SOCIOECONOMIC FACTORS AND SUSTAINABILITY OF YOUTH ECONOMIC EMPOWERMENT PROJECTS, A CASE OF YOUTH SMALL AND MEDIUM ENTREPRISES IN MERU TOWN, KENYA

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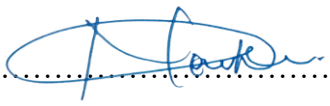
A Research Project Submitted in Partial Fulfilment of the Requirements for the Award of Master of Arts Degree in Project Planning and Management of the University of Nairobi

2023

DECLARATION

I make the declaration that this research project is my original work and has therefore not been submitted for examination in any other university or college.

Signature:  ……. Date…16/11/2023……

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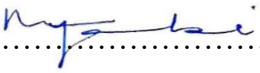
This research project has been submitted for examination with my approval as the University Supervisor.

Signed  …… Date ……16/11/2023...…

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DEDICATION

This research project report is dedicated to my father Mr Peter Mbaabu who has encouraged and supported me to continue with my further studies, my mum Sabella Mbaabu for her unconditional support and my sisters Ann and Brendah for their love. Special appreciation to my wife Lena for supporting my journey. To my son Kimathi may this research project serve as a goal to surpass your father.

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Thank you all and God bless you.

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LIST OF ABBREVIATION AND ACRONYMS

AfDB **:** African Development Bank

ILO **:** International Labour Organization

KCB **:** Kenya Commercial Bank

KNBS **:** Kenya National Bureau of Statistics

MSME **:** Micro, Small and Medium Establishments

SME **:** Small Medium Enterprise

ABSTRACT

Youth unemployment rose globally. In 2011, the global youth unemployment rate stood at 14.4%, escalating to 17.9% by 2021, a decade later. While Kenya's youth unemployment rate was initially lower than the global average, it surged from 7.2% in 2011 to 13.8% in 2021. The Kenyan government proposed various measures to address this issue, including the establishment of youth enterprises. Unfortunately, approximately 49.3% closed within a year. This research study aimed to establish the association between socioeconomic factors and the sustainability of economic empowerment projects in Meru town, Kenya. The research utilized the pragmatism research paradigm and a mixed-methods research design, with a sample of 398 randomly selected respondents. Data were collected through interviews and semi-structured questionnaires, and thematic analysis for qualitative data and descriptive and inferential statistics for quantitative data were employed for analysis. The resulting findings of the research indicated that entrepreneurial education had a significant moderate positive association with sustainability of youth economic empowerment projects ($r = 0.523$, $p = 0.000$), the variability in sustainability of youth economic empowerment projects attributable to entrepreneurial education was 27.4%, while a unit change in entrepreneurial education resulted in a significant positive change of 0.571 in sustainability of youth economic empowerment projects. Access to funds had a strong positive correlation with sustainability of youth economic empowerment projects ($r = 0.637$, $p = 0.000$), the percentage change in sustainability of youth economic empowerment projects attributable to access to funds was 40.6%, and the unit contribution of access to funds on sustainability of youth economic empowerment projects was 0.686. Religion on the other hand had no significant contribution on the sustainability of youth economic empowerment projects, it had $r = 0.272$, with a p-value = $0.079 > 0.05$, hence implying no significant correlation between religion and sustainability. Statutory requirements had a strong significant negative association with sustainability of youth economic empowerment projects ($r = -0.691$, $p = 0.000$), it resulted in a 47.7% variability in sustainability of youth economic empowerment projects, while a unit change in statutory requirement led to a significant change of -0.695 in sustainability of youth economic empowerment projects. In conclusion, it was established that entrepreneurial education and access to funds have a significant positive influence on sustainability of youth economic empowerment projects, statutory requirement has a very strong negative influence on sustainability of youth economic empowerment projects, while religion had no influence on sustainability of youth economic empowerment projects. This research makes the following recommendations, that the government and non-governmental organisations that support youth economic empowerment should implement initiatives that provide accessible and comprehensive entrepreneurial training to equip young entrepreneurs with the necessary skills and knowledge; financial institutions and government agencies should collaborate to develop youth-friendly funding programs and initiatives that reduce barriers to capital; and lastly, advocate for policies that reduce bureaucratic hurdles without compromising the necessary legal and ethical standards to create a more favourable environment for youth economic empowerment projects.

CHAPTER ONE: INTRODUCTION

1.1.Background to the study

Entrepreneurship holds a pivotal role in global economic development, with micro, small, and medium enterprises (MSMEs) making substantial contributions to GDP, job creation, and general economic stability. Research has consistently demonstrated a notable link between entrepreneurship and socioeconomic factors. Notably, Gbadeyan et al. (2017) identified the influential role of inflation, high tax rates, religion, and entrepreneurs' lifestyles on their activities and performance. Abdelwahed and Soomro (2021), utilizing a structural equation model, corroborated a positive and significant impact of socioeconomic and cultural factors (including norms, beliefs, religion, and social values) on entrepreneurial activities. They further highlight the positivity and significance of entrepreneurial activities on overall performance. Fragoso et al. (2018) supported these findings by establishing a significant positive correlation between socioeconomic factors (such as age, gender, country of origin, training, and education) and entrepreneurial intentions, particularly among college students in Brazil. Collectively, these studies affirm a substantial and consistent association between socioeconomic factors and entrepreneurship.

This research was anchored by three theories, which are, the theory of sustainability, theory of entrepreneurship, and the social capital theory. Sustainability theory emphasizes balancing societal, economic, and environmental factors. SMEs should integrate eco-friendly practices, social responsibility, and ethical conduct for sustainability. Entrepreneurship theory explores how entrepreneurs identify opportunities, manage risks, and create successful businesses. Kirzner's concept highlights entrepreneurial intention in recognizing opportunities, and entrepreneurs operate in uncertainty, acquiring capital for ventures. Applying this theory to the study of socioeconomic factors influencing SME sustainability involves analyzing how factors like funding, education, competition, and regulations impact entrepreneurship's role in sustaining businesses. It examines innovation, risk-taking, and resource management's contribution to SMEs' long-term success and sustainability. This application offers insights into how socioeconomic factors affect SME sustainability (Mishra & Zachary, 2015; Adaman & Devine, 2002).

Worldwide, over 90% of all businesses are MSMEs, this employs 50-60% of the global labour workforce (World Bank, 2020). In emerging economies, both registered and unregistered MSMEs contribute around 40% to GDP and create 7 out of 10 jobs (IFC, 2021). In Asian countries, MSMEs represent approximately 96% of businesses, contributing about 42% to GDP and employing 62% of the workforce (OECD, 2017). In China, 99% of registered businesses are MSMEs, accounting for over 56% of GDP and employing 75% of the population. In Indonesia, 99.7% of businesses are MSMEs, contributing 57% to GDP and employing 99.6% of adults (IFC, 2021). However, MSMEs face sustainability challenges, with over 80% failing within the first five years (Amoah et al., 2021). Socioeconomic factors are intricately linked to the sustainability of youth economic empowerment projects. Understanding and addressing these factors is essential to design effective, inclusive, and sustainable initiatives that can help youth overcome economic challenges and achieve long-term success.

1.1.1. Socioeconomic Factors

Socioeconomic factors encompass a wide array of conditions that shape people's lives. According to Rajana and Hanumanthaiah (2018), the socioeconomic aspects of a person encompass personal as well as family income, their social standing in the society, their level of education, and occupation. These factors include demographics like age, education, skills(Kinyanjui, 2019), as well as social elements such as personal preferences and culture (Rahman, 2023), and economic dimensions like income level, the business environment, and employment status (Grzelak, 2022). In these study socioeconomic factors are factors that relate to both the social status of entrepreneurs and their economic stators. They include education, access to funds, religion, and statutory requirements.

These factors are interconnected and mutually influence each other, creating a complex web of relationships. For instance, a person's level of education can determine their employment status, which in turn affects their income. Research has explored these factors in various contexts, including their significance for SMEs performance and survival. Other researcher have looked at how experience, education, support networks, age, and other socioeconomic aspects shape the performance and outcomes of entrepreneurs (Mandania, 2012; Mwamuye, 2012; Nziku, 2012; Masuo, 2001; Zimmerrer, 1998; Raman, 2004).

Numerous scholars and experts have endeavoured to create a universal measure for socioeconomic factors (SEF) applicable to the peri-urban, urban, as well as rural areas. Some of the widely used scales for measuring socioeconomic aspects of an individual include; the

Bharadwaj scale (2001), the BG Prasad scale (1961), the Jalota scale (1970), the Kulshrestha scale (1972), the Kuppuswamy scale (1976), the Rahudkar scale (1960), andthe Udai Pareek scale (1964). In this study, the assessment of socioeconomic factors centred on entrepreneurial education levels, the enterprise's ability to access funds, the religious affiliations and beliefs of entrepreneurs, and the statutory requirements for running an enterprise. The chosen SEF measures provide a comprehensive framework to capture the multifaceted aspects of socioeconomic influences on entrepreneurial endeavours.

1.1.2. Sustainability of Youth Economic Empowerment Projects

In project management literature, the notion of sustainability is intricate and takes on various dimensions. It is characterized by the project's capability to fulfil its primary objectives even after the withdrawal of initial sponsors (Marcelino, González & Pérez, 2015). Additionally, sustainability is conceived as an organization's proficiency in sustaining programs and missions over time, ensuring a sustained positive impact (Morfaw, 2014). Scholars commonly view sustainability as an abstract construct, leading to the utilization of diverse indicators to gauge it, covering aspects such as social, economic, and environmental benefits to stakeholders.

Comprehensive project sustainability is regarded as an essential instrument in addressing economic, environmental, and social issues inherent in the construction, design, maintenance, operation, and eventual termination of projects (Thompson et al., 2011). Operationalization entails linking sustainability to users' intended benefits, facility operational levels, evidence of project outcomes, design, and institutional support (Tian et al., 2013). Further evaluative criteria encompass continuity, augmented beneficiaries (specifically youth), diminished unemployment, enhanced financial strength, growth, achievement of goals, improved standards, and increased profitability (Odenyo & James, 2018).

In the midst of ongoing debates concerning the optimal indicator for gauging project sustainability, scholars advocate for the Triple Bottom Line (TBL) framework, which encompasses economic, environmental, and social dimensions. This approach is deemed vital for ensuring the survival of projects, particularly those focused on youth empowerment, in both the short and long term. The TBL framework offers a comprehensive and well-balanced perspective that aligns with the multifaceted impacts and objectives inherent in sustainable projects. By considering economic, environmental, and social factors, the TBL approach provides a holistic assessment that reflects the diverse and interconnected nature of sustainability in the context of youth empowerment initiatives.

1.1.3. Socioeconomic Factors and Sustainability of Youth Economic Empowerment Projects

Socio-economic factors play a fundamental role in sustainability of MSMEs (Marwanto, Rahmadi, & Yap, 2023). Social factors that have influence on sustainability of SMEs include religion (Ghazwan & Yahya, 2020; Dodd & Seaman, 1998; Anderson et al., 2000; Ravikindi & Kathiresan, 2020), education (Kariv, Cisneros & Ibanescu, 2019; Tambwe, 2015), communication skills (Popescu et.al., 2020; Menne et.al., 2022) and so on, while the economic factors influencing sustainability of SMEs include; access to credit (Peñaloza, 2015; Maake, 2021), taxation (Bentum, 2020; Maeri, 2021), and so on. Socioeconomic factors have been found to have mixed influence on the sustainability of SMEs, for instance government policies and regulations, as socioeconomic factors, can significantly impact SMEs. Favourable policies, such as tax incentives, simplified business registration procedures, and supportive regulations, can promote SME sustainability (Storey, 2016). Conversely, burdensome regulations, high compliance costs, and inconsistent policies can pose challenges for SMEs (Cassar, 2010).

1.1.4. Youth Economic Empowerment Projects

Youth economic empowerment projects encompass initiatives and programs strategically crafted to furnish young individuals with the essential skills, knowledge, resources, and opportunities needed for economic self-reliance, enabling them to actively contribute to their communities and societies (Ibrahim, Kiiza, & Atekyereza, 2023). Acknowledging the potential of the youth as a valuable resource for economic growth, these projects aim to address challenges hindering their access to economic opportunities. Various countries, with donor assistance, have launched initiatives to empower their youth. For instance, in Yemen, the Youth Economic Empowerment Project (YEEP) was initiated in 2013 by the United Nations Development Programme (UNDP) to assist the Government of Yemen in creating job opportunities for the youth during the transition process. Similarly, in Nigeria, the government implemented youth and women empowerment programs like the Directorate of Food, Road, and Rural Infrastructure (DIFRRI) as well as Operation Feed the Nation (OFN). Despite providing direct jobs in agriculture, the unemployment rate did not witness a significant decrease. Kenya faces a similar challenge, where the World Bank's Youth Empowerment Project supports the Government of Kenya's efforts through initiatives like Kazi Kwa Vijana (KKV) to enhance youth employability. Despite county governments launching projects for youth economic empowerment, the impact of these projects tends to be short-lived.

1.2.Problem statement

In the global economy; youth economic empowerment projects are pivotal, providing a substantial portion of employment opportunities. Emerging markets host approximately 450 million MSMEs, comprising formal and informal enterprises. Formal SMEs alone contribute around 40% of the GDP in emerging markets, a figure that significantly rises when informal SMEs are considered (ILO, 2020). However, these enterprises often face challenges related to capacity and access, particularly in the context of global economic globalization. They face intensified competition from Transnational Companies (TCs) and Multi-National Companies (MNCs. Trade liberalization, driven by organizations like the global organizations such as the World Trade Organization (WTO), has presented sustainability challenges for MSMEs (WTO, 2016).

The concept of sustainable development, as articulated in the 1987 WCED report, emphasizes the importance of meeting today's needs ergo ensuring the satisfaction of current generation needs without having to imperil the potential of the ensuing generations to gratify their own wants. This framework advocates for a balanced approach that considers economic growth, social equity, and environmental protection for long-term sustainability. In the business context, sustainability refers to a company's ability to thrive and endure in a fiercely competitive environment. SME failure rates are a concern worldwide. In the USA, Mak (2021) found that 22% of SMEs fail in their first year, with 40% failing within three years. Kenya also mirrors this, where Douglas et al. (2021) reported a 70% failure rate within the first three years. The Kenya National Bureau of Statistics (KNBS) (2021) revealed that the average age of MSMEs in Kenya is just 3.8 years, with 46.3% closing within their first year of operation. Government and partner efforts to create new businesses are crucial but tend to focus on startup support rather than sustaining youth-owned enterprises. This leaves new youth entrepreneurs competing with more established businesses, creating a challenging environment for their survival. This approach can be seen as unsustainable, as it lacks continued support for young entrepreneurs.

Meru Town, like many other areas, has experienced a higher rate of business closures, exacerbated by events like the COVID-19 pandemic and market instability. Studies conducted over time have revealed this trend, such as a 2021 report by the Department of Commerce and Industry within Meru County Government, indicating that 33.7% of small businesses in the service industry fail within the first year, with youth-owned businesses being disproportionately affected. Despite government efforts at both the county and national levels

to promote sustainable youth-owned MSMEs, challenges persist. This inquiry aimed to elucidate on the weight of socioeconomic factors in Meru Town on the sustainability of MSMEs. Key factors to be explored include the entrepreneurial education of business owners, access to funds, and the impact of religion and taxation on business sustainability. Understanding these dynamics is essential for developing targeted interventions that can support the long-term success of youth-owned MSMEs in Meru Town.

1.3 Objectives of the study

The study seeks to achieve the following objectives:

i. To assess the influence of entrepreneurial education on the sustainability of youth economic empowerment projects in Meru town.
ii. To establish the influence of access to funds on the sustainability of youth economic empowerment projects in Meru town.
iii. To assess the influence of religion on the sustainability of youth economic empowerment projects in Meru town.
iv. To examine the influence of statutory requirements on the sustainability of youth economic empowerment projects in Meru town.

1.6 Value of the study

This research study may inform youth policy makers as well the government and other involved stakeholders; on the need to energize efforts in supporting the existing youth economic empowerment projects thus ensuring sustainability of these businesses. Just as they tailor make interventions targeting youth business creation, this study might inform on the need to also tailor make and allocate more resources to supporting mechanisms; that support youth economic empowerment projects and reduce closure rates. The informed support of the continuity of youth businesses will thus reduce wastages of the resources committed to business creation, yet those businesses end up closing.

The eventuate research of this study is likely to aid in improving entrepreneurial training content to capture sustainability and continuity of youth economic empowerment projects. Youth entrepreneurs who might gain more in depth understanding of the likely challenges they encounter or may encounter.

The results of this research paper might inform the Meru County government on the challenges that youth entrepreneurs face, thus intervention support mechanisms can be introduced to aid the Meru youth economic empowerment projects. The knowledge gap filled by this study will

also inform future academic research on the sustainability of youth economic empowerment projects in the county of Meru.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter offers a thorough analysis of the pertinent studies exploring the interconnection between socioeconomic factors and the sustainability of youth economic empowerment projects. It delves into literature segments covering sustainability aspects, such as entrepreneurial education, access to funds, religion, and statutory requirements. Each section scrutinizes the existing body of knowledge regarding how these factors influence the longevity and success of youth economic empowerment initiatives. The chapter further encompasses discussions on the theoretical and conceptual frameworks, identifying gaps in current knowledge. The concluding section offers a concise summary of the entire chapter, encapsulating key findings and insights gleaned from the literature review.

2.2 Theoretical framework

Three theories formed the basis of this investigation, that is; the theory of sustainability, the theory of entrepreneurship, and the social capital theory, since sustainability and entrepreneurship are the overarching themes in this research.

2.2.1 Theory of sustainability

The sustainability theory underscores the imperative recognition of the interconnectedness among society, the economy, and the environment in decision-making processes aimed at preserving the future of the planet. It advocates for the principle that development must be sustainable, ensuring the satisfaction of current generation needs without having to imperil the potential of the ensuing generations to gratify their own wants. This requires a meticulous balance among economic, social, and environmental considerations to guarantee the responsible and equitable utilization of natural resources (Amsler, 2009). The theory highlights a comprehensive approach to development that considers the intricate interrelations between human well-being, economic prosperity, and environmental health, promoting a harmonious coexistence between humanity and the planet.

In business, sustainability involves economically viable, environmentally friendly, and socially responsible strategies (Elkington, as cited in Ferdig, 2007). For SMEs, embracing sustainability means integrating it into their strategies, operations, and decision-making. This includes environmentally friendly practices, ethical conduct, support for social responsibility, and contributions to sustainable consumption, renewable energy, and supply chain management. Applying sustainability theory to research involves examining how socioeconomic factors,

such as access to funds, religion, taxation, and entrepreneurial education, influence MSMEs' social, economic, and environmental sustainability.

2.2.2 Theory of Entrepreneurship

The theory of entrepreneurship, within economics, examines entrepreneur behaviour and decision-making, exploring their impact on the economy. It delves into how entrepreneurs identify opportunities, manage risks, and build successful businesses. Key elements encompass recognizing opportunities, innovation, resource allocation, and network effects. This theory encompasses frameworks like the entrepreneurial process and institutions and culture's place in the entrepreneurial ecosystem. Entrepreneurship goes beyond venture creation; it's a process in an uncertain environment, aiming at creating and capturing value. Applied to a study on socioeconomic factors and SME sustainability, it dissects how entrepreneurial actions amid varied factors, such as funding access, education, competition, and regulations, affect business longevity. It also explores entrepreneurship's role in sustaining SMEs, including innovation, risk-taking, and resource management. This theory provides insights into how socioeconomic factors impact SME sustainability.

2.2.3 Social Capital Theory

Social capital theory, originating from economics, politics, and sociology, emerged in Hanifan's 1997 study on rural school community centres. This theory posits that individuals, based on their varying social network connections, access resources inaccessible to others, as noted by Jalali et al. in 2013. These resources wield influence over SMEs' efficiency and growth. Social capital is seen as a strategic resource arising from mutual acquaintances. In this context, it elucidates the genesis and evolution of small and medium enterprises (SMEs) geared towards entrepreneurs' socioeconomic empowerment, indirectly and sometimes directly fostering the vital social capital needed for community-wide economic and social advancement. Thus, it serves as the foundation for analysing the relationship between socioeconomic factors and business performance.

2.3 Sustainability of Youth Economic Empowerment Projects.

The concept of sustainability in project management literature has gained prominence recently (Aarseth, Ahola, Aaltonen, Økland, & Andersen, 2017). The Brundtland (1987) definition, emphasizing the need to meet present needs without compromising future generations' desires, has been influential. However, sustainability remains challenging to operationalize and often focuses primarily on environmental aspects (Silvius & Schipper, 2014; OECD, 2019). Project

sustainability, as defined by the OECD (2019), entails ensuring the lasting net benefits of an intervention across financial, economic, social, environmental, and institutional dimensions. This requires beneficiaries to take over project management to continue reaping benefits (Luvega, Kirui, Oino, & Towett, 2015). Sustainability indicators are vital in this context, but their standardization and aggregation pose challenges (Reid & Rout, 2020).

This research focuses on economic sustainability, particularly within micro, small, and medium enterprises (MSMEs) (Benn et al., 2014). Economic sustainability aims to preserve an MSME's capital through prudent asset use. The study examines economic sustainability in youth-owned MSMEs, considering metrics like yield on equity, yield on owner's capital employed, profitability, return on sales, and market position. These indicators have been used in prior research on economic sustainability (Schaltegger and Synnestvedt, 2002; Figge and Hahn, 2002; Wagner, 2003; Wagner and Schaltegger, 2003).

2.3.1. Entrepreneurial Education and Sustainability of Youth Economic Empowerment Projects.

Entrepreneurial education plays a pivotal role in imparting knowledge, skills, and fostering critical elements like self-confidence, motivation, and growth intentions among entrepreneurs (Kariv et al., 2019). It comes in two forms: academic, which provides theoretical knowledge in entrepreneurship and business administration, and non-academic, which focuses on practical skills, access to funds, networking, and entrepreneurial assistance (Kariv et al., 2019). Notably, entrepreneurs often find non-academic entrepreneurial education more valuable (Kariv et al., 2019).

Entrepreneurial education serves as a platform for equipping entrepreneurs with knowledge, skills, advice, and networking opportunities (Kariv et al., 2019). It expands their entrepreneurial horizons, enhances awareness of opportunities, and stimulates entrepreneurial intentions, especially self-confidence, motivation, and growth ambitions (Kariv et al., 2019; Sanchez, 2013). These intentions drive conscious actions towards specific entrepreneurial goals. Studies show a positive correlation between entrepreneurial education and business performance (Odhiambo, 2013; Tambwe, 2015). However, many of these studies did not specifically address the sustainability of youth-owned small business enterprises.

This research aims to explore how entrepreneurial education influences the sustainability of youth-owned small business enterprises, focusing on factors like youth's participation in entrepreneurial courses, their perceived skills, and the impact of training on financial, management, and marketing skills. It aligns with existing findings that emphasize the value of

entrepreneurship education in providing exposure to successful entrepreneurs, coping strategies for challenges, and maintaining interest and motivation (Titrek et al., 2018; Bae et al., 2014).

This research seeks answers regarding the level of entrepreneurial education among youth-owned MSMEs in Meru Town, Kenya, and the effects of training on financial, management, and marketing skills on the sustainability of these enterprises. It contributes to understanding how entrepreneurial education influences the sustainability of youth economic empowerment projects in a specific context.

2.3.2. Access to Funds and Sustainability of Youth Economic Empowerment Projects.

Funding is a vital component of any business endeavour, regardless of its size, and plays a pivotal role in initiating, sustaining, and expanding business operations (Ayuk et al., 2016). Effective funds management is a constant challenge for entrepreneurs aiming to maximize revenue while minimizing expenses. The sources of funds for youth-owned small business enterprises can be catalogued universally into two categories: internal funding, which includes profits, equity partners, and cash flows, and external funding, such as bank loans and crowd funding (Peñaloza, 2015).

Research has explored theweight of availability funds on the sustainability of SMEs. Bin et al. (2021) found that interest rates and collateral were significant determinants of SMEs' access to funds in Cameroon, with access to credit positively correlated with sustainability. Maake (2021) emphasized theworthof start-up capital for the sustainability of youth retail businesses. Wlodarczyl et al. (2018) noted that SMEs in Poland face challenges in accessing credit due to documentation and collateral requirements, negatively affecting their development and increasing the risk of failure. Cheong, Lee, and Wiessmann (2020) examined credit access and SME performance in Malaysia, finding a negative influence of long-term loans on performance but a positive impact of government-supported financing on SME functioning. Ruslan et al. (2020) determined that access to microcredit in Malaysia led to increased sales and employment in SMEs.

However, some studies have reported negative associations between access to funds and business sustainability. Atmadja et al. (2016) found a significant negative connection between credit access and business sustainability in Indonesia. Mokhtar and Ashhari (2015) identified an inverse relationship between business performance and credit access, suggesting that easy access to finances could lead to underperformance due to potential mismanagement. Given the mixed findings on the association between access to funds and sustainability, this study aims

toprobe intothe strength of this association using data collected from MSMEs in Meru Town, Kenya. It aimed to shed light on how, in a particular setting, funding availability affects the viability of youth economic empowerment initiatives.

2.3.3. Religion and Youth Economic Empowerment Projects.

Religion is a multifaceted concept with varying definitions and interpretations. According to Britannica, it encompasses organized practices, beliefs, and systems related to the worship and belief in a dominant supernatural force, such as a god. Sigmund Freud even viewed religion as a form of wish fulfilment. This diversity in definitions reflects the complexity of the subject. Greil (2009) argued that achieving a consensus on the definition of religion is unlikely, further highlighting the intricacies of this topic.

In the context of entrepreneurship, religion can be seen as a set of beliefs that guide an entrepreneur's behaviour. This weighs on the sustainability of youth economic empowerment projects by influencing values, beliefs, and behaviours (Ramasamy, Yeung, & Au, 2010). Research in the realm of management and organizational practice has historically avoided investigating how religious tenets impact business sustainability and performance, possibly due to its sensitive nature (Dodd & Seaman, 1998; Anderson et al., 2000). However, recent studies challenge this avoidance. Ghazwan and Yahya (2020) in Jordan and Amanbayev et al. (2021) in Kazakhstan both found links between religiosity and SME performance. Henley (2016) established that religion influences entrepreneurial behaviour, subsequently impacting enterprise growth. Salwa, Shahbudin, and Jusoff (2013) showed that Islamic faith affects Malay SMEs, although they did not specify the direction of influence.

Ravikindi and Kathiresan (2020), conversely, posit that the association between religion and entrepreneurial behaviour is not weighty in Prakasam district. Tahir (2022) highlighted the individualized nature of religion among Muslim entrepreneurs, which may lead to a subtle influence on their daily activities. Carswell and Rolland (2004) established a direct link between religion and entrepreneurship participation. Zhihui, Liang, and Zhang (2022) demonstrated that Confucianism significantly influenced business growth and profitability in China.

While some early scholars like Adam Smith and Max Weber argued that religion heavily influenced entrepreneurial behaviour (Anderson et al., 2000), others have found no association (Bashir, Nafia, & Shika, 2010). This suggests that the influence of religion on entrepreneurship is context-specific, emphasizing the need for localized research. Thus, understanding the nexus between religion and entrepreneurship in Meru County becomes crucial.

2.3.4. Statutory Requirements and Sustainability of Youth Economic Empowerment Projects.

Statutory requirements refer to the legal regulations, laws, and obligations that businesses must adhere to in a given jurisdiction. They include, rate of taxation, compliance costs, environmental regulations, and so on. Taxes are among the primary sources of revenue for government; this enables the provision of essential and critical services to citizens, making the design and importance of taxation a topic of ongoing debate. The tax burden on Micro, Small, and Medium Enterprises (MSMEs) significantly impacts their financial performance. In Nigeria, a study by Agu, Onwuka, and Aruomah (2019) revealed a positive association between the country's taxation policies and SME growth, while high tax rates and multiple taxation were identified as growth hindrances. Tax utilization, collection, and assessment were all found to influence SME performance in Abu district, Nigeria.

Similarly, research in Ghana by Tee, Boadii, and Opuko (2016) indicated adverse effects of taxation rates on SME growth, suggesting the need for government tax policy review. Bentum (2020) in Central Ghana found negative associations between tax policy and rates with SME growth, but tax compliance cost positively correlated with growth. The Organization for Economic Cooperation and Development (OECD) (2015) examined the impact of tax administration and policy on SMEs in OECD and G20 countries. They discovered that while some countries aimed to ease the tax burden on SMEs through incentives, compliance costs often offset the benefits. In Kenya, Maeri (2017) identified a significant relationship between taxation and SME performance, particularly highlighting the positive influence of tax compliance and innovative tax mechanisms.

Studies like that of Hoogendoorn, Rietveld, and van Stel (2016) explored factors beyond taxation, finding a positive link between religious beliefs and entrepreneurial behaviour. However, study of the relationship between statutory requirements and sustainability of SMEs remains limited, creating a gap that this study addressed. Overall, the literature suggests a mixed association between statutory requirements and the growth or profitability of businesses, emphasizing the importance of context-specific analysis and policy adjustments.

2.8 Conceptual framework

A conceptual framework is a structured system for organizing and comprehending concepts in a specific field. It clarifies relationships among concepts, fostering common understanding among researchers and stakeholders. It visually represents key ideas, guides research and problem-solving, and informs theory and solution development. This research's framework

explores how entrepreneurial education, funding access, religion, and taxation impact youth-owned small businesses' sustainability, with Figure 1 illustrating these connections.

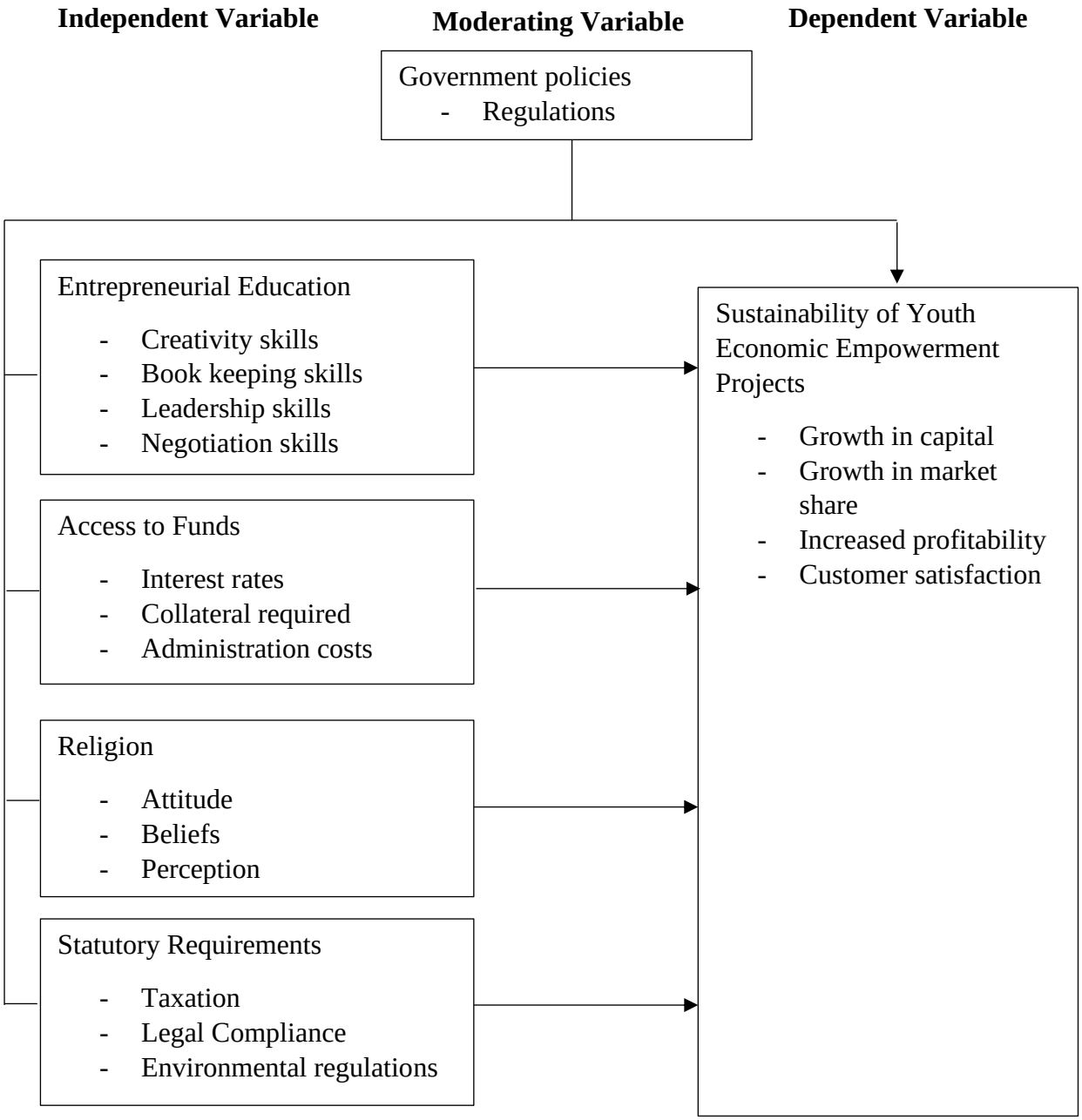

Figure 1: Conceptual Framework

2.9KnowledgeGaps

This section gives an overview of gaps identified in the reviewed literature.

Table 2. 1: Summary of Knowledge Gaps

Variable	Author/ Year	Study's focus	Findings	Research gaps	Focus of current study
Entrepreneurial education	Mborogi and Luketero (2019)	Establishment of factors influencing sustainability of women owned SMEs in Nkubu Town, Kenya.	They established that entrepreneurial education on financial management and communication skills were key in enhancing sustainability of women SMEs.	This study considered some factors influencing the sustainability of women SMEs, contextually women SMEs are different from youth SMEs. The nature of influence was also not well brought out in terms of strength and direction of influence	To determine the extent to which entrepreneurial education influences the sustainability of youth owned small business enterprises in Meru town.
Access to Funds	Bin et al. (2021)	Determine the impact of access to credit on sustainability of SMEs in Cameroon	They established that credit access positively influenced sustainability of women SMEs.	The study did not bring out the nature and strength of association between the two variables and was carried out in Cameroon which has different SME characteristics as those in Kenya	To determine the extent to which access to funds influences the sustainability of youth owned small business enterprises in Meru town.
Religion	Tahir (2022)	Establishing the association between religion and work in the	Religion and work are interrelated.	The study never looked at the association between religion and sustainability of SMEs	To elucidate on the extent to which religion influences the sustainability of youth owned small business enterprises in Meru town.

		context of entrepreneurship.			
Statutory Requirements	Ongayi et al (2021)	Establishing the impact of taxation policies on performance of SMEs	Demonstrated that the performance of SMEs was negatively influenced by the presence of tax on bank as well as mobile money transfers.	The study established mixed results but with regard to the association between taxation and SMEs performance	To illuminate on the extent to which taxation influences the sustainability of youth owned small business enterprises in Meru town.

2.10 Summary

This chapter has provided an overview of the literature on hypothesised socioeconomic elements weighing on the sustainability of youth economic empowerment projects. The chapter starts off by exploring the concept of sustainability; this is discussed in general context then finally contextualised to the youth enterprises. This is trailed by a review of related literature on the nexus between the chosen indicators of socioeconomic factors and sustainability of youth MSMEs. The association between entrepreneurial education is found to be positive among all the studies reviewed (Sanchez 2013; Kariv et al., 2019; Titrek et al., 2018).On the nexus amongst access to funds and sustainability of youth MSMEs, few studies have looked at sustainability, those that have looked at performance of MSMEs have reported mixed findings, positive association was established by several researcher (Ayuk et al., 2016; Bin et al., 2021; Maake, 2021) while notably some researchers also found a negative association (Atmadja et al., 2016; Mokhtar & Ashhari, 2015) between the two variables of interest. Religion was found to influence the sustainability of MSMEs (Ramasamy et al., 2010; Gharwan & Yahya, 2020; Amanbayey et al., 2021). Lastly, taxation also influenced the sustainability of MSMEs (Tee et al., 2016; Bentum, 2020; Agu et al., 2019; Kandie, 2019). The chapter also presents a theoretical review, where the two theories of entrepreneurship and sustainability are discussed since the research is anchored on them. A conceptual framework evincing the hypothesised association between the study variables is presented as well, and to cap the chapter, a table is presented indicating the gaps identified in the review of related literature.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1. Introduction

The research design, target population, sample size calculation, sampling strategy, data collection tools, data collection processes, data analysis techniques, and ethical considerations for this investigation are all covered in this chapter.

3.2. Research Design

This investigation used a philosophical framework and pragmatic paradigm (Lincoln et al., 2011), chosen for its ability to integrate various research methods, bridging constructivism and post positivism. It employed a mixed-method research design, defined as a plan for addressing research problems and questions (Frey, 2022). This design, originating in the early 1990s, incorporates both qualitative and quantitative data collection (Creswell & Creswell, 2018), serving to address research questions and test hypotheses.

3.3. Target Population

In Meru Town, there were 537 micro, small, and medium enterprises, with 398 owned by individuals under 35 years old (www.meru.go.ke). The research focused on this youth-owned segment as the target population (Thiel, 2021), distributing it across different strata as detailed in Table 3.1.

Table 3. 1: Target Population

Classification	Number of Youth MSMES
Trade	217
Service	84
Manufacturing	62
Construction	35
Total	**398**

3.4. Sample size and Sampling Techniques

According to Thiel (2022), a sample refers to the subset of the target population that will be utilized in a research study in order to obtain findings that can be applied to the entire population.

This section includes the formula that was used to determine the research study's sample size as well as the methods for selecting research participants through sampling.

3.4.1. Sample Size

A sample of 199 individuals from a population of 398 was used in the study. This was arrived by adoption of the Taro Yamane (1967) formula, as indicated below.

$$n = \frac{N}{1 + Ne^2} = \frac{398}{1 + 398 * 0.05^2} \approx 199$$

Where n is the size of sample

N is the size of the target population size

e is the error term, taken at 5% significance level

This sample of 199was then be equitably allocated among the different classes of MSMEs as indicated in Table 3.2.

Table 3. 2: Sample Size

Classification	**Sample Size**
Trade	109
Service	42
Manufacturing	31
Construction	17
Total	**199**

3.4.2. Sampling Technique

The choice of MSMEs from each stratum was done based on the simple random sampling technique. This will provide all study respondents with the same opportunity of being involved in the study. It eliminates the element of bias in a study (Brace & Bolton, 2022).

3.6. Data Collection Instruments

Any device used to collect data is considered a research instrument (Orodho, 2003). Semi-structured questionnaires and interviews were employed in the study. There are both open-ended and closed-ended questions in semi-structured questionnaires. Only open-ended questions are asked during interviews.

3.7. Data Analysis

This segment illuminates how this data gathered was tested and then analysed.

3.7.1. Diagnostic Tests

Normality and multicollinearity were checked. Normality which is key in parametric tests was examined by use of Shapiro-Wilk Test (SW-test). Multicollinearity which looks at correlation between independent variables will be examined by use of variance inflation factor (VIF).

3.7.2. Analytical Model

Descriptive and inferential analysis were carried out, and a regression model was generated, it is of the form;

$$\boldsymbol{Y = \alpha_0 + \alpha_1 X_1 + \alpha_2 X_2 + \alpha_3 X_3 + \alpha_4 X_4 + \epsilon}$$

Where $\boldsymbol{Y}$ = sustainability of youth MSMEs

$\boldsymbol{\alpha_0}$ = constant

$\boldsymbol{\alpha_1 - \alpha_4}$ = coefficients

$\boldsymbol{X_1}$ = entrepreneurial education

$\boldsymbol{X_2}$ = access to funds

$\boldsymbol{X_3}$ = religion

$\boldsymbol{X_4}$ = statutory requirements

3.7.3. Significance Tests

Significance tests, also known as hypothesis tests, are statistical procedures used to determine whether observed data provides enough evidence to reject or fail to reject a null hypothesis. Tests will be based on p-values as outlined in table 3.2.

Table 3. 3: Summary of Statistical Test

Objective	Hypothesis	Model	P-Value	Test	Decision
To assess the influence of entrepreneurial education on the sustainability of youth economic empowerment projects in Meru town	There is no significant association between entrepreneurial education and sustainability of youth economic empowerment projects in Meru Town.	$Y = 1.193 + 5.471X_1$	0.000 < 0.05	ANOVA	Reject H_{01}
To examine the influence of access to funds on the sustainability of youth economic empowerment projects in Meru town	There is no significant association between access to funds and sustainability of youth economic empowerment projects in Meru Town.	$Y = 0.391 + 0.686X_2$	0.002< 0.05	ANOVA	Reject H_{02}
To determine the influence of religion on the sustainability of youth economic empowerment projects in Meru town	There is no significant association between religion and sustainability of youth economic empowerment projects in Meru Town.	$Y = 3.116 + 0.276X_3$	0.081> 0.05	ANOVA	Fail to Reject H_{03}
To establish the influence of statutory requirements on the sustainability of youth economic empowerment projects in Meru town	There is no significant association between statutory requirements and sustainability of youth economic empowerment projects in Meru Town.	$Y = 2.194 - 0.695X_4$	0.000 < 0.05	ANOVA	Reject H_{04}

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, AND INTERPRETATION OF FINDINGS

4.1. Introduction

This chapter provides an interpretation of the research findings in addition to the results of the data analysis. It is divided into sections and includes information on the demographics of respondents, the response rate to the questionnaires, the presentation of research findings, and a thorough analysis and interpretation of the results. Additionally, inferential statistics detailing the associations between variables are provided. The chapter systematically presents the primary findings and results derived from the questionnaire, organized based on the research objectives. The presentation employs tables and cross-tabulations to convey the results effectively, enhancing clarity and facilitating a deeper understanding of the study's key outcomes**.**

4.2. Questionnaire Response Rate

A gross of 199 semi-structured questionnaires were given out to the research participants, and an impressive 90.5% return rate was achieved, with 180 responses considered complete and usable. This surpasses the 50% threshold deemed adequate by Mugenda and Mugenda (2012). The exceptional return rate is attributed to the effective implementation of the drop and picks method, coupled with clear communication of the research's purpose by the researcher and assistants. Through this approach, participants were not only informed about the research but were also guided on the accurate completion of the questionnaires. This proactive engagement fostered a high level of participant understanding, cooperation, and commitment, enhancing the overall robustness of the collected data.

4.3. Background Information

Background data of participants was collected so as to ascertain their capability to comprehend and respond appropriately to the statements in the questionnaire as well getting the general composition of the respondents. This was done in sections as follows; age of respondent, gender of respondent, highest education level attained by the respondents, and the period worked in operation.

4.3.1. Age of Respondents

Table 4.1 presents the distribution of respondents based on their age.

Table 4. 1: Age of Respondents

Age (Years)	Frequency	Percent
18 - 24	73	40.6
25 - 35	91	50.6
Over 35	16	8.8
Total	**180**	**100.0**

The findings presented in Table 4.1 reveal important insights about the age distribution among the research respondents. Specifically, it appears that 40.6% of the participants fell within the age bracket of 18 to 24 years. The majority, comprising 50.6% of the respondents, belonged to the age group of 25 to 35 years. Meanwhile, a smaller proportion, 8.8%, represented individuals aged over 35 years. Analysing the age distribution is crucial for researchers as it enables them to evaluate whether the sample accurately reflects the various age segments within the population being studied. This knowledge is instrumental in making broader inferences from the research findings, extending their applicability to a more diverse population.

4.3.2. Gender of Respondent

Data on the gender of the respondents was collected and the findings indicated in table 4.2.

Table 4. 2: Gender of Respondents

Gender	Frequency	Percent
Male	112	62.2
Female	67	37.2
No response	1	0.6
Total	**180**	**100.0**

Table 4.2 reveals that 62.2% of sampled research participants were male, 37.2% were female, and 0.6% chose not to disclose their gender. Indicating representativeness of the selected sample.

4.3.3. Education Level of Respondents

The study collected data on the highest education level attained by the respondents and the outcome is shown in Table 4.3.

Table 4. 3: Education Level

Education Level	Frequency	Percent
Primary Level	56	31.1

Secondary Level	80	44.4
Tertiary	28	15.6
Others	16	8.9
Total	**180**	**100.0**

Table 4.3 presents an educational breakdown of survey respondents. Notably, 44.4% held a secondary level of education, making them the largest group, followed by 31.1% with primary education. Participants with tertiary education constituted 15.6%, while 8.9% had other educational backgrounds. These results hold substantial importance as they indicate that a significant portion of respondents possessed a sufficient educational foundation to engage meaningfully with the survey questions. This enhances the research's credibility and the likelihood of achieving its objectives effectively, given the respondents' capacity to comprehend and respond to the questionnaire in a meaningful manner.

4.3.4. Length of MSME Operation

The study collected data on the duration in years that the MSME has been in operation and the outcome is shown in Table 4.4.

Table 4. 4: Length of Operation

Length of Operation	Frequency	Percent
Less than 1year	61	33.8
1 year – 3 years	91	50.6
3 years – 5 years	19	10.6
Over 5 years	9	5.0
Total	**180**	**100.0**

Table 4.4 evinces that the MSMEs that had been in operation for less than 1 year were 33.8%, those that had operated for more than 1 year but less than 3 years were 50.6%, those that had been in operation for more than 3 years but less than 5 years were 10.6%, while those that had been in operation for more than 5 years were only 5.0%. It can be observed that more three quarters of the survey MSMEs had been in operation for 3 years or less, this points towards a high attrition rate for the MSMEs. This research study seeks to ascertain the interaction been chosen socioeconomic factors and sustainability of youth MSMEs.

4.4. Tests for Statistical Assumptions and Analysis of Likert Type of Data

This section details the procedures for conducting normality and multicollinearity tests. It also justifies the utilization of Likert type items in the research instrument sand their ensuing analysis. Further elaboration on these aspects is provided in succeeding subthemes:

4.4.1. Tests for Normality

Ensuring the conformity to assumptions of normality holds significant importance when engaging in parametric testing with a dataset. Failure to satisfy these assumptions can lead to erroneous inferential conclusions. The assessment of normality is carried out through visual examinations involving density plots or by performing hypothesis tests like the Kolmogorov-Smirnov(KS) test or the Shapiro-Wilk's test(SW-test) (Ghasemi & Zahediasl,2012). For this particular investigation, the Shapiro-Wilk's test (SW-test) was utilized to verify normality, and the outcomes are presented in Table 4.5. This process ensures the integrity of subsequent parametric analyses.

Table 4. 5: Test for Normality

	Kolmogorov-Smirnov[a]		
	Statistic	**df**	**Sig.**
Sustainability of Youth MSMEs	0.103	86	0.121*
Entrepreneurial Education	0.181	86	0.193*
Access to Funds	0.259	86	0.217*
Religion	0.164	86	0.202*
Statutory Requirements	0.172	86	0.133*

As illustrated in Table 4.5, the p-values obtained from the Kolmogorov Smirnov test for all five variables exceeded the 0.05 significance level. According to the Kolmogorov-Smirnov test criteria, when the p-value is less than or equal to 0.05, the null hypothesis is rejected, suggesting a departure from normal distribution. Conversely, if the p-value surpasses 0.05, the null hypothesis is retained, indicating a lack of evidence for deviation from normality. In this context, all examined variables displayed p-values greater than 0.05, leading to the inference that these variables conform to a normal distribution. Therefore, the Kolmogorov-Smirnov test results affirm the assumption of normality for the variables under consideration in this study.

4.4.2. Tests for Multicollinearity

Multicollinearity denotes the presence of a robust correlation among the independent variables' indicators, namely, entrepreneurial education, access to funds, religion, and statutory requirements. To assess multicollinearity, Variance Inflation Factor (VIF) and tolerance tests were conducted, with the resulting values outlined in Table 4.6.

Table 4. 6: Test for Multicollinearity

	Collinearity Statistics	
Variables	**Tolerance**	**VIF**
Entrepreneurial Education	0.847	1.912
Access to Funds	0.825	2.205
Religion	0.934	1.981
Statutory Requirements	0.901	1.806

The VIF values for the four variables are presented in Table 4.6, indicating the absence of multicollinearity. According to Hair Jr, Hult, Ringle, and Sarstedt (2016), VIF values greater than 5 suggest multicollinearity. However, the observed VIF values for all variables in this study were below 5. This outcome suggests that the variables, namely entrepreneurial education, access to funds, religion, and statutory requirements, did not exhibit strong correlations that could lead to multicollinearity. Thus, the study variables were deemed independent and did not pose a threat of collinearity issues in the regression analysis.

4.5. Sustainability of Youth Economic Empowerment Projects.

This study focused on evaluating the sustainability of youth economic empowerment projects as the dependent variable. Respondents expressed their perspectives on sustainability through semi-structured questionnaires, utilizing a Likert scale with five points: 5 = Strongly Agree (SA), 4 = Agree (A), 3 =Neutral (N), 2 = Disagree (D), and 1 = Strongly Disagree (SD). Participants were instructed to mark the appropriate box indicating their agreement with statements related to sustainability. The study computed the mean and standard deviation for each statement, providing insights into the respondents' overall perspectives. Additionally, composite mean and standard deviation values were calculated, and the outcomes are detailed in Table4.7, offering a comprehensive overview of the sustainability measures employed in the study.

Table 4. 7: Sustainability of Youth Economic Empowerment Projects

	Statements	SA	A	N	D	SD	Mean	Std. Dev
1	The business has been in existence for more than 5 years	5 2.8%	4 2.2%	0 0.0%	100 55.6%	71 39.4%	1.87	0.32
2	There has been an increase in the number of clients	9 5.0%	11 6.1%	10 5.6%	133 73.9%	17 9.4%	1.93	0.53
3	Our capital has grown	16 8.9%	20 11.1%	6 3.3%	121 67.2%	17 9.4%	2.04	0.68
4	We have opened other branches	14 16.3%	28 32.6%	0 0.0%	134 74.4%	4 2.2%	2.12	0.59
5	There has been in an increase in our earnings	29 16.1%	53 29.4%	2 1.1%	80 44.4%	16 8.9%	2.87	0.76
	Composite Mean and Std. Dev.						**2.17**	**0.51**

Table 4.7 presents respondents' feedback on their agreement levels regarding items measuring the sustainability of youth economic empowerment projects. The first item gauged whether businesses had existed for more than 5 years. Among the 180 responses, 2.8% strongly agreed, 2.2% agreed, no one was neutral, 55.6% disagreed, and 39.4% strongly disagreed. The item mean was 1.87, with a standard deviation of 0.32, suggesting a general disagreement among respondents. This indicates that a majority of the surveyed MSMEs had not been in existence for more than 5 years.

The second item aimed to determine if the number of clients had increased over the project's existence. From 180 responses, 5.0% strongly agreed, 6.1% agreed, 5.6% were neutral, 73.9% disagreed, and 9.4%strongly disagreed. The item mean was 1.93, with a standard deviation of 0.53, indicating a general disagreement. This suggests that most youth MSMEs had not experienced an increase in the number of clients over time. This is supported by interview responses with one interviewee saying;

> *"Honestly, it's been a bit challenging in that department. Despite our best efforts, the number of clients hasn't shown the upward trajectory we were hoping for. In a market saturated with options and evolving consumer preferences, attracting and retaining clients has proven to be more demanding than anticipated. We've implemented various strategies, from marketing campaigns to customer loyalty programs, but the results have been slower than expected. The economic landscape and external factors have also played a role, making it a bit of an uphill battle. While we remain optimistic and are continuously adapting our approach, the current scenario indicates a need for more innovative solutions to boost our client base. It's definitely an area where we're actively seeking improvement."*

The third item explored whether the capital of youth economic empowerment projects had grown. Among 180 responses, 8.9% strongly agreed, 11.1% agreed, 3.3% were neutral, 67.2% disagreed, and 9.4% strongly disagreed. The item mean was 2.04, with a standard deviation of 0.68, implying a general disagreement. Most youth economic empowerment projects, according to this data, had not witnessed capital growth.

The fourth item sought to establish if projects had expanded by opening other branches. Of 180 respondents, 16.3% strongly agreed, 32.6% agreed, no one was neutral, 74.4% disagreed, and 2.2% strongly disagreed. The item mean was 2.12, with a standard deviation of 0.59, indicating disagreement. Most youth economic empowerment projects had not set up additional branches.

The fifth item investigated if projects had seen an increase in earnings. Among respondents, 16.1% strongly agreed, 29.4% agreed, 1.1% were neutral, 44.4% disagreed, and 8.9% strongly disagreed. The item mean was 2.87, with a standard deviation of 0.76, showing a neutral stance. This indicates that some youth economic empowerment projects experienced increased earnings, while others did not.

Lastly, a combined mean of 2.17 and a combined standard deviation of 0.51 were computed, indicating a general disagreement with statements on the sustainability of youth economic empowerment projects. This suggests that a majority of these projects were not deemed sustainable by the respondents.

Data collected from interviews carried out indicated that majority of the youth economic empowerment projects were not financially sustainable. One of the respondents said;

> *"We struggle a lot with making this business stay long. We took a loan from a micro-finance to set-up this car wash, but as time goes by the number of clients is reducing since another group opened another car wash some 50 meters away, we may have to close this if this continues like this and think of something else to do, since our earnings have really gone down"*

This basically shows that some youth economic empowerment projects are grappling with financial sustainability issues.

4.6. Entrepreneurial Education and Sustainability of Youth Economic Empowerment Projects.

One of the study's goals was to determine how entrepreneurial education affects the long-term viability of initiatives aimed at empowering young people economically. In order to do this, the study gathered information from both quantitative and qualitative sources, independently analysed it, and then triangulated the results. First, the quantitative results are shown. It was necessary for the respondents to express how much they agreed with the items that measured entrepreneurial education. Based on a Likert scale, this was completed, and table 4.8 displays the results.

Table 4. 8: Entrepreneurial Education

	Statements	SA	A	N	D	SD	Mean	SD
1	I have received training on book keeping	0 0.0%	16 8.9%	0 0.0%	156 86.7%	8 4.4%	1.81	0.51
2	I have received training on marketing	9 5.0%	31 17.2%	0 0.0%	133 73.9%	7 3.9%	2.49	0.62
3	I have acquired negotiation skills	18 10.0%	56 31.1%	2 1.1%	82 45.6%	22 12.2%	2.93	0.49
4	I have acquired financial literacy skills	8 4.4%	19 10.6%	0 0.0%	139 77.2%	20 11.1%	2.21	0.57
	Composite Mean and Std. Dev.						**2.36**	**0.58**

Table 4.8 provides an overview of the feedback gathered from participants regarding their perspectives on the items that assess entrepreneurial education. The following section will delve into a detailed analysis of these results, examining each individual item and its corresponding outcomes. The first item sought to establish if the respondents had received training on book keeping, out of the 180 responses received, 0.0% strongly agreed, 8.9% agreed, 0.0% were neutral, 86.7% disagreed, and 4.4% strongly disagreed. The line-item mean was 1.81 with a standard deviation of 0.51 showing that the respondents strongly disagreed with the statement. This implies that majority of the respondents had not received training on book keeping.

The second item inquired about whether the respondents had undergone training specifically related to marketing. The responses revealed that 5.0% of the participants strongly agreed, 17.2% agreed, 0.0% remained neutral, 73.9% disagreed, and 3.9% strongly disagreed. The calculated mean for this item was 2.49, with a standard deviation of 0.62, suggesting a general disagreement among the respondents regarding their training in marketing. This signifies that, overall, the surveyed individuals had not received substantial training in marketing, pointing to a potential gap in this aspect of their skill set. This was supported by findings from the interviews carried out where one of the respondents said;

"We have generally not been trained on how to market our businesses, we would wish to request the government to send some people from the ministry or the department in charge of SMEs to come over and offer us some training on how we can market our products so that we make money from the sales"

The third item sought to determine if the respondents had acquired negotiation skills. Those who strongly agreed were 10.0%, those who agreed were 31.1%, the ones who neither agreed nor disagreed were 1.1%, and those who disagreed were 45.6%, while those who strongly disagreed were 12.2%. Cumulatively, the proportion of respondents who disagreed was 57.8% while those who agreed were 41.1%, showing that the respondents were distributed almost equally between agreement and disagreement. The item's mean was 2.93 with a standard deviation of 0.49, indicating that the respondents generally neither agreed nor disagreed with the item. Feedback from interviews corroborated these findings with one youth group leader saying;

"Some of us have not been trained on how to negotiate with clients. In our group, we are involved in selling chicken, some guys get stuck in high prices which push away clients. I would be happy if our project financier would come over and provide us with some training on entrepreneurship, particularly the core skills that we require"

The fourth item was to determine if the respondents had financial literacy skills. Those who strongly agreed were 4.4%, those who agreed were 10.6%, those who neither agreed nor disagreed were 0.0%, those who disagreed were 77.2%, and those who strongly disagreed were 11.1%. In total, the proportion of those who disagreed was 88.3%, showing that most of the respondents lacked financial literacy. The line-item mean was 2.21 with a standard deviation of 0.57, showing that the respondents disagreed in general with the item. This indicates that respondents lacked skills on financial literacy. These findings agree with those from the interviews, with one respondent saying;

"Admittedly, one of the hurdles my business confronts pertains to a shortage of financial skills. While the core operations and offerings of the business align with the industry's demands, there's a recognized gap in the financial acumen required for robust fiscal management. This deficiency manifests in various aspects, including budgeting, financial forecasting, and optimizing resource allocation. The absence of strong financial skills poses challenges in making informed financial decisions, leading to potential inefficiencies in cost management and revenue generation.

Acknowledging this gap, efforts are underway to bridge the skills deficit through targeted training and mentorship programs. Seeking external expertise and leveraging educational resources are key strategies to enhance financial literacy within the business. The goal is to empower the team with the requisite financial skills to navigate the complexities of the business landscape effectively. In the long term, investing in financial education and skill development is considered a critical component of the business's growth strategy. It is a proactive step towards building a more resilient and strategically adept team capable of steering the business towards sustainable success in a competitive market."

Lastly, a composite mean of 2.36 with a composite standard deviation of 0.58 were found indicating that the respondents in general did not agree with statements on entrepreneurial education. This shows that they lacked the necessary entrepreneurial skills that are required to ensure sustainability of their MSMEs.

4.6.1. Correlation Analysis of Entrepreneurial Education and Sustainability of Youth Economic Empowerment Projects.

For an in-depth discernment of the relationship amongst entrepreneurial education and the sustainability of youth economic empowerment projects, inferential analysis was conducted. Employing the Karl Pearson method for correlational analysis, the findings are presented in Table 4.9.

Table 4. 9: Correlation Analysis of Entrepreneurial Education and Sustainability of Youth Economic Empowerment Projects

Variable		Entrepreneurial Education
Sustainability of Youth Economic Empowerment Projects	Pearson Correlation	0.523*
	Sig. (2-tailed)	0.000
	n	180

* Correlation is significant at the 0.05 level (2-tailed)

The outcomes presented in Table 4.9 reveal a moderately positive correlation (0.523) between entrepreneurial education and the sustainability of youth economic empowerment projects. The associated p-value of 0.000, which is less than the significance level of 0.05, indicates the coefficient's statistical significance. Therefore, it can be deduced that an increase in entrepreneurial education correlates with an enhancement in the sustainability of youth economic empowerment projects. This statistically significant positive relationship underscores the

importance of entrepreneurial education in fostering the enduring viability and success of such projects, suggesting that a higher level of entrepreneurial education is associated with greater project sustainability of the youth economic empowerment projects.

4.6.2. Regression Analysis of Entrepreneurial Education and Sustainability of Youth Economic Empowerment Projects.

To measure what contribution entrepreneurial education makes in sustainability of youth entrepreneurial projects, a regression analysis was carried out and results evinced in sub-themes as follows:

4.6.2.1. Model Summary of Regression of Entrepreneurial Education and Sustainability of Youth Economic Empowerment Projects.

The model summary is used to clarify the extent to which the sustainability of youth economic empowerment projects is predicted by entrepreneurial education as a predictor variable. Table 4.10 displays the summary of the regression model.

Table 4. 10: Model Summary of Regression of Entrepreneurial Education and Sustainability of Youth Economic Empowerment Projects

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	0.523[a]	0.274	0.271	0.242	0.274	15.214	1	178	0.000

a. Predictors: (Constant), Entrepreneurial Education

As indicated by the findings in Table 4.10, entrepreneurial education alone accounts for 27.4% of the variability in the sustainability of youth economic empowerment projects. This percentage is deemed significant, supported by the reported p-value of 0.000, which is below the standard significance level of 0.05. The remaining 72.6% of the variability in project sustainability is attributed to factors other than entrepreneurial education. This underscores the multifaceted nature of the determinants influencing the sustainability of youth economic empowerment projects, highlighting the need to consider and explore additional variables beyond entrepreneurial education to comprehensively understand and address the complexities associated with project sustainability.

4.6.2.2. ANOVA of the Regression of Entrepreneurial Education and Sustainability of Youth Economic Empowerment Projects.

In this segment, the research sought to learn if entrepreneurial education is a predictor of sustainability of youth economic empowerment projects. Regression analysis was carried out and the resultant data presented in table 4.11.

Table 4. 11: ANOVA of the Regression of Entrepreneurial Education and Sustainability of Youth Economic Empowerment Projects

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	787.014	1	787.014	15.214	0.000
	Residual	9207.762	178	51.729		
	Total	9,994.776	179			

a. Dependent Variable: sustainability of youth economic empowerment projects

b. Predictors: (Constant), entrepreneurial education

The ANOVA results in Table 4.11 reveal a significant F statistic value of 15.214, coupled with a p-value of 0.000, which is less than the conventional significance level of 0.05. This signifies the significance of the predictor variable, specifically entrepreneurial education. Consequently, the null hypothesis (H01) stating no significant relationship between entrepreneurial education and the sustainability of youth economic empowerment projects is rejected. Simultaneously, the alternative hypothesis, asserting a significant difference between entrepreneurial education and project sustainability, is accepted. In conclusion, the findings support the assertion that entrepreneurial education does influence the sustainability of youth economic empowerment projects.

4.6.2.3. Regression Coefficient of Entrepreneurial Education and Sustainability of Youth Economic Empowerment Projects.

This research sought to determine if entrepreneurial education influences sustainability of youth economic empowerment projects, the regression coefficient results are given in Table 4.12.

Table 4. 12: Regression Coefficient of Entrepreneurial Education

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.193	0.307		6.508	0.000

Entrepreneurial Education	0.571	0.113	0.523	5.052	0.000

a. Dependent Variable: Sustainability of Youth Economic Empowerment Projects

The results of the simple linear regression carried out are shown in table 4.12. They illuminate that entrepreneurial education significantly weighs on the sustainability of youth economic empowerment projects. The constant term is $(\beta_0 = 1.193, p = 0.000 < 0.05)$ which is significant indicating that without entrepreneurial education, it is expected that there will be a change of 1.193 in the sustainability of youth economic empowerment projects. The coefficient of entrepreneurial education is $(\beta_1 = 0.571, p = 0.000 < 0.05)$ whichis significant showing that a change of one unit in entrepreneurial education results in a change of 0.571 in the sustainability of youth economic empowerment projects. The resultant linear equation governing the connection between entrepreneurial education and sustainability of youth economic empowerment projects is given by;

$$Y = 1.193 + 0.571X_1$$

Where Y represents sustainability of youth economic empowerment projects while X_1 denotes entrepreneurial education.

4.7. Access to Funds and Sustainability of Youth Economic Empowerment Projects.

The second goal of the study was to evaluate how funding availability affected the long-term viability of initiatives aimed at empowering young people economically. A thorough methodology was used to gather both quantitative and qualitative data, which were then independently and cross-verified to produce reliable results. The quantitative results are the main focus of the first presentation. Using a Likert scale, participants indicated how much they agreed with the items assessing access to funds. Table 4.12 provides a structured representation of respondents' perspectives on the critical factor of fund access for the sustainability of youth economic empowerment projects. The detailed findings are explained in this manner.

	Statements	**SA**	**A**	**N**	**D**	**SD**	**Mean**	**SD**
1	I can easily access credit from banks	9 5.0%	22 12.2%	0 0.0%	117 65.0%	32 17.8%	2.71	0.43
2	I have collateral required for credit access	18 10.0%	65 36.1%	2 1.1%	82 45.6%	13 7.2%	3.13	0.59
3	I have several sources of credit when I need	0 0.0%	16 8.9%	0 0.0%	162 90.0%	2 1.1%	2.74	0.41
4	My business credit rating is okay	8 4.4%	49 27.2%	20 11.1%	99 55.0%	4 2.2%	3.11	0.62
	Composite Mean and Std. Dev.						**2.92**	**0.51**

Table 4.12 provides the feedback gathered from participants regarding their statements on access to funds. The first item sought to establish if the respondents could easily access credit from banks, out of the 180 responses received, 5.0% strongly agreed, 12.2% agreed, 0.0% were neutral, 65.0% disagreed, and 17.8% strongly disagreed. The line-item mean was 2.71 with a standard deviation of 0.43 showing that the respondents neither agreed nor disagreed with the statement. This implies that the responses were distributed, some could easily access credit while others could not. This was supported by results from interviews, where one of the group leaders said;

> *"Our group can easily access bank credit since we came together and contributed money, which we put in a sacco and each month we keep contributing, the sacco has trust in our group and anytime we need to launch a new product which required additional funding, we simply go to the bank and ask for a loan and they offer with ease."*

A leader from another group which is involved in washing of cars said;

> *"We experience difficulty when trying to access credit facilities from financial service providers. I think they do not trust we will pay them since our business does not seem to be doing very well."*

The second survey item aimed to assess whether respondents possessed the necessary collateral for accessing credit facilities. The distribution of responses revealed that 10.0% strongly agreed, 36.1% agreed, 1.1% were neutral, 45.6% disagreed, and 7.2% strongly disagreed. The item's mean of 3.13 with a standard deviation of 0.59 suggests a neutral overall stance among respondents. This implies that while some respondents had the required collateral, others did not. Responses from the interview indicated that the youth lacked the requisite collateral to access credit facilities. One of the youths said;

> *"Regrettably, the current financial landscape poses substantial challenges for entrepreneurs like myself when it comes to accessing credit facilities from traditional banks and micro-finances. The stringent collateral requirements set by these institutions create a formidable obstacle, particularly for individuals in the early stages of business development. Despite having a well-thought-out business plan and a vision for sustainable growth, the demand for significant collateral proves to be an insurmountable barrier. In the absence of substantial assets to pledge as collateral, securing the necessary funding becomes an arduous task. This not only hampers*

immediate business expansion but also stifles the implementation of crucial initiatives essential for enhancing the long-term viability of my enterprise. The stark reality of limited access to credit facilities inhibits the realization of entrepreneurial aspirations and hinders the potential positive impact on the community and broader economic landscape. It is disheartening to encounter such challenges, especially given the collective emphasis on fostering youth entrepreneurship. A more inclusive and flexible approach to collateral requirements would undoubtedly unlock the untapped potential of emerging businesses, contributing to economic growth and sustainability."

The third item sought to ascertain the availability of multiple credit sources for respondents. Results indicated that 0.0% strongly agreed, 8.9% agreed, 0.0% were neutral, 90.0% disagreed, and 1.1% strongly disagreed. With a mean of 2.74 and a standard deviation of 0.41, respondents generally disagreed, suggesting limited credit sources. During the interviews, when asked about availability of multiple credit sources, one respondent said;

"Regrettably, my business currently grapples with the challenge of having limited sources of credit. The quest for diverse credit options has been an ongoing endeavour, but, unfortunately, the reality remains that there are not multiple avenues available for accessing credit. This situation poses a considerable hurdle to the financial robustness and flexibility required in the entrepreneurial landscape. The absence of a variety of credit sources constrains the strategic financial planning necessary for responding effectively to the ever-changing dynamics of the market. The implications are significant, affecting the business's capacity to seize immediate opportunities, navigate unforeseen challenges, and invest in growth initiatives. The endeavour to diversify credit sources is not just a matter of convenience; it is a strategic imperative for ensuring the resilience and sustainability of the business. The constrained credit landscape highlights the broader need for a more inclusive and supportive financial ecosystem that recognizes and addresses the unique challenges faced by emerging enterprises like mine. Thus, while navigating the current limitations, the pursuit of additional credit sources remains a pivotal aspect of the business's growth strategy."

The fourth item aimed to determine if respondents' businesses held a favourable credit rating. Responses showed 4.4% strongly agreed, 27.2% agreed, 11.1% were neutral, 55.0% disagreed,

and 2.2% strongly disagreed. The item mean of 3.11 with a standard deviation of 0.62 indicated a neutral stance, reflecting varied responses, with some reporting a positive credit rating and others acknowledging room for improvement. One respondent said;

> *"Our financial stability and responsible financial management were reflected in our credit reports. We had a history of timely payments to suppliers, lenders, and other creditors, which positively impacted our credit rating. Additionally, we actively monitored our credit reports to ensure accuracy and took corrective actions promptly when necessary. Our commitment to financial responsibility and our credit management practices were key factors in preserving a good credit rating for our business."*

Another respondents said;

> *"Our business faced some financial challenges in the past due to a downturn in the market caused by the COVID19 pandemic. This situation led to difficulties in maintaining a strong credit rating. However, we have taken proactive steps to rectify this issue. We have implemented a comprehensive financial strategy that includes cost-cutting measures and increasing revenue streams. We have also worked closely with our financial advisors to renegotiate payment terms with our creditors to demonstrate our commitment to improving our credit rating. Moreover, we are committed to ensuring better financial management going forward, including stricter budgeting, reducing unnecessary expenses, and improving cash flow. We are confident that these actions will lead to a more favorable credit rating in the near future and enable us to strengthen our financial position. We are aware of the importance of a strong credit rating in the business world, and we are fully dedicated to rectifying this situation and ensuring our business's long-term financial health."*

Lastly, a composite mean of 2.92 with a composite standard deviation of 0.51 were found indicating that the respondents in general were neutral. This shows that some could easily access credit facilities while some faced difficulty in accessing.

4.7.1. Correlation Analysis of Access to Funds and Sustainability of Youth Economic Empowerment Projects.

To evaluate the extent of the association between access to funds and the sustainability of youth economic empowerment projects, an inferential analysis was conducted. Employing the Karl

Pearson method, a correlational analysis was executed, and the outcomes are detailed in Table 4.13.

Variable		Access to Credit
Sustainability of Youth Economic Empowerment Projects	Pearson Correlation	0.637*
	Sig. (2-tailed)	0.000
	n	180

* Correlation is significant at the 0.05 level (2-tailed)

According to Table 4.13's findings, there is a strong positive correlation (0.637) between the sustainability of youth economic empowerment projects and their ability to access funding. The coefficient's significance is shown by the significant p-value of 0.000, which is less than the 0.05 significance level. Thus, it follows that improvements in funding availability are positively correlated with improvements in the long-term viability of youth economic empowerment initiatives.

4.7.2. Regression Analysis of Access to Funds and Sustainability of Youth Economic Empowerment Projects.

Regression analysis was used to measure the impact of funding availability on the sustainability of youth entrepreneurship projects. The results are categorized into several sub-themes as follows:

4.7.2.1. Model Summary of Regression of Access to Funds and Sustainability of Youth Economic Empowerment Projects.

The model summary in Table 4.14 elucidates the degree to which access to funds, as a predictor variable, significantly forecasts the sustainability of youth economic empowerment projects in the regression analysis.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	0.637[a]	0.406	0.391	0.421	0.392	22.647	1	178	0.002

a. Predictors: (Constant), Access to Funds

Table 4.14's findings show that 40.6% of the variance in the sustainability of youth economic empowerment projects can be attributed to variations in fund availability. With a reported p-value of 0.002, below the conventional significance level of 0.05, this proportion is deemed significant.

The remaining 59.4% of the variation is attributed to other variables not considered in the model. This underscores the notable influence of access to funds as a predictor variable in forecasting the sustainability of youth economic empowerment projects, while acknowledging the presence of other factors contributing to project sustainability.

4.7.2.2. ANOVA of the Regression of Access to Funds and Sustainability of Youth Economic Empowerment Projects.

The goal of this section of the research was to show whether funding availability is the best predictor of a project's ability to sustain youth economic empowerment. Table 4.15 presents the findings of a regression analysis that was conducted.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	991.418	1	991.418	22.647	0.002
	Residual	7792.308	178	43.777		
	Total	8783.726	179			

a. Dependent Variable: sustainability of youth economic empowerment projects

b. Predictors: (Constant), access to funds

The F statistic value is 22.647 with a p-value of 0.002, which is less than 0.05, according to the ANOVA results in Table 4.15. This indicates that the F statistic is significant, meaning that the predictor variable's coefficient—access to funds—is significant and different from zero. As a result, the null hypothesis (H02), which contends that there is no meaningful connection between the viability of youth economic empowerment initiatives and funding availability, is rejected. The alternative hypothesis, on the other hand, is accepted and states that there is a substantial difference between the sustainability of youth economic empowerment projects and their ability to obtain funding. Therefore, it can be concluded that financial availability significantly affects how long-lasting youth economic empowerment initiatives are.

4.7.2.3. Regression Coefficient of Access to Funds and Sustainability of Youth Economic Empowerment Projects.

The purpose of this study was to determine whether funding availability affected how long-term youth economic empowerment programs could last. Table 4.16 provides the regression coefficient results.

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	0.391	0.514		3.812	0.000
	Access to Funds	0.686	0.281	0.637	4.911	0.000

a. Dependent Variable: Sustainability of Youth Economic Empowerment Projects

ethat financial availability has a major impact on how long-lasting youth economic empowerment initiatives are. The significant constant term (β_0=0.391, p=0.000<0.05) indicates that, in the absence of funding, there is anticipated to be a 0.391 change in the sustainability of youth economic empowerment projects. The coefficient of access to funds, which is 〖(β〗 _2=0.686, p=0.000<0.05), is significant and shows that there is a 0.686 change in the sustainability of youth economic empowerment projects for every unit change in access to funds. The resulting linear equation that describes the relationship between youth economic empowerment project sustainability and fund accessibility is as follows:

$$Y = 0.391 + 0.686X_2$$

Where Y represents sustainability of youth economic empowerment projects while X_2 denotes access to funds.

4.8. Religion and Sustainability of Youth Economic Empowerment Projects.

The study's third goal was to assess how religion affects the viability of initiatives for youth economic empowerment. The researchers collected both quantitative and qualitative data, carried out separate analyses, and triangulated the results in order to address this goal. The quantitative results are the main focus of the first presentation. Using a Likert scale, respondents were asked to indicate how much they agreed with certain items related to religion. The results are shown in Table 4.17.

	Statements	SA	A	N	D	SD	Mean	SD
1	My religion discourages business aggressiveness	6 3.3%	4 2.2%	8 4.4%	149 82.8%	13 7.2%	2.21	0.57
2	My religion is against overpricing of commodities	0 0.0%	5 2.8%	0 0.0%	172 95.6%	3 1.7%	2.33	0.73
3	My business perception is guided by my religion teachings	2 1.1%	6 3.3%	0 0.0%	152 84.4%	20 11.1%	2.17	0.62
4	My religion requires that I close shop during prayers	18 10.0%	29 16.1%	0 0.0%	111 61.7%	22 12.2%	2.71	0.74
	Composite Mean and Std. Dev.						**2.36**	**0.77**

Table 4.17presents the feedback gotten from participants on their statements regarding religion. The first item sought to determine if the respondent's religion discouraged them from being aggressive in business, out of the 180 responses received, 3.3% strongly agreed, 2.2% agreed, 4.4% were neutral, 82.8% disagreed, and while the remaining 7.2% strongly disagreed. The line-item mean was 2.21 with a standard deviation of 0.57 showing that the respondents disagreed with the statement. It was therefore established that religion does not discourage business aggressiveness.

The second item aimed at finding out if religion was against overpricing of commodities. Those who strongly agreed were 0.0%, those who agreed were 2.8%, those who neither agreed nor disagreed were 0.0%, those who disagreed were 95.6%, and those who strongly disagreed were 1.7%. The line-item mean was 2.33 with a standard deviation of 0.73, showing that the respondents disagreed in general with the item. This indicates that religion was not against overpricing in general.

The third item sought to determine if the respondent's business perception was guided by the teachings of their religion. Those who strongly agreed were 1.1%, those who agreed were 3.3%, the ones who neither agreed nor disagreed were 0.0%, those who disagreed were 84.4%, while those who strongly disagreed were 11.1%. Majority of the respondents disagreed, showing that religion did not guide the respondent's business perception. The item's mean was 2.17 with a standard deviation of 0.62, indicating that the respondents generally disagreed with the item.

The fourth item was to determine if the respondent's religion required that they close shop during prayers. The responders who strongly agreed were 10.0%, those who agreed were 16.1%, those who neither agreed nor disagreed were 0.0%, those who disagreed were 61.7%, and those who strongly disagreed were 12.2%. The line-item mean was 2.71 with a standard deviation of 0.74, showing that the respondents were neutral in general with the item. Interview responses were also divided. One respondent said;

> *"We respect and acknowledge the diversity of religious beliefs among our employees and customers. While we don't have a blanket policy that requires closing shop during prayers, we are committed to accommodating the religious practices of our employees and serving our customers in a respectful and inclusive manner. To ensure inclusivity, we have established a flexible work schedule that allows employees to request short breaks for religious prayers when needed. This policy promotes an environment of*

understanding and support for our employees' religious obligations. Additionally, we are careful not to schedule important meetings or events during known prayer times to minimize disruptions and ensure a comfortable and inclusive workplace. Our goal is to create an environment where all individuals, regardless of their faith, feel valued and respected. We believe that this approach fosters a positive working atmosphere and promotes strong customer relations by showing our commitment to respecting diverse religious beliefs while maintaining our business operations effectively."

Another respondents said;

"In our business, we enforce the closure during prayer times in a way that demonstrates our commitment to respecting and accommodating the religious practices of our employees and customers. Our policy is clear, and we strictly adhere to it. When it comes to employee prayers, we've established a set schedule that aligns with the prayer times, allowing employees to take a designated break for their prayers. We encourage all employees to communicate their prayer needs, and our scheduling system accommodates this by ensuring that we do not schedule any essential tasks or meetings during these times. For customers, we have prominently displayed our prayer time schedule and any adjustments to our business hours to ensure transparency and minimize inconvenience. We view this as an important aspect of serving our diverse customer base, and we take it seriously. By adhering to these policies, we aim to show our respect for the religious beliefs of our stakeholders and maintain a harmonious and inclusive business environment."

Lastly, a composite mean of 2.36 with a composite standard deviation of 0.77 were found; this indicates that responders in general disagreed with the statements that make up religion.

4.8.1. Correlation Analysis of Religion and Sustainability of Youth Economic Empowerment Projects.

In scrutinizing the correlation between religion and the sustainability of youth economic empowerment projects, additional analysis was undertaken using inferential techniques. Employing the Karl Pearson method for correlational analysis, the outcomes were documented in Table 4.18. The findings provided insights into the potential impact of religious factors on these projects' long-term success by clarifying the nature and direction of the relationship between religion and sustainability.

Variable		Religion
Sustainability of Youth Economic Empowerment Projects	Pearson Correlation	0.272
	Sig. (2-tailed)	0.079
	n	180

Table 4.18 outcomes reveal a weak positive correlation (0.272) between religion and the sustainability of youth economic empowerment projects. However, the p-value of 0.079 exceeds the significance threshold of 0.05, rendering the coefficient statistically insignificant. Consequently, it can be inferred that no significant association exists between religion and the sustainability of these projects. The results imply that religious characteristics, as determined by this study, have little bearing on the long-term viability of programs aimed at empowering young people economically.

4.8.2. Regression Analysis of Religion and Sustainability of Youth Economic Empowerment Projects.

The effects of religion on the sustainability of young people's entrepreneurial endeavours were measured using regression analysis, and the outcomes are shown in Table 4.19:

4.8.2.1. Model Summary of Regression of Religion and Sustainability of Youth Economic Empowerment Projects.

Table 4.19 provides insights into the effectiveness of religion as a predictor variable in forecasting the sustainability of youth economic empowerment projects. The model summary aids in understanding the significance of religion's predictive capacity concerning the projects' sustainability.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	0.272	0.074	0.074	0.573	0.074	1.879	1	178	0.079

a. Predictors: (Constant), Religion

The outcomes in Table 4.19 reveal that religion explains only 7.4% of the variability in the sustainability of youth economic empowerment projects. This percentage is deemed not significant, given that the reported p-value of 0.079 exceeds the conventional level of significance of 0.05. Consequently, we can reason that the weight of religion on the sustainability of youth

economic empowerment projects is not statistically significant. The majority of the variability in project sustainability is likely attributed to other factors not accounted for by religion in the context of this inquiry.

4.8.2.2. ANOVA of the Regression of Religion and Sustainability of Youth Economic Empowerment Projects.

The purpose of this analysis was to ascertain whether religion could be used as a reliable predictor to estimate how long youth economic empowerment initiatives would last. Regression analysis was performed, and Table 4.20 presents the results. The table sheds light on whether religion can be used as a trustworthy indicator to forecast how long these projects will last. In the context of youth economic empowerment initiatives, the regression results provide useful information about the nature and strength of the relationship between religion and project sustainability, which helps evaluate religion as a predictive factor.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	68.293	1	68.293	1.879	0.079
	Residual	6469.41	178	36.345		
	Total	6537.703	179			

a. Dependent Variable: sustainability of youth economic empowerment projects

b. Predictors: (Constant), religion

The F statistic has a value of 1.879 with a p-value of 0.079, which is higher than the significance level of 0.05, according to the ANOVA results in Table 4.20. This suggests that there is no statistical significance for the F statistic. As a result, it is determined that the predictor variable, religion, has an insignificant coefficient. As a result, the null hypothesis (H03), which claims that religion and the viability of youth economic empowerment initiatives do not significantly correlate, is not rejected. These results support the notion that religion has no statistically significant impact on the long-term viability of programs aimed at empowering young people economically.

4.8.2.3. Regression Coefficient of Religion and Sustainability of Youth Economic Empowerment Projects.

This research study endeavored to substantiate if religion weighs on the sustainability of youth economic empowerment projects. The regression coefficient results are given in Table 4.21.

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.116	0.048		3.812	0.000
	Religion	0.276	0.511	0.272	13.982	0.081

a. Dependent Variable: Sustainability of Youth Economic Empowerment Projects

The outcome of the simple linear regression executed are shown in table 4.21. They evince that religion has no significant influences the sustainability of youth economic empowerment projects. The constant term is ($\beta_0 = 3.116, p = 0.000 < 0.05$) which is significant indicating that without religion, it is expected that there will be a change of 3.116 in the sustainability of youth economic empowerment projects. The coefficient of religion is ($\beta_3 = 0.276, p = 0.081 > 0.05$) which is not significant. The resultant linear equation demonstrating the association between religion and sustainability of youth economic empowerment projects is given by;

$$Y = 3.116 + 0.276X_3$$

Where Y represents sustainability of youth economic empowerment projects while X_3 denotes religion.

4.9. Statutory Requirements and Sustainability of Youth Economic Empowerment Projects.

The study's ultimate goal was to evaluate how statutory requirements affected the long-term viability of initiatives aimed at empowering young people economically. The study used a thorough methodology, gathering and analysing both quantitative and qualitative data separately before combining the results. The initial focus is on the quantitative results, wherein respondents expressed their agreement levels regarding statutory requirements through a Likert scale. The details of this assessment are outlined in Table 4.22.

	Statements	SA	A	N	D	SD	Mean	SD
1	The statutory requirements that apply to our business are clear and easy to understand	0 0.0%	4 2.2%	0 0.0%	161 89.4%	15 8.3%	2.03	0.31
2	Our business has the necessary licenses and permits to operate legally	18 10.0%	31 17.2%	10 5.6%	71 39.4%	50 27.8%	3.16	0.88
3	We are aware of and comply with all relevant tax laws and regulations	0 0.0%	8 4.4%	0 0.0%	152 84.4%	20 11.1%	2.11	0.37
4	The cost of compliance with statutory requirements is manageable for our business	0 0.0%	3 1.7%	0 0.0%	117 65.0%	60 33.3%	1.76	0.23

Composite Mean and Std. Dev.	**2.27**	**0.59**

Table 4.22 presents the opinion of the surveyed participants on statements measuring statutory requirements. The first item sought to establish if the statutory requirements that applied to their businesses were clear and easy to understand, out of the 180 responses received, 0.0% strongly agreed, 2.2% agreed, 0.0% were neutral, 89.4% disagreed, and while the remaining 8.3% strongly disagreed. The line-item mean was 2.03 with a standard deviation of 0.31 showing that the respondents disagreed with the statement. It was therefore established that statutory requirements that applied to the youth businesses were not clear as well as not being easy to understand.

The second item aimed at discovering if businesses had the necessary licenses and permits required for legal operation. Those who strongly agreed were 10.0%, those who agreed were 17.2%, those who neither agreed nor disagreed were 5.6%, those who disagreed were 39.4%, and those who strongly disagreed were 27.8%. The line item mean of 3.16, along with a standard deviation of 0.88, suggests that, on average, the respondents neither strongly agreed nor strongly disagreed with the statement in question. This indicates a mixed sentiment among the respondents regarding whether businesses had the necessary licenses and permits. The standard deviation of 0.88 signifies some degree of variability in responses, indicating that while some businesses had the required licenses and permits, others did not. This variance could be attributed to different experiences and situations among the surveyed businesses. This was corroborated by findings from interview with one respondent saying:

> *"We have all the necessary licenses and permits for our small shop is a top priority. We have taken several steps to ensure compliance with the relevant regulations. First, when we initially established our business, we conducted thorough research to identify all the permits and licenses required by local and state authorities. We reached out to the appropriate government agencies to obtain a comprehensive list of requirements. Second, we completed the necessary paperwork and applications to secure the required licenses and permits. We have maintained a detailed record of the permits, and we ensure that they are renewed promptly to remain in good standing with the authorities. Additionally, we regularly monitor any updates or changes in local regulations and requirements to ensure our ongoing compliance. We understand the importance of adhering to all legal obligations, and we take this responsibility seriously to run our business in full accordance with the law."*

Another respondent added;

> *"We've encountered some challenges when it comes to obtaining the necessary licenses and permits for our hardware. Admittedly, we have not been fully compliant in this regard. This is largely due to a lack of understanding of the regulatory requirements, and we have not prioritized addressing this issue. We recognize that this is a serious concern, and we are now taking steps to rectify our non-compliance. We have recently begun the process of researching the specific permits and licenses we need, and we are in the early stages of applying for them. We understand the importance of operating within the legal framework, and we are committed to making the necessary changes to ensure full compliance moving forward. Our primary focus is on rectifying this situation promptly and taking all necessary actions to ensure that our hardware is operating legally and in accordance with the required permits and licenses."*

The purpose of the third item was to find out if the respondents understood and complied with all applicable tax laws. There were 0.0% who strongly agreed, 4.4% who agreed, 0.0% who neither agreed nor disagreed, 84.4% who disagreed, and 11.1% of those who strongly disagreed. A higher proportion of respondents disagreed, indicating that respondents' perceptions of businesses were unaffected by their religious beliefs. The average response rate to the item was 2.11, with a standard deviation of 0.37, suggesting that most respondents didn't agree with it. Therefore, the majority of them either didn't know about the tax laws or didn't follow them.

The fourth task was to determine whether their businesses could afford the cost of complying with legal requirements. The percentages of respondents who strongly agreed (0.0%), agreed (1.7%), disagreed (65.0%), and disagreed (33.3%) were all divided into four categories. With a standard deviation of 0.23 and a line-item mean of 1.76, the respondents generally strongly disagreed with the item.

The composite mean of 2.37 and composite standard deviation of 0.59, which show that the majority of respondents did not agree with the statements that comprise the statutory requirements, were the final findings.

4.9.1. Correlation Analysis of Statutory Requirements and Sustainability of Youth Economic Empowerment Projects.

To gauge the correlation between statutory requirements and the sustainability of youth economic

empowerment projects, additional analysis was conducted using inferential techniques. Employing the Karl Pearson method for correlational analysis, the upshot was subsequently presented in Table 4.23.

Variable		Statutory Requirements
Sustainability of Youth Economic Empowerment Projects	Pearson Correlation	-0.691*
	Sig. (2tailed)	0.000
	n	180

* Correlation is significant at the 0.05 level (2tailed)

The findings in Table 4.23 highlight a substantial and negative correlation (-0.691) between statutory requirements and the sustainability of youth economic empowerment projects. The p-value of 0.000, being less than 0.05, signifies the significance of the coefficient. Thus, it is reasonable to conclude that there is an association between statutory requirements and the sustainability of youth economic empowerment projects. The negative correlation suggests that as statutory requirements increase, the sustainability of these projects tends to decrease. This insight underscores the importance of navigating regulatory aspects for enhancing the long-term viability of youth economic empowerment initiatives.

4.9.2. Regression Analysis of Statutory Requirements and Sustainability of Youth Economic Empowerment Projects.

Regression analysis was used to measure how statutory requirements affected the long-term viability of youth-led business ventures. The outcomes are broken down into the following sub-themes:

4.9.2.1. Model Summary of Regression of Statutory Requirements and Sustainability of Youth Economic Empowerment Projects.

The model summary, as presented in Table 4.24, elucidates the extent to which statutory requirements, as a predictor variable, significantly foretell the sustainability of youth economic empowerment projects.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	-0.691	0.477	0.474	0.091	0.474	21.332	1	178	0.000

a. Predictors: (Constant), Statutory Requirements

According to Table 4.24's findings, statutory requirements are responsible for a significant 47.7% of the variation in the sustainability of projects aimed at empowering young people economically. The reported p-value of 0.000, which is less than the conventional level of significance set at 0.05, confirms this significance. As a result, it can be said that there is a strong correlation between the sustainability of youth economic empowerment projects and statutory requirements, indicating that compliance with regulatory mandates is crucial to the long-term success of these programs.

4.9.2.2. ANOVA of the Regression of Statutory Requirements and Sustainability of Youth Economic Empowerment Projects.

In this segment, the study aimed to ascertain whether statutory requirements are the most fitting predictor for forecasting the sustainability of youth economic empowerment projects. Regression analysis was performed, and Table 4.25 presents the results.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	261.934	1	261.934	21.332	0.000
	Residual	2185.662	178	12.279		
	Total	2447.596	179			

a. Dependent Variable: sustainability of youth economic empowerment projects

b. Predictors: (Constant), statutory requirements

Table 4.25's ANOVA results show a significant F statistic value of 21.332 and a p-value of 0.000, both of which are less than the accepted significance level of 0.05. This result indicates statistical significance, indicating the statistical significance of the predictor variable's coefficient, statutory requirements. This leads to the rejection of the null hypothesis (H04), which claimed that there was no meaningful connection between the sustainability of youth economic empowerment projects and statutory requirements. The results suggest that legal requirements have a statistically significant impact on how long-lasting youth economic empowerment initiatives are. This suggests that the sustainability of such projects is impacted by compliance with or fulfilment of statutory requirements, highlighting the importance of regulatory compliance for long-term project viability.

4.9.2.3. Regression Coefficient of Statutory Requirements and Sustainability of Youth Economic Empowerment Projects.

The goal of this study was to determine whether legal requirements have an impact on the long-term viability of programs aimed at empowering young people economically. In Table 4.26, the regression coefficient results are displayed.

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.194	0.306		5.212	0.000
	Statutory Requirements	-0.695	0.293	-0.691	9.125	0.000

a. Dependent Variable: Sustainability of Youth Economic Empowerment Projects

Table 4.26 displays the data that were produced by the simple linear regression. It demonstrates how statistically significant negative effects of statutory requirements exist on the long-term viability of youth economic empowerment initiatives. The constant term is $(\beta_0 = 2.194, p = 0.000 < 0.05)$ which is significant indicating that without statutory requirements, it is expected that there will be a change of 2.194on the sustainability of youth economic empowerment projects. The coefficient of statutory requirements is $(\beta_4 = -0.695, p = 0.000 > 0.05)$ which is statistically significant. This demonstrates that the sustainability of youth economic empowerment projects decreases by 0.695 units for every unit increase in statutory requirements. An inverse relationship between the two variables results. The resulting linear equation, which clarifies the relationship between legal requirements and the long-term viability of youth economic empowerment initiatives, is as follows:

$$Y = 2.194 - 0.695X_4$$

Where Y represents sustainability of youth economic empowerment projects while X_4 denotes statutory requirements.

CHAPTER FIVE

SUMMARY, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1. Introduction

The results of the data analysis are discussed, summarized, and recommendations are made in this chapter. The following sections make up the chapter.

5.2. Summary of Findings

There were four goals for which the research was conducted. Following a qualitative and quantitative analysis of the data, the following findings were compiled:

5.2.1. Entrepreneurial Education and Sustainability of Youth Economic Empowerment Projects.

The foremost research objective was to demonstrate how entrepreneurial education weighs on the sustainability of youth economic empowerment projects. The first item examined whether respondents had received training in bookkeeping. The majority disagreed, suggesting a lack of training in this area. The second item sought to determine if responders had received training in marketing. The results indicated a general disagreement among respondents regarding marketing training. The third item assessed whether respondents had acquired negotiation skills. The responses were distributed almost equally between agreement and disagreement, with a slight tilt towards agreement. The fourth item aimed to determine if respondents had financial literacy skills, with most respondents disagreeing, suggesting a lack of financial literacy. The composite mean and standard deviation reflected that, in general, respondents did not agree with statements related to entrepreneurial education, indicating a deficiency in the necessary entrepreneurial skills required for the sustainability of their MSMEs. These findings underscore the need to address these skill gaps to enhance the sustainability of youth MSMEs.

This research inquiry conducted correlational and regression analyses to assess the connection between entrepreneurial education and the sustainability of youth economic empowerment projects. The correlational analysis yielded a Pearson Correlation coefficient of 0.523, indicating a moderate positive association. The low p-value (0.000) emphasized the significance of this correlation, suggesting that increased entrepreneurial education contributes to improved sustainability in youth economic empowerment projects. The regression analysis delved further into the contribution of entrepreneurial education. It showed that entrepreneurial education

explains 27.4% of the variation in project sustainability, with a significant p-value of 0.000. The remaining 72.6% of variation is attributed to other factors. The ANOVA results supported the relationship between entrepreneurial education and project sustainability. The F statistic value of 15.214, with a p-value of 0.000, confirmed the significance of the predictor variable, entrepreneurial education. This led to the refutation of the null hypothesis and the embracing of the alternative hypothesis, concluding that entrepreneurial education does indeed influence the sustainability of youth economic empowerment projects. The research further aimed to investigate whether entrepreneurial education has an impact on the sustainability of youth economic empowerment projects. The regression analysis results indicated a significant relationship between these variables. The constant term in the regression analysis was found to be significant ($p=0.000<0.05$), signifying that in the absence of entrepreneurial education, there is an expected change of 1.193 in the sustainability of youth economic empowerment projects. The coefficient for entrepreneurial education was also significant ($p=0.000<0.05$), showing that a one unit change in entrepreneurial education resulted in a 0.571 change in the sustainability of youth economic empowerment projects. In summary, the analysis demonstrated that as entrepreneurial education increases, there was a positive influence on the sustainability of youth economic empowerment projects.

5.2.2. Access to Funds and Sustainability of Youth Economic Empowerment Projects

The ensuing research objective was to assess the influence of access to funds on sustainability of youth economic empowerment projects. The first statement aimed to determine if respondents could easily access credit from banks. Responses varied, with some strongly agreeing, agreeing, or strongly disagreeing. The average response was neutral, suggesting that access to credit from banks was not uniform among the respondents. The second statement assessed whether respondents had the required collateral to access credit facilities. Results indicated a general state of neutrality among respondents, with some having the necessary collateral while others did not. The third statement aimed to determine if respondents had multiple sources of credit. The majority of respondents disagreed, suggesting limited access to credit sources. The fourth statement sought to establish if respondents' businesses had a good credit rating. Responses were again neutral, indicating a mix of positive and negative credit ratings, with some businesses actively working to improve their creditworthiness. The composite mean of 2.92 with a composite standard deviation of 0.51 suggested a generally neutral sentiment among respondents regarding access to funds. This implies that some could easily access credit facilities, while others faced challenges in doing so.

The study employed both correlational and regression analyses to investigate the relationship between access to funds by the youth respondents and the sustainability of youth economic empowerment projects. In the correlational analysis, a strong positive association (Pearson Correlation coefficient of 0.637) was observed, signifying that improved access to funds is linked to enhanced project sustainability. The low p-value (0.000) emphasized the significance of this association. The subsequent regression analysis revealed that access to funds explains 40.6% of the variation in project sustainability, with a significant p-value of 0.002. Other factors account for 59.4% of the variation that remains. A basic linear regression analysis's findings showed that funding availability had a major impact on the sustainability of the project. The regression analysis's constant term was determined to be statistically significant ($p=0.000<0.05$), meaning that there would be an expected change in the sustainability of youth economic empowerment projects of 0.391 in the absence of funding. Moreover, the coefficient pertaining to fund accessibility was found to be statistically significant ($p=0.000<0.05$), indicating that a one-unit variation in fund accessibility yields a 0.686-unit variation in the sustainability of youth economic empowerment initiatives. In conclusion, the analysis showed that financial availability has a major impact on how long-lasting youth economic empowerment initiatives can be.

5.2.3. Religion and Sustainability of Youth Economic Empowerment Projects

With the third research objective, this research assayed to demonstrate the weight of religion on sustainability of youth economic empowerment projects. The first statement investigated whether religion discouraged business aggressiveness. Most respondents disagreed, suggesting that religion did not hinder their business assertiveness. The second statement probed whether religion discouraged overpricing of products. The majority of respondents disagreed, indicating that religion, in general, did not oppose overpricing in business. The third statement sought to determine if religious teachings guided business perceptions. Again, most respondents disagreed, suggesting that religion did not play a significant role in shaping their business outlook. The fourth statement inquired whether respondents' religion required them to close their shops during prayer times. Responses were mixed, with a slight majority disagreeing, implying that respondents, on average, did not feel compelled by their religion to close their shops during prayers. In summary, the analysis of these statements revealed that, on average, respondents did not view their religion as significantly influencing their business practices. The composite mean and standard deviation supported this overall trend of disagreement with the statements related to religion.

In the correlational analysis, the study used the Karl Pearson method, which revealed a weak positive correlation (0.272) between religion and project sustainability. However, the p-value

(0.079) indicated that this correlation was not statistically significant. Thus, the analysis suggested that there is no substantial association between religion and the sustainability of youth economic empowerment projects. Regression analysis was then carried out to determine how much religion contributed to the sustainability of the project, or how much of an influence it had. Only 7.4% of the variation in project sustainability was explained by religion, according to the results, and the p-value (0.079) was deemed statistically insignificant. The ANOVA results corroborated these conclusions even more, since the p-value of 0.079 for the F statistic value (1.879) indicated that it was not statistically significant. Thus, it can be said that there is no statistically significant impact of religion on the long-term viability of youth economic empowerment initiatives.

5.2.4. Statutory Requirements and Sustainability of Youth Economic Empowerment Projects

The last research objective sought to demonstrate the influence of statutory requirements on sustainability of youth economic empowerment projects. The research examined various aspects related to statutory requirements and their influence on youth businesses. The first item aimed to determine if the statutory requirements applicable to their businesses were clear and easy to understand. The gathered data showed that a majority of responders disagreed with this statement, suggesting that these requirements were neither clear nor easily understandable. The second item explored whether businesses possessed the necessary licenses and permits for legal operation. The results revealed mixed sentiments among respondents, indicating that some businesses had the required licenses and permits, while others did not. The variation in responses suggested differences in compliance and experiences among the surveyed businesses. The third item sought to ascertain if the responders were cognizant of and compliant with all tax laws. The results showed that a majority of responders disagreed with this statement, suggesting that a significant number of them were either unaware of or non-compliant with tax laws. The fourth item aimed to establish if the cost of compliance with statutory requirements was manageable for their businesses. It's clear from the results that most respondents strongly disagreed with this statement, meaning that they thought compliance costs were too high. Taken as a whole, the composite results showed that respondents generally did not agree with the statements made about statutory requirements, pointing out differences and difficulties in terms of compliance, manageability of costs, and clarity.

The Karl Pearson method of correlational analysis was applied, and the findings showed a very strong negative correlation (-0.691) between the sustainability of these projects and the statutory requirements. The low p-value (0.000) emphasized the significance of this relationship, suggesting

that an increase in compliance with statutory requirements is associated with a decrease in the sustainability of youth economic empowerment projects. The subsequent regression analysis aimed to measure the contribution of statutory requirements to the sustainability of these projects. The model summary showed that statutory requirements explained 47.7% of the variation in project sustainability, with a highly significant p-value of 0.000. This substantial percentage of explained variation indicates a significant influence of statutory requirements on project sustainability. The relationship between project sustainability and statutory requirements was further validated by the ANOVA results. Statutory requirements was the predictor variable that showed the greatest significance, as indicated by the F statistic value of 21.332 and p-value of 0.000. As a result, the null hypothesis was rejected, and it was determined that statutory requirements do, in fact, have a statistically significant impact on the long-term viability of programs for youth economic empowerment.

5.3. Discussion of Findings

Comparing the results of this investigation with those of other researchers, the research findings are discussed in this section. According to the goals of the research, this is shown in the sections that follow;

5.3.1. Entrepreneurial Education and Sustainability of Youth Economic Empowerment Projects

This study first investigated weight of entrepreneurial education on the sustainability of youth-led economic empowerment projects. The research examined four crucial components of entrepreneurial education: bookkeeping, marketing, negotiation skills, and financial literacy. The findings highlighted significant gaps in these areas, suggesting that many respondents lacked essential training. Overall, respondents disagreed with statements related to entrepreneurial education. Correlational and regression analyses revealed a moderate positive association between entrepreneurial education and project sustainability, with entrepreneurial education explaining 27.4% of the variation in sustainability. These research findings agree with other research work that found entrepreneurial education serves as a platform for equipping entrepreneurs with knowledge, skills, advice, and networking opportunities (Kariv et al., 2019). It expands their entrepreneurial horizons, enhances awareness of opportunities, and stimulates entrepreneurial intentions, especially self-confidence, motivation, and growth ambitions (Kariv et al., 2019; Sanchez, 2013). These intentions drive conscious actions towards specific entrepreneurial goals.

5.3.2. Access to Fundsand Sustainability of Youth Economic Empowerment Projects

The research inquiry secondly, aimed to assess the influence of access to funds on the sustainability of youth economic empowerment projects. It investigated if respondents could easily access credit from banks and if they had the required collateral. This research also sought to determine if respondents had multiple sources of credit and whether their businesses had a good credit rating. The analysis showed that access to funds played a significant role in influencing the sustainability of these projects. Correlational analysis elucidates a strong positive association between improved access to funds and enhanced project sustainability. A subsequent regression analysis supported this finding, indicating that access to funds explained a substantial portion of the variation in project sustainability. In summary, this research confirmed the significant weight of access to funds on the sustainability of youth economic empowerment projects. These findings corroborate those of other researchers such as Bin et al. (2021) who found that interest rates and collateral were significant determinants of SMEs' access to funds in Cameroon, with access to credit positively correlated with sustainability. Maake (2021) alsoposits the value of startup capital for the sustainability of youth retail businesses. Wlodarczyl et al. (2018) noted that SMEs in Poland face challenges in accessing credit due to documentation and collateral requirements, negatively affecting their development and increasing the risk of failure. Cheong, Lee, and Wiessmann (2020) examined credit access and SME performance in Malaysia, finding a negative influence of long-term loans on performance but a positive impact of government supported financing on SME functioning. Ruslan et al. (2020) determined that access to microcredit in Malaysia led to increased sales and employment in SMEs.

5.3.3. Religion and Sustainability of Youth Economic Empowerment Projects.

The study examined how religion influence the sustainability of youth economic empowerment projects. It found that, on average, respondents did not view their religion as a significant influence on their business practices. Statistical analysis evinces a weak and statistically insignificant positive correlation between religion and project sustainability. The regression analysis showed that religion explained only a small fraction of the variation in project sustainability, and the p-value was not significant. In summary, the research did not provide statistically significant evidence to support the idea that religion significantly affects the sustainability of youth economic empowerment projects. These results are in line in findings of Ravikindi and Kathiresan (2020) that did not result in any significant association between religion and entrepreneurial behaviour in Prakasam district. However, it differs with findings of researchers such as Ghazwan and Yahya (2020) in Jordan and Amanbayev et al. (2021) in Kazakhstan who both found links between

religiosity and SME performance. Henley (2016) also established that religion influences entrepreneurial behaviour, subsequently impacting enterprise growth. Salwa, Shahbudin, and Jusoff (2013) showed that Islamic faith affects Malay SMEs, although they did not specify the direction of influence.

5.3.4. Statutory Requirements and Sustainability of Youth Economic Empowerment Projects.

This research aimed to assess how statutory requirements affect the sustainability of youth economic empowerment projects. Respondents generally disagreed that statutory requirements applicable to their businesses were clear and easy to understand, suggesting a lack of clarity in compliance standards. Mixed responses were obtained regarding whether businesses possessed the necessary licenses and permits for legal operation, implying differences in compliance levels. Most respondents disagreed with being aware of and compliant with all tax laws, indicating a significant lack of tax law knowledge and compliance. Additionally, the majority of responders strongly disagreed that the cost of compliance with statutory requirements was manageable, indicating a perceived unmanageable burden. Statistical analysis showed a strong negative correlation between statutory requirements and project sustainability, suggesting that increased compliance with these requirements is associated with decreased project sustainability. The regression analysis supported this finding, indicating that statutory requirements explained a significant portion of the variation in project sustainability. The ANOVA results further confirmed the statistically significant influence of statutory requirements on the sustainability of youth economic empowerment projects. In summary, the research demonstrated that statutory requirements have a substantial impact on the sustainability of these projects. These results are in line in findings of Tee, Boadii, and Opuko (2016) who found adverse effects of taxation rates on SME growth, suggesting the need for government tax policy review. Bentum (2020) in Central Ghana found negative associations between tax policy and rates with SME growth, but tax compliance cost positively correlated with growth. The Organization for Economic Cooperation and Development (OECD) (2015) examined the impact of tax administration and policy on SMEs in OECD and G20 countries. They discovered that while some countries aimed to ease the tax burden on SMEs through incentives, compliance costs often offset the benefits. In Kenya, Maeri (2017) identified a significant relationship between taxation and SME performance, particularly highlighting the positive influence of tax compliance and innovative tax mechanisms.

5.4. Conclusions of the Study

This research has provided a comprehensive analysis of the weight of socioeconomic factors on the sustainability of youth economic empowerment projects. Entrepreneurial education, access to funds, religion, and statutory requirements were examined to better understand their respective influence on youth economic empowerment projects sustainability.

Entrepreneurial education emerged as a crucial determinant of sustainability, with respondents lacking exposure to key entrepreneurial skills and knowledge. The correlation and regression analyses demonstrated that increased levels of entrepreneurial education were associated with more sustainable projects, emphasizing the need to equip young entrepreneurs with essential skills in bookkeeping, marketing, negotiation, and financial literacy.

Access to funds was identified as another pivotal factor, with the availability of capital and credit significantly influencing project sustainability. Respondents' varied experiences with access to financial resources and credit facilities highlighted the importance of improving accessibility and affordability of financial solutions for youth-driven initiatives.

On the other hand, the influence of religion on project sustainability was found to be limited. While some respondents perceived a connection between religious beliefs and business practices, the statistical analyses indicated that religion did not exert a dominant or statistically significant influence on the sustainability of youth economic empowerment projects.

Finally, statutory requirements, encompassing legal regulations, licenses, permits, and tax compliance, were revealed as a critical factor shaping the sustainability of youth economic empowerment projects. The complexity of these requirements, their manageability, and the associated costs significantly affected project sustainability. The correlation, regression, and ANOVA analyses confirmed the strong influence of statutory requirements, with compliance burdens and costs negatively impacting project longevity.

5.5. Recommendations of the Study

Analysis and research findings have produced insightful suggestions for improving the long-term viability of initiatives aimed at empowering young people economically. These suggestions tackle important elements like funding availability, acknowledging religious and cultural contexts, entrepreneurial education, and simplifying legal requirements.

5.5.1. Entrepreneurial Education

First, to strengthen entrepreneurial education, a holistic approach is essential. Integrated training programs should be developed to cover crucial entrepreneurial skills such as bookkeeping, marketing, negotiation, and financial literacy. These programs must equip young entrepreneurs with the knowledge and skills they need to effectively manage and grow their ventures. Accessible training initiatives, which encompass a mix of formal and informal settings, should be promoted. This approach can involve traditional classroom instruction, online courses, mentorship programs, and hands-on training to cater to diverse learning needs and circumstances. Furthermore, collaborations between academic institutions, governmental bodies, nonprofits, and the commercial sector are essential. By offering more resources, knowledge, and networks to assist aspiring business owners during their academic journey, partnerships can increase the scope and calibre of entrepreneurship education.

5.5.2. Access to Funds

Second, financial inclusion is critical to enhancing access to capital. To create financial services and products that are suited to the requirements of young entrepreneurs, such as microloans, low-interest credit, and financial literacy initiatives, cooperation with financial institutions is required. It is imperative to advocate for policies that are supportive because they incentivize banks and other financial institutions to lend money to projects led by young people. For young entrepreneurs to succeed, supportive regulatory environments that facilitate credit availability are essential. Creating an ecosystem of support for entrepreneurs is also crucial. Young entrepreneurs should be assisted by this ecosystem in obtaining funding through grants, venture capital, networking opportunities, mentorship programs, and financial management education.

5.5.3. Religion

Third, cultural and religious contexts should be acknowledged and respected. Cultural sensitivity is key to recognizing the importance of cultural and religious beliefs within the context of youth economic empowerment projects. Programs and initiatives should be developed and promoted in a way that respects and integrates these aspects of identity, avoiding conflicts or restrictions. Interfaith dialogues and discussions should be encouraged to foster a deeper understanding of how religious beliefs and practices intersect with entrepreneurial endeavours. These dialogues can promote tolerance and cooperation among diverse communities. Customized approaches should be implemented to cater to the religious and cultural diversity of youth entrepreneurs. Programs and resources must be tailored to address the specific needs and challenges faced by young people within their unique contexts.

5.5.4. Statutory Requirements

Finally, streamlining statutory requirements is crucial. Efforts should be made to enhance regulatory clarity, improving the transparency of statutory requirements applicable to youth-driven enterprises. Clear, easy to understand guidelines and regulatory frameworks can significantly reduce confusion and ambiguity. Compliance support programs should be established to assist young entrepreneurs in understanding and meeting statutory requirements, offering accessible resources and training to facilitate compliance with licenses, permits, and tax laws. Mitigating compliance costs, especially for small and micro-enterprises, is also essential. Exploring options like tax incentives, reduced fees for permits, and simplified tax processes can alleviate the financial burden on young entrepreneurs, making it easier for them to navigate regulatory requirements.

5.6. Suggestions for Further Studies

Future research should consider conducting longitudinal studies to follow the paths of youth-led economic empowerment initiatives over an extended period of time, as this inquiry suggests. Scholars can obtain a more profound understanding of the elements that lead to the long-term success or failure of economic projects aimed at youth empowerment by tracking their advancement and obstacles over time.

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APPENDICES

Appendix 1: Questionnaire for Youth Enterprise Members

INTRODUCTION

This semi-structured questionnaire seeks to collect data regarding the SOCIOECONOMIC FACTORS AND SUSTAINABILITY OF YOUTH ECONOMIC EMPOWERMENT PROJECTS**.** Kindly read and respond appropriately by putting a mark on the correct box.

SECTION I: BACKGROUND INFORMATION

1. In which age bracket do you belong?

18 years – 24 years	
25 years – 35 years	
Over 35 years	
No response	

2. What is your gender?

Female	
Male	
No response	

3. What is the highest education level you have attained?

No formal education	
Primary level education	
Secondary level education	
Certificate level education	
Diploma level education	
Degree level education	
Post-graduate level education	

4. How long has this business been in operation?

Less than 1 year	
1 year – 3 years	
3 year – 5 years	
Over 5 years	

SECTION 2: SOCIOECONOMIC FACTORS

In this section tick a box that best represents your level of agreement on the statements that follow based on a Likert scale of 1 to 5 where;

1 = Strongly disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly Agree

	ENTREPRENEURIAL EDUCATION	**5**	**4**	**3**	**2**	**1**
M1	I have received training on book keeping					
M2	I have received training on marketing					
M3	I have acquired negotiation skills					
M4	I have acquired financial literacy skills					
	ACCESS TO FUNDS					
A1	I can easily access credit from banks					
A2	I have collateral required for credit access					
A3	I have several sources of credit when I need					
A4	My firms credit rating is okay					
	RELIGION					
R1	My religion discourages business aggressiveness					
R2	My religion is against overpricing of commodities					
R3	My business perception is guided by my religion teachings					
R4	My religion requires that I close shop during prayers					
	STATUTORY REQUIREMENTS					
S1	The statutory requirements that apply to our business are clear and easy to understand					
S2	Our business has the necessary licenses and permits to operate legally					
S3	We are aware of and comply with all relevant tax laws and regulations					
S4	The cost of compliance with statutory requirements is manageable for our business					

SECTION 3: SUSTAINABILITY OF YOUTH MSMEs

In this section kindly tick a box that best represents your level of agreement with the statements that follow that have been used to measure sustainability of youth entrepreneurship projects using a Likert scale of 1 to 5 where;
1 = Strongly disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly Agree

	Statement	**5**	**4**	**3**	**2**	**1**
S1	The business has been in existence for more than 5 years					
S2	There has been an increase in the number of clients					
S3	Our capital has grown					
S4	We have opened other branches					
S5	There has been in an increase in our earnings					

THANK YOU

Appendix 2: Interview Guide for Youth Leaders in Economic Empowerment Projects

INTERVIEW GUIDE

This guide has been designed to specifically gather information that is to be used strictly for academic purposes. You are kindly requested to provide accurate information which will help in achieving the research objectives. It is hoped that the findings of this research will contribute significantly on issues of SOCIOECONOMIC FACTORS AND SUSTAINABILITY OF YOUTH ECONOMIC EMPOWERMENT PROJECTS.

Information on Specific Study Variables

1. Briefly describe how long this project has been in operation, and the challenges you encounter.
2. Have you or any of your group member received entrepreneurial education?
    a. If yes, in which areas?
    b. If no, why?
    c. Do you think entrepreneurial education is important in project sustainability? Give reasons
3. How easy is it for you to access funds? Do you think your ability to access to funds influences sustainability of your project? Give reasons for your response.
4. Do you think your religion or that of your members influences sustainability of your project? Give reasons for your response.
5. What are some of the statutory requirements you needed to start this project? Do you think statutory requirements influence sustainability of your project? Give reasons for your response? Give reasons for your response.

THANK YOU