

Rethinking the Role of Microfinance, Agricultural Engagement and Youth Policies in Tackling Unemployment, Livelihood, Empowerment, and Poverty Alleviation in Tanzania

Joseph Magali *¹ 

¹The Open University of Tanzania, Tanzania

*Corresponding Author: joseph.magali@out.ac.tz

ARTICLE INFO

Article history:

Received February, 7, 2026

Revised May, 02, 2026

Accepted May, 24, 2026

Available online May, 31, 2026

E-ISSN: [3021-8179](https://doi.org/10.32734/jse.v4i1.24723)

How to cite:

Magali, J. (2026). Rethinking the Role of Microfinance, Agricultural Engagement and Youth Policies in Tackling Unemployment, Livelihood, Empowerment, and Poverty Alleviation in Tanzania. *Journal of Sustainable Economics*, 4(1), 16-25.

<https://doi.org/10.32734/jse.v4i1.24723>



This work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International.

ABSTRACT

Youth unemployment is a challenge for many developing countries, including Tanzania. The article discusses the status of youth employment in Tanzania and articulates the causes and strategies to address it. The article examines how microfinance, agricultural engagement, and youth policies address youth unemployment by improving livelihoods, empowering youth, and alleviating poverty. The study used 81 articles retrieved from Scopus (16) and Google Scholar (65). The findings revealed that strategies to address youth unemployment in Tanzania, such as entrepreneurship training programmes, youth policies, and the establishment of youth employment projects, including agricultural activities, have not been sufficient to overcome these challenges. The findings further indicate that scholars have documented microfinance's contributions to youth employment, poverty alleviation, and livelihood improvement. The findings reveal that microfinance has contributed positively to overcoming youth unemployment. However, the findings indicate that the challenge of loan repayment is a barrier to the sustainability of microfinance. The study recommends that policymakers implement policies that promote youth employment by linking income-generating activities to microfinance services and enforcing loan repayment among youth in Tanzania.

Keywords: Microfinance, Agricultural Engagement, Youth Policies, Unemployment, Livelihood, Empowerment, Poverty Alleviation, Tanzania

1. Introduction

Reported that young people constitute the fastest-growing population globally; by 2030, approximately 2 billion young people are estimated to seek employment ([UNICEF, 2025](#)). Asserted that globally, youth aged 15-35 years constitute 34% of the total population ([Kimaro, 2017](#)). Tanzania population of approximately 60 million, more than 50% are under 18 years, and over 70% are under 30 years. In Tanzania, youth constitute 1/3th of the Tanzanian population ([UNICEF, 2025](#)). Reported that the youth unemployment rate in Tanzania was 6.5% for ages 14-25 and 9.9% for ages 15-35 ([Haji, 2015](#)). The data indicated the critical problem of youth underemployment. Reported that youth unemployment in Tanzania is approximately 13.7%, with urban areas most affected ([Balvanz et al., 2019](#)).

Asserted that youth in middle- and low-income countries face formal unemployment and therefore opt for self-employment ([Iseselo et al., 2019](#)). That many youth in Tanzania lacked formal employment and therefore worked in the informal sector ([Mkama.S, 2015](#)). Despite youth constituting the largest share of Tanzania's labour force, they experience unemployment due to limited access to entrepreneurship education and limited participation in decision-making processes ([Kimaro, 2017](#)). Poverty and lack of employment tempted youths in various areas in Tanzania, such as Arusha city, Tanzania, to fall into sexually risky behaviours by practicing unsafe sex to meet their mandatory household needs ([Banks, 2016](#)).

Tanzania National Youth Policy (2007) recognizes youth as the primary drivers of economic growth. Despite Tanzania's development Vision 2025 recognizing youth as a major component of Tanzania's workforce, it acknowledges that youth are unable to participate actively in the formal sector economy because they are

denied access to resources and opportunities ([FSDT, 2021](#)). The vision recognizes the financial sector's role in providing investment, credit access, savings, banking, and insurance services to promote the livelihoods of youth and other disadvantaged groups, such as women and people with disabilities. The government's fiscal policies in Eastern African countries are not effective enough to reduce unemployment for youths and people with disabilities ([Hatibu and Hafidh, 2021](#)). Stated that microfinance globally increases clients' incomes, expands asset ownership, and improves the standard of living for disadvantaged groups, including youth, women, and people with disabilities ([Madonda, 2018](#)). Therefore, this article reviewed the causes of youth unemployment in Tanzania and strategies to overcome it, with particular emphasis on the role of microfinance.

2. Literature Review

2.1 Youth

NBS (2022) defined Tanzanian youth as those aged 15-35 years. This definition also applies to all member states of the East African Community. However, the United Nations defines youth as persons aged 15-24. Table 1 presents statistics on youth in Tanzania, indicating that youth constitute the majority of the population.

Table 1: Youth Information as per 2022 census

Specific Population Age Group	Tanzania		Tanzania Mainland		Tanzania Zanzibar	
	Number	Percentage	Number	Percentage	Number	Percentage
Youth Population (15–35 years)	21,312,411	34.5	20,612,566	34.4	699,845	37.0
Male	10,159,205	16.5	9,827,426	16.4	331,779	17.6
Female	11,153,206	18.1	10,785,140	18.0	368,066	19.5

Source: NBS (2022)

2.2 Youth empowerment

Youth empowerment can be assessed through well-being growth, relational, educational, political, transformative and emancipation of youth ([Úcar Martínez, 2017](#)). That youth empowerment can be examined by considering access to resources and opportunities to attain self-esteem, build self-confidence, raise consciousness, and enhance participatory competence ([Jennings et al., 2006](#)). The Government of Nigeria conceptualized youth empowerment as the provision of jobs for youth following training in various skills across different education levels ([Ibrahim et al., 2023](#)).

2.3 Microfinance

According to the Tanzania Microfinance Act 10 of 2018, microfinance institutions provide financial services to disadvantaged and poor groups in the population. Microfinance activities include deposit and lending services and provide services such as microcredit, microsavings, microinsurance, microleasing, micropension, and microhousing finance, as well as transfer and payment services. The microfinance institution may, moreover, undertake commodity services and provide financial education, as well as any other services specified in its regulations. Microfinance service providers are classified under the law into four Tiers. Deposit-taking microfinance institutions form Tier 1. Tier 2 is a non-deposit-taking microfinance service provider in which individual moneylenders are categorized. Tier 3 comprises savings and cooperative societies (SACCOS), while Tier 4 comprises community microfinance groups.

2.4 Poverty alleviation

Poverty alleviation is associated with reducing income disparities between the poor and the well-off. Hence, poverty alleviation stabilizes incomes among citizens and mitigates the effects of economic shocks ([Liu et al., 2023](#)). That poverty alleviation is concerned with ensuring that the citizens meet the essential needs, such as shelter, healthcare, education, food, and social inclusion ([Amofah and Agyare, 2022](#)). That poverty reduction involves not only improving income but also education, healthcare, security, land tenure, and freedom from vulnerabilities ([Bununu, 2021](#)).

2.5 Livelihood improvement

Livelihood improvement is contingent on economic prerequisites, including the creation of microbusinesses, higher income levels, savings, productive investments, consumption, and capital expenditures. Moreover, livelihood improvement is viewed as a social indicator, including educational attainment, health status, women's empowerment, and clients' social networks following participation in microfinance ([Dhungana, 2023](#)).

2.6 Empirical literature review

Causes of youth unemployment in Tanzania asserted that youth in Dar es Salaam, Tanzania, lived in poverty due to a lack of adequate entrepreneurial skills and other hindrances, including insufficient capital, limited business knowledge, and weak youth-enabling policies ([Mgumia, 2017](#)). The findings further revealed that youths' engagement with entrepreneurial ventures was influenced by youth aspirations, family dynamics, belief systems, and the nature of entrepreneurship programs. Contended that the lack of formal employment and informal employment, such as agriculture, petty business, and day labour, has prompted some youth in Dar es Salaam to engage in begging and theft ([Outwater et al., 2015](#)).

Found that youth employment, proxied by youth business formalization, in Gongo la Mboto and Mchikichini in Dar es Salaam was constrained by the requirement of a business premises. Access to business premises was further constrained by limited access to financial services, including microfinance, uncertainty about premises tenure, and failure to secure a business license. These challenges catalyzed youth unemployment and threatened the sustainability of youth businesses in Dar es Salaam ([Awinia, 2014](#)).

Socioeconomic factors, including education, experience, and marital status, influenced youth welfare in Tanzania. Moreover, the institutional factors, including business ownership category, risk management framework, and business running costs, influenced youth participation in mobile financial services and hence decreased their welfare ([Sesabo and Mkuna, 2025](#)). Lack of entrepreneurial and innovation skills led youth street food and handicraft vendors to compete with one another due to oversupply. This scenario reduced the profitability of youth vendors by diminishing the sustainability of youth businesses ([Seetanah et al., 2019](#)). Gender (male), geographical location (urban residence), education, possession of skills, and marital status (single) were determinants of urban youth formal employment in Tanzania ([Msigwa and Kipesha, 2013](#)).

Poor financial inclusion leads to poverty ([Koomson et al., 2020](#)). Financial inclusion enables youth to use financial products to generate income and create jobs, reported that 33 percent of youth aged 16-24 are excluded from the financial system ([FSDT, 2021](#)). Youth entrepreneurs' financial inclusion in Dar es Salaam, Mwanza, Arusha, Mbeya, and Morogoro was influenced by age, gender, education level, financial knowledge, awareness of financial institutions, and intention to borrow an entrepreneurial loan. The study demonstrated that low business revenue, lack of awareness of business-facilitating services, and fear of bank charges discouraged youth from opening bank accounts ([Isaga, 2025](#)).

2.7 Livelihood curbing strategies for youths

Small and medium-sized enterprises provide employment for youth and contribute to Tanzania's Gross Domestic Product ([Nade, 2021](#)). Out-of-school youth in Kagera, Tanzania, were taught livelihood strategies, including agricultural activities, groundnut sales, secondhand clothing sales, and tailoring ([Morris and Krause, 2024](#)). Youth entrepreneurship programme in Tanzania promoted livelihood-related variables, including savings capacity, employment opportunities, and personal finance management ([Krause et al., 2016](#)). Entrepreneurial skills training for youth in Nangowe ward in the Lindi region improved their income levels for a short period. Youth groups were involved in cashew nut processing, tailoring, and quarrying ([Ngowi, 2020](#)). However, meaningful livelihood improvements were not achieved due to the project's short duration and insufficient funding.

Motorcycle-riding business played an essential role in promoting youth employment in Morogoro Municipality. However, this business was associated with challenges such as community unrest, crime, road accidents, schoolgirls' pregnancies, and informal riots ([Msangi and Pesha, 2023](#)). Business management skills and entrepreneurship training were recommended to foster professional conduct in the motorcycle-riding industry. that an income-generating group focused on beekeeping, entrepreneurship training, and improving recognition of youth health. The findings indicated that group activities improved customer care and social and financial capital, thereby increasing youth self-employment ([Iseselo et al., 2019](#)).

2.8 Microfinance and youth livelihood and Tanzania

Contended that mobile financial services enhance not only users' economic well-being but also their empowerment in African countries, including Tanzania ([Sesabo and Mkuna, 2025](#)). Compared the role of BRAC microfinance in Uganda and Tanzania and revealed that BRAC youth women clients in Uganda realized the impacts in economic, social and health outcomes ([Buehren et al., 2015](#)). However, the findings did not reveal the impacts of youth in Tanzania's settings. Microfinance in the Masasi district council improved youths' income, ownership of assets and generally improved the standard of living of the beneficiaries. The

finding indicated that microfinance, particularly microcredit, promoted agricultural and small-business activities ([Madonda et al., 2020](#)).

Population growth in Tanzania is associated with poverty and unemployment among youth and women. To address these challenges, the Tanzanian government, particularly local government Authorities, has expanded access to loans for youth and women ([Mambosho and Chole, 2024](#)). Further established that the local government's provision of start-up capital and training in financial literacy and business management largely contributed to poverty reduction among youth and women's groups ([Mambosho and Chole, 2024](#)). Entrepreneurship training for youth microfinance facilitated the proper use of microcredit in the Masasi district and thereby enabled youth to recognize its impacts ([Madonda et al., 2020](#)). The findings indicate that few studies have assessed the role of microfinance in improving youth livelihoods in Tanzania.

2.9 Microfinance and Youth Empowerment in Tanzania

Microloans were a tool for preventing STI infection in Dar es Salaam, Tanzania. Microloan repayment and entrepreneurial success among youth in Dar es Salaam, Tanzania, were influenced by education level, business experience, the number of children residing with the youth, peer members' business training, and peer leaders' repayment habits ([Balvanz et al., 2019](#)). Conducted a comparative assessment of the enabling environment for youth SMEs and found that, in India, youth receive better financial, training, and material support than in Tanzania. In India, financial support includes grants, low-interest and free credit schemes, whereas in Tanzania it does not. Moreover, in India, SMEs are provided with startup facilitation, including reimbursement of training costs and the provision of startup equipment ([Nade, 2021](#)).

Demonstrated that financial inclusion through microfinance services for rural youth in the Iramba district in Tanzania has improved their overall living standards, particularly in social capital, economic empowerment, networking, and access to social and healthcare services ([Israel, 2024](#)). That entrepreneurship and business management training, savings and credit services, and business venture start-up tools promoted youth employability in Ilala Municipality, Dar es Salaam, Tanzania ([Magali and Mbagwa, 2021](#)).

Microfinance promoted the youths' economic empowerment. The finding revealed that microfinance increased youth income, enabling the acquisition of assets such as carpentry equipment, houses, land, sewing machines, power tillers, milking cows, goats, poultry, beds, motorcycles, and water wells. The findings indicated that business and entrepreneurship training promoted effective use of loans among youth, thereby enhancing youth business performance and employment ([Madonda, 2018](#)). The Youth Employment Development Fund in Kilosa District, Morogoro Region, provided capital for business investment. The findings indicated that income generated, youth experience in business, marital status (being married), and age positively influenced the youth employment creation ([Sehaba and Nyanda, 2023](#)).

The most microcredit institutions in the rural areas of the Arumeru District in the Arusha Region were hesitant to provide microcredit services due to higher loan default risk and higher transport costs resulting from poor infrastructure. The poor operating environment in rural areas forced the government to charge an annual interest rate of 10% ([Kihulya, 2007](#)). The remoteness and high operational costs of MFIs forced them to charge interest rates of 20%-40%. Weak loan repayment conditions threatened the sustainability of the revolving microfinance group by reducing youth repayment rates ([Issa, 2021](#)). However, the youths and women realized the increase in income and the establishment of self-employment generating activities and the enhancement of children's education.

Loan repayment among youth in Bukombe district was influenced by youth income, family size, marital status (being married), lending location and years of schooling. The findings indicated that group conflict, loan disbursement delays, and improper loan use hindered the youth's ability to repay their loans ([Nestory et al., 2022](#)). Despite the Tanzanian government disbursing loans to youth in the Tanga region to alleviate poverty and promote livelihoods, most youth failed to repay on time, resulting in widespread loan defaults. This situation made the sustainability of funds low and the loans serve only a few youths. The findings from the studies do not provide a comprehensive assessment of the impact of microfinance services on addressing youth unemployment in Tanzania. The studies that also consider the influence of control, moderating and control variables are missing ([Komba, 2002](#)).

2.10 Microfinance and youth poverty alleviation and Tanzania

Microfinance, including microloans, is widely used globally to alleviate poverty ([Balvanz et al., 2019](#)). Financial inclusion through bank account opening, deposits, and microcredit promoted financial inclusion and poverty alleviation among youth in the Misenyi district of the Kagera region ([Stanslaus and Mmari, 2021](#)). Bank accounts and access to credit catalysed youth involvement in entrepreneurial activities. Studies assessing the role of microfinance services in reducing youth poverty are scarce ([Kazungu and Njau, 2023](#)). The studies also need to consider a broader conceptualization of youth poverty by assessing deeply how the microfinance services, such as microcredit, savings and deposits, microinsurance, funds transfer, and non-financial services, such as training and social services, contribute to youth unemployment. The use of moderating, controlling, and mediating variables could broaden the conceptualization of how microfinance contributes to the alleviation of youth poverty.

2.11 Youth and Agriculture activities

Agriculture is the primary economic activity and a major source of employment for people living in Sub-Saharan Africa ([Dimnwobi et al., 2023](#)). National Youth Agriculture Policy of 2016-2021 reflects low youth participation in agricultural activities ([FSDT, 2021](#)). Farm size, education level, and land dispute practices influenced youth involvement in agricultural activities ([Msangi et al., 2024](#)). Youth participation in agricultural production can be a strategy to address high youth unemployment in Sub-Saharan Africa, which reached 13.1%. The findings indicated that youth participation in agriculture in Morogoro Municipality was influenced by prior engagement in agriculture, access to credit and extension services, farm size, participation in youth agricultural workshops, education levels, and farming experience ([Kamuzora, 2025](#)).

Youth participation in agriculture in the Njombe region was influenced by land ownership, age, and extension services ([Ng'atigwa et al., 2022](#)). Similarly, reported that in Makambako, Njombe Region, Tanzania, youth identified agriculture as their primary occupation ([Nyamba and Sanga, 2022](#)). Agriculture is considered a major industry that promotes employment in Sub-Saharan African countries, including Tanzania, the number of youth participating in the agricultural sector is not convincing ([Lindsjö et al., 2020](#)). The findings indicate that the studies did not link youth unemployment to microfinance or other youth employment-enabling resources.

2.12 Youth Policy and Unemployment in Tanzania

Policies are an important engine to overcome the challenge of youth unemployment in Tanzania ([Khalfani & Ndumbaro, 2024](#)). Tanzania have not adequately addressed youth unemployment. The study further found that the policies have not allocated sufficient funding to create youth employment opportunities ([Babeiya, 2024](#)). Youth engagement in policies process is low. Hence, the author recommended the employment of youth community advisory boards to promote effective youth participation in policy matters in Tanzania ([Chow et al., 2024](#)). Youth in Tanzania have limited awareness of policy matters. This hinders youth from acting on opportunities stipulated in the policy ([Khalfani and Ndumbaro, 2024](#)). Youth initiative for the Agribusiness programme failed to create more than 1.5 million jobs for youth and women due to an unsupportive legal framework in Tanzania. The study found that the legal framework inadequately supports land and financial distribution, youth economic growth, and the sustainable implementation of structured plans and broader agricultural impacts ([Bullu and Omar, 2025](#)).

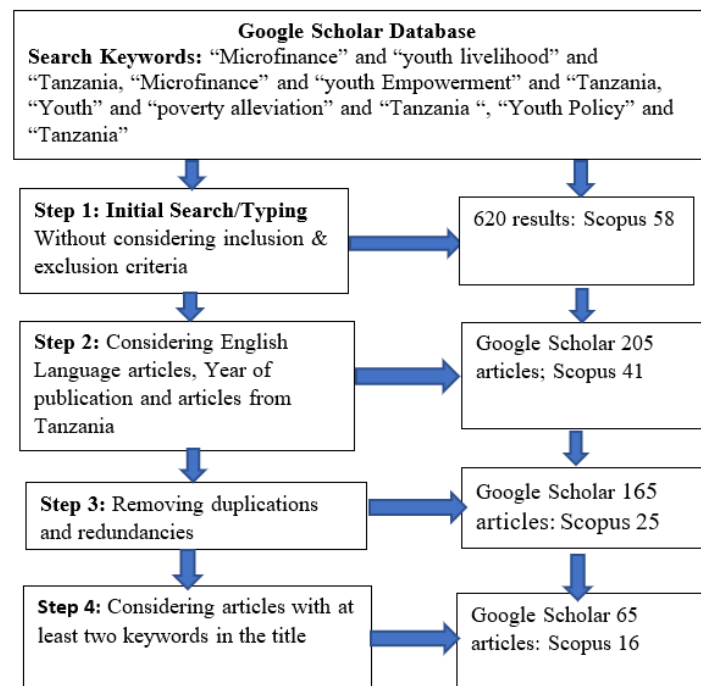
Despite Tanzanian agricultural policy promising to boost youth economic empowerment and poverty alleviation, the policy does not guarantee youth access to subsidized inputs, production capital, reliable agricultural marketing, extension services, and market information ([Mdemu and Tatu, 2024](#)). Despite the establishment of employment-enhancing policies in Tanzania. The study asserted that policies related to the labour market, financial services, and entrepreneurship support have not effectively reached many women and youth ([Lambin and Nyysölä, 2022](#)). Therefore, much needs to be done to promote women's and youth's access to assets, skills training, and better-quality employment.

The national financial Inclusion Framework encourages capacity-building for youth to improve their financial literacy in Tanzania. The National Employment Policy prioritizes youth employment, emphasizing the role of financial access in overcoming youth unemployment. The National Microfinance Policy (2017) recognizes microfinance as a powerful tool to promote livelihood improvement and empowerment among marginalized and disadvantaged groups, particularly youth, women, and people with disabilities. However, access to financial services among these marginalized groups remains low in Tanzania.

3. Methods

This critical review study applied the Google Scholar and Scopus databases which are recognized for their variety of quality articles (Arshad & Ameen, 2017). The study employed four steps to identify the articles. An initial search was conducted by entering the keywords into Google Scholar and the database, yielding 620 articles and Scopus yielded 58 articles. The second step involved filtering the articles to include only those published in English, from the 2000s, and from Tanzania. In this step, 246 articles were retained. In the third step, the researcher removed duplicate and redundant articles. These are the articles with similar results and those appearing more frequently than on the database's pages; this step yielded 190 articles.

Then, the final step considered articles with at least two keywords in the title, i.e., “youth unemployment” or “employment” and “livelihood improvement” or “poverty alleviation” or “youth empowerment” or “youth policies”. Moreover, to reveal the impacts of microfinance on youth, the researcher searched for “microfinance” or “microcredit” combined with “youth unemployment,” “livelihood improvement,” or “poverty alleviation,” or “youth empowerment,” or “youth policies.” This step retained the 81 articles used in writing this critical review paper. To avoid skipping articles, the term “microfinance” was sometimes replaced with “microcredit,” and “poverty alleviation” with “poverty reduction.” Moreover, “unemployment” was replaced by “employment to enhance the comprehensive retrieval of the articles. Figure 1 demonstrates the search framework.



4. Conclusion and Recommendations

The findings revealed that the causes of youth unemployment were lack of entrepreneurship training, lack of capital, low business revenue, lack of business knowledge, financial illiteracy and poor youth enabling policies. The studies demonstrated that strategies to overcome youth unemployment in Tanzania, such as entrepreneurship training programmes, include selling merchandise such as groundnuts, cashewnuts, and secondhand clothes. Moreover, youth participate in income-generating activities, including agriculture, sewing, beekeeping, quarrying, and motorcycle riding.

The findings indicate that various youth policies have been formulated to address youth unemployment in Tanzania. These include the National Financial Inclusion Framework, the National Employment Policy, the National Youth Agricultural Policy (2016-2021), the Tanzania Agricultural Policy, and other government fiscal policies. The findings indicated that the policies have not effectively addressed youth unemployment due to limited youth awareness and weak government enforcement. The findings indicate that the agricultural sector has substantial potential to employ the majority of Tanzania's youth. However, the findings demonstrate that agricultural activities have not sufficiently addressed the challenges of youth unemployment.

The findings further disclose that scholars contextualize the role of microfinance by focusing on youth employment, poverty alleviation, and livelihood improvement. The findings revealed that microfinance has played a great role in promoting youth employment, poverty alleviation, and livelihood improvement. The findings showed that microfinance improved clients' microbusinesses, income levels, savings behaviour, investment, consumption, and capital expenditures. The findings further demonstrated that youth and women face poverty and unemployment challenges. The findings also revealed that microfinance promoted increases in youth income, with assets acquired including carpentry equipment, houses, land, sewing machines, power tillers, milking cows, goats, poultry, beds, motorcycles, and water wells. The findings revealed that microfinance improved youth education and health status. However, the findings indicated that the sustainability of microfinance was constrained by loan repayment delays. Moreover, the study has revealed the scarcity of studies that have assessed the role of microfinance in addressing youth unemployment in Tanzania.

The findings generally indicate that there are few studies that recommend how to address youth unemployment in Tanzania. Moreover, the study has revealed that research on youth unemployment, the most renowned and reliable income-generating activities such as agriculture, the role of microfinance, and policy is scarce. Therefore, the researcher recommends that empirical studies that integrate youth-unemployment curbing strategies, the roles of youth projects (e.g., agricultural activities), the roles of policy, and microfinance services provide holistic recommendations for overcoming youth unemployment in Tanzania.

References

- Adnan, S. A., & Kumar, P. (2021). Role of microfinance in economic development. *Adhyayan: A Journal of Management Sciences*, 11(2), 22-30.
- Amofah, S., & Agyare, L. (2022). Poverty alleviation approaches of development NGOs in Ghana: Application of the basic needs approach. *Cogent Social Sciences*, 8(1), <https://doi.org/10.1080/23311886.2022.206347>
- Arshad, A., & Ameen, K. (2017). Scholarly communication in the age of Google: Exploring academics' use patterns of e-journals at the University of the Punjab. *The Electronic Library*, 35(1), 167-184. <https://doi.org/10.1108/el-09-2015-0171>
- Awinia, C. S. (2014). Structural Barriers, Constraints, and Urban Youth Employment. REPOA Research Report 14/2.
- B Dimnwobi, S. K., Okere, K. I., Onuoha, F. C., & Ekesiobi, C. (2023). Energy poverty, environmental degradation and agricultural productivity in Sub-Saharan Africa. *International Journal of Sustainable Development & World Ecology*, 30(4), 428-444. <https://doi.org/10.2139/ssrn.4434747>
- Babeiya, E. E. (2024). Policy Linkage and the Youth Unemployment Question in Tanzania: A Micro-Analysis of an Entry Point Level. *Tanzania Journal of Development Studies*, 22(1). <https://doi.org/10.56279/njty8787/tjds.v22i1.1>
- Balvanz, P., Yamanis, T. J., Mulawa, M. I., Mwikoko, G., Kajuna, D., Kilonzo, M. N., ... & Maman, S. (2019). Microfinance and health interventions: Factors influencing loan repayment success with young men in

- Dar es Salaam, Tanzania. *Global public health*, 14(2), 254-270.-Taylor & Francis
<https://doi.org/10.1080/17441692.2018.1501079>
- Banks, N. (2016). Youth poverty, employment and livelihoods: social and economic implications of living with insecurity in Arusha, Tanzania. *Environment and Urbanization*, 28(2), 437-454. SAGE
<https://doi.org/10.1177/0956247816651201>
- Buehren, N., Goldstein, M., Gulesci, S., Sulaiman, M., & Yam, V. (2015). Evaluation of layering microfinance on an adolescent development program for girls in Tanzania. *Tanzanian Economic Review*, 11(2), 100–121. University of Dar es salaam Journal. <https://doi.org/10.1596/1813-9450-7961>
- Bullu, S. L., & Omar, H. M. (2025). Analysis of the Existing Legal Framework and Sustainability of the Building a Better Tomorrow–Youth Initiative for Agribusiness (BBT-YIA) Programme in Tanzania. *Journal of Law, Society and Development*, #16736 | 15-pages. <https://doi.org/10.25159/2520-9515/16736>
- Bununu, Y.A. (2021). Poverty Reduction: Concept, Approaches, and Case Studies. In: Leal Filho, W., Azul, A.M., Brandli, L., Lange Salvia, A., Wall, T. (eds) *Decent Work and Economic Growth. Encyclopedia of the UN Sustainable Development Goals*. Springer, Cham. https://doi.org/10.1007/978-3-319-95867-5_31
- Chow, D. W. S., Goi, A., Salm, M. F., Kupewa, J., Mollel, G., Mninda, Y., ... & Dow, D. E. (2024). Through the looking glass: empowering youth community advisory boards in Tanzania as a sustainable youth engagement model to inform policy and practice. *Frontiers in public health*, 12, 1348242. <https://doi.org/10.3389/fpubh.2024.1348242>
- DeJaeghere, J. (2017). Educating entrepreneurial citizens: Neoliberalism and youth livelihoods in Tanzania. Routledge. <https://doi.org/10.4324/9781315535616>
- Dhungana, B. R. (2023). Perceived impact of microfinance on livelihood improvement in Kaski district of Nepal. *Interdisciplinary Journal of Innovation in Nepalese Academia*, 2(1), 81-95. <https://doi.org/10.3126/ijjina.v2i1.55968>
- FSDT (2021). Youth barriers to financial inclusion. Fostering Alternative Know Your Customer (KYC) for Younger Youth in Tanzania.
- Haji, M. (2015). Youth employment in Tanzania: Taking stock of the evidence and knowledge gaps.
- Hatibu, S. H., & Hafidh, H. A. (2021). Youth employment creation factors in the EA countries data and policy analysis. *Asian Journal of Education and Social Studies*, 18(3), 13-29.
- Ibrahim, A. A., Kiiza, J., & Atekyereza, P. (2023). Youth empowerment against poverty in Yobe State, northern Nigeria. *Journal of community service and empowerment*, 4(3), 442-458. <https://doi.org/10.22219/jcse.v4i3.26984>
- Isaga, N. (2025). Determinants of Tanzanian youth entrepreneurs' financial inclusion: Empirical evidence from a baseline survey in selected regions in Tanzania. *African Journal of Empirical Research*, 6(1), 113-122. <https://doi.org/10.51867/ajernet.6.1.11>
- Iseselo, M. K., Moshia, I. H., Killewo, J., Sekel, L. H., & Outwater, A. H. (2019). Can training interventions in entrepreneurship, beekeeping, and health change the mind-set of vulnerable young adults toward self-employment? A qualitative study from urban Tanzania. *Plos one*, 14(8), e0221041. <https://doi.org/10.1371/journal.pone.0221041>
- Israel, B. (2024). From Exclusion to Empowerment: Financial Inclusion as a Catalyst for Socio-economic Development Among Rural Youth Entrepreneurs. *Sriwijaya International Journal of Dynamic Economics and Business*, 459-478. <https://doi.org/10.29259/sijdeb.v8i4.459-478>
- Issa, M. (2021). Sustainability of Revolving Fund for Youth and Women in Bukoba Municipality, Kagera Region (Doctoral dissertation, The Open University of Tanzania).
- Jennings, L. B., Parra-Medina, D. M., Hilfinger-Messias, D. K., & McLoughlin, K. (2006). Toward a critical social theory of youth empowerment. *Journal of community practice*, 14(1-2), 31-55. https://doi.org/10.1300/j125v14n01_03
- Kamuzora, A. N. (2025). Exploring youth perceptions in choosing employment in the agricultural production sector in Morogoro Municipality, Tanzania. *Discover Agriculture*, 3(1), 1-16. <https://doi.org/10.1007/s44279-025-00182-y>
- Kazungu, K., & Njau, F. E. (2023). Determinants of youth financial inclusion and their willingness to become entrepreneurs in Tanzania. *The Journal of Developing Areas*, 57(3), 229-246. <https://doi.org/10.1353/jda.2023.a907744>
- Khalfani, A. A., & Ndumbaro, L. (2020). The Impact of the Implementation of the National Employment Policy On the Youth in Tanzania: A Case of Dodoma City.

- Kihulya, R. J. (2007). Enhancing accessibility and utilization of micro credit among women and youths in Valeska and Malula villages, Arumeru District, Arusha Region (Doctoral dissertation, Southern New Hampshire University). Too long-time study.
- Kimaro, O. (2017). Youth in Tanzania: Their priorities, challenges and opportunities. Hanns Seidel Stiftung, 21, 64-67.
- Komba, I. L. M. (2002). Youth unemployment and microfinance in Tanzania: A case of youth development fund in Muheza district in Tanga region (Master dissertation, University of Dar es Salaam, Dar es Salaam).
- Koomson, I., Villano, R. A., & Hadley, D. (2020). Effect of financial inclusion on poverty and vulnerability to poverty: Evidence using a multidimensional measure of financial inclusion. *Social Indicators Research*, 149(2), 613-639. <https://doi.org/10.1007/s11205-019-02263-0>
- Krause, B. L., McCarthy, A. S., & Chapman, D. (2016). Fuelling financial literacy: Estimating the impact of youth entrepreneurship training in Tanzania. *Journal of Development Effectiveness*, 8(2), 234-256. <https://doi.org/10.1080/19439342.2015.1092463>
- Lambin, R., & Nyssölä, M. (2022). Employment policy in Mainland Tanzania: what's in it for women? (No. 2022/67). WIDER Working Paper.
- Lindsjö, K., Djurfeldt, A. A., Isinika, A. C., & Msuya, E. (2020). Youths' participation in agricultural intensification in Tanzania. *AIMS Agriculture & Food*, 5(4), 682-699.
- Liu, M., Feng, X., Zhao, Y., & Qiu, H. (2023). Impact of poverty alleviation through relocation: From the perspectives of income and multidimensional poverty. *Journal of Rural Studies*, 99, 35-44. <https://doi.org/10.1016/j.jrurstud.2023.02.009>
- Mambosho, P. S., & Chole, G. S. (2024). Evaluation of the Impact of Economic Empowerment Initiatives on Poverty Alleviation among Youth and Women's Groups: A Case Study of the Arusha Region, Tanzania. *The Accountancy and Business Review*, 16(5). <https://doi.org/10.59645/abr.v16i5.390>
- Madonda, A. E. (2018). Influence of microfinance institution on the economic empowerment among the youths in Tanzania (Doctoral dissertation, Van Hall Larenstein).
- Madonda, A. E., Nyangarika, A., & Nombo, N. (2020). Influence of youth microfinance economic empowerment in Masasi district council Tanzania. *International Journal of Advanced Research and Innovative Ideas in Education*, 6(5), 1333-1342.
- Magali, J., & Mbagwa, C. (2021). The influence of youth economic empowerment project on employability of youth in Tanzania: a case of Ilala Municipality. *Business Education Journal*, 10(3), 1-11. <https://doi.org/10.54156/bej.v11i1.320>
- Mdemu, M. V., & Tatu, L. (2024). Agriculture Sector Policy Frameworks and Performance Indicators for Poverty Reduction among Youths in Tanzania. *Uganda Journal of Agricultural Sciences*, 22(2), 79-96. <https://doi.org/10.4314/ujas.v22i2.7>
- Mgumia, J. H. (2017). Choices on money: Entrepreneurship and youth aspirations in Tanzania (Doctoral dissertation, University of the Witwatersrand).
- Mkama, S. (2015). The contribution of the informal sector to youth poverty reduction: A case of small scale traders in Nyamagana district Mwanza region (Master's thesis, University of Dodoma).
- Morris, E. M., & Krause, B. (2024). Multiplying and Mixing: Livelihood Strategies Among Out-of-School Youth in Tanzania. In *Exploring Entrepreneurship: Unpacking the Mosaic of Entrepreneurship across Africa* (pp. 151-180). Cham: Springer Nature Switzerland. https://doi.org/10.1007/978-3-031-56343-0_7
- Msangi, G. A., & Pesha, J. C. (2023). Motorcycle Transport Business and Its Influence in Promoting Youth Employment in Tanzania: A Case of Morogoro Municipality. REPOA, Dar es Salaam.
- Issa, M. (2021). Sustainability of Revolving Fund for Youth and Women in Bukoba Municipality, Kagera Region (Doctoral dissertation, The Open University of Tanzania).
- Msangi, H. A., Waized, B., Ndyetabula, D. W., & Manyong, V. M. (2024). Promoting youth engagement in agriculture through land titling programs: Evidence from Tanzania. *Heliyon*, 10(7). <https://doi.org/10.1016/j.heliyon.2024.e29074>
- Msigwa, R., & Kipeshi, E. F. (2013). Determinants of youth unemployment in developing countries: Evidences from Tanzania. *Journal of Economics and Sustainable Development*, 4(14), 67-76.
- Mulikita, J.J. (2023). Young People's Potential, the Key to Africa's Sustainable Development, UN. sustainable-development.
- Nade, P. B. (2021). Creating an enabling environment for youth small and medium enterprise startups: a comparative study of Tanzania and India. *Eastern Africa Social Science Research Review*, 37(1), 27-48. <https://doi.org/10.1353/eas.2021.0001>

- NBS (2022). National Census Report 2022.
- Nestory, M. Y., Ugulumu, E., & Mpsa, O. (2022). Determinants of Loan Repayment among Youth in Groups in Bukombe District, Tanzania. *Rural Planning Journal*, 24(2), 93-105.
- Ng'atigwa, A. A., Hepelwa, A., Manyong, V., & Feleke, S. (2022). Analysis of technical efficiency among youth involved in crop production in Njombe Region, Tanzania. *Cogent Economics & Finance*, 10(1), 2103923. <https://doi.org/10.1080/23322039.2022.2103923>
- Ngowi, T. E. (2020). Promoting Youth Skills Development and Women Empowerment for Income Generation through Microenterprise at Nangowe Ward, Nachingwea District (Doctoral dissertation, The Open University of Tanzania).
- Nyamba, S. Y., & Sanga, D. Z. (2022). Youth Engagement in Agricultural Activities: Status and Prospects for Tanzania Agricultural Sector Development. *International Journal of Agricultural Science, Research & Technology (IJASRT)*, 12(1).
- Outwater, A. H., Mgaya, E., Msemu, S., Helgesson, L., & Abraham, A. G. (2015). Youth unemployment, community violence, creating opportunities in Dar es Salaam, Tanzania: a qualitative study. *Tanzania Journal of Health Research*, 17(1). <https://doi.org/10.4314/thrb.v17i1>
- Policy forum (2020). Leave No One Behind: Youth and Sustainable Development Goals.
- Seetanah, B. & Sannasee, R. V., Teeroovengadum, V. & Nunkoo, R., Fauzel, S. Matadeen, J., & Pooloo, A., Lamport, M. (2019). Youth Employment and Women's Economic Empowerment in Africa: The Role of SMEs in the Tourism Sectors of Mauritius, Tanzania and Uganda, Final Technical Report Mauritius, IDRC funded project.
- Sehaba, L., & Nyanda, S. (2023). The contribution of youth development fund on youth employment creation in Kilosa district in Morogoro region, Tanzania. *Tengeru Community Development Journal*, 9(2), 45-56.
- Sesabo, J. K., & Mkuna, E. (2025). Welfare impact of mobile financial services business among youth in urban and peri-urban Tanzania. *Global Social Welfare*, 12(1), 57-70. <https://doi.org/10.1007/s40609-024-00339-5>
- Shuker, F. M. & Sadik, H. H. (2024). A critical review on rural youth unemployment in Ethiopia, *International Journal of Adolescence and Youth*, 29:1, 2322564. <https://doi.org/10.1080/02673843.2024.2322564>
- Stanslaus, V., & Mmari, F. W. (2021). Financial Inclusion and Youth Agriculture Involvement in Tanzania: A Case of Misenyi District, Kagera Region. *International Journal of Academic Research in Business & Social Science*, 11(2), 436-449. <https://doi.org/10.6007/ijarbss/v11-i2/8848>
- Úcar Martínez, X., Jiménez-Morales, M., Soler Masó, P., & Trilla Bernet, J. (2017). Exploring the conceptualization and research of empowerment in the field of youth. *International journal of adolescence and youth*, 22(4), 405-418. <https://doi.org/10.1080/02673843.2016.1209120>
- UNICEF (2017). Youth Financial Inclusion Factsheet United Republic of Tanzania.
- UNICEF (2025). Young people engagement: A priority for Tanzania Improving the lives of 10–24-year-olds through a multi-sectoral lens.
- URT (2017). National microfinance policy 2017.
- URT (2018). Microfinance Act, 2018.
- URT (2025). Tanzania development vision, Dira-2050. Policy forum (2020). Leave No One Behind: Youth and Sustainable Development Goals. Sehaba, L., & Nyanda, S. (2023). The contribution of youth development fund on youth employment creation in Kilosa district in Morogoro region, Tanzania. *Tengeru Community Development Journal*, 9(2), 45-56.