

**SUSTAINABILITY OF YOUTH ENTERPRISE FUNDED PROJECTS:
ACASE OF SELECTED PROJECTS IN MOMBASA COUNTY, KENYA.**

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DECLARATION

This research project report is my original work and has not been submitted for any award in any University.

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DECLARATION BY THE SUPERVISOR

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DEDICATION

I dedicate this project to my late father Mr. John Walukhu. Thanks for believing in me. I love you.

ACKNOWLEDGEMENT

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ABBREVIATIONS

BDS	-	Business Development Services
C-YES	-	Constituency Youth Enterprise
ECA	-	Export Credit Agency
E-YES	-	Enhanced Youth Enterprise Scheme
GoK	-	Government of Kenya
HDI	-	Human Development Index
ICEG	-	International Conference of e Government
ICT	-	Information and Communication Technology
IEA	-	Institute of Economics
ILO	-	International Labor Organization
KKV	-	Kazi KwaVijana
KNBS	-	Kenya National Bureau of Statistics
MEDF	-	Malawi Enterprise Development Fund
MARDEF	-	Malawi Rural Development Youth Enterprise Fund
MEDF	-	Malawi Enterprise Development Fund Limited
MTP	-	Medium Term Plan
LEA	-	Local Enterprise Authority
SME	-	Small and Medium Enterprises
UNDP	-	United Nation Development
YEDF	-	Youth Enterprise Development Fund
YESA	-	Youth Employment Scheme Abroad

ABSTRACT

On the outset this study aimed at looking into sustainability of youth enterprise funded projects a case of selected projects in Mombasa County. Since the Jubilee government came into power in 2012, it has rolled out several youth project initiatives. These include Youth Empowerment Marshal Plan, the National Youth Policy, Kazi kwaVijana and inter alia Youth Enterprise Development Fund. Hitherto the sustainability of projects undertaken by youth does not seem to be clear. No efforts had been made to establish the factors influencing sustainability of projects taken up by youth in an endeavor to nurture entrepreneurship culture. The purpose of the study hence was to establish whether the level of education influenced sustainability of Youth Enterprise Development Funded Projects. It also determined the extent to which management skills influenced sustainability of Youth Enterprise Development Funded projects and determined the extent to which availability of human capital influenced sustainability of Youth Enterprise Development Funded projects. The study targeted a sample of 60 youths. The study being a survey found that 30.9% respondents had attained education up to a primary level, 50.9% up to a secondary level and 18.2% up to tertiary level meaning that the funded projects were not guaranteed given the caliber of education borrowers. The study also recorded a mean of 2.57 of those who have attended seminars for awareness, education and training of sustainability of youth enterprise development funded projects. The study established that 41.8% respondents agreed that financial planning and management influenced sustainability of youth funded projects. The study recorded a mean of 3.03 on the respondents' human capital and managerial skills. Additionally a mean of 4.43 was recorded rating Youth Enterprise Development Fund very beneficial economically to the society. The researcher recommended that the youth development fund officials need to frequently hold seminars and trainings that are practical and responsive to emerging needs of beneficiaries of youth enterprise development fund. Formulating and reviewing education and training policy was recommended where by private sector is to be involved in training that would help address the problem of skills mismatch with the labor market. The study suggests insight into secondary effects of businesses that have utilized youth enterprise development fund

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

According to Nwaobi, (2014) the concept of youth development particularly in Europe is not new. It is nevertheless considered as a real source of economic power in today's knowledge-based as well as developing economies. The general consensus on the concept is that it reflects on youth or groups that combine resources such as land, labor and capital to produce a product, make non-routine decisions, be aggressively competitive, technologically innovative and bear risks. It thus nurtures a culture of entrepreneurship in an effort to make youth more economically self- dependent.

Shola, (2012) suggests that there is a strong and positive correlation between entrepreneurship and the youth business sustainability. Egge, Tan, and Mohamed, (2003) in their submissions to the ASEAN forum argue that an increase in the number of youths leads to an increase in uncertainty. Such energies may better be utilized in positively directing their skills, and their tendency to innovate there by bringing about development.

Their ability to generate business sustainability in a particular economy is normally manifested in their innovative capability, by introducing new goods and services. Often these are not familiar to consumers although they revolve around new quality, new method of production, opening of a new market, and capture of a new source of supply of raw materials so as to sustain business and develop the economy (Alison, 2013).

Youth business sustainability of Micro, Small and Medium Enterprises (MSMEs) in a given economy has long been accorded a prime place in business, management and economics sciences literature. Business sustainability may comprise of two elements; continuation of the same type of business and the long term viability (Gazzarin, 2004; O'Gordon, 2001).

The continuation of the same business has been associated with reflecting of a firm's success (Lussier and Hulabi, 2008). This has been claimed because the simplest definition of a firm's success is reflected in the continued business operation or trading activities, whilst failure is equivalent and ceased trading (Simpson et al 2004).

The second element of sustainability is concerned with the viability and growth of a business in the long term (O'Gorman, 2001). This sustainability of a business can be predicted by looking at the capability of the firm to operate in long term. Globally, many initiatives exist to promote youth entrepreneurship, but robust evidence of what works and in which context is lacking.

In Malawi government has established the Malawi Enterprise Development Fund Limited (MEDF) which handles all products and portfolios (Gazzarin, 2004). MEDF is placed under the ministry of finance with principle objectives of providing rural poor youth Malawians with access of capital loans to assist them to expand small business management skills and opportunities to enable them engage in Micro-small employment mechanism. In the course the government has rolled out what is called farm input loan program for youths (Alison, 2013).

In Ghana the Youth Enterprise Support YES, targets Ghanaian youth between the ages of 18 and 35, to support them to build on their talents and entrepreneurial skills. An initial amount of GH¢10 million has been set aside to be accessed by qualified persons (O'Gordon, 2001).

However the beneficiary must be able to produce a business idea that should create at least five jobs, situate their business in Ghana and employ Ghanaians. The government has a challenge to ensure that the allocation of fund is transparent as well as their activities in order to gain the necessary public confidence (Gazzarin, 2004; O'Gordon, 2001).

In Uganda, their youth development programs are aimed at empowering the youth to take charge of their destiny and become the forces of social change. They are introduced to activities that help them gain self-esteem, believe in themselves, gain analytical and decision making skills, and general life skills (Simpson et al 2004).

The Youth Development Project conducted in cooperation with the Hanns R. Neumann Foundation, has been running in Mityana district, central Uganda, since 2012. The project focuses on youth development in rural areas where coffee, tea and other cash crops and

vegetables are cultivated in smallholding structures. Through training and the raising of awareness at community level, it aims to encourage the participation of the youth in production, so as to guide a new generation of small holders towards good farming techniques and improve the production of cash crops, including coffee (Simpson et al 2004).

In Kenya the Fund provides loans to youth enterprises through two channels: through district committees, which assess applications forwarded by youth groups. To borrow as an individual at this level one has to be a member of a group that has repaid its loan, through Financial Intermediaries: The Fund has partnered with 36 financial intermediaries which include, Non Governmental Organizations (NGOs), Savings and Credit Cooperatives (SACCOs), and Micro Finance Institutions (MFIs), from which the Youth access funds to start or expand viable businesses (GoK, 2014).

With regard to commercial infrastructure, the Fund aims to provide trading premises/work sites to young entrepreneurs. The Fund has engaged several Local Authorities and other private sector players to partner in establishing commercial infrastructure appropriate for youth enterprise needs (Alison, 2013).

From 2010 to 2015, the intervention aims to reach 2 million beneficiaries between the ages of 18 and 35 years. In order to enhance penetration of information at the grassroots, and to ensure that the Fund's services remain relevant to clients the fund has started a grassroots stakeholder programme known as Mashinani. In this programme youth, leaders and other stakeholders from a particular county are gathered together where they discuss their opportunities and challenges with the fund, and also give their recommendations on their unique needs (GoK, 2014).

In Mombasa statistics indicate that 40% of youth know about the youth development fund and it has 23% loan approval (GoK, 2014). However the disabled people have not fully benefited as young women form groups to benefit from Uwezo fund that was launched by President Uhuru Kenyatta who allocated KSH. 6 billion that was meant for the presidential run-off to development projects for youth and women groups.

This study hence aimed at looking into factors influencing sustainability of youth enterprise funded projects; A case of selected projects in Mombasa County; Kenya.

1.1.1 History of Youth Enterprise Development fund

The Youth Enterprise Development Fund (YEDF) was established in year 2006 with the sole purpose of reducing unemployment among the youth who account for over 61% of the unemployed in the country. The target of the fund is young people within the age bracket of 18 to 35 years who number 13 million with women and the disabled included. The Fund was gazetted on 8th December 2006 and then transformed into a State Corporation on 11th May 2007(GoK, 2014).

In 2008 the Fund developed a 3 year strategic plan to address varied needs and aspirations of the youth, and to address the challenges it has faced in the past. The Fund is currently working on a 5 year strategic plan in line with the Medium Term Plan (MTP) of the Vision 2030. The fund is constantly reviewing its operational mechanisms from time to time in order to make it responsive to needs and expectations of the target clients (GoK, 2014).

The twin strategic pillars of this initiative are enterprise development and externally focused employment creation through Youth Employment Scheme Abroad (YESA). To date the Fund has financed over 157,000 youth enterprises to the tune of KS. 5.9 billion (GoK, 2014). These efforts have also resulted in the creation of over 300,000 new jobs (www.youthfund.go.ke). Some challenges facing the YEDF includes insufficient policy and legislative frameworks, inadequate disbursement and repayment infrastructures in some parts of the country particularly remote areas and insufficient funds to cater for high demand and expectations of the youth (Fund Status Report As At 30th September 2011).

The Fund has continued to diversify its product base by focusing on interventions that are more responsive to the needs of the youth and are geared towards addressing specific challenges facing young entrepreneurs. The Youth Enterprise Development Fund (YEDF) disburses loans directly through various loan products (both individual and group loan models) and through regulated partnerships with financial intermediaries (Banks and Micro Finance institutions) who then lend to the youth. The intervention also provides sector specific financing, direct funding, franchise financing, credit guarantee scheme, accesses markets on behalf of the youth, builds partnerships with communities, and opens regional offices for better access. While lending is the core mandate of YEDF, there are other

mandates such as training on entrepreneurship and facilitating youth to access markets as well as provision of commercial infrastructure for youth to trade from (GoK, 2014).

There are two levels of disbursement of the youth enterprise development fund, Constituency based disbursement and through financial intermediaries. There are two types of disbursement under constituency based scheme which are Constituency Youth Enterprise Scheme (C-YES), where the youth through groups' access funding up to a maximum of 50,000 shillings either to start businesses or for expansion. For new enterprises the loan product extended is called C-YES Rausha while for expansion, it is called C-YES Inua. Repayment commences after three months grace period and should be completed within a year i.e. 12 months. The C-YES loans attract no interest but a management fee of 5% deducted up front. The second type of disbursement under constituency based scheme is Enhanced Youth Enterprise Scheme (E-YES); this is a loan facility extended to youth groups which have completed repaying C-YES. It is usually extended to individuals within the group or the group itself. E-Yes loans are extended to individual(s) (up to a maximum of 4 members) in three stages, first loan individual(s) receive Kshs.25, 000.00, second loan individual(s) receive Kshs.50, 000.00 and third and final loan individual(s) receive Kshs.100, 000.00. E-YES loan given to youth groups is also in three stages, the groups receive Kshs.100,000.00, Kshs.200,000.00 and Kshs.400,000.00 in the first, second and third loans respectively. The E-YES loans attract no interest but a management fee of 8% deducted up front (YEDF guide, 2009)

1.2 Statement of the Problem

Today in Kenya unemployment stands at 40% and 70% of those unemployed are between the ages of 15-35(World Bank, 2013). It's claimed that 800, 000 Kenyans join the labor market every year out of which an approximate 50,000 succeed in getting jobs leaving out the rest (World Bank, 2013). It is against this backdrop that the government of the republic of Kenya has endeavored to come up with several youth development schemes to inter alia alleviate this ticking time bomb. One among these projects is the Youth Enterprise Development Fund.

The Kenyan government has the objective of empowering youth and cultivating a culture of entrepreneurship that is sustainable. Out of allocated monies the government has set aside to

set-up youth development projects, there appears to be indications of many youths tapping into such funds to become entrepreneurs. But there seems to be lacuna in sustainability of youth project development as well as establishing a frame work that looks into factors that influence the sustainability.

According to Ombati (2013) 70 percent of youth soliciting for Youth Enterprise Development Funds have the conviction that their model will work. The challenge seems to be that youths are building services and applications without considering deeply about the sustainability of their businesses (Mputhia 2014). It is for this reason Kamau (2014) adds that youths development project initiatives have been questioned on sustainability. This study hence aimed at looking into the factors influencing sustainability of youth enterprise funded projects with specific focus on selected projects in Mombasa County.

1.3 Purpose of the Study

The purpose of the study was to look into sustainability of Youth Enterprise Funded Projects; A case of selected projects in Mombasa County, Kenya.

1.4 Objectives of the Study

The study was guided by the following objectives:

- i. To establish whether the level of youth education influences sustainability of Youth Enterprise Funded projects.
- ii. To determine the extent to which youth management skills influences the sustainability of Youth Enterprise Funded Projects.
- iii. To evaluate the extent to which availability of human labor influences sustainability of Youth Funded Projects.

1.5. Research Questions.

The questions that guided this research were:-

- (i) How does the level of youth education influence the sustainability of Youth Enterprise Funded Projects?
- (ii) How do youth management skills affect sustainability of Youth Enterprise Funded Projects?

- (iii) How does availability of human labor influence sustainability of Youth Enterprise Funded Projects?

1.6 Research Hypothesis

H1: There is relationship between the level of youth education and the sustainability of Youth Enterprise Funded Projects.

H2: There is relationship between youth management skills and the sustainability of Youth Enterprise Funded Projects.

H3: There is relationship of availability of human labor and sustainability of Youth Enterprise Funded projects.

1.7 Significance of the Study

The findings of this study are bound to be useful to a number of players. These include:-

1.7.1 Government – Both the Central and County governments will benefit by getting valuable knowledge to the performance of government initiatives on Youth Enterprise Development Fund projects. This will facilitate effective allocation of resources.

1.7.2 Policy makers-The study is also expected to suggest policy formulation that result in efficient use of project resources so as to ensure sustainability. Policy makers in the Ministry of Devolution and Planning and at constituency level will particularly be interested in the findings of this study.

1.7.3 Public Fund management-The findings will also influence the practice of managing government funds by women and youth at constituency level. In an attempt to deal with unemployment and poverty as well as make an endeavor to empower women and youth, this study will provoke efficient public fund management even at government and stakeholder level.

1.8 Delimitation of the Study

This study established sustainability of Youth Enterprise Funded projects with focus on selected projects in Mombasa County. The study targeted women in groups and youths in groups who have already secured funding from the Government of Kenya through Youth

Enterprise Funded Projects and are now at the stage of repaying back the funds. The study was a survey constrained to the six constituencies of Mombasa County.

1.9 Limitations of the Study

The study faced a few challenges. The first was fear from respondents hence debilitating information that was skewed for not wanting to face reprisals of senior persons. But the researcher mitigated these by interviewing many respondents and got more accurate results. The level of illiteracy was also a challenge.

1.10 Assumptions of the Study

The following were assumptions of the study:

- i. The information gathered from the respondents in the study was truthful.
- ii. The respondents were honest in their assertions and discussions with the researcher.
- iii. Secondary relevant data was available.

The assumptions held.

1.11 Definition of Terms

Sustainability- in more general terms, sustainability is the endurance of systems and processes. The organizing principle for sustainability is sustainability development, which includes the four interconnected domains: ecology, economics, politics and culture.

Level of Education- (UNESCO) it relates to gradations of learning experiences and the competences that are required of participants if they are to have reasonable expectations to acquiring knowledge and skills and capabilities that the programme is designed to impart.

Management Skills- (Business dictionary) The ability to make business decisions and lead subordinates within a company and have knowledge and proficiency in the trade; and the ability to understand concepts, develop ideas and implement strategies.

Human Labor- dictionary.com defines human labor as the collective of skills, knowledge or other intangible assets of individuals that can be used to create economic value for the individuals, their employees, or their community or country.

1.12 Organization of the Study

The study has been organized into five chapters. The first chapter introduces the study by looking at the concept of youth enterprises as development initiatives by different authors and various governments. It also covers an introduction to the Youth Enterprise Development Fund (YEDF) by the government of Kenya. The chapter also outlines the statement of the problem, purpose and objectives, research questions, significance, limitations and delimitations, basic assumptions of the study and definition of significant terms.

The second chapter reviews literature on Sustainability of Youth Enterprises Funded Projects based on three factors; level of youth education, youth management skills and human labor. Under this chapter three theories also were also covered; Capital Theory Approach, Rational Choice Theory and Social Development Theory. The third chapter explains the research methodology adopted in the study. It outlines the research design, target population, sampling size and sampling procedure, data collection methods and procedures, validity and reliability of research instruments, ethical considerations and data analysis and presentation techniques used. In the fourth chapter the data analysis, presentation and interpretation is outlined.

A summary of findings, discussion, conclusions and recommendations make up the fifth chapter of this study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The Chapter provides an overview of efforts made by various governments in empowering youths economically through the support of Youth Enterprise Development Fund. It hence discusses and links of objectives to Youth Enterprise Fund Projects, the theoretical literature as well as gaps in the study.

2.2 Overview of various initiatives of Youth Development Enterprise Fund by different governments.

Youth unemployment has become a major concern to both developed and developing governments all over the World. Various governments are therefore making various initiatives to fund youths via Youth Enterprise Funds as one of way of empowering them economically in order to reduce the number of unemployment.

South Africa is faced with the complex challenge of poor economic participation of young people, which inhibits the country's economic development and imposes a larger burden on the state to provide social assistance. The government has recognized the problem of poor economic participation of young people and has put in place numerous policy interventions geared towards bringing youth into the mainstream of the economy to enhance social inclusion and cohesion. Through the National Treasury and Department of Labor, Government has introduced youth unemployment policy options for South Africa with the aim of incentivizing entities to employ young people (O'Gordon 2001).

Chigunta(2002) asserts that Switzerland Youth Enterprise Fund is a business support mechanism established for youth between the ages of 18 – 35years aimed at contributing to the reduction of youth unemployment through the provision of business capital for qualifying individuals, associations and companies. Chigunta further explains that the fund is aimed at empowering the youth to engage in economic and commercial enterprise through the initiation and ownership of small and large businesses in different spheres.

Nwaobi (2014) affirms that the concept of youth and enterprise development projects is all over the World and even developed countries have embraced the youth's funds. UK has set up a Prince Fund Trust that funds Youths Enterprise Programmes. Unemployed youths or those working less than 16 hours of ages 18-30 years living in England, Scotland, Wales and Northern Ireland can access the fund. He however comments that sustainability of these Youth Enterprise Funded Projects is wanting and most governments are struggling to achieve. In the United Kingdom, a Barclays Bank survey (1997) of young entrepreneurs aged 18-24 years (quoted in White and Kenyon, 2000) found a 'flourishing youth enterprise culture'. The survey revealed that 65 percent of the youth entrepreneurs worked from home, 40 percent alone, and 14 percent had a single employee and about 17 percent employed six or more people. Most of the YREs (71.0 percent) had an annual turnover of under £100,000 (US\$158,000), but about 10.0 percent were significantly larger than others. The survey revealed that it cost youth entrepreneurs under age 25 about £5000 (\$7000) to set up their businesses, although the average cost of all new businesses in 1997 was £11000 (\$17400). In the USA, thousands of young people across the country participate in YREs (Stone, et. al.,).

In Canada, the OECD report cited above indicates that self-employment among youth (15-24) rose rapidly in the 1990s. In 1996, it reached 7 percent of the working population from 5.4 percent in 1989. The same source shows that in Australia, some 5.0 – 5.5 percent of the self-employed, on average, are aged between 15-24 years. But the youth are involved in a limited range of enterprises. Almost 70 percent of the youth entrepreneurs operate in four sub-sectors: construction, personnel and other services, retail trade and property and business services. Their penetration rate or share of self-employment in each sub-sector lies above the average in the first two, but below it in the second two. However, older youth aged 20-24 years tend to predominate, while those aged 15-19 years play only a small role.

2.2.1 Level of Youth Education and Sustainability of Youth Enterprise Funded Projects.

Education plays a vital role in any economic set up. It is considered the bedrock of development. If it is deemed shallow at its foundation, any government initiative to develop the youth is bound to face enormous hurdles (Mäler, 1991). Education hence is seen to be directly linked to developmental initiatives. These initiatives according to Zoe and Baden (2007) depend of societal goodwill.

In India, current government efforts to enhance youth development are faced with a number of challenges. These include defining the scope and reach of youth development; the need to take account of the environments within which young people grow and develop; and the need to engage multiple community and government stakeholders and sectors to improve outcomes for young people. Education seems to play a central role in this (Mohanty and Chandra 2007). A good general education system and a supportive overall training infrastructure within the economy will strengthen the entrepreneurial environment (Ernst and Young, 2011).

Key factors in education influencing positive youth development outcomes according to Pezzey, (1994) include stable environments which young people perceive as theirs and feel safe in; access to basic care and appropriate and affordable services; high quality instruction and training; opportunities to develop sustained caring relationships with adults; cultures of peer support; high expectations; and challenging experiences. A good general education system and a supportive overall training infrastructure within the economy will strengthen the entrepreneurial environment (Ernst and Young, 2011). Education provides a person with the ability to recognize commercial opportunities, have the knowledge, self-esteem and skills to act on them. It also gives young entrepreneurs the ability to access sources of financing. Access to funding facilitates, the creation, survival and growth of Small and Medium Enterprises

In a study by Gallaway, L. et al (2005), on youth enterprise development in Tonga it is revealed that majority of youth lack basic financial literacy which contributes to their unwillingness to initiate business ventures due to a lack of knowledge on how to manage the businesses. On the other hand the Australian Ministerial Council on Education, Employment, Training and Youth Affairs has defined enterprise education as: “Learning directed towards developing in young people those skills, competencies, understandings, and attributes which equip them to be innovative, to identify, create, initiate and successfully manage personal, community, business and work opportunities.

The positive impact that work experience has on the success of entrepreneurs is also highlighted many more studies. Sagwe, Gicharu and Mahea (2011) highlight work experience as one of the factors that positively contributes to business readiness among the youth and women entrepreneurs in Kenya. Work experience is also linked to business success in a

survey by Ernst and Young (2011) in which 685 entrepreneurs and winners of Entrepreneur of the Year Award were interviewed many of whom cited experience in the corporate environment as an employee as having had the greatest impact in contributing to the success of their ventures. The International Labour Organization's Integrated Framework Assessment Guide (2007) on the growth of women enterprises concludes that women bring low levels of management experience to their business since they resort to self-employment only after they have failed to access employment experience at the management level. Motts (2000) suggests, 'calculated risk taking' behavior requires prior employment or business experience and expertise. He affirms that lack of experience and expertise, among other factors, tend to push potential youth entrepreneurs into high risk and low-value adding self-employment situations where failure is highly probable (Chigunta, 2001; Motts, 2000).

In a study on Factors influencing financial sustainability of Youth Funded Project in Mombasa County by Ngoa 2014, shows that 83% of the respondents in Kisauni had no previous experience in business while 16% had between 1 to 4 years experience. Likoni had 28%, Changamwe 34% while Mvita had 50% without previous experience in business. He pointed out that groups were at a vantage point in making use of experience gained in issues such as planning and use of finances.

Chigunita (2002) explains that the key challenges for youth entrepreneurship institutions and programmes is to provide practical support services such as targeted business development training, advice, role models, and access to finance. He argues that entrepreneurs have different training level needs depending on the stage of the business whether it is a start-up, existing one or whether it needs expansion.

However he concludes that task for designing appropriate programmes for training and selection of appropriate inputs and supports, financial support, is a matter of choice for different countries. As McGrath (1999) observes, countries have their own cultures of knowledge innovations and skills. Successful interventions are highly likely to be those that are built upon a sensitive appreciation of the obtaining socio-economic situation of local youth and their enterprise activities. Especially with regard to developing countries, the youth enterprise support training programmes should also consider socio-cultural constraints that

limit the participation of youth in general and young women in particular in entrepreneurship and self-employment.

Chigunta (2002) adds that young entrepreneurs also need to know how to develop a business plan, business management, management of business finances (budgeting), time management, stress management, improving sales, managing and reducing costs, debt recovery techniques, stock control techniques, marketing and recruitment. Therefore there is need programmes to be developed towards skills training, business counseling, Mentor Support, business expansion support and creating support networks.

Chigunta however recommends that the training should also be extended to service providers in order to improve their professional and technical competence, especially in the areas of programme conception, design, implementation and evaluation. Many micro-lending institutions have therefore incorporated the element of capacity building as part of their mandate in order to enhance the growth of micro enterprises. For instance, in Botswana, the Local Enterprise Authority (LEA) is mandated to provide technical skills training, on-the-job training, book-keeping, managerial and marketing services to women and youth (Okurut and Ama, 2013). Similarly some of the best practices highlighted on youth microfinance networks in the European Microfinance Network report (2012) include an element of capacity building. For example, the Youth Business International (YBI) members assists young entrepreneurs with a combination of training, access to capital, mentoring and other business development services while the Umsobomvu Youth Fund (UYF) responds to the youth unemployment crisis in South Africa through a framework that comprises the component of motivation and entrepreneurship skills, business skills and support and an environment component that facilitates entry, survival and growth of the enterprise.

2.2.2 Youth Management skills and Sustainability of Youth Enterprise Development Funded projects.

Financial planning skills are primary in pumping resources to upgrade or improve diversity of services (Solow 1986). Services are a vital output subject to quality. If service output is poor, no amount of satisfaction will be garnered. Finance represents capital resources (Pezzey, 1994). It is no surprise hence that the capital theory approach was founded.

Chingunta (2002) identifies three transitional periods of a youth entrepreneur in terms of management skills required as indicated below:

Pre-Entrepreneurs: These are the youngest and greenest of the youth entrepreneurs. They are typically 15-19 years of age and have not yet gathered much experience. They are usually at an experiential stage, testing future career options. They require awareness of entrepreneurship and business startups as viable career options, and need to learn about the various entrepreneurship possibilities, including social enterprise, service-based startups, and technology-based ventures. Awareness at this stage, and earlier, is key to building a culture of entrepreneurship as a career choice rather than a hobby.

Budding Entrepreneurs: These are the next-stage youth entrepreneurs. They are typically aged 20-24 years of age and have gained some capital, confidence, or experience to start an enterprise. Due to their limited resources, enterprises at this stage typically follow one of three routes: i) leading to success, ii) going out of business, or iii) becoming stuck in marginal activities. The challenge of support programs at this stage is to increase the enterprise's rate of survival through targeted business development training, decision making, access to role models and mentors and access to finance and resources.

Emergent Entrepreneurs: These entrepreneurs are at the prime stage of the transition. They are typically the most experienced of the youth entrepreneurs and have access to greater capital. Having launched their business, they now require tactical skills for growth, which are different than those required for starting a new venture. These entrepreneurs require targeted business development training, business counseling, mentors, decision making and access to working capital and operational support.

While agreeing with Nafziger *et.al.* (1994), Chingunta(2002) however, suggests that institutions and programme developers for younger entrepreneurs should develop practical programmes that can transform their business ideas into commercial entities. He proposes the following skills to be adopted by young entrepreneurs.

Skills One Should Have: capacity to plan, communication, marketing, interpersonal, basic management, quantitative/analytical, personal effectiveness, team building and leadership.

Skills One Can Access/Employ: specialized management talent, advanced planning, specialized marketing advice/services, record keeping, legal, accounting, research, technical, financial/financing and information management.

(Wanyondu 2014), in his research findings of the study: Factors influencing to Accessibility of Youth Enterprise Funds Loans by youth groups in Msambweni Constituency it was revealed that majority of the respondents (80.6%) had professional skills while 19.4% of them had no professional skill. When asked whether these skills assisted in running the group activities, all the respondents indicated that the skills were very useful to the group hence the activities they were carrying out were assisted by them. The researcher observed that all the respondents had benefited in one way or the other from the professional skills of the each other. Those who had accounting skills helped the rest of the group members in doing their book keeping hence assisted to know whether they were making profits or losses.

Bowen et al. (2009) researched on Management of business challenges among small and micro enterprises in Nairobi Kenya. The findings of the research indicated that over 50% of MSEs continue to have a deteriorating performance with 3 in every 5 MSEs failing within months of establishment. Only 2.5% respondents saying their businesses were very successful.

According to Hashemi, (2006) there is a need to improve the quality and availability of financial related supports, services and opportunities within neighbourhoods so that they are effective, accessible and sustainable keeping into focus youth projects. Research on youth development has shifted from a focus on individual resilience to the importance of social environments that are generative of youth well-being. But this depends on how money is managed and records kept as well.

In the words of Mäler, (1991), successful financial strategies and initiatives for encouraging youth participation may include clear objectives and boundaries; active steps to include children and youth not traditionally involved; broadcasting benefits widely and responding quickly to young people's requests; and informing them of outcomes and consequences.

Due to the scarcity of finance, suggests Mohanty and Chandra (2007), collaborations are sometimes sought for. Benefits of collaboration are attributed to include the incorporation of

multiple perspectives into planning; creating opportunities for bridging connections between local communities and external policy development; fostering sustainable development.

Participation in financial decision-making can be an important vehicle for strengthening young people and their communities. According to Pezzey, (1994) youth need to be involved in all aspects of decision-making from programme and fund development to personnel and governance.

In a study on Factors influencing financial sustainability of Youth Funded Project in Mombasa County by Ngoa 2014, most respondents indicated as having decision making and goal making skills accounting and planning skills were the lowest ranked in terms of skills at 11% each. This implies that though the owners may be able to create good goals and make decisions on other matters of the business, they may experience a challenge in financial planning and decision making as well as preparing and interpreting financial statements.

2.2.3 Availability of Human Labor and Sustainability of Youth Enterprise Development Fund

The human labor can be defined as knowledge, skills, expertise, competences and attributes embroiled in individuals that facilitate the creation of personal, social well being (OECD, 2001). According to Becler(1993) Capital theory focuses on employees and its effects on the earnings..He affirms that when considering performance of small firms the lack of separation of ownership and management is believed to allow the goals of the owner to become goals of the firm.

According to Nafziger *et.al.* (1994), business performance will be judged on the basis of longevity of survival or more popularly age of the enterprise sales growth in the market share growth, growth investment and profits. Mostly of these physical growth and financial growth parameters have been the traditional measures of entrepreneurship. Of late other measures of performance such as customer satisfaction, employee satisfaction image and credit rating are also becoming increasing relevant.

Human labor attributes (education, experience, skills) in particular of the business owner have been argued to be critical resource in small firms that affects business performance. (<http://www.du.ac.in/course/material/ug/ba/esb/lesson3.pdf>) On the other hand (Feffer 1994) adds human labor that relates to human resources people bringing in the firm could be

attributes like education, prior experience, and expertise, background information of the family and history of the firm ownership.

Bruderly *et al.* (1991) argue that greater entrepreneurial human capital enhances the productivity of the founder which results to higher profits and therefore lower profitability of early exit. Higher productivity of the founder means the business owner is more efficient in organizing and managing operations or is able to attract more customers, negotiate better contracts with suppliers and raise money.

Human labor plays a vital role in making the difference between workable and unworkable systems (Hashemi, 2006). Workable systems can only be provided by a pool of human resources. These resources are a complex nature. They operate largely through making choices (Kate, 2007). That is how Kate continues to assert, they are perceived to make rational decisions.

Hashemi, (2006) argues that a number of human related factors may inhibit collaborative approaches. These could include conflicting organisational priorities; deep-set, professional ideologies; resource constraints, both human and financial; competitive funding environments; lack of budget flexibility; and unsupportive policy environments.

On the other hand Kate, (2007) reasons that factors that support the success of human cooperative schemes that could impact on youth development to include a clearly articulated purpose, based on shared values and interests of partners; political support and a public policy environment that supports collective action; engagement and investment in relationship building; focus on achieving concrete objectives and specific, visible results; shared leadership and accountability; and the development of frameworks and procedures that facilitate collaboration.

But this may bring in the need to look into ethical considerations according to Hashemi (2006). Ethical considerations include the need to evaluate 'traditional' research methodologies for use with youth; consider the context in which the research will be conducted; make it clear that youth are under no obligation to participate; and have prior conversations with adults to identify sensitive societal topics or issues.

2.2.4 Social Development Theory

Societal goodwill saw the birth of social development as a direct consequence of education. In its absence continues to assert Zoe and Baden, Sally (2007), poverty levels are bound to increase. Social development theory in essence attempts to explain qualitative changes in the structure and framework of society that help the society to better realize its aims and objectives. Development is a process of social change, not merely a set of policies and programs instituted for some specific results. During the last five centuries this process has picked up in speed and intensity, and during the last five decades has witnessed a marked surge in acceleration (OECD, 2004). In contrast to the Youth Enterprise Development Fund, social development theory is valid since it is skewed on aspirations of qualitative change. This in turn could likely lead to social change.

The basic mechanism driving social change is increasing awareness leading to better organization. When society senses new and better opportunities for progress it develops new forms of organization to exploit these new openings successfully. The new forms of organization are better able to harness the available social energies and skills and resources to use the opportunities to get the intended results (Zoe, Baden & Sally 2007).

Development is the result of society's capacity to organize resources to meet challenges and opportunities. Society passes through well-defined stages in the course of its development. They are nomadic hunting and gathering, rural agrarian, urban, commercial, industrial, and post-industrial societies. Pioneers introduce new ideas, practices, and habits that conservative elements initially resist. At a later stage, innovations are accepted, imitated, organized, and used by other members of the community. Organizational improvements introduced to support the innovations can take place simultaneously at four different levels—physical, social, mental, and psychological. Moreover four different types of resources are involved in promoting development. Of these four, physical resources are most visible, but least capable of expansion. Productivity of resources increases enormously as the quality of organization and level of knowledge inputs rise (Mohanty & Chandra 2007).

Development pace and scope varies according to the stage society is in. The three main stages are physical, vital (refers to the dynamic and nervous social energies of humanity that propel individuals to accomplish), and mental. Developing community capacity and maximizing limited resources in rural areas is critical and essential. Recent studies indicate that youth and

women development; and community development are interdependent (Brennan, Barnnet &Baugh, 2007)

Semboja (2005) noted that poverty level is compounded by lack of access to education, training, hunger and malnutrition, high exposure to diseases, and poor participation in decision making. Most of the problems facing youths and women today are not confined to any one country but are global in nature. Every country in the world reports on youth and drug abuse, youth and crime, violence, identity crisis, lack of self-confidence as well as low esteem, confusion and low morals. However, as Semboja (2005) further observes that though young people consist of the most commonly active segment of population, they eventually desist from crime and deviant activity after being involved in decision making and poverty reduction initiatives

However, there are several factors which are critical to positive youth and women financial performance outcomes. These factors include acquisition of wealth, access to education and training, access to labor markets, good personal and reproductive health, and access to social services as well as longevity of life.

This is best achieved through combination of skills training (usually non formal education), mentoring and guidance combined with helping young entrepreneurs gain access to financial capital. Skills training programs should provide youth with opportunities to master core literacy and numeracy skills, vocational as well as life skills. Skills training should build upon the existing knowledge and experience of participating youth and relate these to the predominant household entrepreneurial strategies (Backes and Werner, 2007).

Loucks (1988) avers that technical training in a developed program for entrepreneurs vary considerably depending on the targets groups and the amounts of training and or experience demanded in the selection process program to train new entrepreneurs. For those designing curricula, there is little guidance on what is necessary to teach while it is clear that entrepreneurs need behavioral skills, attitudes and values as well as knowledge of this venture, creation process and certain management tools and techniques that research has not established exactly the ones that are essential.

2.2.5 Capital Theory Approach

The origins of the Capital Theory Approach are in the literature on economic growth and exhaustible resources that flourished in the 1970s, exemplified by the special issue of the Review of Economic Studies published in 1974 (Heal, 1974). Solow (1986) built on this earlier literature and the work of Hartwick (1978) to formalize the constant capital rule. This may be equated to the Youth Enterprise Development Fund from the point of view that it requires capital for it to succeed.

A production function according to Maler produces a single output, which could be used for either consumption or investment using the two inputs of a single non-renewable resource and a stock of manufactured capital goods. The elasticity of substitution between the two inputs was one which implied that natural resources were essential but that the average product of resources could rise without bound given sufficient manufactured capital. This model relates to the notion of sustainability as non-declining welfare through the assumption that welfare is a monotonically increasing function of consumption (Mäler, 1991).

Nieuwehuizer and Ricardo (2011) assert that financial planning and management just involves planning, organizing, activating and controlling. In financial planning budget is most visible and most common outcome of the financial planning. It also includes developing and finalizing an appropriate book keeping system. Nieuwehuizer explains that in small business one person handles all the managerial and business functions. This means that there is less of a need to distinguish which issues are in large organizations where different managers are responsible for different functions this need becomes more important.

Vang and Hartman (2010) affirm that entrepreneurs should know the language of the business that is fundamentally important to understand any business venture, it is critical that entrepreneurs to use to speak fluently themselves. They explain that entrepreneurs will not have the credibility with investors if they don't know the language of the business. They add that more importantly they will not be able to manage their business effectively as it grows unless they its financial condition.

2.2.6 Rational Choice Theory

Among the proponents of this theory are Talcott Parsons and James Cohen. According to Parsons, action is rational in so far as it pursues the ends possible within the conditions of the

situation by the means which, among those available to the actor , are intrinsically best adapted to the ends. The starting point here is that the actor knows the facts of the situation in which he acts and the conditions necessary for the realization of his ends or goals (Wallace, 2006).

The idea of rational choice, where people compare the costs and benefits of certain actions, is easy to see in economic theory. In general, people will choose the object that provides the greatest reward at the lowest cost (Hashemi, 2006). The assumption is individual has full or perfect information about exactly what will occur due to any choice made. More complex models rely on probability to describe outcomes. An individual has the cognitive ability and time to weigh every choice against every other choice. It may also explain differences between groups such as males being less risk-averse than females since males have more variable reproductive success than females. While unsuccessful risk-seeking may limit reproductive success for both sexes, males may potentially increase their reproductive success much more than females from successful risk-seeking (Bourdieu,2013). It can be contrasted to Youth Enterprise Development Fund because it is likely to entail making rational decisions.

In application of the Rational Choice Theory to the study, women and youths in groups will make the decision to apply and access the loans which is intended to boost their enterprises and also create opportunities for self-employment in the informal sector. Ideally, the women are expected to effectively utilize the credit to achieve improved business performance and profitable enterprises hence increased income, and improvement of living standards. The income thus obtained is used to finance socio-cultural activities like household consumption expenditures such as food and payment of health bills. The income is also used to pay school fees and buying school uniforms and some is saved (Seidl, Miley and Blanton, 2009).

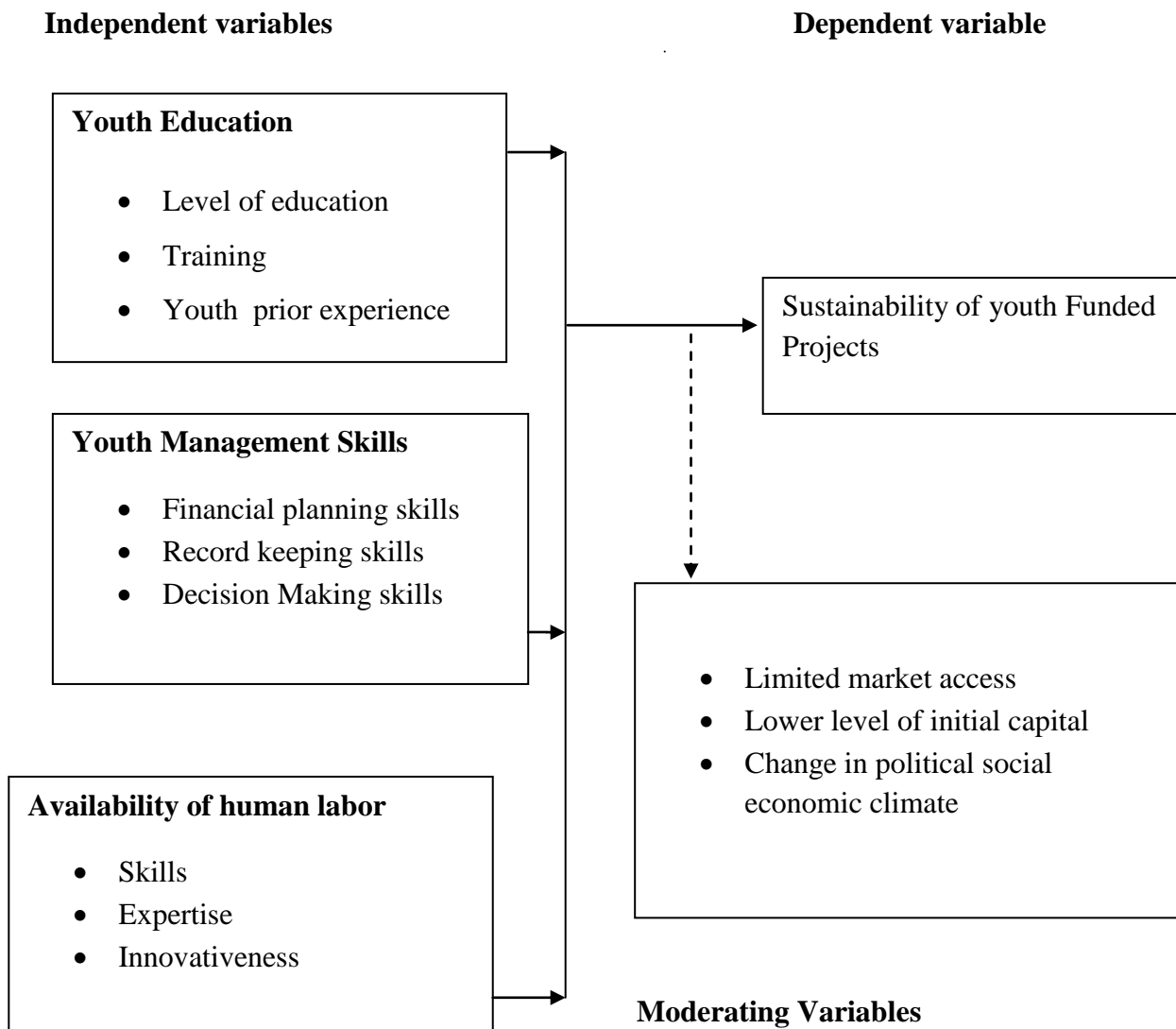
However, most of these youth and women are also faced with various challenges in utilizing the loans. Among these challenges is poverty which may cause them to make the decision to utilize the Youth Enterprise Development fund loan on basic requirements such as food, health, education and other socio-cultural activities instead of the intended income generating activities. As a result, none of the intended positive results such as profitable enterprises, increased income and improved of living standards will be achieved. This will return the individuals back to their previous status (Kate, 2007).

Micro credit programs that adopt group lending practices can benefit from better targeting and better loan repayment if group lending results in self-selection, peer monitoring and creating of social collateral. Social collateral is a powerful incentive for repayment among defaulters (Khandker, 1988). The concept behind this approach is that if a member is having difficulty with repayment or relaxes, others in the group are expected to put pressure on that member to repay or the whole group has to pay the loan on behalf of the member. This model is applicable in this study because the Youth Enterprise Development fund board is using this approach. Poor youth and women lack formal collateral requested by many financial lending institutions and the microloans and therefore from the Youth Enterprise Development fund it's expected to open opportunities. But whether these opportunities are sustainable remains to be seen hence the aim of this study.

2.3 Conceptual Framework

Gakuu (2014) submits that a conceptual framework is a research tool intended to develop awareness and understanding of the situation under scrutiny and to communicate how variables are related in the research. He adds that it is the researchers own position on the problem and gives direction to the study where relationships of the different constructs being investigated are shown, and provides clear links from the literature to the research goals and questions.

Fig1: Conceptual Frame Work.



Level of education is essential in sustainability of Youth Enterprise Funded Projects. If they are not well educated, then the sustainability of Youth Enterprise Development Funded Projects will be brought into question. How youth are exposed to the operation of these funds thus will be prerogative in terms of training and innovation.

Management skills aim at long term planning with a focus of generating greater return on assets, growth in market share and at solving foreseeable problems. It demands entrepreneurs to have financial planning skills that are able to demonstrate, day to day records and analysis

of income sources. It greatly determines the sustainability of Youth Enterprise Funded projects by mitigating the challenges and putting in place the mechanism to solve them.

Human labor plays a pivotal role in the running of any business. This study endeavored to establish the pool of manpower and how skilled and innovative they are in an effort to further shed light on sustainability of Youth Enterprise Funded Projects.

2.4 Gaps in the Study

Based on the above, there is a gap between theory and evidence in application of theory in reality. Contemporary theories generally focus on the recognition of opportunities and the decision to exploit them. They explain that there should be creation of awareness but no attention is provided with regard to sustainability. Wolff & Pett (2006) observed that inadequate financial resource endowment may be compensated for by flexibility, agility and innovation. The enactment of laws would also be beneficial to the performance of Youth Enterprises (Rapando, 2008). However too many bureaucracies and regulations are likely to be impediments towards a long lasting performance of youth business enterprise. This study hence aims at looking into factors influencing sustainability of youth funded projects with specific focus on selected projects in Mombasa County.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the general methodology that the researcher used to conduct the study. It specifies the research design, target population, sample and sampling techniques, data collection method and instruments and data analysis and presentation that were used.

3.2 Research Design

A research design is a plan, structure and strategy that aims at obtaining answers to research questions (Kerlinger, 2005). Descriptive survey research design was adopted in this study. According to Mugenda and Mugenda (1999) a descriptive study can be used to explain or exploring status of two or more variables and any given time and point. This type is appropriate for gathering information, summarizing, presenting and interpreting it for the purpose of clarification (Orodho, 2004). 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 Target population

Cooper and Emory (2005) define population as the total collection of elements about which the researcher wishes to make some inferences. Mugenda and Mugenda, (1999), explain 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 of this study comprised of women in groups and youths in groups totaling to 120 who have already secured funding from the Government of Kenya through Youth Enterprise Development Fund and were at the stage of repaying back the funds, 6 financial intermediaries, 2 youth development officers and 2 Youth Enterprise Development Fund officers from Mombasa County.

Table 3.1: Target Population

Target group	Population	Percentage
Women in groups	50	42
Youth in groups	70	58
Financial Intermediaries	6	-
Ministry of Youth	2	-
Youth Enterprise Fund	2	-
Total	130	100

3.4 Sample and Sampling Technique

Stratified purposive sampling was used for this study. Mugenda (2010) defines stratified sampling as that done in stratas.

The sampling frame was drawn from the total number of 120 registered youth groups. 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 fulfills the requirements of efficiency, representativeness, reliability and flexibility. The sample should be in the range of 10-30 percent. A representative sample of 60 youths those coming from youth groups and women groups funded by Youth Enterprise Development fund was drawn from the 120 registered youth groups using simple random sampling.

A purposive sample of 6 officials (one per Financial Intermediary) from the 6 financial intermediaries providing YEDF loans to youth of Mombasa District were selected. One YEDF officer and Mombasa Youth Development Officer were purposively selected as key informants as indicated in table 3.2

Table 3.2: Sample

Target group	Population	Ratio	Sample
Women	50	0.5	25
Youth in groups	70	0.5	35
Financial Intermediaries	6	-	6
Ministry of Youth (Youth Enterprise)	2	-	1
Development Fund (Mombasa)	2	-	1

3.5 Research Instruments

The research instruments used was a questionnaire. The questionnaire contained both open and closed ended structured questions developed by the researcher with questions based on the variables developed in the conceptual framework. The questionnaires were administered to 60 respondents.

3.6 Validity and Reliability

To test the content validity and reliability, a pilot study was conducted in neighboring Kilifi town. The researcher administered the tools of the study and tested the degree of accuracy of the data. According to Cooper and Schindler, (2007), validity is the extent to which a test measures its intent. It is the extent to which differences found with a measuring tool that reflect true differences among the participants being tested. Mugenda and Mugenda, (2008) indicates that validity is the accuracy and meaningfulness of interference which are based on research results.

3.6.1 Pilot Study

To ascertain validity and reliability of research the instrument a pilot study was conducted. The pilot was carried out in Kilifi County. Cronbach Alpha (KR-20) was used to ascertain validity and reliability.

$$r_{KR20} = \left(\frac{k}{k-1} \right) \left(1 - \frac{\sum pq}{\sigma^2} \right)$$

Where KR_{20} =Reliability and validity efficient of internal consistency

K= Number of items used to measure the concept

P = Proportion of questions deemed answered correct

Q = Proportion of questions deemed incorrectly answered

The first value in the formula is K which is the total number of items (question) which was thirty (30).

Equating these variables in the above formulae the solution was:-

$$r_{KR20} = \left(\frac{30}{30-1} \right) \left(1 - \frac{1.308}{4.26} \right)$$

$$r_{KR20} = 0.7169$$

In accordance with Cronbach, the pilot was 71.69% which is over 70% of the results obtained and 0.7169 higher than 0.7 after analysis using the regression model, therefore the questionnaire was hence accurate, reliable and valid. This prompted the researcher to proceed with the field work.

3.7 Data Collection Method

Two types of data were collected i.e. primary and secondary data. Primary data refers to the information the researcher obtains from the respondents while secondary data refers to information obtained from research articles, books, casual interviews etc. (Mugenda, 2009). Primary data was collected using questionnaires.

Some questionnaires were delivered physically in hard copies to the respondents, and others were sent on soft copies for their convenience. Secondary quantitative data was collected from the internet and library.

3.8 Data Analysis and Presentation

Data was analyzed using inferential statistics. In this regard, mean and measures of dispersion specifically percentages and standard deviation were used to find out the reliability of outcomes. On the quantitative data, SPSS (Statistical Package for Social Sciences) software version 19 was used to analyze the data and computed in APA tables. Report was written using Microsoft Word, data was analyzed using descriptive statistics. Data was also analyzed by performing correlation and tabulation analysis.

3.9 Ethical Considerations

Ethics are norms or standards of behavior that guide moral choices about behavior. In the course of the study respondents were accorded confidentiality. No bribes or corruption tendencies were tendered. Human dignity was also maintained.

Table 3.3: Operationalization of the Variables

Objectives	Indicators	Measurement	Scale	Datatools	Analysis
Establish whether the level of youth education influences sustainability of Youth Enterprise Funded Projects	Level of Education Youth prior experience Training	No. of and kind of Trainings attended and educational level	Ordinal Nominal Ordinal Nominal	Questionnaire Questionnaire	Cross Tabulation Percentages Correlation
To determine whether youth management skills influences the sustainability of Youth Funded projects	Documentation of financial plan Daily records of transactions Financial statements, balance sheet	Ability to understand analyze financial issues	Ordinal Nominal	Questionnaire Questionnaire	Frequencies Percentages Correlation Cross Tabulation
To determine whether availability of human labor influences the sustainability of youth funded projects	Skills acquired Innovation	Effectiveness in business management	Ordinal Nominal	Questionnaire	Frequencies Percentages Correlation

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter presents primary data analysis for the study on sustainability of youth enterprise funded projects a case of youth development projects in Mombasa County. Inferential statistical modes have been adopted using SPSS for purposes of analysis to facilitate reliability of this project report.

4.2 Response rate

The researcher distributed 60 questionnaires and 55 questionnaires were returned thus giving a response rate of 92% that exceeded 70% research target. This was considered a good response according to Mugenda and Mugenda(2005) who laments that if questionnaires above 70% are returned the research can be relied upon.

Table 4.1: Response Rate

	Questionnaire Distributed	Questionnaire Returned	Response Rate
Women	25	22	37
Youths	35	33	55
Total	60	55	92

The results were analyzed based on the 55 questionnaires secured from the respondents as per table 4.1. It is evident from the return rate that the respondents were very cooperative which enhanced the reliability of the results of the study.

4.3 Age and Gender

Gender and age was a very important variable in this study because it focused on both women and youths. Youth Enterprise Development Fund is a government initiated fund that targets women and youth who are below the age 35 years and people with disabilities. An attempt was made therefore to find out the age bracket of respondents that had associated with this fund seeking assistance.

Table 4.2: Gender and Cross-tabulation

Age	Below 20	20-25	25-35	35-45	45-50	50 and above
Male	1	6	4	4	4	2
Female	6	13	4	10	0	1
Total	7	19	8	14	4	3
Percentage	13	35.2	14.8	24.1	7.4	5.6

Table 4.2 shows that 13% respondents were below 20 years of age, 35.2% were between 20 to 25 years, 14.8% were between 25 to 35 years of age, 24.1% were between 35 to 45 years, 7% were 45-50% and 5.6% were 50 and above. Insinuation from the table reveals that the study captured both youths and women across all ages. It also reveals that women were more than men being 34 and 21 respectively. Thus the Youth Enterprise Development Fund appeared to be meeting its primary objective of targeting youth and women.

4.4 Influence of Level of Youth Education and Sustainability of Youth Enterprise Funded Projects.

Establishing the level of the education of the respondents was paramount in this study in order to understand the profile of those who applied for this fund for sustainability purposes.

Table 4.3: Gender and Level of Education Cross Tabulation

Level of Youth Education	Gender	Percentage
Primary	Male 7	30.9%
	Female 10	
Secondary	Male 9	50.9%
	Female 19	
Tertiary	Male 7	18.2%
	Female 3	
Total	55	100%

The educational background of the respondents as shown in table 4.3 revealed that it is made up of 30.9% with education at primary level, 50.9% secondary level and 18.2% that had attained their education up to tertiary level. Further scrutiny from the same table reveals that more women had attained education at a secondary level while most men had attained up to tertiary school education. It is evident from the findings that since most respondents had attained education up to high school level; it appears that they may not have had professional skills to obtain stable jobs and hence resorted to borrowing Youth Enterprise Development funds to venture into small businesses. This implies that sustainability of the funded projects was not guaranteed given the caliber of education of borrowers. The outcome agrees with (Ernst and Young, 2011) where a good general education system and a supportive overall training infrastructure within the economy will strengthen the entrepreneurial environment (Mohanty & Chandra, 2007) supports these when he points out that education plays a central role in which young people grow and develop economically; and the need to engage multiple community and government stakeholders and sectors to improve outcomes for young people.

4.4.1 Creation of Awareness

Awareness is to be informed (Oxford, 2015). Information according to Burton (2014) is to enable empowerment. To experience a semblance of empowerment, it is necessary for one to have awareness of matters pertinent. Towards this end, respondents were asked to rate their awareness of funding from Youth Enterprise Development Fund and sustainability parameters via advertisements and specifically on radio and TV.

The findings revealed that 3 respondents representing 5.5% strongly agreed to a very small extent that advertisement created awareness 8 respondents representing 14.5% agreed to a small extent, 23 respondents representing 41.8% moderately agreed, while 18 respondents representing 32.7% agreed to a large extent and 3 respondents representing 5.5% agreed to a large extent the impact of advertisement on awareness of youth sustainability of youth funded projects. A mean score of 4.37 was recorded which shows that most respondents agreed that advertisement has impacted a lot in creation of awareness of Youth Enterprise Development Fund and sustainability matters. It is only after awareness that one can now proceed on to seek funding.

Table 4.4: Advertisement (TV & RADIO and impact on Creation of Awareness

Advertisement	No. of Respondents	Percentage
1	3	5.5%
2	8	14.5%
3	23	41.8%
4	18	32.7%
5	3	5.5%
Total	55	100%

Likert Scale: 1= Very Small Extent, 2 =Small Extent, 3= Moderate, 4= Large Extent, 5=Very Large Extent

However, results were skewed to the left from -1.678 . It was also noted that the results deviated away from the mean as seen from the standard deviation of 1.119 showing that the respondents gave different opinions about the matter .

4.4.2 Impact of Seminars on Creation of Awareness, Education and Training about Youth Enterprise Development Funded Projects.

Seminars are very important on creation of awareness. Respondents were tasked on whether they attended seminars arranged by government to educate and create awareness on Youth Enterprise Development Fund and how to sustain funded projects at the same time.

Table 4.5: Training Attendance

Have you attended Training?	No. of Respondents	Percentage
Yes	16	29.1%
NO	39	70.9%
Total	55	100%

Likert Scale: 1=Very Low, 2=Low, 3= Moderate, 4=High, 5= Very High

From the results, 16 respondents representing 29.1% attended seminars on training and 39 respondents representing 70.9% have not attended seminars on sustainability of youth enterprise funded projects. A mean of 2.57 was recorded meaning that those who have attended the seminars for awareness, education and training of sustainability of Youth Enterprise Development Funded projects were very few. A standard deviation of 0.395 was reflective of this; meaning there was consistency in their views. Skewness was 0.44 revealing it was positive. These results agrees with Chigunita (2002) who explains that the key challenges for youth entrepreneurship institutions and programmes is to provide practical support services such as targeted business development training, advice, role models, and access to finance.

4.4.3 Social Networking

Currently with advancement in technology, social media has become a powerful tool in educating youth over a vast area within short time duration. Respondents were asked to opine on the extent to which social networking with particular regard to LinkedIn, Facebook and Twitter has educated youth on sustainability of Youth Enterprise Development Funded projects.

Table 4.6: Social Networking

The extent to which Social Networking has impacted youth Education on funded projects	No of Respondents	Percentage
1	5	9.1%
2	7	12.7%
3	18	32.7%
4	15	27.3%
5	10	18.2%
Total	55	100%

Likert Scale: 1= Very Small Extent, 2 =Small Extent, 3= Moderate, 4= Large Extent, 5=Very Large Extent

From table 4.6, 5 respondents representing 9.1 % rated Social Networking impact on youth funded projects education to a very small extent, 7 respondents representing 12.7% rated its impact on a small extent, 18 respondents representing 32.7%, agreed moderately, 15 respondents representing 27.3% agreed to a large extent and 10 respondents representing 18.2% to a very large extent. 3.1 mean revealing a moderate view by respondents on the impact that social media has had in educating youth on sustainability of Youth Enterprise Development Funded projects was recorded. The standard deviation was 0.760 showing that the results did not deviate so much from the mean. There was thus high consistency in respondents' views. Further, the results were skewed to the left of mean showing that results were more moderate downwards.

4.4.4 Youth Experience.

Within the micro-enterprise sector, financial institutions prefer financing business expansion as compared to start-ups. This may be occasioned by the fact that business expansion implies that the entrepreneur has acquired a certain amount of experience in the business and thus has better chance of business success compared to start-ups. These, coupled with other factors like negative stereotyping, discrimination and lack of marketable skills prevent many young people from gaining access to economic opportunities (Making Cents International, 2009).

The respondents were asked to rate entrepreneurial experience in determining sustainability of Youth Funded Projects..

Table 4.7: Youth Experience

Youth Experience	No. of Respondents	Percentage
1	3	5.5%
2	7	12.7%
3	4	7.3%
4	26	47.3%
5	15	27.2%
Total	55	100

Likert Scale: 1=Very Small Extent, 2= Small Extent, 3=Undecided, 4= Large Extent, 5= Very Large Extent

From the table 4.7 respondents representing 5.5% felt that experience influence sustainability to a very small extent while 7 representing 12.7% and 4 respondents representing 7.3% could either agree that entrepreneur experience influences the sustainability of youth funded projects. 26 respondents representing 47.3% however agree that experience is a great determinant of sustainability of youth enterprise funded projects while 15 respondents representing 27.2% strongly agreed that experience greatly influenced the sustainability of youth enterprise funded projects. Key informants briefed the researcher that the experience that most youths had acquired was from running their families' small enterprises. This indicates that youth prior experience in operating business has a great influence on sustainability youth enterprise funded projects. This agrees with (Chigunta;Motts,2000) sentiments that lack of experience and expertise, among other factors, tend to push potential youth entrepreneurs into high risk and low-value adding self-employment situations where failure is highly probable .

4.5 Influence of Managerial Skills and Sustainability of Youth Funded Projects.

Among the aims of Youth Enterprise Development Fund is to inculcate entrepreneurship. But entrepreneurship requires skilled human capital to manage the entrepreneurial venture to make it sustainable. The research sought to find out if the respondents believed that they possessed financial management skills to start and run a business sustainably.

It is prudent for both the relevant government department and youth to have skills on financial planning and management. Being on top of financial planning and management matters translates to being in control of finances for prudence. Objectives would be achieved faster. This is expected especially in the face of sustaining the Youth Enterprise Funded projects.

4.5.1 Financial Planning

Financial planning skills are primary in pumping resources to upgrade or improve diversity of services (Solow 1986). Services are a vital output subject to quality. If service output is poor, no amount of satisfaction will be garnered. Finance represents capital resources (Pezzey, 1994). Hence the research sought to find out whether respondents had financial plans and their capability of managing funds acquired from Youth Enterprise Development Fund. This is because, mismanagement of public funds is a tragedy which defeats the purpose of development in the country and happens in absence of proper planning. Therefore to know if they had financial planning and management skills, the researcher asked the respondents to rate how the skills influenced the sustainability of youth funded projects.

Table 4.8: Financial Planning and Management Skills

Financial Skills	Management	No. of Respondents	Percentage
1		3	5.5%
2		5	9.1%
3		3	5.5%
4		21	38.1
5		23	41.8%
Total		55	100%

Likert Scale: 1=Very Small Extent, 2= Small Extent, 3=Undecided, 4= Large Extent, 5= Very Large Extent

From table 4.8, it was found out that 3 respondents representing 5.5%, felt that financial planning and management skills influenced sustainability of the youth funded projects to a very small extent while 5 respondents representing 9.1% felt that the skills influenced sustainability to a small extent while 3 respondents representing 5.5% were undecided. 21 respondents representing 38.1% felt that the skills influenced sustainability of youth funded projects to a large extent and 23 of them representing 41.8% agreed that they influenced the sustainability of youth funded projects to a greater extent. This implies that financial planning and management are key in determining the sustainability of youth funded projects .

Bowen et al. (2009) researched on Management of business challenges among small and micro enterprises in Nairobi Kenya. The findings of the research indicated that over 50% of MSEs continue to have a deteriorating performance with 3 in every 5 MSEs failing within months of establishment. Only 2.5% respondents saying their businesses were very successful.

And hence Hashemi, (2006) call for the need to improve the quality and availability of financial related supports, services and opportunities within neighbourhoods so that they are effective, accessible and sustainable keeping into focus youth projects.

4.5.2 Level of Controls (use of IFMIS)

The research sought to find out what were the level of controls (IFMIS) put in place to manage finance in public sector including Youth Enterprise Development Fund. This is

because, mismanagement of public funds is a tragedy which defeats the purpose of development in the country that happens in absence of controls. Therefore to know if the controls put in place are working, the researcher asked the respondents to rate the trust they had with the functioning of controls especially with IFMIS.

Table 4.9: Level of Controls

Factor	No. of Respondents	Percentage
Trust in operation and administration of IFMIS	30	54.5%
IFMIS to be used to control mishandling of funds	25	45.4%
Total	55	100%

Likert Scale: 1=Very Small Extent, 2= Small Extent, 3=Moderate, 4= Large Extent, 5= Very Large Extent

From table 4.9, 30 respondents representing 54.5% trusted in operation and administration of IFMIS while 25 respondents representing 45.4% agreed that IFMIS should be used to control mishandling of funds. A mean of 4.03 was recorded meaning agreed that IFMIS is useful in controlling mishandling of funds geared towards funded projects. The standard deviation was 0.133 which epitomized the closeness in respondents' views. Their views were congregated and consistent. The findings were also skewed to the right signifying that IFMIS is acknowledged as a core component of public financial reforms and that Youth Enterprise Development Fund is managed well. There is very little public spat on mismanagement of Youth Enterprise Development Funded projects.

4.5.3 Audits and Management of Funds

Auditing is an important tool through which public learns about authority's stewardship of public funds. It's communicated by the auditor through audit letter containing audit report. It is also usually publicized to avoid secrecy, doubt and negative plotting to syphon funds.

Respondents were asked to opine on audit rating of Youth Enterprise Development Funded Projects.

Table 4.10: Audit Rating

Auditing in controlling Mismanagement of Youth Enterprise Development Fund	No. of Respondents	Percentage
1	3	5.5%
2	3	5.5%
3	16	29.1%
4	19	34.4%
5	14	25.5%
Total	55	100%

Likert Scale: 1=Very Small Extent, 2= Small Extent, 3=Moderate, 4= Large Extent, 5= Very Large Extent

From table 4.10, 3 respondents representing 5.5% agreed to a very small extent and the other 3 representing 5.5% agreed to a small extent that audits play a vital role in controlling mismanagement of funds. 16 respondents representing 29.1 % moderately agreed, 19 respondents representing 34.4% agreed to a large extent while 14 respondents representing 25.5% agreed to a very large extent that audits help in controlling of mismanagement of youth enterprise development fund. A mean of the results was found to be 4.15 implying that most respondents believe that with audits, the management of Youth Enterprise Development Fund is enhanced and hence it attains its purposes. Auditing therefore is shown to be the best tool in eluding community funded projects mishandling. The deviation from the mean was 0.128 which is very small denoting most raters agreed on almost the same thing. skewness was also positive 0.118. This implies audits being best control measures for proper management of Youth Enterprise Development Funded Projects.

4.5.4 Record Keeping Skills

The researcher sought to find out whether respondents kept records that assisted in decision making.

Table 4.11: Record Keeping

Statements	NO	Percentage
Income and Expenditure	40	72.7%
Income, Expenditure and Cash flows	10	18.2%
Income, Expenditure, Cash flows and balance sheet	5	9.1%
Total	55	100

From table 4.11, 40 respondents representing 72.7%, kept records on Income and Expenditure while 10 of them representing 18.2% kept records on income, expenditure and Cash flow. Only 5 respondents representing 9.1% kept records on income, expenditure, cash flow and balance sheet. It is noted that most of them are able to analyse the income and expenditure from their record keeping that gives a slim chance to make financial plans and decisions on their enterprises. This supports (Pezzey, 1994) sentiments that participation in financial decision-making can be an important vehicle for strengthening young people and their communities where youth need to be involved in all aspects of decision-making from programme and fund development to personnel and governance.

4.5.5 Frequency of keeping Records

The researcher further wanted to find out the frequency at which the respondents kept records.

Table 4.12: Record Keeping and Frequency

Frequency	NO	Percentage
Daily	43	78%
Weekly	10	18.2%
Monthly	2	3.4%
Yearly	0	0
Total	55	100%

It was found out that 43 respondents representing 78% kept recordings on daily basis. 10 respondents representing 18.6% kept records on weekly and 2 respondents representing 3.4% kept records on monthly basis. No respondent kept records on yearly basis indicating that these youthful entrepreneurs do not review and analyze their financial position to facilitate decision making. This is supported by key informants that those who kept records on daily and weekly basis merely kept income and expenditure records. Additionally this is also attributed to Bowen et al. (2009) researched on Management of business challenges among small and micro enterprises in Nairobi Kenya. The findings of the research indicated that over 50% of MSEs continue to have a deteriorating performance with 3 in every 5 MSEs failing within months of establishment. Only 2.5% respondents saying their businesses were very successful.

4.5.6 Decision Making

The researcher went further to ask the position of the entrepreneurs' decision making skills over planning, controlling and financial management that are a determinant for sustainability of youth funded projects.

Table 4.13: Decision Making Skills.

Decision Making Skills	NO	Percentage
Planning	43	78.2
Controlling	10	18.2
Financing	2	3.6
Total	55	100

From the table 4.13, 43 respondents representing 78.2% have planning skills, 10 respondents representing 18.2% were in full control of their small enterprises and were able to make decisions. Only 2 of them representing 3.6% understood financial skills that are key to sustaining their funded projects. This is clear indication why they are few enterprises that have been sustained.

4.6 Influence of Human Labor

It was important to establish that respondents did not just seek monies from Youth Enterprise Development fund because it was a fad or that merely because their colleagues were borrowing. It was equally vital to find out if at all the respondents thought they possessed human labor skills to start and run a business sustainably.

Table 4.14: Skills

Skills to run an Entrepreneurship venture	No. of Respondents	Percentage
1	4	7.3%
2	7	12.7%
3	18	32.7%
4	17	30.9%
5	9	16.4%
Total		100%

Likert Scale: 1=Very Small Extent, 2= Small Extent, 3=Moderate, 4= Large Extent, 5= Very Large Extent

From the results, 4 respondents representing 7.3% rated themselves as having skills to run a business venture at a very small extent, 7 respondents representing 12.7% rated themselves of having skills to small extent, 18 representing 32.7% had moderate skills , further 17 representing 30.9% had skills to a large extent and finally 9 respondents representing 16.4% had skills to a very large extent to operate entrepreneurer ventures. Mean was 3.03 meaning that most respondents had moderate human capital managerial skills.The deviation was very low as evident from 0.089 revealing that the respondents almost agreed at the same level that their human capital managerial skills were not that good or bad.The skewness was -0.177 skewed towards left which means most respondents views concentrated near the mean.

This agrees with Bruderlyet al. (1991) who argues that greater entrepreneurial human labor enhances the productivity of the founder which results to higher profits and therefore lower profitability of early exit. Higher productivity of the founder means the business owner is more efficient in organizing and managing operations or is able to attract more customers, negotiate better contracts with suppliers and raise money

4.6.1 Youth Expertise

The researcher sort to find out whether youths entrepreneurs had relevant expertise to run their youth enterprise funded projects.

Table 4.15: Youth Expertise

Youth Expertise	NO	Percentage
Have business and managerial skills.	10	18.2
Prior experience in running business else where.	35	63.6
First timers in running the business.	10	18.2
Total	55	100

The researcher discovered that 10 respondents representing 18.2% were first timers in business operations, another 10 respondents representing 18.2% had business and administrative skills to run their ventures, 35 representing 63.6% were managing their youth funded projects because they had prior experience in running businesses elsewhere. They briefed the researcher that experience acquired was that they were either working for their families before they started their ventures.

4.6.2 Youth Innovativeness

Innovation can play a big role in filling in the consumers' gaps needs that can lead to firm's profitability. (Chigunta 2002). The researcher wanted to find out the rate at which youth entrepreneurs found innovation necessary towards sustaining youth enterprise funded projects.

4:16: Rate of Youth Innovativeness

Rate of Innovativeness	NO	Percentage
Most appropriate	26	47.3
Appropriate	19	34.5
Undecided	10	18.2
Less appropriate	0	0
Very less appropriate	0	0
Total	55	100

It was noted that 26 respondents representing 47.3% were aware that innovation was most appropriate in enhancing sustainability of youth funded projects. 19 respondents representing 34.5% found it appropriate that innovation influenced the sustainability of youth funded projects while 10 respondents representing 18.2% were undecided over the issue.

4.6.3 Economic and Societal Benefit

It was crucial to determine the mindset of respondents in terms of if they felt Youth Enterprise Development Fund was of economic and societal benefit.

Table 4.17: Economic and Social Benefit

Youth Enterprise Development fund economically beneficial	No. of Respondents	Percentage
1	3	5.5%
2	5	9.1%
3	19	34.5%
4	17	30.9%
5	11	20%
Total	55	100%

Likert scale; 1= Not beneficial, 2=somewhat beneficial, 3=beneficial, 4=very beneficial, 5= invaluable

3 respondents representing 5.5% rate Youth Enterprise Development Fund as not economical beneficial. 5 respondents representing 9.1% responded as somewhat beneficial. 19 respondents representing 34.5% agreed that the fund was beneficial and 17 respondents representing 30.9% rated it as very beneficial and finally 11 respondents representing 20 % agreed that the fund was very beneficial. A mean score of 4.43 was recorded rating Youth Enterprise Development Fund very beneficial economically to the society. The respondents' views were closely knit and consistent given the deviation was small 0.593. There were minimal discrepancies in respondents views thereby sealing the beneficial role Youth Enterprise Development Fund plays in the society economically. These findings support Chigunta (2002) sentiments that the fund is aimed at empowering the youth to engage in economic and commercial enterprise through the initiation and ownership of small and large businesses in different spheres.

4.6.4 Level of Training and Capacity Building

Once funds are successfully secured from Youth Enterprise Development Fund, the government takes initiative to train successful applicants and increase capacity building so that borrowers may utilize monies wisely and sustainably.

Table 4.18: Training and Capacity Building

Rate	No. of Respondents	Percentage
1	9	16.4%
2	7	12.7%
3	16	29.1%
4	14	25.5%
5	9	16.4%
Total	55	100%

Likert scale;1= very low,2=low,3=moderate,4=high,5=very high

The results showed that 9 respondents representing 16.4% rated government's training and capacity as very low, 7 respondents representing 12.7% rated training as low, 16 respondents representing 29.1% moderately agreed while 14 respondents representing 25.5% highly agreed and the other 9 respondents representing 16.4% very highly agreed that the government has put in an effort in training and capacity building of youths seeking youth

enterprise development fund. A mean was 3.28 was recorded meaning majority said that level of training and capacity building was moderate. But views were highly divergent and erratic given the standard deviation of 1.043. The results were again skewed to the left as is evident from -1.529. This shows that the respondents gave varied opinions on how they rated government training and capacity building. Respondents thought and expected government to release funding in one wholesome amount. But this was not and often is not the case. Youth Enterprise Development Fund monies are released by government in spits and spats. It trickles slowly based on project parameters agreed with each group individually to ensure sustainability.

However this is contrary since the aim of capacity building among many micro-lending institutions is however to equip youth with the necessary skills to manage their business effectively and be able to repay their loans. As Samalie (2007) notes, 95% of the training given by most microfinance institutions is on how to repay back the loan and interest. Inadequate training for both Ministry employees and youth groups is quoted by Mugira (2012) as one of the challenges facing the YEDF in its attempt to empower the youth to ensure sustainable loan repayment levels. This training which is aimed at improving the lending methodology is inadequate and not tailored to the needs of the clients.

4.7 Political Interference

Public funds have many a times been faced with scandals leading to failure of good initiatives locking out many young deserving innovative people from getting the funds. For example uwezo funds were given to members of parliament to control them though CDF structure. This was followed with some dissatisfaction from youths who complained that the MPs had started registering groups for their supporters which brings in the issue of corruption (GoK, 2013). Respondents were asked to opine on political interference in matters Youth Enterprise Development Fund.

Table 4.19: Political Interference

Political interference in	No. of Respondents	Percentage
Youth Enterprise Fund		
1	2	3.6%
2	3	5.5%
3	22	40%
4	15	27.3%
5	13	23.6%
Total	55	100%

Likert Scale: 1=Very Small Extent, 2= Small Extent, 3=Moderate, 4= Large Extent, 5= Very Large Extent

From table 4.19, 2 respondents representing 3.6% rated political interference in youth enterprise development fund to a very small extent, 3 respondents felt the interference was to a small extent, while 22 respondents representing 40% moderately rated political interference and 15 respondents representing 27.3% rated political interference to a large extent and finally 13 respondents representing 23.6% rated political interference in youth enterprise fund to a very large extent. The mean from findings was 4.32 revealing that the political interference in management of Youth Enterprise Development Fund was high. The standard deviation was small 0.247 meaning the respondents synonymously agreed that politics could bring ineffectiveness in management of Youth Enterprise Development Fund. Skewness was 0.917 to the right of likert scale. This is in agreement with Kate (2007) who insists that political support and a public policy environment that supports collective action; engagement and investment in relationship building; focus on achieving concrete objectives and specific, visible results; shared leadership and accountability; and the development of frameworks and procedures that facilitate collaboration and youth development.

4.8 Availability of Market access of Youth Enterprise Funded Projects.

Chigunta (2002) affirms that one of the key problems facing youth enterprise funds relates to limited prospects for value addition. In addition, youth funded projects, especially those in poor countries, are concentrated in low value local markets. Such youth also lack access to information on product and input markets. Thus, promoting the viability of the youth

enterprise funded projects will require facilitating the access of youth to information on product and input markets and linking them to global value chains. The researcher sought to find out whether market accessibility influenced sustainability of youth enterprise funded projects by asking them the rate of accessing market for their finished products.

Table 4:20: Market Access

Market Access Rate	No	Percentage
Very easily Accessed	0	0
Easily Accessed	4	7.3
Moderately Accessed	22	40
Hardly Accessed	24	43.6
Very hardly Accessed	5	9.1
Total	55	100

Likert scale: Where 5= very easily accessed, 4= easily accessed, 3= moderately accessed, 2= hardly accessed, 1= very hardly accessed

The researcher found out that no youth responded as having accessed the market very easily. 4 respondents representing 7.3% responded for having easily accessed the market while 22 respondents representing 40% revealed that they moderately accessed the market. And 24 respondents representing 43.6% admitted that it was hard accessing market. 5 respondents representing 9.1% lamented that it was very hard to access the market. Key informants disclosed that those who are managing to access the market were embracing digital network platforms.

4.9 Initial Capital.

Access of initial capital for entrepreneurs to start business is a key factor towards to their success. The researcher sought to find out the status of accessing the fund.

Table 4.21: Initial Capital

Market Access Rate	No	Percentage
The fund is accessible if the youth groups meet requirements	13	23.6%
The fund is little to meet the youth entrepreneur's expectations	25	45.5%
The fund is used on other commitments other than the intended use	17	30.9%
Total	55	100%

From the table 4.21, the researcher found out that 13 respondents agreed that youth enterprise fund is accessible whenever youth groups require capital for running business. While 25 respondents representing 45.5% were concerned that the fund is little to meet the entrepreneur's expectations. 17 respondents representing 30.9% revealed that the fund is being used for other commitments hence the failure of sustainability of youth funded projects.

4.10 Chi-Square Test and Relationship among Variables

The chi-square test or test of goodness fit as it is otherwise referred to was used to determine significance of relationship between the variables. In this case the relationship between level of youth education and the sustainability of youth enterprise funded projects; relationship between youth management skills and the sustainability of youth enterprise funded projects; and relationship of availability of human labor and sustainability of youth enterprise funded projects.

Hypothesis Testing One: Relationship between level of youth education and the sustainability of youth enterprise funded projects.

H1: There is relationship between the level of youth education and the sustainability of Youth Enterprise Funded Projects

Table 4.22: Chi- Square Tests-relationship between level of education and the sustainability of youth enterprise funded projects.

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square 7.815	1.262	3	
Likelihood Ratio	1.122	3	.562
Linear-by-Linear Association .721	.112	1	
No. of Valid Cases	55		

The Pearson of 7.815 at 3 degree of freedom is greater than 1.262 at 5% significance implying that the chi-square was significant and this indicated that there was a relationship between level of youth education and the sustainability of youth enterprise funded projects. Therefore the researcher accepted the hypothesis that there is relationship between youth level of youth education and sustainability of funded projects.

Hypothesis Testing Two: relationship between youth management skills and the sustainability of youth enterprise funded projects.

H1: There is relationship between youth management skills and the sustainability of Youth Enterprise Funded Projects.

Table 4.23: Chi-Square Tests-relationship between Management skills and the Sustainability of Youth Enterprise Funded Projects.

	Value	Df	Asymp.Sig
Pearson Chi-Square	2.331	1	3.841
Likelihood Ratio	2.531	1	.124
Linear-by-Linear Association	2.421	1	.132
No. of Valid Cases	55		

As it can be observed, there was a relationship between the two variables of youth management skills and the sustainability of Youth Enterprise Funded Projects. Chi-square value was 2.331 whereas Pearson was 3.841 which was greater at 5% and 1degree of freedom thus showing the significance of this relationship. The hypothesis was hence accepted. It holds good.

Hypothesis Testing Three: relationship of availability of human labor and sustainability of youth enterprise funded projects.

H1: There is relationship of availability of human labor and sustainability of Youth Enterprise Funded projects.

Table 4.24: Chi-Square Tests-relationship between availability of Human capital and Sustainability of Youth Enterprise Funded Projects.

		Value	Df	Asymp. Sig.(2 Sided)
Pearson Chi-Square	3.841	2.331	1	.876
Likelihood Ratio	.008		1	.935
Linear-by –Linear Association	.009		1	.941
No. of Valid Cases	55			

Pearson value was 3.841 which is greater than 0.876 at 5% significance 1 degree freedom. This hypothesis was accepted.

4.10.1 Correlations

The researcher established how the correlations between the three variables influence sustainability of youth development. These were the level of youth education, youth management skills and human labor.

Table 4.24: Correlations on Variables.

	Level of Education and Sustainability of Youth Enterprise Funded Projects	Extent of Youth Management skills and Sustainability of Youth Enterprise Funded Projects	Availability of Human Labor influencing Sustainability of Youth Enterprise Funded Projects
Level of Youth Education and Sustainability of Youth Enterprise Funded Projects	1	-2.56* .049	.114 .384
Extent of Youth Management skills and Sustainability of Youth Enterprise Funded Projects	-2.56* .049	1	-.016 .05
Availability of Human Labor influencing Sustainability of Youth Enterprise Funded Projects	.114 .084	-0.16 .05	1

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction.

This chapter presents a summary of the major findings, conclusion and recommendations. Suggestions for further studies have also been presented. The findings were obtained after the field study and collection of the data from the respondents.

5.2 Summary of Findings

The first objective was to establish whether the level of education influences sustainability of youth funded projects. The findings revealed that 30.9% respondents have attained education up to primary level, 50.9%, up to secondary school level and 18.2% had attained their education up to tertiary level. The mean for those who have attended training and were educated in seminars was 2.57 meaning that those who have attended the seminars for awareness, education and training of sustainability of Youth Enterprise Development Funded projects were very few. A standard deviation of 0.395 was reflective of this; meaning there was consistency in their views. Skewness was 0.44 revealing it was positive. They felt that trainings in seminars were very vital in assisting to run their Youth Enterprise Funded Projects. Therefore the alternative hypothesis that there is relationship between level of education and sustainability of youth enterprise funded projects was accepted.

In examining whether financial management skills influenced sustainability of youth enterprise funded projects, it was found out that 3 respondents representing 5.5%, felt that financial planning and management skills did not influence sustainability of the youth funded projects while 5 respondents representing 9.1% felt that the skills influenced sustainability to a small extent while 3 respondents representing 5.5% neither felt influenced or did not influence sustainability of their youth funded projects. 21 representing 38.1% respondents felt that the skills influenced to a large extent and 23 of them representing 41.8% agreed that they influenced the sustainability of youth funded projects to a greater extent. This implies that financial planning and management are key in determining the sustainability of youth funded projects and these skills are evident in ensuring sustainability of funded projects. The

alternative hypothesis that there is relationship between management skills and youth enterprise funded projects was therefore accepted.

Finally the researcher sort to find out whether human resource capital influenced the sustainability of youth funded projects. The results showed that 4 respondents representing 7.3% rated themselves as having skills to run a business venture at a very small extent, 7 respondents representing 12.7% rated themselves of having skills to small extent, 18 representing 32.7% had moderate skills , further 17 representing 30.9% had skills to a large extent and finally 9 respondents representing 16.4% had skills to a very large extent to operate entrepreneurer ventures. The mean was 3.03 meaning that most respondents had moderate human capital managerial skills. The deviation was very low as evident from 0.089 revealing that the respondents almost agreed at the same level that their human capital managerial skills were not that good or bad. The skewness was -0.177 skewed towards left which means most respondents views concentrated near the mean.

A summary of the findings revealed that respondents aluded to advertisements impacting a lot in creation of awareness of sustainability of Youth Enterprise Development Funded projects. 3 respondents representing 5.5% strongly agreed to a very small extent that advertisement created awareness 8 respondents representing 14.5% agreed to a small extent, 23 respondents representing 41.8% moderately agreed, while 18 respondents representing 32.7% agreed to a large extent and 3 respondents representing 5.5% agreed to a very large extent the impact of advertisement on awareness of youth sustainability of youth funded projects. A mean score of 4.37 was recorded. There was also a notable moderate view by respondents on the impact that social media had brought about in educating youth on sustainability of Youth Enterprise Development Funded Projects. A standard deviation of 0.760 was reflective of this. On the rating of human labor to start and run an entrepreneurial venture sustainably, respondents' views were moderate with the mean being 3.03 with a dispersion of 0.089 revealing that the respondents almost agreed at the same level that their human resource skills were neither good nor bad. This can be insinuated that the sustainability of Youth Enterprise Development Funded projects was therefore neither here nor there. Hence the researcher accepted the alternative hypothesis that indicated that there is relationship between human labor and sustainability of youth enterprise funded projects.

5.3 Discussions

The first objective was to establish whether the level of education influenced sustainability of youth funded projects. The findings revealed that respondents were made up of 30.9% who attained primary education, 50.9% secondary education and 18.2% that had attained their education up to tertiary level. Further analysis revealed that more women had attained education up to secondary school level; most men had attained up to tertiary school education hence the venture in to operating youth enterprise funded projects. These findings are closely related to those of GEM (2004) that revealed that nearly 50% percent of entrepreneurs in low income countries do not have a post secondary education.

16 respondents representing 29.1% attended seminars on training and 39 respondents representing 70.9% had not attended seminars on sustainability of youth enterprise funded projects. The mean was 2.57 meaning that those who have attended the seminars for awareness, education and training of sustainability of Youth Enterprise Development Funded projects were very few. A standard deviation of 0.395 was reflective of this; meaning there was consistency in their views. Skewness was 0.44 revealing it was positive. These results agrees with Chigunita (2002) who explains that the key challenges for youth entrepreneurship institutions and programmes is to provide practical support services such as targeted business development training, advice, role models, and access to finance. This concurs well with ILC (2007) who insists that one of the conditions for a conducive environment for sustainable enterprises was education, training and lifelong learning.

On the same objective 26 respondents representing 47.3% however agreed that experience is a great determinant of sustainability of youth enterprise funded projects while 15 respondents representing 27.2% strongly agreed that experience greatly influenced the sustainability of youth enterprise funded projects. These results concurred with (Chigunta&Motts, 2000) sentiments that lack of experience and expertise, among other factors, tend to push potential youth entrepreneurs into high risk and low-value adding self-employment situations where failure is highly probable. However they contradict with those of Bowen et.al (2009) who found that prior experience may not be a guarantee for future business success

On the issue of management skills influencing sustainability of youth enterprise funded projects 21 representing 38.1% respondents felt that the skills influenced to a large extent and

23 of them representing 41.8% agreed that they influenced the sustainability of youth funded projects to a greater extent. This implies that financial planning and management are key in determining the sustainability of youth funded projects and these skills are evident in ensuring sustainability of funded projects. Further, the study revealed that respondents only kept income and expenditure. Only 9.1% respondents had income, expenditure, cash flows and balance sheet. The study noted that respondents planned on short term basis which is not adequate for creating and maintaining financial sustainability that is achieved through long term financial planning as pointed out by Kavanagh (2007). Only 2 groups had a documented financial plan and this may imply a lack of financial know how as alluded to by Bowen *et.al*(2009).

This is contrary to Barringer *et.al* (2008) observation that the three statements are the most commonly used by the entrepreneurs. Again this may point to a lack of financial know how or skills and may imply inadequate record keeping as pointed out by Okpara and Wynn (2007).

And finally on the objective of the extent to which human capital influences the sustainability of youth enterprise funded projects, the results showed that 4 respondents representing 7.3% rated themselves as having skills to run a business venture at a very small extent, 7 respondents representing 12.7% rated themselves of having skills to small extent, 18 representing 32.7% had moderate skills , further 17 representing 30.9% had skills to a large extent and finally 9 respondents representing 16.4% had skills to a very large extent to operate entrepreneurer ventures. The mean was 3.03 meaning that most respondents had moderate human capital managerial skills. The deviation was very low as evident from 0.089 revealing that the respondents almost agreed at the same level that their human capital managerial skills were not that good or bad. This can be insinuated that the sustainability of Youth Enterprise Development Fund was therefore neither here nor there

This questions Bruderlyet *al.* (1991) who argues that greater entrepreneurial human capital enhances the productivity of the founder which results to higher profits and therefore lower profitability of early exit.

It was crucial to determine the mindset of respondents in terms of if they felt Youth Enterprise Development Funded projects were of economic and societal benefit. 3 respondents representing 5.5% rate Youth Enterprise Development Fund as not economical

beneficial. 5 respondents representing 9.1% responded as somewhat beneficial. 19 respondents representing 34.5% agreed that the fund was beneficial and 17 respondents representing 30.9% rated it as very beneficial and finally 11 respondents representing 20% agreed that the fund was very beneficial. A mean score of 4.43 was recorded rating Youth Enterprise Development Fund very beneficial economically to the society. The respondents' views were closely knit and consistent given the deviation was small 0.593. There were minimal discrepancies in respondents' views there by sealing the beneficial role Youth Enterprise Development Fund play in the society economically. With regard to IFMIS 30 respondents representing 54.5% trusted in operation and administration of IFMIS while 25 respondents representing 45.4% agreed that IFMIS should be used to control mishandling of funds. A mean of 4.03 score of was recorded. The findings signify that IFMIS is acknowledged as a core component of public financial reforms and that Youth Enterprise Development Funded projects is managed well hence is sustainable. As pertains auditing the management of Youth Enterprise Development Fund, the deviation from the mean was 0.128 implying that audits are considered best control measures for proper management of Youth Enterprise Development Funded projects.

5.4 Conclusion

It was concluded that seminars are very important on creation of awareness, education and training on sustainability of Youth Enterprise Funded Projects. In spite of this, very few respondents attended seminars in this regard. The mean was 2.57 meaning that those who have attended the seminars for awareness, education and training of sustainability of Youth Enterprise Development Fund were very few. A standard deviation of 0.395 showed consistency in respondents' views. Skewness was 0.44 revealing it was positive. There was need for respondents to be educated and trained on the sustainability of Youth Enterprise Development Funded projects especially given that the education profile of fund borrowers included 30.9% who attained education up to primary level, 50.9% had secondary education and 18.2% that had attained their education up to tertiary level. More efforts are required to sustain Youth Enterprise Development Funded Projects.

As pertains youth management skills, it was concluded that management skills influencing sustainability of youth enterprise funded projects 21 of them representing 38.1% respondents felt that the skills influenced to a large extent and 23 of them representing 41.8% agreed that they influenced the sustainability of youth funded projects to a greater extent. From these findings it was concluded that financial planning and management are key in determining the sustainability of youth funded projects and these skills are evident in ensuring sustainability of funded projects. IFMIS was favored as an appropriate control for sustaining Youth Enterprise Development Fund. The mean was 3.93 meaning respondents have high trust in the operation and administration of Youth Enterprise Development Fund. They also believed that utilization of IFMIS in public offices would go a long way in helping control mishandling of funds. The standard deviation was 0.133 which epitomized the closeness in respondents' views. Their views were congregated and consistent. The findings were also skewed to the right signifying that IFMIS is acknowledged as a core component of public financial reforms and that Youth Enterprise Development Fund is managed well. The same can be said of auditing. The respondents considered auditing the best tool in eluding community funds mishandling. A mean score of 4.15 complemented with a standard deviation 0.128 was reflective of this.

On availability of skilled human labour, the mean was 3.03 concluding that most respondents had moderate human capital managerial skills. The deviation was very low as evident from 0.089 revealing that the respondents almost agreed at the same level that their human capital managerial skills were not that good or bad. The skewness was -0.177 skewed towards left which meant most respondents views concentrated near the mean. Availability of skilled human capital thus to a moderate extent influences sustainability of Youth Enterprise Development Funded projects.

5.5 Recommendations

The Youth Enterprise Development Fund officials need to be frequently holding seminars to help the youth and educate them on how to choose projects to enhance sustainability of Youth Enterprise Development Funded projects. The trainings should be practical and responsive to emerging needs for those seeking youth enterprise development fund.

Formulating and reviewing of the education and training policy as well as creating linkages between training institutions and the private sector through research, internship opportunities and finance and encouraging the private sector to get involved in technical education and training that would address the problem of skills mismatch with the labor market, by closely engaging the business community with educational and training institutions.

Youth employment interventions should increasingly target the enhancement and promotion of the youth entrepreneurial potential. This can be achieved within the framework of the Youth fund (YEDF) to be integrated with schemes to promote linkages between youth enterprises with medium and large firms, mentoring programmes, entrepreneurial exchange initiatives, and exhibitions in order to enhance their capacity of having relevant market labor to manage their funded projects. Initiatives to promote markets and market information as well should also be put in place.

Capacity building programs must be initiated by government in creating awareness among youth on matters pertinent to Youth Enterprise Development Funded projects. Take advantage of new technologies and innovations in the campaign mobilization as well as helping them in identifying viable projects.

5.6 Suggestion for Further Study

The study suggests insight into secondary effects of businesses that have utilized youth enterprise development fund.

The study focused on factors influencing financial sustainability of youth enterprises in Mombasa County only. Similar comparative studies could be carried out on other youth enterprises in other Counties as well. A study could also be carried out to examine other factors that influence financial sustainability of these enterprises such as political influence and the perception and attitude of the beneficiary groups towards this fund.

Further study can also be done to find out if there is a relationship between the numbers of members in a group and its financial sustainability.

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APPENDIX I: Introduction Letter

Dear respondent,

RE: REQUEST FOR YOUR PARTICIPATION IN RESEARCH.

I am a student at University of Nairobi, Mombasa Campus pursuing a Master degree in Project Planning and Management. As part of this course requirement, I am expected to carry out a research. I therefore, humbly request for your assistance and cooperation in responding to the questions attached herewith. The information given will be treated with utmost confidentiality and will be used only for the purpose of the study.

Thank you in advance.

Yours Faithfully,

MaximillahWalukhu

APPENDIX II: QUESTIONNAIRE

Introduction

This information provided will be strictly for academic purposes and will be confidential. Please tick each question appropriately.

Section (I) General Information

1. Name (Optional)

2. Gender **male** [] **female** []

3. Age below 20 years [] 20-25 years []

 25-35 years [] 30-35 years []

 35 -50years []

 50 years and above

Section (II) Level of Education

4. Level of education

Primary	
Secondary	
Tertiary	

5. Rate each of the following factors on how it affects effectiveness of Youth Enterprise Development funded projects in Mombasa County.

Please tick (√) appropriately where applicable: Where:-

5=To a very large Extent 4=To large Extent 3=Undecided 2=To a Small Extent

1=To a Very Small Extent

Factor	5	4	3	2	1
To what extent do you think the level of education impact on sustainability implementation of youth enterprise development funded projects?					
To what level does training affect sustainability of youth enterprise development funded projects?					
To what extend does prior experience influence in determining the youth sustainability of youth funded enterprise funded projects?					

6. How did you come to learn about available opportunities of training on sustainability of youth funded projects?.....
.....
.....

7 How are seminars effective in sustaining Youth enterprise funded projects?
.....
.....

How has social network (twitter, Linkedin ad Facebook) assisted on the awareness of youth enterprise funded projects?
.....
.....
.....

8. How has capacity building among the youths groups assisted in impacting the sustainability of youth enterprise funded projects?
.....
.....
.....

9. Do you have experience of operating your enterprise?

Yes () No ()

If yes where did you get experience from?

.....

 How has the experience assisted you in running and managing your enterprise?

Section(III) Management Skills

10. How does financial planning and management determine sustainability of youth enterprise funded projects?

11 Please tick (√) appropriately where applicable: Where:-

5=To a Very large Extent 4=To a Large Extent 3=Undecided 2=To a Small Extent

1=To a Very Small Extent

Factor	5	4	3	2	1
Do you think consistence in financial analysis can influence the sustainability of youth development enterprise funded projects?					
Do what level do you think poor management of funds leads to project failure?					
To what extend do independent decision making can influence sustainability of youth funded projects?					
To what level do you think poor management of funds lead to project failure?					

10. Which financial records do you keep?

.....

11. At what frequency do you keep the above records?

Tick where appropriately

Yearly ()

Monthly ()

Weekly ()

Daily ()

12. How does financial analysis decisions influence the sustainability of youth enterprise funded projects?

How can auditing of youth enterprise development fund assist in sustaining funded projects?

Section (IV) Human Labor

13. Please tick (√) appropriately where applicable: Where:-

5=To a very large Extent 4=To a large Extent 3=Undecided 2=To a Small Extent

1=To a Very Small Extent

Factor	5	4	3	2	1
To what extend to Communication, Negotiation and supervisory skills influence the sustainability of youth enterprise development funded projects?					
To what level does your expertise assist in ensuring sustainability of youth enterprise funded projects?					
To what level has innovation influenced sustainability of youth enterprise funded projects?					

14. How have your supervisory skills influenced the sustainability of youth enterprise funded projects?

Does the government make any effort of training you after accessing the fund?

Please tick where appropriate.

Yes ()

No ()

15. Do you think Youth Enterprise Development Fund is of a societal economic benefit?

Please take where appropriate.

Yes ()

No ()

Section (V) Market Access

15. How easy is it to access Market access for your products? Please tick appropriately

Very Easy () Easy () Moderate () Not easy ()

16. How does Market access determine the sustainability of youth enterprise funded projects?

.....
.....

Section (VI) Political Influence

17. How does political climate/influence the sustainability of youth enterprise funded projects?

.....
.....

Section (VII) Initial Capital

18. Do you think Initial Capital determines the sustainability of youth enterprise funded projects? Tick where appropriate. Yes () No ()

19. If yes how

.....
.....

Any suggestions you can add to assist this that would assist the researcher?

.....
.....

Thank you.