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SCHOOL OF JOURNALISM AND MASS COMMUNICATION

ROLE OF DIGITAL MEDIA IN THE UPTAKE OF YOUTH ENTREPRISE

DEVELOPMENT FUND IN NAIROBI AND MACHAKOS COUNTIES

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DECLARATION

This research is my original work and has not, to the best of my knowledge, been presented in any other institution for any academic award.

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This research has been submitted for the award of Master's Degree in Communication Studies to the University of Nairobi with my approval as the university supervisor.

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DEDICATION

This research project is dedicated to my wife Jane and our three children, Clarence, Grace, and Jeremy who tirelessly supported me through prayers and words of encouragement and to my parents Raphael and Mary who invested in my education.

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ABSTRACT

This research was carried out to determine the role of digital media in the uptake of Youth Enterprise Development Fund and it targeted young entrepreneurs living in Nairobi and Machakos counties, who had secured loans from the Youth Fund to start or boost their startups. Objectives of this study were to determine the role of digital media in influencing uptake of the youth fund, determine awareness level created by Youth Fund using digital media platforms, find out the challenges the youth face in accessing loans and determine youth perception on Youth Fund's goal of tackling unemployment. Data was collected through interview schedule from 336 respondents, who were beneficiaries of Youth Fund. This was supplemented by policy-related data from three focus group discussions conducted with employees of Youth Fund. The researcher used simple random sampling technique. Quantitative and qualitative data analysis methods were used with data presented in forms of narratives, tables, figures, charts and bar graphs. This study found out that digital media influenced uptake of loans by creating awareness and addressed challenges youth face in accessing information. It also established that most of the respondents, before joining the fund, were informed about Youth Fund loans through family and friends. Additionally, the youth want Youth Fund to increase its presence online beyond the fund's website and Facebook accounts and incorporate other social media platforms by introducing a dedicated digital Fund's App that will have simplified text contents that can be downloaded and shared easily. This study recommends Youth Fund to start an online tracking service, which will make fast follow-ups on how the youth were utilizing their loans and development of their enterprises. Additionally Youth Fund should launch free Wi-Fi hotspots at its sub-county offices across the country where youth can connect online easily by accessing the fund's internet and share their experiences, download the fund's digital App and seek all other relevant information to guide their running of business ventures.

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CHAPTER ONE

INTRODUCTION

1.1 Overview

This chapter discussed introduction to the background of the study and explained the problem statement, justification of the study, objectives of the study, rationale and significance of the study. It also explained the theoretical framework and the scope of this research.

1.2 Introduction

Young generation population is estimated to be about 1.2 billion according to UNICEF 2009 and which in most cultures it underpins its growth on how the youth are nurtured and handled. This explains why efforts have been put in place to ease and aid in youth development and assimilation into the society. However, according to a World Bank report (2016) there have been numerous changes in the last 30 years among societies on how communities can handle the progression and preservation of the society through generations so as to maintain their distinct identity. In 2009, according to UNICEF (2009), global economic crisis has catalyzed the production of a large cohort of unemployed youth, with about 181 million youth globally while those in employment finding meaningful work to be scarce. In Kenya, the World Bank notes that 20% of youth of working age have no jobs.

Historically, societies came up with youth programs aimed at rehabilitation or containment of the young generation. These were efforts that would focus solely on keeping youth off the street and safe. However, there was also a shift from these risk-based precautionary methods in fostering

sound youth development ad lad to build capacity using community participation (Kim, 1998; Small, 2004). Today, youth empowerment has been integrated through positive youth development approaches.

This enablement if centered on communities or individuals grabbing power and knowledge in political, economic and social context of their lives to improve their quality of life (Rappaport, 1984; Rappaport, 1987). The concept of empowerment has been addressed at both theoretical and practice levels in specific reference to youth. The aim of this study is to assess the role of digital media in helping promote the uptake of Youth Fund.

The young people in any community have become a subject of intense national discourse, given the central position youth play in the development agenda. Increasingly, a number of programmes have been rolled out targeting youth, including the Youth Enterprise and Development Fund to give them seed money so as to get them into productive economic ventures. However, these programmes lack the involvement of the youth and, according to the Kenya National Youth Policy (2006), however organizations dealing with the youth have doubled over the years. But the absence of a broad based policy and youth participation makes it hard for the young generation to address its problems. It therefore points out that there is a gap on awareness and training of youth about the availability of ventures to help them into constructive economic activities, which would wean them off dependency on the government. The Youth Policy (2006) argues that some of the interventions created are not predicated on actual needs assessment and they lack the involvement of the very people that are subject of discussion, the youth.

In 2015, the Aga Khan University's East African Institute, published a study called "The Kenya Youth Survey Report", which brought out worrying issues affecting the youth, including unemployment, limited access to seed capital, corruption and being ignored by government in regards to securing positions in national leadership. The study found out that over 50 per cent of youth, who are unemployed, have done nothing to change their status. According to a World Bank report (2016), Kenya has recorded more unemployed youth within the East Africa region and 20% of Kenyan youth are unemployed. This compared to Uganda and Tanzania, the study showed that about 5% young people are without formal work.

According to World Bank Chief Innovation Officer for Global ICT Development Chris Vein (2016), in a report "Connecting to Work", ICTs are influencing employment through direct employment or as a means to help jobseekers access work. That however, is not reflective of Kenyan situation, which according to American firm Pew Research, in a study in 40 countries across the globe, ranked Kenya second behind South Africa in terms of the size of population that has access to the Internet.

According to the KNBS economic survey 2015, Kenya's Internet penetration is recorded at 55% of the country's population, putting it at 22.3 million users. From this high internet penetration, especially among the young people, the research sought to study why there is low approval rate for the uptake of Youth Fund despite many youth knowing securing soft loans is one way to bail themselves out of poverty and joblessness. Government records (GOK 2016) shows in Kilifi County, youth groups rejected loans from Youth Fund with only Sh1.1 million disbursed out of the Sh4 million apportioned for the county. The Youth Fund communication tactics are

questioned on what they utilize to create awareness on how the youth can access this seed money to open up their own startups and business ventures. This may be supplemented by government initiatives on programs for youth development like sessional paper No. 4 of 2005, sessional paper No. 2 of 1992 on small scale and *Jua Kali* enterprises and poverty eradication plan (1999-2015). The unemployment and lack of interest in the loans are part of the challenges the Government has to interest this generation of young people and whether they have tried reaching the youth through digital platform is food for thought. This study will seek to know how the government has addressed this challenge and if the methods they are using are in tandem with the evolving demands of the current youth.

Another World Bank report (2016) underscores the challenge of unemployment in Kenya as a major hindrance to empowering of youth. About 850,000 young Kenyans move into the job market annually with unemployment of youth remaining as high as 35%, while the overall national unemployment rate of 10%. Additionally, eight in ten Kenyans who are below 35 years are unemployed yet the YEDF has a functional definition of youth as anyone between 18-35 years. Despite these records, Kenyan government has worked on improving economic means aimed at increasing employment possibilities for younger people. Among the initiatives started include the Youth Fund, which ostensibly seek to bridge the gap of unemployment by creating more jobs through entrepreneurship.

Additionally, Kenya's Consumer Insight (2014), in a study titled "Holla" targeting youth, found social media was the highest preference for youth using internet at 87% while 57 per cent use it for downloading of music. About 55%, however, use internet to access email services. However,

utilization of digital media, in a global era, offers more than using technology to perform functions previously done by hand — such as data or word processing, retrieving information, presenting knowledge, and one-to-one communication — it also allows easy participation in the sophisticated global experiences and networks that our wired world affords.

Another study by the American Recovery and Reinvestment Act (ARRA) noted that to rightly change the youth to make positive impact on their economic ability in this global era, organisations like UN and State agencies can exploit this moment to link technology with digital media for development. Such achievement is what inspires this research to determine the role of digital media in creating awareness and what channels YEDF used to inform respondents about the fund's existence. This research will be critical on use of digital media as a critical component of communication to adequately leverage an effective way of creating awareness and encouraging early life participation in job creation initiatives.

Data on Government Delivery portal (2017) indicates that Sh11.9 billion has been disbursed to the YEDF and it has been given out to 900,454 individuals and youth groups to start or grow their enterprises, which places the loan uptake per month at Sh60 million thus helping procure about a million jobs in the four years the current Jubilee government has been in office. Consequently, the Youth Fund has over time diversified its product portfolio and is currently providing loans for individuals, groups and trade financing (GoK 2016). It is also providing entrepreneurship training, market support and trading premises and worksites to our youth. In addition the fund facilitates young people to take up job opportunities in the foreign labour market.

According to data on Youth Fund website (2016), during its ten years of operation the Fund has disbursed loans worth 11.7 Billion to 886,313 youth across the country, trained 364,368 youth in entrepreneurship, supported 5,644 youth to access markets for their products and secured trading spaces and incubation services for 493 youth. It has also facilitated 20,976 youth to obtain jobs abroad. According to Youth Fund Chairman Ronald Osumba (2016) the Youth Fund has become a case study for other countries in the region. Among the countries that have visited to learn from Kenya's model include Uganda, Rwanda, Burundi, Zimbabwe, Zambia, Malawi, Nigeria, Namibia, Ghana and Botswana. This clearly demonstrates that Kenya was a pioneer in this initiative especially within Sub-Saharan Africa. However, the World Bank report indicates that Kenya is holding lead having the biggest unemployed youth in the region, which underscores why this research is necessary.

Based on the Vision 2030 targets, youth development faces gaps in regards to critical skills required to bolster digital media to spur the Kenyan economy, which need to be filled to have sustainable growth. However, despite this, Kenyan is one of the countries that enjoy high internet connectivity in Africa according to a report on 'Lifting barriers to internet development in Africa'. This confirms why Kenyan youth live in an environment saturated with digital media, which plays an important role in their development agenda (Kenya Youth Survey Report 2015). The youth enjoy increasing access to live stream of movies, games, Tv, music and online advertising — often on tablets and smart phones. With digital media growth, especially the social media that is critical in the lives of the younger generation in Kenyan. Therefore this research cannot ignore the effects digital media has on youth engagement in national development. There are limited programs devoted to Youth development, which is still a new theme. Moreover,

government and non-state firm are critical players in youth development knowing that they are the future of any generation.

In Kenya, queries have been raised, especially by the young generation; about government initiatives such as Youth Fund if at all they have succeeded in dealing with the youth unemployment in Kenya (Odero et al., 2013). According to government (GOK 2010), the youth fund created to deal with the disease of poverty among the youth (GOK, 2010). Consequently, this study will explore if the youth are enthusiastic about the youth fund? The fluctuation in numbers of those applying for the loan and how it proportionate with the target intended and hurdles faced in the giving out the grands. This desire to answer these questions necessitates carrying out a study. This research, therefore, seeks to understand a look at if at all digital media has had an impact on developing and recognition of job possibilities for the youth in Kenya with a focus on the Youth Fund.

1.3   Statement of the problem

As the foregoing section has demonstrated, the Government of Kenya has in the last ten years accelerated efforts aimed at growing employment opportunities for the youth in the country. However, evaluation to assess whether the desired impact has been achieved for these efforts is inadequate. Similarly the introduction section has shown that the problem of youth unemployment in Kenya seems to have increased despite the elaborate government efforts to reduce it. Increased level of youth unemployment is against a background of accelerated digital media space and emergence of new digital media platforms that have been argued to have the potential to influence and beautify focus and involvement of the youth in such initiatives (Deuze 2011; Carpentier and

Francesca, 2013). Kenyan Government, like many other States globally, has made efforts to decrease unemployment among the youth through Youth Enterprise Development Fund; however there has been a challenge of its viability due to low recovery of the loans with poor accessibility and communication of the beneficiaries cited as cause for the low repayments (YEDF Status report, 2012).

Thus in spite of accelerated media role, there are issues concerning how government initiatives to address youth problems like using Youth Fund have been broadcasted to the targeted groups and how it has been received. This may answer the questions on the low acceptance of government-sponsored initiatives such as the Youth Fund (Omolo, 2012; Kimando, Njogu and Kihoro, 2012; Odero et al., 2013; UNDP, 2013) and consequently the role of mass media as an agenda of change and development is challenged. There has however, been a paradigm shift from the traditional media to new media in the country and data from CAK (2014) show Kenya's internet access is at 52%, which brings into focus the emergence of digital media platforms as a means to increase knowledge of how youth work to help fight unemployment. This research, consequently, seeks to study digital media role in youth fund uptake.

1.4 Research objectives

The main objective of the research was to determine role of digital media in uptake of Youth Fund.

1.4.1 Specific objectives:

1. Determine awareness level created by Youth Fund using digital media.

2. Find out whether digital media is a key factor in influencing uptake of youth fund loans.

3. Determine youth perceptions and challenges faced in accessing Youth Fund loans.

1.5   Research Question

What is the role of digital media in the uptake of Youth Fund?

1.5.1   Specific research questions

1. What is the awareness level created by Youth Fund using digital media?

2. How is digital media a key factor in influencing uptake of youth fund loans?

3. Find out youth perceptions and challenges faced in accessing Youth Fund loans.

1.6   Justification of the study

Earlier studies, like World Bank working paper no 158 titled The Media and Development What's the Story? (Locksley, 2009) suggest that the impact on digital media on younger people is profound. The government (GoK 2010) notes that the failure to engage the youth decently and productively has driven them into crime. To tackle this it is prudent to start an entrepreneurial focused organ to champion youth problems as a way out of the employment crisis. That is why the government created the youth enterprise development fund as a key strategy that will increase economic opportunities for, and participation by Kenyan Youth in nation building (YEDF 2006). However, according to Youth Affairs Cabinet Secretary Sicily Kariuki (2016) delays and difference in communication channel preference and technology between the administrators of the Youth Fund and the youth and the duration it takes to clear loans is matter of concern and requires

to be reviewed. So this study wants to find if there can be any improvement in administration and communication from the Youth Fund to the youth.

Moreover, there has been little attention focused on measuring the extent of awareness and training the Youth Fund has attained among the targeted group. The current physique of literature and research on the impact of digital media in growing attention of job possibilities for the youth is scarce, not contextualized and inconclusive as indicated in introduction section. Therefore, there is need for new contextualized understanding to inform digital media development programing, coverage and regulation on digital media and typical public discourse on youth involvement in advent of job possibilities in Kenya. The findings of this study, hopefully, will be useful as a reference material to the Youth Enterprise Development Fund on where to place their media advertising and communication to attained maximum awareness of their products.

1.7   Research Scope and Limitation

This research will be limited to the youth who have benefited from the Youth Fund initiative. The study will help in investigating the role of the digital media in the uptake of youth fund. The scope of the research will be in Nairobi and Machakos counties, two of the 47 counties in the country that have Youth Fund loans granted to the youth.

The study was limited by the little time allocated to carry out the entire research, though this was alleviated by contracting of two research assistants to help in the data collection. It was anticipated that some respondents would not provide accurate independent answers and the researcher had to use both the interview schedule and focus group discussions to get more information that is objective and not biased, which contributed to the time constrain. There were

respondents, who were not immediately available to answer questions because the sub-county YEDF employees, who were directing the researcher on where the projects were situated, had stopped following them up. However, their contact numbers were later provided and the researcher reached out to them. Such groups added valuable information to this study.

The researcher also focused on the demand for Kenyan youth to be innovative and create employment opportunities through entrepreneurship, which is part of the YEDF goal on enterprise development as a key strategy in increasing youth participation in economic opportunities. With only two counties out of 47 being our scope, this may have limited the variance in opinion, which would have been recorded if the research was done countrywide. Moreover, some respondents linked study to politics and a way for government to get publicity as data collection was done just before the August 8 General Elections. This hindered the respondents' openness in spite of the researcher having notified them earlier of the purpose for the study.

1.8   Theoretical framework

This research adopted the Blumler and Katz's (1974) Uses and Gratification theory, which focuses on the audience and what publics do with media and not what effect the media has on people. The researcher identified the level of awareness created by all digital media platforms used by Youth Fund. The digital media tools the fund used in creating awareness and level of uptake of the fund by the youth. This theoretical framework is linked to audience foundation and is underpinned on belief that people make a conscious choice of which media and content to meet their needs in society. Therefore youth would want to utilize the media for their own gratification like fight unemployment using ICT to access jobs or start business. These needs are expressed as motives for adopting particular medium use, and are connected to the social and psychological makeup of

the individual. Individuals use media and experience related gratifications drawn from one's perceived needs, social and psychological characteristics, and media attributes.

This theory assumes a fairly active audience, and according to Communication Authority (2014) Kenya has over 53% internet penetration, with majority still youth, which infers that they can knowingly selects content and media to satisfy their specific needs. For example, a youth may watch sports show on TV for entertainment or to catch up with their peers. Another may opt to browse newspaper online to get news. This informed how youth used internet to access information on YEDF in Kenya.

Another theory that informed this study was the E.M. Rogers (1962) Diffusion of Innovation theory, which describes why individuals within a communal system adopt a new innovative product or idea from an initial small number to whole community, which explains the aspect of diffusion. This theory informed the researcher on how the youth learnt about YEDF services and if they went ahead to introduce the same idea, which is a new innovation in the market, to their peers and what made the other late respondents adopt it. However, this acceptance of innovative idea is not a straight line adoption, but a process where a few individuals will run and embrace it while others delay in using it as a risk factor. Scholars of diffusion of innovation like T. Valente and R Davis (1999) explained, like in the diagram below, why society's population is broken down into five segments, for new innovation.

Source: Everett Rogers *Diffusion of Innovations model*
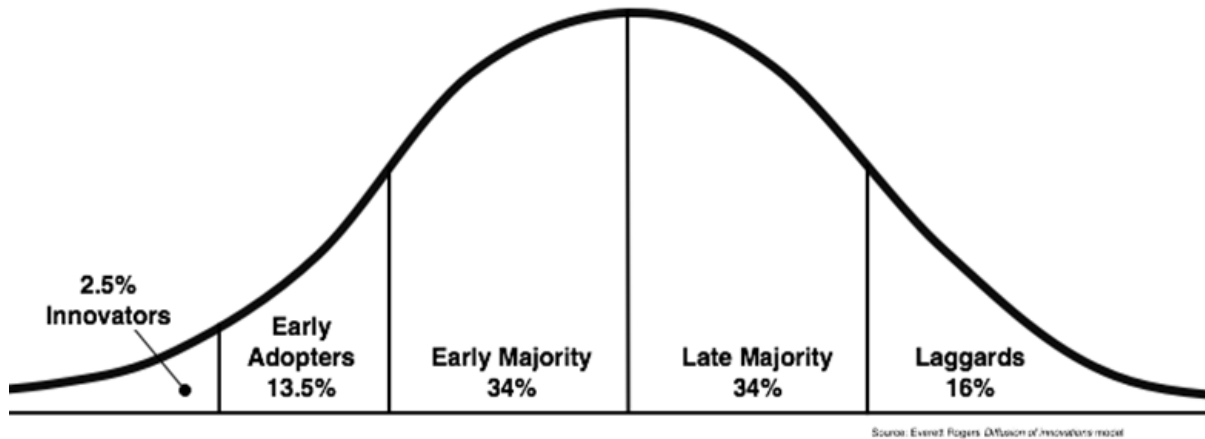
Source: http://blog.leanmonitor.com/early-adopters-allies-launching-product/ (2016)

From the diagram, studies found out that people embraced a new idea at first instance have different features, like they like taking risks, unlike the late adopters who are timid. Youth Fund needed to understand this in their enrolment campaign for loans. It is important to understand the characteristics of the target population, being youth, which may help or delay adoption of the innovation.

Churchill & Lewis (1983) argue that growth is part of natural evolution of a firm. For YEDF their growth will be measured in terms of the success and numbers of youth who have been able to access loans. Indeed Churchill & Lewis (1983) prioritized five stages of growth being existence, survival, success, takeoff and maturity. In each stage the firm's success and survival is critical to different factors. A firm like YEDF must overcome these obstacles to survive and grow.

Past media studies focused mainly on the use of mass media in persuasive communication and propaganda. This study is focused on usage of the press in their tactics of shaping people's opinions. Indeed the media does more than presenting facts and information. It has the capacity to

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use persuasive means targeting to push a specific foundation. Researchers move on to focus on behavioral sciences to find out effect of mass media and communications on society.

CuteKid Staff & Teresa (2014) argue that the media has a pervasive attached to lives of the youth and new media has edged closer to young people's reach. A report by Communication Authority (2014) indicated a rise of digital platforms has triggered upwards the time young people spend on online media. Osgerby (2012) suggests that rather than being a universal and unchanging life stage, "youth" is a relative, culturally constructed concept that has varied between different historical and geographical contexts. A wide range of social, economic, and political forces contribute to the way youth is defined and understood, but the media play a crucial role, which begs to know if media agenda is same as youth agenda whenever they two interact on digital media platforms. Consequently, there an interdisciplinary learning analyzing the relationship youth have with media and how the same affects young people's action.

Research between youth and the media relations are varied. Early studies on psychology explored the sway of mass media on young people's conduct, which is prominent according to Kirsh 2010 and Strasburger & Wilson 2009. But there has been an influx of studies on youth and the media. Osgerby 2004 looked at the the fluctuating character of media on youth, which brought to fore the Uses and Gratification theory, which this study gas adopted. Development of youth cultures and identities connected to how the young people engage with the media.

CHAPTER TWO

LITERATURE REVIEW

2.0   Overview

This chapter provides insight into literature assessment on youth and digital media, unemployment and statistics literacy via different scholars and researchers. The **sector** will focus on literature that has precise relevance to the objectives stated in this study and also reviews theories which the study is anchored on.

2.1   Youth and Digital Media

According to UNESCO (2013), young people can be referred to as a varied and highly mixed group in society with several identities and socio-economic as well as educational backgrounds. However, the distinction between who is considered youth and adult is also culturally determined and changes over time, according to the European Union (2013). This study adopted the definition of YEDF, which recognizes youth as young people in the age range 18-35.

Generally, digital media has been around since the 1990s' and it is about the integration and mixture of texts transmitted electronically, graphics, motion images and sound into a structured computerized environment that allows people to interact with the data for appropriate purposes. The digital environment can include the media use over internet, telecoms and interactive digital television. The web is becoming part of general business for communication, sales and services according to Elcom (2016). He argues that it is changing business practices and its technical limitations affect the amount of material and speed of access to material. The web primarily depends on phone line connections, so the better the connectivity across a territory, the more

reliable the service. The inherent limitations of passing large amounts of digital information down have affected the type and quality of media that can be used effectively, as well as the nature of the interaction allowed by the web.

Sanjay (2016) argues that for years, older generations have always scolded the youth for their obvious disengagement from public opinion affairs. This old appreciation has been supported by the information age and the New Media Age characterized by changed computerization of information and not the traditional industry and its technological toys affect youth subculture without evaluation or precedent. However, Carlson (2006), states that in the past decades, the digital media scene and its subsequent tradition have passed through foremost alterations. Modern records technology has given rise to a continuous increase in delivery of digital media merchandise using diverse new channels, and society's view of space and time, of the bounds between non-public and public, central and peripheral, has changed. She similarly suggests that a correct share of the humans in this world have got entry to high online information, amusement and games broadcast on television, films, radio, books, periodicals, the internet and mobile telephones. How has this been used to establish the best avenues youth in Kenya prefer has not been looked into, which is contrary to the media's agenda setting role in the society, and what innovative way are the youth utilizing the media directed by firms like Youth Fund presence online. That connection is critical if you have to continue working on youth affairs as is the case of the Youth Fund.

The press, film, radio, television, computer games, the internet have grown to be extra complicated to hold close due to digital media's omnipresence in everyday existence (Deuze

2011) and together with the technological convergence, it has been accelerated with the aid of digitization (Jenkins 2006). Notably, mobile science and smart digital media are blurring preceding distinctions and understandings of digital media gear and digital media use which, have become greater individualized. Audience members can now access information from a variety of digital platforms using computers, smart phones and tablets where content is shared and discussed through social media networking sites, which means media usage is now personalized and scheduled by the consumer and not controlled by the distributor, according to A. Albarran (2012).

In Kenya, for example, the influx in use of online streaming of television has seen a boom with major TV networks pumping in millions in improving their presence on the digital platform. A study done by Geopoll, a digital research firm in Kenya in January 2017, on people aged 18 to 35 found out that youth spend about 55% from their income on personal care being items that boost self-image and very little on travel and entertainment. Indeed this brings out the desire to study how Youth Fund in Kenya has utilized this digital media space to increase the uptake of loans and boost youth innovation and business ventures.

According to the Geopoll study (2017), youth invest 26% of their earnings, 6% on entertainment and 5% on gambling. There is also a 7% dedicated to other items. When it comes to savings, young Africans invest the most on furthering their education, said the study and younger Kenyans are among the highest savers keeping away 34 per cent of their salaries to better their education and income. The survey says that the data on expenditure was an indicator of limited knowledge and education on fiscal management and plan of action. This underscores essence of education among the youth to boost their business management skills, which YEDF need to focus on.

Carlson (2006) states that "the new media, which is mainly interactive, has become more influential growing together with common mass digital media society and as a result the youth globally have actively embraced it. These modifications in technology make simple the worldwide movement of records possible. Additionally, they have opened up transnational markets for world digital media companies". Carlson further argues that this has been the trend worldwide and whoever, who intends to get maximum impact and uptake of their services among the youth need to utilize such digital media initiatives to narrate and communicate their message. Indeed this research sought to establish YEDF presence on the digital platform and how it has helped increase loan uptake among the youth.

The Kenya National Bureau of Statistics (KNBS 2009) reports that there are around 13.7 million youth in Kenya, representing around 34.5% of the aggregate national populace and with an unemployment rate constituting around 14.5% (Urban 16.2% and Rural 8.9%). This is against Kenya population estimated at 40.7 million in 2012 (Kenya National Bureau of Statistics). Yet it is the youth unemployment that is a standing out as the most crucial financial issues confronting most nations (Derek Yu 2013). Although the country's population is not expanding as quickly as some of its regional peers, according to a UN World Population Prospects update for 2015, it is growing steadily. The UN report further says younger people are increasingly recognized as significant agents in national development and no administration can afford to ignore them. The Kenyan Government, in particular, is banking on digital media and technical youth training to accelerate economic growth in line with the Vision 2030 blueprint according to the outcome of Hands on The Future National TVET Conference held in Nairobi in January 2017. The figure

below shows the rate of unemployment among the youth in Kenya compared with other countries from a World Bank report.
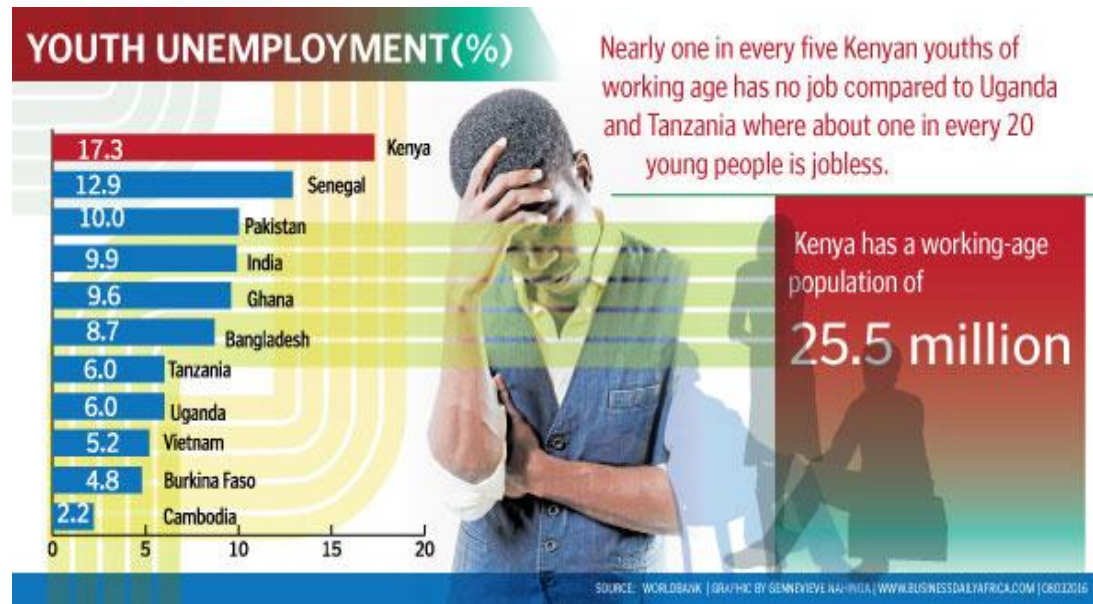
Figure 1.1: *World Bank report on youth unemployment in Kenya compared to other East Africa States*

International Labour Organization, Global Employment Trends file (2014) states that most common place motives of unemployment consist of fast population growth, competencies discrepancy; basic restructurings; gradual or falling monetary growth and high cost of labor. Over previous two decades, some effort has been made in the development area to assist adolescence development and their integration into the economy and improvement initiatives (KNBS and SID 2013). Successive authorities' administrations have initiated public region programmes aimed at developing employment and growing chance for accelerated job advent both in Government and the other sectors (Omolo 2012). Although differentiated, the programmes have centered around:

    i)   Public works jobs created by public sector programmes such as the Kazi Kwa Vijana initiative (a social safety programme)

ii)   Provision of financing for non-public entrepreneurial business ventures such as the Youth Fund; and the Uwezo Fund Initiative each targeting to grant younger people with startup funding for growing businesses

iii)   Affirmative moves (30% of Government procurements assigned to the youth, women and people residing with disability) aimed closer to giving benefit to organizations created and run through younger human beings as a way to extend employment (Omolo, 2012; UNDP, 2013).

According to Deuze (2011), the 'unconscious use' of digital media is developing in media, saturated societies and the implication of this is fully understood. Young people are amongst the predominant users of digital media texts. They contribute heavily in producing content in several special digital media platforms on the internet. This has led to the increasing significance of digital media, records and communication literacy among young people. To keep in touch with the digital media, the youth discover and analyze themselves so as to remain relevant and be accepted by their peers to be able to control the world round them.

Asthana (2006) states that, Youth involvement in the digital media pans from gaining understanding of the production process, reporting and writing skills, to growing and reviewing of contents on digital media, and is carefully associated with the manner of digital media schooling and literacy. On the other hand, Christensen (2011), states that, our societies socio-political engagement is becoming technology-driven, which makes digital media grow to be crucial device for attractive the communities. However, to in addition encompass younger people in political and societal matters, more research desires to be executed to enable inclusiveness in society affairs.

2.2. Youth participation in digital media

Studies by Checkoway et al. (2006), Asthana (2006) and Forbrig (2005) show that participation can make stronger social development, build employer capacity, and create significant adjustments in society. Checkoway et al. (2006), argues that young people have become organizing agents of their own social and political action, planning programmes of their personal choice, and advocating their pursuits in the community. They are elevating consciousness, educating others on matters that affects them, and offerings their own solutions. In Kenya, especially in matters that relate with Youth Fund and its acquisition among the younger generation, State Agencies need to have realized these and exploited the same to increase the uptake of the loans so as to hit their set targets.

Such efforts embody the perception that looks at youth as resources but differs with information on digital media representations of young people in their formative years as ― victims earmarked as poor in the society. Asthana (2006) says that the present era of young people, not like their predecessors, lives in an increasingly globalized world that is being modified by means of technological innovations. Forbrig (2005) argues too that, while two public arenas for two youth involvement appear to be severe than ever before, few would claim that the possibilities have amplified the participation of younger people.

According to the Communication Authority of Kenya (2014) there has been high use of online streaming of TV, triggering a boom as major TV networks pump millions in improving their presence on online. A study performed in Kenya in January 2017 by Geopoll on people aged 18

to 35 revealed that the young people use 55% of their income on non-public care to boost self-image and very little on entertainment. However, there is no point out on how they utilize their time and money on job creation through ICT or entrepreneurship, which can also answer the question of how Youth fund is supporting battle unemployment through expand mortgage uptake to fund modern adolescence startups.

Bridland (2006) observes that it is no longer adequate to see involvement in phrases of the components of participation repeated in a variety of publication. However, Percy-Smith and Malone (2001) contend that authentic participation should be inclusive to the place the machine accommodates participation, and no longer integration, whereby participation works in predefined methods in defined structures. The digital media proceed to facilitate participation of the formative years in a number of spheres in life by fulfilling vital pre-conditions. It permits the youth to develop, share, critique and utilize digital media content material (Asthana, 2006). In being attracted to digital media, the youth seek to study about new trends in connection to the world surrounding them and in doing so, youth carry a unique knowledge and perspectives. Both ordinary (mainstream) and participatory digital media such as community digital media, furnish ample possibilities for younger humans to make their personal digital media.

However, participatory language has been utilized with strict mediated spaces to enumerate younger people's work on social networking and online platform, inclusive of social media channels such as Facebook, Instagram, You Tube and Twitter, among other digital applied sciences like cellular digital apps and video (Ito et al., 2009; Jenkins, 2006). He adds that there's

a unique activity in appreciation how youth involvement in arbitrated circumstances can foster

civic engagement, information and civic participation amongst the early life (Rheingold, 2008).

IYF (2009) in its study that looked at youth livelihood needs found out that the young people

enjoy a more to learn about options available for livelihood. Consequently, knowledge acquired in

formal class only prepared them for office jobs, which are rare to find in today's society. NPI

(2008), however disagrees noting that youth always are alive to the setting and demands of their

immediate surroundings. The study, which sought to determine awareness levels among the

youth, 84% signaled in affirmative to the knowledge of existence of youth fund. But they did not

have information regarding details on how YEDF is addressing their problems. This talked about

channels of communication used to reach out to the youth like the case of Youth Fund. However,

according to A. Awogbenle and K. Chijioke Iwuamadi (2010) in their Research Paper titled

Youth unemployment, it showed that unemployment among the youth is reflected by the state of

economy in the country they belong. This infers that youth unemployment dependent hugely on

the country's economic status. Chances for the youth to secure formal employment can easily be

measured by the GDP growth, which stands out as critical pointer influencing employment

opportunities.

2.2.1   Dimensions used for youth participation

A broad debate has emerged focusing on numerous facets and scope of citizens' involvement and

how they are involved in affairs of the public and the applicability of these baselines to younger

people. It is evident people construe differently what it means to be participatory in an issue of

public agenda. Pateman (1970) referred to participation to a vast range of specific conditions with

the aid of unique humans pointing out that the time period tends to suggest that any specific, significant content material has nearly disappeared. Arnstein's (1969) hierarchy notes that citizen involvement is viewed as one of the basic and highly influential participation theories as it differentiates the concept of participation especially in relation to coverage contexts. The ladder (hierarchy) is subdivided into two groups, one being manipulation and therapy (non-participation); information, consultation and second placation (tokenism), which entails partnership, delegated responsibility and control of citizens.

Arnstein's theory rests on the statement that citizen participation is citizen power. She argues that participation cannot be besides distributing power. It is the redistribution of energy that allows the have-not citizens, at present excluded from the political and monetary processes, to be deliberately protected in the future. Arnstein's typology of eight stages remains a key theory in the construction, analysis, and evaluate of participatory policies, its approaches and practices, notwithstanding some legitimate criticism often times is focused at the hierarchical and sequential nature of the model. This model suggests that participation can be built in a precise hierarchical order and that it takes place in a particular sequence. It is therefore vital to note that these hierarchies of participatory practices factor to the challenge or even impossibility of achieving full participation.

(Pateman, 1970) is considered a normative perfect to try for whilst understanding that the person will never reach it (Cammaerts and Carpentier, 2005). Thus, the youth want to advocate the notions, which capture the reality, rather than the elusive ideal of participation. Participation as described and mentioned above, explains why in political concept literature, it tends to be

differentiated into a range of levels of participation. Complementarily, Pateman (1970), added the beneficial distinction between full and partial participation, whereby the former refers to equal determine the consequence of decisions' for all individuals and the latter to a consultation.

According to the International Journal of Adolescence and Youth, Kenya's most considerable and unexploited asset is the youth. Developing and implementing fantastic strategies, insurance policies and programmes to mitigate the dangers and challenges the young people face ought to be a great deal more of precedence to the government. So when the authorities in 2006 launched techniques for addressing childhood unemployment, a Youth Enterprise Development Fund (YEDF) was formally launched in February 2007. It used to be then changed into a national organization in May 2007. This was followed via the Kazi Kwa Vijana programme initiated to create jobs for the youth. But that has been viewed by using critics as political gimmick to hoodwink Kenyans that the government is worried about the plight of the youth. This will offer digital media credence of the have an effect on the media has had on the uptake of loans.

2.2.2 Digital Media and Information Literacy

Information and knowledge have always been imperative property for human beings' consumption and use for sustainable development. In order to meet their needs, prosper and innovate, it is necessary to make sure that human beings have the prerequisite knowledge, skills, and attitudes to be triumphant in the course of all levels of the existence cycle of each information and digital media (Moeller, et. al. 2011). Various definitions have been superior to provide an clarification for Media and Information Literacy. UNESCO (2013) document suggests that Media and Information Literacy is about first the understanding of the function and aspects of media,

secondly prerequisites underneath which media operates, third how to generate and critique media content material and fourth the use of ICTs and different digital media capabilities for participation in public speak and learning.

According to Tornero and Varis (2010), digital media and literacy relates to the ability of a character to speak and make use of the media competently. Indeed, Varis argument depicts the theme of this study, which sought to establish the role of digital media in promotion of Youth Fund. This discusses how YEDF has utilized this diffusion of innovation to attain required target numbers for uptake of loans. Consequently how have the youth in Kenya utilized the digital media competently to empower themselves and grow business?

Similarly, the European Commission defines media literacy as the achievable to get right of entry to the media, apprehend and severely consider one of a kind media factor to communicate in a range of contexts (UNESCO, 2010). Acknowledging the multiplicity of definitions of the concept of Media and Information Literacy (MIL), some practitioners have hence most fulfilling frameworks for understanding MIL. For example, the UNESCO (2013), Media and Information Literacy Framework focuses on: a) hold close and the features of media and other records providers in democratic societies; b) grasp the stipulations under which those aspects can be fulfilled; c) recognizing and articulating the want for information; d) finding and gaining get right of entry to relevant information; e) organizing and severely evaluating media content; f) ethically conveying data to audiences; g) leveraging ICT capabilities to procedural information; h) have interaction with media and specific records carriers (UNESCO, 2013: p. 13).

2.2.3 Digital Literacy: Key Concepts

Consideration to be digitally literate is a dynamic and a process that continues where a person always seeks to update his absorption through new technological tools, Apps and any other means used to build skills with these technologies. However, more critical is the use of technology to attain their needs and goals (Jones, Johnson & Gruszczynska (2015). Ironically, people may be enjoying varied phases of different technologies at similar time where for instance, one may be using email competently for education and work related but will fare on poorly in regards to social media and will require time to feel comfortable and experts utilizing it in same settings.

Utilization for technology to complete real world tasks marks a crucial difference of Foundational Skill Building and 21st Century Skill Building. A real world task indicates a task where youth accomplish to attain real goal as opposed a job done only to show learning of a concept. Consequently, this focusses on the objective of this study on how the Youth Fund has utilized digital media to boost loan uptake to boost their business ventures. Failing to offer required opportunities to the youth, who command a large population in society, could have huge political, social and economic consequences to any government. Therefore working fully with the young population is no longer an option but an authoritative act in the development process every government must seize and control (GOK Vision 2030, 2007)

These preconditions and aptitudes incorporate access to innovation and impact, municipal learning, introduction to data, proficiency and relational abilities. As the expanded utilization of data advancements has encouraged another participatory condition, this investigation will try to contend that computerized education aptitudes have turned out to be profoundly persuasive in

engaging youth exercises. Accordingly, computerized proficiency abilities ought to be considered as a forerunner range of abilities. By empowering youth to utilize different data innovation instruments with which to accumulate and process data, computerized proficiency abilities can likewise compliment the improvement of other forerunner aptitudes and preconditions, for example, city and political learning social event and access to data. So it would be important to study the role it has played to increase awareness of the Youth Fund in general.
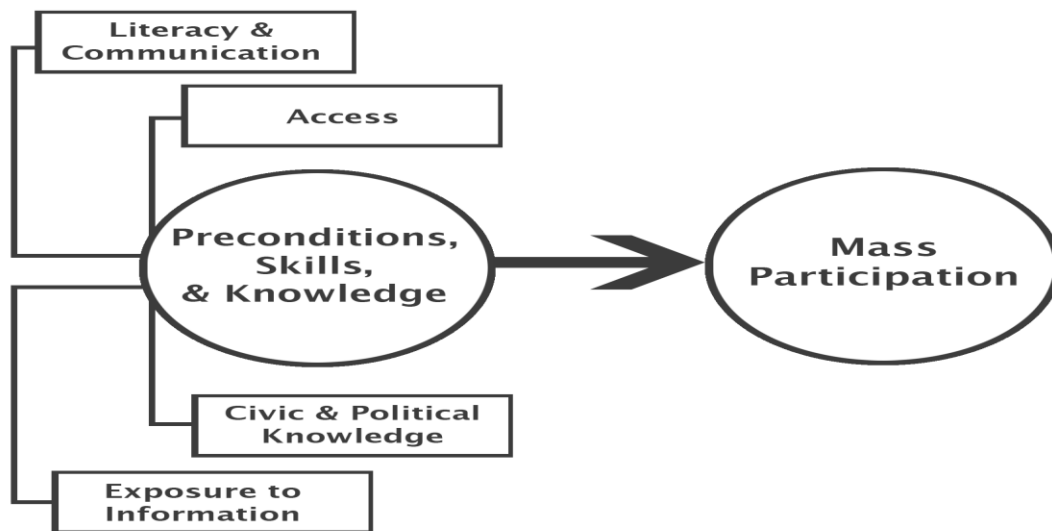
Figure 2.1: *Relationship between Antecedent Resources and Mass Participation*

- *Adopted from* Political participation in the United States. Third Edition (2000). Washington, D.C.

Past research has inspected the nearness of "asset prerequisites" that are vital for mass support, for example, particular abilities, preconditions, and learning (Wilhelm, 2000; Delli Carpini and Keter, 1993; Brady, Yerba, and Schlozman, 1995; Hargittai, 2003). Work in this field has uncovered that those with more elevated amounts of access to precursor aptitudes or information will probably partake. While support preconditions and aptitudes are regularly gained because of different educational encounters irrelevant to a man's mass investment exercises, they can likewise be

learned because of a premium or want for mass interest (Wilhelm, 2000; Verba, Schlozman, and Brady, 1995; Lijphart, 1997). Figure 2.1 shows the relationship of forerunner abilities, preconditions, and information with mass investment and how they serve to impact levels of support.

Be that as it may, after the year 2000, confirmation of the utilization of advanced instruments for data introduction indicated grimmer results. Hargittai (2003) discovered that throughout political learning gathering exercises over the Internet, people in general needed modernity in hunt and data recovery aptitudes. This brought about a smaller scope of data that would be devoured by clients, along these lines diminishing the capability of the Web. With the capacity to modify data streams, Karmark and Nye (2002) propose that the Web could advance a fracture impact caused by the absence of wide intrigue thoughts out in the open data channels and online news media.

Different researchers declare that a "reverberate chamber" could be made from this specialization of data streams, with people in general passing up a great opportunity for key snippets of data that are basic to framing conclusions and educating mass support (Sunstein, 2007; Jamieson and Cappella, 2008; Stroud, 2011; Chadwick, 2006). These researchers perceive that the capacity to get and assess data from a few sources is turning into an imperative piece of mass investment and recommend endeavors to remediate these potential difficulties ought to be utilized. This would be prudent to be utilized by youth fund to attain their targets of loan uptake. However, there has been no study on the same, which underscores the justification of this study.

2.3   Theoretical Framework

McCombs and Shaw (1972) introduced their notion of media agenda-setting theory by quoting Cohen's (1963) epigram that stated: The press might not be successful much of the time in telling people what to think, but its stunning successful much of the time in telling people what to think about. In more practical terms, agenda-setting theory has thus been defined as the idea that the new digital media, by their display of news, come to determine the issues the public think and talk about (Severin and Tankard, 1988, p.164).

The theoretical framework adapted for this study was built on the assumption that the beliefs and traditions that the youth startup loans, the entrepreneurship skills and the business mentorship programs are service delivery strategies critical for producing the awareness required to promote uptake of loans and inspire more youth to revert to innovative ways to pull out of poverty and dependency on office jobs. The researcher's goal for this project was to analyze how the possession of digital literacy skills influences youth participation to promote uptake of YEDF loans. To avoid false results, the researcher used control for demographic factors and identification, all of which influenced a person's partiality for mass participation. The primary argument in this study is that digital literacy is now an antecedent skill for youth participation. As such, the study suggested that it should join the ranks of other required resources that citizens need for effective participation.

2.4   Kenyan Situation

According to the International Labour Organisation (ILO), in their report on Global Employment Trends for Youth 2012, there has been an increase of four million unemployed

young people by 2012. Munga, B and Onsomu, E (2014) nation that unemployment and underemployment proceed to be a predominant impediment to the full utilization of human resources in spite of incredibly sturdy financial increase evidenced in the region over the closing decade. Kenya's financial system growth has not widened sufficient to create job possibilities to absorb the youth looking for employment. According to the Kenya National Bureau of Statistics, in 2005/2006 the unemployment charge among the young people aged 15–24 was 24% in contrast to the usual unemployment of 13%, with the city and rural areas having unemployment rates of 20% and 10% respectively.

The National Youth Policy for Kenya recognizes that the youth are a key resource that can be tapped for the benefit of the whole country. Ministry of Youth Affairs and Sports (MOYAS) (2006) states that the policy – endeavors to address issues affecting young people by including broad-based strategies that would provide the youth with meaningful opportunities to realize their potential. It further states that the most frequent causes of unemployment in Kenya include: rapid population growth, poor dissemination of labor market information, skills mismatch, structural reforms, declining economic growth, and high cost of labor.

Proponents of agenda-setting theory have argued that the digital media makes certain political, economic, and social issues salient in the society (McCombs and Shaw, 1972). For example, Sonski, (2006) discusses the agenda-setting theory as being a combination of the digital media indicating the importance of stories or topics and their presentation of that priority resulting in an impact on public opinion. He argues that even if a person does not consume information directly from the digital media, they still can be prone to learning about the priorities

determined by the digital media through conversations with those who did in fact read, hear, or view the digital media.

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2.5   Assumptions of agenda-setting theory

The media Agenda-setting theory makes two main conventions: First, it contends that the media does filters and shapes reality but doesn't show the reality and secondly it states that digital media focus on a few issues and subjects leads the public to perceive those issues to be more important than other issues (McCombs and Reynolds, 2002). That mass media projects the agenda for every communication campaign, manipulating the attitudes, which are salience toward the issues." Information analyzed from the television, magazines and newspapers on what media has reported on agenda setting, according to McCombs, effects the relevance with regard to policy making. Consequently how the media, especially digital media has influenced youth towards certain course in society will inform YEDF utilization of the same to propagate its course.

2.6   The Youth Enterprise Development Fund (YEDF) Initiative

The Youth Fund is a government initiative registered under the Ministry of Public Service, Youth & Gender Affairs. Set up on 1st February 2007, the Youth Fund aims to tackle the undertaking of youth unemployment in the country. It is part of Vision 2030 under the social pillar. By Youth Fund disbursing loans it aims to create employment opportunities for young people through entrepreneurship. This is completed by means of presenting financial help and enterprise development services to youth owned enterprises. The Fund seeks to flip youth into job creators and now not job seekers.

The Youth Fund has provided loans to youth owned enterprises to enable them grow their businesses. In its latest report, the National Government public information portal *www.delivery.go.ke* states that in 2013, Sh4.9 billion was accessed by 407,793 young people to start or grow their enterprises within a period of six years from 2007 to 2013. Though the initiative was started back in 2006, this was a major step in being able to reach as many youth as a possible compared to the previous government of President Mwai Kibaki, which they had replaced. In the current status, according to GoK (2016), Sh7 billion was disbursed to an additional 492,752 young people to start or grow their enterprises within the last four years which was 144% increase with a reduction of loan processing period by six weeks representing 75 per cent speed rise in processing the loans. This has impacted positively in empowering the youth and help deter many youth from antisocial behaviors through meaningful and gainful engagement which has enhanced youth economic involvement, improved youth living standards, increased formal, self-employment and earnings of vulnerable youth.

However, there has not been any confirmation or proof to show how these increases in accessibility to Youth Fund loans was attained. Though GeoPoll research (2016) shows youth in Kenya are among the most connected to the internet within Africa, the Youth Fund has not indicated how it has exploited the youth presence on the internet to help increase uptake of loans and access of its information online. But what has been categorical has been the need to push up the numbers of loan applicants by the Youth Fund administration. However, there are no reports indicating if they reached their desired targets or if there was any cultural barriers or any other geographical or psychographic challenges in attaining this feat. Though information on the Youth Fund website (GoK 2016) indicates that they were involved in creating awareness so as to tap in more young people, it does not specify if it was done on any digital media platform. It indicates that they have held countrywide training on awareness and the need to secure loans to start business enterprises but didn't specify if digital mediums were utilized. The Youth Fund also launched a countrywide awareness programme to educate the youth on the fund's products with the view of encouraging them to utilize such opportunities.

The fund also made it important to consider religious factors that may hinder uptake levels countrywide like urging Muslim Youth to come forward and access loans from the Youth Fund to do business. The Fund reported on its website and Facebook page (*@youthfund.kenya)* that it made its loan products sharia complaint thus making them acceptable to youth in the Muslim community. Therefore Muslim youth stand to benefit from various products offered by the Youth Fund including the recently launched Bid Bond and LPO financing loan. The loan will enable them to take full advantage of the affirmative action on access to 30% of government procurement opportunities set aside for youth, women and persons with disabilities.

2.7 Summary of Literature Review

This chapter reviewed existing literature that would give insight to the study on the influence of digital media in creating awareness on job creation amongst the youth. Having considered the available literature, the main gap that emerged was that the nexus between the digital media, youth and unemployment is insufficiently covered in the available literature and that it also lacks specificity to situations in developing countries. This thus informed the need to carry out a study to collect and consider primary data to examine the influence of digital media in creating awareness of job opportunities for the youth in Kenya. Also, the forgoing literature review considered McCombs and Shaw's Agenda-setting theory, whose core proposition was that issues that have always received much attention may be perceived to be the most important when they are covered frequently and prominently and thus the audience will always regard the issue as more important. This assumption provided a suitable conceptual basing for analyzing the case study and drawing conclusions out of the data.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0   Overview

This chapter focuses on the methodology used in this study and provides a general framework for the research. The chapter presents details of the research design, target population, sample and sampling procedures, description of research instruments, validity and reliability of instruments, data collection procedures, data analysis techniques and ethical considerations while conducting the study. According to Ogula (2005) a research design is a plan, an arrangement and tactic of examination to obtain answers to research questions and control variance. Additionally, a study design is the plan of action the researcher adopts for answering the research questions and it sets up the framework for study or is the blueprint of the researcher (Kerlinger, 1973). The target population will be youth who have been funded by Youth Fund in Nairobi and Machakos counties. The sample size and data collection instruments will be Focus Group Discussions and an interview schedule. The researcher will discuss analysis procedures and ethical issues to be considered in the study.

3.1   Philosophical Paradigm

Positivist philosophical assumption for knowledge development was utilized for quantitative phase (Creswell, 2012). This relied on mathematical information to determined truth. The study then drifted to the constructivism philosophical assumptions (Creswell & Clark, 2011) for the qualitative segment. Subjective research is "a request procedure of comprehension", where the analyst built up a "mind boggling, all-encompassing picture, broke down words, reports point by point perspectives of sources" (Creswell, 1998, p. 15). At last, it delivers a comprehension of the

issue in light of various logical components (Miller, 2000). Subjective information from interviews with youth and workers of YEDF on the part of computerized media in the take-up of YEDF was gathered and broke down so the examination would clarify, and expand on the quantitative outcomes acquired.

According to the United Nation's report (2012), youth unemployment is one of the most pressing socio-economic problems facing most developing countries. The Government of Kenya has been improving efforts aimed at increasing employment opportunities for young people. Despite increased digital media space and emergence of new digital media platforms, digital media usage among the Kenyan youth has largely been for social interaction and communication. It has not been adequately leveraged as a powerful tool for creating interaction, participation and encouraging the youth to take up crucial development programmes initiatives.

This research will use Youth Fund initiative as illustrative cases to determine how the digital media have influenced the youth in the uptake of the fund programmes. It will also find out the type of digital media platforms used by the government to bridge the gap and to enable the youth to access information on the availability of funds, how the same is channeled and determine digital media literacy skills required by the government for the youth to access funds. It will also highlight the challenges faced by the youth in accessing and using information on the fund.

3.2   Research Design

The study was conducted in Nairobi and Machakos counties, with respondents who had received loans to boost or start business enterprises from the Youth Fund. The number of beneficiaries

from Nairobi according to Youth Fund (2016) stands at 2604. Indeed in a status report by the Youth Fund (2016), Nairobi has the highest number of beneficiaries to the fund. Machakos County has 808 beneficiaries, which provided the researcher the opportunity to study agriculture based entrepreneurship activities not found in Nairobi. According to Youth Fund statistics, the two counties are cosmopolitan and they are tagged as active in Youth Fund uptake based on their development reports. The researcher will only analyse responses from youth who are beneficiary of the Youth Fund. The findings of the study will be limited to these counties.

Quantitative data will be obtained from the interview schedule while qualitative data will be obtained from four focus group discussions. The research will report and describe the role of the digital media to promote uptake of Youth Fund. The youth in the two counties will also be subjected to various continuous assessments. This will help the researcher to know the existing dependent variable, which is in this case is role of digital media in the uptake of Youth Fund. The study will adopt a descriptive survey design, which will focus on gathering data that describe events and actions of youth in accessing loans from the Youth Fund and then organizes, tabulates, depicts, and describes the data collection. According to Orodho (2005), "descriptive survey design is used in preliminary and exploratory studies to allow researchers to gather information, summarize, present and interpret for the purpose of clarification."

3.3   Research Location

The study was done in Nairobi and Machakos counties. Youth from this region have various socio-economic backgrounds. Limited funds and time prompted the research to restrict the location of the study to these two counties, which were nearer to the researcher and easily

accessible. Additionally, according to Youth Fund (2016), youth in major towns and capital city Nairobi are more conversant with use of internet and digital media to access information on loan services compared to those in peri-urban and rural counties. The variance in distance of youth from counties like Machakos hinders their access to sub-county YEDF employees and some face challenges in accessing reliable internet connectivity. Moreover, Nairobi county youth mainly focus on small business enterprises while Machakos other rural counties have majority of youth working on horticultural and agriculture based enterprises. This justified research on the two counties.

3.4   Target Population

According to Ogula, (2005), a population refers to any group of institutions, people or objects that have common characteristics. The target population for this study will constitute all the 3,412 youth in Nairobi and Machakos counties out of the total 900,545 youth countrywide, who have secured loans from Youth Fund and utilized it for their own development projects. Statistics show that, after its launch in 2006, the Youth Fund grew and by 2013, Sh4.9 billion had been accessed by 407,793 young people to start or grow their enterprises. However, according to the government delivery website https://www.delivery.go.ke in the last four years 2013-2017, Sh7 billion was disbursed to an additional 492,752 young people countrywide to start or grow their enterprises with the loan processing period reduced from eight weeks to two weeks. This brings the total number to 900,545 youth as beneficiaries.

3.5   Sampling Procedures and Sample Size

A sample is a smaller group acquired from the available population (Mugenda and Mugenda, 1999). This subgroup is purposely picked as a representative of the whole group enjoying similar traits and attributes. Every youth that is reached out to be studied is known as a subject, respondent or interviewee. According to Ogula 2005, sampling is a technique of selecting a sub-group from a population to take part in the study. These selected individual represent the larger group, that is being studied. For the purpose of this study, they are the youth who are enjoying loans from Youth Fund. The research applied random sampling to get the required subject cases for the interview schedule.

3.5.1   Determination of sample size

According to Feles (1971) a variety of parameters and assumptions about population can be used to estimate sample size. He argues that to estimate a sample, the researcher must consider acceptable confidence levels, otherwise known as PE^2. Generally, PE is generated from a normal curve and ranges from 95% to 90%. For the purpose of this study, we will take 95 percent confidence level therefore making PE to be 0.05.

He further suggests that researcher estimates the probable proportionate (Pt) that can deliver the most accurate results (similar methods, suggests Mugenda (1999) that 51 per cent of population is acceptable to use. For him, he suggests that any figure 70% and above delivers good result. This study adopts a 70% (0.7) thus Pt = 0.7. From this, the researcher used the following formulae:

$$n = \frac{2^2 (Pt)(1-Pt)}{PE^2}$$

$$\frac{4(0.7)(0.3)}{(0.05)\,0.05} = \frac{0.84}{0.0025} = 336$$

Where: **n**   = Sample size

      Pt   = Probable proportionate (expressed as decimal)

      PE   = Acceptable confidence levels

Note: The above is also cited in other texts as fisher's formula.

The respondents used in the study will be restricted to youth groups that accessed loans from the Youth Enterprise Development Fund. This study will select its cases from Nairobi and Machakos counties. According YEDF Nairobi and Machakos counties had 3,412 beneficiaries. Nairobi County alone has 2,604 beneficiaries while Machakos County has 808 recipients of the YEDF loans. The distribution of the study cases will be done proportionately for the two counties: that is Nairobi at 77% and Machakos 23%. From the fisher's formula shown above, this study will have 336 respondents in both counties. Therefore Nairobi will have 259 respondents (77%) while 77 respondents will be drawn from Machakos (23%).

3.5.2   Selection of cases for study

With a sample size of 336, selection of respondents from Nairobi will constitute 77% while Machakos will have 23%. Below is how the selected cases were attained.

Nairobi:

$\underline{77 \times 336}$ = 258.7 **round off to 259 cases**
  100

Machakos:

$\underline{23 \times 336}$ = 77.2 **round off to 77 cases**
  100

The 259 respondents in Nairobi will be selected from 9 out of 17 constituencies. Using simple random sampling, the researcher serialized all 17 *Nairobi constituencies in Nairobi* by numbering

them from 1 to 17, placed them in a vase and drew the first nine. The selected nine constituencies were Makadara, Embakasi East, Langata, Mathare, Kasarani, Westlands, Kamkunji, Embakasi South and Starehe. In each of the constituencies, the researcher interviewed the first eight groups on a list prepared by Youth Fund employees at the sub-county level. In the event any of the eight groups selected was unavailable, the researcher picked the ninth group on the list. The table below shows how the respondents were selected from each of the nine constituencies in Nairobi.

Table 3.1   Respondents from Nairobi

Constituency	No. of Loans	Per cent	Respondents selected
Makadara	219	16.3	42
Embakasi East	178	13.3	35
Langata	114	8.5	22
Mathare	134	10.0	26
Kasarani	182	13.6	35
Westlands	84	6.3	16
Kamkunji	162	12.0	31
Embakasi South	124	9.2	24
Starehe	145	10.8	28
Totals	**1342**	**100**	**259**

Machakos has 808 beneficiaries, which translates to 23% of respondents. The researcher used simple random sampling to select the first four sub-counties by serializing all eight Machakos constituencies and numbered them from 1 to 8, placed them in a vase and drew the first four. The selected four constituencies were Machakos Town, Matungulu, Kathiani and Mavoko. The table

below explains how the researcher selected respondents from each of the four constituencies in Machakos County.

Table 3.2   Respondents from Machakos

Constituency	No. of Loans	Per cent	Respondents selected
Machakos Town	123	29.0	22
Matungulu	102	24.0	19
Kathiani	106	25.0	19
Mavoko	92	22.0	17
Total	**423**	**100**	**77**

The research applied snowball sampling, which is a nonprobability sampling technique so that existing study subjects don't influence future subjects who might be their friends.

3.6   Research Instruments

The researcher used interview schedule and focus group discussions to gather data from the youth about the role of digital media in the uptake of YEDF loans.

3.6.1   Data Collection Instruments and Tools

The main data collection instruments are Interview Schedule and Focus Group Discussion. These were used for the sole purpose of collecting primary qualitative data. Additionally, the Interview schedule will be used because of its potential in reaching out to a large number of respondents within a short time, it offers a sense of security (confidentiality) to the respondent and it is objective method (Owens, 2002). The Interview schedule is divided into four main areas of

investigation. The first part captures the background and demographic characteristics of the respondents. Other sections are organized according to the four research objectives.

3.7 Validity and Reliability of Research Instruments

3.7.1 Validity

Validity refers to the degree to which evidence and theory support the interpretation of test scores entailed by use of tests. The validity of instrument is the extent to which it does measure what it is supposed to measure. According to Mugenda and Mugenda (1999), Validity is the accuracy and meaningfulness of inferences, which are based on the research results. Therefore, the researcher carried out a pilot study within University of Nairobi asking three students, who were not from Nairobi or Machakos counties, but are beneficiaries of YEDF. The pilot study helped in shaping of questions as well as in establishing time taken to complete the interview. Response obtained from the pilot study helped the researcher to revising the interview schedule questions to ensure that it covered the objectives of the study. Furthermore, it provided an opportunity to correct shortcomings in the research design. The researcher was helped administer the pilot study by two research assistants.

3.7.2 Reliability

Reliability is the ability of a research instrument to consistently measure characteristics of interest over time. The researcher will measure the reliability of the interview schedule to determine its consistency using the test and re-test technique. The researcher administered a test of the interview schedule to three respondents and reviewed their answer. The same test was repeated after two weeks. The scores obtained from both tests were correlated to get the coefficient of

reliability. A reliability coefficient is calculated using the spearman-brown prophesy formula to indicate the relationship between the two sets of scores obtained. The coefficient was obtained using the formula below:

Reliability of scores on total test = 2x Reliability for ½ test

1+ Reliability for ½ test

3.8   Data Collection Process

The researcher, with two assistants, distributed the interview schedule and held three focus group discussions with YEDF employees. During the distribution of the interview schedule and the focus group discussions, the purpose of the research was explained.

3.8.1   Data Analysis Procedure

Both quantitative and qualitative approaches were used for data analysis. Quantitative data from the interview schedule was coded and entered into the computer for computation of descriptive statistics. The IBM Statistical Package for Social Sciences (SPSS version 23) was used to run descriptive statistics such as frequency and percentages so as to present the quantitative data in form of tables and graphs based on the major research questions. The qualitative data generated from open ended questions and the focus group discussions was categorized in accordance with research objectives and reported in narrative form along with quantitative presentation. The qualitative data analysis method was used to investigate all open ended questions and reinforced the study on quantitative data.

3.8.2   Ethical Considerations in research involving human participants

The researcher disclosed to the respondents about the study that it was meant for academic purposes by using introductory letter and a copy of certificate of fieldwork from the University of Nairobi (See appendix 8). The researcher sought informed consent from everyone participating in the program, and ensured that information given was confidential. It was clarified that the respondents' cooperation was deliberate and that they were at liberty at any time to pull back during the period of the research interview was being conducted. Respondents were not pressured or forced to answer the questions and the research made sure anonymity of the respondents was protected. The study avoided bias, fabrication of data and plagiarism by reporting facts as received from the respondents and the source of information were acknowledged. After defending this thesis, the researcher was awarded a certificate of originality (See Appendix 9) and thereafter a certificate of correction was issued (see appendix 10).

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATIONS

4.1   Introduction

The study sought to determine whether digital media is a factor that influences uptake of Youth Enterprise Development Fund in Nairobi and Machakos counties. This chapter has two major segments. The first describes the demographic characteristics of the respondents — age, gender, affiliation to mentorship organization, highest level of education, years in Business and amount of loan received from YEDF by the respondents. The second section of the chapter discussed the findings of the study, it scrutinized and interpreted data sourced as guided by the research objectives. Data was collected from the selected respondents using an interview schedule and focus group discussion.

4.2   Background Analysis

4.2.1   Group Demographics

This section discusses the age, gender, level of education, affiliation to mentorship organization, duration of engagement with YEDF, type of enterprise involved and the amount of loan received by the respondents.

4.2.1   Gender of respondents

Figure 4.1: Gender
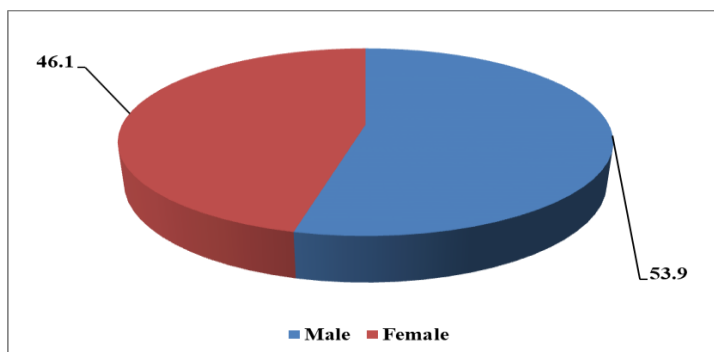
Figure 4.1 shows that male respondents were 53.9% compared to females who were 46.1%. This shows that the number of youth, who are enjoying loans for start-up group business in both counties, has more male than females. However, this compared to other government funding initiatives like Uwezo Fund and Inua Jamii, it looks almost balanced. However, the small variance of 7.8% indicates that more loans need to be granted to female applicants to bridge this gap and YEDF would take this as a way to help boost uptake of loans by granting more loans to the female gender.

4.2.2 Age of respondents

Table 4.1: Age of the respondent in years

Age Group	No	%
21-25	124	37
26-30	87	26
31-35	125	37
Total	336	100.0

From table 4.1, the respondents' age ranged from 21 to 35 years. Where those who range from 21-25 years were 37%; 26-30 were 26% and 30-35 years were 37%. This shows that most of the respondents using Youth Fund loans are aged between 21–25 and 31–35 years. However, the YEDF defines youth as young people aged from 18 years to 35 years. Indeed it is clear from the results that those falling within age 18-20 have not been tapped. This could partly explain the low uptake of loans (Osumba 2016), who said only a small fraction of youth in Kenya have accessed loans from YEDF (appendix 3).

4.2.3 Affiliation to mentorship organization

Figure 4.2: Are you a member of any mentorship organization?
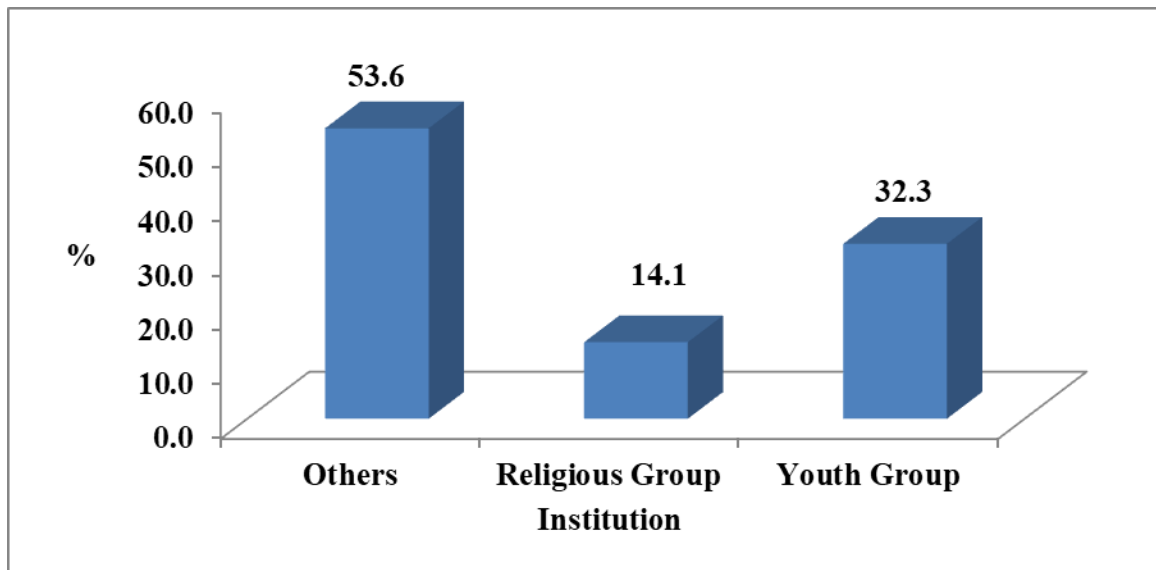
Figure 4.2 shows that 53% of the respondents are members of other mentorship groups ranging from social *chamas*, Merry-go-round and welfare groups. The result indicates that 14% are members of religious group while 32% belong to youth groups. This shows that over 67% of the youth in the two counties are affiliated to groups that have other interests other than what YEDF is looking for and have other friends not enjoying loans from the fund who need to be tapped. This indicates that YEDF needs to do more awareness campaigns so that the can attract other youth, currently not accessed in other groups, to apply for loans to startup their ventures (Appendix 2).

4.2.4 Youth level of education

Table 4.2: Level of Education

	No	%
Secondary	58	17.3
Tertiary College	120	35.1
University Degree	95	27.9
University (Postgraduate)	14	4.6
Others (Primary and below)	49	14.9
Total	**336**	**100**

Table 4.2 shows that out of 336 respondents, 17% of the youth had secondary education, 35% have tertiary college education, 27% have university level and about 5% have postgraduate, while 15% had primary education and below. This shows that majority of the youth have formal education, which is appraised by YEDF before loans are disbursed, which is an endorsement of the Government's campaign to zero illiteracy rate by 2030. Therefore YEDF need to exploit this and by providing simple text information on online platform to help the respondents learn more on how they run their startups.

4.2.5   Period in business

Table 4.3   Years in business under YEDF

Years in business	Frequency	Percentage %
Less than 1 year	55	16.1
1-2 years	97	29.1
3-4 years	44	13.0
Over 5 years	140	41.8
Total	**336**	**100**

Table 4.3 indicates that 16% of the respondents have been in business for a period of

less than one year, those who have run business between 1-2 years stand at 29% and those who

have working on their business for 3-4 years are 13% while for those with over five years'

experience in business are 42%. About 58% of the respondents have been in business for four years and below.

4.2.5.1   Repayment of loans

Table 4.4   Loan repayment

Comments	Frequency	Percentage %
Yes	336	100
No	0	0
Total	**347**	**100**

From table 4.4, it shows that all the respondents are repaying their loans. This infers that respondents are committed to repay the loans, which is a pre-condition by YEDF before any appraisal is done to refinance the youth groups for growth and expansion loans in future applications. The repayment of loans by the respondents shows that YEDF is meeting its goal to empower and make youth start own business. It fits in the general assumption that YEDF initiative is a good venture by the government to tackle unemployment by supporting innovation by youth to be job creators. It also concurs with UNESCO (2016) youth program, which describes youth to be creative, with potential and the capacity to make change happen – for themselves, their societies, and for the rest of the world.

4.2.6   Type of business

This question sought to know what type of businesses does the YEDF loans fund. The respondents indicated that they are engaged in two broad based areas, agricultural and commercial enterprises, influenced by their innovation and surrounding. Respondents businesses ranged from retail shops, grocery, saloon, butcheries, green house, pig farming, car washing and brick making

to garbage collection. From interviews carried out with sub-county YEDF employees, their information indicated that most of respondents from Machakos County are in small scale manufacturer, horticulture and farming business while Nairobi County has most beneficiaries in small scale businesses like running kiosk, saloon, butchery or car wash. This information infers that the youth in urban areas are more interested in business that attracts and serves the needs of the city (urban) population around then rather than agricultural enterprises, which is a challenge mainly because of lack of access to land, water and time taken to harvest produce. Those in rural counties like Masinga, Yatta, Kangundo, Matungulu, Kathiani, Mavoko and Mwala constituencies prefer agriculture/horticulture related businesses, not in small scale commercial enterprises beauty and hair salon, shops and butcheries.

4.2.7 Amount of loan applied

Figure 4.3   Loan amount awarded
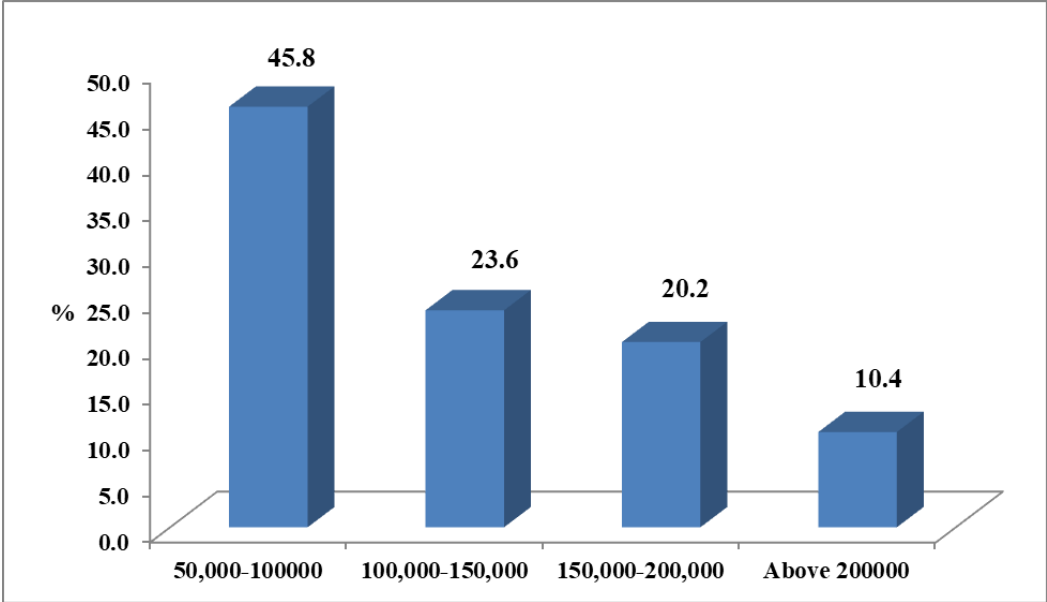
Table 4.3 indicates that 45.8% received loans between Sh50,000-100,000. Only 23.6% received 100,000-150,000 with another 20.2% accessing up to Sh200,000 while a small group representing

just 10.4% of the beneficiaries have secured over Sh200,000. The inconsistencies in loan disbursement according to YEDF (2016) were because of appraisal done by the management, years of youth in business and ability to write a good proposal. *Data from this researcher* found out that the respondents have challenges to come up elaborate business plans, which YEDF will appraise and agree to fund. However, when YEDF officers were asked if the fund offers training during a focus group discussion, they indicated that there has been little education done to enhance respondents' knowledge of writing up business plans.

4.3   Information on objective of digital media creating awareness of YEDF

This section will focus on the first research question, which is how YEDF has used digital media to create awareness among the youth about the availability of loans.

4.3.1   Loan Availability

Figure 4.4: How respondents knew about availability of loans before joining YEDF
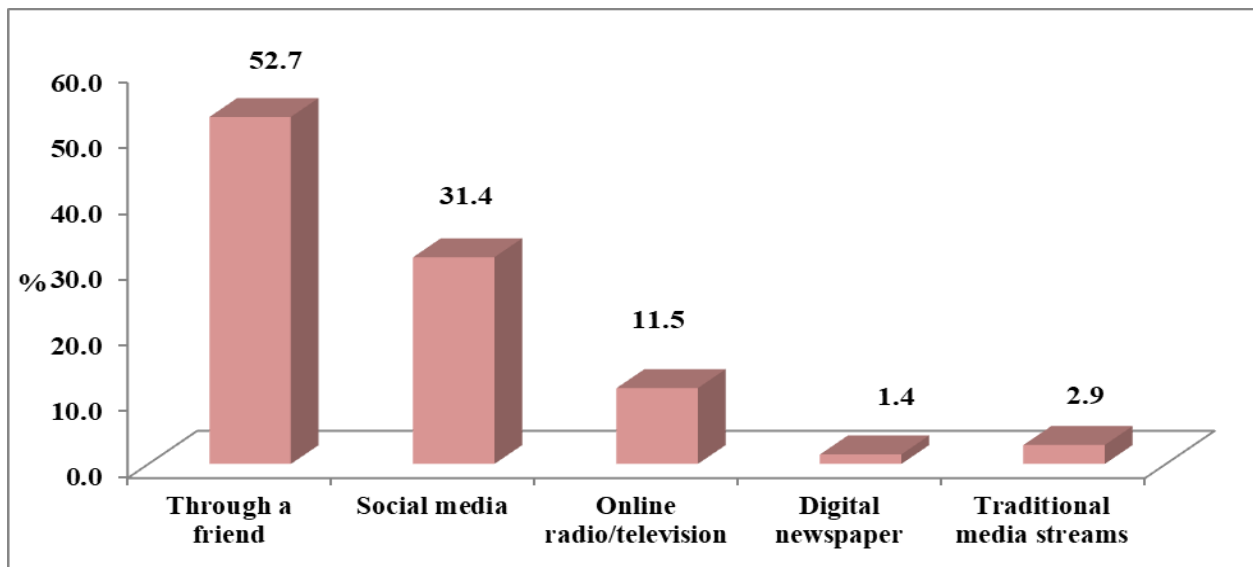
From the results shown in figure 4.4, over half of the respondent, before joining YEDF, knew about the fund from a friend (53%) while social media also played a role at 31%. Others included

53

online streaming of radio/television (12%), digital newspaper (1%) and traditional media streams (3%). Deduced from the information, there is a gap on the presence of YEDF digital platform in attaining the awareness level required. It indicates that the best way of communication would be inter-personal communication. Moreover, the table shows that in every 10 respondents only 3 (31%) knew about the funds' loans through social media. Indeed, during a focus group discussion, the respondents attributed the low awareness level to the absence of YEDF on other social media platforms beyond Twitter and Facebook. It also indicates that interpersonal communication (53%) still stands out as the best mode of communication to reach more youth. Social media, Online TV and radio broadcast and use of digital epaper combined make 44% implying that YEDF must work on improving use of its digital platform available.

4.3.2   Loan access information

Table 4.5: Information on access and use of YEDF

		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Data on digital media boosted awareness levels of YEDF	%	8.6	10.7	19.9	37.8	23.1
YEDF focuses on youth participation to improve service and communication	%	1.4	15.6	15.3	30.0	37.8
Use of online platform opens up YEDF access to many youth	%	0.0	8.6	5.8	45.5	40.1

From table 4.5, it shows that 61% of the respondents, after joining YEDF, agreed that information available on digital media boosted awareness levels of YEDF with only 19.3% strongly disagree or disagreeing. Another 19.9% remained neutral. This information shows that there is need to boost the online presence of YEDF, through online campaigns specifically targeting youth who are yet to join the fund to match the Communication Authority (CAK) report saying that Kenya

has 53% of youth using the internet. These gaps need to be filled to increase the access to loans and boost the YEDF goal of fighting poverty and unemployment. Moreover, 85.6% of the respondents agreed or strongly agree to use online platform, which opens up YEDF access to the youth while only 8.6% are dissenting.

4.3.3   Loan application online

Figure 4.5: Ease in online loan application
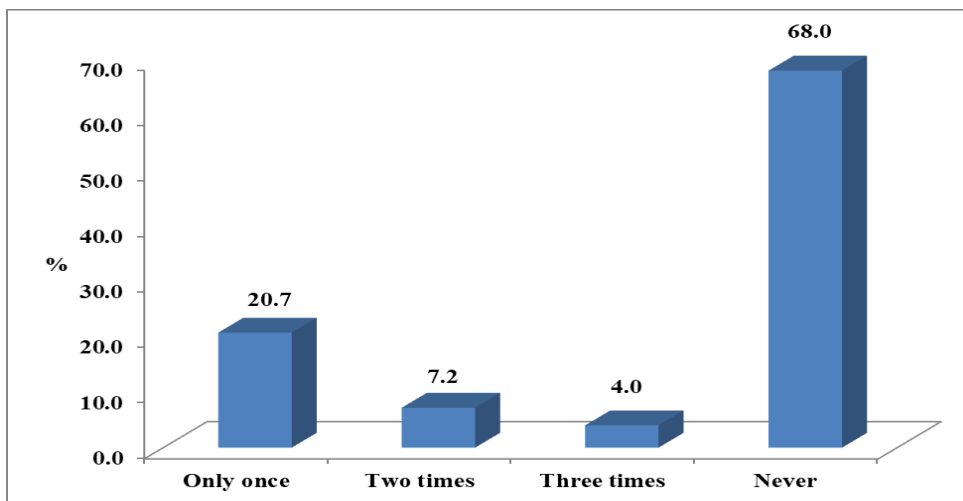
The figure 4.5 shows that 68% of the respondents had never used online loan application services provided by YEDF, 21% used the service once, 7% did it two times while 4% used it on three occasions. This shows that there has been low awareness created by YEDF to inform respondents to access loan application forms on the fund's website. This indicates that they must physically visit sub-county offices to get loan application forms (Appendix 2). YEDF, however, have presence on social media and website, but have not done enough to ease this burden of applying for loans by directing applicants to access the forms online on other platforms beyond Facebook.

From the focus group discussion on question five under awareness, which asked why the respondents chose to access loans from the fund, it was reported that it was faster and easier to be appraised and get a loan compared to banks and other microfinance institutions providing the same. Data from the fund (Osumba 2016) articulates the need for changes in YEDF to make it more accessible and relevant to the youth, especially those without business experience. This will see loan processing done within 48 hours of application. However, this will require application and appraisal to be done online, which currently is not available and underscores the importance of digital media in helping the YEDF boost uptake of loans.

4.4   Digital media as factor in YEDF Loan uptake

This section will focus on second objective, which is to determine the influence of digital media as a factor in uptake of youth fund loans.

4.4.1   Access and use of YEDF

Table 4.6: Information on access and use of YEDF

		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
All information regarding loans from YEDF are easily accessed online	No.	10	54	87	122	74
	%	2.9	15.6	25.1	35.2	21.3
The information online about YEDF influenced you to apply for a loan	No.	35	40	85	128	59
	%	10.1	11.5	24.5	36.9	17.0
Accessing the YEDF loans is easy using online platform	No.	15	78	90	95	69
	%	4.3	22.5	25.9	27.4	19.9
Information online is relevant to learn about YEDF	No.	0	30	38	174	105
	%	0.0	8.6	11.0	50.1	30.3
Officers educate youth on YEDF presence on digital platform	No.	35	26	24	180	82
	%	10.1	7.5	6.9	51.9	23.6

Table 4.6 shows that 57% of the respondents agreed or strongly agree that the information received from YEDF was sufficient for them to learn more about the fund and was easily accessed online. Only 19% disagreed while 25% remained neutral on whether the information online was of any benefit to them or not. This shows that a quarter of the respondents are have not been influenced by YEDF online presence and more need to be done to tap them. This indicates that YEDF online presence directly influences uptake of loans, repayments and management of the youth startup ventures or refinancing existing business. This concurs with the justification for this research, which underlined a World Bank working paper no 158 titled "The Media and Development What's the Story?" (Locksley, 2009), which suggest that the impact on digital media on younger people is profound.

Furthermore, half of the respondents 52.9% agreed that YEDF online information influenced the youth to apply for loans while 22.6% dissented with 24.5% not sure. More campaigns need to be initiated to focus on the other 47.1% respondents so as to increase their uptake of loans. Moreover, 80.4% of the respondents agreed that information online was relevant to them to loan about YEDF, but the fund still need to reach out to the remaining 19.6%. Another 75.5% of the respondents agreed that officers from YEDF educate youth on the fund presence on digital platform.

4.4.2   Use of YEDF digital media

Figure 4.6: How often do you visit the YEDF Online services?
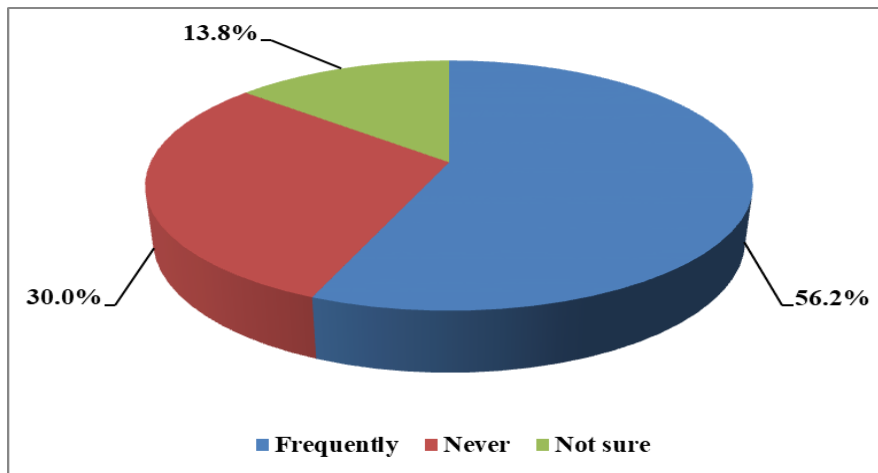
Figure 4.6 shows that over half of the respondents 56% often go online to seek information from the YEDF with 30% having never done so by opting to use manual systems and structures, especially visiting in person the Youth Fund sub-county offices for any clarification on information or appraisal of new products while 14% the frequency recorded of those seeking online services from YEDF. This implies that the Youth Fund need to do more to have this 44% access their information online to help reach more beneficiaries and those yet to join the initiative. It corresponds with CuteKid Staff, Teresa (2014) argument in the Literature review that the media has an omnipresent way tagged to the lives of modern youth and communications technology developments especially in new media, has pushed the media very close to young people's reach. Therefore YEDF need to use this closeness to its advantage to increase its loan uptake.

4.4.3 How Youth rate YEDF

Figure 4.7: Youth rate YEDF use of online services for empowerment

Figure 4.7 shows how youth rate YEDF online services in regard to their empowerment and expansion of business. It indicates that 76% of the respondents are satisfied with the services provided by YEDF online. The statistics also show that 49% (good), 8% (very good) and 19% (excellent) are happy they took up loans with the YEDF and are using it to empower themselves while 20% (fair) and 19 (poor) believe YEDF has not done everything possible to empower them. Indeed from focus group discussions with YEDF employees, it was identified that a small group of youth are challenged in repayment of their loans. This may be construed to mean that Youth Fund is attaining its goals though it needs to reach out to more youth, who are not already enjoying their services. These findings agrees with The UN report, which says younger people are increasingly recognized as significant agents in national development and no administration can afford to ignore them. This underscores the government initiative to address unemployment by creating YEDF to disburse loans and inspire innovation by the young generation to start business enterprises that will address their plight and create employment for themselves and help expand

and grow their businesses so they can employ more people and reduce rate of dependency and poverty in the society.

4.5   Challenges youth face in accessing YEDF loans

This section will focus on research objective 3, which is challenges youth face in accessing YEDF loans and other services to empower themselves and what society is doing to help them grow their business to be self-reliant and contribute towards creation of ore jobs to the youth. From the focus group discussion on question on what social challenges motivated respondents to join YEDF, it was found out that the respondents were looking out for work and some practice that will provide them with career readiness skills, which they failed to get because they are not in formal employment setting. The respondents linked the knowledge learnt in running their business as critical to being self-reliant where they can be trusted to run bigger projects. This inspired the youth knowing that despite their education qualification, these projects served as work-based learning opportunities and the work experiences are a critical component of preparing youth for transition to adulthood, where the society will easily accept them.

4.5.1   Loan repayment

Figure 4.8: Challenges in loan repayment

Challenge	Frequency	Percentage %
Attitude youth/officials	46	13.8
Low profits	60	17.9
Poor economy	38	11.8
Lack of market	59	17.3
Competition	10	2.9
Inadequate capital	59	17.3
Business performance	60	17.9
Others	4	1.1
Total	**336**	**100.0**

The respondents were asked to give their opinions about the repayment of YEDF loan and the challenges faced in repaying. According to figure 4.8, business performance and low profit margin were ranked by 18% of the respondents as their main challenge affecting repayment of their loans. Inadequate capital and lack of market both at (17%) were the second biggest problem the youth face. This was followed by youth and YEDF attitudes towards repayment at 14%. Poor economic situation and competition were also ranked by a number of respondents as key factors. This implies that for a business to be able to meet all its obligations it must be performing well, which calls in the demand for better communication from YEDF to enable the beneficiaries know how to market online and which business to venture in and where to situate the enterprise.

4.5.2 Challenges of business running skills

Table 4.7: Information on access and use of YEDF

		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
YEDF uses online platform to promptly address challenges youth have in accessing loans	No.	15	43	88	138	63
	%	4.3	12.4	25.4	39.8	18.2

Table 4.9 shows the challenges the youth had in accessing loans. Over half of the respondents (58%) agreed that YEDF uses online platform to promptly address their challenges in accessing loans. However, when YEDF sub-county employees were asked during the focus group discussion, they indicated that youth face hardship in writing of good business proposals to qualify for the next loan and appraisal for refinancing of existing loans. Furthermore the employees indicated that one of the challenges the youth have is that they have to be members of a registered group for them to qualify for the startup loans.

Indeed, the focus group discussions with the employees showed that the reasons that led to the formation of the groups may stand out as challenge, especially if the group was created not for the purpose of running the business funded by YEDF. This creates hurdles in running and management of the business, which leads to failure or non-repayment of the loan. The youth also require appraisal from the chief, leaders of the church or mosques they attend and have a group constitution. Moreover they need a solid business plan, which will show how they intend to repay the loans before they qualify. These are huge demands with majority not knowing how to make a business plan and running business. Once they get loans there are other challenges like risk of using the money on other purposes not aimed for in the first place.

4.5.3 Problems faced in getting YEDF loan information

Figure 4.9: What challenges did you face in accessing information about YEDF from any online portal?
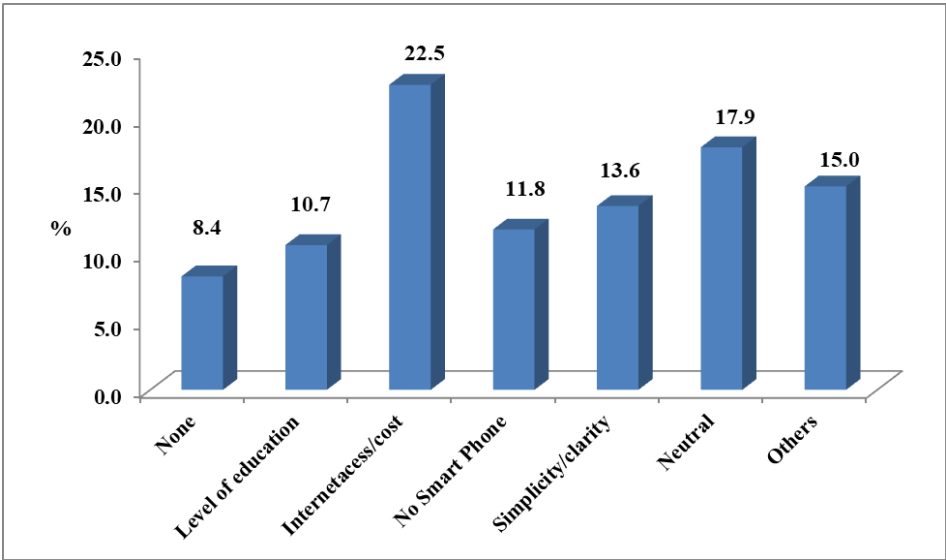
From the results shown in figure 4.9, it shows that 23% of the respondents have been hindered to access information on Youth Fund because they lack internet access or can't afford the inflated cost surcharged by telecommunication firms in acquiring data bundles to browse the internet. This

in a way eats into their profit margins. Of concern also is how simple/clarity of the information

posted online by the Youth fund with 14% of the youth having problems with it. Other

respondents feel challenges faced from fake online sites impersonating Youth Fund and need for

Youth Fund officials to explain further what is posted online (15%) was their main hindrance to

information. Other youth picked out their level of low education affected their understanding of

information (11%), lack of smart phones to access internet (12%) while others were non-comital

(8%).

4.5.4   Other challenges youth face

Table 4.7: Apart from loans, what other challenge you want YEDF to address and enhance your empowerment as a young entrepreneur?

	Yes		No	
	No.	%	No.	%
Youth perception on online communication	65	20.2	271	79.8
Online Skills development	133	39.8	203	60.2
Online marketing	155	46.1	181	53.9
Meet other youth online, share experiences	52	16.4	284	83.6
YEDF extension officers' online advice	211	62.5	125	37.5

Table 4.7 shows that 80% of respondents are happy with YEDF response to enhance their

communication skills while 20% said more is required to help them expand business with better

communication. However, 60% of respondents said YEDF has done enough to enhance their

online skills on use of digital media services, which helps in their operations of their businesses.

Only 40% want YEDF to come to their aid. This is a big number that can't be ignored if the fund

is to increase its penetration level of loans to more youth. Online marketing is important to the

respondents as the society deviates from traditional physical markets to selling products through

online platform like OLX. Additionally, OLX is prominent application offering communities

from a certain locality online markets through connecting the people to buy, sell or exchange goods and services in a fast and easy way for anyone to upload on the internet a listing through their smart phone or on the web.

Furthermore, five in every 10 respondents (54%) are not concerned with the level of YEDF activities to offer online marketing solutions while four in 10 youth (46%) want more to be done. There is also demand for youth to meet and share their experiences and skills to help in running their businesses. Many of the respondents (84%) are happy with what YEDF has done while 16% still need more help. Though YEDF has done well to reach out to the respondents on their challenges, more need to be done to have higher impact of the loans and help bridge the unemployment rate in the country.

4.5.5 Other digital media intervention sought

Figure 4.9: What other digital media interventions would you recommend YEDF to provide to its members?
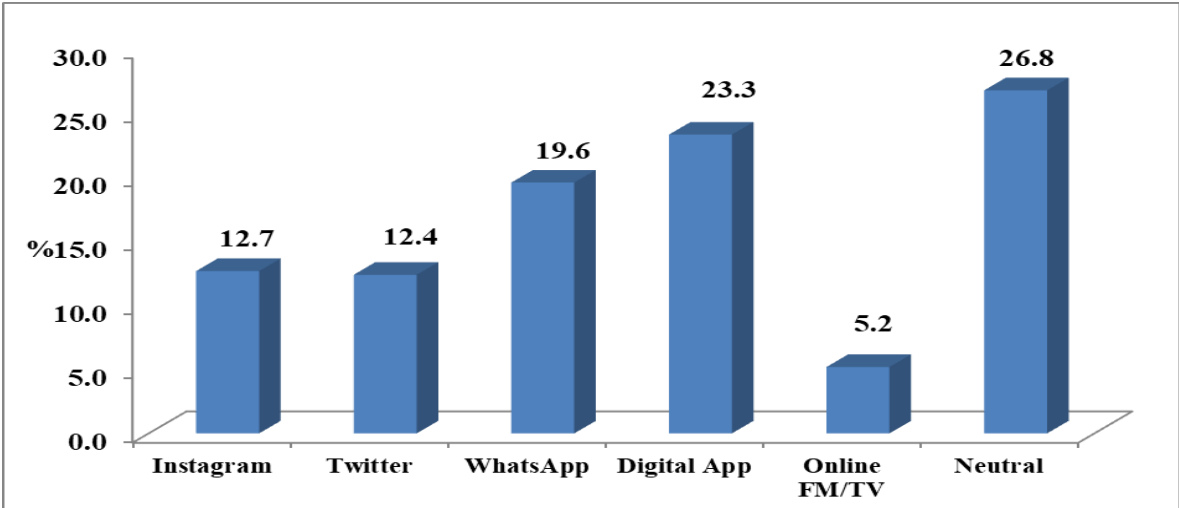
Figure 4.10 shows 73% of the youth (Instagram, Twitter, Snapchat and WhatsApp) want a higher presence of YEDF on the digital platform especially on social media. Of interest, they want a

special digital App from YEDF (23%) where they can download it to their smartphones, like they have done with downloading Jumia, Safaricom, Equitel, Daily Nation epaper Apps, once and continue updating information about the loans without spending more money on internet. A digital App basically will market itself. In free time, anyone may browse for information simply because they have a company's app on their phone. It constantly reminds the youth of YEDF products/services naturally. This would be YEDF quickest way to reach the youth, who will share it among themselves reaching those not tapped serve as a catalyst for the uptake of loans. This result attests to the theory of diffusion of innovation, which explains how, over time, an idea gains momentum and spreads through a specific population. Youth are using online services and YEDF need to match their presence online by looking at how to utilize this new technology and be embraced by the youth.

4.6 Perception of youth on YEDF tackling unemployment

This section will address perception of youth on YEDF goal of tackling unemployment, what they have done to increase number of business startup and expansion of existing businesses so that youth can widen and grow their business to create employment **to** themselves and other youth.

4.6.1 Youth perception on how easy to get loan

Table 4.8: Youth perception on ease of access to YEDF loans online platform

Access of YEDF loans is easy using online platform	Perception on YEDF online services			
	Yes		No	
	No	%	No	%
Strongly disagree	13	4	20	6.1
Disagree	33	9.8	5	1.7
Neutral	65	19.3	17	5.2
Agree	88	25.6	38	11.2
Strongly agree	34	10.1	23	6.9
Total	233	68.9	103	31.1

65

Table 4.8 shows that there is a relationship between youth perception on YEDF online services and access to the YEDF loans using online platform. Young entrepreneurs who agreed or strongly agreed (36%) are more compared to (10%) who disagreed or strongly disagreed. Therefore, this means that Perception on YEDF online services has helped in boosting access to the YEDF loans using online platform.

4.6.2 Learning about business operation risks

Figure 4.11:   Learn risks of operating business
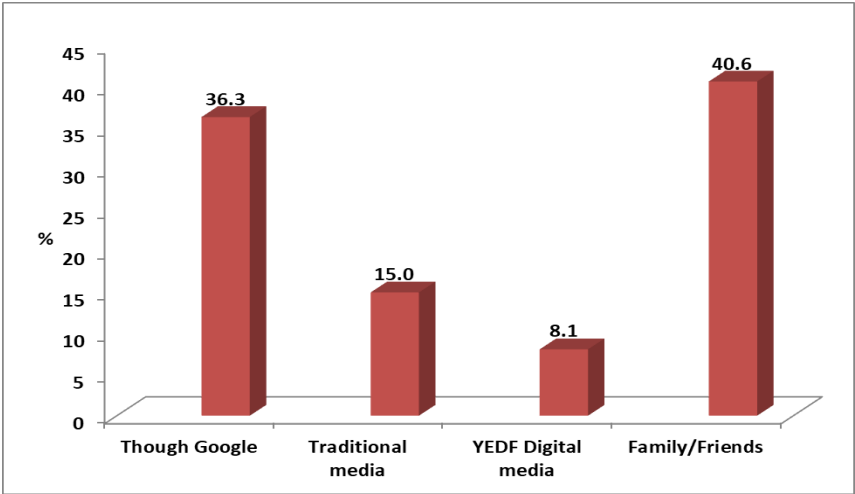
Figure 4.10 showed that google search (36%) and family and friends (41%) are the main sources of information to the respondents when they want to learn how to take on a risk in business venture. Traditional media (15%) and YEDF Digital media platforms (8%) are lower in answering the doubts the youth have in doing business. This need to be worked on to boost the trust youth have on seeking answers to their question from the fund. This coincides with information studied in the literature review, which according to Carlson (2006) states that "an interactive media society has grown up alongside the common mass digital media society and as a result young people round the world have already embraced it. That explains why more youth opt

to learn risks of doing business from the media platform (59%) compared to friends (40%). Moreover it borrows on the Blumler and Katz's (1974) Uses and Gratification theory, which is an audience-centered approach, which underscores what people use media for and not what media does to them.

4.6.3   Youth Employment

Figure 4.11: Since you acquired the loan, have you employed anyone in your business?
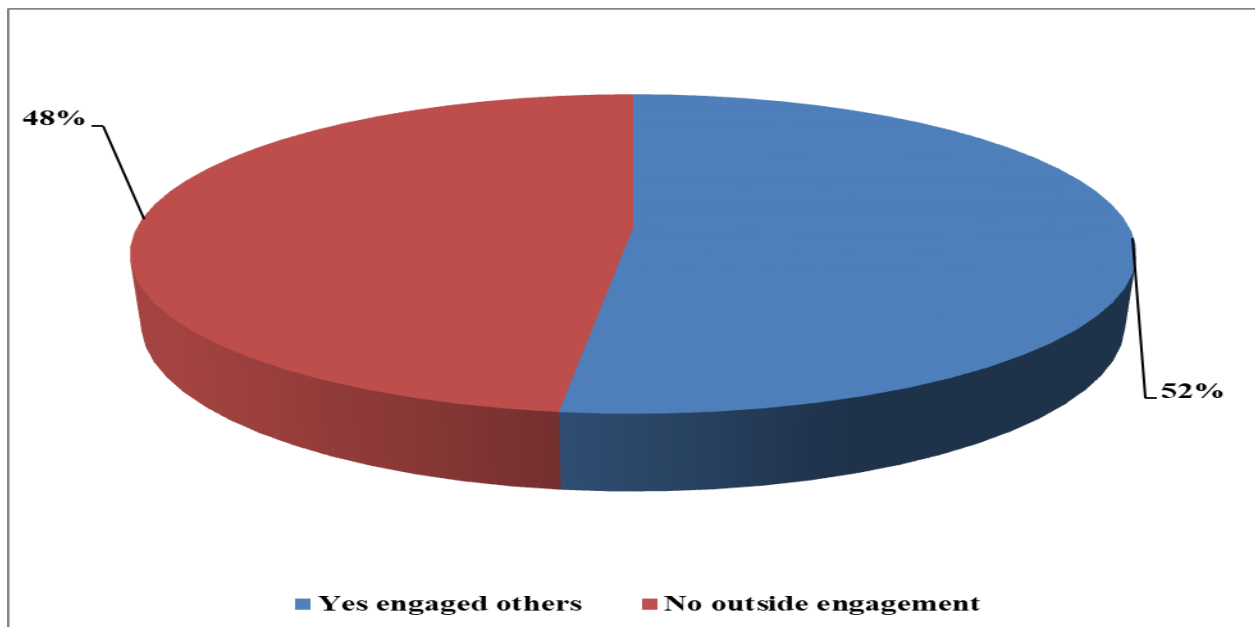
Figure 4.11 shows that respondents who have been able to engage their colleagues to help in the running of the business stand at 48% while those who are yet to employ anyone apart from themselves are 52%. This statistics imply that the idea of helping create employment for the youth is being met, though not at the level YEDF would have liked. With almost half of the respondents saying they have engaged their friends to help and in the end employ them, albeit on short lease, it helps address the challenge of unemployment and generally meet the YEDF goal of using business enterprises to create employment to the youth. From the focus group discussion, the employees of YEDF need to be done to enlighten the youth how to widen their business and

market, by tapping in other people to help in their marketing of their products and services. However, though some youth indicated that they had not engaged others, their involvement with other third party people, outside their businesses, was creating jobs without their knowledge because vet officers (coming to treat their pigs, chicken), masons utilizing (buying the bricks for construction) were indirectly getting employment from the projects youth have started. It confirms that the Youth Fund goal of tackling unemployment is achieving what it was asked to do.

4.6.4 Loan Access

Table 4.12: Perception of youth on YEDF online services to access loans

| | | Youth Perception on YEDF online | | | |
| | | Yes | | No | |
		No	%	No	%
YEDF uses online platform to promptly address challenges youth have in accessing loans	Strongly disagree	0	0	14	4.3
	Disagree	7	2.3	35	10.4
	Neutral	13	4.0	73	21.3
	Agree	29	8.6	105	30.8
	Strongly agree	17	5.2	44	13.0
	Total	65	20.2	271	79.8

According to research findings shown in table 4.12, there is no relationship between youth perception of YEDF use of online platform to promptly address challenges youth have in accessing loans. It therefore shows that respondents who agreed that YEDF uses online platform to promptly address challenges youth have in accessing loans are conversant with online communication but don't use it to seek solution of their challenges. It also shows that those who agreed or strongly agreed are 13.8% compared to 43.8% who disagreed or strongly disagreed.

Therefore, it means that YEDF online communication has no relationship with access of loans by the respondents. It implies that youth going online but for seeking other gratification like entertainment and religious nourishment, seek for love and not utilize it to work with YEDF. This indicates that YEDF have to start specific digital media campaign to serve the youth and have them use it for learning skills on project writing and risks of running business.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1   Introduction

This chapter summarized the study findings, drew conclusion and offered recommendations. These are hinged on the problem statement, literature reviewed as well as the findings recorded from the data obtained and interpreted for the study. The aim of this research study was to:

- Find out whether digital media is a key factor in influencing uptake of youth fund loans.

- Determine awareness level created by Youth Fund using digital media.

- Determine youth perceptions and challenges faced in accessing Youth Fund loans.

5.2   Summary

This chapter focused on discussing the findings from the data analysis. It discussed the best communication channels for programs targeting youth and explored the relationships between the different factors that influence the uptake of YEDF loans among the youth. The researcher drew conclusions and made recommendations on how YEDF could use these findings to appraise its communication policy and indicated number of interviewees, who participated in the research.

5.3   Conclusions

From the findings and analysis of the data, the research shows that over half of the respondents servicing loans from the Youth Fund knew about the availability of loans from a friend (53%) while social media played a role in creating awareness at 31%. These findings indicate that Youth Fund needs to increase its presence on digital platform to overtake inter-personal communication

as a means to create awareness and influence more youth to apply for loans and help in opening up of more enterprises for creation of more business ventures.

From the finding that five in every 10 respondents (53%) new of YEDF from friends and family members, it shows a contradiction with a report of the East African Institute of the Aga Khan University (2016), discussed in the literature review, whose survey sought to understand the values, attitudes, concerns and aspirations of youth in Kenya. The survey found out that there is high presence youth on the digital media platform and to be able to have maximum impact on them, government agencies like YEDF need to embrace digital means in their communication functions to reach as many youth as possible to attain their corporate goals. However, the youth using online services, mainly target love, religion and entertainment needs to meet their demands, which underlines the gratification gained from media.

This shows that they use their presence online presence for other gratification and not necessarily to apply for Youth Fund loans because it requires them to register as group members and write business proposals, discuss ways they intend to repay the loans and identify projects to work on. Although digital media is a key factor in influencing uptake of youth fund, YEDF needs to launch media campaigns to lure the youth to become innovative on how to utilize their time on internet.

The study also showed that there is a relationship between youth fund beneficiaries' level of education with access to digital information on the fund. Most of the respondents who had tertiary college education and above had little challenges in understanding information provided online by YEDF compared to those with primary and below education. This indicates that it conforms to the

Government of Kenya's initiative to have zero illiteracy by year 2030 with self-employment and youth job creation being the cornerstone for nation development.

The findings of this study also signify that two in ten respondents (23%) have been hindered to access information on Youth Fund because of lack of internet access the inflated cost surcharged by telecommunication firms in acquiring data bundles to browse the internet, which cuts their profit margins. Of concern also is how simple/clarity of the information posted online by the Youth fund with 14% of the youth having problems with it. The respondents feel challenges faced from fake online sites impersonating Youth Fund and need for Youth Fund officials to explain further what is posted online. This begs for YEDF to start own Digital Application, which should be updated regularly, to supplement what have on social media and website.

The research shows that about 73% of youth want a higher presence of YEDF on the digital platform especially on social media (Instagram, Snapchat and WhatsApp). Another 23% of the respondents want a special dedicated Digital App from YEDF where they can download it once and continue updating on information about the loans without spending more on internet. YEDF could simplify their information online to text only, which is easy to download and is not costly. This will alleviate the hurdle of cost associated with seeking information online by the youth.

The findings also concurs with a study done by the American Recovery and Reinvestment Act (ARRA) on how state agencies can help transform youth through the use of digital media as a critical component of communication to leverage an effective way of creating awareness and

encouraging early life participation in eradicating unemployment, creating initiatives and reduce poverty among the youth.

5.4   Recommendations

From the research findings, the recommendations proposed to promote uptake of YEDF loans are:

- The fund staff should start an online tracking service on how the youth are utilizing their loans in implementation of their business proposals

- Start an online customer care desk dedicated to identify and address the challenges and problems the youth encounter in their running of business to reduce time taken to visit sub-county YEDF offices.

- Launch a dedicated digital application where the fund can upload simple text information, which will be downloaded on smart phones and tablets by the youth and can easily be shared to boost the awareness level of the fund's services.

- YEDF need to come up with specific loan tailored for female related business enterprises in order to bridge the gap in disbursement to the two genders.

- Youth fund should start online entrepreneurial skills lessons for secondary school and have it embedded in formal curriculum to lure youth aged 18-20 years start business after graduating and influence YEDF loan uptake.

- Encourage youth to form groups and understand their perception of YEDF goals so that they may start innovative business enterprises focused on empowering themselves and fight unemployment.

- Launch free WiFi hotspots at the sub-county YEDF offices where the youth can access internet and download information from the fund's digital App and other online platforms

- Upload simple 'text only' information online, which all the youth irrespective of education level can read and understand quickly and open an online feedback channel for any questions.

5.5   Suggestions for further studies

There are other government financing initiative targeting youth and women like Uwezo Fund and Inua Jamii. This research recommends that further studies be done on role of digital communication in increasing adoption of Uwezo Fund. Secondly, this research targeted only two counties, because of cash and time constraints, there is more to be investigated when a nationwide research study is conducted.

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APPENDICES

Appendix 1: Youth Fund training exhibition

Appendix 2: Guidelines for Loan Application

A. GROUP LOANS

1. Rausha

Loans are payable within 4 months (quarterly). Appraisal of this loan targets start up group business only.

Requirements:

- Fill an application form which is available at any Youth Fund Office

- Valid Registration Certificate and certified membership list

- Copies of identity cards for group members

- Group minutes authorizing the loan application

- The loan amount will be recommended based on the business proposal as seen in the application form, and appraisal of group's ability to manage the funds

How to apply:

- You have to be in a registered youth group
- Visit your respective sub-county or constituency offices – youth department/office
- Pick a loan application form
- Fill and attach the required documents:
    - Valid Registration Certificate and certified membership list
    - Copies of identity cards for group members
    - Group minutes authorizing the loan application
- Return the forms to the sub-county offices
- An officer at the sub-county offices will then guide you on all other necessary steps. The steps include; (Vetting, Training and How to repay the loan)
- If successful, the loan will be credited to the group's/business account

NB: Ensure that the loan is used for the purpose it was applied for.

- The loan must be repaid within the stipulated time.

However, Individual youths can access business expansion loans from the fund for working capital or for the purchase of income generating assets. The individual must be a member of a group that has repaid their group loan.

Appendix 3: Youth Fund Status Report

FOREWORD BY THE CHAIRMAN OF THE BOARD

We pledge an efficient, responsive, customer focused institution

The government established the Youth Enterprise Development Fund in the year 2007 to support the growth of youth owned enterprises, as one of the strategies of alleviating youth unemployment. To demonstrate its commitment to the initiative the government further transformed the fund into a state corporation and has allocated it resources in every budget since then.

The Fund has over time diversified its product portfolio and is currently providing loans for individuals, groups and trade financing. It is also providing entrepreneurship training, market support and trading premises and worksites to our youth. In addition the fund facilitates young people to take up job opportunities in the foreign labour market.

During its ten years of operation the Fund has made tremendous progress in the discharge of its mandate. Specifically the Fund has disbursed loans worth **11.7 Billion** to **886,313** youth across the country, trained **364,368** youth in entrepreneurship, supported **5,644** youth to access markets for their products and secured trading spaces and incubation services for **493** youth. It has also facilitated **20,976** youth to obtain jobs abroad.

The Fund has become a case study for other countries in the region. Among the countries that have visited to learn from our model include Uganda, Rwanda, Burundi, Zimbabwe, Zambia, Malawi, Nigeria, Namibia, Ghana and Botswana. This clearly demonstrates that Kenya was a pioneer in this initiative especially within Sub-Saharan Africa. Kenya must equally maintain the lead by having the most effective Fund.

Even though the Fund has registered notable progress, it is our feeling as a board that we can do better. Our youth have stood at the top of the world when called upon to represent our nation, especially in sports and the arts. We equally owe them the best that the world can give.

It is our desire to transform the Fund into an efficient, responsive and impactful entity that addresses current and future economic opportunities for our young people. We plan to reengineer existing products and introduce impactful, demand driven services with focus on the value chain. We shall involve the youth in the design of world class products that are relevant to their needs. Further we shall align our products to regional and sector needs to enhance impact. We further plan to upscale our business support services to enhance the sustainability of youth owned enterprises.

We plan to streamline processes to bring in efficiency. We plan to invest in robust and efficient systems that will lay the foundation for automation and for availing our services on the mobile

phone platform that is popular with our youth. We are also working at matching our turnaround time to the banking sector.

We shall embrace partnership to leverage on resources and expertise and to enhance the sustainability of our initiatives. We intend to strengthen partnership with UN agencies, private sector and government agencies to support our youth access markets and capacity building opportunities. We will further strengthen communication and consultation with our key stakeholders including the youth, policy makers and private sector to ensure that we journey together.

Our people are the most important resource that we have, and it is on their shoulders that we place the achievement of our goals. We shall ensure that our staff are well prepared for the task ahead. We shall in addition introduce staff mentorship and training programmes to ensure that our staff take pride in the work they do.

In conclusion I wish to reiterate that we desire to transform the Youth Enterprise Development Fund into a world class, responsive, open, transparent and accountable entity that embraces efficiency and customer focus. I invite our young people to work closely with us to realize this dream. I further call upon all Kenyans of goodwill to partner with us to maximize opportunities for our youth.

RONALD OSUMBA

Appendix 4: Youth Fund Field Exhibition

Appendix 5: Summary of Youth Fund Loan Disbursement

SUMMARY DISBURSEMENT AS AT SEPTEMBER 30, 2016

NO	COUNTY	AGRI VIJANA NO. OF LOANS	AGRI VIJANA LOAN AMOUNT	C YES NO. OF LOANS	C YES LOAN AMOUNT	E YES NO. OF LOANS	E YES LOAN AMOUNT	HATCHERIES NO. OF LOANS	HATCHERIES LOAN AMOUNT	LPO FINANCING NO. OF LOANS	LPO FINANCING LOAN AMOUNT	BID BOND NO. OF LOANS	BID BOND LOAN AMOUNT	VUKA NO. OF LOANS	VUKA LOAN AMOUNT	FI LOAN CLIENTS	FI LOAN AMOUNT	GRAND TOTAL
1	BARINGO		358,344.00	319	35,483,220.00	60	2,633,934.00	4	834,120.00	1	400,000.00	4	700,000.00	5	900,000.00	1,849.00	33,479,500.00	74,789,118.00
2	BOMET	2	788,344.00	595	42,547,513.60	66	3,980,133.00	0	-		-		-	1	100,000.00	650.00	19,410,848.00	66,826,838.60
3	BUNGOMA	5	1,791,720.00	417	40,969,118.00	275	8,813,030.00	2	417,060.00	4	3,140,000.00	0	-	0	-	10,005.00	109,069,511.00	163,796,439.00
4	BUSIA	0	-	336	34,823,030.00	220	6,479,930.00	3	625,590.00	1	400,000.00		-	1	1,000,000.00	10,002.00	62,957,032.00	106,285,182.00
5	ELGEYO MARAKWET	2	716,688.00	188	22,375,061.60	103	7,250,000.00	0	-	0	-		-	1	500,000.00	594.00	23,498,358.00	54,340,097.60
6	EMBU	7	2,651,720.00	365	36,172,822.20	222	7,690,032.00	0	-	10	4,120,000.00		-	19	6,420,000.00	10,207.00	258,222,109.00	315,276,683.20
7	GARISSA	0	-	85	8,045,900.00	8	200,000.00	0	-	0	-		-	1	100,000.00	1,567.00	52,769,129.00	61,114,129.00
8	HOMABAY	3	1,074,032.00	428	39,487,834.00	204	5,468,344.00	0		0	-		-	1	1,000,000.00	5,684.00	123,813,367.00	170,813,577.00
9	ISIOLO	0	-	37	6,960,500.00	7	175,000.00	0		0	-		-	2	1,400,000.00	1,541.00	38,032,360.00	46,567,860.00
10	KAJIADO	22	8,385,160.00	419	39,446,893.20	86	6,217,342.00	4	834,120.00	5	14,440,000.00		-	8	5,800,000.00	2,230.00	119,644,166.00	190,767,681.20
11	KAKAMEGA	0	-	1084	87,511,783.00	838	26,426,910.00	4	834,120.00	3	1,300,000.00	1	200,000.00	10	7,750,000.00	4,912.00	162,360,420.00	286,382,833.00
12	KERICHO	3	1,075,032.00	517	42,963,121.00	136	6,311,974.00	3	625,590.00	7	3,020,000.00		-	5	3,900,000.00	9,809.00	272,182,633.00	330,068,330.20
13	KIAMBU	41	15,016,384.00	991	116,457,581.40	409	18,817,202.60	8	1,668,240.00	38	26,836,000.00		-	57	27,950,000.00	12,826.00	687,424,547.00	894,169,955.00
14	KILIFI	4	1,617,344.00	310	29,944,475.00	69	1,671,344.00	0		1	490,000.00		-	5	1,775,000.00	4,758.00	152,874,315.00	184,372,478.00
15	KIRINYAGA	4	1,433,376.00	336	33,929,467.20	163	11,728,874.00	8	1,668,240.00	13	5,940,000.00		-	8	1,500,000.00	5,927.00	238,377,000.00	294,172,957.20
16	KISII	0	-	754	58,282,928.40	347	11,976,380.00	1	208,530.00	1	700,000.00		-	0	-	5,879.00	291,471,041.00	362,238,879.40
17	KISUMU	5	1,791,720.00	721	68,870,340.80	194	8,877,344.00	2	417,060.00	3	1,060,000.00		-	19	5,225,000.00	3,239.00	184,338,771.00	270,569,235.80
18	KITUI	4	1,433,376.00	534	53,581,256.00	165	7,835,524.00	2	417,060.00	13	6,170,000.00		-	5	1,050,000.00	2,675.00	78,424,590.00	148,711,906.00
19	KWALE	2	716,688.00	264	20,331,163.00	39	1,190,000.00	1	208,530.00	0	-		-	3	1,200,000.00	2,182.00	82,840,665.00	106,487,046.00
20	LAIKIPIA	1	358,344.00	76	11,400,900.00	86	2,736,000.00	0	-	0	-		-	4	2,100,000.00	3,220.00	113,313,350.00	129,906,694.00
21	LAMU	0	-	30	7,027,060.00	37	1,475,000.00	1	208,530.00	0	-		-	0	-	897.00	15,453,000.00	24,165,590.00
22	MACHAKOS	13	4,841,440.00	571	50,652,361.80	190	10,827,982.00	12	2,710,890.00	4	1,769,000.00		-	18	4,065,000.00	4,953.00	219,126,613.00	293,993,306.80
23	MAKUENI	6	2,150,064.00	485	55,546,341.80	131	6,703,524.00	6	1,251,180.00	7	4,360,000.00		-	6	1,950,000.00	1,163.00	39,358,435.00	111,318,544.80
24	MANDERA	0	-	119	14,232,500.00	135	3,746,000.00	0	-	0	-		-	0	-	-	-	17,977,500.00
25	MARSABIT	0	-	106	10,360,000.00	16	725,000.00	11	2,293,830	0	-		-	0	-	406.00	10,276,145.00	23,644,975.00
26	MERU	11	4,085,096.00	1053	82,984,155.80	1084	38,819,746.00	2	417,060.00	1	1,000,000.00		-	39	13,245,000.00	17,040.00	550,064,122.00	690,615,179.80
27	MIGORI	2	716,688.00	399	32,721,400.00	21	1,579,000.00	3	625,590.00	3	1,860,000.00		-	7	3,550,000.00	773.00	29,857,975.00	70,906,653.00
28	MOMBASA	1	358,344.00	682	41,597,502.00	58	3,164,120.00	3	625,590.00	5	2,285,000.00		-	25	12,305,000.00	6,350.00	350,435,630.00	410,771,186.00
29	MURANGA	6	2,150,064.00	435	48,345,669.80	122	3,610,000.00	12	2,710,890.00	0	-		-	14	5,850,000.00	8,366.00	364,993,910.00	427,660,523.80
30	NAIROBI	31	11,435,944.00	1635	169,886,781.70	394	21,369,071.01	9	1,876,770.00	212	129,105,000.00	197	76,205,174.00	186	123,036,000.00	33,714.00	1,789,381,989.00	2,322,066,730.51
31	NAKURU	8	2,865,752.00	1147	89,153,298.60	252	8,712,982.00	1	208,530.00	15	8,048,000.00	1	500,000.00	32	13,425,000.00	15,217.00	623,666,493.00	746,579,755.60
32	NANDI	4	2,150,064.00	212	20,963,107.60	184	5,667,188.00	5	1,042,650.00	0	-		-	0	-	4,110.00	154,441,190.00	184,274,199.60
33	NAROK	4	1,433,376.00	733	48,694,443.60	36	2,067,464.00	1	208,530.00	1	700,000.00		-	2	625,000.00	1,054.00	46,313,665.00	100,042,478.60
34	NYAMIRA	1	358,344.00	218	19,715,752.00	190	5,970,241.00	2	417,060.00	0	-		-	1	1,000,000.00	2,269.00	79,924,175.00	102,985,572.00
35	NYANDARUA	3	1,075,032.00	584	45,169,400.00	128	5,196,688.00	11	2,502,360.00	0	-		-	6	1,500,000.00	8,399.00	436,181,087.00	491,610,567.00
36	NYERI	19	6,807,536.00	486	48,594,968.40	363	15,905,036.00	1	208,530.00	21	8,496,000.00	1	100,000.00	25	13,080,000.00	4,829.00	203,540,517.00	296,733,487.40
37	SAMBURU	0	-	31	8,210,000.00	1	25,000.00	1	208,530.00	0	-		-	0	-	242.00	3,015,700.00	11,459,230.00
38	SIAYA	1	399,000.00	321	32,284,157.00	143	4,287,930.00	1	208,530.00	1	450,000.00		-	6	600,000.00	3,700.00	139,311,326.00	177,550,543.00
39	TAITA TAVETA	1	358,344.00	228	20,913,920.00	156	4,239,200.00	0	-	1	646,590.00		-	3	1,200,000.00	2,849.00	44,904,305.00	71,852,359.00
40	TANA RIVER	0	-	63	10,224,270.00	12	275,000.00	1	208,530.00	0	-		-	0	-	435.00	11,849,802.00	22,557,602.00
41	THARAKA NITHI	5	1,832,376.00	290	22,392,013.60	207	6,150,046.00	1	208,530.00	1	160,000.00		-	3	1,900,000.00	2,948.00	152,864,800.00	187,407,765.60
42	TRANS NZOIA	3	1,075,032.00	177	15,983,308.20	15	1,026,000.00	0	-	1	450,000.00		-	0	-	2,577.00	159,408,955.00	177,642,295.20
43	TURKANA	0	-	369	15,300,000.00	109	3,195,000.00	6	1,251,180.00	1	500,000.00		-	0	-	778.00	33,059,730.00	53,265,910.00
44	UASIN GISHU	8	2,866,752.00	217	39,704,166.80	143	6,782,496.00	2	417,060.00	0	-		-	27	5,050,000.00	5,835.00	397,262,078.00	452,092,532.80
45	VIHIGA	5	1,791,720.00	511	49,987,526.60	389	12,376,218.00	0	-	4	7,550,000.00		-	3	2,140,000.00	1,597.00	63,907,760.00	133,753,224.60
46	WAJIR	0	-	114	19,200,000.00	50	2,475,600.00	0	-	0	-		-	0	-	214.00	9,875,852.00	27,551,452.00
47	WEST POKOT	0	-	107	10,950,000.00	20	906,000.00	0	-	0	-		-	0	-	638.00	29,084,500.00	40,940,500.00
	TOTAL	238	87,959,240.00	20,099	1,838,514,233.90	8,283	324,698,290.41	134	28,568,610.00	378	235,395,590.00	144	77,705,174.00	561	274,191,000.00	231,109.00	9,062,065,466.00	11,929,097,604.31

Appendix 6: Infograph on Provision of loans to youth

MINISTRY - **PUBLIC SERVICE, YOUTH AND GENDER AFFAIRS**

Programme - **Affordable Loans for Youth Enterprises**
Provide loans to youth owned enterprises to enable them grow their businesses

As at 2013

Ksh 4.9B accessed by 407,793 young people to start or grow their enterprises through the YEDF in a period of 6 years from 2007 to 2013

Loan processing period:
8 Weeks

Loan uptake per month:
Ksh.20 million

2013 - 2017

In 4 years **7B** was disbursed to **492,752** young people to start or grow their enterprise

Loan processing period:
2 Weeks

Loan uptake per month
Ksh.60 million

Progress

Increase amount disbursed by **Kshs. 7B (144%)** to an additional **492,661 youth (113%)**

Reduction of **loan processing period** by **six weeks (75%)**

Increase in **loan uptake per month** by **Ksh.40 million (200%)**

*Data as at Jan 2017

IMPACT

1 Avert youth from antisocial behaviors through meaningful and gainful engagement.

2 Enhanced youth economic involvement

3 Improved youths living standards

4 Increased formal and self-employment and earnings of vulnerable youth

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Figure 2.2: *Infograph on Provision of loans to youth owned enterprises to spur business growth*

Appendix 7: Interview Schedule to determine use of Digital Media to promote uptake of YEDF

Introduction: The objectives of the study will be to examine the extent to which, digital media influence uptake of Youth Fund. Please take note that all data and information collected through this Interview is meant for academic/research purposes and it will be treated with confidentiality. ***Kindly tick the appropriate response to each of the questions or statements provided.***

Section 1: Background information

1. Gender   Male   ▭   Female   ▭
2. Age of the respondent in years   ▭
3. Do you belong to any group/ mentorship organization?
    a) Religious Group   ▭
    b) Youth Group   ▭
    c) Others   ▭   Explain ....
4. Highest Level of Education
    a) Secondary   ▭
    b) Tertiary college   ▭
    c) University Degree   ▭
    d) University (postgraduate)   ▭
    e) Others   Explain ....
5. How long have you been in this business (please tick the one that applies best)
    a) Under 1 year   ▭

    b) 1 − 2 years   ▭

    c) 3 − 4 years   ▭

    d) Over 5 years   ▭

    Are you repaying your loans?

    Yes   No

    What are the challenges you get in repaying?..
6. Name the type of the business you are involved in (Car wash, shop, grocery, green house, pig arming)
    ....
7. **What is your current loan amount you enjoying from the YEDF (Tick one)**
    a) 50,000-100000

    b) 100,000-150,000

c) 150,000-200,000

d) Above 200000

e) Other...............................

Section 2 digital media effect on YEDF awareness

Please indicate by circling the number of the degree to which you agree with each of these statements. Where 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree

	ITEM	RATING SCALE				
		Strongly disagree	disagree	Neutral	Agree	Strongly agree
1	Data on digital media boosted awareness levels of YEDF	1	2	3	4	5
2	YEDF focuses on youth participation to improve service and communication	1	2	3	4	5
3	Use of online platform opens up YEDF access to many youth	1	2	3	4	5

4. **How did you learn how to tackle the risk of doing business and marketing of your products**

    a) Through googling online   b) Traditional media streams

    c) Digital media   d) Family members and friends

5. **Have you applied for YEDF loans through online platforms? (Tick One)**

    a) Only once   **b)** Two times

    b) Three times   **d)** Never

    Explain how--

6. **Why did you choose to access loans through Youth Fund?**

    ....

Section 3 — YEDF Loan uptake

Please indicate by circling the number of the degree to which you agree with each of these statements. Where 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree

NO	ITEM	RATING SCALE				
		Strongly disagree	disagree	Neutral	Agree	Strongly agree
1	All information regarding loans from YEDF are easily accessed online	1	2	3	4	5
2	The information online about YEDF influenced you to apply for a loan	1	2	3	4	5
3	Accessing the YEDF loans is easy using online platform	1	2	3	4	5
4	Information online is relevant to learn about YEDF	1	2	3	4	5
5	Officers use online technology to educate youth on YEDF services	1	2	3	4	5

Please answer the following questions to your best of knowledge

6 How often do you visit the YEDF Online services?
   a) Frequently
   b) Never
   c) Not sure

7. In your own assessment how do you rate YEDF online services in empowering youth?
   a) Excellent

   b) Very good

   c) Good

   d) Fair

   e) Poor

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<u>**Section 4 ─ Challenges faced in accessing YEDF loans**</u>

Please indicate by circling the number of the degree to which you agree with each of these statements. Where 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree

	ITEM	RATING SCALE				
		Strongly disagree	disagree	Neutral	Agree	Strongly agree
1	YEDF uses online platform to promptly address challenges youth have in accessing loans	1	2	3	4	5

2. **What social/economic challenges that motivated you to join the YEDF?**
   ....

3. **Has online application of loan from YEDF been made any easier/simpler when you compared it to the ordinary paper application? (tick one)**

   a) Yes

   b) No

   Please explain...

4. **What are the challenges you encountered in securing information or loans repayment while using any services provided by the YEDF digital platform...**

5. **What problems did you face in accessing information about YEDF from any online portal?...**

6. **Apart from loans, what other online incentives have you received from YEDF to enhance your loan repayment/business expansion?**

   a) Digital Communication Training

   b) Online Skills development

   c) Online marketing

   d) Meeting other youth online sharing success stories

   e) YEDF extension officers' visits/advice

   f) Others (Explain) --

7. **What relevant entrepreneurial skills have you gained by using digital media provided by YEDF online?** ....

Section 5 ─ Unemployment and business expansion

1. **Has information availed by YEDF on its digital platform helped you in?**
   a) Planning for your business
   b) Marketing products online
   c) Gain leadership/management skills
   d) Expand business/benefit others

2. **Since you acquired the loan, have you employed anyone in your business?**

   Yes

   No

   If yes how many? ....

3. **Have you participated in any workshops to plan and learn risks involved in doing business by YEDF through online means/streaming? (Tick one)**

   a) (Yes)

   b) (No)

   If yes how has it helped you expand business/repay loan.................................
   ..

4. **What other digital media interventions would you recommend the YEDF provide to its members?...**

Appendix 7: Certificate of Field Work

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REF: CERTIFICATE OF FIELD WORK

This is to certify that all corrections proposed at the Board of Examiners' meeting held on _26/06/2017_ in respect of M.A/Ph.D final Project/Thesis defence have been effected to my/our satisfaction and the student can be allowed to proceed for field work.

Reg. No: _K50/81617/2015_

Name: _CHRISTOPHER MUSUMBA_

Title: _ROLE OF DIGITAL MEDIA IN THE UPTAKE OF YOUTH ENTREPRISE DEVELOPMENT FUND IN NAIROBI AND MACHAKOS COUNTIES_

Dr Michael Mukungi
SUPERVISOR

Dr Samuel Siringi
ASSOCIATE DIRECTOR

Dr. Neeti Ndati
DIRECTOR

SIGNATURE   DATE 1-12-2017

SIGNATURE   DATE 13/12/2017

SIGNATURE/STAMP   DATE 13-12-2017

UNIVERSITY OF NAIROBI
13 DEC 2017
SCHOOL OF JOURNALISM & MASS COMMUNICATION

Appendix 8: Certificate of Corrections

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REF: **CERTIFICATE OF CORRECTIONS**

This is to certify that all corrections proposed at the Board of Examiners meeting held on _30|11|2017_ in respect of M.A/PhD. Project/Thesis defence have been effected to my/our satisfaction and the project/thesis can be allowed to proceed for binding.

Reg. No: _K50|81617|2015_

Name: _CHRISTOPHER MUSUMBA_

Title: _ROLE OF DIGITAL MEDIA IN THE UPTAKE OF YOUTH_

ENTREPRISE DEVELOPMENT FUND IN NAIROBI & MACHAKOS COUNTIES

Dr Michael Mwangi
SUPERVISOR   SIGNATURE   11-12-2017
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Dr Samuel Siringi
ASSOCIATE DIRECTOR   SIGNATURE   13|12|2017
     DATE

Dr. Ndeti Ndati
DIRECTOR   SIGNATURE/STAMP   13-12-2017
     DATE

13 DEC 2017
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Appendix 9: Certificate of Originality

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