

**ASSESSMENT OF ROLE OF YOUTH ENTERPRISE DEVELOPMENT FUND  
(YEDF) ON YOUTH EMPOWERMENT: THE CASE OF KASARANI  
CONSTITUENCY**

**BY**

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## DECLARATION

This Masters Research project is my original work and has not been presented for the award of any degree in any other university.

Signed .....

Date.....

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This project has been submitted for examination with my approval as the University Supervisor.

Signature.....

Date.....

Dr. Anne Khasakhala

## **DEDICATION**

I want to dedicate this project to Hannah Waigumo, my late mum, for her support, encouragement, and goodwill throughout the study. May her soul rest in eternal peace. I also wish to dedicate this thesis to my friends, Naomi, Victor, Brenda, Liz, and my family members, who continued to show love and support during the study period.

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## **ABBREVIATIONS**

AMP - Austrian Market Process

AYDF- African Youth Development Fund

YES- Constituency Youth Enterprise Scheme

GFYD- Global Fund for Youth Development

ILO- International Labor Organization

M&E- Monitoring and Evaluation

MOYAS- Ministry of Youth and Sports

NACCE- The National Association for Community College Entrepreneurship

NGOs- Non- Governmental Organizations

PSRI- Population Studies and Research Institute

SMEs- Small Micro Enterprises

UN- United Nation

US- United States

UYF- Umsobomvu Youth Fund

WB- World Bank

YEDF- Youth Enterprise Development Fund

YFF- Young Farmers Fund

## ABSTRACT

Youth Enterprise Development Fund (YEDF), also known as YEDF, is a youth-initiative program launched in 2007 to empower the youth through entrepreneurship training and job creation. The aim was to provide financial support and business development services to youth-owned enterprises. The fund sought to turn the youth into job creators rather than job seekers (YEDF, 2008). Youth unemployment is not only a national but also a global challenge; the most significant development challenges faced by many third world countries today. 55% of the entire Kenyan population accounts for the unemployed youth. Over half of the unemployed Kenyans comprise of the youth aged between 18-35 years (World Bank 2018). This study assessed the role of youth fund in improving entrepreneurship training among the youth. It also determined the role of YEDF on the start-up of new businesses and whether it contributed to additional youth employment.

The failures of YEDF include not being able to facilitate to develop ties with large enterprises that would enable the participants to learn corporate skills and network with influential people and entities. Additionally, YEDF has failed to address the development of the businesses that the youth already had established and grown them. A principal mandate was to create ties with international businesses and facilitate acquiring jobs abroad, which none of the youth if YEDF was able to benefit. Notably, little has been done on the role of YEDF on youth empowerment and especially in urban areas.

The research employed a cross-sectional design. The target population comprised of 64 registered YEDF beneficiaries and two officials from the ministry of youth in Kasarani constituency. The researcher employed a purposive sampling design to identify potential respondents. The researcher used both primary and secondary sources of data. The research primary data obtained from semi-structured questionnaires.

Similarly, secondary data from relevant journals, books, and publications. The study sought to examine whether the YEDF offered entrepreneurship education to the youth. Only 34% of the respondents received training, while 66% did not. Additionally, according to the results, the majority of the respondents reported that the startup of new business has increased while only a few agreed that the fund contributed to additional employment among the youth. The researcher recommends that the ministry should set sound criteria to ensure those who receive funds can start, run, and manage businesses.

Moreover, skills in entrepreneurship are pivotal in supporting the sustainability of the projects run by the youth. For that reason, the ministry should conduct frequent training to enhance capacity building. Training will go a long way in facilitating creativity and innovations hence job creations. Besides, the findings show that only a meager, 8.6 percent agreed that the project created jobs. Therefore, the government should consider a saving scheme for the beneficiaries to ensure that even where they no longer benefit from the funds, their business lasts beyond the funding

## **CHAPTER ONE: INTRODUCTION**

### **1.1 Background of the study**

Youth empowerment initiatives can be traced back to as early as the 19<sup>th</sup> century in England. In the United Kingdom, Prince of Wales established a charity organization, "The Prince Trust," to protect the youth from vulnerable situations such as poverty and empower them. The initiatives targeted the youth who were unemployed, and those struggling with school and many others under threat of suspension from learning institutions. The main aim was to empower the youth to attain financial independence and to motivate them, thereby uplifting their confidence. Alongside the enterprise program, the youth went through personal development courses and training to enhance their practical skills. Appropriate skills expose them to job opportunities since they gain both skills and adequate experience (Meager, Bates, & Cowling, 2001).

In Africa, the Umsobomvu Youth Fund (UYF) in South Africa was the first initiative to address the youth unemployment challenge. Similar to the Prince Trust, the UYF sought to create jobs and develop skills among young South Africans. Umsobomvu, a Ngoni word for "rising dawn," was established in 2001 with the sole purpose of shaping a foundation for creating jobs, transferring skills, and developing creativity among the youth in South Africa (Kekana, 2010).

In Kenya, the government launched several programs and policies to address the rising youth unemployment menace. The establishment of the Kazi Kwa Vijana and Youth Development Fund (YEDF) in 2006 sought to empower the youth so that they can get meaningful livelihoods. President Mwai Kibaki launched the flagship project for the youth in February 2006, which later transformed into a state corporation in May 2007.

The Youth Fund's mandate was to create employment opportunities for young people through entrepreneurship opportunities. The aim was to provide financial support and business development services to youth-owned enterprises. The Fund seeks to turn the youth into job creators rather than job seekers (YEDF, 2008).

Even though many young Kenyans are yet to embrace entrepreneurship as a form of empowerment, the youth fund initiative has a long way in transforming the lives of poor and vulnerable young population. According to a report by World Bank 2018, young people, especially those living in less developed countries, choose entrepreneurship as a last resort. As they struggle to source for scarce job opportunities and earn a living, they encounter frustrations that lead them to an alternative source of employment, such as crime. The United Nations 2004 reports that in Kenya, half of the convicts range between the age range of 16-25years. The number of the convict is due to the economic crisis facing the young people and in the process of earning a livelihood; exposed to delinquent behaviors such as drug and substance use, sexual exploitation and crime.

Unemployment challenges depict both social and economic watershed at both local and global levels that coerces the dignity and livelihood of many people, among them, the youth. Young people account for 35% of the unemployed population globally (The International Labor Organization (ILO) 2018 reports that while the worldwide youth unemployment rate steadied at 13 percent in 2016, it rose gradually rose to 13.1 percent in 2017. The estimated figure of the unemployed youth in 2018 is 71.1Million. The United Nations 2018 reports that 39 percent of young workers in the emerging and developing world, 160.8 million youth are living close to or in extreme poverty. The

reports add that more than two in every five young people in today's workforce are unemployed or are working, but persist in being vulnerable, a remarkable reality that is affecting the societies across the world. The World Bank, 2018, reports that approximately over 40% of young people in Kenya are jobless.

Slowed growth in formal sector opportunities coupled with minimal government-supported self-employment and entrepreneurship initiatives have contributed to youth unemployment. As a result, successive governments and development agencies have made efforts towards the development of policies, programs, initiatives to support self-employment and entrepreneurship skills. Over past decades, most developing countries, especially the Sub-Saharan Africa governments and agencies, pushed for agricultural-based activities to counteract the increased youth unemployment rate. Agricultural activities were not enough to foster employment among the youth; hence, government and development partners adopted policies, programs, and interventions to address the gap. In Kenya, the government has launched policies that support youth empowerment programs. Also, the government has established vocational training institutions equipped with new and advanced technologies to equip the youth with technical skills. The government has also placed measures to address financial challenges among the youth through the introduction of youth funds and Small Micro Enterprises (SMEs).

## **1.2 Statement of the Problem**

Youth unemployment is not only a national but also a global challenge. It marks one of the significant development challenges faced by many third world countries today. 55% of the entire Kenyan population accounts for the unemployed youth. Over half of the unemployed Kenyans comprise of the youth aged between 18-35 years (World Bank

2018). These hard realities continue to hit media headlines, debates, and informal setups. Over the past years, changes in economic policies such as introduction to Structural Adjustment Programs (SAPs) have aggravated the rise in youth unemployment.

In a study "Engaging the youth in Kenya: empowerment, education, and employment," Hope (2012) suggest that the rapid youth population growth, also termed as 'youth bulge,' has resulted in numerous challenges for both the young people and the country at large. He argues that youth bulge is either a blessing or a curse to the nation. He noted that considerable research on youth reflects that there remain myriads of risks and challenges faced by the Kenyan youth today. Among other challenges faced by the youth in Kenya include unemployment, drug and substance use, crime, lack of access to essential facilities. Mutuku (2009) noted that marginalization, harassment by the police adds to the list of challenges faced by many youth in Kenya. The government requires practical approaches to tackle youth challenges and foster youth development. Hope (2012) affirms that while the government has played a significant role in executing youth-oriented programs and policies such as Kazi Kwa Vijana, YEDF among others, the efforts seem overstated compared to the country's demographic trends.

Various studies carried out on youth fund emphasis on the importance of youth-based initiatives to promote youth empowerment. Kamau (2013), in a study on the influence of YEDF on youth empowerment in Meru County, noted that an in-depth research study should be conducted on sustainable youth empowerment and development. Closely related studies on youth funds include Mugira (2012) on factors that lead to loan default, while Catherine (2012) reviewed the influence of entrepreneurship development on employment creation. Kitheka (2013) conducted a study on the impact of YEDF on rural



development. Okoth et al. (2013) investigated the effects of YEDF on youth-owned enterprises in Kenya. The failures of YEDF include; inability to provide entrepreneurship and employment skills among participants that would enable them to learn how to start, run, and manage successful businesses.

Another gap that YEDF has failed to address is to create jobs among the youth. A principal mandate was to create youth employment and facilitate them to acquire jobs abroad, which few if any of the youth was able to benefit.

On the other hand, little has been done on the role of YEDF on youth empowerment and especially in urban areas. Several studies concentrate on rural areas leaving a gap for more research in urban areas. This research, therefore, aimed at assessing the role of YEDF on youth empowerment in Kasarani constituency.

### **1.3 Purpose of the Study**

The study aimed at assessing the role of the Youth Enterprise Development Fund (YEDF) on youth empowerment in Kasarani constituency. This study assessed the role of youth fund on entrepreneurship training among the youth. It also determined the role of YEDF on the start-up of new businesses and whether it contributed to additional youth employment. The study purposed to examine whether the youth fund program has empowered the youth in Kasarani Constituency

### **1.4 Research Question**

- i. Did the YEDF project provide entrepreneurship training?
- ii. Did the YEDF project lead to the start of a new business?
- iii. Did business performance contribute to additional youth employment?

## **1.5 Research Objectives**

### **1.5.1 General Objectives**

This research aimed to assess the role of YEDF on entrepreneurship training, startup of new business, and employability among the youth in Kasarani Constituency.

### **1.5.2 Specific Objectives**

The study aimed to achieve the following specific objectives;

- i. To examine whether the YEDF project contributed to entrepreneurship skills among the youth
- ii. To explore whether the YEDF project led to the startup of new businesses
- iii. To examine whether the business performance resulted in additional youth employment

## **1.6 Significance of the Study**

### **1.6.1 To Kasarani Constituency Residents**

The findings seek help the Kasarani residents to understand the role of the Youth Enterprise Fund on job creation among the youth. It will also enlighten them on the role of the youth fund to generation and management of business through entrepreneurship skills. The research aimed to provide resourceful information on youth fund and youth enterprise development. The results of this research will assist in the improvement of the YEDF by highlighting areas that may require interventions.

### **1.6.2 To the Government**

The findings of the study will aid the government to measure the success of the YEDF and address gaps in the disbursement of funds. It will also provide lessons learned, for monitoring YEDF and its contribution to youth employment and entrepreneurship.

Other beneficiaries will include the YEDF, Uwezo Fund, learning institutions, (NGOs) non-governmental organizations, manufacturing firms, and private sector players who wish to undertake enhanced implementation strategies.

### **1.7 Scope and Limitation of the Study**

The study focused only on Kasarani; as such, the results can only be generalized to the area of the study. Primarily, the researcher could only deal with a predetermined sample size that benefited from the youth fund. Besides the small sample size, some respondents were out of reach, and several others unwilling to respond to the questionnaires. Questionnaires were distributed to all respondents as a data collection method; however, some respondents failed to fill out the questionnaire since they were not accessible. Concerns about the misappropriation of the youth fund by the national government caused the youth to conceal important information. Notably, the respondents feared that the research intended to gather crucial information about loan defaults among them hence resisted from filling the questionnaires.

### **1.8 Basic Assumption of the Study**

The study assumed that the sample size chosen by the researcher is a true representative of the target population. It also assumed that the respondents were honest and responded to the research questions appropriately.

### **1.9 Definition of Terms**

Youth- "the United Nations 2018 defines those persons between the ages of 15 and 24 as a youth without bias to other descriptions by the Member States." The study will use youth and young people interchangeable to signify persons aged 15-24 years. However, in Kenya, the youth represents ages between 18-35 years.

Youth fund- financial services that aim to enhance business development and employment opportunities among the youth. The youth fund is a loan facility.

Entrepreneur-is an individual that generates a new or enhanced product, service, or way of doing things that can exist autonomous to the creator, and who accepts the monetary obligation for risks in introducing their development to market (Nacce, 2018).

Entrepreneurship – includes continuously thinking and acting in ways deliberate to discover first-hand opportunities that are at that moment practical to provide value (Nacce, 2018)

Unemployment - this is a person of working age (15 or over) who meets three conditions concurrently. Essentially, it means having not worked for at least one hour during the reference week, is available to take up work within two weeks, having actively looked for a job in the previous month or having found one starting within the next three months (ILO,1990).

Youth Empowerment- the notion of empowerment derives meaning from both labor and economic perspectives. It is the process of training, and educating the youth to help them gain a meaningful form of livelihoods to assist them, overcome life challenges such as poverty and vulnerability. Empowerment is achieved through primary education, entrepreneurship skills, and self-actualization to enable the youth to live a productive and optimal life.

Self-employment- They are slightly “imitate” entrepreneurs since they produce or sell good or service from other sources (Nacce, 2018)

### **1.10 Organization of the Study**

The study is organized into five sections. Chapter one provides the background of the youth development fund in Kasarani Constituency. It gives a global overview of the involvement of the youth fund. It also contains the research objectives and questions the study seeks to answer. Besides, it highlights the purpose, the significance of the study, and the limitations of research. Chapter two contains a literature review, theoretical and conceptual framework while chapter three target population, sample size, and sampling procedure, the method of data collection and analysis as well as the operationalization table. Chapter 4 focuses on data analysis, presentation, and interpretation, whereas chapter five summarizes the findings of the study, discussion, and conclusions made from the study as well as recommendations from the study. References and appendix section concludes the research.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.1 Introduction**

This chapter reviewed the literature on the role of Youth Enterprise Fund on youth empowerment in a more in-depth perspective. It also entails issues surrounding youth unemployment and entrepreneurship as well as a factor hindering youth from undertaking self-employment. It also encompasses the conceptual framework, the gaps identified in the literature review, and the theoretical framework of the study.

### **2.2 Youth Enterprise Development Fund**

Youth-oriented programs and policies play a significant role in shaping the structures and systems that provide a platform for the youth to utilize their knowledge and skills. Youth's participation in income-generating activities contributes positively not only to economic growth but also to the social, political, and environmental well-being of the country. Properly designed policies ensure a friendly environment for the youth to participate in national building and diffuse the wrong perceptions that exist about the youth. In a quest to facilitate youth development, nations both at local and global levels have adopted measures to meet the needs and priorities among young men and women.

Globally, the concept of youth empowerment can be traced back to the 19<sup>th</sup> century when the Prince Trust initiatives gained popularity in England. Notably, the International Youth Forum in 1999 began the Alcatel-Lucent Foundation that allocated \$ US 17 million in the Global Fund for Youth Development (GFYD) to endorse education, training and improve employment skills and entrepreneurship. This program directly benefited thousands of young people across Asia, Europe, and the United States (Irby et al., 2001).

In Africa, several countries also borrowed the idea and implemented the youth fund in pursuit of reducing the escalating unemployment crisis. The United Nations Habitat Settlement Programme 2008 reported that the main aim of youth fund in Africa was to provide both financial and non-financial support to youth to promote business survival. In 2001, South Africa adopted the notion and coined the Umsobomvu Youth Fund, a similar initiative to uplift the youth and empower them to advance skills to gain access to the labor market. In 2004, the Miles Association International (MAI) implemented the African Youth Development Fund (AYDF) that provided financial support to youth in South and East African Countries. In Botswana, the government launched the Botswana Young Farmers Fund (YFF) to provide youth with entrepreneurial skills in agriculture and support them to earn a decent living ( UN-Habitat Settlement Programme, 2008).

The government spearheaded the Youth Enterprise Development Fund in 2006 in a bid to create job opportunities for the youth. The adoption of Vision 2030, paved the way for social refinement and development programs that include and not limited to YEDF. In May 2005, the Youth Development Fund transformed into a state corporation under the Ministry of Public Service, Gender and Youth Affairs (YEDF, 2018).

The Fund was launched on 1st February 2007 as one of the strategies to curb the youth unemployment challenges faced in Kenya (YEDF 2018). The initiative targeted youth between 18-35 years of age — 7 out of 40 Million youth; among these, 1.4M account for unemployed youth. In response, the Youth fund targets to offer credits to youth-owned enterprises, provide market support to youth enterprises, facilitate youth enterprises to develop linkages with large enterprises, provide trading premises and worksites, provide

business development services to youth-owned enterprises and facilitate the youth to obtain jobs abroad (YEDF 2008). To enhance easy access of funds, the YEDF has collaborated with financial intermediaries in the respective county known as Constituency Youth Enterprise Scheme (C-YES).

Financial constraints limit youth participation in self-employment and entrepreneurial activities. The lending culture among banks and micro-finances in Kenya usually discourage the youth from obtaining loans and credit due to stringent and unfavorable conditions. Unfavorable procedures usually put the youth at the mercy of government initiatives such as youth fund. The tremendous strides made through youth fund, however, encounters myriad challenges that curtail the disbursement of the youth funds (Sikenyi, 2017).

Sikenyi (2017) argues that mismanagement and corruption largely contribute to the significant challenges facing the youth fund program. He adds that the anti-corruption department observed that senior officials divert youth funds to their private accounts. Moreover, individuals who have more connections with the officials open up a company and use them to tender for the youth funds. In a bid to find out whether YEDF serves the young people, Sikenyi outlined other challenges facing the youth fund among them; vague eligibility and strict conditions, lack of entrepreneurial skills, the politicization of funds, and lack of social networks for the youth (*ibid*).

### **2.3 Youth Unemployment**

Youth unemployment manifests itself in various degrees, depending on the size and share of the population of the youth it presents. ILO 2018 highlights that Sub-Saharan Africa experiences poor quality of employment rather than unemployment itself. These



challenges continue to exacerbate due to rapid population growth, especially the working-age populace. In such a situation, the country risks losing any benefits derived from potential "demographic dividends" unless adequate productive opportunities for the youth are established. Primarily, unemployment disparities among the youth show that women remain vulnerable groups and unable to access gainful employment compared to their male counterparts. A report by ILO 2018 argues that the number of unemployed female youth is twice the number of their male counterparts, with a large number of females left to do informal agricultural-based jobs (*ibid*).

Sikenyi (2017) links youth under – and unemployment in Kenya to two major causes. One, the high population growth rate among people aged between 18-35 years and second the 1980-1990 Structural Adjustment Programmes (SAPs). The economic and political reforms spearheaded by IMF and World Bank (SAPs) intended to generate robust economic stability through private ownership, liberalization, and laissez-faire markets which would alternatively reduce government expenditure on social services such as health and education. However, Sikenyi argues that on the contrary, SAPs resulted in high-income disparities, skyrocketing unemployment rates, and retrenchments that spilled over to the 21<sup>st</sup> century.

Notably, Sikenyi (2017) suggests that the high population growth rate among the youth, with an unmatched economic growth rate, also triggers youth unemployment. He claims that disparities between job openings and the number of youth seeking employment coupled with rare formal job opportunities render the majority of the youth jobless. Juma (2014) adds that population growth and unmatched job availability not only manifest themselves in Kenya but also in developed countries. He notes that, unlike

developed countries, Kenya lacks appropriate frameworks to deal with population growth and economic crisis.

According to Hope (2012), the labor market in Kenya remains a significant threat to youth unemployment. Compared to other East African countries, Rwanda, Tanzania, and Uganda, Kenya leads with the highest rates of youth unemployment. Government promises of creating 2.5 million jobs for youth by the year 2013 were fruitless. The sad realities have now dawned on the society, where the NYS program aimed at creating jobs for the youth has turned a snare and a money-swindling platform. The harsh economic environment coupled with corruption has denied the youth opportunities for growth and survival

The education sector has also contributed largely to the unemployment menace among the youth. In Kenya, the 8-4-4 education systems put more emphasis on "white-collar jobs" rather than technical-oriented skills. The high numbers of graduates released annually from universities, not to mention colleges and other learning institutions dominate the already saturated job market. Unfortunately, the formal sectors can only absorb a few numbers of graduates and leave others to scramble for the scarce chances in the informal sectors. With the constant decline of informal sectors such as Small Medium Enterprises (SMEs) due to the harsh business environment, youth unemployment continues to escalate (Hope, 2012).

## **2.4 Youth Empowerment**

Roueché et al. (2015) coined the concept of empowerment from both labor and economic perspectives. It is the process of training, and educating the youth to help them gain a meaningful form of livelihoods to assist them, overcome life challenges such as

poverty and vulnerability. Empowerment is achieved through primary education, entrepreneurship skills, and self-actualization to enable the youth to live a productive and optimal life.

Hope (2012) argues that empowerment promotes inclusivity and participation of vulnerable groups in activities that add value to their lives. The capacity building acts as a prerequisite to empowerment. Individuals who are empowered tend to understand themselves better, identify their weaknesses and opportunities within the environment, and utilize available resources to uplift their well-being. A key characteristic of empowerment revolves around a great sense of self-worth, self-actualization, and sustenance.

A nation that seeks to empower the youth creates a promising future for the upcoming generation. When the youth actively participate in development projects, they take charge of the opportunities within the environment and become change agents. One approach to empower the youth is through education. The government has made significant efforts for the youth to acquire basic education. For example, the free primary education (FPP) program saw many poor young people join the school and continue with education. The provision of bursary funds and subsidized post-primary education, as well as HELB loans, has gone a long way in encouraging the youth to pursue education. The transition from school to employment, however, poses a significant challenge among the youth.

The government has thereby introduced programs such as Kazi Kwa Vijana, National Youth Service, and financial interventions e.g., youth fund to impart skills and provide a means of livelihoods to the youth. As much as primary education is essential,

the current fragile labor market stills render many youth jobless. An alarm arises when so many graduates cannot access quality employment or are under-employed despite their high level of education. The high unemployment level means that the education system requires a permanent shift in favor of the dynamic and industrialized society. Entrepreneurship skills through vocational training, therefore, bridge the gap in the labor market by creating innovations and inventions, consequently providing job opportunities (Hope, 2012).

## **2.5 Entrepreneurship and Self –Employment**

There exist a thin line between entrepreneurship and self-employment. Scholar's attempts to separate entrepreneurship from self-employment have faced an enormous task. Self-employment refers to possession and supervision of activities by an individual whereby assistant from one or two people may suffice.

Schumpeter 1965 defines entrepreneurship as the process through which a person identifies and exploits available market opportunities through technical or organizational innovations. Druckers 1970 adds that entrepreneurship involves taking a risk. Both entrepreneurs and self-employed individuals start and manage a business; however, the level of innovation and degree of risk may differ. This study, however, will use the two words interchangeably.

## **2.6 Factors Influencing the Uptake of Entrepreneurship**

Entrepreneurship is not just a skill but also an art. The art of entrepreneurship encompasses two elements, innovation and risk. Many young people often equipped with diverse creativity and innovations; however, fear taking risks hence loses the entrepreneurial element inside them.

While there are different theories on the uptake of entrepreneurship, factors influencing entrepreneurship to fall under four primary categories, they include social, economic, psychological, and technological factors (Nafula, 2014).

Economic factors may boost or hamper the uptake of entrepreneurship. Availability and accessibility of resources such as capital, land, labor, raw materials, and infrastructure directly affects the uptake of entrepreneurship. Generally, individuals tend to turn into entrepreneurs where there are no available job opportunities. Therefore, the absence of resources will automatically suffocate any efforts from entrepreneurs to start an enterprise (Chigunta, 2017).

Social factors embed their background in the cultural aspect of society. Entrepreneurial culture has a significant role to play in shaping an individual into an entrepreneur. An example, in most Asian societies, children are raised and nurtured in a business context. Families train young children on how to run and manage a business at a very tender age. The children adopt values and norms, which later transforms into potential entrepreneurs during adulthood. This behavior extends to future generations and has a long way in encouraging and shaping successful entrepreneurs. Education and technology also influence the uptake of entrepreneurship among the youth. Education empowers one to understand the business environment and equip them with skills to deal with entrepreneurial challenges. Technology helps minimize otherwise difficult manual tasks that would consume more resources to implement. As a result, it enhances efficiency and effectiveness in the production of goods and services (Roueche et al., 2015).

In Kenya, the formal education system discourages entrepreneurial activities among the youth. The nature of the education system is anti-entrepreneurial. The emphasis is on "white-collar job" compared to natural and technical abilities. Learning institutions do not offer entrepreneurship skills; neither provides opportunities for young entrepreneurs to demonstrate their potential. Low skills in entrepreneurship negatively affect the entrepreneurial attitude towards the youth (Hope, 2012).

### **2.6.1 Economic Factors of Entrepreneurship**

Mokaya (2013) investigated factors influencing the growth of entrepreneurial activity among the youth in Mombasa County. He identified both economic and social factors hindering the uptake of entrepreneurship. Access to financial resources can either boost or deter the uptake of entrepreneurship and especially among the youth. As Mokaya argues, access to capital determines the frequency of new business since entrepreneurs need capital to start a business. He adds that inaccessibility to finances is an obstacle to the upcoming and growth of the business. As such, financial institutions should facilitate easy access to loans and credits.

In a similar perspective, Sikenyi (2017) emphasizes that stringent conditions to access to YEDF contribute mainly to killing the entrepreneurial vibe among the youth. In his study, he suggests that lack of youth-friendly products and services, collateral for loans along with endorsement letters from administrative bodies, and high-interest rates curb the youth from accessing funds. He adds that prolonged waiting days required to process and approve the loans, especially at constituency offices, derail the young people from accessing youth funds (*ibid*). Consequently, young people lose interest in continuing with the business hence destroying otherwise potential entrepreneurs.

Unfavorable government policies also contribute to the uptake of entrepreneurship. As Mokaya (2013) suggests, regulations and policies go a long way in promoting entrepreneurship. A business startup requires compliance to relevant authorities such as tax permits, trading licenses, legal requirements as well as across border compliance. Felix (2013) investigated access to youth fund and empowerment and observed that regulatory frameworks within the country do hinder or enhance entrepreneurship among the youth.

### **2.6.2 Social-Cultural Factors Influencing Entrepreneurship**

Felix (2013) investigated the social, cultural factors influencing the uptake of entrepreneurship. In his study, he noted that individual behavior, attitude, and norms could either hinder or enhance entrepreneurial activity. The study argues that an individual's social setting goes a long way in determining the entrepreneurial zeal among the youth. Society norms may encourage or discourage youth from venturing into business. For example, in the Asian community, children taught and nurtured into the business world at the early stages of life, which encourages them to develop the right attitudes and skills in the future.

Similarly, some individuals fear to take the entrepreneurial risk involved and opt for other alternatives. Felix (2013) observed that society constructs, attitudes, beliefs, and values influence one's attitude towards entrepreneurship. The friendly business environment tends to attract youth to participate in a business venture and promote creativity. In order to create potential future entrepreneurs, there is a need to build an entrepreneurship culture within society. Mokaya (2013) revealed that entrepreneurship

culture could create potential traits among the youth that could spur entrepreneurship development.

Additionally, education also contributes mostly to entrepreneurial uptake among the youth. The role of education in influencing the uptake of entrepreneurship cannot be over-emphasized. Mokaya (2013) noted that entrepreneurship education and prior exposure to business acts as a pivotal aspect in shaping personal human capital. He adds that education is the basis of entrepreneurial knowledge capital and that knowledge is an essential resource that influences self-employment and business ideas. The study emphasizes that individuals who are more educated tend to acquire proper communication skills, critical thinking, and reasoning skills that help them make an informed decision and gain confidence in taking risks compared to their uneducated counterparts.

Felix (2013) observed that knowledge about information technology forms a basis for youth entrepreneurship. He argues that effective and consistent entrepreneurship education impacts positively among the youth who acquire competencies and skills required in conquering myriad entrepreneurial challenges. He supports that entrepreneurship education should be integrated into the school curriculum and not as a stand-alone subject. Integrating entrepreneurship education will promote the entrepreneurial culture among young people and help them build successful business ventures.

## **2.7 Effects of Youth Enterprise Development Fund on Youth Empowerment**

Arguably, many young people shy away from self-employment and entrepreneurial activities. Entrepreneurship is not a thing for the faint-hearted neither is



self-employment. They are hazardous endeavors; however, many young people tend to pursue due to the lack of alternatives. In some cases, there is no motivation to become an entrepreneur. Young people may often not have the entrepreneurial or business attitudes or skills to enable them to establish or run successful businesses. Further, research suggests that young people require trainers to guide them on how to navigate through the business environment, necessarily with knowledge on how to capitalize on the right products, increasing their sales, and learning the saving culture (Sikenyi 2017).

One pillar of YEDF initiatives is to provide business development services to youth-owned enterprises as well as provide trading premises and worksite among the youth. This proposition holds no water since many young people fear exploring business opportunities. Few programs educate youth on the business plan, writing, and proposal development. The current education system does not offer compulsory business and entrepreneurship skills, where young people can learn how to start and operate successful businesses (Hope, 2012).

Little business and entrepreneurial skills are a significant hindrance to the progress and expansion of youth enterprises. Ultimately, the youth cannot manage to pay the loan offered by the government (Sikenyi, 2017). Where young people lack the necessary skills to operate and manage businesses, loan repayment becomes a challenge. In addition to the provision of loans among the youth, the government should establish mentorship and empowerment programs that enhance entrepreneurial skills to boost youth enterprises.

David McClelland (1971) suggests that different people possess dynamic and diverse traits and characteristics. He argues that people with a high "need of

achievements" tend to have distinctive traits. These types of people are motivated to take risks and believe that higher risks stimulate more exceptional achievements than their counterparts.

## **2.8 Theoretical Review**

### **2.8.1 Empowerment Education Model by Paulo Freire**

Paulo Freire, a Brazilian philosopher, coined the empowerment model in 1968, citing education as a prerequisite to freedom. The definition of freedom did not imply a lack of limit instead of argues that by nature, the human being has always sought and pursued freedom. He emphasizes that education helps people to emancipate them from a culture of silence and enhance them to meet their needs and develop a more just society. He adds that education helps people transform their lives, become conscious of the realities that exist within themselves. In his writing, education is a catalyst for liberation, making individuals creative and help them address day-to-day challenges (Liebenberg, L. 2018).

He recognizes that transformative education recognizes the potential and energy for each participant and aims to empower them to become useful people in society. He argues that everybody thinks that the education provided is relevant, however Paulo questions, who decides what is relevant? In his argument, he stresses education that incorporates human feelings and not only limited to reasons and action. He recognizes that feelings play a significant role in transformation. Hence, programs/interventions should consider digging out issues participant's feelings in order to give them power and bring a sense of belonging to them. Freire adds that in order to understand a person is feeling, a dialogue is essential. He suggests passing information from one person to the

other "who do not know" goes a long way in bringing hope to individuals and improving their well-being.

In this context, youth fund should embrace transformative education; to incorporate the knowledge and experience the youth possess in order to empower them. Understanding their hope, fears, joy, and sorrows through dialogue will enable them to develop, strategize, and plan for best practices and options that will result in positive change.

### **2.8.2 Austrian Market Process (AMP) theory**

The AMP, a model influenced by Schumpeter (1934), focused on human action in the context of an economy of knowledge. Schumpeter (1934) defined entrepreneurship as a driver of market-based systems. He argued that a vital utility of an enterprise was to generate something new that resulted in processes that functioned as forces for the indication of the market economy. Murphy, Liao & Welsch (2006) oppose that the movement offered a self-motivated logic reality. In clarifying this, they claim that knowledge inculcates throughout a market system, invention materializes, entrepreneurs gratify market needs, and system-level change arises. If an entrepreneur knows how to produce new goods or services, or recognizes a better way to do so, this knowledge can trigger more benefits. Entrepreneurs, therefore, implement information when they believe it will accrue some individual profits (Simeh, K. N.2011).

### **2.8.3 Financial Capital/Liquidity Theory**

Experimental research implies that the formation of new businesses is more evident when people have access to financial capital. By inference, liquidity theory proposes that people with financial capital can obtain resources to successfully adventure

in entrepreneurial opportunities, and bring up new businesses. Nevertheless, proponents of this theory argue they challenge it since it demonstrates that most starters create new ventures without much capital and that financial might does not automatically translate to promising entrepreneurs. Therefore, novice's access to capital is an essential indicator of new endeavor advancement but not necessarily crucial for establishing a new venture (Simeh,2011).

#### **2.8.4 Self- employment**

There is no universally accepted definition of self-employment; however, many scholars propose different definitions. Self-employment encompasses possession and running of activities by an individual, although he/she may take the help of one or two persons to assist him/ her. Thus, self-employment may employ other persons as well.

Primarily, the human capital free enterprise model emphasizes two factors, education and experience. The knowledge gained from education and experience signifies a heterogeneous resource distribution across individuals, and consequently, essential to decision making on differences between opportunity identification and exploitation. Empirical studies indicate that human capital factors influence a person in becoming a hopeful entrepreneur, intensify opportunity acknowledgment, and even entrepreneurial success (Simeh,2011).

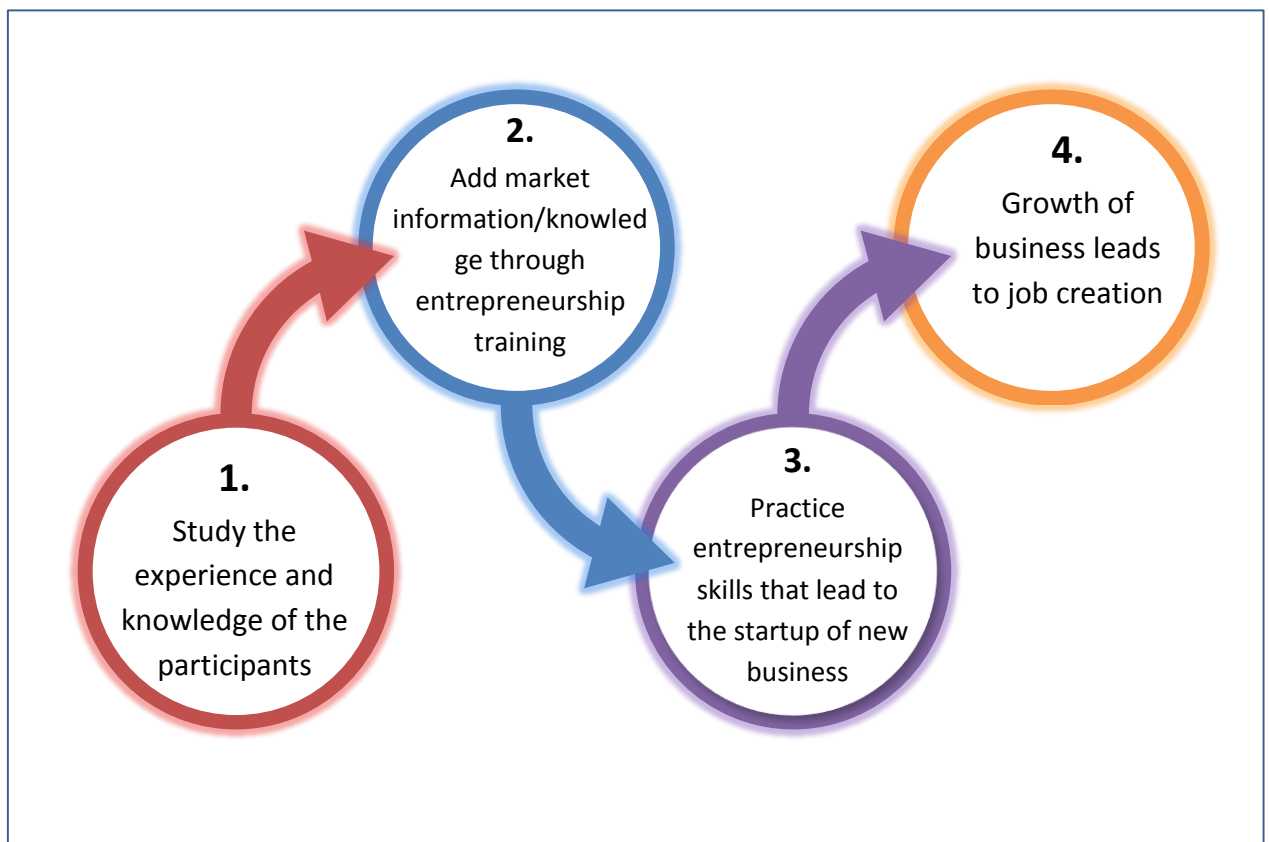
#### **2.8.5 Self- Efficacy Model**

The model argues that self-efficacy influences and develops all aspects of human experience in a positive manner. Bandura emphasizes on human capacity rather than human weaknesses and dysfunction. According to Albert Bandura (2008), self-efficacy is

a universal trait. He suggests that any person, irrespective of their past or the existing environment, can implement and reinforce their self-efficacy traits.

This research adopted the notion of self-efficacy to justify the need for entrepreneurship skills to enhance the capacity to start and run a successful business. According to the psychological view, self-employment is a homogeneous attribute since it does not solely depend on inherent characteristics rather the knack to grasp new concepts and capabilities. Bandura describes that only through mastery of our views, inspirations, emotions, and choices with the guidance and examples set by role models can we truly recognize our ability to shape the world (Bandura, 2008).

## 2.9 Conceptual Framework of the Study



**Figure 1: The spiral empowerment model by Paul Freire**

The above diagram shows the spiral empowerment model by Paul Freire. The model illustrates that interventions require identifying the experience and the knowledge of the participants. Knowledge and skills will go along in developing the best strategies and options for the participants to bring forth a positive change. The process is, however, not a prompt journey rather a gradual process that the participants adapt and grow with it. Paulo (1970) argues that the participants can go through multiple phases and can follow back to the first stage.

The model reflects how youth fund as an intervention to improve the youth's well-being should be implemented. Friere argues that, if the participant's knowledge and experience are considered before the intervention, then it is likely to bear favorable fruits. Since it is an education model, new knowledge and information are prerequisites to change. A combination of skills and finances will help the participants create new enterprises that will help them generate incomes and eventually create employment opportunities.

## **CHAPTER THREE: METHODOLOGY**

### **3.1 Introduction**

This chapter looked at the appropriate design of the research employed. It also includes the target population, the sample size, data collection instruments, and procedures, as well as the ethical issues applied in research.

### **3.2 Research Design**

The research employed a cross-sectional design. A cross-sectional design observes a population at one point in time. It is used to study different groups of people who have different variables attributes of interest while they share other characteristics. It identifies the prevalence of an outcome or exposures; however, it does not show causation. It is assumed to be reliable since it gives quicker results and is less expensive (Frankfort-Nachmias et al. 2008).

### **3.3 Target Population**

The target population comprised of 64 registered YEDF beneficiaries and two staffs from the Ministry of Youth and Sports in Kasarani Constituency. Elected officials represented the groups which comprised of a mandatory minimum requirement of 10 members of the registered groups. Due to the broad scope, this study focused on Small, Micro Enterprises (SMEs) owned and managed by the youth groups. Notably, the study focused on the entrepreneurial activities carried out by youth groups in all sub-sector of trade, manufacturing, and service industry.

### **3.4 Sample Size**

A sample is a subset of the population. The purpose of drawing samples is that within many models of scientific research, it is impossible from both a strategic and a resource perspective to study all the members of a population for research (Kothari, 2004). The study employed non- a probability-sampling technique based on the concept of researcher subjectivity and not a random selection. The researcher employed a purposive sampling design to identify potential respondents.

### **3.5 Methods of Data Collection**

The researcher used both primary and secondary sources of data. Primary data obtained from semi-structured questionnaires, while secondary data comprised of relevant journals, books, and publications. The YEDF strategic plan, YEDF website, ILO unemployment reports, and previous research projects acted as sources of secondary data. The semi-structured questionnaire comprised of both open-ended and closed-ended questions. The researcher preferred the use of semi-structured questionnaires since it is simple to use as well as cost-friendly. The researcher administered the questionnaire to the respondents, and where necessary, requested the help of an assistant data collector. The mode of distribution was through the drop and pick later basis rather than wait for each respondent to fill out the questionnaire. The questionnaires were categorized into two groupings. The first set targeted youth groups. The groups helped in obtaining information about the youth fund and its role in the creation of employment and entrepreneurship opportunities. The other set reached the officials in the Ministry of Youth Affairs and Sports to help access information about loan disbursement. To ensure



a successful data collection, the researcher strictly ensured that the questionnaires were short and straightforward to comprehend.

Also, a pilot study was conducted before the actual data collection to test the questionnaires. The researcher facilitated content validity. Fraenkel & Wallen 1993 suggest that expert judgment should be exercised to assess content validity. The researcher, with the help of the supervisor, revised the questionnaires appropriately.

### **3.6 The validity of the Research Instrument**

For this study, the researcher employed the diverse opinions from lecturers and experts in the Population Study and Research Institute to assist in the identification of correct content, proper wording, and appropriate sequencing before and during the study. This process helped establish research validity through comprehensive revision and modification of research instruments.

### **3.7 Reliability of Research Instruments**

Fraenkel suggests that in order to refer an instrument as "reliable," it has to produce consistent results each time of the study. The consistency in results gives the researcher a sense of confidence that the results achieved closely represent the items/individual under the study (Fraenkel et al. 1993). The researcher considered some procedures to determine the reliability of an instrument.

### **3.8 Analysis of Data**

The researcher used descriptive and multivariate statistical analysis. Jaggi 2003 suggests that descriptive analysis provides numerical and graphical procedures to summarize data collection in a clear, concise way. He adds that descriptive statistics simplify large amounts of data and helps summarize massive data. The researcher applied

descriptive statistics of computing percentages and the use of graphical methods to show data patterns. French, A., Macedo, Poulsen, Waterson, & Yu, 2008 suggests that a multivariate analysis determines the interactions among independent variables, the importance of dependent variables and the strengths of association in the variables. The researcher applied chi-square correlations to determine the relationship among variables in the study.

### **3.9 Ethical Issues**

Ethical issues in research go a long way in safeguarding the rights of potential respondents. Fraenkel & Wallen 1993 defines "ethics" as a question of what is right or wrong. They add that a researcher should consider if it is "right" to carry out a particular study or conduct specific procedures. The question here is, "Is there some studies that should not be carried out"? For this study, the researcher keenly observed the principles of ethical research. The researcher ensured informed consent from all the respondents. The researcher informed them about their right to or not to participate in the study. The researcher also ensured privacy and confidentiality. Confidentiality protects information about the respondents from leaking to other people outside the study. The researcher exercised equality in conducting the study without discriminating any respondent despite their age, gender or physical characteristics.

## **CHAPTER FOUR: DATA ANALYSIS, PRESENTATION, AND INTERPRETATION**

### **4.1 Introduction**

This chapter reports the significant findings of the data obtained from the respondents through the questionnaires. The study targeted youth members who received funds and staff from the Ministry of Youth Affairs in Kasarani constituency. The researcher interpreted the data to help make inferences about the contribution of youth funds towards youth empowerment.

### **4.2 Response Rate**

Out of 64 respondents from youth who received funds in Kasarani constituency, only 35 respondents positively responded to the questionnaires. The low rate of responses was a result of the inaccessibility of most youth groups, and the fact that the sample size was pre-determined meant that the researcher had to work with the number given from the youth office.

### **4.3 Background Characteristics of the Respondents**

The table below describes the background characteristics of the respondents. As indicated, 8.6% of the respondents were between 19-24 years, while 17.1%, 74.3% were between 25-29yrs, 30-35yrs, respectively. According to the table, the majority of the respondents were aged between 30-35 years. 74.3% of the respondents were males, while 25.7% were female. The table also shows that 11.4% attained primary education while 31.4% attained secondary school while 22.9% and 34.3% attained universities and college level, respectively. According to the results, the majority of the respondents had a minimum of tertiary level of education. The table also indicates the employment status of

the respondents. 14.3% were employed, 25.7% unemployed, while 60% were self-employed. The results illustrate that the majority of the respondents are self-employed as opposed to formal/ informal employment. The group activity was as follows, 34.3 % engaged in table banking, 8.6 % operated a carwash, 14.3 % operated bodaboda, 2.9% did farming, and 11.4% traded various goods and services, while 28.6 % did online jobs.

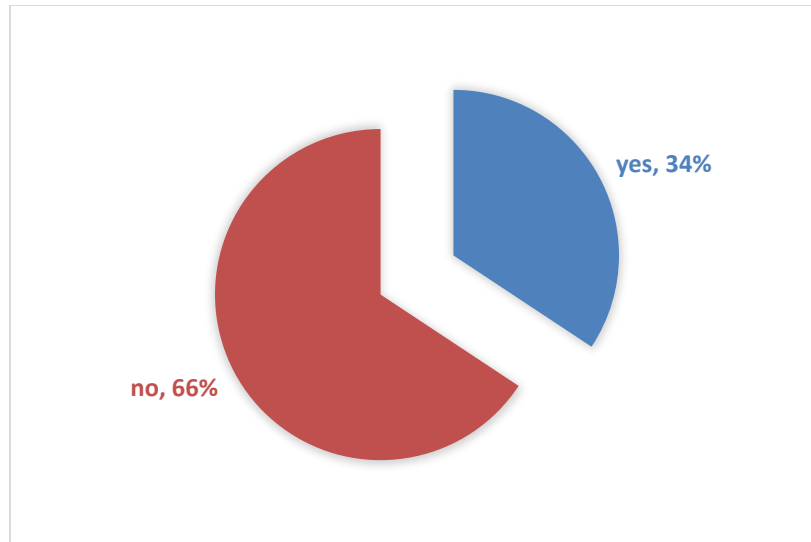
**Table 1: Background characteristics of the respondents**

<b>Variables</b>	<b>Description</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Sex	Male	26	74.3
	Female	9	25.7
Age	19-24 years	3	8.6
	25-29yrs,	6	17.1
	30-35yrs	26	74.3
Education level	primary	4	11.4
	secondary	11	31.4
	University	8	22.9
	college	12	34.3
Employment status	Employed	5	14.3
	Unemployed	9	25.7
	Self-employed	21	60
The activity carried	Table banking	12	34.3

out by the group			
	Carwash	3	8.6
	Boda Boda	5	14.3
	Farming	1	2.9
	General sales	4	11.4
	Online jobs	10	28.6

#### **4.4 Youth who Received Entrepreneurship Education**

The pie chart below indicates the percentage of youth groups that received entrepreneurship training. According to the results, 34% received entrepreneurship education, while 66% did not. The implication of the lack of entrepreneurship education cannot be ignored, considering that entrepreneurship education was a prerequisite to business establishment and growth.



**Figure 2: Entrepreneurship education**

#### **4.5 Influence of Entrepreneurship Education on Employment Status**

The results of the study indicate a relationship between those who received entrepreneurship education and their employment status. The chi-test results indicate that there exists a statistical relationship between entrepreneurship education and level of employment with a p-value  $<0.05$ . The test proves that entrepreneurship education is associated with job creation and employment.

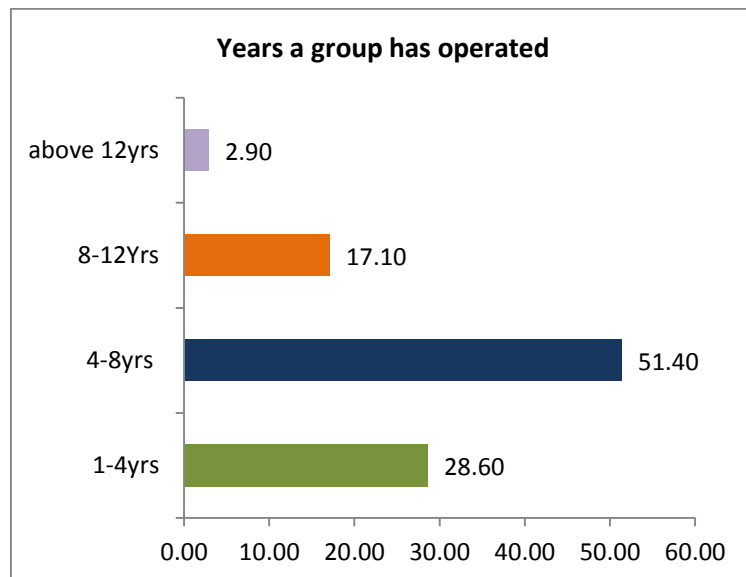
**Table 2: Relationship between Entrepreneurship Education and Employment**

Status

Chi-square test for the relation between the level of entrepreneurship education and employment level	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	7.214 <sup>a</sup>	2	.027
Likelihood Ratio	7.184	2	.028
Linear-by-Linear Association	6.944	1	.008
N of Valid Cases	35		

**4.6 Years the Group has been Operating**

The graph below shows the years the groups have been operating. The results indicate that over half of the groups (51.4%) had been operating for between 4 and 8 years.



**Figure 3: Years the group has operated**

#### 4.7 Influence of Education Level on Employment Status

The figure below shows the relationship between the respondent's level of education and employment status. Emphasis was laid on the self-employed respondents, and according to results, 72.5% had attained the secondary level of education while 75% had attained university and college education.

**Table 3: Education Level versus Employment Status**

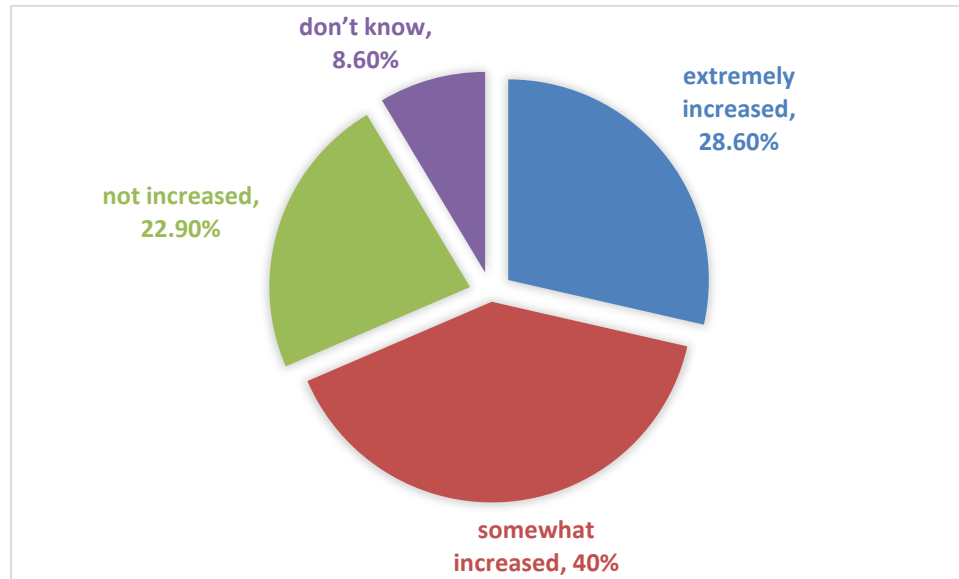
Respondent's level of education	Employment Status			Total
	Employed	Unemployed	self-employed	
Primary	0.0	75.0	25.0	100.0
Secondary	18.2	9.1	72.7	100.0
University	25.0	37.5	37.5	100.0
College	8.3	16.7	75.0	100.0
Total	14.3	25.7	60.0	100.0

#### 4.8 Extent to which the Amount received Contributed to the Startup of New Businesses

Respondents were asked to rate the extent to which the amount received from youth funds has contributed to the startup of new businesses. According to the results, 28.6% reported that the startup of new business has hugely increased, 40% felt that it has somewhat increased, while 22.9% believed that it has not increased, and 8.6% did not



know. From the results herein, it is evident that the availability of youth funds has contributed to the startup of new businesses.



**Figure 4: Startup of new businesses**

#### **4.9 Adequacy of the youth fund**

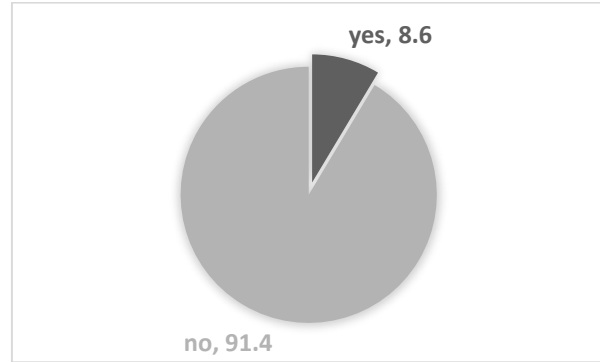
Respondents were asked whether the amount received from YEDF was enough to start and boost their businesses. The table below indicates that only 25.7% felt the amount was sufficient, while 74.3% believed that the fund was inadequate. The respondents expressed sentiments about the distribution of the youth fund. They observed that bureaucracy and prolonged procedures limited them from acquiring the funds. Additionally, the respondent cited discriminations in awarding of funds in their respective wards. Notably, since YEDF is a government initiative, the Youth Fund took too long to reach the target beneficiaries citing budgetary allocation protocols.

**Table 4: Adequacy of Funds**

<b>Respondent's response on whether funds received were enough</b>	<b>Frequency</b>	<b>Percent</b>
Yes	9	25.7
No	26	74.3
Total	35	100.0

#### **4.10 Whether YEDF contributed to Job Creation**

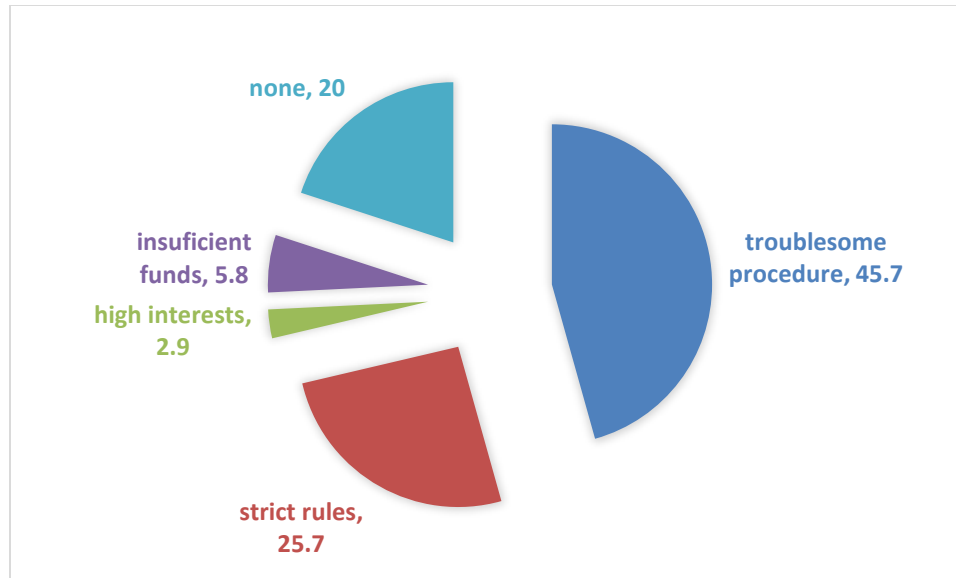
Respondents were asked whether the business established created jobs. The pie chart below indicates that 8.6% agreed, while 91.4% disagreed. As much as the respondents agreed that the youth fund led to establishment and growth, it, however, did not translate to job creation. The majority of the youth decried several issues that hindered the creation of job opportunities despite receiving funds. First, the respondents suggested that the disbursement of youth funds was a significant challenge. The respondents had to wait until the beginning of each financial year to receive the next batch of money. Interestingly, they were not guaranteed to receive the amount every time it was dispatched since they had to comply with the set stringent procedures. As a result, the business would halt as they await the funds, and only a little progress could be noted. Slowed business growth would translate to minimal youth employment.



**Figure 5: Respondent view on job creation**

#### **4.11 Challenges faced when applying for the youth fund**

Respondents were asked to narrate the challenges they faced when applying for the youth fund. The table below shows that 45.7% of the respondents suggested that troublesome procedures i.e., they had to produce evidence of an existing group coupled with numerous documentation, 25.7% cited strict rules and regulations, which limited them from accessing the youth fund. Prominently 2.9% of the respondents suggested that high interest on loan repayment posed challenges; 5.8 % believed that the funds were insufficient, while 20% did not experience any challenges. Some of the externalities, such as government policies and plans, played a significant role in the distribution of funds rendering the youth helpless.



**Figure 6: Challenges encountered when applying for youth funds**

#### **4.12 Recommendation about Youth Fund by Respondents**

The table below indicates the respondent's recommendations about the youth fund. According to the results, 54.3% felt the intervention was useful, while 45.7% rated the youth fund as fair. Primarily, the youth embraced the uptake of youth funds and suggested that the program contributed to the success in either business or employment opportunity. They appreciated the program and cited implementation challenges as a hurdle to its development. The program officer also cited corruption in the implementation institution, a vice they condemned since it has rendered many youth jobless and left many counting losses. However, they observed that the youth are not consistent in their business operations and gave up as soon as the business does not yield substantial profit. Additionally, non-repayment of money precipitated by low business performance hampered government objectives to promote their livelihoods.

**Table 5: Respondent's views about YEDF**

<b>Respondent's views about YEDF</b>	<b>Frequency</b>	<b>Percent</b>
Good	19	54.3
Average	16	45.7
Total	35	100.0

#### **4:13 Conclusion**

This chapter concludes the findings from the study. The study aimed to assess the role of YEDF on youth empowerment in Kasarani Constituency. The study assessed three specific objectives of empowerment, i.e., entrepreneurship skills, startup of new businesses, and job creation. The study assumed that if the youth received funds and entrepreneurship education, they would establish a viable business that would automatically translate to employment opportunities for them and others. The findings reveal that those who received entrepreneurship education run and managed successful business compared to their counterparts who lacked entrepreneurship education. The intervention did not directly create jobs; however, if the government provided a friendly business environment, job creation would be evident.

## **CHAPTER FIVE: SUMMARY OF THE FINDINGS, DISCUSSIONS, CONCLUSIONS, AND RECOMMENDATION**

### **5.1 Introduction**

The study aimed to assess the role of YEDF on youth empowerment in Kasarani constituency. This chapter, therefore, describes the summary, discussions, conclusions drawn from the study, and appropriate recommendations.

### **5.2 Summary of the Findings**

In order to establish the contribution of YEDF towards youth empowerment in Kasarani Constituency, a cross-sectional study among the youth fund beneficiaries was conducted. The study focused on three specific objectives; to assess the contribution of youth fund on entrepreneurship education, the contribution of YEDF to start of new businesses, and whether business growth led to additional youth employment. The male respondents dominated with 74.3%, while 25.7% were female. The high number of male respondents indicates that more males than females participated in income-generating activities. The finding showed that 11.4% attained primary education while 31.4% attained secondary school while 22.9% and 34.3 attained universities and college level, respectively. According to the results, the majority of the respondents had a minimum tertiary level of education. The result also indicates the employment status of the respondents. 14.3% were employed, 25.7% unemployed, while 60% were self-employed. The results illustrate that the majority of the respondents are self-employed as opposed to formal employment. The respondent's income-generating activity was as follows; 34.3 % engaged in table banking, 8.6 % operated a carwash, 14.3 % operated bodaboda, 2.9% did farming, and 11.4% traded various goods and services, while 28.6 % did online

writing / cyber café. The results illustrate that the majority of the respondents engaged in table banking as an economic activity of the group.

On the other hand, the study sought to examine whether the YEDF offered entrepreneurship education to the youth. Only 34% of the respondents received training, while 66% did not. In most cases, only the groups that had received massive amounts of funds undertook the training. According to the results, 28.6% reported that the startup of new business had remarkably increased, 40% felt that it had somewhat increased, while 22.9% believed that it had not increased, and 8.6% did not know. Findings indicated that 8.6% agreed, while 91.4% disagreed that YEDF contributes to new job creation. Despite the education level of each respondent, it was evident that entrepreneurship education had a significant role in the uptake of business. A chi-test result indicated that there existed a statistical relationship between entrepreneurship education and level of employment. This could be attributed to the externalities associated with the disbursement of funds, including existing government policies. Similarly, only a few numbers of respondents contested that YEDF provides jobs. An examination of the relationship between education attained, and employment status, with emphasis laid on the self-employment, 25 %, 72.5 %, 37.5 %, and 75% attained primary, secondary, university, and college education respectively. There exist a minimal relationship between the respondent's level of education and employment status. In conclusion, the YEDF program generally equipped the youth with capital to start a new business; however, it did not automatically replicate to jobs creation. According to the study, it is evident that the youth did not receive entrepreneurship training, perhaps limiting them from creativity and innovations.

### **5.3 Discussion of the Study**

The study assessed the contribution of YEDF on youth empowerment in Kasarani Constituency. The researcher investigated the role of YEDF on entrepreneurship education, the startup of new businesses, and additional youth employment among youth fund beneficiaries. The findings conclude that the youth fund played a pivotal role in empowering the youth in Kasarani constituency.

In regards to whether the YEDF contributed to entrepreneurship education, 34% of the respondents suggested that they received entrepreneurship education. The majority of the respondents did not receive any training on how to run and manage a successful business. In a study conducted, "Factors Influencing Women-Owned Micro-Enterprise," 2016, p argues that entrepreneurship skills help in the growth and development of SMEs. The study emphasizes that entrepreneurship broadens the youth's business mind, equips them with excellent managerial skills that help them to adopt a positive attitude towards business, and places them at a competitive edge hence improve business performance.

Secondly, the study assessed the role of youth fund on the startup of new businesses; 68 % of the agreed that the youth fund has led to the establishment of new businesses. The respondents suggested that the funds helped them not only establish businesses but also boost existing businesses. "Factors Influencing Women-Owned Micro-Enterprise," 2016 suggests that access to credit goes a long way in promoting the growth of youth-owned enterprises. The study argues that the youth experience significant challenges in efforts to raise the capital needed to start and run successful businesses. Due to a lack of self-sufficient financial resources and access to capital, business performance deteriorates



with time. Access to finances helps to boost the stock, enhance marketing strategies such as advertising, thus promote business performance.

The third objective sought to determine whether the establishment of new business contributed to additional youth employment. While the study did not have verifiable information on the number of jobs created as a result of access to the youth funds, the majority of the respondents suggested that there were minimal jobs created. This was attributed to the fact that the YEDF only provided funds to startup businesses and due to slowed growth in business, only minimal if none jobs were created. However, Sikenyi (2017) argues that funds provided as capital to start a business should promote job creation if the businesses are well managed. The ripple effects of successful business would translate to business expansion and creation of job opportunities. He adds that mismanagement and misappropriation of the funds render many youth vulnerable and delusional. Based on the findings of the study, YEDF is indeed an excellent opportunity for young people to help them improve their well-being and alleviate themselves from poverty. The main aim of YEDF is to provide financial support and business development services to youth-owned enterprises. The fund seeks to turn the youth into job creators and not job seekers (YEDF, 2008). Interestingly, this notion is good in paper, as many youth remain jobless despite the existence of youth funds.

The prevailing dynamics amidst the youth among them; the age, education level, exposures, government policies acts as either a catalyst or hindrance for the uptake of the youth funds. Strangely, youth aged between 30-35 years who have attained a minimum level of education tend to perform well in entrepreneurship as compared to younger counterparts with a similar level of education. Even with a higher level of literacy, those

advanced in age tend to outdo their young educated colleagues. This could be attributed to the experience gained and a practical manifestation that the education system is wanting. This evidence proves that formal education does not always translate to business productivity even though it is fundamental.

On the other hand, efforts to uptake YEDF come along with several externalities that limit the youth from accessing the loan. Interestingly, youth funds attract low-interest rates; however, many young people still shy away from applying. A closer examination found that cumbersome procedures and prolonged waiting periods deterred the youth from executing their goals. In most cases, the youth got agitated whenever they had to make endless trips to the YEDF offices in pursuit of loans. The requirements also barred the youth from accessing loans since each group had to meet a minimum number of members. Strangely, it is quite challenging to have a group of young people with the same business idea as the other; hence, they would only settle for a reasonable and rather practical idea such as table banking. This significantly suppresses their creativity and thereby kills entrepreneurship.

In an environment where the youths' perceptions' about job creation is limited, training on entrepreneurship and self-employment is crucial. In a sad scenario, respondents who are at the tertiary level of education believe that numerous opportunities are awaiting them after school. To their surprise, the hard realities of few opportunities strike them exposing them to vulnerabilities. Sikenyi (2017) argues that the inadequacy of skills and accessibility of funds often fails since most of them cannot successively manage a business. In worst cases, once they receive the youth funds, the money is usually shared equally among the members for individual engagements. The young yet unskilled youth

mismanage the funds or divert them to other non-profitable activities. As a result, they are unable to pay back the loans, later disintegrate from the groups, and they pull back to their cocoons.

#### **5.4 Challenges during Fieldwork**

The study encountered various limitations, both internally and externally. The researcher targeted the youth between 18-35 years who received the youth funds. Besides time constraints, the study encountered several challenges. First, obtaining a sample size was difficult since the number of youth who applied for the funds was predetermined. Secondly, the findings obtained could not be inferred to the entire population since there could be spillovers of the program to the group who did not benefit from the youth funds. It is important to note that most of the groups were within the same geographical locations and have total awareness about YEDF.

The study also encountered challenges associated with respondents. Primarily, the researcher could only deal with a predetermined sample size that benefited from the youth fund. Besides, from the sample size, some respondents were out of reach, and several others unwilling to respond to the questionnaires. Existing concerns about the misappropriation of funds from the national government triggered mixed reactions among the majority of the respondents. This negatively affected the response rate since most of the respondents were shy to give information or even conceal essential details that would otherwise form a strong basis for the study. The researcher encountered several challenges while conducting the study. Among them include; insufficient resources, time constraints, unwilling respondents, and harsh weather conditions.

## **5.5 Conclusion**

The researcher aimed at assessing the role of YEDF on youth empowerment in Kasarani constituency. Concisely, the findings of this study identified YEDF as a potential sustainable program to empower the youth if well executed. If the implementation of the program were something to go by, a successful business would be evident. The ripple effect of business productivity cannot be ignored. The government should also increase participation among youth to enhance sustainability. Mainly, when the youth acquire more funds, they expand businesses and in turn, employ more youth; the cycle will continue for the upcoming generations. Furthermore, proper policies and strategies should be put in place to promote the accountability of the funds.

## **5.6 Recommendation of the Study**

According to the findings of this study, only 34 percent of the youth in the program got entrepreneurship training; hence, the researcher recommends that the ministry should set sound criteria to ensure those who receive funds can start, run, and manage businesses. Moreover, skills on entrepreneurship were pivotal in supporting the sustainability of the projects run by the youth. For that reason, the ministry should conduct frequent training to enhance capacity building. This will go a long way in facilitating creativity and innovations hence job creations. Also, the findings show that only a meager, 8.6 percent agreed that the project created jobs. Therefore, the government should consider a saving scheme for the beneficiaries to ensure that even where they no longer benefit from the funds, their business lasts beyond the funding.

### **5.7 Suggestion for further Study**

The researcher suggests further study in the following areas:

- The study on the impact of the Youth Enterprise Development Fund on urban poverty among the youth
- A comparative study of Youth Enterprise Development Fund on youth empowerment in other constituencies in Nairobi County

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## APPENDICES

### Appendix 1: Transmittal Letter

Karengo Catherine

P.o Box 48826,

Nairobi

6<sup>th</sup> September 2018

The CEO

Youth Enterprise Development Fund

P.o Box 48610 – 00100

4th-floor renaissance corporate park,

Elgon Road Upper hill

Nairobi.

Dear Sir,

RE: ACADEMIC RESEARCH

I with this write concerning the above- mentioned the subject. I am a student at the University of Nairobi, currently pursuing a Master's Degree in Monitoring and Evaluation. I shall research the Assessment of the role of the Youth Enterprise Development Fund on Youth Empowerment in Kasarani constituency.

Upon your discretion, I kindly request your assistance to enable collect data in the Kasarani constituency. I look forward to your cooperation during the study.

Thank you in advance.

Yours faithfully,

Karengo Catherine

**Appendix 2: Questionnaire for the youth**

My name is \_\_\_\_\_ student at University of Nairobi pursuing Master Degree in Arts, Monitoring and Evaluation. I am conducting a research study about the assessment of the role of the Youth Enterprise Development Fund on youth empowerment in Kasarani Constituency. You have been randomly selected for the study. I want to ask you some questions that should take about 5- 10 minutes. All of the answers you give will be confidential and will not be shared with anyone other than the University of Nairobi. You do not have to be in the study, but I hope you will agree to answer the questions since your views are important to the project's success. If I ask you any questions you do not want to answer, just let me know, and I will go on to the next question, or you can stop the interview at any time.

**Enumerator Name:** .....

**Questionnaire No;**

**Location**.....

**Date** .....

**Time** .....

**Instructions: Kindly tick or fill in the spaces provided. You do not need to write your name.**

**SECTION A: PERSONAL INFORMATION**

**P1. Age**

15-18 years [ ]

19-24 years [ ]

25-29 years [ ]

30-35 years [ ]

**P2. Gender**

Male  Female

**P3. Marital status**

Married  Single  Widowed  Divorced  Separated

If others specify

**P4. Highest level of educated attained**

Primary  Secondary  University  College

**P5. Number of children**

None  1-2 children  3-4 children  More than 4

**P6. Employment status**

Employed  Unemployed  Self-employment

**SECTION B:**

**Group profile**

**G1. Name of the group**.....

**G2. Location of the group**.....

**G3. Project economic activity carried out by the group**

.....

**G4. Position held in the group** [ ]

Chairperson [ ] Vice-chairperson [ ] Treasurer [ ] Secretary [ ] Member [ ]

**SECTION C:**

**N1. Nature of the enterprise**

Limited company [ ] Self-help group [ ] Sole proprietorship [ ]

**N2. Number of the years (s) the enterprise has been operating**

1-4 years [ ] 4-8years [ ] 8-12 years [ ] more than 12 years [ ]

**N3. Does the enterprise receive youth enterprise fund?**

Yes [ ] No [ ]

**N4. If yes, how often do you receive a fund?**

Monthly [ ] Quarterly [ ] Annually [ ]

**N5. How much money have you received from YEDF within that period?**

Kshs 0-20000  Ksh 20000-40000  Ksh 40000-60000

Ksh60000-80000  Ksh80000-100000  above Ksh 100000

**N6. In your own opinion, has the funds being sufficient to meet your need?**

Yes  No

**N 7. To what extent has the funds contributed to the startup of new businesses?**

Extremely increased  somewhat increased  Not increased  Don't know

**N 8. In your opinion, what contribution Youth Fund has made? Tick where appropriate**

- a) Provided financial capital to startup new business/ enterprises among the youth
- b) Provided entrepreneurship training
- c) Provided support for existing business and enterprise to enhance growth
- d) Provided job opportunities locally or abroad
- e) If any other specify .....

**N9. What are the significant challenges encountered while accessing the Youth Fund?**

Troublesome procedure during application  High rates of interests

Strict rules and regulations  Insufficient funding

If, any other, please specify .....

**N10. What are the key areas would you recommend for improvement in the YEDF program?**

.....

.....

**N11. Do you think access to youth funds would improve your business/ group activities?**

Yes [ ]

No [ ]

**N12. If yes, what changes do you think would youth fund contribute?**

.....

### Appendix 3: Questionnaire for MOYAS Staffs

My name is \_\_\_\_\_ student at University of Nairobi pursuing Master Degree in Arts, Monitoring and Evaluation. I am conducting a research study about the assessment of the Youth Enterprise Development Fund on youth empowerment in Kasarani Constituency. You have been randomly selected for the study. I want to ask you some questions that should take about 5- 10 minutes. All of the answers you give will be confidential and will not be shared with anyone other than the University of Nairobi. You do not have to be in the study, but I hope you will agree to answer the questions since your views are important to the project's success. If I ask you any questions you do not want to answer, just let me know, and I will go on to the next question, or you can stop the interview at any time.

Enumerator Name: .....

Questionnaire No;

Location.....

Date .....

Time .....

Instructions: Kindly tick or fill in the spaces provided. You do not need to write your name.

#### SECTION A: PERSONAL INFORMATION

##### Age

15-18 years [ ]

19-24 years [ ]

25-29 years [ ]

30-35 years [ ]

##### Gender

Male [ ] Female [ ]

**Highest level of educated attained**

Primary                       Secondary                       University                       If others, please specify

**Number of years in public service**

Less than 1 year       1-2 years       3-4 years       More than 5 years

**Number of years in the department**

Less than 1 year       1-2 years       2-4 years       4-6 years   
6-8 years       8-10 years       More than 10 years

**Have you received any training for the last 12 months?**

Yes       No

**SECTION B: INSTITUTION RESOURCEFULNESS**

**Do you provide entrepreneurship skills to the youth in your department?**

Yes                       No

**If yes, how often do you conduct the training?**

Monthly       Quarterly       Annually

**To what extent has the quality of entrepreneurship skills-level/ content of the youth increased?**

Extremely increased

Somewhat increased

Not increased

Do not know

**How often do you dispatch loans to the youth?**

Monthly       Quarterly       Annually

**To what extent has the lending increased from the last disbursement.**

Extremely increased

Somewhat increased

Not increased

Do not know



**What are some of the challenges you experience in your area of expertise?**

.....  
.....  
.....

**What key areas would you recommend for improvement in the YEDF program?**

.....  
.....

#### Appendix 4: Proposed Budget for the study

	<b>Items</b>	<b>Cost in (Kshs)</b>
1	Reprographic services	5000
2	Logistics	5000
4	Publishing	3000
5	Stationery	2000
6	Miscellaneous	5000
	<b>Total</b>	<b>20000</b>

Appendix 5: A map of Kasarani constituency

