

**MANAGEMENT CONSTRAINTS FACING
IMPLEMENTATION OF YOUTH ENTERPRISE
DEVELOPMENT FUND PROJECTS IN KIMILILI DISTRICT.**

**BY
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DECLARATION

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

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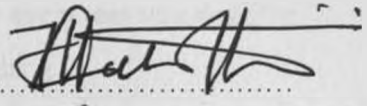
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DEDICATION

This study is dedicated to my best friend Beth Kathuo. a woman who struggles, toils and moils and sheds a tear on daily basis to see a better tomorrow. Mum, “Thou shall not walk alone”

The study is also dedicated to my little angels: Oliver Larry & Bill Owen- Wanyama, as little children aged four and two years respectively. my prayer to the almighty God for you little angels is that you may grow up to liberate your country and continent from the prongs of poverty, destitution and want. May you know that the present suffering of this generation cannot and can never be compared to the glory that God is about to reveal in your generation. May you steer your peers to achieve a dispensation full of liberty and freedom.

Finally, this study is dedicated to the African woman. Know that for every tear you shed, for every knee you bend and for every trouble you face, someone is watching.

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TABLE OF CONTENT

DECLARATION.....	ii
DEDICATION.....	iii
ACKNOWLEDGEMENT.....	iv
TABLE OF CONTENT.....	v
LIST OF FIGURES.....	ix
LIST OF TABLES.....	x
ABBREVIATIONS AND ACRONYMS.....	xi
ABSTRACT.....	xii
1.0 CHAPTER ONE:INTRODUCTION.....	1
1.1 Background of the study.....	1
1.2 Statement of the Problem.....	4
1.3 Purpose of the study.....	5
1.4 Objective of the study.....	5
1.5. Research Questions.....	6
1.6. Significance of the study.....	6
1.7 Limitation of the study.....	7
1.8 Delimitation of the study.....	7
1.9 Basic assumptions of the study.....	8
1.10. Definition of significant terms used in the study.....	8
1.11. Organization of the study.....	10

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EAST AFRICANA COLLECTION

2.0 CHAPTER TWO: LITERATURE REVIEW.....	11
2.1 Introduction.....	11
2.2 Youth Enterprises.....	13
2.3 Challenges to Youth Entrepreneurship.....	14
2.3.1 Social Cultural Attitude towards Youth Entrepreneurship.....	14
2.3.2 Lack of Entrepreneurship Education.....	16
2.3.3. Access to start up capital.....	17
2.3.4. Administrative and regulatory burdens.....	19
2.3.5. Lack of Business Assistance and Support (BAS).....	19
2.4.0 Success Factors.....	20
2.4.1 Promotion and introduction of self employment option.....	20
2.4.2 Mentor support.....	22
2.4.3 Business support network.....	22
2.4.4. Skills Training.....	24
2.4.5 Financing.....	25
2.5.0 Youth Enterprise Development Fund Kenya.....	25
2.6 Theoretical framework.....	28
2.7 Conceptual framework.....	30

UNIVERSITY OF NAIROBI
EAST AFRICANA COLLECTION

3.0 CHAPTER THREE: RESEARCH METHODOLOGY.....	31
3.1 Introduction.....	31
3.2 Research Design.....	31
3.3 Target population.....	33
3.4 Sample selection and sample size.....	33
3.5 Data Collection Procedures.....	34
3.6 Pre-testing of Research instruments.....	35
3.7 Validity of Research instruments.....	35
3.8 Reliability of Research Instruments.....	36
3.9 Operational definitions of variables.....	37
3.10 Data Analysis Techniques.....	38
4.0: CHAPTER FOUR: DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION.....	38
4.1 Introduction.....	38
4.2 Questionnaire return rate.....	38
4.3 Marital status.....	39
4.4 Highest level of formal education.....	39
4.5 Number of group members.....	40
4.6 Engagement in business activity.....	41
4.7 The number of people fully engaged in the business activity.....	42
4.13 Groups working in consultation with other organizations.....	45
4.15 Utilization of funds given.....	46
4.17 Multiple regression analysis.....	48
4.18 Suggestions for making the fund effective.....	51
4.19 Discussion of findings.....	52

5.0: CHAPTER FIVE: SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS.....	57
5.1 Summary of findings.....	57
5.3 Conclusions.....	60
5.4 Recommendations.....	61
5.6 Recommendations for further research.....	63
REFERENCES.....	64
APPENDICES.....	68
Appendix 1.....	68
Appendix 2.....	69
Appendix 3.....	70
Appendix 4.....	71
Appendix 5.....	77
Appendix 6.....	82

LIST OF FIGURES

Fig 2.1	Conceptual Framework.....	30
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LIST OF TABLES

Table 3.1:	Sampling Frame.....	33
Table 3.2:	Operational definition of variables.....	36
Table 4.1:	Age of respondents.....	38
Table 4.2:	Marital Status.....	39
Table 4.3:	Highest level of education.....	39
Table 4.4:	Distribution of group members.....	40
Table 4.5:	Engagement in business.....	41
Table 4.6:	Group business activity.....	41
Table 4.7:	Persons engaged in full business activity.....	42
Table 4.8:	Training before initiation of business.....	43
Table 4.9:	Duration of training.....	43
Table 4.10:	Skills covered during training.....	44
Table 4.11:	Business support.....	44
Table 4.12:	Networking Groups.....	45
Table 4.13:	Amounts of loans received.....	46
Table 4.14:	Utilization of funds by groups.....	46
Table 4.15:	Loans repayment by groups.....	47
Table 4.16:	Multiple regression analysis.....	48
Table 4.17:	Challenges.....	49
Table 4.18:	Benefits of the fund.....	50
Table 4.19:	Suggestions for making the fund more effective.....	51
Table 5.0:	Summary of findings.....	58

ABBREVIATIONS AND ACRONYMS

BAS	Business Assistance Support Programmes
BDS	Business Development Services
CBO	Community-Based Organization
CDF	Constituency Development Fund
CSO	Civil Society Organization
C-YES	Constituency Youth Enterprise Scheme
CYCI	Commonwealth Youth Credit Initiative
CYI	Commonwealth Youth Initiative
CYP	Commonwealth Youth Programme
DYEDFC	District Youth Enterprise Development Fund Committee
ERSWEC	Economic Revival Strategy for Wealth and Employment Creation
ESP	Economic Stimulus Package
GoK	Government of Kenya
IEC	Information, Education and Communication
IGAs	Income Generating Activities
ILO	International Labour Organization
ICT	Information Communication Technology
MDG	Millennium Development Goals
MFI	Micro Finance Institution
MOYA	Ministry of Youth Affairs
MOYAS	Ministry of Youth Affairs and Sports
NTA	National Taxpayer's Association
SACCO	Savings and Credit Cooperative Society
SME	Small & Medium Enterprises
SPSS	Statistical Package for Social Science
UN	United Nations
UYF	Umsobomvu Youth Fund
YBI	Youth Business Initiatives
YEDF	Youth Enterprise Development Fund
YEN	Youth Employment Network
YES	Youth Employment Summit

ABSTRACT

According to Ministry of Youth Affairs and Sports, youth aged between 15-30 years number about 14 million and accounts for more than 36% of the Kenyan population. The youth population is projected to increase to 17 million and 24 million by the 2012 and 2017 respectively. Over 500,000 youth graduate from tertiary institutions annually, 92% of whom have formal education but no vocational skills training. The challenge facing Kenya today therefore is to ensure that this large section of the society is engaged in productive activities that will improve their well-being and contribute to the productivity of this country.

Unemployment is the single most significant challenge facing the young people today. For a developing country like Kenya, lack of adequate opportunities among the youth is a grave wastage of national resources due to high opportunity cost which impacts negatively on socio-economic development, in addition it creates dependency syndrome, vicious cycle of poverty, social upheavals such as insecurity and risky behaviours, economic and political malpractices and lack of dignity and self esteem among the youth. Our economic growth has operated for a long time below a paltry 2.5% annually. This stagnation has meant that the slow growth cannot generate adequate jobs to absorb the hundreds of thousands of youths entering the job market annually. As such young people have no option but seek alternative ways to create jobs both for themselves and others through enterprise based initiatives. This has been seen as an alternative avenue to substantially reduce pressure on the already-strained state resources.

The aim of this study therefore, was to examine how effectively the fund had been implemented and managed. The study documented best practices in the utilization of the fund, attempted to point out lessons learned as well as the strengths, general weaknesses and areas of concern with a view to strengthening the management and the subsequent utilization of the fund. The study sought to bring out issues of local level capacities, deep-seated management and fund uptake challenges and examine efficiency in the utilization of these funds with a view of improvement.

The study entailed a descriptive survey in which data was collected using questionnaires with both open-ended and close-ended questions to allow in-depth understanding of the fund dynamics. The data collected was analysed using descriptive statistics and multiple regressions. Results were presented in percentage frequencies and cross tabulations. To increase the reliability of the data collected, the research utilized a test- retest technique in which the data collection instruments were administered twice to the same subjects. Validation of the data was done using content-related validity.

The study results obtained from this study will be very useful to the Government of Kenya, the Youth Enterprise Development Fund management board, rural development and micro-credit agencies, entrepreneurs and intermediary organizations who will use it to improve the situation of unemployment and youth enterprise development in the country.

From this study I recommend that future programmes should inculcate training before funding for business ventures. Capacity building and other non financial services ranging from literacy classes, developmental leadership, financial management, community development and market-based business development services will greatly help the young entrepreneurs. I recommend that such funding programmes should be tailored on the Grameen Model.

CHAPTER ONE

INTRODUCTION

This chapter basically discusses the background to the study, statement of the problem, the purpose of the study, its aims and objectives, the justification of the study, limitations, delimitations and the basic assumptions made about the study.

1.1 Background of the study

According to the International Labour Organization (ILO) and Youth Employment Network (YEN), youth unemployment is the greatest challenge of our times. In the recent times, governments the world over have been grappling with this single most challenge that has slowly culminated into a global phenomenon. (The Global Youth Summit, Nairobi, 2006). To address this potential disaster, micro-credit has been taken as an available option. The micro-credit summit of 2007 set one of its goals as to provide by 2015 adequate credit to 175 million micro-entrepreneurs and their families [with special attention to women] as well as to raise 100 million families above 1 \$ dollar a day poverty threshold (Micro-Credit Summit 2007).

The Commonwealth, which is a global family of countries colonized by and traditionally aligned to Britain, operates its own micro-credit financing scheme known as the Commonwealth Youth Credit Initiative (CYCI) operated by the Commonwealth Youth Programs. This program offers credit to young entrepreneurs both at local and international levels. This initiative has successfully operated in Africa, Asia, Caribbean and South Pacific countries providing venture capital, entrepreneurial training and capacity building to the youth (CYCI 2007).

In the Caribbean, the Youth Business Trust provides business development loans and capacity

building for youth aged between 18-35 years. The loans given range from \$500-\$15,000. The trust however, faces challenges including poor marketing, weak financial performance stemming from abundance of subsidies as well as laid back tolerant attitude of participating governments towards default (Stauffenberg 2000). Globally, The Youth Employment Summit (YES) was launched in 2002 with an aim of enabling both unemployed and under-employed youth become entrepreneurs in five strategic thematic areas at the time which included: Renewable energy, I.C.T. Rural development, HIV/AIDS and Water and Sanitation. In its latest global summit held in Nairobi, Kenya (2006), a call for renewed and systematic support for youth employment initiatives in Kenya and Africa in general was made. (YES Action Plan 2007- 2012).

Regionally, the South African government established the Umsobomvu Youth Fund (UYF) in 2001 to promote job creation and skills development and transfer or enable the youth pursue meaningful self employment opportunities through various enterprise initiatives to young South African's aged between 18 to 35 years. In its 5th anniversary celebrations that were held in 2006, it was noted that the programme had assisted 7,663 young entrepreneurs with business support services leading to creation of over 7,200 jobs and over 76 million rands in finances accessed. <http://www.uvf.org>

In Namibia, the Ministry of Youth, National Youth Service, Sports and Culture in collaboration with the Commonwealth Secretariat established the Commonwealth Youth Initiative (C.Y.I) in March, 2005. The aim of this secretariat was to improve the livelihood of youth through employment creation and income generation thereby alleviating poverty among young people by way of providing microfinance in form of small loans. These loans were advances based on identified business ideas, coupled with necessary business support services and training to youth with the aim of creating or expanding income generating activities and thereby creating jobs (Adongo 2005).

In Kenya, the National Youth Policy recognizes that youth are a key resource that can be tapped for the benefit of the whole country. The policy recognizes unemployment as one of the major challenges facing the youth today. The Kenyan economic growth has been stagnant and has been unable to create enough employment opportunities to meet the government policy of creating 500,000 jobs annually (ERSWEC 2006).

To address the problem of youth unemployment, the Kenyan government launched the Youth Enterprise Development Fund (YEDF) on 1st February, 2007 with an initial budgetary allocation of Kshs. 1 billion. This fund was designed with the cardinal aim of providing loans to existing micro-finance institutions, registered NGOs involved in micro-financing, SACCOS and other financial intermediaries for onward lending to youth entrepreneurs <http://www.youthfund.go.ke>. The fund targets specifically Kenyan youthful citizens aged between 18 to 35 years with businesses operating in the country. One can access the fund either as an individual entrepreneur, group enterprise owners or group owned youth groups which are registered with relevant government authorities. The fund is disbursed through two financing fronts: The Constituency Youth Enterprise Scheme (C-YES) and specific financial institutions such as banks, micro-finance institutions and SACCO'S, which act as conduits for onward lending. <http://www.youthfund.go.ke>

The Kenyan government recognizes the youth as a vital resource that needs to be tapped for the benefit of the whole country. 60% of the Kenyan population is the youth and 75% of them are unemployed. This therefore means that policies have to be formulated to create a favorable environment for creation of youth enterprises. (National Youth Policy, 2005). This explains why the government continues to commit huge sums of money through the YEDF to enable the youth access

credit. Funding is a necessary condition to enable youth get involved in meaningful, gainful and decent initiatives. Funding has to be complimented by other non-financial competences such as entrepreneurial skills training, mentor support services, leadership and managerial skills training, and strategic marketing to enhance development of successful enterprises. <http://www.yesweb.com>

1.2 Statement of the problem

The Kenyan government continues to commit huge financial resources at the grassroots level since it undertook a deliberate policy on financial devolution; despite the existence of these huge financial resources at the disposal of the Kenyan youth through YEDF and other initiatives, the Kenyan youth are not utilizing the funds as efficiently as it was conceptualized. The youths continue living in abject poverty despite the availability of these funds. The youth groups that have accessed the YEDF funds have not designed convincing entrepreneurship projects that could fetch substantial income both for themselves and their families. It is in this regard that this project sought to study and unravel factors that could be an impediment to youth entrepreneurship. These possible impediments could include lack of capacity building at local levels, poor business support infrastructure and lack of proper networks and other support services in rural areas, poor marketing and commodity distribution channels.

Most of the funded projects have been characterized by myriad complaints and other unacceptable practices including low projects completion rates, complaints of inequality on fund distribution, interference from politicians, poorly planned projects, less innovative projects and poor loan repayment levels. (NTA report, 2010). This study sought to explore these challenges and designed recommendations for better utilization this facility so as to help the fund achieve its mandate.

1.3 Purpose of the study.

The purpose of this study was to inquire into the management constraints facing implementation of Youth Enterprise Development Fund projects in Kimilili district and propose desirable best practices that could be inculcated within the fund's operations to make it better. Challenges encountered by stakeholders and other beneficiaries in their effort to achieve the objectives of the fund were critically examined. Avenues for strengthening the fund's operations were therefore studied.

1.4. Objectives of the study

The study was carried out with the following objectives:

1. To examine the relationship between entrepreneurial skills training and implementation of youth enterprise development fund projects in Kimilili district.
2. To establish the relationship between business support infrastructure and the implementation of youth enterprise development fund projects in Kimilili district.
3. To analyze the influence of networks and business contacts on the implementation of youth enterprise development fund projects in Kimilili district.
4. To study the effect of access to adequate financing on implementation of the youth enterprise development fund projects in Kimilili district.
5. To inquire if levels of formal education affected implementation of youth enterprise development fund projects more effectively in Kimilili District.

1.5. Research Questions

The research was designed to answer the following questions.

1. What relationship exists between entrepreneurial skills training and the implementation of the youth enterprise development fund projects in Kimilili district
2. Is there any significant relationship between business support infrastructure and the implementation of youth enterprise development fund projects in Kimilili district?
3. Do networks and business contacts have any effect on the implementation of youth fund projects in Kimilili district?
4. How does access to adequate finances affect implementation of the youth enterprise development fund projects in Kimilili district?
5. Does level of formal education have any effect on implementation of youth enterprise development fund projects in Kimilili district?

1.6. Significance of the Study.

The successful implementation of youth enterprise development fund projects largely depended on its management. This study was significant since it critically studied factors that hindered efficiency on development of successful youth enterprises. The study recommended best practices for successful entrepreneurial initiatives and identified gaps to be addressed by relevant actors so as to achieve efficiency. This will help the Government of Kenya through the state actors concerned as well as policymakers put in place monitoring and evaluation, feedback, follow-up and reporting mechanisms within the fund operations. The fund managers, officers in the Ministry of Youth Affairs and Sports and youth group leaders will greatly benefit from this study in terms of added knowledge thereby necessitating a better service to youth under their jurisdiction. The youth who are

the intended beneficiaries of the fund will benefit if ways and means shall be designed for them to access the results of the study. The youths shall gain in terms of increased knowledge and enhanced awareness on the existence of the fund. Financial intermediaries of the fund will use the results obtained from this study for the purposes of future planning.

1.7 Limitation of the Study

Since the study mainly focused on youth officers at the district headquarters and the youth groups and their leaders reporting mainly on their performance, their objectivity limited the study. The youth group leaders may not have been honest in their responses especially on their levels of education, challenges encountered and management abilities. Time and financial constraints were also a major hindrance. The study was confined to the borders of the district and hence cannot be generalized to other districts in the country. Literacy levels at group level were also found to be low.

1.8 Delimitation of the Study

The research was carried out in Kimilili district and focused on sampled youth groups currently working within the district hence the respondents were easily accessed. The group members and their leaders possessed meaningful experiences on matters appertaining to YEDF and responded to the questionnaires with relative ease. The researcher also hails from and works within the district borders hence he had a wide understanding on local issues, geography and behavior of the respondents. Language was therefore not a barrier.

1.9 Basic assumptions of the study

This study was carried out with the basic assumptions that all the money borrowed from the youth enterprise development fund through the C-YES scheme was invested by the beneficiary youth groups in the informal sector to undertake meaningful small business enterprises. The study also assumed that all the beneficiary youth groups got into businesses without the requisite skills to run the proposed businesses and turn them into meaningful or successful income generating enterprises. The study also assumed that there were few youth officers in the district compared to the large number of mushrooming youth groups they had to attend to.

1.10 Definition of significant terms used in the study.

Business support services: These are other forms of support that is not financial but rendered to

Young entrepreneurs such as specialized advice, capacity building, and mentoring and marketing chains development offered to the groups or their leaders.

Business plan: is a written document prepared by the entrepreneur that describes all the relevant external and internal elements in starting a new venture. It is often an integration of functional plans such as marketing, finance, manufacturing and human resources. It basically addresses both short term and long term decision making for the first three years. It contains the following key contents:

Introductory page, Executive summary, Environmental and industry analysis, Description of the venture, Production plan, Operational plan. Marketing plan. Organizational plan. Risk assessment, Financial plan, Competitor analysis etc.

Entrepreneur: Is an individual who is innovative and takes risks and starts a new venture to generate income both for self and family.

Entrepreneurship: Refers to the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic and social risks and receiving the results of monetary and personal satisfaction and independence.

Managerial skills: Refer to abilities or competences needed to keep a business running such as financial management, record keeping, marketing, networking etc.

Micro-credit: This is the provision of small loans to low income earners and the poor by various actors and agencies.

Networks and Contacts: Refer to connections that the groups have established to make them better entrepreneurs and will be measured in terms of linkages existing between youth groups and large business firms.

Small Businesses: These are owner-managed, relatively small businesses which employ between 1-50 people.

Venture Capital: This is the initial capital an entrepreneur requires to start a new business venture.

Youth: These are people of ages between 18 to 35 years.

Youth Enterprises: Ventures in business spheres created by young people in groups by making

full use of their abilities and locally available resources. These are organizations comprising 5 - 15 young people coming together for the purpose of improving their economic well-being through business and other income generating activities.

Youth Fund: Revolving funds set aside by the government specifically for the youth to borrow and create small businesses. These funds are almost collateral-free and to be repaid back to the government at a very small interest.

1.11 Organization of the study

The study was organized through the following procedure. Questionnaires were designed for the three cadres of respondents. The three sets entailed both open-ended and close ended questions for ease of response. Pre-testing of the said questionnaires was done a week prior to the actual interviewing process. After pre-testing and fine-tuning the instruments, my research assistant and myself went to the field and met the officers at the District youth office. We then collected data by distributing the questionnaires which were then collected a week later. The Data so collected was analyzed through SPSS package version 11.5 and presented on chapter four. My survey entailed a descriptive survey study hence a quantitative analysis that enabled the researcher to meaningfully describe distribution of scores of measurements using a few indices or statistics. The type of statistic or indices used depended on the type of variables studied vis-à-vis their subsequent scale of measurement.

CHAPTER TWO

LITERATURE REVIEW

In this section, reviewed literature was organized under the following sub-headings: general introduction, youth enterprises, challenges to youth entrepreneurship, Social cultural attitude towards youth entrepreneurship, Lack of entrepreneurship education and Business Assistance and Support programmes (BAS), lack of Business Development Services (BDS) and business support networks. Success factors and youth enterprise development fund in Kenya was also reviewed in great detail.

2.1: Introduction

Reducing youth unemployment is one of the major challenges facing most countries today. This is a phenomenon that has plagued the world economy for decades. With an estimated 880 million young people worldwide unemployed, the need for employment creation efforts focusing on youth is undeniable (Juan Somavia, ILO 2003). Studies conducted by International Labour Organization indicate that youths are three and half times more likely than adults to be unemployed. It is estimated that by 2015 approximately 1.6 billion young people worldwide will not be working or will be looking for work, an increase of 78% over the 2003 figure (ILO. 2005).

Within the framework of potential efforts and strategies to boost employment and job creation for young people, entrepreneurship is increasingly being seen as an important means and a valuable additional strategy to create Jobs and improve their livelihoods and economic independence. Entrepreneurship is therefore an innovative approach to integrating youth in today's changing labour markets. Entrepreneurship and business creation are a growing alternative for young people whose age group often faces the labour market with double digit unemployment rates. (Ryan, 2003). Traditional career paths and opportunities are disappearing rapidly and a number of young

people are taking up the challenge of starting their own businesses and much is being learned about how odds for success can be improved through various types of assistance and creation of supportive infrastructure (Somavia, 1999).

Entrepreneurship and self employment can be a source of new jobs and economic dynamism in developed countries and can improve youth livelihoods and economic independence for young people in developing countries. For young people in the informal economy, micro-entrepreneurship is a bottom-up method for generating an income, self reliance and a new innovative path to earning a decent living and caring for oneself. (Maxwell, 2002)

There exists a number of reasons for promoting youth entrepreneurship as: Creating employment opportunities for the self employed youth as well as other young people they employ, bringing alienated and marginalized youth back into the economic mainstream and giving them a sense of meaning and belonging, Helping address some of the socio-psychological problems and delinquency that arises from joblessness. Help the youth development skills and experience that can be applied to other challenges in life. Besides promoting innovation and resilience in the youth, it promotes revitalization of the local community by providing valuable goods and services and capitalizes on fact that young entrepreneurs may be particularly responsive to the new economic opportunities and trends (Chigunta 2002). A number of global initiatives have been set up to accelerate efforts in tackling youth unemployment and under-employment. United Nations, along with International Labour Organization and the World Bank established the Youth Employment Network (YEN) to provide support to global commitment of development and implementing strategies that give young people everywhere a real chance to find decent and productive work as embedded in the UN millennium declaration (MDG's) of 2000 (YEN 2000).

2.2 Youth Enterprise

Youth enterprise has been defined as “young individuals developing and making full use of their own potentials alone or in groups leading to ventures in social, business or political spheres or young people defining problems for themselves and identifying solutions and finding resources to achieve the solutions (Fowler, 1991).

Enterprises are characterized by taking action, taking risks, unlocking and liberating individual talents and capacities, using imaginations and showing determination (CYP, 1991). Youth enterprises involve two basic steps. First is to create awareness and understanding of what an enterprise is and what it takes to own and manage a business so that young people can consider self employment as a career option. Then should young people decide to explore further or to start their own businesses, practical support services such as training, seeking advice, access to finance and others can be provided (Kenyon and white. 1996). Barriers to youth enterprise development are identified as; personal resistance, resistance of the venture itself, lack of resources, competition from existing service providers and manufacturers and lack of support from banks, sponsors and governments in providing start up capital (Fowler 1991). Given the right combination of motivation, ideas and opportunities, youth are more than able to establish productive and creative businesses. Engaging in entrepreneurship shifts young people from being “job seekers” to “job creators” and also from social dependence to self sufficiency (Kanyenze. et. al 2000). Many self employed youth contribute to the upkeep of their families sometimes in a leading role in absence of parents. Yet despite these potential benefits the majority of youth continues to look up to the states for employment rather than create their own jobs and employ others (UNESCO, 2005).

2.3 Challenges Facing Youth Entrepreneurship.

Challenges facing youth entrepreneurship include but not limited to: negative socio-cultural attitude towards youth entrepreneurship, lack of entrepreneurship education, difficulties in access to start up capital, administrative and regulatory burdens, lack of business assistance support and business development services, success factors, promotion and introduction of self employment options, mentor support, business support services, networking and financing, skills training among others.

2.3.1 Social Cultural Attitude towards Youth Entrepreneurship.

Enterprise culture is defined as set of values, attitudes and beliefs operating within a particular segment of the community or environment that lead to both enterprising behavior and aspiration towards self employment (Gibb, 1988). These vary from region, country or ethnic group and are important determinants of a nation's level of economic and entrepreneurial development. A cultural environment in which entrepreneurship is respected and valued and in which business failure is treated as a useful learning experience rather than a source of stigma will be generally conducive for entrepreneurship (McGrath, et al, 1992).

Thomas (2001) identified four approach models that differentiate cultures and how they influence culture at workplace as "uncertainty avoidance, individualism, masculinity and power distance". He further adds that uncertainty avoidance or acceptance for instance is strongly linked to levels of risk taking and proactiveness of an individual. Individuals with a high need of achievement such as those in uncertainty accepting societies will be more willing to take risks than those in uncertainty avoidance societies. Young individual's perception of entrepreneurship depends particularly upon their personal environment, their individual awareness and familiarity with the concept of entrepreneurship and the general reputation, acceptance and credibility of entrepreneurs in society

Gibb, 1988). Parents, relatives and friends can have crucial influence on young peoples' opinion about entrepreneurship, playing an important role in imparting positive or negative views of business. Family background in particular plays an important role in the formation of mindset open to self employment and entrepreneurship (Postigo, et al, 2003).

A national survey of young adults in United States found that there was a strong relationship between having role models in form of a parent family member or friend and expecting to own business in future (Development Associates, 1993). Young people willing to engage in business have to additionally cope with the particular reputation and stereotype given to young entrepreneurs in society and business world. Due to their limited life and work experience, young entrepreneurs are often not taken seriously by older colleagues or business contacts. (Kenyon White, 2006). According to Barclays Bank survey in U.K, not being taken seriously and age discrimination by suppliers or customers are biggest problems experienced by young people in the process of running businesses. (Kenyon & White, 2006; Barclays Bank: Darby 2004). An analysis of contextual issues affecting youth entrepreneurship in South Africa revealed that the absence of culture of entrepreneurship due to the belief that the government has a responsibility to provide everybody with employment discourages individual enterprise development (<http://www.ssaci.org.za/news/youthpdf>).

EAST AFRICANA COLLECTION

According to Stevenson and Lundstrom (2001) promoting an entrepreneurial culture is one of the most underdeveloped strategic area of entrepreneurship development worldwide, poorly articulated in policy terms and most subject to rhetoric. They acknowledge that to change culture is a long-term process and multifaceted commitment as culture is complex and difficult to change.

2.3.2 Lack of Entrepreneurship Education.

Entrepreneurship education is crucial in assisting young people to develop entrepreneurship skills, attributes and behaviours as well as to develop enterprise awareness, to understand and to realize entrepreneurship as a career option (Schoof, 2006).

Australian Ministerial Council on Education, Employment Training and Youth Affairs (MCEETYA) defines entrepreneurial education as; learning directed towards developing in young people those skills and competences, understanding the attributes which equip them to be innovative, to identify, create, initiate and successfully manage personal, community business and work opportunities including working for themselves (Dest. 2005). Thus entrepreneurial education is not only a means to foster youth entrepreneurship and self employment but also equips young people with attitudes and skills to cope with uncertain employment paths of today's societies (Gallaway, et al, 2005).

Young people can no longer expect to find the traditional job-for-life careers but rather portfolio careers such as contract employment, freelancing and periods of self employment (Gallaway, et al, 2005). In many countries particularly in developing and transitional countries, enterprise education simply does not exist or has not been sufficiently adopted. (Haftenndorm and Salzano 2003).

Teaching of entrepreneurial skills attributes and behaviour is often not integrated into school curricular and not adequately taught on different levels of education. Most systems still teach traditional values of compliance to the norm rather than independent thinking and acting, risk taking and self reliance and nurtures skills appropriate to working in the public sector or large organizations and companies but not for an entrepreneurial career. (Schoof, 2006).

This has been attributed to lack of career information and business possibilities, lack of business and education linkages, lack of trained teachers, negligence of student's personal environment and lack of ICT infrastructure due to financial constraints (Schoof, 2006). Successful entrepreneurs are usually literate, numerate have some technical or occupational competence and are able to communicate effectively. Useful too is a basic knowledge of generic business activities such as product development, pricing, sales and marketing, record keeping, cost control and money management. (<http://www.ssaci-org.za/news/youthpdf>).

3.3. Access to start up capital

Lack of adequate start up finance is one of the most prominent or most talked about impediment to young people seeking to create their own businesses (Schoof, 2006). This is attributed largely to lack of securities and creditability due to lack of self sustaining resources, the absence of collateral or guarantee to secure loans or lines of credit. Young people are seen as a particularly risky investment and therefore face difficulties in accessing finance especially venture capital. (Chigunta, 2001). Young people are unlikely to have the type of business experience, track record or business skills that banks and other financial institutions would look for in assessing the credit worthiness. Often, young people have to show that their business has already been trading for at least 6 months so as to access credit (Kenyon & White, 1996).

In a survey carried out in South Africa for UYF, it confirmed that the lack of business skills and ability to access resources are critical constraints to starting a business (<http://www.uyf.org>). Potential entrepreneurs consider lack of access to finance as the prime barrier to starting a business. The next serious barrier is the lack of knowledge about identifying business opportunities, developing a business plan and starting a business venture itself (Adongo, 2005). Consistent with the

list of barriers both potential and existing youth entrepreneurs believe that what they need most critically to start a business is obtaining business finances and the ability to manage these finances, developing a business plan, marketing support and understanding legal requirements of business (Bloch, et al. 2000). Studies by Kenya Youth Business Trust shows that start up or working capital cannot be easily accessed due to lack of collateral or pay slip from reputable institutions demanded by commercial banks hence the only alternative for the youth is to borrow in groups where individuals guarantee each other (KYBT, 2004).

2.3.4. Administrative and regulatory burdens

Administrative and regulatory burdens on youth are among the most important barriers to business start ups of young people in high income and developing countries. Government regulations and bureaucratic formalities also are seen as one reason for large informal sector in many developing countries (Euro-barometer survey 2004).

Entrepreneurs face numerous administrative burdens including business registration, tax administration, obtaining investment approvals and business licenses, coping with copyright and patent regulations, competition, low access to workspace and long-term cases and environmental related requirements such as obtaining environmental certificates (La Porta, et al, 1999).

2.3.5. Lack of Business Assistance Support (BAS) and Business Development Services (BDS).

The more business assistance a young entrepreneur obtains in starting up a new business the better his or her chances of creating a successful and sustainable business (Schoof, 2006), Support services including mentors, support networks, business clubs and incubators can hold the key to transforming one person youth start up into a successful small and medium business (Sykes, 2003).

Constraints affecting young people in these areas have been identified as; lack of business connections and contacts, suppliers, partners and networks, lack of knowledge of available business support services, and lack of tailor-made business training and advice for young start ups (Darby 2004). White and Kenyon (2001) have also identified lack of trained counselors, development workers and adequate support agencies who are often not responsive to youth needs and are designed to serve more mature SME'S rather than fund poor youth business start ups (Sykes, 2003). Mentoring capacities, though one of the most beneficial support services that can be offered to young entrepreneurs, the provision of mentoring programmes that match experienced entrepreneurs, business leaders and business professionals with young entrepreneurs remains insufficient in many countries (Darby, 2004). Besides mentoring, the communication and exchange of experiences and ideas between entrepreneurs in general and young entrepreneurs in particular are important. In many countries there is an overall lack of particular business support for young entrepreneurs seeking to expand and further develop their enterprises (Darby, 2004).

According to several stakeholders workshops held by Ministry of Labour and Human Resource Development and Ministry of Youth Affairs (MOLHRD and MOYA) on youth and unemployment, youth in Kenya face many challenges in the job market which prevent them from accessing decent work. These include lack of relevant education and training, lack of information, lack of entrepreneurial culture, lack of business and employment contacts, networks and markets, lack of career mentors, weak linkages between the formal education and informal employment, lack of self esteem and self confidence, inadequate work and business experience and lack of life skills (National Action Plan on Youth Employment, 2005).

2.4.0 Success Factors

A research conducted by a South African organization, SSACI *revealed* some common approaches to development of youth enterprises as general sensitization to the benefits of entrepreneurship, access to technical vocational training, short courses on business start ups, top up business training for existing entrepreneurs finance facilitation, network development, referral centers and Business idea competition (<http://www.ssaci.org.za/news/youthpdf>). Kenyon and White, (1996) in the paper entitled youth working skills presented to ILO, identify several factors that are necessary for the success of youth enterprise development worldwide as outlined below:

2.4.1 Promotion and introduction of self employment option

The design of youth enterprise policies, strategies and programmes should recognize the various entry points or pathways to enterprise creation and aim to increase the number of pathways into enterprise so that self employment appears as something other than an option of last resort (Kenyon & White 1996). This can be done through a variety of ways including but not limited to:

a) Promotion of role models

Role models are people who present an image of success and achievement and are one of the most important sources of motivation. Role models have been recognized as reliable means of helping young people consider self employment as a career option (CYP, 1991). In New Zealand a workshop programme known as 'An income of their own' has been designed to assist young people consider self employment using successful business people from local communities. The programme aims to introduce the principles of entrepreneurship, enhance self esteem, familiarize participants with the language, concept and practices of business and expose young people to business role models (Gerber, 1995).

b) Youth Business Plan Competition

These are ways of raising the profile of young people in business whilst providing a special incentive for participants who aim to win (Kenyon & white 1996). The results of such competitions are broader as they attract young men and women to the support services that are offered as part of the competition. LIVEWIRE a programme established in the United Kingdom runs a program in which young people explore and develop a business idea. Each year over 5.000 young men and women are registered and those with a viable business idea complete a LIVEWIRE start up entry form and are then united with a local business advisor who provides free business advice. The Kenyan Ministry of Youth Affairs and Sports has a similar initiative known as Chora Bizna competition that has received a lot of support from the corporate sector. <http://www.youthfund.go.ke>.

c) Use of enterprise focused curriculum and educational experience.

The school environment can have an important impact on the future of young men and women and is a significant influence on their life and career aspirations (Bailey, 1995). It is now realized in many countries that no amount of ad hoc efforts is sufficient to build a strong entrepreneurial culture and it is a necessary requirement that entrepreneurship education is integrated in schools curriculum at all levels from kindergarten to university (Timmon, 1994).

2.4.2 Mentor Support

A mentor is someone with more entrepreneurial business experience than you who serves as a trusted confidant over an extended period of time usually free of charge (Scott, 2002). Mentors can be invaluable to entrepreneurs and small businesses helping them avoid mistakes and pointing them to practical solutions and resources and developing their confidence levels (Chambers and Lake, 2002). The value of coaching and mentor support has been recognized as an important instrument for providing informal support and advice as well as access to business networks for young people starting out in business. In youth business programmes, young people are allocated a business mentor who provides one-on-one counseling for the first three years in business. The mentor's role is that of supporting the young people by giving them technical advice when appropriate and also emotional support and encouragement (Chambers and Lake, 2002). Business mentors usually spend around 5 hours a month with young persons and reports regularly on the progress allowing the opportunity to identify what additional support they may need. This support is of great value as it helps young people overcome two of the major problems faced by young women and men as they enter business i.e. limited life experience and lack of networks and contacts (Kenyon and white 1996).

2.4.3 Business Support Network

This comprises a support network of business people, companies and other entrepreneurs who provide young people with specialist advice and resources. Support may take the form of subsidized or free exhibition space or equipment or introducing the new business into their supply chain thus giving them their first contracts and helping them learn the importance of essential business principles such as quality and customer service (Gerber, 1995).

Support services can take the form of one-stop-shops which are locations where entrepreneurs can

conclude all their business registration requirements. complete all transactions with government regulators and business providers or access all related information needs in an instance. With the advent of internet services, organizations are offering such support online. The Canadian Youth Business Foundation for instance is a comprehensive resource on the internet offering young entrepreneurs with peer support advice and counseling, marketing, promotion and information (<http://www.youthbusiness.com>). Small businesses incubators have been adopted as critical factors for start ups to minimize failure rates, create new jobs, enhance small business and promote entrepreneurship. Resources offered can include office space, management coaching, assistance with the business development plan, sourcing financing, administrative and technical support and business networking.

In Australia and U.S.A such incubators are located on university campuses and have links with expert researchers, technology experts, venture capitalists, experienced entrepreneurs and resource access points such as information, counseling, technical and financial assistance, development facilities and potential partners and peer support.

In South Africa Business Establishment and Sustainability Program (BESP) was developed in 1993 with the primary goal of providing support services to unemployed youth by assisting them establish and run sustainable enterprises. This is achieved through theoretical and practical business development assistance, facilitating access to credit, business start up assistance, business mentoring and counseling and business after-care and support services (<http://www.uvfor.g.Za>).

2.4.4. Skills Training

Business development is more concerned with the ability of young people to address the challenges that face them than to follow a step by step guide. (Kenyon & White, 2006; CYP 1991).The commonwealth youth programme summarizes the skills required by youth to run successful enterprises into 3 categories.

A) Enterprising skills

These include: self assessment, awareness creation, problem solving, and investigation of opportunity, communication skills, and ability to monitor performance among others.

B) Business development

This requires skills for searching for opportunities, business research and analysis: decision making, planning, motivating oneself and influencing others.

C) **Management skills-** These include skills in planning, financial management, marketing and selling, managing people, monitoring and evaluating progress. To become successful entrepreneurs youth need a combination of training and capacity building support to help them understand and know how to apply a wide range of business concepts such as purchasing, value addition, selling on credit and managing risk, planning and income allocation, basic record keeping, product costing and pricing, understanding the market, negotiating and bargaining techniques, developing a market strategy and production, processing and packaging techniques. (Davis & Susan, 2002). To achieve the above, participatory training facilitates youth involvement and interactions with mentors allowing them to build on their own knowledge and experience thus participants experience higher levels of knowledge retention, an increased sense of empowerment and overall satisfaction with training (global youth micro-enterprise conference, 2007).

2.4.5 Financing

Lack of access to adequate start up finance is one of the most prominent or talked about impediment to young people seeking to create their own businesses. This has largely been attributed to lack of collateral demanded by traditional lenders such as commercial banks who view young borrowers as too risky. To increase access to finances specific loan schemes, soft loans are increasingly superseding traditional grant schemes (Schoof, 2006). The soft loan approach involves the provision of no or low interest loans usually through some form of revolving fund to youth. There are generally no collateral requirements but eligibility criteria like having a business plan: demonstrating commitment and ability to repay the loan are required. Such programs are run by the CYP in Africa, Asia and Pacific. Canadian youth business foundation has a specialized youth business loan program designed to help young men and women particularly those underemployed and unemployed over the initial start up phase of their business (Global youth micro-enterprise conference, 2007). Other measures such as use of loan guaranteed schemes and improving the administrative and regulatory environment for start up finance by softening and simplifying the documentation procedures. This adequately eases the problem of start up finances.

2.5.0 Youth Enterprise Development Fund in Kenya

Youth Enterprise Development Fund is a micro-enterprise development program created by the Government of Kenya specifically targeting deprived unemployed youth of ages between 18 and 35 years who wish to initiate or expand their own small business ventures. The Kenyan YEDF was established with the sole purpose of reducing unemployment among the youth who account for over 61 % of all the unemployed in the country. The fund's strategic focus is on enterprise development as a key strategy that will increase economic opportunities for participation by Kenyan Youth in

nation building. The fund was launched on 1st February, 2007 with an initial budgetary allocation of One billion Kenya shillings (<http://www.youthfund.go.ke>).

The objectives of this fund are as outlined below:

- a) To provide loan to existing Micro-Finance Institutions (MFI'S), registered NGOs involved in micro-financing and SACCO'S for onward lending to promising youth enterprises.
- b) Attract and facilitate investments in micro, small and medium oriented commercial infrastructure such as business or industrial parks, markets or business incubators that will be beneficial to youth enterprises.
- c) Support youth oriented micro, small and medium enterprises to develop linkages with large enterprises.
- d) Facilitate marketing of products and services of youth enterprises in domestic and international markets.
- e) Facilitate employment of youth in the international labour market.

The fund targets Kenyan Youth aged 18 - 35 years with businesses operating in the country, individual group enterprise owners and group owned youth enterprises which are registered with relevant GOK authorities can also access the fund (<http://www.youthfund.go.ke>)

The fund lends money to young people through two strategies;

1. Through the Constituency Youth Enterprise Scheme. (C.YES)
2. Through financial intermediaries.

C-YES funds enterprises of youths in groups in all constituencies. This component is managed by community committees at both divisional and district levels. This component of the fund is aimed at ensuring that all young people especially those living in areas not well served by financial

intermediaries are disadvantaged in accessing the fund. The C-YES is a revolving fund whose allocation is 2 million shillings per constituency. So far most constituencies have registered an impressive uptake of their allocation. Funding through C-YES is up to Kshs 50,000 per group with no interest but attract a 5 percent administration fee deducted once. The groups are accorded a three months grace period and 12 months full repayment after the grace period.

To access funds from C-YES the youth have to follow and fulfill set procedures and requirements.

Which include:

- a) They must have a registered group, company or cooperative which has been in existence for at least 3 months as of the date of application.
- b) Have an operational bank account.
- c) Prepare a sound business proposal or business plan and submit the proposal form to the DYEDFC or constituency office.

The divisional committee evaluates the proposals using guidelines provided by MOYA and submits recommended proposals to the district committee for validation and funding. The district committee disburses the fund in the name of the youth group (MOYA funding guidelines 2007).

The other lending component of the fund works through financial intermediaries. This includes banks, NGO'S, SACCO'S and Micro Finance Institutions from which the youth access funds either directly as individuals or as organized entities such as groups, cooperatives or companies. This component is charged 8% interest rate. The component entails some form of collateral which is fixed by financial institution itself. The form of collateral so fixed should be somewhat flexible.

2.6 Theoretical Framework

A theoretical framework is a conceptual model of how one theorizes or makes logical sense of the relationships among several factors that have been identified as important to the problem (Sekaran, 2000). In essence, it attempts to integrate key pieces of information especially variables in a logical manner, and thereby conceptualizes a problem that can be tested. Theoretical framework visually tells the big picture of the study and identifies literature review categories and directs research objectives. A typical theoretical framework provides a schematic description of relationships between and among independent, dependent, moderator, control, and extraneous variables so that a reader can easily comprehend the theorized relationships. The goal of descriptive research is to portray accurately the incidence, distribution, and characteristics of a group or situation. In essence, it describes "what is" of the group or situation. In descriptive research, several variables are examined to describe the group or situation.

In this study, modernization theory is deemed appropriate. This theory states that development can be achieved through the processes of development that were used by the currently developed countries. Scholars such as Walt Rostow and A.F.K. Organski postulated stages of development applying to every country. Samuel Huntington considered development to be a linear process which every country must go through. This theory, in contrast to Classical Liberalism, viewed the state as a central actor in modernizing "backward" or "underdeveloped" societies. The Action theory of Talcott Parsons defined qualities that distinguished "modern" and "traditional" societies. Education was viewed as key to creating modern individuals. Technology also played a key role in this development theory because it was believed that as technology was introduced to lesser-developed countries it would spur economic growth. This theory attempts to explain qualitative changes in the

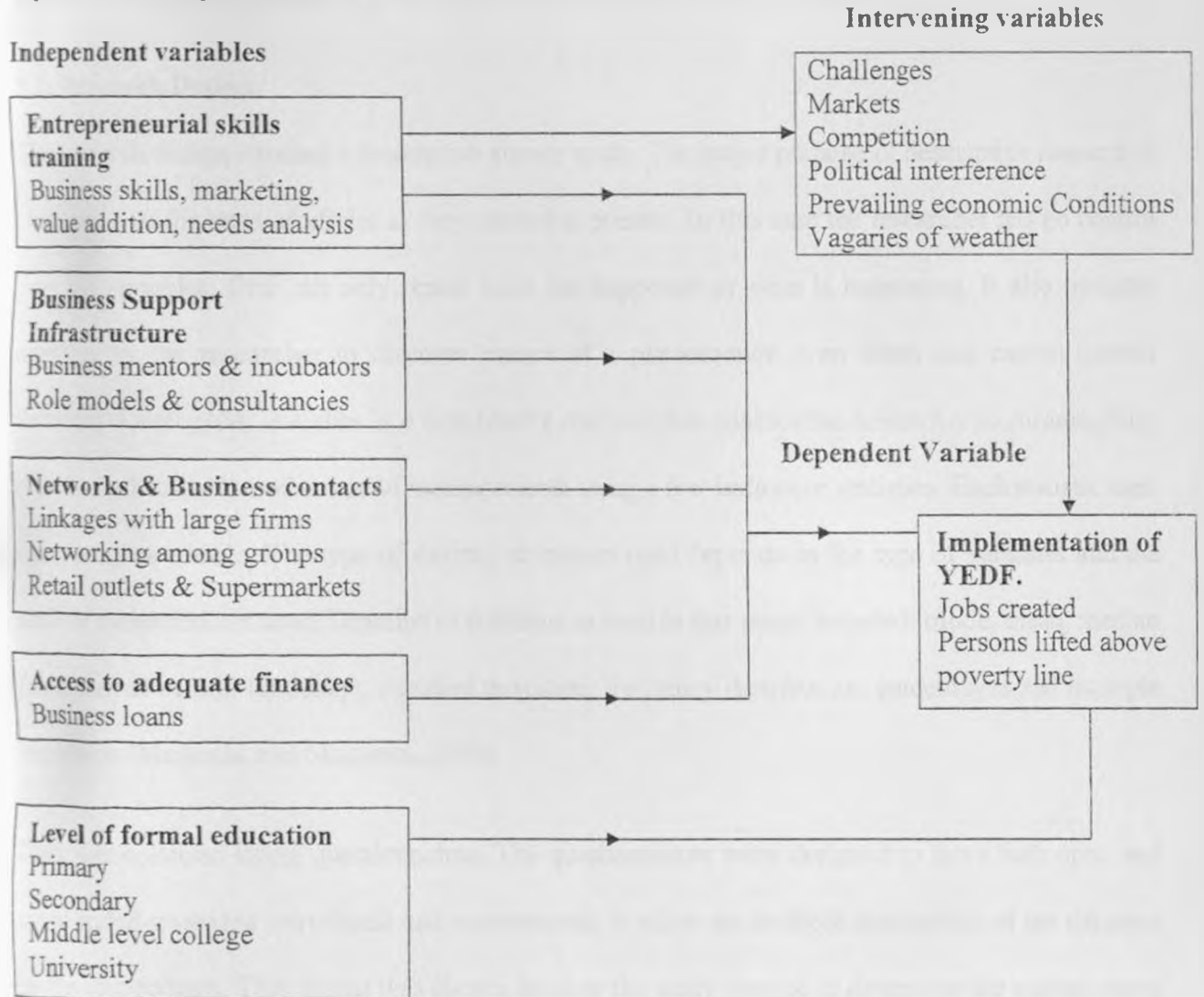
structure and framework of society that help the society to better realize its aims and objectives. Development can be broadly defined in a manner applicable to all societies' at all historical periods as an upward ascending movement featuring greater levels of energy, efficiency, quality, productivity, complexity, comprehension, creativity, mastery, enjoyment and accomplishment. Development is a process of social change, not merely a set of policies and programs instituted for some specific results. The basic mechanism driving social change is increasing awareness leading to better organization. When society senses new and better opportunities for progress it accordingly develops new forms of organization to exploit these new openings successfully. The new forms of organization are better able to harness the available social energies, skills and resources to use the opportunities to get the intended results. Development is governed by many factors that influence the results of developmental efforts. There must be a motive that drives the social change and essential preconditions for that change to occur. The motive must be powerful enough to overcome obstructions that impede that change from occurring. Development also needs resources such as capital, technology and the availability of supporting infrastructure.

Development therefore is a result of society's capacity to organize human energies and productive resources in order to meet the challenges and opportunities that life presents society with all the times. Society passes through well-defined stages in the course of its development. At a later stage the innovations are accepted, imitated, organized and made use of by other members of the community. The organizational improvements introduced to support the innovations can take place simultaneously at four different levels: physical, social, mental and psychological. Of these four, physical resources are the most visible but the least capable of expansion. The productivity of resources increases enormously as the quality of organization and level of knowledge inputs rise.

2.7 Conceptual Framework

A concept is an image or symbolic representation of an abstract idea. Chinn and Kramer (1999) define a concept as a “complex mental formulation of experience”. While the theoretical framework is the theory on which the study is based, the conceptual framework is the operationalization of the theory as shown in the figure 2.1 below:

Figure 2.1 Conceptual Framework



CHAPTER THREE

RESEARCH METHODOLOGY

3.1: Introduction

This chapter discusses the research design, target population, sample selection and sample size, data collection procedures, pre-testing of research instruments, validity and reliability of research instruments, operational definition of variables and data analysis techniques.

3.2: Research Design

The research design entailed a descriptive survey study. The major purpose of descriptive research is description of the state of affairs as they existed at present. In this case the researcher has no control over the variables. One can only report what has happened or what is happening. It also includes attempts by the researcher to discover causes of a phenomenon even when one cannot control variables. Descriptive statistics is a quantitative analysis that enables the researcher to meaningfully describe a distribution of scores of measurements using a few indices or statistics. Each statistic used has a purpose or role. The type of statistic or indices used depends on the type of variables and the scale of measurement used. Descriptive statistics so used in this study included: mode, mean, median (measures of central tendency), standard deviation, frequency distribution, percentages and multiple regression (Mugenda and Mugenda, 1999).

Data was collected using questionnaires. The questionnaires were designed to have both open and close ended questions (structured and unstructured) to allow an in-depth description of the situation by the respondents. This design was chosen because the study seemed to determine the current status of the youth fund in the district. This implies that the respondents were basically doing self reporting on their performance.

3.3: Target Population

The study mainly focused on youth groups and CBO'S registered through the department of Culture and Social Services that had accessed funds since the inception of YEDF. The study sought to assess how various youth groups benefited from the fund. Emphasis was laid on the 52 registered youth groups within the district that received funds from C-YES scheme between 2007 and 2010 (<http://www.youthfund.go.ke>). These funded groups were evenly spread throughout the district (Kamukuywa and Kimilili divisions). Since all the groups could not be accessed, a representative sample of 30 groups was studied. The district has only 3 officers and all of them were interviewed. Each group comprised of 15-30 members. The population had similar characteristic which is finding. The study was to find out if the funds allocated from the C-YES scheme were invested wisely in small businesses to generate sufficient income for youths and their families.

Kimilili district is a new district carved out of the larger Bungoma district in the year 2009. The district currently comprises two administrative divisions which are Kimilili and Kamukuywa. The youth groups studied were spread almost evenly in the two divisions. Since the inception of YEDF in 2007, only 52 youth groups have managed to access this credit in the district.

3.4: Sample selection and sample size.

A sample design is a definite plan determined before any data is actually collected for obtaining a sample from a given population (Orodho (2003), the sample of study was 30 groups and two youth officers in the district. The sample was selected using multistage cluster sampling. This method is used when it is not possible to obtain a complete list of the population and the sampling involves selection of intact groups. This sampling design was chosen to reduce bias as each group member

stood an equal chance of being selected. A total sample of 60 group members and 3 youth officers in the district were studied. These were sampled as they were deemed to have key information to the groups' activities. The sample size was chosen because the sampling distribution of the means was normally distributed and the sample size was quite representative as it constituted 58 % of the total population of the study as shown in the table 3.1 below:

Table 3.1: Sampling frame

CATEGORY	TARGET	SAMPLE	PERCENTAGE
Youth group	52	60	58
Youth officers	3	3	100

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EAST AFRICANA COLLECTION

3.5: Data collection procedures

Data was collected using well constructed questionnaires. The questionnaires contained both structured and unstructured questions designed to measure the objectives of the study. Three different sets of questionnaires were designed for different cadres of respondents which included 3 youth officers, 30 group members and 30 group leaders. The questionnaires were administered by the researcher and his assistant to avoid misinterpretation of questions especially where levels of education among the respondents were considered low. The questionnaire for government officers was self administered and delivered to them through hand delivery.

3.6: Pre-testing of research instruments

Questionnaires were pre-tested to ascertain their effectiveness before the actual research process begun. This was done to ensure that the instruments were adjusted accordingly to ensure reliability. To test the instrument, a few group members and group leaders (from the 4 of the 22 non selected groups) who had not have been sampled were selected for pre-testing. For the pilot study purpose, 4 of the 22 remaining youth groups were sampled randomly.

3.7: Validity of research instruments

Validity refers to the degree of accuracy and meaningfulness of inference based on research results. Simply put, validity is the degree to which results obtained from the analysis of data actually represent the phenomenon under study. Validity therefore, has to do with how accurately the data obtained from study represents the variables of the study. If such data is a true reflection of the variables, then inferences based on such data will be accurate and meaningful. This is basically the process of collecting evidence to support the inference made. Validation of data in this study was done using Content-related validity. This measures the degree to which data collected using a particular instrument represents a specific domain of indicators or content of a particular concept (Mugenda and Mugenda, 1999). The indicators of variables were clearly defined, scrutinized and instruments developed to match them. In a nutshell, content-related validity refers to the content and format of the instrument so employed. The main questions that a researcher has to grapple with under this type of validity include:

1. How appropriate is the content of the instrument to the purpose of the study?
2. How comprehensive is the content in measuring all the constructs of the variable being measured?

3. Does the content logically get at the intended variable?
4. How adequate does the sample of items or questions represent the content to be measured?
5. Is the instrument format appropriate?

In designing an instrument that will yield content-valid data, I specified the domain of indicators which were relevant to the domain being measured. A content-valid measure was to contain all possible items that were used in measuring the concept.

3.8: Reliability of research instruments

Reliability refers to the degree to which instruments yields consistent data or results after repeated trials (Mugenda and Mugenda 1999). Reliability indicates the stability and consistency with which the data collection instrument measures the concept or simply put, it refers to the consistence of the scores obtained. Reliability in research is influenced by random error. As the random error increases, reliability decreases.

To increase the reliability of the data collected, the research employed a test- retest technique whereby all the instruments were administered twice to the same subjects. The initial was a pilot test of the instruments to ensure that they obtained the desired data or results. This method involves administering the same test twice to the same group after a certain time interval has elapsed since the previous test. A reliability coefficient is then calculated using the Spearman-Brown Prophecy formula to indicate the relationship between the two sets of scores obtained. This coefficient was obtained using the formula below:

$$\text{Reliability of scores on total test} = \frac{2 \times \text{Reliability for } \frac{1}{2} \text{ test}}{1 + \text{Reliability for } \frac{1}{2} \text{ tests}}$$

3.9: Operational definitions of variables.

Table 3.2 below shows the operationalised variables in this study against their subsequent units of measurement.

Table 3.2: Operational definitions of variables.

Variable	Description of variable.	Measurement unit.
Effective implementation of Youth Enterprise Development Fund	<p>Entrepreneurial skills imparted in the youth Jobs created for the youth Amount of money (income) generated. Business training for youths undertaken</p>	Nominal
Management factors	<p>Business support services Specialist advice given to groups or their leaders Incubators, mentors and role models.</p>	Nominal
	<p>Networks and contacts. Linkages with large firms. Networking among groups Access to retail outlets and supermarkets.</p>	Nominal
	<p>Access to adequate finances or capital to initiate business activities Amount of money in shillings loaned to the group through C-YES</p>	Ordinal
	<p>Levels of formal education Highest level of education attained</p>	Nominal

3.10: Data Analysis Techniques

Data collected from this study was analyzed using descriptive statistics and multiple regressions.

This module was undertaken to measure the various variables of the study.

Regression analysis is a type of analysis used when a researcher is interested in finding out whether an independent variable predicts a given dependent variable. Multiple regression attempts to determine whether a group of variables together predict a given dependent variable.

Data so collected from this study was analyzed using Statistical Package for Social Sciences (SPSS) version 11.5 and presented using frequencies, percentages, tables and cross tabulation for detailed understanding.

Descriptive research is a process of collecting data in order to test a hypothesis or to answer questions concerning the current status of subjects in the study. Descriptive research determines and reports the way things are. This research attempted to describe such things as possible behaviour, attitudes, values and characteristics. Steps involved in descriptive research include formulating the objectives of the study, designing the methods of data collection, selecting the sample, collecting data and analyzing results.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

4.1 Introduction

This chapter details the presentation, interpretation and analysis of data as described in the methods of data collection. The data so collected was analyzed and organized into general information (including gender, age, marital status and levels of education) factors influencing the implementation of the youth fund, challenges faced in the implementation of the fund and suggested interventions for making the youth fund more effective.

4.2 Questionnaire Return Rate

Data was gathered out of 70 questionnaires distributed for the study; 65 respondents filled and returned the questionnaires representing a response rate of 92.86.0% of the sample. Of the respondents, 54% were males and 46% were females.

In terms of age, majority of the youth (63.07%) were between 25-30 years followed by 18-25 years (26.15%) 30-35 years (9.23%) with the minority (1.53%) aged above 35 years of age as shown.

Table 4.1: Age of respondents

AGE	FREQUENCY	PERCENTAGE
18-25yrs	17	26.15
25-30yrs	41	63.07
30-35yrs	6	9.23
Above 35yrs	1	1.53
TOTAL	65	100

This indicated that the fund consumers fitted in the operational definition of a youth which legally entails persons between 18 and 35 years of age as shown in figure 4.10 below.

4.3 Marital status

Table 4.2 below shows that majority (51.9%) of the respondents were married though there was still a large percentage (46.3%) who were single. Only a small percentage (1.9%) was widowed.

Table 4.2: Marital status

MARITAL STATUS	FREQUENCY	PERCENTAGE
Married	32	49.23
Single	28	43.07
Widowed	5	7.69
TOTAL	65	100

These therefore indicated that the majority of the respondents were young people.

4.4 Respondent's highest level of formal education

Table 4.3 below shows that 41.5% of the respondents had achieved up to secondary level education with only a small percentage (32.4%) with post secondary education.

Table 4.3: Highest level of education

EDUCATIONAL LEVEL	FREQUENCY	PERCENTAGE
Primary	17	26.2
Secondary	27	41.5
University	4	6.2
Certificate	12	18.5
Diploma	5	7.7
TOTAL	65	100

This shows clearly that it is the minority who possesses relevant academic and professional qualification to successfully run business enterprises. With lack of adequate and relevant education, especially tertiary education, implementation of the youth fund therefore becomes wanting.

4.5 Number of group members

The table below shows that the average number of members per group was 15.

Table 4.4: Distribution of group members

GROUP MEMBERS	FREQUENCY	PERCENTAGE
10	13	20.0
12	3	4.6
15	30	46.2
16	4	6.2
17	2	3.1
18	2	3.1
19	3	4.6
20	2	3.1
21	2	3.1
24	2	3.1
25	1	1.5
26	1	1.5
TOTAL	65	100

An average of 15 members per group in comparison the amount of money given to the group, this translates to an average of two thousand shillings per person.

4.6 Engagement in business activity

69.2% of the young people belonging to groups that accessed the youth fund said that they engaged in business activity while 30.8% indicated that they never did so as shown in Table 4.5 below.

Table 4.5: Engagement in business

GROUP MEMBERS	FREQUENCY	PERCENTAGE
Yes	45	69.2
No	20	30.8
TOTAL	65	100

4.7 Group Business activity

The table 4.6 below shows the types of business activities the youth were engaged in.

Table 4.6: Business activities by various groups

BUSINESS ACTIVITY	FREQUENCY	PERCENTAGE
Farming	28	62.2
Services	7	15.6
Trade	10	22.2
TOTAL	45	100

Farming was the commonest (62.2%) business activity the group members were engaged in as shown in the figure 4.6 above. Majority of the group members were involved in poultry farming, dairy farming, horticulture and the largest proportion of this group planted seedlings for sale. Such activities were greatly influenced by climatic patterns and therefore their economic competitiveness highly unpredictable and this could affect the implementation of the youth fund. Another activity, offering services that was undertaken by 15.6% of the respondents like photocopying, shoe repairs, boda boda and lending money to the group members. Other groups (22.2%) were involved in various trades like buying and selling cereals, selling second hand clothes, selling milk among others.

4.8 The number of people fully engaged in the business activity

Table 4.7 below indicated that out of an average of 15 group members only 2 members per group (12.5%) were fully involved in the running of the business activity.

Table 4.7: Distribution of people who are fully engaged in the running of these activities

NUMBER FULLY INVOLVED	FREQUENCY	PERCENTAGE
0.00	3	4.6
1.00	3	4.6
2.00	45	69.2
3.00	8	12.3
4.00	4	6.2
5.00	2	3.1
TOTAL	65	100

In comparison to the number of group members, only a few are fully engaged in the running of the business activities. This therefore implies that the implementation of the youth fund projects has been poor in terms of the number of youths actually employed or engaged in meaningful activities.

Training before starting business

Table 4.8 below shows that out of those who started businesses, only 26.2% received any form of training while 73.8% never received any prior training before initiating their business enterprises.

Table 4.8: Training before starting the business activity

TRAINING	FREQUENCY	PERCENTAGE
Yes	17	26.2
No	48	73.8
TOTAL	65	100

Training is very vital ingredient in the success of any business. This was clearly lacking in this case. Coupled with lack of academic and professional training, this greatly led to poor management and further reduced the chances of the business enterprises becoming successful ventures.

Duration of training

Table 4.9: Duration of training

TRAINING	FREQUENCY	PERCENTAGE
1 day	12	70.6
2 days	4	23.5
1 week	1	5.9
TOTAL	17	100

Amongst those who had undergone any training before starting their business activities, the training was done for duration of not more than 2 days (94.1%) indicating that this was not a comprehensive training that could be helpful in running of the businesses. This is further evident that training skills among the beneficiaries of the youth fund are inadequate leading to poor implementation.

4.9 Skills covered in the training

The table below shows the type of skills that were covered by the youths who got trained.

Table 4.10: Skills covered during training

SKILLS	FREQUENCY	PERCENTAGE
Financial management	6	35.3
Entrepreneurship	3	17.6
Marketing skills	4	23.5
Record keeping	3	17.6
All the above	1	5.9
TOTAL	17	100

From the above table, a paltry 35.3% of the respondents had received training in financial management. However effective implementation of the youth fund requires acquisition of multiple skills. Among the respondents, only a small percentage (5.9%) had received all the three skills on financial management, entrepreneurial development, marketing and record keeping.

4.10 Business support

Table 4.11 below shows that only a small percentage (17.6%) of the respondents received business support services. The majority (82.4%) did not receive any form of business support whatsoever.

Table 4.11: Business support

SUPPORT	FREQUENCY	PERCENTAGE
Yes	3	17.6
No	14	82.4
TOTAL	17	100

Business Mentoring and availability of business incubators to offer entrepreneurial support to young entrepreneurs are deemed vital to the effective implementation of the youth fund.

4.13 Groups working in consultation with other organizations

The table below shows groups that were working in consultation with other organizations.

Table 4.12: Groups working in consultation with other organizations

CONSULTING	FREQUENCY	PERCENTAGE
Yes	6	35.3
No	11	64.7
TOTAL	17	100

It was noted that majority (64.7%) of the groups that were engaged in some form of business activity were not working in consultation with other organizations, though a small percentage 35.3% was doing some consultation and liaison though at a very minimal scale. This is a clearly evident that there is no networking among the groups thereby any subsequent linkages with large firms does not exist. This could also greatly affect the implementation of the youth fund.

4.14 Amount received from C-YES

The youth groups studied had received funding as shown in the table below:

Table 4.13: Amount received

AMOUNT RECEIVED	FREQUENCY	PERCENTAGE
10,000/=	2	3.1
20,000/=	4	6.2
38,000/=	27	41.5
40,000/=	20	30.8
47,500/=	5	7.7
47,800/=	1	1.5
48,000/=	2	3.1
50,000/=	4	6.2
TOTAL	65	100

All the groups studied were given between Kshs. 10,000 and Kshs. 50,000. Majority (41.5%) were given Kshs. 38,000 as shown in table and graph above. Considering the size of groups, this amount is inadequate and it may be very difficult for the groups to be engaged in any meaningful business.

4.15 Utilization of funds given

Table 4.14: Utilization of funds by groups

UTILISATION/ ACTIVITY	FREQUENCY	PERCENTAGE
Money put in agricultural activities (E.g. planting and selling seedlings, Poultry farming & passion fruits).	28	43.1
Trade (e.g. Boda boda, Mitumba trade)	17	26.2
Trainings/seminars	3	4.6
Money divided amongst group members	10	15.4
Money was loaned to group members To repay later with interest	7	10.8
TOTAL	65	100

Table 4.14 above shows that majority of the group members (43.1%) used the money in farming activities, (15.4%) divided the money among themselves and only a small percentage (26.2%) invested the money in some form of trade (second hand clothes and sub-loaning the money at a interest), this shows that only a few group members are likely to get some returns but also depending on the market forces of demand and supply for those who engaged themselves in trade, and the prevailing weather conditions for the majority who initiated farming activities.

4.16 Repayment of loans

The table below shows the repayment of the loans by the youth groups.

Table 4.15: Repayment of loans

LOAN REPAYMENT	FREQUENCY	PERCENTAGE
Repaying	18	27.7
Partially paid	16	24.6
Not repaid	20	30.8
Unable	11	16.9
TOTAL	65	100

Repayment of loans by the youth groups was a difficult issue especially those who were not engaged in business activities. Table 4.16 shows that 16.9% were unable to repay the loan, 30.8% had not repaid and only 52.3% were either repaying or had partially repaid. This phenomenon is largely attributed to the fact that most groups are in farming activities which is an enterprise that is largely dictated by the vagaries of weather. 15.4.0% of the funded groups did not engage in any business activity at all hence the inability to pay.

4.17 Multiple regression analysis

For the purpose of this analysis, I regressed independent variables against the dependent variable to determine how various factors influence the implementation of YEDF and the findings are as shown in the table 4.16 below. Regression was done at 5% level of significance.

Table 4.16: Multiple regression analysis

Dependent Variable: How many people are fully engaged in the running of the business activity?

MODEL		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	Constant	3.059	.621		4.923	.000
$Y = a - bx_1 + bx_2 + bx_3 + bx_4$	Did you group have any training before starting business activity?	-.475	.125	-.365	-3.918	.001
	Have you received any other form of business support?	-.234	.116	-.091	-.917	.364
	Does your group network or work in consultation with other organizations?	.117	.114	.130	1.163	.220
	Did your group access adequate finances for business purposes?	.224	.221	.137	1.000	.451
	Does your level of education affect your business performance?	-.023	.051	-.049	-.708	.485

Where:

bx_1 , bx_2 , bx_3 and bx_4 are independent or explanatory variables which are estimates of the population regression coefficients also called least squares coefficients.

Y is the dependent variable

a is a constant

Sig is significance at the 5% level of significance.

t is the test statistic value, popularly referred to as the t-value

Table 4.16 above indicates that there was a highly significant relationship (with t statistic p value $0.001 < 0.05$) between entrepreneurial skills training and implementation of the youth enterprise development fund. There was no significant relationship between highest level of formal education ($p = 0.485 > 0.05$), business support services ($p = 0.364 > 0.05$), consultation with large organization ($p = 0.220 > 0.05$), access to adequate finances ($p = 0.451 > 0.05$) and implementation of the YEDF.

4.17 Challenges

The two tables below shows the challenges experienced by the youth groups

Table 4.17: Challenges

CHALLENGES	FREQUENCY	PERCENTAGE
Yes	41	91.1
No	4	8.9
TOTAL	45	100

Table 4.18: Challenges experienced

CHALLENGE	FREQUENCY	PERCENTAGE
Inadequate funding	27	41.5
Lack of co-operation among members	12	18.5
Unpredictable climatic changes affecting Agricultural produce	16	24.6
Inadequate business management skills	7	10.8
Lack of commitment from leaders	3	4.6
TOTAL	65	100

N=65

It was acknowledged that 95.4% of the respondents were experiencing challenges in the management of their business activities as exemplified in table 4.18.2 above. Such challenges would affect the implementation of the youth fund. Among the challenges encountered were inadequate funding (41.5%), poor management and lack of commitment by members (18.5%) and leaders (4.6%), inadequate business management skills (10.8%), unpredictable environmental conditions affecting agricultural produce (24.6%) as shown in table 4.18 above.

4.19 Benefits of the fund

Table 4.19 below shows the percentages of groups that benefited from the fund.

Table 4.19 Benefits of the fund

BENEFITED	FREQUENCY	PERCENTAGE
Yes	38	58.5
No	26	40.0
Not sure	1	1.5
TOTAL	65	100

Majority (58.5%) of the respondents acknowledged that they had benefited from the fund in one way or the other though 40% of the respondents felt that the youth fund had not benefited them.

4.20 Suggestions for making the fund more effective

The group members made suggestions for the improvement of the fund as shown in the below:

Table 4.20: Suggestions for making the fund more effective

SUGGESTION	FREQUENCY	PERCENTAGE
Increase funding	20	30.8
Creating awareness of the existence of the fund	6	9.2
Members to be given money individually	5	7.7
Capacity building	18	27.7
Monitoring and evaluation	12	18.5
Transparency and accountability	4	6.2
TOTAL	65	100

N=65

30.8% of all the respondents proposed an increase in funding so as to achieve better efficiency. 7.7% suggested that members be given money individually instead of funding groups. Other suggestions included creating awareness on the existence of the fund (9.2%), about 27.7% of the respondents suggested favoured more training and capacity building so as to boost their business management skills. It was recommended that follow-up and monitoring and evaluation programs should be initiated by the relevant authorities so as to ensure that the loan recipients were making good use of the funds and that repayment was done in time. This was due to the fact that 18.5% of the respondents strongly recommended that a suitable monitoring, evaluation and feedback mechanism be inculcated in the youth fund projects.

4.2 Discussion of findings

This section discusses the findings of the study based on the study objectives. These are: entrepreneurial skills training, business support infrastructure, linkages and business networks with other actors in the enterprise sector, access to adequate financing and levels of formal education.

4.2.1 Discussion on relationship between entrepreneurial skills training and the implementation of Youth Enterprise Development Fund.

This discussion was guided by the objective "To establish the relationship between skills training and implementation of YEDF in Kimilili district". The pertinent research question was "Did your group have any form of training before starting the business?" From the study, it was clear that majority of the respondents (73.9%) had attained secondary level of education with a mere (32.4%) having attained post secondary education. This depicts a gap in skills requisite to build enterprises because such skills are not offered in the formal education system. This is coupled further by lack of training before starting the business activity. 73.8% of the respondents had no such training before starting their businesses. Only 26.2% were trained. The study also established that those groups that received training, it was not comprehensive because 94.1% of the trainings lasted less than two days and that a narrow range of skills were covered within the 2 days. Only 24.6% of the respondents received training on key aspects of business development such as financial management, marketing and record keeping. For the youth to build successful enterprises they needed a combination of training and other entrepreneurship tools to help them know how to apply a wide range of business concepts such as: purchasing, entrepreneurship, selling for profits, managing risks, basic record keeping, product costing, finance accounting, budgeting, and pricing among others. All these key ingredients are necessary for running a successful business venture.

The study revealed that a highly significant relationship existed between entrepreneurial skills training and the implementation of youth fund with a significance (statistic value $p < 0.001 < 0.05$)

4.2.2 Discussion on influence of networks and business contacts on implementation of youth enterprise development fund.

This was guided by the study objective: "To analyze the influence of networks and contacts on implementation of youth enterprise development fund." The research question pertinent to this objective was: "does your group work in consultation with other organizations"?

To this question 64.8% of the respondents had not established any workable contacts or meaningful networks with other organizations. Almost all the groups were working in isolation and only a paltry 35.2% had had established such networks, an indicator that there was inadequate connection between youth groups and large firms. This also shows that the fund is yet to meet one of its key objectives' which is to support youth oriented micro, small and medium enterprises develop linkages with large firms.

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The study established that there was no significant relationship between consultation, networking or linkages with large firms and implementation of youth enterprise development fund with a significant level of statistic $p = 0.220 > 0.05$.

4.2.3 Discussion on the relationship between business support infrastructure and efficient Implementation of youth enterprise development fund.

This was guided by the research objective "To establish the relationship between business support services and implementation of YEDF". The pertinent question to this objective was "has your group received any other form of business support? The results: 82.4% of the respondents had not received any form of business support services compared to a paltry 17.6% who had developed some form of linkages with large firms.

Therefore, it emerged from this study that business support services were not offered to the youths to enable them build successful enterprises. According to Gerber (1995), this support can comprise support by business people, companies, retail outlets or other entrepreneurs who provide young people with specialist advice and resources. Services such as mentor support are important instruments for providing informal support and advice as well as access to business networks for young people. The study established that there was no significant relationship between business support services and the implementation of youth enterprise development fund with a significant level of statistic $p=0.364>0.05$.

4.2.4 Discussion on the effect of access to adequate finances on Implementation of youth enterprise development fund projects.

This was guided by the research objective "To study the effect of access to adequate financing on implementation of YEDF". The pertinent question to this objective was "Was the money allocated to your group adequate for your business activities" The result: 95.4% of the respondents felt that the money allocated was far from adequate to help the groups come up with any tangible projects. Of all the 4.6% of the groups who said that the money was adequate, the groups actually shared the money

and did not undertake any development project. The study established that there was no significant relationship between access to adequate finances and implementation of youth enterprise development fund with a significant level of statistic $p=0.451>0.05$.

4.2.5 Discussion on the effect of levels of formal education on Implementation of youth enterprise development fund projects.

This discussion was guided by the research objective "To inquire if levels of formal education affected implementation of YEDF". The pertinent question to this objective was "What is your highest level of formal education" The result: primary level was 26.2%, Secondary 41.5%, Certificate holders were 18.5%, and Diploma holders were 7.7% while the degree holders were the least, a paltry 6.2% of the entire respondents. From this study, formal education did not seem to have any effect on entrepreneurship. This study emphatically established that there was no significant relationship between levels of formal education and the implementation of youth enterprise development fund with a significant level of statistic $p=0.485>0.05$.

4.2.6 Discussion on the challenges encountered by various actors in the fund implementation.

This study was guided by the question "Are there challenges experienced in the management of your business activity?" 91.1% of the respondents acknowledged that they experienced myriad challenges in the running of their business activities. Some of the challenges that were noted matched with those reviewed in chapter two while others differed slightly.

The study established that access to adequate finances (41.5%) remains a major challenge to enterprise development. This was closely followed by unpredictable climatic patterns (24.6%). lack

of adequate business management skills (10.8%) due to lack of adequate skills training, and low levels of formal education and lack of commitment by both leaders and members (4.6%).

4.2.7 Discussion on strategies to make the fund more effective.

This study was guided by the question “what do you suggest can be done to make the fund more effective?” 30.8% of the respondents suggested that the amount of funds loaned to groups be increased. It is evident that the amounts being loaned to groups through the C-Yes scheme is too little compared to the number of individuals per group. 27.7% of the respondents cited capacity building as another strategy. Capacity building would entail thorough trainings to equip the youth with the necessary skills. (Kenyon & white 2006) argues that business development is more concerned with the ability of young people to address the challenges that face them rather than to follow a step by step guide. Capacity building would equip the youth with useful skills such as; self assessment and awareness, problem solving, entrepreneurial alertness, financial management, marketing, managing people, monitoring and evaluation among others.

Other suggestions included: 7.7% of the respondents suggested that loaning individuals rather than groups be undertaken, 18.5 % favoured the initiation of a comprehensive monitoring and evaluation system by the parent ministry to ensure that the funds given were well utilized. A small percentage (9.2%) felt that the youth needed to be made more aware of the existence of the facility.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter discusses the findings of the study. Based on these findings, conclusions and recommendations on the factors influencing the implementation of youth fund in Kimilili district were therefore made. The chapter is organized into summary of findings, discussions and conclusions based on the objectives of the study, suggestions on areas of further research are also made.

5.2 Summary of findings

The findings of the study are summarized in the table 5.1 below.

Table 5.1 Summary of findings

Objective	Data collection instrument	Type of analysis	Main findings.
To establish the relationship between entrepreneurial skills training and implementation of youth enterprise development fund projects in Kimilili district.	Questionnaire	Descriptive statistics Multiple regression	Majority of the youth 73.8% lacked adequate trainings in business skills which significantly Influenced enterprise development.
To establish the relationship between business support infrastructure and effective implementation of youth enterprise development fund projects in Kimilili district	Questionnaire	Descriptive statistics	Majority of the youth groups 82.4% had not received any business support services to enable them build successful enterprises.
To analyze the influence of networks and contacts on the implementation of youth fund projects in Kimilili district.	Questionnaire	Descriptive statistics	The study revealed that 82.4% of the groups studied had not established contacts with large firms and only 17.6% had.
To study the effect of access to adequate finances on the implementation of the youth enterprise development fund projects in Kimilili district.	Questionnaire	Descriptive statistics	The study revealed that access to adequate financing greatly affected the implementation of projects.
To inquire if levels of formal education had any effect on implementation of youth enterprise development projects in Kimilili district.	Questionnaire	Descriptive statistics	Levels of formal education did not have any effect on the implementation of youth fund projects.

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The study established that most of the group members who had accessed the youth fund were males compared to females, implying that more males have benefited from the C-Yes component of the fund than females. Most of the youth groups invested the funds in small scale businesses with farming being the most preferred activity compared to other forms of trade. This shows that majority of the beneficiaries of the fund are persons living in the rural areas. The study also established that majority of the youth group members (73.8%) started their business activities without any form of training and that those who were trained (94.1%) got short training that lasted between 1-2 days, meaning that the duration of training was not adequate for initiation of any meaningful enterprises.

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It also clearly emerged that the youth groups did not receive any other form of business support apart from financing. Financing in itself is a necessary but not a sufficient condition for business success. Services such as business mentorship and incubation were largely not offered to the youth to guide them develop successful enterprises. It is also apparent that the youth groups studied had not established any linkages with large business firms. Such linkages are vital for leverage and marketing but they were non-existent in my area of study. Supermarkets and large retail outlets in urban centres for instance, could have easily provided ready market for perishable agricultural commodities. Despite the fact that the sampled groups studied had all received funding from youth fund through C-Yes component, half of the respondents (50%) cited inadequate finances as one of the major challenges facing their businesses. Majority of the youth suggested that the amount of money loaned to groups be increased to at least 100,000 shillings for groups having at most 15 members, money could also be loaned to individuals through organized groups where group members would guarantee each other as in the case of Grameen model.

5.3 Conclusions

Based on the findings of the study, the implementation of YEDF which was measured in terms of jobs created was not effective. Out of an average of 15 members per group, only two members or 11.76% of the entire group membership were fully engaged in running the groups business activity.

This is a very sad phenomenon that can largely be attributed to the following factors:

Lack of appropriate skills- a whopping 73.8% of all the respondents were not trained before starting their business activities hence lacked management competences and business acumen.

Inadequate finances- all the groups studied received less than Kshs 50,000, an amount which was felt to be too little for such a big number of individuals per group.

Group dynamics- This played a key role in hampering development of youth enterprises. Lack of commitment among members and poor leadership at group level posed great challenges. It was also observed that the youth groups lacked essential business support services such as business incubation, mentorship and effective networking. These services are deemed essential to the success of any enterprise.

5.4 Recommendations.

5.4.1 Recommendations for policy makers

From this study the following policy recommendations can therefore be deduced:

1. That the amount of money loaned to youth groups be increased from the current maximum of Kshs 50,000 to a minimum of kshs.100, 000.
2. That the fund management board and the Ministry of Youth Affairs and Sports should consider lending money to individuals through the groups where members guarantee each other like in the Grameen Model.
3. That an elaborate monitoring and evaluation, follow up, feedback and loan repayment mechanism be initiated to ensure proper utilization of loans disbursed and avoid wastage of funds. Providing credit to those not able to use it productively could push the already-vulnerable persons to more debt.
4. That an elaborate training program for both beneficiaries and implementers be designed. A more practical and effective entrepreneurial training for the funded groups on the importance of business records, business diversification, market research, marketing strategies, business management and mechanisms for improved market access that could lead to more profitable and faster growth of enterprises.
5. That opportunity for steady employment at reasonable wages by the government and the private sector should be expanded. It is evident that stable jobs are a better option than micro credit if societies are serious about driving the poorest of the poor out of poverty, they should stop investing in funding small segments of communities and instead support large, labour-intensive industries even in rural areas.

5.4.2 Recommendation for programmes

It emerged that the youth were not trained before starting their business ventures. therefore capacity building should be enhanced to equip the youth with the necessary skills to build enterprises. Non financial services ranging from literacy classes, developmental leadership, financial management, community development and market-based business development services will greatly help the young entrepreneurs.

Regular monitoring and evaluation programs and systems should be put in place to ensure that the borrowed money is used as intended. Such systems should be inbuilt. It is disturbing to note that the government initiated such a scheme with no proper feedback and monitoring structures. The youth enterprise development fund board should build capacity for the youth officers with necessary tools and resources for follow up, monitoring and loan repayment processes. This processes are currently absent in the program design.

It also emerged that a number of youth were not aware of the existence of the fund and how to access this facility. Hence awareness should be created in the district through the local media and other relevant transmission channels on the intensions of the government on this fund. Politicians should desist from the management of the fund since they have been known to have constantly misrepresented facts. This has rendered loan repayment practically impossible.

Youth enterprise development fund management board should also consider making other services beyond credit be available to youth. Poor people also often need other non financial services such as networks and linkages, insurance and health schemes.

5.6 Recommendation for further research.

Since the study mainly focused on the factors influencing the implementation of the youth enterprise development fund and dealt with only one component of the fund i.e. the constituency youth enterprise scheme within Kimilili district, further research can be carried out to critically examine the performance of the other component of the fund i.e. the one offered through the financial intermediaries and compare the two with an aim of determining the best ways of maximizing the utilization of youth fund.

It would also be of much interest for future researchers to study management constraints on the youth enterprise development fund in other parts of the country. Since my study was limited to one small district, it would be good if similar studies were replicated in other districts to establish the performance of this fund. Such studies could also be replicated a number of years from now to assess growth of enterprises after a possible repackaging of the fund conditions and consequently assess the impact of business training and of effective monitoring of loan utilization by groups.

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APPENDIX ONE

TIME FRAME

DATE/MONTH	ACTIVITY
September 2009	Literature search
January-March 2010	Proposal writing
May 2010	Proposal submission and defence
June 2010	Data collection and analysis
July 2010	Project defence and final submission



UNIVERSITY OF NAIROBI
 COLLEGE OF EDUCATION AND EXTERNAL STUDIES
 SCHOOL OF CONTINUING AND DISTANCE EDUCATION
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P.O. Box 422
 KAKAMEGA
 KENYA

Your Ref:

Our Ref: Uon/Cees/Scde/Dems/Kak/1934/123;

Telephone Kakamega 056-31038

27th May 2010

TO WHOM IT MAY CONCERN

REF: MAKOKHA PETER WANYAMA – L5970079/2009


This is to confirm that the above named is a student at the University of Nairobi, College of Education and External Studies, School of Continuing and Distance Education, Department of Extra-Mural Studies, Kakamega Extra-Mural Centre taking a Course in Masters of Arts (Project Planning Management).

He is undertaking a Research Project entitled "Management Constraints Facing The Implementation of Youth Enterprise Development Fund Projects in Kimilli District"

Any assistance accorded to him will be highly appreciated

Yours faithfully,

John M. Mbugua
 Mr. John M. Mbugua,
 Resident Lecturer,
 Kakamega & Western Kenya Area.



APPENDIX THREE

LETTER OF TRANSMITTAL OF DATA COLLECTION INSTRUMENTS

Makokha W. Peter
University of Nairobi
P.O Box 442-50100,
Kakamega.

June, 2010.

Dear Respondent,

RE: MANAGEMENT CONSTRAINTS FACING THE IMPLEMENTATION OF YOUTH ENTERPRISE DEVELOPMENT FUND PROJECTS IN KIMILILI DISTRICT

I am a student at the University of Nairobi, College of Education and External studies. I am undertaking a Master of Arts degree in Project Planning and Management at the Kakamega extra mural centre. I am currently carrying out a research in Kimilili district that will help me expound on the management constraints facing the implementation of the Youth Enterprise Development Fund.

I am collecting data as part of the university requirement to undertake research and disseminate such findings for use by different sectors and the academia. This data will be collected through questionnaires. The purpose of this letter is to request you to kindly fill this questionnaire. Kindly do fill it as honestly and as completely as possible. The information given by you will be treated with utmost confidentiality and will not be used for other purposes except for this very academic purpose.

Thank you,



Peter W. Makokha.
RESEARCHER

APPENDIX FOUR

QUESTIONNAIRE FOR YOUTH GROUP MEMBERS

I am a student at the University of Nairobi pursuing a Master of Arts degree in project planning and Management. I am collecting data as part of the requirement with this questionnaire. The information given will be treated confidentially and will not be used for other purposes except academic. Please respond as honestly as possible.

SECTION 1: General Information

Please respond to each item by putting a tick () or writing in the spaces provided.

1. What is your sex?

Male ()

Female ()

2. What is your age?

18 - 25 yrs ()

25 -30 yrs ()

30 -35 yrs ()

Above 35 yrs ()

3. What is your marital status?

Married ()

Single ()

Widow ()

Widower ()

Separated ()

Divorced ()

4. What is your highest level of formal education?

Primary ()

Secondary ()

Certificate ()

Diploma ()

Bachelors Degree and above ()

5. What is the name of your group?

6. In which year was your group formed? -----

7. How many members are there in your group?

No. of males ()

No. of females ()

8. What position do you hold in the group?

Chairperson ()

Vice chairperson ()

Secretary ()

Treasurer ()

Member ()

9. What are the objectives of your group?

1. _____

2. _____

3. _____

4. _____

5. _____

Section ii: Group Business Information

10. Is your group engaged in any form of business activity?

Yes ()

No ()

11. If the response to question 10 above is yes, specify the activity/ activities?

12. How long has the group been engaged in this activity?

1-3 Months ()

3 - 6 months ()

6 - 12 months ()

Over 1 year ()

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13 How many people are fully engaged in the running of this activity?

14. Did your group have any form of training before starting the business activity?

Yes ()

No ()

If the answer to question 14 is yes, how many days did the training take?

1 day ()

2 days ()

1 week ()

Others specify _____

15. Which institution offered the training?

16 What kind of skills was covered during the training?

- Marketing Management ()

- Marketing Skills ()

- Record Keeping ()

- Others specify

16. Have you ever received any other form of business support?

Yes ()

No ()

17. If the response to question 18 above is yes; specify the type of support given

18. Does your group work in consultation with other organizations?

Yes ()

No ()

19. if the respond to question 20 is yes, name the organizations that your work with

20. What kind of service or support is given to your group by that organization?

21. Has your group repaid the amount of money given?

- Repaying ()

- Partially paid ()

- Fully Repaid ()

- Not Paid ()

22. Are there challenges experienced in the management of your business activity?

Yes ()

No ()

23. if yes specify

i) _____

ii) _____

iii) _____

iv) _____

24. Has your group benefited adequately from the youth fund?

Yes ()

No ()

Not sure ()

25. What do you suggest can be done to make the fund more effective?

APPENDIX FIVE

QUESTIONNAIRE FOR YOUTH GROUP LEADERS

I am a student at the University of Nairobi pursuing a Master of Arts degree in project planning and Management. I am collecting data as part of the requirement with this questionnaire. The information given will be treated confidentially and will not be used for other purposes except academic. Please respond as honestly as possible.

SECTION 1: General Information

Please respond to each item by putting a tick () or writing in the spaces provided.

1. What is your sex?

Male ()

Female ()

2. What is your age?

18 – 25 yrs ()

25 – 30 yrs ()

30 -35 yrs ()

Above 35 yrs ()

3. What is your marital status?

Married ()

Single ()

Widow ()

Widower ()

Separated ()

Divorced ()

4. What is your highest level of formal education?

Primary ()

Secondary ()

Certificate ()

Diploma ()

Bachelors Degree and above ()

5. What is the name of your group?

6. In which year was your group formed?

7. How many members are there in your group?

No. of males ()

No. of females ()

8. What position do you hold in the group?

Chairperson ()

Vice chairperson ()

Secretary ()

Treasurer ()

9. What challenges do you face as a leader?

- a. _____
- b. _____
- c. _____
- d. _____
- e. _____

10. At a personal level, what managerial constraints do you think present a big challenge to the group?

11. Did your executive committee have any form of training before starting the business activity?

Yes ()

No ()

If the answer to question 12 is yes, how many days did the training take?

1 day ()

2 days ()

1 week ()

Others specify _____

12. Which institution offered the training?

13. What kind of skills was covered during the training?

- Business Management ()

- Group dynamics ()

- Entrepreneurship ()

- Leadership ()

- Others specify

14. Does your group work in consultation with other organizations?

Yes ()

No ()

15. if the response to question 14 is yes, name the organizations that you work with

16. What kind of service or support is given to your group by that organization?

17. Has your group repaid the amount of money given?

- Repaying ()

- Partially paid ()

- Fully Repaid ()

- Not Paid ()

18. What are the challenges you encounter when repaying the fund.

19. Are there challenges experienced in the management of your business activity?

Yes ()

No ()

20. if yes specify

i. _____

ii. _____

iii. _____

21. Has your group benefited adequately from the youth fund?

Yes ()

No ()

Not sure ()

22. What training do you think all group leaders should undergo to make them more effective?

APPENDIX SIX

QUESTIONNAIRE FOR YOUTH OFFICERS IN THE DISTRICT

I am a student at the University of Nairobi pursuing a Master of Arts degree in project Planning and Management. I am collecting data as part of the requirements with this questionnaire. The information given will be treated confidentially and will not be used for other purposes except academic. Please be honest in your responses.

SECTION 1. General Information

Please respond to each item by putting a tick (✓) or writing in the space produced.

1. What is your sex?

Male ()

Female ()

2. What is your age?

Below 30 years ()

30 – 40 ()

40 – 50 ()

Above 50 years ()

3. What is your marital status?

Married ()

Single ()

Windowed ()

Separated ()

Divorced ()

4. What is your highest academic qualification?

5. What is your highest professional qualification?

SECTION II

6. How long have you served in your current position as a youth officer?

_____ Years.

7. How long have you worked in the Ministry of Youth Affairs and Sports?

8. How many youth officers do you have in the district?

9. (a) In your opinion is the number of your officers adequate?

Yes ()

No ()

(b) If your response to question 9 (a) is no, what number do you recommend as adequate?

10. As a youth officer what challenges do you face in the implementation YEDF?

- (i) _____
- (ii) _____
- (iii) _____
- (iv) _____
- (v) _____

11. As youth officer do you think the youth group leaders have the necessary skills to effectively manage the fund?

Yes ()

No ()

Give reasons to your answer above.

12. Which areas do you think need more strengthening to make them more effective?

13. What kind of support do you offer to the youth groups?

14. How often are these services offered?

- Weekly ()

- Fortnightly ()

- Monthly ()

- Quarterly ()

Others specify _____

15. (a) As a youth officer would you say the implementation of YEDF has been successful in Kimilili district?

Yes ()

No ()

(b) Give reasons for the answer above

16. What do you suggest should be done to make the fund more effective?

(i) _____

(ii) _____

(iii) _____