

INFLUENCE OF THE YOUTH ENTERPRISE DEVELOPMENT
FUND ON YOUTH EMPOWERMENT IN IMENTI NORTH
DISTRICT, MERU COUNTY, KENYA

BY

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DECLARATION

This project is my original work and has not been presented for a degree or any other award in any other university.

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DEDICATION

This work is dedicated to my lovely wife Florence, my children Allan Mwaura Kamau and Laura Wangui and my niece Kimberly Esther Wangui for always being there for me and for their support and understanding during the many times I had to be away during the study. It is also dedicated to my mother Esther Wangui who taught me the value of education and hard work and to my sister for her continuous support.

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TABLE OF CONTENTS

Declaration	ii
Dedication	ii
Acknowledgement	iv
Acronyms and Abbreviations	xi
Abstract	xiv
list of Figures	xv
list of Tables	xvi
CHAPTER ONE: INTRODUCTION	1
1.1 Background of the study	1
1.2 Statement of the problem	5
1.3 Purpose of the study	6
1.4 Research objectives	6
1.5 Research Questions	7
1.6 Assumptions of the study	7
1.7 Significance of the study	8
1.8 Delimitations of the study	8
1.9 Limitations of the study	8
1.10 Definition of significant terms	9
1.11 Organization of the study	10
CHAPTER TWO: LITERATURE REVIEW	12
2.1 Introduction	12
2.2 Influence of government youth policy	12
2.2.1 Overview of the Youth Enterprise Development Fund	16

2.3 Influence of Nature of projects on youth empowerment.....	17
2.4 Influence of Access to the Youth Fund on Youth Empowerment.....	17
2.5 Influence of Youth Training on Youth Empowerment	18
2.6 Influence of Entrepreneurial education on youth empowerment	21
2.7 Influence of Monitoring and Evaluation on Youth Empowerment.....	24
2.8 Theoretical framework	26
2.9 Conceptual framework	27
2.10 Summary and identified research gaps.....	28
CHAPTER THREE: RESEARCH METHODOLOGY.....	29
3.1 Introduction	29
3.2 Research design	29
3.3 Target population.....	29
3.4 Sample and sampling procedure.....	30
3.4.1 Sample Size	30
3.4.2 Sampling Procedure.....	30
3.5 Research Instruments.....	31
3.5.1 Pilot Testing.....	31
3.5.2 Instrument Validity.....	31
3.5.3 Instrument Reliability	32
3.6 Data collection procedures	32
3.7 Data analysis method.....	32
3.8 Ethical Considerations.....	33
3.9 Operationalizational table of variables.....	34

CHAPTER FOUR: DATA ANALYSIS, PRESENTATION AND INTERPRETATION	35
4.1 Introduction	35
4.2 Response rate of the study	35
4.3 Demographic information of the respondents	35
4.3.1 Gender of the respondents to the study	36
4.3.2 Age of the respondents	36
4.3.3 Highest level of education attained by the respondents	37
4.3.4 Marital status of the respondents	37
4.3.5 Employment status of the respondents	38
4.3.6 Employer of the respondents	38
4.3.7 Number of groups the respondents were enrolled to	39
4.4 Influence of Nature of Project on youth empowerment	39
4.4.1 Whether respondent was involved in an agricultural project	40
4.4.2 Whether the respondent was involved in a manufacturing project	40
4.4.3 Whether the respondents were engaged in recycling projects	41
4.4.4 Whether respondents were involved in a social project	41
4.4.5 Comparison between jobs and number of people employed by the respondents' projects ..	42
4.5 Influence of YEDF accessibility on youth empowerment.....	42
4.5.1 Influence of accessibility to the youth fund on youth empowerment.....	42
4.5.2 Influence of time taken to process a loan	43
4.5.3 Influence of collateral on access to the youth fund	44
4.5.4 Influence of political interference on accessing YEDF.....	44
4.5.5 Influence of cost of processing a loan on accessing YEDF	45
4.5.6 How YEDF is disbursed to youth groups.....	46

4.5.7 Preference of YEDF as a source of project finance.....	46
4.5.8 Type of loan borrowed by the respondents	47
4.5.9 Level of loan given to the respondents	48
4.5.10 Loan sufficiency	48
4.5.11 Respondents' other sources of income	49
4.6 Influence of training on youth empowerment	50
4.6.1 Training before a loan.....	50
4.6.2 Training on constitution making.....	50
4.6.3 Influence of conflict management training on youth empowerment.....	51
4.6.4 Financial management training	51
4.6.5 Communication skills training.....	52
4.6.6 Training on gender mainstreaming.....	52
4.6.7 Training on monitoring and evaluation	53
4.6.8 Training for the youth.....	54
4.6.9 Skills on group dynamics	54
4.6.10 Skills on conflict management	55
4.6.11 Skills on constitution making	56
4.6.12 Skills of financial management	57
4.6.13 Gender mainstreaming skills	57
4.6.14 Monitoring and evaluation skills	58
4.7 Influence of entrepreneurship education on youth empowerment	59
4.7.1 Enterprise development skills.....	59
4.7.2 Customer management skills.....	60
4.7.3 Intellectual property rights skills	61

4.7.4 Skills on AIDS in the work place	62
4.7.5 Labor laws awareness	63
4.8 Influence of monitoring and evaluation on youth empowerment.....	64
4.8.1 Monitoring and evaluation by MOYAS	64
4.8.2 Group visitation by MOYAS officials.....	65
4.8.3 Networking groups with excelling entrepreneurs.....	66
4.8.4 Report requirement	67
4.8.5 Reports required from youth projects by MOYAS	68
CHAPTER FIVE: SUMMARY OF FINDINGS, DISCUSSION, CONCLUSION AND RECOMMENDATIONS	69
5.1 Introduction	69
5.2 Summary of findings	69
5.2.1 Influence of nature of projects on youth empowerment.....	69
5.2.2 Influence of accessibility to YEDF on youth empowerment	69
5.2.3 Influence of training on youth empowerment	70
5.2.4 Influence of entrepreneurial education on youth empowerment	70
5.2.5 Influence of monitoring and evaluation on youth empowerment.....	71
5.3 Discussion of the findings alongside research objectives	71
5.3.1 Influence of the type of project on youth empowerment.....	71
5.3.2 Influence of accessibility on youth empowerment	71
5.3.3 Influence of training on youth empowerment	72
5.3.4 Influence of entrepreneurial education on youth empowerment	73
5.3.5 Influence of monitoring and evaluation on youth empowerment.....	73
5.4 Conclusions	74

5.5 Recommendations	75
5.5.1 Recommendations for policy makers	75
5.5.2 Recommendations for youth groups.....	75
5.5.3 Areas for further research	76
REFERENCES	77
APPENDICES	81
Appendix I: Letter of Transmittal.....	81
Appendix II: Questionnaire for youth group leaders.....	82
Appendix III: YEDF Achievement.....	89
APPENDIX IV: Krejcie and Morgan Sample Size Determination Table.....	90
Appendix V: Research authorization Letter	91

ACRONYMS AND ABBREVIATIONS

AIDS	Acquired Immune Deficiency Syndrome
BYDF	Bhutan Youth Development Fund
CBOs	Community-based Organizations
C-YES	Constituency Youth Enterprise scheme
CYMM	Commonwealth Youth Ministers Meeting
CYP	Commonwealth Youth Program
EDP	Entrepreneurship Development Program
E-YES	Easy Youth Enterprise Scheme
FKE	Federation of Kenyan Employers
FPE	Free Primary Education
GDP	Gross Domestic Product
GoK	Government of Kenya
HIV	Human Immunodeficiency Virus
HRM	Human Resource Management
ICT	Information and Communication Technology
IDB	Inter-American Development Bank
IGI	Income Generating Initiatives
IGP	Income Generating Projects

ILO	International Labour Organization
KBE	knowledge–Based Economy
KCSE	Kenya Certificate of Secondary Education
KKV	Kazi Kwa Vijana
KNFJKA	Kenya National Federation of Jua Kali Association
KYEP	Kenya Youth Empowerment Project
M&E	Monitoring and Evaluation
MGDs	Millennium Development Goals
MIF	Multilateral Investment Fund
MIFs	Microfinance Institutions
MOYAS	Ministry of Youth Affairs and Sports
MSMEs	Micro, Small and Medium Enterprises
MTP	Medium Term Plan
NARC	National Alliance Rainbow Coalition
NEET	Not in Education nor Employment or Training
NGOs	Nongovernmental Organizations
NYP	National Youth Policy
OPM	Office of the Prime Minister
SACCOs	Savings and Credit Co-operative Organizations

SHG	Self Help Group(s)
SMARTA upon	Specific, Measurable, Attainable, Realistic, Time bound and Agreed
SPSS	Scientific package for Social Sciences.
SPVs	Special Purpose Vehicles
TIVET	Technical, Industrial, Vocational, and Entrepreneurship Training
UN	United Nations
USA	United States of America
UYF	Urban Youth Fund
WB	World Bank
WWW	World Wide Web
YEDF	Youth Enterprise Development Fund
YES	Youth Entrepreneurship Scheme
YFF	Young Farmers Fund

ABSTRACT

Unemployment has been a major challenge for many governments of the World. The developing countries have been most affected by this socio-economic problem. This has affected the youth more profoundly and as a result, governments, public benefit organizations, and the civil society continue to struggle in developing policies that will help alleviate this problem. Developing countries have devised mechanisms to enable them address youth unemployment that include initiation of a Youth Fund to offer credit to the youth. In Kenya, the problem has been so acute that it may curtail the realization of the Vision 2030 and the Millennium Development Goals (MDGs). The youth bulge has also contributed to the rise of many youth who cannot be assimilated in the shrinking job market. The main purpose of this study was to establish the influence of the youth enterprise development fund (YEDF) on youth empowerment in Imenti North District, Meru County in Kenya. This objective was achieved through five objectives: it determined the influence of nature of projects on youth empowerment; it established the influence of accessibility to YEDF on youth empowerment; it also established the influence of training on youth empowerment; the study determined the influence of entrepreneurial skills on youth empowerment and finally it established the influence of monitoring and evaluation on youth empowerment. This study employed descriptive survey design which was preferred for its effectiveness in describing situations in situ. The design made the study efficient and effective in gathering maximum information. A sampling frame of 214 respondents was obtained from which a sample size of 132 was randomly selected. The researcher obtained a complete list of group leaders (Chairpersons and Secretaries) from the Credit Officer in Imenti North District and used simple random sampling to select the sample size. All these numbers were written in small papers which were folded and put into a basket. The researcher then picked a piece of paper from the basket at random and after contacting the respondent this was returned into the basket to allow all the leaders equal opportunity to participate in the study. The sampling was done differently for both chairpersons and secretaries. Data collection was done by use of a questionnaire which contained both open – ended and close – ended questions. The questionnaire was preferred for its effectiveness in gathering data from a large sample over a short period of time and in a cost – effective way. After collective data, all items were coded and analyzed using both qualitative and quantitative data analysis. The Statistical package for Social Sciences (SPSS) was used to analyze all closed ended items while the open – ended items were analyzed through descriptive analysis. The study established that more males than females had benefited from YEDF at 58.5% and 41.5% respectively and that YEDF had funded 63.6% agricultural projects. The study also revealed that 54.2% of the respondents had been trained prior to receiving the loans while 45.8% got their loans without any form of training. The study showed that monitoring and evaluation had not been emphasized by MOYAS with 45.8% indicating that they had not been visited by MOYAS Officials. The study conclude that the Fund was not achieving the goal of creating employment for the youth and as such is not empowering them as it should. The study recommends that youth are trained before receiving loans, collateral be minimized and that the youth take initiative to design self-sustainable projects. Further research should be carried out to establish how the fund can be made more beneficial especially to females.

LIST OF FIGURES

Figure 1: Conceptual Framework	27
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LIST OF TABLES

Table 3.1: Target population	29
Table 3.2: Sample frame.....	30
Table 3.3: Operationalizational table of variables.....	34
Table 4.1: Gender of the respondents.....	36
Table 4.2: Age of the respondents	36
Table 4.3: Highest level of education attained by the respondent.....	37
Table 4.4: Marital status of the respondents.....	37
Table 4.5: Employment status of the respondents.....	38
Table 4.6: Employer of the respondents.....	38
Table 4.7: The number of groups the respondent is enrolled to.....	39
Table 4.8: Whether respondent is engaged in an agricultural project	40
Table 4.9: Whether respondent is involved in a manufacturing project.....	40
Table 4.10: Recycling project.....	41
Table 4.11: Social project.....	41
Table 4.12: Cross tabulation between jobs and number of people employed	42
Table 4.14: Accessibility to the youth enterprise development fund	43
Table 4.15: Time taken to process a loan	43
Table 4.16: Collateral to facilitate the loans.....	44
Table 4.17: Political interference.....	45
Table 4.18: Cost of processing a loan.....	45
Table 4.19: How the youth fund is disbursed to the youth.....	46
Table 4.20: Level of preference of YEDF as a source of project finance	47
Table 4.22: Type of loan borrowed	47

Table 4.23: Level of loan.....	48
Table 4.24: Whether loan was sufficient	49
Table 4.25: Other sources of fund	49
Table 4.26: Respondents’ training prior to receiving the loan	50
Table 4.27: Training on the formulation of a constitution	51
Table 4.28: Training on conflict management.....	51
Table 4.29: Training on financial management.....	52
Table 4.30: Communication skills.....	52
Table 4.31: Gender mainstreaming	53
Table 4.32: Monitoring and evaluation	53
Table 4.33: Training for the youth.....	54
Table 4.34: Group dynamics skills.....	55
Table 4.35: Skills on conflict management	55
Table 4.36: Skills on constitution making	56
Table 4.37: Skills on financial management	57
Table 4.38: Skills on gender mainstreaming	58
Table 4.39: Skills on monitoring and evaluation.....	59
Table 4.40: Enterprise development skills	60
Table 4.41: Skills on customer management.....	61
Table 4.42: Intellectual property rights	62
Table 4.43: AIDS in the work place	63
Table 4.44: Labor laws	64
Table 4.45: Monitoring by MOYAS	65
Table 4.46: Number of times groups were visited MOYAS Officials	66

Table 4.47: Networking youth groups for mentorship	67
Table 4.48: Report requirement.....	67
Table 4.49: Require reports	68

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Unemployment has posed a myriad of challenges to many governments of the world thus posing a major economic challenge of our times. The youth have been greatly affected by this socio-economic phenomenon. Global unemployment rose in 2012 after falling for two straight years and could further in 2013 (ILO, 2013). A quarter of the increase in global unemployment in 2012 has been in the advanced economies, while three quarters has been through spillovers into other regions, with marked effects in developing economies in East Asia, South Asia and Sub Saharan Africa (Ibid, 2013). Nearly 75 million youth are unemployed around the world, an increase of more than 4 million since 2007 (Global Employment Trends, 2013). Youth unemployment poses a higher risk of future unemployment, a prolonged period of unstable jobs and a potentially depressed income growth (Arumlamplam, Gregg and Gregory 2001). This is echoed by Morsy (2012) who adds that apart from its detrimental effects on future wages and employability, youth unemployment may hurt their happiness, job satisfaction and health for many years thereafter. The world over young people faces real and increasing difficulties in finding decent work with each passing day. Youth employment crisis has become a threat to social, economic and political stability of nations (ILO, 2012a).

In Spain and Greece, youth unemployment doubled between 2007 and 2011 and now stands at 46 per cent and 42 per cent respectively (Ibid 2012a). This is an indicator of decline in economic growth of nations since they are not benefiting from the contribution of their young populations, hence the dire need to work out policies and programmes that will help alleviate this global problem. The youth employment crisis affects even those who have some form of work. Young people who cannot live without working are more represented in minimum-wage and low-paid workers, and therefore have a higher likelihood than adults of being among the working poor (ILO, 2011). In the United States of America (USA), young workers constituted about half of all those earning a minimum wage or less (Ibid, 2011).

In Chile, Columbia, Ecuador, Mexico, Panama and Peru informal employment among young people (15 – 19 years) was 30 percentage points higher than among adults (ILO, 2012b). As for Africa, the informal economy is the largest provider of jobs for young people. In Zambia, no fewer than 99 per cent of working teenagers are active in the informal economy (Garcia and Fares, 2008). In Ireland, youth unemployment rose from 8.5 per cent in 2007 to a massive 27.5 per cent in 2010. This is alarming but not the full extent of the problem (ILO, 2012a). Unemployment among the youth has contributed to insurmountable social ills among them high crime rates, high prevalence of HIV and AIDS, brain drain and “brain haemorrhage”, a situation where many graduates cannot find suitable work to match their skills and knowledge and thus remain idle and hence not beneficial to their countries. The rise in unemployment among university graduates and more generally graduates of tertiary institutions is either because of deterioration in education standards, or a mismatch between graduates’ skills and available jobs (ILO, 2012a). Globally, the world will need to create some 40 million jobs annually for new market entrants, in addition to absorbing the 200 million who are unemployed in 2012 (of whom 75 million are young people) (ILO, 2012b).

In this milieu therefore, there is need to assign national priority to youth employment by developing agendas streamlined with Specific, Measurable, Attainable, Realistic, Time bound and Agreed upon (SMARTA) goals and objectives. This could be done by making youth employment a cross-cutting theme in national policies, or developing with specific sectors. Apart from addressing issues of youth unemployment, underemployment, vulnerable employment and employed poverty, such programmes will help empower the youth. There are many youth who have given up the job search altogether due to discouragement and frustrations accompanied by failure to secure a job. There is need to empower the youth so that even this group commonly known as “NEET” (Not in Education, Employment or Training) can be rejuvenated to actively participate in building the National economy. Young people who are neither in employment nor in education have become a serious concern for policy-makers, in particular in developed economies (Global Employment Trends, 2013). The situation is also significant in developing countries, including Kenya and even the area under study. NEET often constitutes at least 10 per cent of the youth population, and disproportionately includes youth with a low level of education in developed economies (Ibid, 2013).

In Latin America and Africa, there are ministries for youth affairs in charge of this task, while in other regions, ministries of trade or employment have this responsibility (ILO, 2012a). The youth affairs ministries have further developed schemes to address youth problems of unemployment, job creation and for empowerment. His Majesty King Jigme Singye Wangchuck declared that a fund be established to support youth projects and programmes to address youth unemployment. The Bhutan Youth Development Fund (BYDF) was then launched in 1999 by Her Majesty Ashi Tshering Pem Wangchuck who is the president of the BYDF (BYDF, 2013). The Youth Entrepreneurship Scheme (YES) in Barbados was established in 1995, as a publicly funded program within the division of Youth Affairs in the Ministry of Education, Youth Affairs and Sports. YES fosters individual entrepreneurial development through a broad spectrum of services, which aid in nurturing and supporting the entrepreneurial drive in the youth (persons between the ages of 18 and 35) (Government of Barbados, 2013) YES offers its clients entrepreneurial development training, accounting services, mentorship programme, financial counseling and referrals, technical assistance and business counseling.

Youth unemployment and situations in which young people work under poor conditions incur social and economic costs. This is tightly linked to social exclusion, as the inability to find employment creates a sense of uselessness and idleness among young people (Global Employment Trends, 2013). This situation affect the urban youth more than their rural counterparts hence leading to many youth having to reside in slums and other deplorable conditions; they end up engaging in criminal activities, alcohol and substance abuse among many other social ills. Indeed, of the one billion slum dwellers in the world today, it is estimated that more than 70 per cent are under the age of 30 (UN Habitat, 2013). The United Nations – Habitat introduced the Urban Youth Fund (UYF) to provide grants to projects led by young people aged 15 – 32 years who are piloting innovative approaches to employment, good urban governance, and shelter and secure tenure (UN Habitat, 2013). Small development initiatives are eligible for grants of up to \$25, 000 that aim at promoting youth empowerment as the solution for better urban governance. The UN–Habitat enhances youth empowerment, improves their capacity to participate in governance issues, and rejuvenates their level of creativity and innovation which leads to creation of enterprises that will create jobs for the youth. The UN – Habitat considers the youth as drivers for change and hence a solution for sustainable urban development.

The Inter-American Development Bank (IDB), alongside its independent trust fund, the Multilateral Investment Fund (MIF), recognizes that youth are key to achieving development goals and has been working with young people for over a decade. The organization coordinates a network of more than 9,000 youth organizations (Microsoft, 2013). As part of the IDB/MIF–Microsoft collaboration, US\$ 1 million was put forward by the partners (US\$500,000 each) to establish the Youth Fund for innovation and Social Action program across Latin America. The Fund seeks to broaden access to Information and Communication Technology (ICT) and skills training for youth in the region, and provide them with the resources they need to succeed in developing skills for future employment (ibid). In recognition to the potential of the agricultural sector in contributing to the GDP (Gross Domestic Product) and in conscious awareness of the high levels of youth unemployment, the government of

Botswana initiated the Young Farmers Fund (YFF) to improve access to finance and entrepreneurial training to graduates (degree, diploma and certificate holders) from agricultural training institutions as an impetus to tackle youth unemployment. The fund's main objectives are to foster youth enterprises in agriculture through effective pursuit of opportunities in the agricultural sector; encourage the development of competitive and sustainable youth enterprises by rewarding competitiveness and discouraging inefficiency; create sustainable employment opportunities for young people through the development of sustainable agricultural projects, promote the development of vertical integration and horizontal linkages between enterprises and primary industries in agriculture and minimize migration of young people to urban centers through creation of job opportunities in rural areas.

Botswana like many other developing countries is presently facing a wide range of challenges, such as unemployment, HIV/AIDS and poverty (Republic of Botswana, 2006). The most affected section of the society in this respect is the youth. Her population is predominantly young. According to the 2001 population census, young people of the age group 0 – 29 constitute 67.6 per cent of the total population (Ibid, 3006). Being fully aware of the problems facing the youth and indeed the entire nation, the Kenyan government came up with the Youth Enterprise Development Fund (YEDF). The fund came into being in June 2006 as a strategic move towards addressing unemployment which is

predominantly a youth problem with the youth constituting 75 per cent (The Institute of Social Accountability, 2013). Upon inception, the government set aside Kshs. 1 billion in the 2006/2007 and subsequent fiscal year's budget to fast-track this initiative. The fund was officially launched by His Excellency President Mwai Kibaki on 1st February 2007 and was transformed into a state corporation on 11th May 2007 (MOYAS, 2013).

The youth undergo many social, economic and political problems a situation that affects their level of awareness. They lack access to information, the power to improve their conditions and awareness on what is subjecting them to such conditions and hence cannot challenge the government structures that are supposed to put measures in place to enable them access the Fund. Even for those who access the Fund, it remains extremely minute to enable them initiate any viable and sustainable projects. Hence, many youth groups share the amount given to them among themselves and break up soon after. The monitoring and evaluation of the Fund by the government is wanting. It has failed to establish what needs to be done in order to have many more youth access and benefit from the Fund. The present study therefore attempts to find out the influence of the YEDF on youth empowerment in North Imenti, Meru County.

1.2 Statement of the problem

Despite various government interventions to address youth problems, many young people continue to suffer unemployment and disempowerment amidst the existence of a Youth Fund five years since its inception. Across regions, young people are disproportionately affected by unemployment, underemployment, vulnerable employment and working poverty (UN, 2011). In 2009, against a total global unemployment rate of 6.3 percent, the global youth unemployment rate peaked at 12.7 per cent, representing 75.8 million unemployed youth, marking the largest annual increase over the 20 years of available global estimates (ILO, 2011).

Youth unemployment is a major socio-economic problem that needs to be addressed urgently. Youth unemployment leads to frustration and discouragement which further results to disempowerment. With more and more youth entering the job market from learning institutions, there is need to ensure that they can get decent jobs — whether in the formal or informal sector. If the issue of youth unemployment, underemployment,

vulnerable employment and working poverty among the youth is not addressed and its skyrocketing curbed, opportunities that would have otherwise been available for poverty eradication as stipulated in the millennium development goals and the accomplishment of the Vision 2030 shall be greatly curtailed. The youth have been presented in a negative, fearful and violent perspective as ticking time bombs, social dynamite, boiling-over frustrations, pent-up anger, violent conflict, political insurrection and instability, disease and death (Sukarieh and Tannock, 2008). The government in its effort to alleviate youth unemployment developed the youth enterprise development fund to provide finance for youth projects. Despite this, many youth can still not access the Fund, they are not trained prior to receiving the loans, they also do not receive any entrepreneurial education and their projects are hardly monitored and evaluated to help them remain relevant and to ensure proper utilization of the Fund, hence YEDF has not helped to solve the problem of youth unemployment.

1.3 Purpose of the study

The purpose of this study was to assess the influence of the Youth Enterprise Development Fund on youth empowerment in Imenti North District, Meru County, Kenya.

1.4 Research objectives

This study was guided by one main objective, to find out the influence of the Youth Enterprise Development Fund on Youth Empowerment in Imenti North District, Meru County guided by the following specific objectives:

1. To determine the influence of the type of project on youth empowerment in Imenti North District, Meru County;
2. To establish the influence of accessibility to the Youth Enterprise Development Fund on Youth Empowerment in Imenti North District, Meru County;
3. To establish the influence of training on youth empowerment in Imenti North District, Meru County;

4. To determine the influence of entrepreneurial skills on youth empowerment in Imenti North District, Meru County;
5. To establish the influence of monitoring and evaluation of youth projects on youth empowerment in Imenti North District, Meru County.

1.5 Research Questions

The following research questions guided the study:

1. How the type of projects initiated through the youth enterprise development fund influence on youth empowerment in Imenti North District, Meru County?
2. How accessibility to the youth enterprise development fund influences the youth empowerment in Imenti North District, Meru County?
3. How training influence youth empowerment in Imenti North District, Meru County?
4. How entrepreneurial skills influence youth empowerment in Imenti North District, Meru County?
5. How monitoring and evaluation of youth projects influence youth empowerment in Imenti North District, Meru County?

1.6 Assumptions of the study

This study assumed that all the groups targeted had accessed YEDF and that they had endeavored into small, micro and medium enterprises for the purposes of job creation geared towards their empowerment. The study also assumed that the youth group leaders who were the key respondents were honest, truthful and transparent in responding to the questionnaire administered by the researcher.

1.7 Significance of the study

The government has for many years been concerned with the rising numbers of unemployed youth. The youth enterprise development fund (YEDF) was initiated due to the consciousness of youth unemployment as a major socio-economic problem that needs to be resolved before it reaches unmanageable levels. The government has set aside 6 B to provide interest free loans to the youth, women and people living with disabilities. The money will be channeled through already existing community structures that have been distributing the Constituency Development Fund (CDF). This Fund is known as the Uwezo Fund. The findings of this study are of great importance to all youth stakeholders who include the government, youth officers, youth group leaders and others who are involved in youth empowerment projects. The study shows how access, nature of projects, training, entrepreneurial education and monitoring and evaluation influence youth empowerment. The study is also vital for those intending to engage in research in a similar field since it lays a foundation for further study. The study highlights key skills that are vital if the youth fund is to be properly utilized to benefit more young people.

1.8 Delimitations of the study

This study had its focus on youth group leaders from youth groups that are registered with the department of social services and which had accessed the YEDF to initiate entrepreneurial ventures in Meru County specifically Imenti North District.

The study was in particular directed towards the 107 registered youth groups that had received funding until the 31st of June 2013. The study was hence confined within the administrative borders of Imenti North District.

1.9 Limitations of the study

This study was limited by the research design used that seeks to study situations as they occur in the environment. Respondents felt that they were exposing themselves too much. The researcher assured them of their confidentiality which was emphasized by requesting them not to write their names on the questionnaire. The researcher also encountered difficulties in tracing and accessing some groups which led to consumption of too much time. Some respondents were also demanding to be paid in order to participate in the study even though they were aware that it was purely an academic study. The study was also

affected by limitations in finances. The researcher had to work extra hard to ensure that finances were available for the study. The researcher also worked closely with a local resident who offered directions to areas that he was not familiar with.

1.10 Definition of significant terms

Collateral

Security required by MOYAS prior to issuance of loans to the youth as a guarantee of loan repayment. This includes original and photocopy of National Identity cards of all group members, group screening and a dully filled loan application form and/or any other asset.

Employment

Offering service for financial rewards and other motivation to enable one enjoy a satisfying life where they can afford at least the basic needs of life.

Entrepreneurship education

Process of apprenticeship to impart individuals with knowledge on business identification and formation, record keeping, budgeting, human resource planning, monitoring and evaluation.

Evaluation

A process that involves systematic collection; analysis and interpretation of project related data that can be used to understand how the project is functioning in relation to the project objectives.

Monitoring

A continuous process of gathering information at predefined regular intervals about ongoing projects or initiatives concerning their performance alongside its goals and objectives to ensure adherence to work schedules project inputs, outputs and laid down plans.

Training

The systematic acquisition of skills, rules, concepts or attitudes that result in improved performance in the work situation.

Vision 2030

A comprehensive strategic plan meant to propel Kenya into greater economic, social, political and cultural advancement.

Youth

In Kenya, Youth are defined as persons resident in Kenya in the age bracket 15 to 30 years. For the purpose of this study, Youth are persons (male or female) between the age bracket 18 to 35 years since they fall within the age limit that YEDF funds.

Youth empowerment

A process that strengthens and activates the capacity of the youth to satisfy their own needs, solve their problems and acquire resources necessary to enable them be fully in charge of their lives rather than taking directions from others.

Youth enterprise development Fund

An empowerment youth programme aimed at promoting active participation of the youth in the socio-economic development of the country by availing to them funds and training to enable them engage in income generating activities for self-employment and self-empowerment.

1.11 Organization of the study

This report was organized into five chapters; Chapter One entails background to the study, definition of the research problem, purpose of the study, research objectives and research questions, significance of the study, delimitations of the study, limitations, assumptions and organization of the study. Chapter Two presents the review of related literature while

Chapter Three describes the research design, target population, sample and sampling procedure, data collection methods and instruments, pilot study, instrument validity, data collection procedure and data analysis techniques, Chapter Four focuses on data analysis, presentation and interpretation and Chapter Five deals with summary of findings, discussion, conclusions and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents a review of related literature. It consists of various sections including; government youth policy, access to the youth fund, youth financial training, entrepreneurial education, monitoring and evaluation as a tool for empowerment, a theoretical and conceptual framework. In this section, various materials have been cited after being critically reviewed and analyzed including books, journals, papers and the World Wide Web.

The review is comprised of the following sections: influence of government policy on youth employment/empowerment, influence of access to the YEDF on youth empowerment, influence of youth training and formation on youth empowerment, influence of entrepreneurship education on youth empowerment, influence of nature of project/enterprise on youth empowerment, influence of monitoring and evaluation on youth empowerment, theoretical and conceptual frameworks. The chapter is crowned with presentation of identified gaps.

2.2 Influence of government youth policy

The youth constitute about 38 percent (57 percent female; 43 percent male) of Kenya's population and have a vital role in shaping the present and future of the country's social, economic, and political development (GoK, 2010). At present, developing countries are experiencing a youth bulge, where young people represent more than 30 percent of the working – age population (ILO, 2012a). With the youth bulge, the government has to design policies and programmes to address their challenges. The National Youth Policy (NYP) provides a comprehensive framework aimed at addressing their challenges, and ensuring they play their role in the development of the country (Ibid).

Principles and ideals give us a vision of how our world could be and ought to be. In other words, they indicate some values that can apply to the construction and transformation of the reality that confront us (Opongo and Orobator, 2007). For there to be a lasting solution

to the youth problems, the government must engage them fully in making decisions regarding their lives. Decisions should not be made for them and yet they are the ones who would be affected. Youth organizations are currently seldom represented in policy discussions that affect their lives, partly because youth are not organized enough in many countries (Schoof, 2006). This has led to a social “welfarist” paradigm where issues concerning them are done mainly by the ‘adult policy makers’ hence the reason why many end up failing. There is great need for a paradigm shift from the existing social – welfarist, youth – fixing and quick, problem – fixing approach to a transformational development approach to youth development. This shall produce an empowered youth capable of articulating issues locally, nationally, regionally, and at a global development context.

There is a fallacy that has defined youth development as projects, programmes and initiatives designed to help young people to keep away from risky behaviors such as drug and substance abuse, crime and violence. This fallacy is very narrow, confused and demeaning. The Commonwealth Youth Program (CYP), established in 1974 engaged in projects and programmes aimed at directly or indirectly creating an enabling environment to ensure the holistic development of young Commonwealth citizens (CYMM, 2006). They need to be involved in their own development and provided with an enabling environment to enhance their innovation and creativity for the formation of entrepreneurial ventures. Youth work programmes, projects and strategies must be informed by well – researched evidence not based on myths, impressions, stereotyping and passion (CYMM, 2006). The youth should not be viewed as a problem to be solved or “Special Purpose Vehicles” (SPVs) to propel one into political power. The transformational youth development paradigm requires both an evidence – based and rights – based approach to youth development work (CYMM, 2006). This, though not the panacea, is one of the best ways to solve youth unemployment; by ensuring that they can access the youth Fund, training them accordingly to handle future problems, and regularly monitoring and evaluating their projects to ensure they remain focused on their goals and objectives in order to realize youth empowerment.

Youth have a right to sustainable livelihoods; right to advocate their needs, opinions and must be accorded appropriate and adequate opportunities to fulfill these rights and needs (CYMM, 2006). Youth empowerment requires that they become their own destiny makers, speak on their own behalf, and drive their own agenda. Adults should only offer enabling conditions as a nurturing environment in which individual growth and fulfillment take place (Youth and the MDGs, 2005). The 1970-74 Development Plan is one of the earliest attempts to identify the nature and causes of unemployment in Kenya (Republic of Kenya, 1969). The report identified urban and rural unemployment, educated unemployment and underemployment as the main types of unemployment afflicting the country. The causes of the country's unemployment menace were linked to inadequate training and consequent lack of appropriate skills, shortage of land and other major resources, rapid expansion in school enrolments, skills mismatch and rural – urban migration. Unfortunately, the same problems still engulf the country 50 years after independence, with the youth being most affected and with the youth bulge accelerating the problem.

With the growing concern of the challenges faced by the youth, the government of Kenya came up with the *Kazi Kwa Vijana* ('Jobs or work for youth') (KKV) as a short and medium term response to youth unemployment. KKV was launched in April 2009 as a nationwide program aimed at youth employment creation (Republic of Kenya, 2010; OECD, 2013). It aims at employing 200,000 – 300,000 youth annually in the rural and urban areas in labor intensive public works projects implemented by different line government Ministries (Office of the Prime Minister, 2011). The National Youth Service (NYS) was another initiative by the government aimed at skills development for the youth. NYS admits an estimated 3, 500 service men and women per annum in artisan, craft and diploma courses which run for one, two and three years respectively (Omolo, 2012). The training is offered to youth aged between 18 and 22 years with a minimum qualification of Kenya Certificate of Secondary Education (KCSE), mean grade D+.

In July 2010, the government launched the Kenya Youth Empowerment Project (KYEP) as a means to consolidate the gains accrued from the KKV initiatives. The KYEP was a US\$ 60 million four-year project funded by the World Bank (WB) and coordinated by the Office of the Prime Minister (OPM). It aims at enhancing KKV, providing internships and training to the youth and supporting capacity building and policy within the MOYAS

(Omolo, 2012). According to the program, youth aged 15–17 years will be restricted to take up internship in the informal sector. The component will link with existing interventions such as YEDF and institutions such as the Kenya National Federation of *Jua Kali* Association (KNFJKA). To date, a majority of the youth continue to flock the already saturated *Jua Kali* sector. This has led to enormous competition, lowering of prices for their products and shrinking of markets thereby making it extremely difficult to sustain the sector. This coupled with minimal or lack of skills and education has led to the deteriorating *Jua Kali* sector. The sector has also not received the attention and support it deserves from the government irrespective of the economic potential it holds on the country's gross domestic product (GDP) and Knowledge Based Economy (KBE) in terms of massive employment creation.

In 2007, the government launched the Vision 2030 as a mechanism to propel the nation into economic, social, political and cultural development. The Vision is based on the creative talents capable of raising Kenya's international competitiveness through enhanced productivity at the microeconomic (Industry) and national levels (Republic of Kenya, 2010). This study entails the YEDF conceptualized in June 2006 as a major strategic approach to respond to the ever growing problem of youth unemployment. The fund was officially launched by His Excellency the immediate former president of the Republic of Kenya Mr. Mwai Kibaki on 1st February 2007. It was later transformed into a state corporation on 11th May 2007.

In the United States of America (U.S.A) youth empowerment programs target the youth especially the poor and underprivileged such as those in foster care, runaway and homeless youth. Others who benefit from these programs are youth whose parents are imprisoned, and parenting teens. (IWGY, 2013). The funding is however done by various agencies for various developments e.g. health and human services, education, commerce, and defense. Each state has an elaborate youth development programme.

2.2.1 Overview of the Youth Enterprise Development Fund

The objectives of the fund are to: Provide loans for on – lending youth enterprises; Attract and facilitate investment in micro, small and medium enterprises oriented commercial infrastructure that will be beneficial to youth enterprises; Support youth oriented micro, small and medium enterprises to develop linkages with large enterprises; Facilitate marketing of products and services of youth enterprises both in the domestic and the international markets; Provide business development services to youth enterprises; Facilitate employment of youth in the international labor market. The fund is disbursed in three different modes. These are: The Constituency Youth Enterprise Scheme (C–YES). This component finances projects of registered youth groups. Loans are approved by community committees at the constituency level. The maximum amount that can be lend through this component is Kenya Shillings Fifty Thousand shillings (50, 000 /=-). However, a group does not get the entire amount due to deductions. The committees are in most circumstances comprised of ‘politically correct’ people — people closely related to the Members of Parliament (MPs) who act as Patrons to the Fund.

The Easy Youth Enterprise Scheme (E–YES). Through this component, projects by individuals are funded as long as the group they belong to has already repaid the loan advanced to them. An individual loan is closely linked and tied to the group capability for repayment irrespective of any eventuality. This could demoralize individuals from initiating their own enterprises for mistakes perhaps they did not contribute. Financial intermediaries. This component operates through Thirty Two (32) financial intermediaries that are in partnership with the Fund. The Fund gives term loans to these intermediaries at 1% interest who in turn lend at 8 % interest to the youth. This component has the lowest form of default perhaps due to the nature of its organization and structuring. To date, the fund has disbursed funds across the country as shown here below: Other achievements by the Fund include training of about Two hundred Thousand (200, 000) youth on youth entrepreneurship as well as over Five Hundred (500) officers from the Ministry of Youth Affairs. Over One Thousand five Hundred (1, 500) youth have been facilitated to secure employment in overseas countries particularly in the Middle East. The fund has also managed to organize national trade fairs for hundreds of youth entrepreneurs drawn from across the country to enable them showcase their products and services. This has helped in

creating networks for the youth as well as improve marketing and selling of their products and services. It has also facilitated youth entrepreneurs to exhibit in local and international trade fairs thus providing exposure for their products and services in both the local and international markets.

2.3 Influence of Nature of projects on youth empowerment

YEDF aims at promoting youth entrepreneurship in Kenya by supporting ideas generated by the youth in a variety of fields ranging from agriculture, trade, art and crafts, and recycling. Just like the UN–Habitat Fund, YEDF targets poverty alleviation, improving employment opportunities, improving the environment and increasing youth participation in decision–making. The Fund aims at promoting poverty–reduction as outlined in Millennium Development Goals (MDGs).

Botswana Young Farmers Fund (YFF) was set up with an aim of improving financial accessibility and entrepreneurial training for the youth thus enabling them to engage in sustainable agricultural activities. The Bhutan YDF provides financial support for youth development activities like leadership skills, drug rehabilitation, special education, basic skills and vocational training, advocacy, research and education. The Umsobomvu Youth Fund aims at creating jobs and developing skills among young South Africans. It does this in three dimensions: contact, information and counseling; skills development and transfer; and the Youth Entrepreneurship Programme. This study aims at establishing how the nature of project influences youth empowerment.

2.4 Influence of Access to the Youth Fund on Youth Empowerment

Even the poorest of the poor should be provided with financial assistance to enable them initiate micro–enterprises for self – sustainability and for improvement of their livelihoods. This has also been echoed by Yunus (2003), thus, even the poorest person should not be denied financial assistance. Credit should be viewed as a basic human right to which the denial is a violation of integral human rights. The youth need access to affordable and sustainable financial services including credit, savings, and insurance to help them to achieve their goals in life (ILO, 2011). They need to know how to use these financial

services and to be able to make informed choices about saving and increasing saving capacity, about borrowing, and protecting themselves against risks.

Various studies found out that access to the fund can influence youth empowerment; Mburu (2008) established that the amount given is minimal, procedure followed is too long, and collateral is required by financial intermediaries. All this culminates to minimal access to the Fund by the youth and hence many who should be benefitting are unable to get the fund, thus get discouraged and end up being lured to risky activities such as drug peddling/trafficking, crime and exploitation. Mugira (2012); Kitonga (2012) and Catherine (2012) found out that the procedure to perform fund activities was unclear, amount of loan, access to the Fund was poor, amount not sufficient and loan processing took too long. From this analysis it is clear that accessibility to the YEDF has a direct influence on youth empowerment. Many youth do not own assets to issue as collateral, majority live below the poverty line and hence could be categorized as not worthy to receive any credit especially by financial intermediaries. Credit is a basic human right that should be availed even to the poorest of the poor including the youth if any meaningful youth development is to be realized in the foreseeable future. This is what Muhammad Yunus, the founder of the Grameen bank advocates for. If financial assistance is not provided to the youth, then countries are not going to benefit from the potential of their young and most innovative population. Kenya has a youthful population which is continuously expanding. By 2009, the youth constituted 35.39 per cent of the country's population. These trends show that Kenya is facing a youth bulge. A youth bulge has been defined by Urdal (2006) as an unusually high proportion of youth as a proportion of the total adult population, aged 15 years and above. Hence there is need to carry out a study to establish how accessibility to the YEDF influences youth empowerment.

2.5 Influence of Youth Training on Youth Empowerment

Kenya recognizes that the education and training of all Kenyans is fundamental to the success of the Vision 2030, a government strategy to propel the nation to greater social, economic and political advancements (GoK, 2007). Training is any capacity building effort aimed at narrowing or bridging the gap between present level of competence and the desired level of competence in a person to perform a particular task (Mulwa, 2008). 130

million young people emerge from education without the basic reading, writing and numeracy skills needed in everyday life, making it difficult for them to compete in the labour market and pursue sustainable livelihoods (ILO, 2005). Lifelong learning improves a young person's chances of securing a better – quality job, and increases productivity and income (ILO, 2012a). Training builds on people's capacity. Training for capacity building enables the target group to acquire knowledge and skills needed to operate effectively and efficiently, as well as acquire values and attitudes to enable them appreciate their inherent untapped potential and reinforce their self-confidence and sense of autonomy as opposed to dependency (Mulwa, 2008).

Education and training are essential for young people to enter the labour market successfully as they increase their potential, productivity and employability (ILO, 2012b). Without an educated and trained workforce, a national economy is not likely to meet the demands of national development made on it (Chandu, 2003). Education and training are fundamentally vital to move the economy of a country; hence it is paramount to have an educated workforce that is empowered with skills to deal with issues of the present as well as the future. More important, the populace needs to be trained and equipped for self-sustainability through self-employment which is believed to be an easy way to empower the poor. According to Muhammad Yunus, founder and managing director of Grameen Bank, "self – employment is the quickest and easiest way to create employment for the poor." This is seen as a viable strategy to eradicate poverty (Yunus, 2003). Majority of the Kenyan youth lack appropriate skills which limits their participation in the labor market (Omolo, 2012). In particular, the youth lack financial skills and thus are unable to manage their monies. Financial education introduces concepts of money and ways to manage it well. It promotes wise spending, regular saving and ways to make the most of one's resources (ILO, 2011). Generally, education helps to equip citizens with understanding and knowledge that enables them to make informed choices about their lives and those facing the society (Republic of Kenya, 2010). Financial knowledge opens up new opportunities to work, build assets, and save. Financial education should be aimed at preparing young people for their financial responsibilities in life by providing them with knowledge and skills to ensure a successful transition from economic dependency to independence (ILO, 2011).

The youth have always been termed as leaders of tomorrow. To be effective and efficient in service delivery, they must be equipped with the necessary training and formation to enable them take up responsibility with courage and hence ensure successful completion of projects, integrity and meticulous performance. Otherwise, there will always be funds mismanagement and embezzlement, white elephant projects and donor fatigue characterized with extended cycles of poverty. To avoid this occurrence, the youth must be holistically prepared for this important task. Of paramount importance is the total transformation of a person to ensure they uphold high values of integrity in service. Mburu (2008), Mugira (2012), Kitonga (2012) and Catherine (2012) established the importance of training in order to benefit from the YEDF and ensure success of projects. This study seeks to assess the influence of training and formation on youth empowerment. Innovation, technology and market development have turned the world of work into a fast changing environment (ILO, 2012a). Mismatch in skills or skills limitations has contributed to high unemployment rates among the youth. The highest youth unemployment rate is found in the Maldives with a rate of 22.2 per cent in 2006, while it exceeded 10 per cent in India in 2010 (Global Employment Trends, 2013). One factor driving this situation is skills and education mismatches; many South Asians are leaving school or university without skills that are demanded by employers (Ibid). Innovation is the specific tool of entrepreneurs, the means by which they exploit change as an opportunity for a different business or a different service. It is capable of being presented as a discipline, capable of being learned, and capable of being practiced (Drucker, 1986).

According to Omolo (2012), skills mismatch is a key antecedent to youth employment in Kenya. Since independence, education has been appreciated to be a basic tool for human resource development, improving the quality of life and inculcating nationalistic values. Although many people now have access to education since the inception of Free Primary Education (FPE) by the NARC government in 2003, retention and completion rate cannot be assured due to many other factors such as poverty. On the same note, school dropout is still a pressing issue. The quality and value of education is also wanting. There is hence a dire need to have the training institutions working in close collaboration with the Federation of Kenya Employers (FKE) in order to juxtapose training and work skills requirement to ensure that the populace is imbued with matching skills required by the labor market.

The access to and equality in education should be made a priority at all levels and especially at the Technical, Industrial, Vocational, and Entrepreneurship Training (TIVET) institutions and at the university level to enable more and more youth acquire the necessary skills and knowledge to fit in the labor market. Many students at primary and secondary level who cannot proceed with formal education are absorbed by TIVET institutions. However, the training at this level has been hindered by inadequate facilities as well as institutions; hence most young people end up in the informal sector or “*Jua Kali*” sector (Republic of Kenya, 2010). The vision of education as enshrined in the Vision 2030 is to create a globally competitive quality education training and research for sustainable development. The commitment by the government is paramount is this is to be realized.

2.6 Influence of Entrepreneurial education on youth empowerment

Today’s dynamic and global economy is driven by innovation and entrepreneurship (Auerswald, Bayrasli and Scruff, 2012). The concept of innovation can be nurtured through entrepreneurship education. Entrepreneurial education contributes towards building positive long-term societal attitudes to entrepreneurship (Galloway and Brown, 2002). It is therefore important for the government to realign the education curriculum and pedagogical approaches to ensure the youth acquire skills and knowledge that reflect the spirit and principles of entrepreneurship. In Botswana, educational planning places emphasis on equipping learners with skills to enable them to enter into self-employment as well as creation of an opportunity for life-long learning (Botswana Government, 2003). The Kenyan government needs to follow suit and incorporate entrepreneurship education in the school curriculum. This shall help produce young people who are globally competitive.

Although entrepreneurial competency cannot be attributed to any one single factor, education and training are regarded as necessary components for the development of entrepreneurship (Mafela, 2009). The aspects of education and training can hence not be assumed or ignored in nurturing the spirit and culture of entrepreneurship among the young people. The promotion of youth entrepreneurship is a policy that if well implemented can greatly reduce youth unemployment. Youth entrepreneurship development and education is a viable means of addressing youth unemployment and related social problems (Gilmore,

2009). Gilmore adds that entrepreneurship education programs lead to greater financial literacy and improved math, reading, and communication skills. It has a positive social, economic and political impact on people's lives and could lead to significant youth empowerment.

Entrepreneurship education will help the youth improve on their innovation and able to identify business opportunities and seize them. If youth entrepreneurship is to become a sustainable and central piece of reducing youth unemployment and increasing economic development in communities, youth must learn the skills of business formation and growth, financial planning as well as believe in their ventures and their ability to succeed (Gilmore, 2009). Entrepreneurship education, opportunities and training is vital for providing the youth with employment or employment creation skills and self-empowerment. Schoof (2006) argues that governments should adopt youth entrepreneurship promotion measures and programmes to encourage entrepreneurial activity among young individuals and help them overcome barriers they encounter as they set up their businesses, such as lack of access to finance and physical capital.

According to Ortiz and Cummins (2012), millions of jobs need to be created over the next ten years to meet the growing supply of young job seekers. What governments need to do is to create an enabling environment for entrepreneurial development. This should be done by formulation of suitable and friendly government policies that will support self-employment and self-empowerment through enterprise development. Unemployment has caused and continues to cause insurmountable problems to the youth. As Simmons, (2005) indicates, youth from the commonwealth countries are the most affected — they are engulfed in issues and challenges such as poverty, discrimination and inequality, as well as lack of access to proper education and, finances and health services which continue to dominate their lives. Young people in Barbados have benefited from the Youth Entrepreneurship Scheme (YES) which offers them training programmes in areas such as risk management, enterprise development, taxation, labour laws, negotiation skills, Human Resource Management (HRM), customer management, accounts and finance planning (Government of Barbados, 2013). YEDF needs to set SMARTA goals and objectives concerning entrepreneurship education and make sure monitoring and evaluation systems are designed to constantly monitor and evaluate performance.

Entrepreneurship according to Drucker (1986) is risky because so few of the so-called entrepreneurs know what they are doing. They lack the methodology and violate the elementary and well-known rules. There is limited literature regarding what has been done concerning entrepreneurial education for the youth to enable them make maximum use of the Fund. Very few have benefited from such kind of education, and such training was not done prior to receiving a loan but much later which could mean that it was not effective for youth empowerment. Entrepreneurship has a symbiotic relationship with leadership hence the importance of this form of education to develop effective and efficient leaders capable of managing Micro, Small and Medium Enterprises (MSMEs) run by the youth. Leadership as defined by Burns (2004) is a process that includes influencing the choice of goals and strategies of a group or organization, influencing people to accomplish goals, and promoting a group identity and commitment. Entrepreneurial education is hence a comprehensive programme that equips the youth with multiple skills to enable them make right choices and sustainably manage their projects by ensuring their viability. Leadership is a process that includes influencing the task, objectives and strategies of a group or organization, the people in the organization to implement the strategies and achieve the objectives, influencing group maintenance, identification and influencing the culture of the organization (Ibid). Entrepreneurship education should be able to identify, develop and nurture leadership qualities among the youth to ensure that they can take up responsibilities in their projects or enterprises.

According to Kirkpatrick and Locke (1991) leaders do not have to be great men or women by being intellectual geniuses or omniscient prophets to succeed. Many of the world most known entrepreneurs such as Bill Gates, Richard Branson and the late Steve Jobs to mention but a few had limited education. However, they possessed what many people do not have; the right drive, the desire for achievement, self-confidence, cognitive ability, leadership and motivation and the desire to change and exercise authority over others. Leaders possess the 'right stuff' and this right stuff is that leaders rate higher on drive, have the desire for achievement coupled with high energy and resolve, self-confidence, a belief in themselves; cognitive ability, or intelligence; leadership motivation, the desire to be in charge and exercise authority over others; integrity, the quality of adhering to a strong set of principles, being trustworthy, loyal, and dependable; and expertise, specific knowledge of technical issues relevant to task completion (Ibid). Zaccarro, Foti and Kenny

(1991) add another important quality of leadership; flexibility — the ability to evaluate the situation and change their leadership behavior to fit the needs and goals of the group members.

The Nigerian government established a youth Entrepreneurship Development Program (EDP) as an urgent mechanism to youth unemployment. EDP was specifically designed for the Nigerian youth, informing them about the world of business and opportunities to create their own businesses (Awogbenle and Iwuamadi 2010). The program equipped the youth with skills associated with entrepreneurship including the ability to take initiative and creatively seek out and identify opportunities; develop budgets, project resource needs and potential income; effective communication and marketing of one's ideas. Entrepreneurship education is a means and an end in itself when it comes to youth empowerment. Empowerment can however not be complete without corresponding entrepreneurship education hence the importance of studying the influence of entrepreneurship on youth empowerment bearing in mind that the youth present the most abundant resource Kenya has and will ever acquire. Engaging the youth population is fully therefore no longer a choice but an imperative in the development process (Hope, 2012).

2.7 Influence of Monitoring and Evaluation on Youth Empowerment

Monitoring is a continuous process of collecting information at regular intervals about on-going projects or programmes concerning the nature and level of their performance (Nyonje – Ndunge and Mulwa, 2012). Monitoring helps track the progress of a project in relation to the plan earlier determined to ensure that the project is moving towards the right direction. Monitoring should be carried out regularly to ensure proper adherence to the objectives and goals of an organization. This can be done quarterly, biannually or annually. Mulwa (2008) describes monitoring as a process of collecting and managing project data that provides feedback as pertains to the progress of a project. Mulwa adds that the process involves measuring, assessing, recording and analyzing the project information on a continuous basis and communicating the same to those concerned. In his findings, (Mburu, 2008) established that systematic monitoring and evaluation of youth businesses by the MOYAS was weak and thus need to be strengthened. This indicates the importance of monitoring and evaluation on youth empowerment. Project evaluation is a process that

involves systematic collection, analysis and interpretation of project related data that can be used to understand how the project is functioning in relation to its objectives (Nyonje – Ndunge – Mulwa, 2012). Youth projects require evaluation to help them maintain focus.

Monitoring and evaluation (M and E) need to be designed as an intertwined participatory exercise where all stakeholders are involved. Shirley (1999) says that there is need to affirm participation as a development process in which two parts, adult and youth, join together as *Yin* and *Yang* to form a whole. This is made possible through mentorship programs. Although commonly neglected, the role of the mentor, typically someone outside the business circle who can offer their wisdom, experience, and wider insight, or just give time and an ear to the entrepreneur and even seasoned business lender at key business or personal inflection points (Naqvi, 2011). Youth entrepreneurs need mentorship to reassure them even when things don't seem to go on well.

M&E ensures that project resources and inputs are put into the intended use and that the project addresses what it initially intended to do. It also makes sure that the project renders its services to the targeted population. Due to lack of failure of M&E, many youth projects collapse as soon as they begin while some do not even pick up because the youth divide up the money. This occurs due to lack of proper and comprehensive group screening to ensure its seriousness in its goal and objectives. Some groups are given money before they are fully formed. Group formation is a process that takes time and if they receive the loan before they get settled in an organized manner, then they are bound to misuse the money. It is very important that before groups are given a loan, they be screened to help identify their actual intent. Groups according to Burns (2004); Baumeister and Leary (1995) and Weldon and Weingart (1993) are a source of meaning and belonging, identity, information; they help in the accomplishment of collective goals; are change agents and help members to survive. Group screening will not only help in proper funds utilization but also in enhancing group cohesion and successful project implementation.

According to (Nyonje, Ndunge and Mulwa, 2012), Project M&E is important to different people for various reasons. Some of the reasons they provide as need for M&E include but not limited to the following: First, M&E is important to project managers and their stakeholders (including donors/government) because they need to know the extent to

which their projects are meeting the set objectives and attaining the desired effects. In the case of the youth projects, it is of great importance to know whether they are creating employment and empowering the youth. Secondly, M&E promotes greater transparency and accountability in terms of use of project resources, which is particularly required by funders or development partners. Third, information developed through the M&E process is vital for improving decision-making. Lastly, M&E can strengthen project design, enrich quality of project interventions and enhance learning.

2.8 Theoretical framework

This study was based on two theories; the Maslow's Hierarchy of Human Needs and the Grameen Bank Model. A theory as defined by Mugenda and Mugenda (2003) is a set of concepts and interrelations that are assumed to exist among those concepts. It provides the basis for establishing the hypothesis to theories — a reasoned set of prepositions, which are derived from and supported be tested in the study. A theoretical framework is a collection of interrelated ideas based on by data or evidence (Kombo and Tromp, 2006). These two theories complement each other for the purpose of this study. Maslow's theory of hierarchy of needs offers an explanation on what motivate people to do the things they do. At the lowest level of this hierarchy are physiological or basic needs of a person which include food, shelter, clothing, education, sex, health, and sleep. although they have been arranged in this manner, this should not be taken to mean that some needs are more important than others — they could be more urgent but not more important. The physiological needs should actually be regarded as basic human rights the acquisition of which enables human beings to develop the zeal and desire to pursue the other needs such as security and safety, love and belonging, esteem needs and self-actualization. No one can claim to have the need for all these other needs if they are deficient of the physiological need hence their importance. The Grameen Bank Model enables or advocates for financial assistance even to the poorest member of the society. In this model, no collateral is required in order to enhance financial accessibility. Individuals are only required to come together in groups of about five people and each can become a co-guarantor to the other. It makes access to credit more simple and friendly and thus many people can access credit for the development of their entrepreneurial ventures.

2.9 Conceptual framework

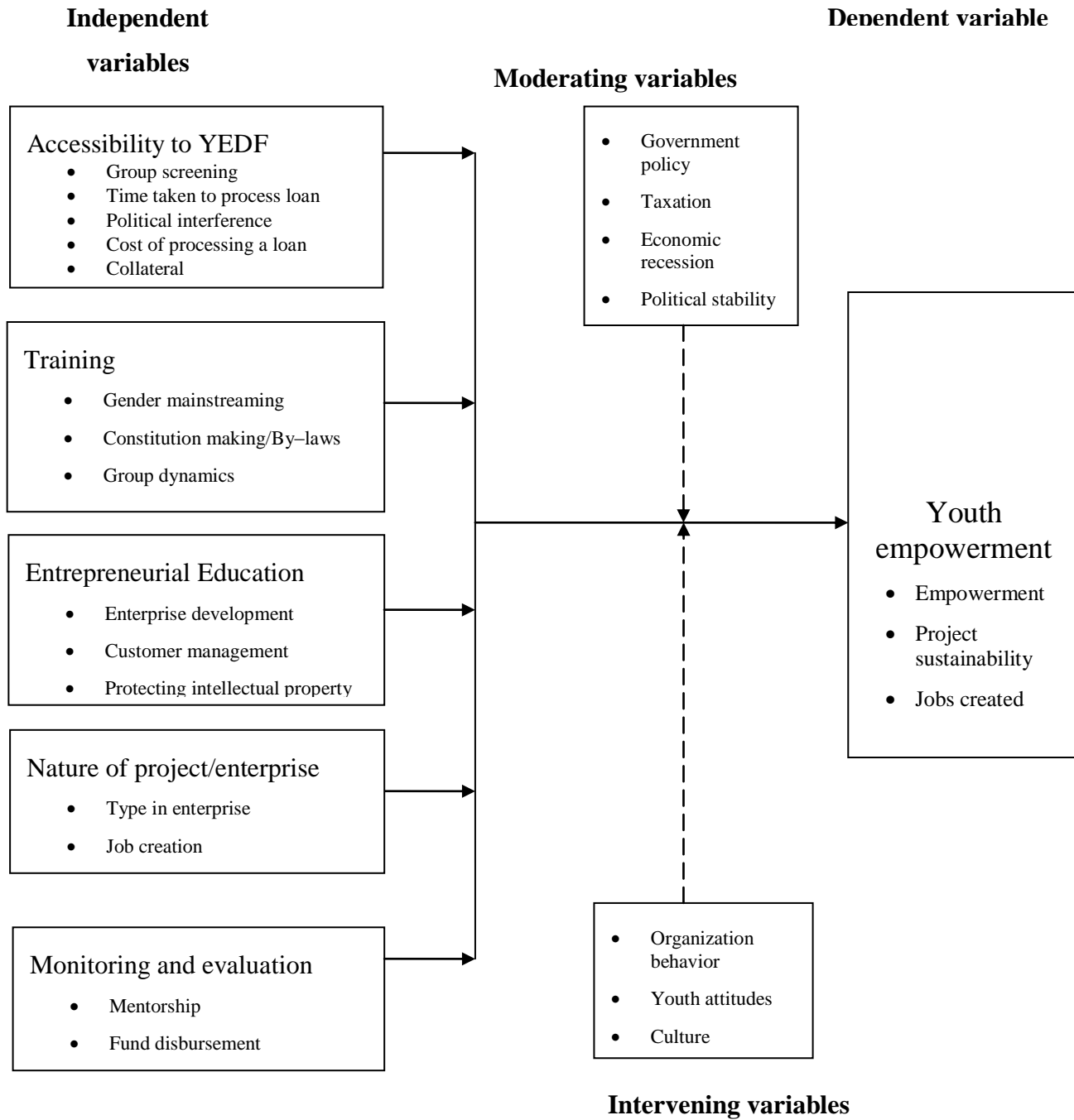


Figure 1: Conceptual framework

A concept is an abstract or general idea inferred or derived from specific instances (Kombo and Tromp, 2006). A conceptual framework is a research tool intended to assist a researcher to develop awareness and understanding of the situation under scrutiny and to

communicate this (Guba and Lincoln, 1989, in Kombo and Tromp, 2003). A conceptual framework assists the researcher to organize his or her thoughts and articulate them accordingly for successful completion of the study.

Figure 1 (2.9 Conceptual Framework) presents the conceptual framework for this study. It indicates the independent and dependent variables as well as the moderating and intervening variables. The independent variables have a direct influence on the dependent variables. In other words, the dependent variable is influenced by the independent variables and thus relies on them for its fruition. The independent variables in this study had been identified as; accessibility to the YEDF, training, entrepreneurship education, nature of project and monitoring and evaluation all of which influence youth empowerment.

2.10 Summary

After reviewing various studies carried out concerning the YEDF, there seems to be very limited information concerning how it influences youth empowerment. There are studies regarding factors leading to default (Mugira, 2012), about influence entrepreneurship development on employment creation (Catherine, 2012), how YEDF influences performance of enterprises and Influence of YEDF on Livelihoods by Adan (2010). This review established that very little study if any has been done concerning the influence of YEDF on youth empowerment in Kenya. Specifically there is very scarce information regarding how accessibility to the fund, training and formation, entrepreneurship education, nature of projects and monitoring and evaluation influence youth empowerment.

It is therefore of paramount importance to carry out this study to establish the above mentioned factors for the basis of improving service delivery, enhance sustainable development and youth empowerment. This study is very useful to policy makers, youth workers and to the youth who are keen on self-employment for self-empowerment. The education fraternity will benefit from the findings of study in shaping their curriculum to reflect the need from the labor market.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

Chapter three elaborates on the research methodology that was employed in this study. It consists of the research design, target population, sample and sampling procedure, the research instruments, data collection procedures and data analysis method. It also consists of the ethical considerations and definition of operational variables.

3.2 Research design

The researcher employed descriptive survey design. The research design constitutes the blueprint for the collection, measurement and analysis of data (Kothari, 2004). The main significance of this design is that it helps to describe the state of affairs as they appear in situ. This design was adapted to facilitate the generation of knowledge and principles vital for the implementation of YEDF in order to empower more youth.

3.3 Target population

There are three administrative divisions in Imenti North District namely, Miriga Mieru East, Miriga Mieru West and Thuura. It is in these divisions that the youth groups are spread out. The study targeted 107 youth groups that had been funded up to the end of June, 2013. Each group had between 7 and 12 members. It was not possible to gather data from all of them hence the study focused on two executive leaders from the groups who were picked at random.

Table 3.1: Target population

Registered youth groups	Funded Youth Groups (by 31st June, 2013)
350	107

Source: Department of Social Services and MOYAS Imenti North District, July 2013

3.4 Sample and sampling procedure

A sampling procedure refers to the technique or the procedure the researcher adopts in selecting some sampling units from which inferences about the population is drawn (Kothari, 2004).

3.4.1 Sample Size

The researcher used the Krejcie and Morgan Table (Appendix VI) to determine the sample from the 107 groups that had been funded by end of June 2013. It targeted two executive leaders (Chairpersons and Secretaries) of the funded groups. This added up to 214 respondents which formed a sample size of 132 respondents as derived from the Morgan Table.

3.4.2 Sampling Procedure

Sampling is the procedure a researcher uses to gather the sample size. It is a process of selecting a number of individuals or objects from a population such that the selected group contains elements representative of the characteristics found in the entire group (Orodho and Kombo, 2002). Both simple and stratified random sampling procedures were used. Simple random sampling was used in sampling the participating groups. The researcher obtained a list of all the groups that had accessed the YEDF from MOYAS. After getting the total number of groups that had benefited from the various products of the Youth Fund, the researcher randomly selected two leaders from the selected groups. The respondents were then picked randomly from pieces of papers with their numbers placed in a basket. Each time a number was picked, it was then returned to the basket to enable each individual an equal opportunity to participate.

Table 3.2: Sample frame

Respondents	Target Population	Sample size
118	214	132

3.5 Research Instruments

This study used a structured questionnaire to gather data from the respondents. The questionnaire had both open – ended and close – ended questions. The researcher used a questionnaire to obtain vital information about how the groups had acquired and used the YEDF. The questionnaire was divided into seven sections. Section A was seeking to establish demographic information from the respondents, section B dealt with the influence of the nature of project and how it influenced youth empowerment. Section C was about information regarding influence of access to YEDF on youth empowerment; section D dealt with influence of training on youth empowerment; section E on influence of entrepreneurial education on youth empowerment and section F on influence of monitoring and evaluation on youth empowerment. The last section dealt with youth empowerment. The various sections helped in eliciting vital information concerning the various variables in the study and how they influenced youth empowerment. Questionnaires are very important in gathering important information from a large number of people and in a less expensive way. They give respondents an opportunity to describe situations in their own way and as they occur naturally in the environment.

3.5.1 Pilot Testing

Before embarking on the study, the researcher administered the questionnaire on youth who had benefited from YEDF but who were not part of the main study. These youth had similar characteristics to the target population. The researcher applied the questionnaire on them to determine its validity and reliability. After piloting, the researcher made the necessary adjustments to ensure the instrument was clear enough and elaborate to help gather the intended information from the respondents.

3.5.2 Instrument Validity

Validity refers to the meaningfulness, appropriateness and usefulness of the inferences made by a researcher. According to Kothari (2004), validity refers to the degree to which an instrument measures what it is supposed to measure. To make meaningful inferences, the researcher applied content–related validity which was ensured by enhancing the appropriateness of the instrument for the purpose of the study and that the instrument

measured all the constructs of the variables being measured. By testing the validity of the instrument, the researcher ensured that it had an appropriate format.

3.5.3 Instrument Reliability

Reliability refers to the consistency of the scores obtained. Reliability has two aspects, stability and equivalence. Test–retest method was used to test the reliability of the instrument. This was done by administering the questionnaire twice to the group under pilot study after two weeks. The researcher then calculated a reliability coefficient to indicate the relationship between the two sets of scores obtained. A correlation coefficient of 0.8 was obtained which is normally considered to be good or satisfactory.

3.6 Data collection procedures

The researcher requested for a letter from the University which he used to seek permission from the respondents and the Ministry of Youth Affairs and Sports (MOYAS). This letter was evident that the researcher was undertaking an academic research and therefore it helped to gather the required data. In collecting data, the researcher administered a self–developed questionnaire on the respondents and recorded naturally available data. The researcher also employed the services of a research assistant in the collection of data. The research assistant had training on research and especially on ethical issues concerning research. The researcher ensured that the research assistant possessed vital skills by retraining her. The questionnaires were collected from the respondents by both the researcher and the research assistant after they were filled.

3.7 Data analysis method

The researcher verified that the questionnaires were duly filled and where discrepancies were noted, the respondents were contacted for further clarification. The questionnaires were screened for any irregularities and thereafter coded and analyzed by the use of the Scientific Package for Social Sciences (SPSS Version 19). Measures of central tendency — mean, median and mode were used during the analysis process. Frequencies and percentages were also applied.

3.8 Ethical Considerations

The researcher ensured that all respondents were fully aware of what the study entailed by giving them full and accurate information regarding the same. The researcher ensured anonymity and confidentiality of the respondents. This was ensured through seeking informed consent and requesting the respondents to avoid writing their name(s) on the questionnaire. The researcher also sought permission to undertake the study from the university and a letter of authorization (Appendix V) was issued that facilitated data collection. Apart from the confidentiality of the respondents, the researcher ensured their safety by making sure that any information they provided was not leaked out.

3.9 Operationalizational table of variables

The operationalization of the variables is indicated in table 3.1 below

Table 3.3: Operationalizational table of variables

Objective	Type of variable	Indicators	Measurement scale	Data Collection Method	Type of analysis
Influence of nature of project on youth empowerment in Imenti North, Meru County, Kenya	Independent Variable Nature of project	Type of project initiated through YEDF Livelihood improvement Number of people employed by project	Interval Nominal	Questionnaire	Descriptive
Influence of accessibility to the Fund on youth empowerment in Imenti North, Meru county, Kenya	Independent Variable Accessibility to the Youth Fund Dependent Variable Youth Empowerment	Accessibility Collateral Political interference Time taken to process loan Cost of processing the loan	Ordinal Ratio	Questionnaire	Descriptive
Influence of training on youth empowerment in Imenti North, Meru County, Kenya	Independent Variable Training	Nature of training offered Effectiveness of training Level and duration of training	Interval Nominal	Questionnaire	Descriptive
Influence of entrepreneurship education on youth empowerment in Imenti North, Meru County, Kenya	Independent Variable Entrepreneurial Education	Type of entrepreneurial skills offered Effectiveness entrepreneurial skills Level of awareness	Nominal	Questionnaire	Descriptive
Influence of monitoring and evaluation on youth empowerment in Imenti North, Meru County, Kenya	Independent Variable Monitoring and evaluation	Reports requirement Type of report required Duration of reporting Liaison	Interval	Questionnaire	Descriptive

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter focuses on data analysis, presentation and interpretation from the questionnaires administered during the study that sought to find out the influence of the youth enterprise development fund on youth empowerment in Imenti North District, Meru County. The analysis was done in six sections. These sections were based on five independent variables that guided the study and they included demographic information of the respondents, nature of projects, accessibility to the youth fund, training, entrepreneurial education, and monitoring and evaluation. The open-ended questions were summarized and presented in descriptive form.

4.2 Response rate of the study

The researcher administered 132 questionnaires to youth group leaders from a target population of 214. Out of the 132, 118 were responded to and returned. This contributed to a return rate of 89%. Out of these, 58.5 percent were male while 41.5 were female. This corresponds to the guideline provided by Mugenda and Mugenda (2003) that a response rate of 50% is adequate for analysis and reporting, a 60% return rate is good while a 70% and over response rate is very good.

4.3 Demographic information of the respondents

The respondents were asked to respond to some demographic information that included information regarding their gender, age, highest level of education achieved, marital status, status of employment and their employer. This information is presented in the following tables.

4.3.1 Gender of the respondents to the study

The study established that 58.5 percent of the respondents were male while 41.5 percent were female as indicated in Table 4.1.

Table 4.1: Gender of the respondents

Gender	Frequency	Percent
Male	69	58.5
Female	49	41.5
Total	118	100.0

Table 4.1 indicates that there were more male than female leaders in the various youth groups in Imenti North District. This shows that more males than females had benefited from the fund. It is also an indication that group members preferred male leaders as compared to females

4.3.2 Age of the respondents

As indicated in Table 4.2, 42.4 percent of the respondents were between the ages of 30 – 35, 32.2 percent were between 24 – 29 years old while 25.4 percent were between 18 and 23 years old.

Table 4.2: Age of the respondents

Age	Frequency	Percent
18 - 23	30	25.4
24 - 29	38	32.2
30 - 35	50	42.4
Total	118	100.0

Table 4.2 shows that the respondents had conformed to the government requirement where beneficiaries of the youth enterprise development fund are required to be between 18 and 35 years.

4.3.3 Highest level of education attained by the respondents

The study established that 56.8 percent of the respondents had only attained primary education, 31.4 percent had secondary education, and 11 percent had either a diploma or certificate as their highest level of education while only 0.8 percent was a graduate as indicated in Table 4.3.

Table 4.3: Highest level of education attained by the respondent

	Frequency	Percent
Primary	67	56.8
Secondary	37	31.4
Diploma/Certificate	13	11.0
Graduate	1	.8
Total	118	100

As shown in Table 4.3, majority (56.8 percent) of those who sought to benefit from the Fund had very minimal education. Although education is not a prerequisite for success, it facilitates effective and efficient management of projects and hence can be very vital for the success of youth projects while lack of it could deteriorate their performance.

4.3.4 Marital status of the respondents

As indicated in Table 4.4, 59.3 percent of the respondents were unmarried while 40.7 percent were married.

Table 4.4: Marital status of the respondents

	Frequency	Percent
Unmarried	70	59.3
Married	48	40.7
Total	118	100.0

As indicated in Table 4.4, more unmarried than married people were able to participate in the activities of the groups.

4.3.5 Employment status of the respondents

Employment is a good indicator for youth empowerment since the unemployment levels have skyrocketed in the country. The study revealed that all the respondents had some form of employment. This study sought to find out whether the respondents were employed and the findings established that 100 percent of the respondents were in some form of employment. This is shown in Table 4.5.

Table 4.5: Employment status of the respondents

	Frequency	Percent
Yes	118	100.0
No	0	0
Total	118	100.0

Table 4.5 shows that all the respondents were engaged in some form of economic venture. They were either employed or self-employed.

4.3.6 Employer of the respondents

Since all the respondents indicated that they were employed, the researcher sought to find out who their employer was. Table 4.6 indicates that 92.4 percent of the respondents were self-employed while 7.6 percent were employed by the government.

Table 4.6: Employer of the respondents

	Frequency	Percent
Government	9	7.6
Self	109	92.4
Total	118	100.0

Table 4.6 shows that majority (92.4 percent) of the respondents were self-employed. The Fund seeks to support unemployed youth and as the findings of this study indicted, this

goal was being achieved since those who indicated to be self-employed worked in youth initiated projects either individually or collectively.

4.3.7 Number of groups the respondents were enrolled to

The researcher enquired whether the respondents were members to more than one youth group and the responses as indicated in Table 4.7 showed that 72.9 percent were registered in more than one group with 45.8 percent belonging to two groups and 27.1 percent in three groups. Only 27.1 percent of the respondents belonged to one group.

Table 4.7: The number of groups the respondent is enrolled to

	Frequency	Percent
One	32	27.1
Two	54	45.8
Three	32	27.1
Total	118	100.0

As indicated in Table 4.7, majority (72.9 percent) of the respondents were enrolled in more than two groups and as a result they were receiving loans from their respective groups thereby denying other youth opportunities to be funded.

4.4 Influence of Nature of Project on youth empowerment

The researcher sought to find out the influence of the nature of projects on youth empowerment. The respondents were asked to indicate the type of project they engaged in and whether that had helped improve their livelihood, created any jobs and in case it had, the number of people the project(s) had employed. This was analyzed as shown hereafter.

4.4.1 Whether respondent was involved in an agricultural project

The researcher enquired the type of project(s) that the respondents engaged in and 63.6 percent reported to be engaged in agricultural projects with the remaining 36.4 percent working in manufacturing projects, recycling projects or social projects.

Table 4.8: Whether respondent is engaged in an agricultural project

	Frequency	Percent
Yes	75	63.6
No	43	36.4
Total	118	100.0

Table 4.8 indicates that majority (63.6 percent) of the respondents were engaged in agricultural activities. Some groups kept rabbits; others were into banana farming while others were into aquaculture.

4.4.2 Whether the respondent was involved in a manufacturing project

In response to the question on the nature of project they engaged in, 3.4 percent of the respondents were in the manufacturing industry while 96.6 per cent were distributed in other fields including agriculture, recycling and social enterprises as shown in Table 4.9.

Table 4.9: Whether respondent is involved in a manufacturing project

	Frequency	Percent
Yes	4	3.4
No	114	96.6
Total	118	100.0

This could mean that majority (96.6 percent) of the youth was not engaged in manufacturing projects or the Fund disseminators were not keen to fund manufacturing projects.

4.4.3 Whether the respondents were engaged in recycling projects

From the study, it emerged that only 0.8 percent of the respondents were engaged in recycling while 99.2 per cent engaged in agriculture, manufacturing, and social enterprises as indicated in Table 4.10.

Table 4.10: Recycling project

	Frequency	Percent
Yes	1	.8
No	117	99.2
Total	118	100.0

Table 4.10 shows that recycling has not been given the recognition it deserves as an income generating activities. Only a small percentage of the youth (0.8 percent) were into the recycling business. Perhaps, majority (99.2 percent) are yet to discover the potential into the recycling business.

4.4.4 Whether respondents were involved in a social project

The study established that 30.5 percent of the respondents were involved in social projects and 69.5 percent were involved in agricultural, manufacturing and recycling projects as shown in Table 4.11.

Table 4.11: Social project

	Frequency	Percent
Yes	36	30.5
No	82	69.5
Total	118	100.0

As shown in Table 4.11, 30.5 percent of the youth were engaged in social projects an indication that the potential could be immense and hence need to be explored and funding increased to help engage more youth.

4.4.5 Comparison between jobs and number of people employed by the respondents' projects

The study revealed that 69 percent of the projects had employed less than five people, 11.9 percent had employed between 5 – 10 people which was a tie with those that had employed between 11 – 16 people. 2.4 percent of the respondents reported that their projects had employed between 17 – 20 people.

Table 4.12: Cross tabulation between jobs and number of people employed

			Number of people employed by the project					Total
			< 5	5 - 10	11 - 16	17 - 20	None	
Whether project has created any jobs	Yes	% within	69.0%	11.9%	11.9%	2.4%	4.8%	100.0%

The youth Fund which is meant to be creating jobs for the unemployed youth seems to be far from this reality as indicated in Table 4.12 where most of the projects (69.0 percent) had less than five employees.

4.5 Influence of YEDF accessibility on youth empowerment

The researcher wanted to find out whether the youth experience problems while trying to access the fund. This was done by looking at how accessibility, time taken to process a loan, collateral, political interference and the cost of processing the loan could be posing challenges for the youth to access the Fund and thereby hinders their empowerment.

4.5.1 Influence of accessibility to the youth fund on youth empowerment

The researcher enquired how accessible the Fund was for the youth and the respondents responded as indicated in Table 4.14. 32.2 percent were neutral about the process, 22.9 percent said that it was difficult to access the fund. 17.8 percent said that it was easy to access the Fund while 13.6 percent attested that it was very easy and very difficult

respectively to access the Fund. 36.5 percent of the respondents said that the process of accessing YEDF was difficult for many youths.

Table 4.14: Accessibility to the youth enterprise development fund

	Frequency	Percent
Very easy	16	13.6
Easy	21	17.8
Neutral	38	32.2
Difficult	27	22.9
Very difficult	16	13.6
Total	118	100.0

Table 4.14 indicates that most of the youth still experience difficulties accessing YEDF as revealed by 36.5 percent of the respondents. This makes it difficult to alleviate youth unemployment because the Fund is not utilized as it should.

4.5.2 Influence of time taken to process a loan

When asked to rate the time taken to process a loan, the respondents gave the responses indicated in Table 4.15; 34.7 percent said that it took a very short time, there was a tie of 17.8 percent between those who said that the time taken was short and long, 15.3 percent said that the time taken was very long while 14.4 percent were neutral regarding time.

Table 4.15: Time taken to process a loan

	Frequency	Percent
Very Short	41	34.7
Short	21	17.8
Neutral	17	14.4
Long	21	17.8
Very Long	18	15.3
Total	118	100.0

Table 4.15 shows that processing loans for the youth takes a short time as indicated by 52.5 percent of the respondents.

4.5.3 Influence of collateral on access to the youth fund

The study established that 23.7 percent of the respondents were required to provide very low collateral, 19.5 percent said that it was very high and 18.6 percent said it was high, 18.6 percent said that collateral was low, and 19.5 percent were neutral.

Table 4.16: Collateral to facilitate the loans

	Frequency	Percent
Very Low	28	23.7
Low	22	18.6
Neutral	23	19.5
High	22	18.6
Very High	23	19.5
Total	118	100.0

Table 4.16 indicates that collateral demanded before issuing loans to the youth was low hence affordable as attested by 42.3 percent of the respondents.

4.5.4 Influence of political interference on accessing YEDF

When the respondents were asked whether there was any political interference in accessing the Fund, they responded as indicated in Table 4.17. 37.3 percent said that there was very minimal political interference, 16.9 percent said that it was minimal, 24.6 percent were neutral while 10.2 and 11 percent said that it was high and very high respectively.

Table 4.17: Political interference

	Frequency	Percent
Very Minimal	44	37.3
Minimal	20	16.9
Neutral	29	24.6
High	12	10.2
Very High	13	11.0
Total	118	100.0

The study revealed that majority (54.2 percent) of the respondents had experienced minimal political interference in their pursuit to access YEDF loans.

4.5.5 Influence of cost of processing a loan on accessing YEDF

The respondents were required to rate the cost of processing a loan and as indicated in Table 4.18, 26.3 percent said that it was very low, 14.4 percent said it was low while 38.1 percent said that was very high and 8.5 percent said was high while 12.7 percent were neutral.

Table 4.18: Cost of processing a loan

	Frequency	Percent
Very Low	31	26.3
Low	17	14.4
Neutral	15	12.7
High	10	8.5
Very High	45	38.1
Total	118	100.0

Table 4.18 shows that majority (46.6 percent) of the youth found the cost to be high perhaps because of the administrative cost they pay and other hidden costs involved.

4.5.6 How YEDF is disbursed to youth groups

The researcher sought to establish how the youth enterprise development fund (YEDF) was disbursed to the youth by the government. As indicated in Table 4.19, 94.9 percent of the respondents said that YEDF is issued through banks, 1.7 percent said that it is done through SACCOs while 3.4 percent said that the disbursement is done through MFIs.

Table 4.19: How the youth fund is disbursed to the youth

	Frequency	Percent
Banks	112	94.9
SACCOS	2	1.7
Microfinance Institutions	4	3.4
Total	118	100.0

Majority (94.9 percent) of the respondents confirmed that much of the funds are disbursed through banks an indication that YEDF is disbursed through intermediaries.

4.5.7 Preference of YEDF as a source of project finance

Table 4.20 shows the responses of the respondents when they were asked to state their preference for the youth fund as a source of project finance. 24.6 percent said that it is a highly preferable source of finance for youth projects, 14.4 percent said that it was preferable while 38.1 percent said that it is a less preferable source of finance and 5.9 percent would not prefer it as a source of financing youth projects.

Table 4.20: Level of preference of YEDF as a source of project finance

	Frequency	Percent
Highly preferable	29	24.6
Preferable	17	14.4
Neutral	20	16.9
Less Preferable	45	38.1
Not preferable	7	5.9
Total	118	100.0

Despite the challenges the youth experience while trying to access YEDF, many of them would still recommend it as a preferred source of funding youth projects.

4.5.8 Type of loan borrowed by the respondents

Since all the respondents had borrowed from YEDF, the researcher wanted to find out whether they had borrowed as individuals or in their respective groups. Table 4.22 indicates that only 8.5 percent of the respondents had acquired individual loans an indication that their groups had borrowed and repaid a loan since it's a requirement that a group must repay its loan in order for its members to be issued with personal loans. 91.5 percent of the respondents on the other hand indicated that they had acquired the loans in their groups.

Table 4.22: Type of loan borrowed

	Frequency	Percent
Individual	10	8.5
Group	108	91.5
Total	118	100.0

As indicated in Table 4.22 (91.5 percent) majority of the respondents had taken group loans. Only 8.5 percent of the respondents had been issued with individual loans.

4.5.9 Level of loan given to the respondents

The researcher asked the respondents to indicate the level of loan they had accessed and as indicated in Table 4.23. 83.1 percent had only accessed their first loan, 8.5 percent were on their second loan and 5.9 percent had taken a third loan while 2.5 percent indicated to have taken more than three loans with some groups being on their fifth loan while some had been issued with more than five loans.

Table 4.23: Level of loan

	Frequency	Percentage
First	98	83.1
Second	10	8.5
Third	7	5.9
Other	3	2.5
Total	118	100.0

Table 4.23 shows that majority (83.1 percent) of the respondents had only taken the first loan (C-Yes) and only a small percentage (16.9 percent) had moved on to E-Yes loans.

4.5.10 Loan sufficiency

The researcher wanted to find out whether the loan given to the respondents was sufficient to implement their projects. 79.7 percent of the respondents said that the funds were not sufficient and 20.3 percent said that it was sufficient. The initial amount of the loan is Ksh. 50, 000 from which an administration fee of 5 percent must be deducted and hence the youth end up receiving Ksh. 44,000. Majority (79.7 percent) of the youth felt that the initial loan is not sufficient to implement their project especially if they are start-ups.

Table 4.24: Whether loan was sufficient

	Frequency	Percentage
Yes	24	20.3
No	94	79.7
Total	118	100.0

Table 4.24 shows that only a small percentage (20.3 percent) of the respondents thought that the loan issued by MOYAS was sufficient while the majority (79.7 percent) said it was insufficient.

4.5.11 Respondents' other sources of income

The researcher inquired whether the respondents had other sources of income apart from their projects and as indicated in Table 4.25, 46.6 percent had other sources of income while 53.4 percent did not have extra sources of income. The extra sources of income included hawking, retail shops, farming, salary for those who are employed, and pocket money from parents while some ladies indicated that they received money from their fiancées.

Table 4.25: Other sources of fund

	Frequency	Percent
Yes	55	46.6
No	63	53.4
Total	118	100.0

As shown in Table 4.25, 53.4 percent of the respondents had no other sources of income and hence they relied on their projects, pocket money from their parents or from their fiancées.

4.6 Influence of training on youth empowerment

This study also wanted to establish whether the youth receive any form of training to help build their capacity and thereby empower them to take charge of their projects and maximize on the utilization of the loans they receive from MOYAS. The researcher hence inquired whether they had been impacted with essential skills to help them manage their projects, who conducted the training and also to rate the skills they found to be more beneficial in the day - today running of their projects.

4.6.1 Training before a loan

The study showed that 54.2 percent of the respondents had been trained before receiving the loans while 45.8 percent were never trained as indicated in Table 4.26. This could be disastrous as training helps build people's capacity and hence help them perform better and with proficiency.

Table 4.26: Respondents' training prior to receiving the loan

	Frequency	Percent
Yes	64	54.2
No	54	45.8
Total	118	100.0

Table 4.26 indicates that majority (54.2 percent) of the respondents had received some training prior to receiving their loans while 45.8 percent had not been trained.

4.6.2 Training on constitution making

The study established that only 28 percent of the respondents that had received training on how to make a constitution and group by-laws as indicated in Table 4.27. This is an important skill that can be very helpful to keep a group intact amid various challenges since it helps to bring some order.

Table 4.27: Training on the formulation of a constitution

	Frequency	Percent
Yes	33	28.0
No	85	72.0
Total	118	100.0

As shown in Table 4.27, 72 percent of the respondents had not received training on how to prepare group constitution. Only 28 percent had been impacted with these skills. This shows that majority of the youth could not formulate their group's constitution.

4.6.3 Influence of conflict management training on youth empowerment

The study revealed that 87.3 percent of the respondents did not have any skills on conflict management and that only 12.7 percent of the respondents had received training on conflict management as shown in Table 4.28.

Table 4.28: Training on conflict management

	Frequency	Percent
Yes	12.7	15
No	87.3	103
Total	100.0	118

Majority (87.3 percent) of the respondents hence did not receive any training on conflict management. This is a vital skill especially for people who are working together.

4.6.4 Financial management training

The researcher wanted to find out whether the respondents had been trained on financial management since they were being issued loans to engage in income generating activities. The findings as indicated in Table 4.29 shows that only 43.2 percent of the respondents had been trained while a majority (56.8 percent) of the respondents, i.e. 56.8 percent had not been trained.

Table 4.29: Training on financial management

	Frequency	Percent
Yes	51	43.2
No	67	56.8
Total	118	100.0

Majority (56.8 percent) of the respondents had not been trained on financial management prior to receiving their loan. Only 43.2 percent had been trained. This indicates that majority could not manage their finances amicably.

4.6.5 Communication skills training

When asked whether they had been trained on communication skills, 89 percent of the respondents indicated that they had not been trained while only 11 percent were trained as shown in Table 4.30.

Table 4.30: Communication skills

	Frequency	Percent
Yes	13	11.0
No	105	89.0
Total	118	100.0

Majority (89.0 percent) of the respondents thus did not have skills on communication as shown in Table 4.30.

4.6.6 Training on gender mainstreaming

The study established that only 5.9 percent of the respondents had been trained on gender mainstreaming while the majority (94.1 percent) had not as indicated in Table 4.31.

Table 4.31: Gender mainstreaming

	Frequency	Percent
Yes	7	5.9
No	111	94.1
Total	118	100.0

Majority (94.1 percent) of the respondents had no skills on gender mainstreaming hence they could not streamline their activities to serve all gender equitably. This could be an indication of lack of recognition of the role of women in development with the assumption that they do not play major roles.

4.6.7 Training on monitoring and evaluation

Table 4.32 indicates the responses of the respondents when asked whether they had been trained on monitoring and evaluation of projects before receiving the loans. As shown, only 18.6 percent of the respondents had been trained while 81.4 percent had not been trained.

Table 4.32: Monitoring and evaluation

	Frequency	Percent
Yes	22	18.6
No	96	81.4
Total	118	100.0

Table 4.32, reveals that 81.4 percent had no skills on monitoring and evaluation thus they could not follow-up on their projects in the right way and hence they could not know how their projects were performing.

4.6.8 Training for the youth

The above trainings had been conducted by MOYAS at 39.0 percent, financial institutions 13.6 percent, and 5.9 percent had been offered in collaboration with MOYAS and the financial institutions while 41.5 percent had not been offered training by any entity.

Table 4.33: Training for the youth

	Frequency	Percent
MOYAS	46	39.0
Financial Institution	16	13.6
Both MOYAS and MFIs	7	5.9
None	49	41.5
Total	118	100.0

During the study the researcher wanted to find out who had offered the training to the respondents alongside those offered by MOYAS. The respondents indicated that Equity Bank and Aphia II Plus Kamili had offered them training on various fields.

4.6.9 Skills on group dynamics

The study also wanted to find out how effective some skills were in the running of the youth projects and in the management of their groups. As indicated in Table 4.34, it was established that 34.7 percent of the respondents thought that skills on group dynamics were highly effective and 18.6 percent said that the same skills were effective. Only 19.5 percent felt that the skills were not effective and 11.9 percent were neutral.

Table 4.34: Group dynamics skills

	Frequency	Percent
Not effective	23	19.5
Less effective	18	15.3
Neutral	14	11.9
Effective	22	18.6
Highly effective	41	34.7
Total	118	100.0

As indicated in table 4.34, majority (53.3 percent) of the respondents found the skills to be effective and thus very important to help them manage their projects better.

4.6.10 Skills on conflict management

Table 4.35 indicates the respondents' rating on skills on conflict management where 25.4 percent felt that they were effective and 19.5 percent said that skills on conflict management are highly effective in the successful running of their projects. Only 11 percent said that they were not effective while 26.3 percent were neutral.

Table 4.35: Skills on conflict management

	Frequency	Percent
Not effective	13	11.0
Less effective	21	17.8
Neutral	31	26.3
Effective	30	25.4
Highly effective	23	19.5
Total	118	100.0

Majority (44.9 percent) of the respondents felt that the skills on conflict management are vital in project management because they help people to coexist together in harmony and thereby excel in their projects.

4.6.11 Skills on constitution making

The study established that 44.9 percent of the respondents reported that skills on constitution making and the formulation of by-laws were highly effective for the successful running of their projects while 26.3 percent said that such skills were very effective. 6.8 percent however, said that the skills were not effective and less effective respectively while 15.3 percent were neutral. The majority (71.2 percent) of the respondents were however in favor of the skills. Table 4.36 presents this in detail.

Table 4.36: Skills on constitution making

	Frequency	Percent
Not effective	8	6.8
Less effective	8	6.8
Neutral	18	15.3
Effective	31	26.3
Highly effective	53	44.9
Total	118	100.0

The study revealed that majority of the respondents were in favor of skills on constitution making because it helps to form a solid foundation for youth groups and facilitates mutual understanding and coexistence.

4.6.12 Skills of financial management

The study revealed that 69.5 percent (Table 4.37) of the respondents were in favor of financial management skills, 20.3 percent said that such skills were effective and 49.2 percent highly effective. Only 16.1 percent thought that such skills were not effective and 14.4 percent were neutral about financial management skills.

Table 4.37: Skills on financial management

	Frequency	Percent
Not effective	11	9.3
Less effective	8	6.8
Neutral	17	14.4
Effective	24	20.3
Highly effective	58	49.2
Total	118	100.0

As indicated in Table 4.37, majority of the respondents said that skills on financial management were vital and helped the group to perform well, prevent occurrence of internal and external conflicts and also improved on transparency and accountability.

4.6.13 Gender mainstreaming skills

The researcher also wanted to find out whether skills on gender mainstreaming were effective in the running on youth projects. Table 4.38 indicates that 22 percent of the respondents said that such skills were less effective and 20.3 percent said that they were not effective, 30.5 percent were neutral about the skills while 19.5 percent said that they were effective and 7.6 percent said that they were highly effective.

Table 4.38: Skills on gender mainstreaming

	Frequency	Percent
Not effective	24	20.3
Less effective	26	22.0
Neutral	36	30.5
Effective	23	19.5
Highly effective	9	7.6
Total	118	100.0

As indicated in Table 4.38 majority (42.3 percent) of the respondents said that gender mainstreaming skills were not effective for their groups. This is perhaps because they did not understand what gender mainstreaming is all about.

4.6.14 Monitoring and evaluation skills

In Table 4.39 are the responses given when the respondents were asked to rate the effectiveness of monitoring and evaluation skills. 47.5 percent said that such skills were highly effective, 17.8 percent said that they were effective. 16.9 percent of the respondents said that monitoring and evaluation skills were not effective and 7.6 percent said that they were less effective while 10.2 percent were neutral. Majority (65.3 percent) of the respondents said that monitoring and evaluation were highly effective in the successful running of their projects.

Table 4.39: Skills on monitoring and evaluation

	Frequency	Percent
Not effective	20	16.9
Less effective	9	7.6
Neutral	12	10.2
Effective	21	17.8
Highly effective	56	47.5
Total	118	100.0

As shown in table 4.39, majority of the respondents thought that monitoring and evaluation skills were paramount to improved group performance and attainment of group objectives.

4.7 Influence of entrepreneurship education on youth empowerment

The researcher wanted to find out how skills on entrepreneurship had helped empower the youth to effectively implement and manage their projects. The respondents were asked to rate skills on enterprise development, customer management, intellectual property rights, AIDS in the work place and labor laws had empowered them to be effective in their respective fields.

4.7.1 Enterprise development skills

As shown in Table 4.40, 53.4 percent of the respondents said that skills in enterprise development were very important, 22 percent said that they were important. At the same time, 6.8 percent of the respondents said that such skills were less important and 7.6

percent said that they were not important at all. However the majority (75.4 percent) agreed that indeed skills on enterprise development were important with 22.0 percent said that they were important and 53.4 percent very important while 10.2 percent were neutral.

Table 4.40: Enterprise development skills

	Frequency	Percent
Not important	9	7.6
Less important	8	6.8
Not sure	12	10.2
Important	26	22.0
Very important	63	53.4
Total	118	100.0

Table 4.40 indicates that majority (75.4 percent) of the respondents would prefer to have skills on enterprise development.

4.7.2 Customer management skills

Customer management is very beneficial for any form of enterprise. The process of customer acquisition is very expensive as compared to retaining the already existing customers. It is therefore of paramount importance to manage the existing customers in order to retain them. When asked to rate the effectiveness of customer management skills in their projects, the respondents responded as indicated in Table 4.41 where 40.7 percent of the respondent felt that they were important, 22.9 percent said that they were very important and 13.6 percent less important while 6.8 percent felt that they were not important while 16.1 percent were not sure.

Table 4.41: Skills on customer management

	Frequency	Percent
Not important	8	6.8
Less important	16	13.6
Not sure	19	16.1
Important	48	40.7
Very important	27	22.9
Total	118	100.0

Majority (63.6 percent) of the respondents said that customer management skills were important as shown in Table 4.41 because they help entrepreneurs retain their existing clients and acquire new ones hence facilitate growth and development of their projects.

4.7.3 Intellectual property rights skills

The researcher also wanted to establish whether skills on intellectual property protection have empowered the youth. As indicated in Table 4.42 62.7 percent of the respondents said that such skills were very important, with 32.2 percent saying that they are very important and 30.5 percent saying that they are important. 9.3 percent of the respondents said that the skills are less important.

Table 4.42: Intellectual property rights

	Frequency	Percent
Not important	7	5.9
Less important	11	9.3
Not sure	26	22.0
Important	36	30.5
Very important	38	32.2
Total	118	100.0

The majority (62.7 percent) of the respondents felt that intellectual property rights are vital since it helps protect their ingenuity.

4.7.4 Skills on AIDS in the work place

When asked whether they considered skills on AIDS in the work place empowering, Table 4.43 indicates that 39 percent of the respondents said that they were very important, 17.8 percent said that they were important. 16.9 percent thought that it was less important and 12.7 percent not important and 13.6 percent were not sure.

Table 4.43: AIDS in the work place

	Frequency	Percent
Not important	15	12.7
Less Important	20	16.9
Not sure	16	13.6
Important	21	17.8
Very important	46	39.0
Total	118	100.0

Majority (56.8 percent) of the respondents said that it's important to have skills on AIDS in the work place.

4.7.5 Labor laws awareness

The study showed that 29.7 percent of the respondents thought that skills on labor laws were important as shown in Table 4.44, 28.8 percent said that they were very important, 7.6 percent said that they were less important and 21.2 percent not important while 12.7 percent were not sure.

Table 4.44: Labor laws

	Frequency	Percent
Not important	25	21.2
Less important	9	7.6
Not sure	15	12.7
Important	35	29.7
Very important	34	28.8
Total	118	100.0

Majority (58.5 percent) of the respondents were in favor of labor laws skills as shown in Table 4.44.

4.8 Influence of monitoring and evaluation on youth empowerment

The study also wanted to establish how monitoring and evaluation of youth projects had influenced their empowerment. In this regard, the researcher wanted to find out whether MOYAS officials' visits youth projects regularly and if they do, how often. The researcher also wanted to find out whether MOYAS is keen on liaising youth groups with successful entrepreneurs for mentorship purposes. The study also wanted to establish whether groups are supposed to make any form of reports by MOYAS and the kind of reports they are required to make.

4.8.1 Monitoring and evaluation by MOYAS

As indicated in Table 4.45, 54.2 percent of the respondents confirmed that indeed MOYAS credit officers had visited them for monitoring purposes. 45.8 percent of the respondents had not been visited. Monitoring is a regular process that helps to keep track on

organizational goals and objectives and hence should be part and parcel of project implementation.

Table 4.45: Monitoring by MOYAS

	Frequency	Percent
Yes	64	54.2
No	54	45.8
Total	118	100.0

Table 4.45 shows that monitoring and evaluation was not taken seriously by MOYAS. Monitoring and evaluation had only been done to 54.2 percent of the respondents.

4.8.2 Group visitation by MOYAS officials

The researcher asked the respondents to indicate the number of times they had been visited by MOYAS officials' for monitoring and as indicated in Table 4.46, 45.8 percent of the respondents had not been visited, 26.3 percent were visited once per year, 23.7 percent after every three months and 4.2 percent after every six months while 45.8 percent had never been visited.

Table 4.46: Number of times groups were visited MOYAS Officials

	Frequency	Percent
After every 3 months	28	23.7
After 6 months	5	4.2
Once per year	31	26.3
None	54	45.8
Total	118	100.0

45.8 percent of the respondents had not been visited by MOYAS Officials. This was a clear indication that MOYAS had not kept on monitoring youth projects and hence could not have a track of their activities.

4.8.3 Networking groups with excelling entrepreneurs

The study established that MOYAS had only linked 33.1 percent of the respondents with successful entrepreneurs as indicated in Table 4.47 while 66.9 percent had not been linked with other entrepreneurs who were doing well in their respective fields.

Table 4.47: Networking youth groups for mentorship

	Frequency	Percent
Yes	39	33.1
No	79	66.9
Total	118	100.0

Majority (66.9 percent) of the respondents had hence not been linked with successful entrepreneurs to learn from them and to help them perform their operations better.

4.8.4 Report requirement

As indicated in Table 4.48, only 27.1 percent of the respondents attested to the fact that they were required to submit reports by MOYAS while 72.9 percent said that they were not required to make any reports.

Table 4.48: Report requirement

	Frequency	Percent
Yes	32	27.1
No	86	72.9
Total	118	100.0

Table 4.48 indicates that majority (72.9 percent) of the respondents said that reports were not required hence it is not clear how MOYAS certifies that youth projects are performing well and that they are utilizing their loans well and hence an assurance for repayment.

4.8.5 Reports required from youth projects by MOYAS

Table 4.49 indicates that those who were asked to make reports were mainly required to present their progress reports (18.6 percent), financial reports (8.5 percent) and loan repayment reports (1.7 percent). 71.2 percent of the respondents were not required to present any form of report.

Table 4.49: Require reports

	Frequency	Percent
Progress	22	18.6
Financial	10	8.5
Monthly Repayment report	2	1.7
None	84	71.2
Total	118	100.0

Majority (71.2 percent) of the respondents indicated that they were not required to present any reports to MOYAS. Only 28.8 percent presented their reports to MOYAS. These reports concerned progress reports, financial reports and monthly repayment reports.

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter is mainly focused with summary of findings. From the findings conclusions were made as well as recommendations that can be used to improve the Fund to make it more effective in terms of youth empowerment. The chapter is hence organized into four key sections; summary of the findings, discussions and conclusions as well as recommendations. These sections were informed by the objectives of the study.

5.2 Summary of findings

The findings of the study were presented according to the objectives of the study.

5.2.1 Influence of nature of projects on youth empowerment

The study revealed that majority of the youth groups were engaged in agricultural activities that ranged from poultry keeping, goat rearing, and rabbit keeping and farming. These formed 63.6 percent of the respondents while the rest were engaged in manufacturing (4.3 percent), recycling (0.8 percent) and social projects such as music and arts as well as entertainment (30.5 percent). The study revealed that majority of the respondents belonged to more than one group with 45.8 percent being party to two groups and 27.1 percent belonging to three groups.

5.2.2 Influence of accessibility to YEDF on youth empowerment

The study showed that 36.5 percent of the respondents felt that accessibility was difficult as opposed to only 31.4 percent who thought it was easy to access the Fund. Time taken to process the loans was short as attested by 52.5 percent of the respondents. The study revealed that more males than females had benefited from YEDF with 58.5 percent benefiting and only 41.5 females. Majority of the respondents were unmarried (59.3 percent) while the remaining 40.7 percent were married. In terms of age, majority of the respondents were between 30 – 35 years while the remaining was 18 – 23 (25.4 percent)

and 24 – 29 (32.2 percent). The highest level of education attained by the respondents was found to be primary level (56.8 percent), secondary level (31.4 percent), diploma and certificate (11 percent) and only 0.8 percent graduates. 92.4 percent of the respondents were self-employed either in the projects initiated through YEDF or in their own entrepreneurial ventures. 61 percent of the respondents were found to be benefiting from the projects initiated through funding from YEDF. 65.3 percent attested to the fact that the Fund had not created any form of employment and thus was not empowering youth as desired.

5.2.3 Influence of training on youth empowerment

Training is a vital component for the success of any business venture. This study revealed that MOYAS had only offered training to only 54.2 percent prior to receiving the loan while 45.8 percent received the loan without any extra preparation. The different trainings that had been offered include; constitution and by-laws making (28 percent), conflict management (12.7 percent), financial management (43.2 percent), communication skills (11 percent), gender mainstreaming (5.9 percent) and monitoring and evaluation (18.6 percent). The study established that MOYAS had offered the trainings together with Equity Bank, and Aphia II plus kamili. Despite the fact that few groups had been trained and very minimal skills had been impacted, it was evident that the youth found certain skills to be of paramount importance if provided. They revealed that skills on group dynamics were very important (53.3 percent), conflict management (44.9 percent), constitution making (71.2 percent), finance management (69.5 percent), and monitoring and evaluation (65.3 percent).

5.2.4 Influence of entrepreneurial education on youth empowerment

The study revealed that 53.4 percent considered skills on entrepreneurship to be very important. Entrepreneurial education was found to be very vital for the success of youth projects and consequently youth empowerment. The study revealed that enterprise development, customer management, intellectual property rights, AIDS in the work place, and labor laws would benefit and empower the youth more if offered. The respondents rated the skills at 75.4, 63.6, 62.7, 56.8 and 58.5 percent respectively.

5.2.5 Influence of monitoring and evaluation on youth empowerment

The study also revealed that there was laxity in monitoring groups by MOYAS. 45.8 percent had not been visited. Monitoring and evaluation is an important exercise for the success of youth projects. The study revealed that only 54.2 percent of the projects had been visited by the MOYAS officers and hence monitoring was wanting. 45.8 percent on the other hand were not visited. The monitoring was also done sporadically with 23.7 percent being visited after every three months, 4.2 percent after six months and 26.3 percent annually. As attested by 72.9 percent of the respondents, the groups were not required to make any reports by MOYAS. This further led to less monitoring exercises. Although liaison is very vital for leverage and expanding ones market, the study revealed that MOYAS was not doing much in linking the youth with successful entrepreneurs and neither were the youth doing it for themselves. 66.9 percent confirmed this fact.

5.3 Discussion of the findings alongside research objectives

In this section, the researcher made discussions in line with the objectives of the study including nature of projects, accessibility to the fund, training, entrepreneurial education and monitoring and evaluation.

5.3.1 Influence of the type of project on youth empowerment

The objective in this regard was “to determine the influence of the type of project on youth empowerment in Imenti North District, Meru County”. This objective was guided by the question “How the type of projects initiated through the youth enterprise development fund influence on youth empowerment in Imenti North District, Meru County?” The study revealed that majority of the supported projects was agricultural based (63.6 percent).

5.3.2 Influence of accessibility on youth empowerment

This was guided by the objective “to establish the influence of accessibility to the Youth Enterprise Development Fund on Youth Empowerment in Imenti North District, Meru County”. The question that guided this objective was “How accessibility to the youth enterprise development fund influences the youth empowerment in Imenti North District, Meru County?” according to the study 46.5 percent of the respondents found it difficult to access the Fund. At the same time 38.1 percent found that collateral required from them

was high and 46.6 percent said that the cost of processing the loan was quite high for them. Political interference was also found to mar access to the fund despite 37.3 percent saying that it was minimal. The youth fund was established with the sole aim of empowering young people through their self-initiated projects; hence the accessibility to the Fund should be made easy and friendly for more youth to access it. By accessing the youth fund, the youth can be assured of sustainable human development. Officials who are directly linked to issuing the Fund must desist from all motives to enhance personal growth at the expense of the youth. There has been a challenge in terms of leadership coupled with corruption and bad governance which is fueled by the “me”, “Myself”, and “I” mentality which emphasizes the “Triune self” mentality. This kind of behavior curtails youth empowerment. Empowerment as stated by Mulwa (2008) is conceptualized as a process of enabling people to gain strength, confidence and vision to work for positive changes in their lives, individually and collectively. Access to the Fund will enhance youth empowerment especially now when the fund has been increased, but they must be assured of an easy process.

5.3.3 Influence of training on youth empowerment

This was guided by the objective “to establish the influence of training on youth empowerment in Imenti North District, Meru County”, while the research question in this regard was “How training influence youth empowerment in Imenti North District, Meru County?”

As revealed by the study, 56.8 percent of the respondents had primary education as their highest level of education, 31.4 percent had attained secondary education while 11 percent had either a diploma or certificate and only 0.8 percent were graduates. This is further aggravated by the fact that 45.8 percent of the respondents were not equipped with any form of training before being issued with loans. This confirms the study by Kinyua (2009) that established that 67 percent of the respondents had not prior training before receiving loans. In his study, Mburu (2008) and Kitonga (2012) established that the youth needed to be trained on how to manage their ventures. Even where training was provided it was not sufficient to empower the youth since only a small percentage had been reached with only 28 percent being trained on constitution making, 12.7 percent on conflict management, 43.2 percent on financial management, 5.9 on gender mainstreaming and 18.6 on

monitoring and evaluation. These being vital skills for project success and youth empowerment should be provided to attain the 100 percent mark.

5.3.4 Influence of entrepreneurial education on youth empowerment

The objective guiding this was “to determine the influence of entrepreneurial skills on youth empowerment in Imenti North District, Meru County”. This was led by the question “how entrepreneurial skills influence youth empowerment in Imenti North District, Meru County?”

The study established that 75.4 percent found entrepreneurial skills such as enterprise development, customer management, intellectual property rights, AIDS in the work place and labor laws to be very effective. However, despite their importance, the youth had not been equipped with these essential skills. If youth entrepreneurship is to become a sustainable and central piece of reducing youth unemployment and increasing economic development in communities, youth must learn the skills of business formation and growth, as well as believe in their business ventures and their ability to be successful (Gilmore, 2009). Entrepreneurship opportunities and training provide the youth with employment, education development and self-empowerment. Entrepreneurial education is vital and empowering since it helps build on people’s capacity to take charge of their lives. This is attested by Mulwa (2208) who stated that capacity building is an essential factor for the sustainability of community development initiatives.

5.3.5 Influence of monitoring and evaluation on youth empowerment

This was guided by the objective “to establish the influence of monitoring and evaluation of youth projects on youth empowerment in Imenti North District, Meru County”. With the guiding question “how monitoring and evaluation of youth projects influence youth empowerment in Imenti North District, Meru County?”

The study established that 54.2 percent of the groups had been monitored. However, for effective project implementation and for the Fund to empower the youth effectively and efficiently, regular monitoring has to be done and proper evaluation of youth projects. Hence MOYAS needs to aim at reaching 100 percent in monitoring youth projects. As noted by Nyonje, Ndunge, and Mulwa (2012), and Mulwa (2008) project monitoring is an ongoing activity meant to track project progress against planned tasks that involves

measuring, assessing, recording and analyzing the project information. MOYAS has to engage the youth in continuous participatory monitoring of their projects to ensure that the projects are kept abreast to their goals and objectives and to ensure that the youth fund is utilized amicably.

5.4 Conclusions

The principal objective of this study was to establish the influence of the youth enterprise development fund on youth empowerment. This was done by measuring how accessible the fund was, jobs created and number of employees the projects had managed to employ, effect of training and entrepreneurial education as well as the aspect of monitoring and evaluation. The study revealed that 63.6 percent engaged in agricultural based projects, 65.3 percent of the projects had not created any form of employment. 46.5 percent said that accessing the Fund was difficult. 83.1 percent were still in their first loan. 45.8 percent had not been trained, 72.9 percent attested that they were not providing any form of reports and 45.8 percent had not been monitored. The loan issued by YEDF is very minute compared to the number of people in each group who expect to benefit from it hence the trickle-down effect becomes difficult to realize. The Fund has also not considered diversifying the types of projects to fund. Majority of the funded projects still remain agricultural. Youth are very diverse, innovative and creative and hence should be nurtured to even develop new ideas and as such should be funded for start-ups and idea development.

With proper monitoring, groups can be motivated to repay their loans in order to qualify for successive loans. Regular monitoring should also be implemented to ensure that groups actually engage in what they say they want to do when asking for the loans. Proper monitoring will also help curb double registration which facilitates loan defaulting since the youth are able to join other groups and acquire new loans. This will help save a lot of money for MOYAS and ensure that only deserving youth are given loans. From the findings of this study, it is clear that the Fund is yet to empower the youth as it should, many young people are still unemployed with 21 percent of the youth still looking for jobs. Youth bulge still poses another major challenge and hence the Fund must be directed to its paramount aim of empowering the youth in order to address youth unemployment in Kenya.

5.5 Recommendations of the study

5.5.1 Recommendations for policy makers

- i. Although recently the amount of the loan has been raised to Ksh. 400, 000, many of the youth are still not aware hence dissemination of information should be decentralized to reach the grassroots level.
- ii. It surfaced that groups were not trained prior to receiving loans and hence they should be trained to ensure that they are more empowered to manage their groups. Therefore, capacity building should be emphasized before groups are funded.
- iii. Since majority of the respondents belonged to more than one group, MOYAS should carry out a verification exercise to help curb this vice, otherwise they could end up supporting only same youth but in different groupings.
- iv. The collateral demanded should be minimized and made youth friendly to help many more youth access the Fund.
- v. The youth should be mentored prior to engaging in any entrepreneurial venture and their ideas should be well nurtured and refined to allow ingenuity.
- vi. Funding should be funded to already existing and operational groups, hence youth officers should refrain from asking groups to come together in order to benefit from the already existing funds.

5.5.2 Recommendations for youth groups

- i. The youth groups were found to over rely on external help to initiate their projects. The youth ought to realize that they have immense capacity to transform their lives and it is only them who can empower themselves and hence they should be synergistic in their project operations.
- ii. They have to use the locally available resources to initiate their projects and also take lead for instance in networking with better performing individuals and organizations in order to learn and benefit more. This will help eliminate dependency syndrome and thereby empower the youth more.

5.5.3 Areas for further research

This study focused mainly on the influence of the youth enterprise development fund on youth empowerment with specific focus on nature of projects, accessibility, training, entrepreneurial education and monitoring and evaluation.

1. Further research should be carried out to establish how the Fund has benefited female youth since it was revealed that more males as compared to females had benefited.
2. Research should also be carried out regarding the group vetting process in relation to funding.
3. Further research should be carried out concerning viability and sustainability of youth entrepreneurial projects.

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APPENDICES

Appendix I: Letter of Transmittal

Kamau Joseph,

P.O. BOX

University of Nairobi

26/03/2013

Dear Respondent,

RE: RESEARCH PARTICIPATION

I am a student of the above named institutions at Meru Extra Mural Centre. I am currently pursuing a degree in Masters of Arts in Project Planning and Management. I am now in the process of carrying out a study or research as part of the university requirement.

My research area is on youth development and empowerment. I intend to carry out a study to establish the Influence of the Youth enterprise Development Fund (YEDF) on Youth empowerment in Imenti North District, Meru County, Kenya.

This research is aimed at gathering youth experiences concerning the YEDF and how it has helped or not helped to empower them.

I am glad to notify you that you are one of the randomly selected participants for this study. I humbly request you to provide me with the information being inquired in the questionnaire provided.

Your confidentiality and anonymity is highly regarded and shall be held with respect. Being an academic study, your participation is regarded as voluntary and no compensation should be expected whatsoever.

Thanking you in advance for your participation and assistance.

Yours Sincerely,

.....

Kamau Joseph

Appendix II: Questionnaire for youth group leaders

Section A: Demographic Information

Please tick as appropriate.

1. Gender Male Female
2. Age 18 – 23 24 – 29 30 – 35 Above 3
3. Level of Education Primary Secondary Diploma/Cert Graduate
 Other (Please specify)

-
4. Marital status Unmarried Married Separated
 Divorced Other

5. Are you employed? Yes No

6. If your answer to question 5 above is yes, kindly indicate your employer.

- Government Self Other Kindly specify

7. How many groups are you enrolled in? One Two Three
 More than three

Section B: Nature of Project/Enterprise

8. Kindly indicate the type of project/enterprise you engage in?

Type of project/enterprise	Tick appropriately
Agricultural (crop farming; fish, bee, and livestock keeping)	
Manufacturing	
Recycling	
Social enterprise	
Other (Please specify)	

9. Has the project been beneficial in terms of improving your livelihood? Yes
No

10. Has the project created any jobs? Yes No

If yes, how many people has it employed? Below 5 5 – 10 11 – 16
 17 – 20

11. What are your recommendations regarding the nature of projects/enterprises supported by YEDF in terms of youth empowerment?

Section C: Influence of Accessibility of YEDF on Youth Empowerment

12. In a scale of 1 – 5 where 5 is the highest score, how would you rate the following factors in terms of accessibility to the youth Enterprise Development Fund? Tick each according to your own rating.

Rate	1	2	3	4	5
Accessibility					
Group Screening					
Time taken to process a loan					
Collateral requirements					
Political interference					
Cost of processing the loan					

13. How does the YEDF disburse its loans to the youth?

14. How would you rate your preference for the YEDF as a source of finance/funds for youth projects?

Your rating	Tick one please
Highly preferable	
Preferable	
Neutral	
Less preferable	
Not preferable	

15. Kindly indicate the type of loan you received? Individual Group

16. Kindly indicate the level of the loan? First Second Third Other
(Please specify)_____

17. Was the loan sufficient to implement your project? Yes No

18. Do you have any other source of income? Yes No

19. What recommendation do you have regarding access to the YEDF?

Section D: Training

20. Were you offered any training prior to receiving the loan?

Yes

No

21. Who conducted this training?

MOYAS

Other (Please specify)

22. Was the training effective?

Yes

No

23. Do you have any skills on financial planning?

Yes No

24. How would you rate the following skills in terms of youth project success? Use a scale of five where 5 is Highly Effective and 1 Not effective

	5	4	3	2	1
Group Dynamics					
Constitution making/By-Laws					
Conflict management					
Financial management					
Communication Skills					
Gender Mainstreaming					

25. What are your recommendation to the YEDF regarding training and formation?

Section E: Entrepreneurship Education

26. Kindly indicate your preference for the following trainings/skills in terms of their influence to youth empowerment?

Scale: 1 not important 2 less important 3 not sure 4 important 5 very important

	1	2	3	4	5
Enterprise development					
Customer management					
Intellectual property rights (protection)					
AIDs in the work place					
Labor laws					

27. Which of the above entrepreneurial skills would you consider most important?

_____ WHY? _____

28. What are your recommendations regarding entrepreneurship education for youth empowerment?

Section F: Monitoring and Evaluation

29. Have you ever been visited by any official from the Ministry of Youth Affairs and Sports (MOYAS) to monitor your project? Yes No

30. If yes, how many times per year? After every 3 months Six months
once a year

31. Do the MOYAS officials link you up with excelling business personnel for mentorship?

Yes No

32. Are you required to make any reports by the MOYAS?

Yes No

If yes, what kind of report(s) do you make and how often?

33. Kindly indicate your recommendations regarding monitoring and evaluation in terms of youth empowerment.

Section G: Recommendation

34. What other sources of Funding would you recommend to the youth?

35. What procedure(s) would you recommend for accessing YEDF?

Thank you for participating in this survey, may God bless you abundantly!

Appendix III: YEDF Achievement

Table 2.1: YEDF Achievement to date

Disbursement Channel	No. of Enterprises	Amount (Kshs)
Constituency Youth Enterprise Scheme	8650	376, 492, 669
Easy Youth Enterprise Scheme	268	5, 975, 000
Financial Intermediaries	78, 363	2, 407, 607, 227
TOTAL	87,281	*2,790,074,896

*Cumulative figure

Source: Youth Enterprise development Fund

APPENDIX IV: Krejcie and Morgan Sample Size Determination Table

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	246
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	351
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	181	1200	291	6000	361
45	40	180	118	400	196	1300	297	7000	364
50	44	190	123	420	201	1400	302	8000	367
55	48	200	127	440	205	1500	306	9000	368
60	52	210	132	460	210	1600	310	10000	373
65	56	220	136	480	214	1700	313	15000	375
70	59	230	140	500	217	1800	317	20000	377
75	63	240	144	550	225	1900	320	30000	379
80	66	250	148	600	234	2000	322	40000	380
85	70	260	152	650	242	2200	327	50000	381
90	73	270	155	700	248	2400	331	75000	382
95	76	270	159	750	256	2600	335	100000	384

Note: “N” is population size

“S” is sample size.

Appendix V: Research authorization Letter



UNIVERSITY OF NAIROBI
COLLEGE OF EDUCATION AND EXTERNAL STUDIES
SCHOOL OF CONTINUING AND DISTANCE EDUCATION
DEPARTMENT OF EXTRA-MURAL STUDIES

TO WHOM IT MAY CONCERN

Uon/Cees/Memc/3/2

18TH JULY, 2013

REF: JOSEPH KAMAU - ADM. NO – L50/82341/2012

This is to confirm that the above named person is a student at the University of Nairobi, School of Continuing and Distance Education, Department of Extra-Mural Studies.

He has been pursuing a M.A in *Project Planning and Management* at the Meru Extra-Mural Centre since September 2012. He has completed his course work units, did the exams and passed

He is currently working on his research project and would request your assistance to gather research information from your organization.

Any assistance accorded to him will be highly appreciated.



CHANDI J. RUGENDO
RESIDENT LECTURER
MERU EXTRA-MURAL CENTRE AND ITS ENVIRONS