic empowerment. The program's youth associations received trainings in financial literacy and village savings and loan associations (VSLA) best practices which enabled them to form and strengthen their VSLAs. Through participation in VSLAs, some youth associations were linked to Savings and Credit Cooperatives (SACCOs) and formal financial service providers such as Masindi Development Farmers Association (MADFA) and Postbank Uganda. [2] [3]

This brief summarizes emerging findings on how YETA's financial inclusion activities have supported youth empowerment - specifically how young people perceive their VSLAs and financial service providers. It also identifies lessons learned on how youth financial inclusion can be increased as well as the benefits and challenges of using VSLAs to increase young people's access to finance.

1 Financial Sector Deepening (2018). Analysis of status of financial inclusion for women and youth in Uganda. http://fsduganda.or.ug/wp-content/uploads/2019/02/FinScope-2018-Gender-and-Youth-Analysis-in-Uganda.pdf

2 A separate brief describes the benefits and challenges of engaging youth through these youth associations (*"What are the benefits and comparative advantages of the group model in improving youth economic empowerment"*).

3 NCBA CLUSA recently suspended its working relationship with Post Bank Uganda due to fraud allegations at the bank's senior management.

MAIN FINDINGS

- VSLAs allow youth to benefit from Productive Investment Cycles where they borrow to start or advance their businesses and rent land, which in turn generates incomes and increases their savings. However, limited and irregular income constrains some youth's ability to save regularly and engage in such productive investment.
- VSLA participation results in positive changes in youth behavior as they learn to plan their finances and spend less on consumption, including drinking or betting.
- When linked to banks, VSLAs increase access group financial products and in partnership with Post Bank, YETA has designed, piloted, and introduced mobile phone banking for youth. As a result, youth overcome the challenges of long distances to banks, associated travel costs and long queues at bank branches.
- Youth who are active in their VSLAs tend to have greater confidence to speak up and express their concerns and to negotiate, including applying for government funding or taking on leadership positions in local government.
- Youth utilizing their VSLAs become more focused in their aspirations because they are "saving for a purpose" i.e. to become a tailor, go back to school, or buy a plot to build a house and rent out.
- VSLA members take on more responsibility at home by supporting their parents. Youth reported a change in mindset whereby they are more willing to work collaboratively together and support their parents.
- Access to land and finance are interlinked: youth without access to land struggle to generate enough income to save in their VSLAs and youth without access to finance can have difficulty acquiring land.
- Some youth are unable to pay back their VSLA loans, mostly due to lack of income. Members of the VSLA typically sought dialogue with defaulting members to establish the reasons and to negotiate new terms of repayment. Where agreement could not be reached, groups were forced to confiscate property or assets to recover the loans.

THE YETA APPROACH

The YETA consortium addressed the challenges faced by youth in agriculture – such as low levels of productivity, access to resources, and low skill levels – by facilitating the creation of a network of youth associations and, ultimately, cooperatives. Before participating in the YETA program, the majority of rural youth in YETA areas of intervention worked on small pieces of land provided by their parents or communities, without the necessary skills or finance to farm productively. They did not effectively manage the little income they generated and often did not know how to best invest their surpluses.

It is in this context that YETA's youth associations act as a vehicle to address these obstacles by providing access to formal training and mentorship so that young people have the skills to produce more and invest better. Once formed, groups were encouraged to choose a mentor to support their group endeavours and to form a village savings and loans association (VSLA) so that participants could save for their individual goals and group projects. Groups also functioned as a means for empowering youth who have low levels of self-esteem and for demonstrating that change and better livelihoods are possible. Finally, it is easier for groups to access resources – including land, information and concessionary loans – provided by government or other NGOs than it is for individuals.

Young people who participated in YETA were trained on the formation and management of youth associations, financial literacy, life skills, as well as agriculture and entrepreneurship. Trainings were organized into 4 cohorts over the life of the project. After being trained, young people in each cohort were provided with an incubation kit, which allowed them to start a group business. YETA promoted several profitable activities as group enterprises, based on a value chain analysis. The recommended value chains included crop production (sunflower, soy beans, maize and horticulture), livestock (piggery, goat-keeping, goat-rearing, and animal traction), and produce buying and selling. The selection of enterprises by youth varied according to location and weather patterns. For instance, in cohorts 3 and 4 goat-keeping and goat-rearing proved particularly popular as erratic weather patterns had rendered crops less profitable in certain regions.

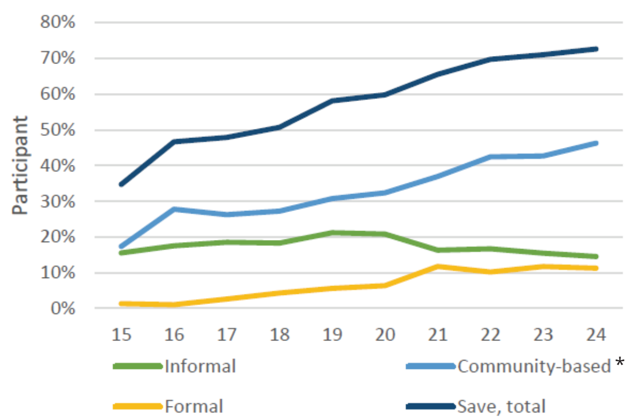
YETA also encouraged youth to form VSLAs within their youth associations. These VSLAs have two functions: 1) to allow youth to save some of their income, usually with a specific investment goal in mind and borrow money from the group for immediate small investments and 2) to generate interest for those who were saving. Most VSLAs chose to payout all savings and interest earned once a year; distribution is based on the amount that members saved. Some VSLAs joined together to form a SACCO which provides even greater access to loans and savings opportunities as well as other services. VSLAs are also assisting youth in linking to formal financial services with banks. YETA associations have also formed several producer cooperatives - they provide greater access to markets which can help youth expand their businesses, generate more income and in turn save more (see Productive Investment Cycle on page 7).

YOUNG PEOPLE WHO PARTICIPATED IN YETA WERE TRAINED ON THE FORMATION AND MANAGEMENT OF YOUTH ASSOCIATIONS, FINANCIAL LITERACY, LIFE SKILLS, AS WELL AS AGRICULTURE AND ENTREPRENEURSHIP.

HOW YOUTH ACCESS FINANCIAL SERVICES

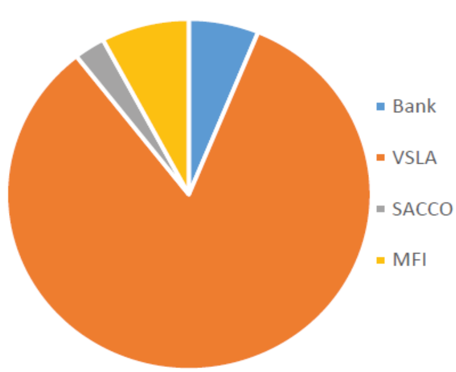
Youth association members access financial services through several channels including VSLAs, SACCOs, banks and government funding, such as the Youth Livelihood Program[4] as well as family sources. Youth use VSLAs to access savings and loans more than other institutions and the number of young people who do save in VSLAs increases at higher age levels (see Figures 1 and 2).[5]

FIGURE 1: TYPES OF SAVINGS



* Community-based refers to VSLAs while informal refers to saving at home alone. Formal refers to banks and MFIs.

FIGURE 2: TYPES OF LOAN INSTITUTION



4 The Youth Livelihood Program targets unemployed young people in Uganda between 18 and 30. It provides youth with vocational skills for self-employment, entrepreneurship and job creation as well as loans.

5 Profile of YETA youth 2015 and 2016. Report prepared by Bridonneau and Marć using data collected from the YETA consortium.

ACCESS TO FINANCE THROUGH VSLAS

VSLAs offer many benefits for youth including ease of access and flexible terms and conditions. Youth only need to attend group meetings, usually at a convenient location, and save small amounts regularly. Cumulatively between March 2018 to February 2019, youth VSLAs saved a total of UGX 807,084,164 (USD 215,222) and borrowed UGX 492,294,000 (USD 131,278)[6] . VSLAs do not require the lengthy process of opening an account expected by formal financial institutions. Some of the conditions for taking out a loan from a VSLA include:

- Attend VSLA meetings regularly typically weekly, as dictated in the bylaws;
- Save in VSLA at regular meetings, as dictated in the bylaws;
- Borrow limited to 2-3 times savings held in the VSLA;
- Secure guarantor(s) who are held accountable if the member defaults (in some cases as many as 3 may be required);
- Provide collateral when borrowing (e.g. livestock, a bicycle, land, or other assets).

Youth preferred borrowing from their VSLAs than other financial service providers as it allows them to build financial assets through savings first instead of debts. While members are given around 3 months to repay their loans with the VSLA, they were able to delay their repayment if they could provide valid reasons to the VSLA as to why they could not pay back in a given time frame. This flexibility was appreciated by VSLA members who contrasted it with the more rigid repayment requirements of banks and other formal financial service providers. VSLAs also offer lower interest rates compared to formal banks – most VSLAs who were interviewed offer loans at 5% for members and 10% for non-members compared to 12% at MADFA (which was among the lowest rates offered by formal lenders). Youth were also afraid of the harsh penalties imposed by the government or banks if they were to default

6 NCBA CLUSA (2019) Youth Empowerment Through Agriculture – Fourth Project Annual Report (Mar 2018-Feb 2019)

ACCESS TO FINANCE THROUGH SACCOS AND VALUE CHAIN FINANCING

VSLAs that are well-developed have formed Savings and Credits Cooperative Organizations (SACCOs). They are run by members as legally registered cooperatives; they have a board and a supervisory committee to oversee internal functioning and conduct internal audits. VSLAs can be limited in their resources, less able to access bank services or provide finance to their members as compared to SACCOs. The text box blow outlines some of the borrowing conditions from the youth-led Ayer United Youth SACCO in Kole district, whose launch was supported by YETA.

Ayer United Youth SACCO helps members gain access to loans, banking services and payment of school fees. The SACCO which had just begun its operations at the time of the interview, is prioritizing loans to members for renting land for developing their enterprises.

Cooperatives are also playing a part in helping youth access financial services. The Nyamahasa Area Cooperative is providing support to members to gain access to loans from financial service providers like banks by acting as a guarantor for its members. This cooperative is also offering value-chain financing by guaranteeing the quality of members' grains to financial service providers.

YOUTH PREFERRED BORROWING FROM THEIR VSLAS THAN OTHER FINANCIAL SERVICE PROVIDERS AS IT ALLOWS THEM TO BUILD FINANCIAL ASSETS THROUGH SAVINGS FIRST INSTEAD OF DEBTS.

EXAMPLE OF LOAN REQUIREMENTS FOR AYER UNITED YOUTH SACCO

This SACCO has 680 members, of which 9 sit on its board, 3 of whom are female. The supervisory committee has 3 members. Although it has been operating for 3 months, 143 members have paid off their shares while 101 have paid half their shares. It has signed agreements with East African Seed Company and other private sector actors: this has enabled the SACCO to earn commissions from the sale of seed. It has provided loans to registered and unregistered members for periods of 5 months (at interest rates of 5% and 7% respectively). Loan requirements included the following:

- Application fee of 10,000 UGX and file fee of 2,500 UGX;
- Photocopy of national ID and a passport size photograph;
- Two guarantors;
- Letter from Local Council (LC 1) (Lower Local Government);
- 10% of loan amount as a deposit with the SACCO;
- Security/collateral: house, land, bicycle, cow, or goat.

ACCESS TO BANKS

Youth are also accessing financial services throughbanks. In most groups, we found that either individual members or the group had opened bank accounts. Currently YETA has supported 1,544 individual youth and 218 youth associations in opening accounts.[7] In both cases, the VSLA played a key role in making bank services accessible to youth. First, youth accumulated funds by saving with their VSLA, which they could use to open a bank account. Secondly, Postbank designed products catered to VSLAs after YETA engaged them and some groups have already taken out and repaid these loans. In the future, the VSLAs and youth members will be able to access additional financial services through mobile money and agency banking. The mobilization and training of youth VSLAs by YETA has made it easier for Postbank Uganda to offer services to YETA groups.

7 NCBA CLUSA (2019) Youth Empowerment Through Agriculture – Report to MCF, Year Five, Quarter 1 (Mar – May 2019)

ENROLLING YOUTH VSLAS TO MOBILE PHONE BANKING

Postbank Uganda conducted financial literacy sessions for YAs to introduce youth to banking and the benefits of formal financial institutions. Participation in these sessions qualified YAs to take up the bank's new mobile phone banking application, which was jointly developed with YETA. This application (USSD) allows youth to access banking services digitally, using their simple phones, as most YETA youth do not have smart phones.

Mobile phone banking offers a range of benefits - one free withdrawal per week, individual accounts for VSLA members, balance inquiry, and withdrawals. The application is user-friendly, requiring only a special code for the VSLA and phone numbers of the account's signatories to access banking services. Results show that youth save an average of 11,000 UGX (3 USD) on transport costs to and from the bank branch when they use the application. Youth spend an average of only 500 UGX (0.31USD) for charged airtime to use the application.*

* Findings from an After Action Review meeting for the mobile banking pilot project.

PARTICIPATION IN GOVERNMENT PROGRAMS

YETA youth are accessing finance through the government, notably the Youth Livelihood Program (YLP). Youth who are in groups can submit a proposal to the YLP when they have a business idea to receive a loan. YETA groups were more likely to benefit from this program than other groups as government officials have found that YETA groups were organized and had good repayment track records. Officials attributed this to the YETA trainings. Other government programs accessible to YETA groups and VSLAs include the Northern Uganda Social Action Fund, Operation Wealth Creation and Uganda Women's Empowerment Program. In total, YETA groups have accessed a total of USD 82,814 cumulatively from these government programs.[8]

INCOME GENERATING ACTIVITIES

Income generation is an essential prerequisite for VSLA members to be able to save and borrow. Without income, youth cannot save and without savings, they cannot access loans. YETA has fostered income generating activities in a number of ways, including providing demonstration kits to help youth put the knowledge they acquired on building and running an agricultural business into practice, and linking youth associations and cooperatives to markets. As part of this training, youth also received support on choosing enterprises using a cost-benefit analysis.

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HOW YOUTH USE THEIR SAVINGS AND LOANS

Youth use the savings and loans from the VSLA for a range of purposes. The most commonly mentioned uses were capital for business and rent and purchase of land (i.e. productive investments). Other reported uses were not related to investments but to human development and welfare.

PRODUCTIVE INVESTMENTS

The business investment goals described by youth included the purchase of equipment such as sewing machines and land to build houses to rent out using their VSLA. Other leading business investments noted were poultry, goat rearing, ox-ploughing, and food processing. In addition, improved seeds, fertilizer, herbicides and other productive inputs could now be purchased to increase yields, productivity and incomes for the youth.

Savings and loans also often went towards renting land to move beyond subsistence farming. This created a virtuous circle where the sale of produce allowed young people to repay their debts, borrow again, and invest further, accessing and buying more land. This relationship between access to finance and land is depicted below, illustrating YETA's Productive Investment Cycle.

YETA'S PRODUCTIVE INVESTMENT CYCLE

An important part of this productive investment is the acquisition of livestock which youth reported as a coping mechanism to earn income, save and rent land. This strategy was applied by YETA youth to deal with unfavourable rainfalls.

SAFETY NETS AND EMERGENCY NEEDS

Other purposes youth indicated they use their VSLA for included supporting their parents and paying school fees, either for themselves, their children, or their siblings. One government official suggested that in some cases this may result in a new "dependence of parents" which in turn could hinder youth business development. VSLAs often also provided welfare funds for emergencies, such as access health services. Some members reported using this fund to rent land as no interest was charged on the welfare fund.

THE BUSINESS INVESTMENT GOALS DESCRIBED BY YOUTH INCLUDED THE PURCHASE OF EQUIPMENT SUCH AS SEWING MACHINES AND LAND TO BUILD HOUSES TO RENT OUT USING THEIR VSLA.

CHANGES IN YOUTH BEHAVIOR

Due to the close connection between youth associations and VSLAs, it is difficult to differentiate between the behavior changes resulting from VSLA participation and youth association membership. However, youth, government officials, and parent mentors described the following changes in behavior due to VSLA participation:

- **Change in spending behaviour**, including a decrease in spending on drinking and betting in favor of engaging in long-term financial planning.
- **Greater confidence to speak up for their concerns and to negotiate**, including applying for government funding through the YLP program or taking on leadership positions in local government.
- **Taking on more responsibility at home**, e.g. supporting their parents. They also reported a change in mindset whereby they are more willing to work collaboratively together.
- **Change in aspirations**, including saving towards goals such as becoming a tailor, going back to school, or buying a plot to build a house and rent out.

POTENTIAL CHALLENGES TO YOUTH SAVING

LACK OF INCOME

One of the biggest challenges reported was the lack of regular or sufficient income to allow youth to save weekly. The ability of members to save is one of the key determinants of a VSLA's success, as low saving levels often led to a lack of motivation. For individuals, this also determines whether and how much a member can borrow money. Sometimes this led to disagreements within the group when members complained that their loans were inadequate for their business needs and they wanted the VSLA to provide them with larger loans.

ACCESS TO LAND

All youth associations under the program have gained access to land for their group enterprises. This land was acquired through mentors, local leaders, and the families of participants. About 85.5% of YETA youth are involved in agriculture and 93% are earning incomes from these activities.[9] This has been achieved by youth accessing land through agreements with their parents or other relatives, renting land directly, or gaining access to land through the government. Nevertheless, some youth indicated their lack of access to land or enough land limited their ability to produce, earn and save. Their low earning potential in turn hampers their ability to acquire more land, trapping them in poverty.

INCENTIVES TO MITIGATE LOAN DEFAULT

Groups used different ways to prevent loan default and cope with people not paying back their loans, including: 1) capping the amount members could borrow based on the savings accumulated; 2) requiring a guarantor; and 3) collateral requirements, such as a bicycle, land, cattle, or any other valuable item(s). Youth reported that these mechanisms worked well. When asked

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about challenges some youth reported that the cap on loans meant that poorer young people were not able to borrow enough money to help with their business. While this ensured against default, one implication is that those who save more are also the one that benefit the most.

Some groups were forced to resort to confiscating livestock, bicycles or land. Sometimes this involved reporting the youth who defaulted to the Local Council LC1 (Lower Local Government). As a result, members felt reassured that their money invested in their VSLA was safe. In other cases, the group in question approached the parents or the next of kin to recover the loan. Mentors played a crucial role in helping VSLA groups resolving issues around defaulting often taking on the role of a mediator in the dialogue between the group and the defaulting member. Overall, groups were able to recover their loans, but they also reported that due to the mechanisms they put in place to prevent defaulting (guarantors, savings-dependent loans), defaulting was not a common occurrence.

DROP-OUT AND ABSENTEEISM

Retention was also reported as a challenge to VSLAs. Dropping out due to migration – while sometimes beneficial to the individual – did on occasion weaken the group. Young women were most likely to migrate for marriage, while young men were more likely to migrate in pursuit of land access.

PHYSICAL DISTANCE TO BANKS

Banking at physical branches required time, effort and transport costs. Groups also faced the challenge of coordinating the presence of their three signatories for any withdrawals at the branch.

SUCCESS AND FAILURE

SUCCESS

One of the key successes of YETA's VSLA model is that youth in these groups are perceived to be more responsible in their saving and spending, in part due to the training they received. Local government officials for instance repeatedly mentioned that they prioritized YETA youth associations and sometimes approached them directly for the Youth Livelihood Program (YLP) due to their good training and ability to pay back YLP funds. Interviewees argued that YETA groups have developed strong ties and trust. They often came from similar backgrounds (most of them were school drop-outs) and therefore understand each other's challenges. However, officials also expressed concern that they will offer limited support to the youth after YETA project close out. This is because they will not have enough resources to provide support at the same level YETA was doing. However government officials through the Regional Advisory Committee have committed to provide oversight and monitoring roles to ensure that youth enterprises thrive.[10]

OVERALL, YOUTH, MENTORS AND GOVERNMENT OFFICIALS REPORTED AN IMPROVED SAVINGS CULTURE AS WELL AS INVESTMENT PRACTICES AMONG YETA YOUTH.

Overall, youth, mentors and government officials reported an improved savings culture as well as investment practices among YETA youth. As outlined above, YETA youth engaged in practices of reinvesting savings and loans for hiring larger plots of land and machinery or inputs to increase their productivity – participating in a Productive Investment Cycle – resulting in more income. Youth also described how their aspirations had changed positively since joining the groups and that they were now saving towards longer-term goals such

10 This commitment was made at the 7th RAC meeting held from the 28th to the 29th of May 2019.

LESSONS LEARNED

There are several lessons to inform future programming on youth financial inclusion. Some of these have been realized by YETA and resulted in adaptations in the program to improve results and performance.

- **Timing of share-out/saving for a purpose:** a frequently encountered challenge was that young people did not use their annual pay-out for productive purposes. This was aggravated by the fact that many groups shared out their savings just before the festive period in December. Government officials recommended that VSLAs not share-out all their savings at the end of the year to allow for continued functionality of the group and some suggested not sharing out at all. VSLA members, on the other hand, thought that this would pose a challenge to membership as the share-out was a key motivator for young people to save. The timing of the share-out was also seen by young people as a key planning instrument for their business i.e. how much they would need to save by the end of cycle to acquire land, a tailoring machine, or other business inputs. VSLAs need to find middle ground between keeping members motivated and ensuring capital is sufficiently allocated to productive activities. Consequently, YETA advised groups to change the date of their share-out to after the festive period. VSLA members reported that this decision by the VSLAs helped them focus much more on saving for productive investments.

- **Income and access to loans***:* young people with a regular income have benefited from their VSLAs. But the model works less well for youth who have no source of income or do not earn enough to be able to save. Groups who were facing challenges of group cohesion often stated the lack of income as their main challenge. Those who saved very little also had access to very small loans. Future programmes may want to consider how such individuals could be provided with further support. The demonstration kits played a key role in enhancing group savings and loans and YETA's VSLA recognition events – which showcased the work of its most successful VSLAs – generated incentives for VSLAs to increase their performance, however, more continuous support is required to make sure groups continue to grow their business.

- **Migration:** Future VSLA programs should find innovative ways to foster connections with groups between villages and sub-counties so that young people who migrate do not lose the connection to VSLAs altogether. YETA has found that SACCOs can act as an important way to foster these connections. Addressing migration is crucial especially for ensuring that young women continue to benefit from VSLAs.

- **Youth associations with VSLAs perform better:** most youth associations meet to plan their agriculture enterprise, prepare land, plant, and harvest, but VSLAs meet and interact more frequently. They are not only producing together; they are also saving and borrowing together. As a result, they tend to build strong social bonds and trust among members. Youth businesses that have a VSLA perform better compared to youth groups that don't use their VSLAs.

- **Peer-to-peer learning:** Several VSLA members and local government officials expressed the need to have exchanges with other groups to learn from each other. One group that had discontinued its activities due to high drop-out rates expressed that it would have benefitted earlier on from exchange visits with groups that were more successful to motivate its members to remain. Peer-to-peer learning through VSLA exchanges could help groups learn from good practices and motivate groups who are struggling.

as buying plots to build houses for rent, building a nursery, acquiring machinery to become a tailor or returning to formal education.

FAILURE

Some groups struggled to maintain their group activities while others have put on hold their group farming enterprises while they awaited rains. One of the challenges that VSLAs member noted was the lack of income to save. In some cases, this meant a lack of regular, or sufficient income to save. As many members relied on their harvests for income their ability to save was constrained by harsh weather conditions in the 2018 seasons.

CONCLUSION

VSLAs are a stepping stone to help youth initially develop financial literacy in practice and then overtime help them tap other forms of finance from SACCOs, value chain finance, and banks. VSLAs can serve as a catalyst for youth to participate in a Productive Investment Cycle that results in increasing their assets, land, and income. They are associated with positive changes in youth behavoir – increased confidence, more focused aspirations (saving for a purpose), supporting other family members, a reduction in drinking and betting and adopting long-term financial planning. VSLAs may struggle to support their most vulnerable members who are unable to save and annual pay-outs during the holiday can weaken their productive investment focus. Overall, though they provide significant benefits to youth and are critical to empowering them through agriculture in rural Uganda.

METHODOLOGY

This paper is based on the preliminary findings from research conducted with YETA participants, key informants, and program staff in April 2019. Over the course of two weeks, focus group discussions were held in Kiryandongo and Kole to elicit the experience of youth association members. These focus groups were complemented with in-depth interviews with community leaders and local government officials who were involved in the program to triangulate and contrast with the experience related by youth. Interviews were also held with model youth and parent mentors. The first group was able to provide insights into how the program had benefitted them as well as reflect on why some groups or individual members had been less successful. Parent mentors on the other hand were able to provide data on the types of struggles their groups faced and how the YETA program was able to help them overcome them. A total of 13 focus groups were held with YAs and 2 with cooperatives. We also interviewed 24 key informants, including local leaders, model youth, and national government representatives. While YETA works in four districts, the research team chose Kiryandongo and Kole to cover the experiences of the breadth of YETA's experiences, including post-conflict populations and groups that were performing well and not so well.

Quality assurance: After data collection, the research team drafted initial versions of the report and shared these with the YETA team for inputs and comments.

ABOUT THE PARTNERS

The National Cooperative Business Association CLUSA International (NCBA CLUSA) is the apex association for cooperative businesses in the United States and an international development organization. Founded in 1916, NCBA CLUSA strives to advance, promote and protect cooperative enterprises through cross-sector advocacy, education and public awareness that help co-ops thrive, highlighting the impact that cooperatives have in bettering the lives of individuals and families.

Internationally, NCBA CLUSA has worked in over 100 countries building sustainable communities, creating economic opportunities and strengthening cooperatives. Our work focuses on an approach that empowerments smallholder farmers, women, and youth in the areas of food security, agricultural development, strengthening of communities and farmer organizations, community-based health and natural resources management.

The Mastercard Foundation was created in 2006 by Mastercard International and operates independently under the governance of its own Board of Directors. Since its founding, the Foundation has grown from a small "start-up" with just three employees to one of the largest foundations in the world. With commitments of over US$2.2 billion, they have partnered with more than 150 visionary organizations to increase financial inclusion and access to youth learning in Africa, and have improved the lives of more than 33.8 million people and their families.

The Overseas Development Institute (ODI) is an independent think tank on international development and humanitarian issues, founded in 1960. Based in London, its mission is "to inspire and inform policy and practice which lead to the reduction of poverty, the alleviation of suffering and the achievement of sustainable livelihoods in developing countries." It does this by "locking together high-quality applied research, practical policy advice, and policy-focused dissemination and debate."

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