

**FACTORS INFLUENCING PERFORMANCE OF GOVERNMENT  
SPONSORED YOUTH ECONOMIC EMPOWERMENT  
PROGRAMMES CASE OF RACHUONYO NORTH DISTRICT;  
HOMABAY COUNTY**

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**A RESEARCH PROJECT REPORT SUBMITTED IN PARTIAL FULFILMENT  
OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF  
MASTER OF ARTS IN PROJECT PLANNING AND MANAGEMENT OF THE  
UNIVERSITY OF NAIROBI**

**2015**



## **DEDICATION**

This research project is dedicated to my dear parents, my beloved wife Susan for their unwavering support throughout this project work.

## **ACKNOWLEDGEMENT**

I would like to first thank my project supervisor Prof, Harriet Kidombo for her guidance and continuous support throughout this project work. I also acknowledge the University of Nairobi for their support, more so the resident lecturer Mr. Joseph Awino and all the staff of the Kisii Extra Mural Centre for the opportunity and encouragement throughout the pursuit of this program. I also acknowledge all the lecturers who prepared me for this project work are highly appreciated. I cannot forget to thank my classmates and group members for their encouragement and teamwork. Finally a special thanks to respondents who took time to answer my questionnaire

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

<b>FKE</b>	Federation of Kenyan Employers
<b>ILO</b>	International Labour Organization
<b>KKV</b>	Kazi Kwa Vijana
<b>MDGS</b>	Millennium Development Goals
<b>MSES</b>	Micro and Small Enterprises
<b>MTP</b>	Medium Term Plan
<b>NGO</b>	Non Governmental Organizations
<b>NYP</b>	National Youth Policy
<b>NYS</b>	National Youth Service
<b>OVC</b>	Orphan and Vulnerable Children
<b>SACCO</b>	Savings and Credit Co Operative Organization
<b>USAID</b>	United States Agency of International Development
<b>UN</b>	United Nations
<b>WIA</b>	Workforce Investment Act
<b>WEF</b>	Women Enterprise fund
<b>YEDF</b>	Youth Enterprise Development Fund

## Abstract

Youths who presently constitute the largest segment of the nation's population can effectively contribute to the nation's Labour force from the large pool of the unemployed; and as well as introducing measures aimed at bringing more equitable development in all regions of the country but they have been generally excluded from designing, planning and implementing programmes and policies that affect them. The purpose of this study was to establish the factors influencing the performance of government sponsored youth economic empowerment programmes in Rachuonyo North district. The study sought to investigate whether the economic empowerment programmes are addressing the issue of inadequacies of the Labour market where our education system is generating more individuals than the market is able to absorb. The study was guided by four objectives; establishing the influence of entrepreneurial skills; assessing the influence of awareness creation; determining how management of credit influences the performance; examining how the lending conditions influences the performance of government sponsored programmes. The study was guided by the welfare economic theory. A questionnaire was the main data collection tool. The descriptive survey research design was employed in this study. The target population of the study was the 327 youth groups who have benefited from empowerment fund from which a sample of 30 groups was obtained, three government officials stationed in Rachuonyo North Sub County. Simple random sampling was used. Validity and reliability of research instruments was done by piloting and test-retest technique. Data was administered after obtaining permission from the Ministry of Education. Descriptive statistics was used to analyze the data and it was presented using frequency tables and percentages. The results indicated that entrepreneurial skills influenced the performance empowerment programmes as it equipped youth groups with relevant training to manage their enterprises. Also awareness creation influenced information dissemination but could be improved to ensure further access to business ventures. Majority of the borrowers were able to access funds but had issues with internal control safeguards but they were sufficient to prevent default. Visits by youth officers and the frequency of their visits increased and influenced performance of the loans avoiding default. Credit appraisal of youth groups before awarding those loans was done, and this improved follow up procedures that led to the implementation of only viable and sustainable projects. The study recommends a comprehensive inquiry on merging and consolidating the existing programs to enhance the efficiency and effectiveness entrepreneurial activities for youth funded programs. A similar study could also be carried out on other variables not included in this study. Also studies that relate to the role of government youth officers in effective implementation of youth empowerment programs and finally further studies should also be done to assess the impact of these funds on the livelihood of the youths. This will help shed light on the successes of the funds are creating employment and improvement of livelihoods

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the study

The UN Secretary-General, Ban ki moon made working with the youths as a priority of his Five-Year second term agenda in 2012. The secretary general requested the Inter-agency Network on Youth Development (IANYD), a group of close to 40 UN entities working together to advance youth issues, to develop a System-wide Action Plan on Youth - Youth-SWAP (2013). The Youth-SWAP provided a strategic guidance to the UN system as a whole in its work with and for young people, based on the mandate of the World Programme of Action for Youth, and incorporated an important focus on policy development and implementation with and for youth. The (Youth and Human Development Report, 2010) explains that almost all countries in the world are currently faced by a youth bulge; a situation that occurs when more than 20 percent of a country's population is comprised of young people. Gunnar Heinsohn (2003) explains that an excess of young adult males in a population can lead to social unrest and further cautions that developing countries undergoing a demographic transition are especially vulnerable to diminished self esteem and can fuel frustrations (Gunnar, 2003).

In the United States of America, the Youth in Policy Development (2012) of USAID was developed and majorly informed by principles and practices articulated in the Presidential Policy Directive on Global Development (PPD), the Quadrennial Diplomacy and Development Review (QDDR), the National Security Strategy (2010), State Department Youth Policy (2011), and the USAID Policy Framework 2011-2015. To further address the youth empowerment agenda domestically they had previously enacted the Workforce Investment Act (WIA) (1998) a formula that funded youth program serving eligible low-income youth, aged 14-21, who face barriers to employment. According to the department of labour, funds for youth services are allocated to state and local areas based on a formula distribution. Service strategies developed by workforce providers, prepare youth for employment and/or post-secondary education through strong linkages between academic and occupational learning. Local communities provide youth activities and services in partnership with the WIA One-Stop System and under the direction of local Workforce Investment Boards. Their Department of Labour's Employment and Training

Administration (ETA) supports a wide variety of programmes that ensures that all youth have the skills and training they need to successfully make the transition to adulthood and careers. These programs include:

Job Corps-Job Corps is the most comprehensive residential education and job training program for at-risk youth, aged 16 to 24. Private companies, state agencies, federal agencies, and unions recruit young people to participate in Job Corps, where they can train and be placed in jobs. Youth Discretionary Grants; Discretionary grants are aimed at specific populations of at-risk youth, such as young offenders, youth living in high-poverty areas, and foster youth.

Youth Formula-Funded Grants Programs, these programs provide services to eligible youth of ages 14-21 in local communities. Funds are allocated to states based on the number of unemployed individuals in areas of substantial unemployment; the relative excess number of unemployed individuals in a state; and the relative number of disadvantaged youth in a state.

Apprenticeship is a combination of on-the-job training and related classroom instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation. Applicants for apprenticeship programs must be at least 16 years old and meet the program sponsor's qualifications.

In South Africa according to the South African June (2014) labour force survey, unemployment amongst young people between the ages of 15 to 35 was at 36.1% which was almost double that of adults aged 35 to 64 which stood at 15.6%. At 57.8% the labour absorption rate for adults was almost twice that of young people which was equal to 30.8%. It further explains that young people were less likely to be employed than older people with the same education, although young people typically have more years of schooling.

The NYP of South Africa of 2009-2014 was reviewed and updated to a NYP 2014-2019 so that its policies put in place informed integrations, structures and strategies of youth economic empowerment that included the 2012 National Development Plan (NDP) that provided an inspirational vision of South Africa in 2030 and a context within which all youth-oriented programmes should be located.

Also The New Growth Path (2011) described a three-stage approach to addressing joblessness and unemployment. The first phase was the need for the state to create jobs through direct

employment schemes, targeted subsidies and a more expansionary macro-economic package. The second phase addressed government supporting labour-absorbing activities, especially in the agricultural value chain, light manufacturing and services to generate large scale employment. By concentrating resources in areas that yield the most jobs and are able to have the greatest impact. The main indicators of success were jobs (the number and quality of jobs created), growth (the rate, labour intensity and composition of economic growth), equity (lower income inequality and poverty) and environmental outcomes. Their Industrial Policy Action Plan identified priority sectors in which industrial and infrastructural development opportunities could be exploited, in three groups. The first being Sectors already supported qualitatively, new areas of intervention and finally developing long-term advanced capabilities.

The Youth Employment Accord 2013 and the Skills Accord 2011 signed by business, government, labour, civil society and NGOs, together aimed at improving the skilling of young people, placement and generally making the economy sensitive to the employment needs of young people. The National Youth Service (NYS) Development Policy Framework 2002 prioritized the participation of youth in voluntarism as a mechanism to build patriotism and social cohesion. The ultimate aim was a nation with a common and shared future and finally is the Broad-Based Black Economic Empowerment Act 53 (2003). This law mandates all spheres of government and the private sector to promote the achievement of the Constitutional right to equality, increase broad-based and effective participation of black people in the economy and promote a higher growth rate in this sphere, have increased employment and more equitable income distribution, and establish a national policy on broad-based black economic empowerment, so as to promote the economic unity of the nation, protect the common market, and promote equal opportunity and equal access to government services.

According to the Fourth Population and Housing Census, Rwanda, 2012, thematic report: youths are defined as the population aged 14-35 and Out of a total resident population of 10,515,973 in Rwanda, there are 4,166,777 persons aged 14-35, representing 40% of the total resident population. Overall, 63% of 14-35 year olds are in the labour force. Starting from 27% in the 14-19 age group, labour force participation increases to 67% by 20-24. At 30-35, almost nine in 10 persons are in the labour force. With this challenges the Rwandan youth policy sought to

integrate and orient the youth to its vision 2020 that included Poverty reduction strategy pillar and National Investment Strategy pillars, millennium development goals and providing for the establishment of Global partnership for development and decent productive job creation for the youths in their country.

### **Government sponsored youth economic empowerment programmes in Kenya**

According to the Kenya ILO report 2013 it states that Kenyans in the age bracket 1- 30 years constitute 75% of the country's population, forming a very large source of human resource. However, they have remained on the periphery of the country's affairs and their status has not been accorded due recognition. They have been excluded from designing, planning and implementing programmes and policies that affect them (Kenya National Youth Policy, 2006). Kenya's national endeavors to reduce poverty through addressing labour and employment issues is couched in legal, policy and operational frameworks namely the National Constitution 2010, Vision 2030, the Medium Term Plans and the strategic plans currently in force. Kenya is currently developing the second medium term plan for the implementation of Kenya Vision 2030, whose aim is to transform the country into a modern, globally competitive, middle income country, offering a high quality of life for all citizens by the year 2030.

The first developed Medium Term Plan (2008-2012) was geared towards rapid economic reconstruction to reverse the damage and setbacks the country suffered following the December 2007 General Elections. The Kenya ILO report 2013 further explains the Plan as well as frameworks such as the National Action Plan on Youth Employment, the Youth Employment Marshal Plan (open document for use with no timeframe), and the National Youth Policy also spell out intervention strategies for the creation of more employment opportunities especially for the youth who presently constitute the largest segment of the nation's labour force and the pool of the unemployed; and as well as introducing measures aimed at bringing more equitable development in all regions of the country. The government developed a draft National Employment Policy and Strategy (2012), which provided the vision for sustainable livelihoods through productive employment and decent work. The creation of a more conducive policy environment for MSE development, primarily through the facilitation of labor law reform, and in addition were attempts to stimulate specific sector reform to promote a decent work agenda in

the MSE sector. The National Micro and Small Enterprises (MSE) Bill (2011) took cognizance of the fact that MSEs are the drivers of Kenya's economy and it aimed at an organized, regulated and well-coordinated MSE sector in Kenya that improves productivity and growth emphasizing youth participation and empowerment, employment creation, education and training. The Kenyan government on June 2012 also launched a presidential directive on 'Youth Access to Government Procurement', which allocated 10 per cent of all government procurement to youth owned enterprises. There was also a need to improve the technical, managerial and business skills of the youth to enable them to take advantage of this Government initiative. The Youth Enterprise and the Women Enterprise Funds were launched by the government in 2007, as a strategic move towards curbing youth unemployment and as alternative financial services to women, who are excluded from the formal and informal financial sectors respectively.

The government sponsored economic empowerment programmes existing in Rachuonyo north Sub County include; industrial attachment programs, Employment Intensive Infrastructure Programmes such as Trees for Jobs programme, Minor Roads Project programme, Hunger Safety Net Program, KKV and also an increased commitment to social protection interventions such as poverty eradication programs, cash transfer programs for orphans and vulnerable children, older persons, persons with disability. Other government specific policies, such as the national HIV and AIDS and child labour policy have set the blueprints as to how the government, in collaboration with the social partners and other stakeholders can address national challenges that impede Kenyan youths. The research study aimed at determining the factors influencing the performance of these government sponsored youth empowerment programmes in Rachuonyo north sub county Homabay County

## **1.2 Statement of the Problem**

According to the Kenya National Human Rights Commission report (2014) 15 - 34 year olds form 35% of the Kenyan population, with an unemployment rate of 67%. Over one million young people enter into the labour market annually without any skills some having dropped out of school and not enrolled in any college. A further 155,000 join the labour market annually after completing technical training or at the university. A total of over 1.3 million new employment places have to be created annually to meet this demand. It is also noted that, the skills acquired by the college and university graduates often do not meet the expectation of employers. There



has been an urgent need for the Government to strengthen and scale up successful measures targeting quality skill development and employment creation for the youth. The concerted efforts to address these challenges have led government sponsoring youth economic empowerment programmes

While these programmes may seem adequate and a great step forward they are not sufficient as they are riddled by political machinations and undertones in their implementation being dropped and reinvented immediately a new regime takes over. The existing ones are disregarded and branded as political gimmicks whose aim is enriching a few youth and well connected technocrats forming an institutional ground on which embezzlement of funds can take place

Despite the nobleness of these programmes they are faced with a myriad of problems and challenges as they struggle to institutionalize these programmes to provide objective empowerment solutions to the youths of this country. Programmes such cash transfer programs for orphans and vulnerable children, unemployed youth (KKV), the Hunger Safety Net Program, women enterprise fund, youth enterprise development fund and poverty eradication fund have been well researched on and documented on their successes and failures but still youth unemployment and empowerment is the million dollar question with which every aspiring politician promises to answer if and when they are elected into office. Thus this study will aim to find out the factors influencing the performance of these empowerment programmes. The research study sought to determine how entrepreneurial skills, awareness creation, management of credit, lending conditions, stakeholder involvement in the design of these programmes, monitoring and evaluation, adequacy of funds, adequacy of infrastructural facilities, availability of qualified youth leaders influence the performance of these government sponsored youth economic empowerment programmes in Rachuonyo North Sub County of Homabay County.

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

The purpose of this study was to investigate the factors that influencing the performance of government sponsored youth economic empowerment programmes in Rachuonyo North Sub-County in Homabay County.

## **1.4 Research objectives**

This study was guided by the following objectives;

1. To determine the extent to which entrepreneurial skills influences performance of government sponsored youth economic empowerment programmes in Rachuonyo north Sub County; Homabay County.
2. To assess how awareness creation influences the performance of government sponsored youth economic empowerment programmes in Rachuonyo north Sub County; Homabay County.
3. To determine how management of credit influences the performance government sponsored youth economic empowerment programmes in Rachuonyo north Sub County; Homabay County.
4. To examine how the lending conditions influences the performance of government sponsored youth economic empowerment programmes in Rachuonyo north Sub County; Homabay County.

## **1.5 Research Questions**

The following research questions guided this study;

1. To what extent does entrepreneurial skills influence the performance of government sponsored youth economic empowerment programmes in Rachuonyo north Sub County; Homabay County.
2. How does awareness creation influence the performance of government sponsored youth economic empowerment programmes in Rachuonyo north Sub County; Homabay County.
3. How does management of credit influences the performance government sponsored youth economic empowerment programmes in Rachuonyo north Sub County; Homabay County.
4. How does the lending conditions influence the performance of government sponsored youth economic empowerment programmes in Rachuonyo north sub county; Homabay County.

### **1.6 Significance of the Study**

The findings of this study will be used by policy makers as they implement political manifestos to ensure that the various youth empowerment interventions are achieving their objectives. The study is of great importance to stakeholders who include the government, youth development officers, youth group leaders, the private sector, and all other agencies who are involved in youth empowerment projects. The study assesses how entrepreneurial skills, awareness creation, management of credit and lending conditions determine the effectiveness of these government sponsored programmes. The study will be 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 government programmes are to be properly utilized to benefit more young people. The study provides empirical evidence on some of the factors that influence the performance of government programmes in Rachuonyo North sub County of Homabay County.

### **1.7 Delimitations of the Study**

This study focuses on Rachuonyo north Sub County in Homabay County. It only deals with government sponsored youth economic empowerment programmes. The research objectives were restricted to only four and the scope of the study was reduced to just dealing with a representative sample drawn from the target population so as to complete the study within limited time and money. The study focused on youth groups that have accessed government sponsored youth economic empowerment programmes and was confined to the administrative boundaries of Rachuonyo north Sub-county.

### **1.8 Limitations of the Study**

Limitations that the researcher came across during the study included difficulty in tracing some of the groups because not all youth groups have identifiable offices for operation. There was also the challenge in obtaining the list of the registered youth groups that have benefitted from the programmes from the fund administrators in the study area. This was overcome by persistence and also convincing the officials that the information was purely for academic research and not for any other purpose. Some respondents especially those who did not understand the clear intention of the study may have given untruthful responses, and this forced the researcher to re-issue the questionnaires to those respondents. Also some respondents were not willing to give the

required information a case which might have lowered the validity and reliability of the study. Delays in responding to the questionnaires were also another challenge faced in this study. However the group's officials were persuaded to convince their members of the need to keep time schedule and this helped overcome these challenge.

### **1.9 Assumption of the Study**

The study was carried out on the basis of the following assumptions: that all the respondents were to give genuine, truthful, and honest responses to the questionnaires;

### **1.10 Definition of Significant Terms**

**Programmes** - refers to government funded interventions and initiatives aimed at economically empowering individuals to improve and impact their standards of living.

**Government Sponsored** - it entails the identification of programmes and allocating resources to the targeted group or sectors.

**Youth** - persons belonging between the age brackets of 18-35 years.

**Youth groups**- this is a self help group registered with the ministry of labour and social security services normally formed for economic gain.

**Entrepreneurial skills** - refers to the art of creating a new business enterprise in the face of risk and uncertainty by exploiting and identifying new opportunities for the purpose of making profit.

**Awareness creation** - it entails being updated on the immediate surrounding and the available opportunities that can be taken advantage off and put into good use.

**Management of credit** - refers to the governance and structuring of resources distributed by the programmes instituted by government.

**Lending conditions** - refer to the terms and conditions within which one is allowed to benefit from the programmes initiated by the government

### **1.11 Organization of the Study**

Chapter one of this study contained Background of the study, Statement of the problem, Purpose of the study, Objectives of the study, Research questions, Significance of the study, Limitations of the study, Delimitations of the study, Basic assumptions of the study and Definition of significant terms used in the study. Chapter Two had Literature Review on entrepreneurial skills, awareness creation, management of credit and the lending conditions. It also contained the theory of the study, the Conceptual framework and a summary of the literature reviewed. Chapter Three was composed of Research Methodology which included Research Design, Target Population, Sample size and sampling procedure, Research Instruments, Piloting of research instruments, Instrument validity, Instrument Reliability, Data collection procedures, and Data analysis techniques and Operationalization of variables. Chapter four had the presentation of data and results, while in Chapter five we discussed the results and gave possible recommendations.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter presented a review of related literature. It consisted of various sections including, a theoretical and conceptual framework and an insight of entrepreneurial skills, awareness creation of the programmes, management of credit and the lending conditions of this programmes. The chapter is crowned with presentation of identified gaps. In this section, various materials have been cited after being critically reviewed and analyzed including books, journals, papers and the World Wide Web

#### **Overview of the Youth economic empowerment programmes in Kenya**

According to (Chigunta, 2000) countries especially those in the developing world are experiencing inconsistent economic growth which has denied these countries an opportunity to create sufficient jobs to absorb the surging number of youth; both educated and uneducated. In Kenya, the 2009 National Bureau of Statistics census reports that 32% (summing up to 13 million) of Kenya's population are youth. It further states that 75% of these youth are unemployed. Micro and small enterprises were recognized as alternatives to job creation and livelihoods promotion after the famous 1972 study on the informal sector carried out by the ILO in Kenya and later on in Ghana.

The 2003 Economic Survey in Kenya reported that the informal sector comprising MSEs accounted for 74.2 % of the total employed population. The 2003 survey also showed that the MSEs contributed up to 18.4 % of the country's GDP in 2003. The transformation of the MSE sector was then prioritized in subsequent macroeconomic policies formulated to prop up economic growth. For instance the Economic Recovery Strategy for Wealth and Employment Creation (ERS) 2003-2007 formulated policies meant to provide a sustainable conducive environment for growth of MSEs into medium size capacity that would consequently create more employment opportunities (Government of Kenya, 2005). The former Ministry of Youth Affairs and Sports (MOYAS) 2008-2012 medium term plan was created to promote youth development also prioritized rapid job creation. It was mandated to implement programs through group mobilization and support. Other policy documents formulated to foster youth development

through micro and small enterprises include; the 2005 employment creation and poverty reduction strategic paper, the 2003 Sessional Paper on Development of Micro and Small Enterprises for Employment Creation and Poverty Reduction, and later the 2009 employment Marshall Plan which included KKV program. Other recent interventions put in place to promote youth employment and micro and small enterprise development include the Uwezo fund which is a Kshs 6 billion grant to youths by the jubilee administration. Moreover, section 227 of the Constitution of Kenya provides for a policy through a program termed Youth Access to Government Procurement Opportunities (YAGPO) that ensures at least 30% of government contracts are awarded to youth-owned firms. Most of this policy documents and strategic plans are conceived as some of the flagship projects of the Vision 2030 under the social pillar.

### **2.2.1 Influence of Entrepreneurial skills and the government sponsored programmes in Rachuonyo North Sub County**

According to (Jorgensen and Van Domelen 1999) Social funds are defined as 'agencies that finance small projects in several sectors targeted to benefit a country's poor and vulnerable groups based on a participatory manner of demand'. They are mandated to reduce poverty by supporting community-level initiatives, increasing employment opportunities, and encouraging small-enterprise development. The question of interest is whether they are having an impact on living standards. The justification for undertaking an impact evaluation applies here: as a matter of public policy one would like to know how effective the programmes have been, and hence if its efforts should be expanded or reduced, or its programs reoriented or redesigned. Generally these government sponsored youth economic empowerment programmes are aimed at taking advantage of the entrepreneurial nature that these youths may poses.

The oxford dictionary describes an entrepreneur as one who organizes manages and assumes the risks of a business enterprise. According to (Dondo and Oketch 2001) to be an entrepreneur requires one to be able to scan the business environment constantly, spotting opportunities and identifying gaps that exist in the market. It requires a set of inherent characteristics that one is expected to poses that includes confidence, flexibility, commitment, creativity and tenacity, problem solving skills, tolerance and dynamism among others they continue that not everyone is an entrepreneur. Likewise, not all youth can become successful entrepreneurs and create jobs for

themselves and for other young people. Most importantly, not all have viable ideas that with some basic resources can turn their idea into action and become successful business persons, who in turn create employment for other people in their own businesses. The question of interest is whether entrepreneurs are made or born. There will be a need to study whether youths in Rachuonyo north sub county poses these entrepreneurial characteristics that can enable them thrive in business undertakings.

Management has been established to be a very important aspect that affects the success of any given enterprise. There are numerous institutions providing training and advisory services, but despite this fact there is still a skills gap in the MSE sector as a whole (Kayanula & Quartey, 2000). Making business decisions like market analysis requires a certain precision as opposed to basic instincts, but partly because entrepreneurs cannot afford the high cost of training and advisory services they do not see the need to upgrade their skills due to complacency according to (King & McGrath, 2002). As a result, they cannot meet the future market needs of the society. (Ihua, 2009) reports that one of the serious constraints on small business growth is lack of management skills, the business environment keeps on changing, with customer taste and preferences changing and shifting dramatically. So with the growth of entrepreneurs' enterprises it increases the chances of failure if one lacks the investment and market analysis skills needed to stay alive from the cut throat competition.

Entrepreneurship education and training itself encompasses a heterogeneous array of programs, including formal academic education programs and stand-alone training programs according to (Robb et al 2014) and both maintain their aim to stimulate entrepreneurship as well as support individuals and enterprises already engaged in entrepreneurial activities. The diversity of these interventions reflects the variety of those who can be considered 'entrepreneurs'. This study endeavored to find out whether entrepreneurial education and training have an effect on the performance of government sponsored youth economic empowerment programmes in Rachuonyo north Sub County.

### **2.2.2 Influence of Awareness creation and the government sponsored programmes in Rachuonyo North Sub County**

In the wake of the financial scandals and crisis (Mulat, et al 2012) argues that the world has witnessed a growing interest in increasing levels of financial literacy and capability of



individuals in order to empower them in their engagements with financial markets particularly in emerging economies with populations exhibiting lower levels of education but experiencing a rapidly increased access to formal financial services and products. They explain that the spread of communication networks and technology-based branchless banking has accelerated outreach to the low-income and the most vulnerable groups of populations in remote communities not previously reached by traditional financial networks. Through different local shops and community centers, these individuals now have access to basic banking services, such as deposit and withdrawal functions, savings accounts, credit, micro insurance, including remittance services.

The government established the YEDF ([www.youthfund.go.ke](http://www.youthfund.go.ke)) with its objectives being to provide loans and business development services to youth enterprises, provide incentives to commercial banks through appropriate risk mitigation instruments to enable the commercial banks to increase lending to youth enterprises, provide loans to existing micro-finance institutions, registered NGO's involved in micro financing, savings and credit cooperative organizations for on lending 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 in both domestic and international markets and facilitate employment of youth in the international labour market. But its uptake has been rather challenging and not to expectation.

A study by the Citi Foundation and the Monitor Group (Deb and Kubzansky, 2012) reports that between 500 to 800 million of the world's poor now have access to finance, but only 25 percent of this population has received any form of training about the use of financial services and products. Many of these consumers represent first time users in many of the newly developed markets, making financial choices that impact not just their own well-being, but that of their families and potentially the economy as a whole. They state that in recognizing the urgent need to protect these individuals and to cultivate a responsible financial management culture, it has now become uncontested among the international community that a liable financial inclusion agenda must include investments in individuals themselves to help them make better financial choices. In response to this widespread agreement in addressing the financial literacy and capability gap, fundamental questions such as, does improving financial literacy lead to desired

uptake and acceptance of these programmes? And if so, what methods are the most effective and feasible in achieving this goal?

According to (Mulat, et al 2012) education is not enough and that persuading people and appealing to their emotions has an effect on behavior, the question arises that can commercial media (TV sitcoms, dramas, soap operas, and feature films) and social marketing (such as public announcements and campaigns) be used to combine educational information delivery with behavioral treatments to improve financial literacy and awareness of programmes. For example, until early 2012, Makutano Junction in Kenya, funded by the UK Department for International Development, represented one of the few soap operas that included financial education and messages in the storyline with the aim of influencing financial decision-making of Kenyans. The show has been broadcasted since 2004([www.makutanojunction.org.uk](http://www.makutanojunction.org.uk)) While there hasn't been any rigorous evaluation of the program, the Kenya Broadcast Corporation reports that thousands of viewers have contacted the broadcast station to receive more information related to the messages passed on during the episodes. This study aims to explore if mass media and social marketing applied in Rachuonyo north Sub County has created awareness of government sponsored youth economic empowerment programmes?

The National Rural Employment act of the Government of India of 2005 established a landmark provision that enabled communities to act as watchdogs on local level implementation of the Government's flagship anti-poverty program. The concept of 'social audits' has tended to be driven through 'high impact' approaches led by civil society organizations and have been focused on exposing malpractice rather than improving implementation (World Bank, 2009).

According to (World Bank, 2009) report it concluded that the formation of Social Audit Committees emerged as a successful model for replication and as a benchmark for training and capacity building. It was important that implementation mechanisms of the programmes were strengthened to achieve its full potential. A technical manual is helpful to enable ordinary citizens monitoring the process of planning, design and execution in local level civil works. Also community mobilization formed the foundation for social audit, there was need to build coalitions at the higher level to create a framework that is supportive involving all stakeholders to create an enabling environment and for working together for robust results. This study aimed at highlighting the importance of social audits as an instrument to support implementation, and in

particular of raising awareness and ensuring clarity regarding the roles of various stakeholders in all government sponsored youth economic empowerment programmes in Rachuonyo north Sub County.

### **2.2.3 Influence of Management of credit and the government sponsored programmes in Rachuonyo North Sub County**

According to (Hatch, 2010) No one ever ended poverty by going bankrupt, Micro Finance Institutions have proven that it is possible to serve the poor successfully while maintaining sustainability. Across the world there are over 10,000 microfinance institutions serving in excess of 150 million customers, and over 100million being the poorest. Global demand stands at 500million families meaning that there is still a long way to go and it's imperative that the management of these Micro Finance Institutions is beyond reproach. According to (Susan 2012) the Youth Enterprise Development Fund which was meant to enhance youth participation in socio-economic development through the provision of credit to enable young entrepreneurs to access finances to set up or expand business appears to be failing in this mandate. The fund has been dogged by technical, structural and governance challenges since inception and young people do not seem to be benefitting from it as banks and financial intermediaries exploit the interests to lend to their own clients.

The procedures and interest charged for accessing the youth fund remain the two biggest hurdles to the Youth Enterprise Development Fund in Kenya, According to (kiberenge, 2013) youth and women's funds, initiated by President Mwai Kibaki, have operated Sh4.8 billion and Sh2.5 billion respectively; the defunct KKV had Sh5.2 billion. This brings to Sh12.5 billion the total amount of money put at the disposal of women and youth in the last seven years. The Sh6 billion Uwezo Fund launched by President Uhuru Kenyatta recently is the latest government bid to uplift women and youth through enterprise. But many young people continue to languish in abject poverty. A quick look at the past raises questions about the thinking behind Uwezo and how different it will be from the previous ones that were marred by mismanagement and debts. Will it succeed where others have failed? The major economic empowerment funds the Youth Enterprise Development Fund and the Women's Fund that have been lending to their target groups for the past years have little to show for it. Many say the two have had little impact despite receiving a combined total of Sh12.5 billion. You cannot achieve different results by

doing the same thing that you have always done. But President Uhuru Kenyatta has sought to present the fund as a different idea. 'We are not merely launching a fund, or disbursing money. We are incubating enterprise. We are catalyzing innovation. We are promoting industry. We are employing the youth. And we are growing the economy,' But (kiberenge 2013) continues to see these as reactive political gifts haphazardly thrust to entice the youth and women, exposing them to abuse by unscrupulous managers. The Youth Fund was rocked by a Sh300 million scandal in 2009, until the anti-corruption commission investigated a contentious deal the fund had entered with Enablis Entrepreneurial Network. Two audit reports released – one by the Efficiency Monitoring Unit and another by an independent management consultant hired by the fund – noted that the board was too involved in the day to day activities of the fund. The efficiency unit report recommended disbanding the board of directors, claiming it had failed in its oversight mandate, resulting in gross cash mismanagement. The World Bank-funded KKV co-ordinated by the Prime Minister's office also suffered a catastrophe. It was cancelled in 2011 after just two years amid claims of funds misappropriation and misallocation.

According to (Mutula et al 2013) If Kenya is to start recording a positive social-economic trajectory, there is a need for all stakeholders to employ reformed governance structures strengthened by the new constitution. For example, sooner than later, independent and autonomous bodies that have been created by the new constitution 2010 such as the judiciary, director of public prosecutions, commission of ethics and anti-corruption, and parliament should execute their duties without duress from the executive. Members of these bodies are therefore to use their mandate to guarantee power checks and balances. They are to use these mechanisms and the already established institutions of justice to ensure that rich and poor have equal opportunities in accessing justice, and where the rule of law is respected. In addition, there is a need to use these empowered institutional mechanisms to employ punitive measures without fear or favour to those found guilty of looting from public coffers.

According to (Chigunta, 2002) he concludes that those countries currently lacking explicit policies on youth, there is urgent need to design comprehensive national youth policies that indicate the directions a country intends giving to the development of its young people. Significantly, such policies should be properly integrated with key macro and sectoral policies in order to avoid treating youth livelihoods and entrepreneurship as an isolated activity. Institutional strengthening

which involves developing the internal management capacity of service providers, Promoting partnership development involving the government, private sector, NGOs, and other institutions, and Creating support networks and effective means by which knowledge, resources and effective practice can be exchanged. This research study sought to determine how the management of credit influences the performance of government sponsored youth economic empowerment programmes in Rachuonyo north Sub County.

#### **2.2.4 Lending conditions and the government sponsored programmes in Rachuonyo North Sub County**

According to (Westland, 2007) he explains that default arises due to inability and/or unwillingness to meet commitments in relation to lending. He explains that people do not simply decide not to pay their loans; it is a result of some other circumstances that puts them into this situation like divorce, sickness or inability to work, failed business and over commitment by high interest debts as the various situations that may put you to risk. There are numerous government sponsored youth economic empowerment funds that are available and can be borrowed simultaneously and at the same time exposing them to high credit risks allowed. (Edward 1997) explains that credit analysis is based on certain principles of lending which are character, capacity, capital, collateral and conditions.

(Horne, 2007) states that success of lending out credit depends on the methodology applied to evaluate and award the credit and therefore credit decision should be based on a thorough evaluation of the risk conditions of the lending and characteristics of the borrower. Traditional default recovery mechanisms by financial institutions were usually punitive and hostile with a lot of conditionalities. The youth economic empowerment funds have a common requirement that youths be in groups bringing in the risky element of group dynamics.

A group is defined as two or more individuals who are connected to one another by social relationship (Forsyth, 2006). The reasons for formation of youth groups will determine its cohesion and sustainability. Since group objectives may not be shared by every individual in the group, a critical aspect of group formation is how individual action within the group is kept in line with group objectives (Heyer, Thorp & Stewart, 2003). Group dynamics influences

repayment in various youth groups. The key feature of group lending is joint liability. This means that all group members are treated as being in default if any one member of the group does not repay his /her loan.

Therefore, each member is made responsible for repayment of loans of his or her peers. If social sanctions are not sufficiently strong, group lending may encourage default by members who would have otherwise repaid under individual lending (Toseland & Rivas, 2005). On the other hand, if social sanctions are sufficiently strong, group lending can improve repayment rates by encouraging borrowers to help each other. The kind of repayment infrastructure and follow-up mechanisms or measures in place greatly influences whether the groups would repay their loans or not. Although the group model has proved effective in deterring defaults as evidenced by loan repayment rates attained by organizations such as Grameen Bank due to the broader social benefits. This research sought to determine how group dynamics influences repayment of loans of government sponsored youth funded economic empowerment programmes.

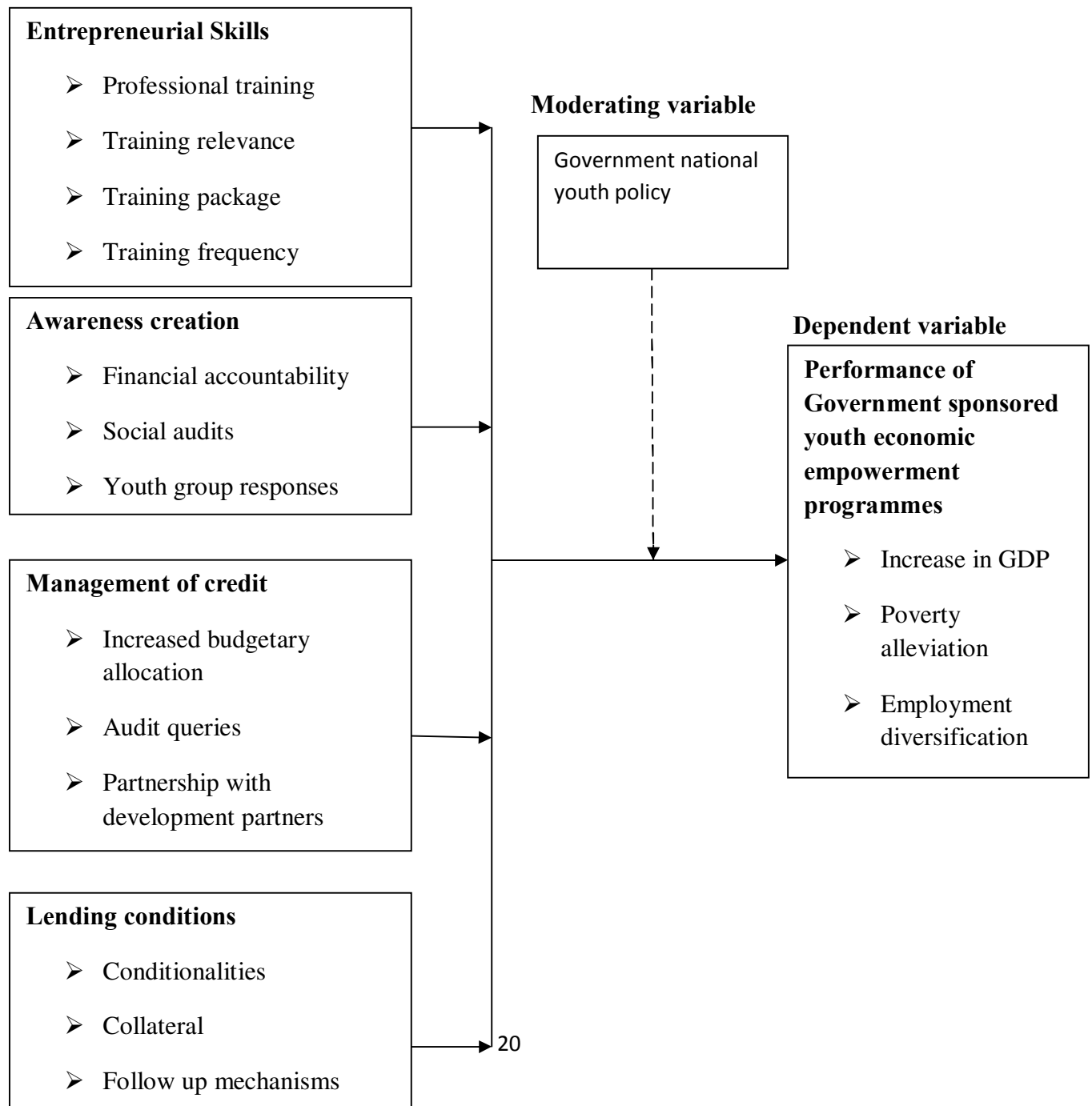
### **2.3 Theoretical framework**

A theory as defined by Mugenda & Mugenda (2003) as a set of concepts and interrelations that are assumed to exist among these concepts. A theoretical framework is a collection of interrelated ideas based on data or evidence (Kombo and Tromp, 2006). Welfare economics theory is the branch of economic theory which has investigated the nature of the policy recommendations that the economist is entitled to make. In this theory it explains about the concepts of efficiency and optimality in allocation of resources, deriving the conditions that are necessary for the realization of an efficient allocation, finding out about the circumstances in which a system of markets will allocate efficiently, learning about market failure and the basis for government intervention to correct it, finding out what a public good is, and how to determining how much of it the government should supply.

## 2.4 Conceptual Framework of the Study

Figure 2.1 Conceptual Framework

### INDEPENDENT VARIABLES



A conceptual framework expresses the relationship between variables considered important in a study. According to Mugenda (2003) a conceptual framework positions the researcher's perception about the study by presenting a relationship on how the researcher brings out the study subjects. The relationship between the research study dependent and independent variables have been presented on the Figure 2.1. It indicates the independent, dependent and moderating variable. The independent variables have a direct influence on the dependent variable. 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 have been identified as; entrepreneurial skills, awareness creation, management of credit and lending conditions all of which determine the performance of government sponsored youth economic empowerment programmes.

## **2.6 Knowledge Gap**

Youth empowerment is a global phenomenon and Kenya is no exception. Many studies have been done on the effectiveness of the programmes in dealing with empowerment and how it enhances entrepreneurship among the youth. Lack of adequate funds has been cited in many studies as one of the major challenges facing the youth entrepreneurship. Those studies concentrate on the youth groups who have already accessed an existing fund but as a matter of public policy one would like to know how effective the programmes have been, and hence if its efforts should be expanded or reduced, or its programs reoriented or redesigned Therefore there was a need to study further factors that may influence the performance of government sponsored youth economic empowerment programmes especially the newly created ones with an aim of redesigning and reorienting them to fit the empowerment needs of the youths in Kenya.

## **2.7 Summary of literature review**

The literature reviewed offers insight into the studies done on how different initiatives have been put forward to address the question of youth empowerment. It is noted that youths especially in the developing world face almost similar challenges. The main one being management and structuring of these youth empowerment programmes to be able to foster entrepreneurship. Though studies show that youth are willing to venture into business and self-employment, lack of necessary and adequate entrepreneurial skills is a major concern. Awareness of government



funded programmes hampers the accessibility and penetration of these programmes. Management of credit also presents a concern in programmes where there is misallocation and misappropriation of resources thus in turn it inhibits the success of these programmes. Various government initiatives have been put in place to safeguard the lending policies but the challenge of accessibility of the funds still remains. The funds accessed are not sufficient and it takes a long time to process the same after one has applied for it. The literature reviewed has also shown the importance of training financial managers of these programmes increases the success rate of the programmes and also eliminates the fear the youth have towards loans.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

In this section the researcher identifies the procedures and techniques that will be used in the collection, processing and analysis of data. Specifically the following subsections will be included; research design, target population, sampling design, data collection instruments, data research instruments procedures and finally data analysis.

#### **3.2 Research Design**

The design that was adopted for this study was descriptive survey design. According to Mugenda and Mugenda (1999) a descriptive study can be used to explain or exploring the status of two or more variables at any given time and point. This type is appropriate for gathering information, summarizing, presenting and interpreting it for the purpose of clarification. Orodho and Kombo (2002) state that this design can be used when collecting information about people attitudes, opinions, habits and experience then the design is considered to be more appropriate.

#### **3.3 The Target Population**

According to Ngechu (2004) a study population is a well-defined or specified set of people which are being investigated. Mugenda and Mugenda, (1999), explains that the population should have some observable characteristics which the researcher generalizes the results of the study. The population should fit a certain specification, which the researcher is studying and the population should be homogenous. The target population for this study was comprised of 327 registered youth groups in Rachuonyo north Sub County, a Ministry of devolution officer (Rachuonyo north), Ministry of labour official and the Fund manager Rachuonyo North district.

#### **3.4 Sample size and Sampling procedures**

A sampling procedure refers to the technique or the procedure the researcher adopts in selecting some sampling units from which inferences about the population will be drawn (Kothari, 2004). The sampling frame was drawn from registered youth groups and selected government officials. Ngechu (2004) underscores the importance of selecting a representative sample through making a sampling frame. Kothari (1999) noted that an optimum sample is the one that fulfils the requirements of efficiency, representativeness, reliability and flexibility. The sample should be in

the range of 10-30 percent. A representative sample of 30 groups was drawn from the 327 youth groups who have benefitted from government sponsored youth empowerment programmes representing 10%. A purposive sample of three government officials from the Ministry of devolution, Ministry of Labour and the Fund account manager was selected.

### **3.4.1 Sample Size**

Sampling means selecting a given number of subjects from a defined population as representative of that population. Any statements made about the sample should also be true of the population (Orodho, 2002). It was however agreed that the larger the sample the smaller the sampling error. Mugenda and Mugenda (1999), recommends that a 10%-30% of the target population is adequate for educational research. Therefore, from the 327 members of the target population 30 groups were selected representing a 10%. The groups were divided into four strata each consisting of an empowerment existing in Rachuonyo north Sub County namely; Uwezo fund, Youth Enterprise Development Fund, Women Enterprise Fund, Poverty Eradication Fund. Using simple random sampling youth groups were selected from each of the identified category.

### **3.4.2 Sampling Procedure**

Sampling is a 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). Simple random sampling was used in sampling the participating groups. The researcher obtained a list of all the groups in Rachuonyo North Sub-County. After getting the total number of groups that have benefitted from individual funds, the researcher divided the group into four strata comprising of empowerment funds existing in the Sub County and randomly selected groups in each stratum without replacement. The respondents were then picked from the group members of the randomly selected youth groups from the target population.

### **3.5 Data collection Instruments**

This study used a structured questionnaire to gather data from the respondents. The questionnaire had both open - ended and close - ended questions. The questionnaire obtained vital information about how the groups acquire and use the government sponsored programmes funds. The

questionnaire was divided into sections. Section A sought to establish demographic information from the respondents, section B dealt with how entrepreneurial skills determined the performance of government sponsored youth programmes in Rachuonyo north district. Section C covered on how awareness creation influences performance government sponsored youth programmes. Section D covered how management of credit influences performance of government sponsored youth programmes and section E covered how the lending conditions influences the performance of government sponsored youth programmes. Finally section F covered the purposefully selected government official overseeing the various funds. Questionnaires are very important in gathering important information from a large number of people.

### **3.5.1 Pilot Testing**

A pilot test was conducted to test validity of the questionnaires. This enabled a researcher to test whether questions being posed gave the required responses and gauge on the choice of design of questions asked, finding out whether they were logical, clear and easy to understand. Pilot study was to find out if the responses answered the study's research questions on entrepreneurial skills, awareness creation, management of credit and the lending conditions in Rachuonyo South Sub County. This allowed one to check if the variables can easily be processed and analyzed. The pilot study was carried out on a sampled 10% of the sampled respondents.

### **3.5.2 Validity of Instrument**

Researchers Mugenda and Mugenda (1999) argue that validity is the degree to which results obtained from the analysis of data actually represent the phenomenon of study. Content validity was used to examine the validity of the questionnaire. This was done by getting an opinion from the lecturers on the content of the questionnaire, if the questionnaire was able to answer questions relating to all the variables in the study. In order to ensure that the questionnaire was effectively distributed, the researcher did a pilot test and from the feedback, the researcher was able to revise the questions.

### **3.5.3 Reliability of Instrument**

Reliability refers to the consistency of the scores obtained. The reliability of the instrument was undertaken using the Test-retest method. The questionnaire was issued to the same respondents

two times. After the first administrations of the questionnaire, the researcher waited for two weeks to elapse before administering the same questionnaire to the same respondents. The scores on the two sets of measures were correlated to obtain an estimated coefficient of reliability. The researcher calculated a reliability coefficient to indicate the relationship between the two sets of scores obtained.

### **3.6 Data collection procedure**

The researcher sought permission from the National Commission of Science Technology and Innovation to conduct research. A self-developed questionnaire on the respondents and record any naturally available data was used in this study. The respondents consent was also sought, the research procedure explained, and confidentiality assured. The researcher employed the services of two research assistants in the collection of data. The research assistants were trained on research and especially on ethical issues concerning research. The researcher ensured that the research assistants possessed vital skills by retraining them. The questionnaires were collected from the respondents by both the researcher and the research assistants after they were filled.

### **3.7 Data analysis method**

The questionnaires was verified and then screened for any discrepancies. Thereafter, the data to be collected was coded and edited for the purposes of ensuring comprehensiveness and accuracy of the filled questionnaires. The data was analyzed by the use of the Ms Excel software. Measures of central tendency; mean, median and mode was used during the analysis process.

### **3.8 Ethical considerations**

Mugenda (2003) affirms that ethical considerations is important in ensuring a professional research and are non-intrusive in accomplishing a research objective. For this study, the researcher asked for permission to carry out the study from relevant administrative authorities in the institution. The researcher assured confidentiality to the respondents and confirmed that the study is for the purposes of accomplishing academic goals only. The researcher acknowledged all additional sources of information from other scholars.

### 3.9 Operationalization Table

VARIABLES	INDICATORS	INSTRUMENT	MEASUREMENT	DATA ANALYSIS
Influence of entrepreneurial skills	1. Training packages 2. Training relevance 3. Training frequency 4. Professional training	Questionnaire	Nominal Ordinal	Quantitative Qualitative Descriptive
Influence of awareness creation	1. Financial accountability 2. Youth group responses 3. Social audits	Questionnaire	Nominal Ordinal	Quantitative Descriptive
Influence of management of credit	1. Audit queries 2. Increased budgetary allocation 3. Development partnerships	Questionnaire Interviews	Nominal Ordinal	Quantitative Qualitative Descriptive
Influence of lending conditions	1. Collateral 2. Conditionalities 3. Follow up procedures	Questionnaires Interviews	Nominal ordinal	Qualitative Quantitative
Performance of government sponsored youth economic empowerment programmes	1. Poverty alleviation 2. Employment diversification 3. Increased GDP	Questionnaire Interviews	Nominal Ordinal	Qualitative Descriptive

Operationalization of the variables is a technique that helps in establishing relationship that exist between study variables and indicating how such relationships can be measured, Holmann 2011

## **CHAPTER FOUR**

### **DATA ANALYSIS PRESENTATION AND INTERPRETATION**

#### **4.1 Introduction**

This chapter is a descriptive analysis of the data that was collected from the targeted respondents comprising of the youths who have received funding from the government sponsored economic empowerment programmes in Rachuonyo north sub county. Descriptive technique was used to organize, summarize and interpret quantitative information. Data was then presented in form of frequency tables. This presentation is based on the questionnaire that was administered.

#### **4.2 Questionnaire Return Rates**

The study targeted 404 youth members from selected 30 youth groups spread out in Rachuonyo north district. However out of the 404 youths targeted 390 responded which represented a 96% response rate. There is no standard for an acceptable response rate, but published opinion indicates that below 80%, bias is likely to occur and a response rate below 60 is 'barely unacceptable' this means a high return rate was acceptable. It was also possible to obtain high response rate by personally presenting most of the questionnaires to the respondents.

#### **4.3 Personal Information of the Respondents.**

This section looked at the personal information of the respondents which included their gender, education level, length of period in groups and the age group of the respondents.

##### **4.3.1 Gender of the Respondents**

The first item of the questionnaire was to determine the gender of the respondents. The sampled youths were asked to indicate their gender and data was analyzed and tabulated as in Table 4.1.

**Table 4.1: Gender Distribution of the Respondents**

<b>Gender</b>	<b>Frequency</b>	<b>Percent</b>
MALE	300	74
FEMALE	90	26
<b>Total</b>	<b>390</b>	<b>100</b>

The results indicated in Table 4.1 showed that most of the respondents 300 (74%) were males while the female respondents were 90 (26 %). Most of the groups comprised of more males than females but also there were some groups which were predominantly female. This implied that in most youth groups male were higher risk takers than females hence they joined in groups to support each other in business ventures.

### 4.3.2 Level of Education of Respondents

The researcher was interested in knowing the level of education of the sampled group members so that general information on the level of education of youths in groups would be determined. Respondents were asked to indicate their education level and the results were as tabulated in Table 4.2

**Table 4.2: Distribution of Education level of Respondents**

<b>Education level of respondents</b>	<b>Frequency</b>	<b>Percent</b>
Primary	74	18
Secondary	180	46
College	120	32
Graduate	20	5
<b>Total</b>	<b>390</b>	<b>100</b>

From the results indicated in table 4.2 the majority of the respondents 330 (82%) of the respondents had achieved secondary education and above, 46 % indicated having reached up to secondary level, 31% college level while 5% indicated having achieved university education. Only 18% of the respondents had studied up to primary level.

### 4.3.3 Period of Time as a Group Member

The researcher intended to know respondents who had more than one year in their respective groups since they were able to have sufficient information about the empowerment programmes. Respondents were therefore told to indicate the period of time they had been members of their groups and the findings were as indicated in Table 4.3.



**Table 4.3: Distribution of Time of Respondent as a Member of Youth Group**

<b>Duration as a group member</b>	<b>Frequency</b>	<b>Percent</b>
Less than 1 Year	60	15
1 -3Years	240	60
More Than 3 Years	90	25
Total	390	100

From the results indicated in Table 4.3 most of the respondents 330 (85%) of the total respondents indicated that they had been members of their youth group for a period of more than 1 year, only 60 (15%) had been together for a period of less than 1 year. The period of time that the group had been together was necessary since it would be easy to find out whether the funds given to the groups had any influence having spent it over a period of time. These findings meant that the researcher would be targeting the right and intended group of youths.

#### **4.3.4 Age Group of the Respondents.**

This is where researcher wanted to know the majority age group of the respondents. This was necessary since most of these programmes targeted only youths within the age bracket of 18-35 years. The respondents were asked to indicate their age groups and the results were as analyzed in Table 4.4

**Table 4.4: Age Distribution of the Respondents.**

<b>Age group of respondents</b>	<b>Frequency</b>	<b>Percent</b>
Less Than 18 Years	24	5
18 - 35 Years	325	83
Above 35 years	45	12
Total	390	100

From the results indicated in Table 4.4 it showed that the majority of the respondents 325(81 %) of the respondents were between 18 and 35 years age group. This is the age group that the researcher targeted since it is the age group that programmes majorly targets. However 45 (12%) were above 35years. This was acceptable since the programmes allowed 30% of group members

in any youth group to be either above 35 years and above or 18 years and below of age as long as they don't take any leadership position in the group.

### 4.3.5 Type of youth group activities

Almost three quarters (72.0%) of the registered groups dealt in general trading, 18% were in the service industry while 10.0% engaged in agriculture related enterprises. It was also established that the duration of getting funds from the government funds is between three to six months (80%) while 10% of the time is beyond six months. It was established that 80.0% of youth groups' customers come from within the geographical locations.

## 4.4 Entrepreneurial Skills

This study sought to establish whether the performance of youth enterprises is influenced by entrepreneurial skills in Rachuonyo north Sub County. Profitability of youth entrepreneurial skills was measured in various ways. First, was the preferred training packages engaged by youth groups and performance of youth empowerment programmes.

### 4.4.1 Preferred training package of the respondents

The researcher here wanted to know of the most appropriate training package to the targeted respondents that they preferred and the results are indicated in the Table 4.5

**Table 4.5 Preferred training package**

Training package	Frequency	Percentage
Formal	50	14
Informal	30	7
Experience	10	3
Seminars	225	57
Others	75	19
Total	390	100

A greater majority 57% preferred seminars this was mostly attributed to the allowances that accompany these trainings and the change of environment, 19% of the respondents preferred other forms of training mostly team building majorly due to the age factor and socializing

#### **4.4.2 Professional training of the respondents**

With regards to professional training the researcher wanted to establish the level professionalism that the group members have to determine their capacity to hold funds as indicated in Table 4.6

**Table 4.6 Professional training of the respondents**

Professional training	Frequency	Percentage
Education	15	4
Business management	25	6
Community work	90	23
Engineering	10	2
Others	254	65
Total	390	100

Majority of the respondents 65% did not possess any formal training this is in line with the earlier finding on the level of education where most of the members had primary and secondary education. This was essential in determining the training package and training frequency.

#### **4.4.3 Training frequency of the respondents**

The researcher sought to know training frequency of the youth groups and how it might influence performance of empowerment programmes in Rachuonyo north Sub County. The results are as shown in Table 4.7

**Table 4.7 Training frequency of the youth groups**

Training frequency	Frequency	Percentage
Very frequently	85	21
Frequently	190	50
Less frequently	115	29
Total	390	100

Respondents said that they were offered training frequently 50% and other supportive activities by youth officers thus benefiting from the Fund. This engaged them and in turn helped them sharpen their skills and gain knowledge on the ever changing factors of production and business orientations. This was important because of making business decisions like market analysis (King & McGrath, 2002). In addition, most training took between one to three days intimating it was intensive and well detailed.

## **4.5 Awareness Creation**

This study sought to establish whether the performance of youth enterprises is influenced by the level of awareness of individual members in Rachuonyo north Sub County. Awareness of government empowerment programmes was measured in various ways. First, was the preferred medium of information dissemination to the youth groups and performance of youth empowerment programmes?

### **4.5.1 Preferred medium of information dissemination**

Here the research sought to know how the youth group enterprises members got information on the existence of government financial programs, how the groups keep minutes, monitor spending do decision making within the group. The researcher was also interested in knowing what impact and level of awareness enabled the functioning of the government sponsored economic empowerment programmes. The respondents were asked to indicate their medium of information. This is indicated in Table 4.8

**Table 4.8 Medium of awareness by the respondents**

Medium	Frequency	percentage
Newspapers	47	12
TV/ Radio	249	64
Social media	66	17
Others	28	7
Total	390	100

Most of the group members heard about the government sponsored economic programs through radio and TV (64%) followed by those who first heard about the Funds through social media (17%), newspapers (12%) and 7% through others respectively.

#### **4.5.2 Access to an economic empowerment programme**

Here the research sought to know how the frequency of access to existing government sponsored youth economic empowerment programmes. The results are as indicated in Table 4.9

**Table 4.9 Access to an economic empowerment programme**

Access to a fund	Frequency	Percentage
Once	215	55
More than once	136	35
Never	39	10
Total	390	100

Within a period of one year, about 55% of the respondents said that they accessed at least one of the available economic empowerment programs once, 35% of the respondents said they were able to access an available government youth sponsored economic empowerment programme more than once, whereas the remaining 10% testified that they were unable to access any of the funds this concurs with (Susan 2012) that alludes there are technical and structural problems inhibiting the frequency of access to the empowerment programmes. This in turn informed the

level of satisfaction where majority of the members were neutral or less satisfied with regards to excitement of funding as the frequency of access was limited and prohibitive.

#### **4.5.3 How groups monitor their spending**

The researcher here wanted to know of the monitoring of groups funds to the targeted respondents and the results are indicated in the Table 4.10

**Table 4.10 Groups monitoring of their borrowed funds**

Monitoring method	Frequency	Percentage
Select committee	331	85
General group	48	12.3
Auditors	11	2.7
Total	390	100

When asked on how they monitor the spending and usage of funds in their group, 85% of the respondents said they use select committees, 12.3% said they do it with the group in general while 2.7% said they use auditors. Since group objectives may not be shared by every individual in the group, a critical aspect of group formation is how individual action within the group is kept in line with group objectives (Heyer, Thorp & Stewart, 2003). This is why monitoring individual liability must have be taken into account, some group members may not be that good in spending or budgeting in their daily activities, but to ensure better and good results in group activities related to the Funds and other lending systems, budgeting, accountability and responsibility is mandatory. This summed up a majority of their opinions on awareness creation

#### **4.6 Management of Credit**

This study sought to establish whether the performance of youth enterprises is influenced by the credit management policies existing in Rachuonyo north Sub County. Credit management of government empowerment programmes in Rachuonyo north Sub County was measured in various ways. First, was the frequency of visits to youth groups by governments' officers?

#### 4.6.1 Frequency of visits by government officers

Results from all the respondents indicated that all the groups have a very high adherence to rules and regulation this is partially on the insistence by a majority of these funds that they have a written constitution during their registration process.

The study established the groups had been visited by youth officers for the purpose of monitoring and evaluation. This is indicated in Table 4.11

**Table 4.11 Visits to the respondents by the officers**

Visits by youth officers	Frequency	Percentage
YES	25	85
NO	5	15
TOTAL	30	100

As indicated in table 85% of the respondents confirmed that indeed officers from the youth department had visited them for monitoring purposes. 15% of the respondents had not been visited. Monitoring and evaluation by youth officers enhanced progress of youth groups in the utilization of received funds. 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

#### 4.6.2 Number of visits by the officers from the youth departments

The researcher here wanted to know of the frequency of visits to the respondents yearly and the results are indicated in the Table 4.12

**Table 4.12 Frequency of the visits**

Number of visits	Frequency	Percentage
Once	11	36
Twice	8	26
More than twice	7	23
Not at all	4	15
TOTAL	30	100

As indicated in Table 4.12, the number of visits frequency by the officers from the department of youths to different youth groups varied but almost similar. The visitations vary from one group to another since the members can invite the officers and but essentially the officers are required to visit the beneficiary groups at least once a year. This frequency of visits is attributed to the vastness of the sub-county and limited staff in the department of youth in the sub-county. Majority of the groups were visited at least more than once representing 63% visitation.

#### **4.6.3 Submission of progress reports by beneficiary groups**

The youth groups that have acquired the loans are required to submit progress reports for their investments. However, the submission is not mandatory or the enforcement of the submission is not in place. Results are indicated in Table 4.13

**Table 4.13: Submission of progress reports by beneficiary groups**

Submission of reports	Frequency	Percentage
Yes	10	33
No	20	67
Total	30	100

From table 4.13 67% of the respondents do not submit their progress reports to the youth department in the sub-county whereas 33% submit. Without progress reports it would be difficult to know the performance of the youth groups.

### **4.7 Lending Conditions**

Here the researcher sought to know how lending conditions influences youth group enterprises from the available programmes, how the groups keep minutes, the adequacy of the amount borrowed. The researcher was also interested in knowing conditions for access of the funds.

#### **4.7.1 Sufficiency of funds**

The respondents were asked if they are satisfied that amount borrowed is enough. The results are indicated in Table 4.14



**Table 4.14 Sufficiency of funds**

Amount is enough	Frequency	Percentage
Satisfied	200	51
Neutral	150	38
Not satisfied	40	11
Total	390	100

51% of respondents were satisfied with the amounts borrowed this basically due to the uniformity and standardization of lending conditions countrywide

#### 4.7.2 Conditions for access of funds

Respondents also indicated their perception towards conditions to access of funds as indicated in Table 4.15

**Table 4.15 Conditions for access of funds**

Conditions for access of funds	Frequency	Percentage
Easy	30	7
Difficult	320	82
Not sure	40	11
Total	390	100

Most of the youth group members (82%) confirmed that the conditions for accessing funds from programmes to be difficult. This agrees with (Horne, 2007) assertion that success of lending out credit depends on the methodology applied to evaluate and award the credit and therefore credit decision should be based on a thorough evaluation of the risk conditions of the lending and characteristics of the borrower. Some respondents (11 %) were not sure of the conditions for access of funds was easy or hard to go through. 7% of the respondents think that the process is easy. This can be attributed to probably due to dormancy or inactive participation group activities.

### 4.7.3 Follow up procedures

The researcher sought to know follow up procedures to borrowers and defaulters and how it might influence performance of empowerment programmes in Rachuonyo north Sub County. The results are as shown in Table 4.16

**Table 4.16 Follow up procedures**

Follow up procedures	frequency	percentage
Easy	50	13
Flexible	100	26
Difficult	240	61
Total	390	100

On the follow up procedures on empowerment programmes, a good number, 240 said the process was difficult, 100 of the respondents claimed it was flexible with another 50 respondents terming them flexible. Also a small percentage (30%) of the respondents said they had experienced problems with members who had defaulted repayment of money borrowed from the empowerment programmes. 65% of the respondents said no member of their group had ever defaulted. This is in line because each member is made responsible for repayment of loans of his or her peers. If social sanctions are not sufficiently strong, group lending may encourage default by members who would have repaid under individual lending (Tosel and & Rivas, 2005). On the other hand, if social sanctions are sufficiently strong, group lending can improve repayment rates by encouraging borrowers to help each other.

### 4.8 Government Officer

The officials sampled here were Youth Officer, gender officer, fund manager were all male and having university education and had relevant training according to job and designation. From their response overwhelming Youth Groups had applied for loans in their institutions with them claiming that out of the applied loans only about 40 - 60 % of them that get successful in

accessing funds from the institutions due to application faults and mistakes and, to some extent not keeping time. A few groups 20% do default in their paying but most of them 80% eventually repay including fines. All the respondents said they kept lists of defaulters and according to their records, about 40% of the defaulters claim they defaulted due to loss making enterprises with about 8% of the defaulters claiming that enterprise diversification made them delay paying their loans. Most of the respondents claimed that government sponsored programmes have improved their standard of living, loosely translated to an increase in gross domestic product nationally but of the opinion of major improvements were still wanting. When asked whether government sponsored programmes and activities are playing a role in poverty alleviation they approved.

## **CHAPTER FIVE**

### **SUMMARY OF FINDING, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.0 Introduction**

This chapter contains the summary of findings, conclusions drawn from the study and the recommendations for policy and practice as well as recommendations for further research.

#### **5.1 Summary of findings**

This study focused on 30 youth group enterprises in Rachuonyo north Sub County as units of analysis from which 404 respondents participated together with three government officers. It focused on the entrepreneurial skills, awareness creation, management of credit and lending conditions. The data was collected using questionnaires and analyzed using descriptive statistics and presented using frequency tables.

The study found out almost three quarters (72.0%) of the youth group enterprises dealt with general trading or related business in their area. This was motivated by factors like a readily available market and easy to manage small businesses which they can do and be able to repay their loan installments on time without defaulting. This finding confirms finding by ILO (2008), Kauffmann (2007) and Macharia (2003) in different studies in which they established that majority of MSEs in many regions are engaged in service industry. Over 60% of the groups had operated for within one and three years while slightly almost a quarter 25 % had been operational for a period of over three years. This finding concurs with an earlier finding by Mithiaru (2008) and Wawire and Nafukho (2010) that member contributions constitute major source of finance for the MSEs. This could be due to limited access to financial resources available to smaller enterprises compared to larger organizations (Wanjohi 2010). It was also established that the duration of getting funds from the government funds is between three to six months 80% while 10% of the time is beyond six months. It was established that 80.0% of youth groups' customers come from within the geographical locations. This finding concurs with an earlier finding of a study by Bowen *et al.*, (2009) in which they found out that most small enterprises have their markets within their locality. However, according to Ronge *et al.*, (2002), it is advisable that youth group enterprises explore beyond the local market and may need to consider the markets within other regions and nations. About 64.0% of the youth group enterprises are managed by

group members thus corresponding with findings by Wawire and Nafukho (2010) that most group MSEs are managed through committee members

Based on the documented results, most members (95%) think that entrepreneurial skills influence the performance of their youth group enterprises and that's why Almost all (95%) of the respondents had attended training offered by the government and other stake holders like NGOs. This is important because making business decisions in the ever changing market environment like market analysis requires precision as opposed to basic instincts, partly because youth group entrepreneurs cannot afford advisory services. About 80% of them also said that the training was relevant and useful to their type of enterprises, this is useful for the members because according to (Robb et al 2014) entrepreneurship education and training itself encompasses a heterogeneous array of programs, whose major aim was to stimulate entrepreneurship as well as support individuals and enterprises already engaged in entrepreneurial activities.

According to Cheung (2008, p. 501), small business owners often lack experience and training in management of their businesses. Previous study by Wawire and Nafukho (2010) shows that poor management is the second cause of MSEs failure after lack of enough funds. The findings of this study demonstrate a growing trend of interest (95%) to attend meetings and training processes organized by stakeholders, majorly the government. The respondents however do not have trained personnel in the leadership position with relevant skills on entrepreneurship. (Ahmad, 2009) concurs that factors that hamper MSEs growth include a lack of abilities and skills. Ihua (2009) reports that one of the serious constraints on small business growth is lack of management skills, which results in the poor management actions taken by small business owners (Wawire and Nafukho, 2010). Respondents from relevant ministries said that they offered training and other supportive activities to youths benefiting from the Fund in at least twice a year depending on the type of activity they are engaged in order to help them sharpen their skills and gain knowledge on the ever changing factors of production and business orientations.

The government can be appreciated for creating a good awareness campaign on the availability of Youth empowerment programs and the related opportunities to the youths through all media and information channels and outlets. Most of the group members heard about the government

economic programs through TV/ radio (64%) followed by social media (17%) and newspapers (12%) respectively. This results coincide with Mulat, et al (2012) arguments that the world has witnessed a growing interest in increasing levels of financial literacy and capability of individuals in order to empower them in their engagements with financial markets particularly in emerging economies with populations exhibiting lower levels of education but experiencing a rapidly increased access to formal financial services and products. Most youths are now eager to understand more about financial literacy and how they can use basic skills to maximize output (World Bank 2009). This same findings however, differ with the findings by United Nations Children's Fund (UNICEF) and Institute of Economic Affairs (IEA), (2011) in a report entitled 'Youth Situation Review & Investment in Kenya' in which they said that most young people are also unaware of youth related government policies and programmes. This may be due to increased awareness campaigns by government and other stakeholders.

Respondents indicated that all the groups have a written constitution and document every meeting and decisions made that affect the development of their initiatives. These are in agreement with (Hatch, 2010) where the level of discipline is paramount to avoid the groups sliding into bankruptcy. However these is in slight contradiction with the extent to which they trust the safeguards put in place for the financial resources within their groups where majority 60% were neutral, 15% believed them to weak, while another 10% thought of them to be strong. By indicating their confidence in adherence to group by laws and regulations it would be expected that they have absolute confidence with their agreed group constitutions but it can be explained in the sense these groups are governed by democracies where majority will have their way and minorities have their say and with group dynamics unpopular laws may find their way.

There is a good growing trend of financial sourcing and credit management. Most youth group are now able to access alternative development partners. This includes banks, private institutions NGOs for soft loans to increase their capital and working energy in their businesses. This is strongly in part due to improved supervision from the visitation by government officers and relevant interested stakeholders.

A total of 51% of respondents said that they were satisfied with the amount of money they are awarded by the government. This is because most of them are first time loan applicants who want to start small and borrow manageable loans that they can be able to repay. Another 38%

said they were neither satisfied nor unsatisfied with a further 11% condemning the government for awarding them a small amount. Government officers told the researcher that they normally award loans according to need and level of enterprises that the applicants have reached. The awarding of loans also depended on previous records mostly whether a group member or the entire group had defaulted.

Respondents also indicated their perception towards conditions to access of funds where 82% of the respondents termed them difficult while 7% of them said the process was easy while 11% were not sure and they said that these processes are hard to go through. This agrees with (Horne, 2007) assertion that success of lending out credit depends on the methodology applied to evaluate and award the credit and therefore credit decision should be based on a thorough evaluation of the risk conditions of the lending and characteristics of the borrower.

A total of 240 said that follow up procedures on empowerment programmes process was difficult, 100 of the respondents claimed it was flexible with another 50 respondents terming them flexible. A small percentage (30%) of the respondents said they had experienced problems with a member who had defaulted repayment of money borrowed from the empowerment programmes. 65% of the respondents said no member of their group had ever defaulted. This is in line because each member is made responsible for repayment of loans of his or her peers. If social sanctions are not sufficiently strong, group lending may encourage default by members who would have repaid under individual lending (Tosel and & Rivas, 2005). On the other hand, if social sanctions are sufficiently strong, group lending can improve repayment rates by encouraging borrowers to help each other.

It was encouraging that the number of members defaulting after receiving loans is low (30%). Slightly more than half of the respondents (65%) said no member of their group had ever defaulted. On the follow up procedures on empowerment programmes, a good number, 240 said the process was easy. This is good due to the decentralized manner of managing the Youth Empowerment funds by the government and a thorough scrutiny during registration and loan application. On the difficulty in accessing loans and follow up activities, the sampled government officials said the rules were there to help them in distinguishing the serious members that can be able to pay loans as well as manage them according to their previous similar

activities. According to (Susan 2012) the Youth Enterprise Development Fund which was meant to enhance youth participation in socio-economic development through the provision of credit to enable young entrepreneurs to access finances to set up or expand business appears to be failing in this mandate. The fund has been dogged by technical, structural and governance challenges since inception and young people do not seem to be benefitting from it as banks and financial intermediaries exploit the interests to lend to their own clients. But overwhelming Youth groups apply for loans in their institutions but unfortunately out of the applied loans about 40 - 60 % of them are successful in accessing funds from the institutions. This is a good show as the others miss due to application faults and mistakes and, to some extent not keeping time. (Horne, 2007) states that success of lending out credit depends on the methodology applied to evaluate and award the credit and therefore credit decision should be based on a thorough evaluation of the risk conditions of the lending and characteristics of the borrower. Some groups do default but up to eventually repay including fines. The respondents claimed that devolved funds have led to increased employment nationally; this is because they directly deal with beneficiaries and they have experienced change of lives and lifestyle transformation among local youths. When asked whether youth group activities funded by government playing a role in poverty alleviation most of them said yes.

## **5.2 Conclusion**

The government needs to be applauded for the various existing programmes spelling out intervention strategies for the creation of more employment opportunities especially for the youth who presently constitute the largest segment of the nation's labour force and the pool of the unemployed; and as well as introducing measures aimed at bringing more equitable development in all regions of the country. However this study has revealed that performance is influenced by entrepreneurial skills, constant sharpening in business management skills enables them to adapt to the ever changing business environment enabling them to be relevant. There is improved awareness of the programmes. The most common means of information dissemination is TV/radio communication, the government should enhance its social media presence as this will enable them capture a lot of youths and also use of mobile phones since they can be able to capture a bigger constituency and get feedback immediately with a lot of penetration of the mobile technology. The youth groups did access funds although it was not sufficient but this was



due to the existing programmes limited financial capacities. If they can be consolidated and adequately managed it would be much more beneficial and sustainable. There are few challenges with lending conditions and credit management which in turn influences the access to these funds with disbursement of loans being the most common because of the structural requirements. There is a good growing trend of financial sourcing and credit management, where most groups are now accessing alternative development partners like NGOs, private individuals and banks for soft loans to increase their working capital.

### **5.3 Recommendations**

One of the major observations is that Almost three quarters (72.0%) of the MSEs deal in general trading and that their market and customers ranges within their own locality. The government and stake holders should find means of introducing other areas of empowerment specialization like agriculture, service industry, tourism, technology and train them on the relevant skills and how they can expand their market reach. The loans should be structured to towards primarily benefiting these sectors enable diversification and all round growth.

Entrepreneurship education and training should encompasses an array of programs, including formal academic education programs and stand-alone training programs that will solely aim at stimulating entrepreneurship as well as support enterprises already engaged

This researcher recommends that specialized training be provided to the group leaders to enable the groups improve their business management skills, adventure and innovative initiatives. All members should also be trained for them to understand and participate in decision making.

Since government policy influences lending policies that affect the outcome of the group activities and borrowings efforts should be made to accommodate the over 50% youth groups locked out. Also an increase in budgetary allocation to these funds will go a long way improving the application processes rules and regulations that are technically and structurally skewed against enabling the youths to access the loans facilities.

### **5.3.1 Recommendations for further research**

This researcher recommends further research is carried out in the following areas:

- A similar study could be carried out on other variables not included in this study.
- Studies that relate to the role of government youth officers in effective implementation of youth empowerment programs and,
- A comprehensive inquiry on merging and consolidating the existing programs to enhance the efficiency and effectiveness entrepreneurial activities for youth funded programs.
- Further studies should also be done to assess the impact of these funds on the livelihood of the youths. This will help shed light on the successes of the funds and how they are creating employment and improvement of livelihoods.

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## **APPENDIX I: TRANSMITTAL LETTER**

THE RESPONDENTS  
RACHUONYO NORTH SUB COUNTY  
P.O. BOX 27  
KENDU BAY  
KENYA

Dear sir/Madam

### **REF: COLLECTION OF DATA**

I am students at the University of Nairobi pursuing a Masters Degree course in project planning and management. I'm currently undertaking a research project on **FACTORS INFLUENCING PERFORMANCE OF GOVERNMENT SPONSORED YOUTH ECONOMIC EMPOWERMENT PROGRAMMES WITH SPECIFIC REFERENCE TO RACHUONYO NORTH SUB COUNTY** which is a requirement that I can be awarded my masters degree. You have been selected to participate in this study, as your views are considered important to this survey. Participation in this survey is voluntary and the information provided will be treated with utmost confidentiality and will only be used for the purpose of this survey only.

I am therefore seeking your assistance in filling the questionnaire attached; please give as honest an answer as possible and all the information will only be used for academic purposes only.

Thanks in advance

Yours faithfully

Simon Marwa

## APPENDIX II: QUESTIONNAIRE

### SECTION A: PERSONAL INFORMATION

1.1 Name of Respondent: (Optional) \_\_\_\_\_ .

1.2 Gender of Respondent Male [  ] Female [  ]

1.3 What is the main business activity is your group engaged in.....

\_\_\_\_\_

1.4 What is your highest level of education?

Primary [  ] Secondary [  ] College/Institute Training [  ] Graduate [  ]

Others (Specify) \_\_\_\_\_ ..

1.5 What is your daily occupation?

Formally Employed [  ] Informally Employed [  ] Unemployed [  ]

Student [  ] Part-Time Worker [  ]

Others (Specify) \_\_\_\_\_ ..

1.6 Age of Respondents

Below 18 years [  ] Between 18- 35 years [  ] Above 35years [  ]

1.7 When was the group established?

Less than 1 year [  ] 1-3 years [  ] Above 3 years [  ]

1.8 a) Has your group applied for government economic empowerment programmes?

Yes [  ] No [  ]

b) If no way in 6 (a) why?

.....  
.....

1.9 How long did it take between application and receiving youth fund?

One month [  ] 3-6 months [  ] more than 6 months [  ]

1.10 What was the total amount funded

Less than ksh.50, 000 [  ] Above ksh.50, 000 [  ]





3.2 How do you rate the level of satisfaction of the group activities with additional funding?  
Very Satisfied [ ] Satisfied [ ] Neutral [ ] Dissatisfied [ ] Very Dissatisfied [ ]

3.3 How do you monitor the spending and usage of funds in group ?

Select committee [ ] General group [ ] Auditors [ ]

Others \_\_\_\_\_  
\_\_\_\_\_ .

3.4 In your own opinion how does awareness creation influences the performance of government sponsored youth economic empowerment programmes?

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

#### **SECTION D: MANAGEMENT OF CREDIT**

4.0. How do you rate the level of adherence by members to the groups' by laws and regulations?

Very high [ ] High [ ] Fair [ ] Low [ ] Very low [ ]

4.1 How to what extent do you think the group internal controls can safeguard the group's financial resources?

Very strong [ ] Strong [ ] Neutral [ ] Weak [ ] Very weak [ ]

4.2. Have you ever been visited by any official from the headquarters of the programmes?

Yes [ ] No [ ]

4.3. If yes, how many times per year?

Once [ ] Twice [ ] more than thrice [ ] Not at all [ ]

4.4 Have you ever received any additional funding apart from the funds of government empowerment programmes?

Yes [ ] No [ ]

If yes, state from which organization and how much?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_





**Thank you for your cooperation**