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Impact of The Youth Empowerment and Development Fund (YEDF) on Livelihood Improvement of Youths in Nairobi County – Kenya

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Abstract

The introduction of Youth Empowerment Programmes (YEP) by the Government of Kenya was a move to satisfy the urgency of endowing youth to join in and nurture their development approaches. Empowerment of youths through provision of financial resources and involvement in productive business ventures following skills acquisition was the intention of YEP in an attempt to involve young people in nation-building and enhancement of their living standards. The study sought to assess how Youth Empowerment Programmes have influenced availability of jobs to the youth in Nairobi County, Kenya. Youths between the ages of 18-35 were targeted since they were beneficiaries from the fund. The study applied the Entrepreneurship innovation theory, the theory of youth empowerment, and the youth livelihood and employment theory of change. Contingent information was captured via evaluation of suitable literature on the challenges to the effectiveness of YEDF. Primary collection of information was done using questionnaires, interviews, and observations. The sample population was 120 respondents. Quantitative and qualitative methods were utilized in analysis of collected information. The study established that young people in Nairobi County have obtained loans from the Youth Enterprise Development Fund and embarked on starting their own business. They have been empowered economically and their businesses have grown hence the creation of self-employment and a reduction in unemployment. The study recommends youth training to enable them to acquire appropriate skills, data, and expertise in various and different domains.

Key words: *Youth Empowerment Programmes, National Youth Service (NYS), Uwezo Funds, Kazi Kwa Vijana (KKV), And Youth Employment Development Programme*

1. Introduction

According to the World Economic and Social Survey (1994), unemployment has remained to be a serious problem globally and more especially in Third World countries. The Economic Survey (2003) showed that 45% of the work hit by unemployment epidemic despite their potential to create self-employment and to reduce over-reliance on white color jobs.

Unemployment has made many young people to depend on others. At the Global Youth Unemployment Summit (GYES) in 2006, former Kenyan president, Mwai Kibaki, pointed out that, "in national development, a substantial number of young people fail to be a part of it due to lack of work as well as creating dependency syndrome on parents thereby bringing about poverty". Thus, he saw youth unemployment as a major concern for his government since young individuals less than 30 years accounted for over 75% of the population. Research has shown how the youth suffer simply because their parents are not in a position to educate and sponsor them to technical schools and colleges where they could gain knowledge and skills, which could be the best way of sustaining them financially. As a result, they engage in activities and unacceptable behavior such as drug and alcohol abuse, robbery and commercial sex work to escape their problems (Ngibu, 2012).

Over the last 20 years, youth employment has been a global priority and several initiatives installed to ascertain that the young individuals fully depend on their own. Youth unemployment has been addressed both at domestic and foreign levels. At the global level, the United Nations and international labor organization (ILO) have advocated these endeavors.

Youth empowerment programmes have been enacted in both industrialized and emerging countries to tackle joblessness among young persons (Opiyo, 2013). Many countries have come up with different youth empowerment initiatives. For instance, in Britain, the Princes Trust Enterprise programme supports the youth aged between 18-30 years to explore business ideas. In Canada, the government provides loans to the youth to venture into businesses. The loan the government of Canada provides to the youth is without the requirement of collateral. In Nova Scotia, the government has set up since 1995 a Centre for entrepreneurship and development, which has, functioned to champion the start-up culture among the youth.

At the national level, Kenya government has initiated several youth programmes to ensure that young people live a decent life. The government has developed steps and policies to ensure youth unemployment is addressed. The initiative is to enter into creation of direct employment, wages regulation, operation of employment exchange programmes, and develop a skill and talented based education (the Republic of Kenya, 2010). These steps are categorized into two: capacity building and competency acquisition and income growth. The capacity building and training step give them the expertise needed for the job market. However, the lasting resolution to unemployment is to prepare and equip the young individuals with practical, technical and vocational skills.

To address youth unemployment, Kenya government initiated the youth enterprise development fund (YEDF) (Opiyo, 2013). YEDF was introduced in October 2006 via the Youth and Sports docket to reduce joblessness among young people who count for over 61% of the unemployed in Kenya. According to Wario (2010), the targets of the YEDF were to offer loans to youth businesses reinforce youth-oriented micro small and medium enterprise to build connections with large enterprises, avail to youth startups enterprise expansion services, and propel work security for youth in the local, foreign labor environment and to help youngsters develop an entrepreneurial attitude for future business. Omune (2012) observes that the government and other funding agencies allocate funds for the youth every year aiming at promoting youth projects and changing the mass number of unproductive youths to job creators.

Around 13 million people categorized between eighteen and thirty-five years were the target for the financial allocation (YEDF guide, 2009). The main objective of the YEDF is to maintain and develop a fund to economically empower young people. The mission is to boost financial openings and active involvement of the young people in building the nation of Kenya and development through innovativeness expansion and planned cooperation (YEDF Guide, 2009).

2. Research Problem

According to Omune (2012), over 61% of the youths in Kenya were not engaged in productive economic activities that would help them to generate income that would sustain their livelihoods. From the Kenya Integrated Household Budget Survey of 2015/16, at least 1.4 million Kenyan citizens creating the state's workforce are jobless. 17.9 million are in productive employment while 19.3 million are Kenya's average human resource as discovered during the survey period. The report suggests that the level of joblessness for the entire population has decreased to 7.4 percent from 9.7 percent in 2009 and 12.7 percent in 2005. The Kenya National Bureau of Statistics (KNBS) (2017) established that seven million Kenyans were unemployed in its 2017 economic survey. Moreover, individuals aged twenty to twenty four years form a massive percentage of youngsters not indulging in tasks or ventures following the recent survey of 2018. In Kenya, nine in every ten jobless people are aged not more than 35 years. Further, 19.2 percent of the unemployed are within the limit of 20-24 years marking the significant rate. KNB (2017) describes youth unemployment as a ticking bomb and further states that with disappointed young males and females vulnerable to narcotics, it is easier for them to engage in promiscuous activities, or even being enticed into terrorism.

In 2017 December, it was reported that 53 percent of Kenyan youth were unemployed (Trends and insights for Africa...). Of the unemployed, 94 percent were actively looking for jobs while 6 percent were passive. This has been the case yet several youth empowerment programmes (YEPs) have been in existence for over the last 20 years. Therefore, the fundamental question to ask here is, do YEPs have a positive effect on the subsistence in the areas of availability of well-paying jobs, provision of health care and decent housing among others. Most of the studies have concentrated on governance issues (whether the funds are transparently administered to the intended beneficiaries). The evidence available has not been able to demonstrate how these programmes have improved the livelihoods of the youth in general as well as their livelihood outcomes. For instance, the studies were done by Kimando, Njogu and Kihoro (2012) on factors influencing the prosperity of YEDF projects showed that the techniques in strategizing startup ventures and wealth management must be elaborately be instilled prior to disbursement of any funds by the board.

3. Objective of the Study

The main objective of the study was to assess the impact of the Youth Empowerment and Development Fund (YEDF) on livelihood improvement of youths in Nairobi County, Kenya.

4. Review of Literature

4.1 Theoretical Framework

4.1.1 Youth Livelihood and Employment Theory of Change

This theory was designed and developed by Kate Williams and Aaron Auslands of World vision in January 2014 and it has discussed several issues that are very fundamental.

Skills competencies, access, and support contributing to youth Readiness. The government should make sure that the youth gets access to basic skills. The UN has affirmed that education is vital to the attainment, by every child, youth and adult of essential life skills that enable them to counter the obstacles they can experience in life (Kates and Aaron, 2014).

Numeracy. This is the state of being able to appreciate number relationships and interpreting answers, and not just about doing calculations. Concerning youth livelihood, numeracy skills are those you need to do the job, manage your home, business finances and be an engaged citizen (Kates and Aaron, 2014).

Financial literacy. These techniques and knowledge enable the youth to develop correct judgments and good decisions making on how they use and manage their money or wealth. It should see them in a better position of savings in the group and micro-finance institutions. Do business and be able to track profits and losses and finally make and use well-thought budgets (Kates and Aaron, 2014).

Livelihood preparedness. There are several important skills that adolescents and youth should get to be ready for the world of work. These include: have a diversity of job opportunities. The youth should consider a variation of jobs that can help them earn a living. The second is to understand what is needed for work to be a success. Here the youth should be aware of the abilities and competencies required to succeed in work (Kates and Aaron, 2014). The third element is to match work with personal values. This is where the youth should assess personal attitudes and aspirations about work and importantly, they should identify work opportunities, which match with their values, the fourth is to know the difference between entrepreneurship and employment, grasps the difference between employment income and entrepreneur earning (Kates and Aaron, 2014).

Soft Skills for life and work. Many companies, industries, organizations, and employers highly recommend soft skills. Life skills teach youth to communicate clearly and help them recognize economic opportunities and increase their chances of employment opportunities. These skills are particularly beneficial to the young people who leave school and are disadvantaged due to poor family background (Kates and Aaron, 2014).

The youth should be prepared do the following: Take risks in undertaking their businesses; market their products and services; apply for the basic skills which includes risk, initiative, confidence, communication, and collaboration; be able to know when and where to access capital and lastly comply with legal regulations which includes the rule of law, child rights to education. (Kates and Aaron, 2014).

Technical and Vocational skills. Young people should be prepared to produce goods or services that have economic value in an accessible market place. This means that the youth should be taught and be well prepared with the necessary skills. The system of education should be designed in a way that enables them to acquire the practical skills needed such as carpentry, welding, hospitality, and hairdressing, driving among others (Kates and Aaron, 2014).

4.1.2 The Sustainable Livelihood Framework

In the 1930s the works of Robert Chambers inspired sustainable livelihood and Chambers, Conway, and others in the 1990s advanced it (DFID, 2000:1). A sustainable livelihood is a tool For development work, sustainable livelihood is a tool. It is used to comprehend elements that affect the lives of the disadvantaged and poor people. Sustainable livelihood is a composition of capacities, assets that include social resources and material and the actions necessary for means of living (DFID 2000: 1.1). It depicts that growth is committed to the reduction of poverty in the lives of the people particularly in women, girls, and people living with disabilities. According to DFID (2000), a sustainable livelihood framework sometimes referred to as (SL) has to concentrate on people and the poor people themselves must be the first in identifying the fundamental aspects of their livelihoods (DFID 2000). The sustainable conceptual structure has been illuminated with a model that makes it simpler to grasp the diverse parts and how they interrelate.

Kenya has struggled with the problem of unemployment since it attained its independence in 1963. Government through different regimes have tried with all means to reduce and direct attention to resolve the problem of joblessness among youths, unfortunately, most of the efforts and strategies they have put forward have failed to tackle youth unemployment (Obonyo, 2018:1). In East Africa, Kenya is the leading in terms of unemployment with a rate of 40% as depicted in 2017 in the Human Development Index (HDI) by the United Nations. Unemployment remains the most serious problem that the youth in Kenya are facing. Lack of employment among youth is a substantial threat to socio-economically systems in the nation particularly the achievement of Kenya vision 2030 (Obonyo, 2018:1).

Unemployment among the youth has also resulted in massive political instability whereby many young people are not meaningfully involved in serious duties. The young adults are the most resourceful in the country and the national government should engage them in useful activities for the successful growth of the country. The Kenyan youth aged between 18-34 years which forms or make thirty five percent of the populous, have the highest unemployment rate at sixty seven percent (Obonyo, 2018).

The high rate of unemployment the youth has raised great concern and caused a threat to the Kenyan economy. The government of Kenya spends a lot of resources on training and education for graduates to look for employment so that they become self-reliant. The last year 2018, the research conducted by Kenya National Bureau statistics (KNBS) economic survey, 31.6 percent increment was expected rising the education domain budget to shs. 415.3 billion in the financial year 2017/2018, from Ksh 315.6 billion in 2016. Kenya National Bureau of statistics (2018) survey reveals that seven million; seventy percent of the youth are not employed. They are jobless and purely depend on their relatives for survival. Many graduates, come out apply for jobs and go in the work space with high optimism of attaining office-based jobs (Mugenda, 2019).

According to the World Bank (2013), low-income youth cannot afford to be economically idle. They work informally under poor conditions and as unpaid laborers, and they constitute a disproportionately large share of the working poor. Addressing youth employment issues is a major concern for many countries. It negatively affects the welfare of young people and potentially the rest of the economy as well. Unemployed youth do not get a chance to build professional skills. As a result, they are more at risk for higher adult unemployment, career downgrades and lower wages later in life, and a loss in lifetime earnings. The reasons for higher youth- to adult unemployment rates include labor demand and supply factors, as well as constraints in the labor and credit markets. The government needs to design youth employment programmes shaped to cater for the most affected youth groups, and to integrate in programme design specific intervention to counter the baseline causes of youth unemployment and underemployment.

One important form of young people empowerment is education. Globally, learning means equipping the young individuals with employable attributes among other things. This means that education should prepare youth with skills that will make them self-employed in addition to any white-collar job that may be available to them. Education is meant to produce a sound and balanced personality. The youth must be able to use the head, heart, and hand to improve themselves and the larger community, which he/she is an integral part. Education must be suitable in satisfying socio-economic requirements of the people. Education is always meaningless if it fails to satisfy the yearning aspirations of the people. Developing countries are aware that the only way that unemployment can be reduced among the youth is to take our technical, vocational and agricultural education seriously. Positive youth investment can result in the improvement of abilities and promote the vision of youths enabling them to add and benefit from more stable, democratic, and prosperous communities (Peterseen, Koller, Motif and Verma, 2017).

The rate of unemployment remains very high and it is among the biggest challenge to the advancement of Africa (ILO, 2010) and thus a bigger headache to policymakers and other partners in Kenya and Africa at large. There are many programmes and projects instituted in sub- Sahara Africa to address youth unemployment. Unemployment and underemployment continue to a major stumbling block to maximum labor exploitation. In the Republic of Kenya, in 1963, the Kenya administration recognized poverty and unemployment as significant crisis affecting its citizens (the Republic of Kenya, 1965). Fifty years after, regardless of the immense work put forward, unemployment and poverty remains a monster and affects many Kenyans. Millions of Kenyans are unemployed, underemployed which is sometimes referred to as working poor. Pollin *et al.*, (2007) shows a significant number of employed people in Sub Sahara Africa could be considered as working poor because their resource was underneath the poverty level.

Borjas (2012) talked about three major types of joblessness: Structural, frictional and cyclical. Every form as to be categorized as either open involuntary unemployment or disguised unemployment. Frictional unemployment is where employees and employers spend duration to match one another. Here staff may be out of work for a brief period as they look for jobs that fit those most. Seasonal unemployment takes place from changes in the climate, dry spell and very rainy seasons. There are products which do well during rainy seasons and dry spell. The agricultural sector is usually affected when the climate is dry (Obonyo, 2018).

Borjas (2012) asserted that structural unemployment may occur in several sources. Mismatch of the skills is when the individual skills do not match with what the employers want. The competencies the job seeker contains are ill fitted for the present vacancies. Another one could be a shift in demand. The shift occurs because of transformation in the market, shift contest new and available products in the area (Borjas 2012).

4.2 Empirical Literature Review

4.2.1 YEDF and Youth Livelihood

Chamber and Conway (2011) reported that source of income includes the abilities, capital (including both material and social resources) and activities required for a means of living. The Department for International Development (DFID) framework on livelihood is one of the most commonly used. The framework is informed by certain core concepts as follows it is people-centered in the sense that a) it advocates that development policy and practice should flow from an understanding of the poor and their livelihoods strategies and the poor should directly contribute to determining development priorities and be able to influence the institutions and process that impact on their lives, b) It is holistic in the sense that it encourages analysis that cut across different sectors c) it is concerned with sustainability in all its dimensions- social, economic and institutional (Chamber and Conway,2011).

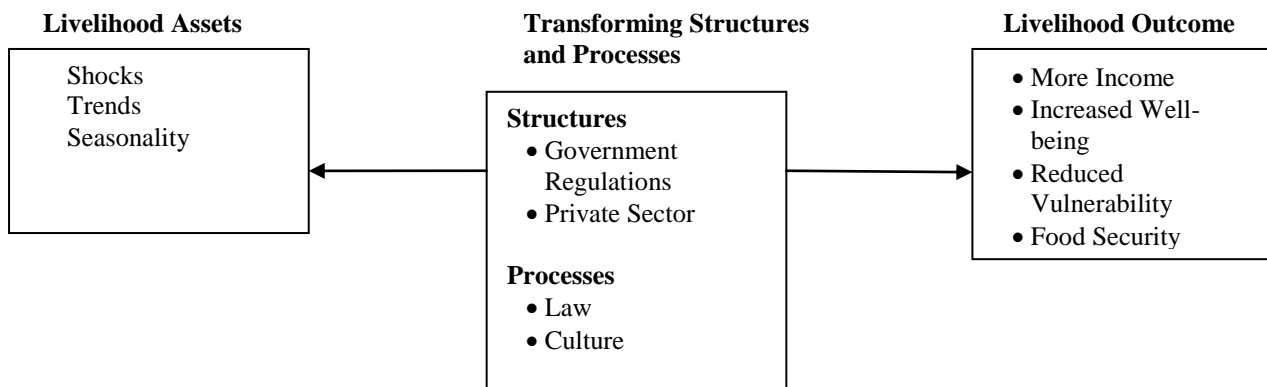


Fig. 1 The DFID Livelihood Framework

4.3 The Livelihood Assets in DFID Framework

4.3.1 Human Capital

The competencies, know-how, capacity to work and better wellbeing essential to the capability to seek various livelihood strategies. The term human capital started or began in the early 1960s when Schultz (1961, p 140) asserted that Human Capital (HC) comprises of the knowledge, skills, and abilities of the people employed in an organization. Schultz's definition is limited in that it excludes the notion of the quality and need for investment in Human Capital. Becker (1993 p3) defined Human capital as the knowledge, information, ideas, skills, and health of individuals. His definition, like Schultz's, is also limited. Becker definition is interesting because it includes the health of individuals. The Health and well-being of an individual is very important in human capital while Bontis et al (1999 p 391)) defines Human capital as factors in the organization. Bontis talks about intelligence, skill and competencies that offer the organization a holistic attribute. Thomas et al (2013: 3) asserted that human capital as the individuals, their capacity, their accomplishment, ability in the organization. His explanation implies that employees can improve their skills and abilities. In general human capital is largely focused on the individual level and the majority focuses on the knowledge, skills, and abilities of individuals.

4.3.2 Physical Capital

Fundamental facilities including transport, housing, water, energy, and communications. They include basic infrastructure and goods required to help livelihood realization (DFID, 2000). Physical capital infrastructure includes admittance to road and transport, housing and safe building, access to water and sanitation, clean and affordable power and energy and finally access to information (DFID, 2000).

4.3.3 Social Capital

These include networks, memberships groups, and the connection of trust availability of vast societal institutions. The history of social capital started long with classical economists such as Adam Smith and John Stuart Mill and Sociologists, such as Max Weber. These scholars provided both cultural and economic explanations (Guiso et al, 2006). Coleman 1990:302 defines social capital by its function. For Coleman, social capital is a public good because it defines or shows the relations among people. Putnam explains social capital as elements of social organization, like trust, norms and network that bring change by action (Putnam 2010:167). Putnam and Woodcock 2012 define bonding, bridging, and linking social capital as ties among people who are very close and known to one another. This includes families, friends, and neighbors. These people have been always sharing common characteristics e.g. class, race-ethnicity, education, age religion, gender and political affiliations (Putnam 2010; Woolcock 2012). Robust and feeble links are another type of social capital. Strong and weak ties are another type of social. Strong ties refer to very good friends such as those that exist with families (Granovetter 2010). While feeble ties connect individuals to the vast societies and potential resources (Erickson, 2004).

Social capital refers to the formal or informal social opportunities that people are attached to in attaining their livelihoods. These include membership to social groups, organizations, and communities. These formations may help the youth to build trust, unite to achieve good results and these groupings help them to support or assist each other during any difficulty faced (DFID, 2000).

4.3.4 Financial Capital

These include reserves, financial supplies or regular settlement or pensions (DFID, 2000). Financial capital is the money used for business, development, growth, and investment. It is not used for eating. Money is an asset that can be measured. It can be

informed of profits and losses which can be recorded (Jacobs 2011:524). Financial capital which is informed of money can be used in two ways in that it can help us to buy goods and services and it can be used for investment. This is where it can be used to earn interest or even more money (Jacobs 2011:524). Examples of financial capital can be grants from foundations, revolving funds such as youth enterprise development fund, *Uwezo* fund among others, loans from micro-financial institutions, gifts and wealth inheritance. Financial capital goes beyond money. It is mostly based on the connections to power, focus on community development. The country and communities rely on financial capital to invest in the development (Jacobs 2011:524).

In the world, those under 25 years constitute almost half of its total population. In a prediction by the International Labor Organization, about 351 million children below 18 years are economically active. Further, 1.2 billion people are estimated to be youths by the UNFPA research (ILO, 2004). A remarkable percentage of young individuals works long hours and accepts minimum wages in the informal sector. Some young people multitask between learning and working for pay allowing youngsters and children to continue with their education. Their capacity to juggle tasks enables production of exceptional performance and controlled work schedules that are attainable when young adults and children run their ventures. Unfortunately, access to financial services remains one of the most significant constraints that youths encounter in corporate world (Omune, 2012). The youths are viable and competent upcoming industrialists and enterprisers that hire youngsters needing merit to run their business more safely and efficiently.

4.3.5 Natural Capital

Land water, wildlife, and environmental resources. Natural capital is the natural environment that comes from goods and services that give and support life. It is very fundamental for all the activities done by human beings' well-being. The natural capital concept became popular in 1990 (Envisioning a sustainable and desirable America Network, 2001). Livelihood is making a living, being in a position to support yourself and the family, living a decent life and being able to meet medical expenses (DFID, 2000).

5. Research Methodology

The researcher used a descriptive survey method. The research design comprises the blueprint for the gathering, measurement, and analysis of data (Kothari, 2004). The main significance of this design is to describe the state of affairs as they appear. A descriptive research design was employed since this study provided in-depth view into the study issue. The research describes existence of elements in terms of practices, trends, attitudes, and beliefs among youth on the effectiveness of YEP on positive livelihood results.

A populous is the whole cohort of people or events or objects that have a mutual observable characteristic from which a sample is obtained for analysis (Mugenda and Mugenda 2003:9), Kombo Tromp 2006:76). The aimed audience in this research was the youth groups that have benefitted from the YEDF funds. The target population was composed of 200 youth groups in Nairobi County which have accessed YEDF. Each group composed of 10 members inclusive of 3 officials. According to Omune (2012), the group that is eligible for YEDF stimulus package is between the age brackets of 18-35 years.

The study focused on thirty registered groups. The groups were selected randomly. The following groups were identified for the researcher by YEDF constituency officers: Roysambu New stage, Marurui youth self-help group, Rainbow group, Global mind self-help group, Inka Boma Self-Help Group, Cantarah Self-Help Group, Desai Youth Group, Thinamaa Self-Help Group, Pamoja Daima Self-Help Group, Young Master Self-Help Group, Kariokaor Uwezo Group, Kariokor Uwezo Group, Jitengeme Kenya Pamoja Self-Group, Umoja Youth Group, Visionary Youth Initiative, Shinning City Star Self-Help Group, Amazing Grace Self-Help Group, Kigami Self-Help Group, Unity West Self-Help Group, Kamuiru Self-Help Group, Golden Ten Self-Help Group, Blessed Couple Self-Help Group, The Seekers Self-Help Group, Phonix Self-Help Group, Amani Youth Group, United Youth Group, Kiambu Trust empowerment Self-Help Group, Hekima Self-Help Group, Rawa Youth Group, Solicitors Youth Group, Jubilee for Success Youth Group, Berikawa Investment, Ten Tech Warrior Self-Help, Ngara Vision Group and many other more. The groups were: United Self Help group, Elshadai Self-Help Group, Pin Chokaa Self-Help Group, Ashley Orphans Youth Group, Best 15 Youth Group, Marurui United Youth Organization, Shalom Youth Group, Tom Mboya Hall Welfare, Excel Self-Help Group, Lazio One World, Obama Satellite Youth Self-Group, Gikama Self-help Group, Desai Self-help Group, Motivation Self-Help Group, Gwitethia Self-Help Group, Remvak Self-Help Group, Jawabu Self-Help Group among others. Out of these thirty groups, four members were picked randomly from each group and were given questionnaires.

The appropriate sample size is that satisfying the stipulations of efficacy, representativeness, reliability, and flexibility. Good sample size should cover the ranges of 10-30% of the population (Kothari, 2004, Mugenda & Mugenda, 2008). Walsh (2001) argues that a sample of 30-60 respondents would generate enough data for analysis, provided the questionnaires have 15-40 questions and that it contains both closed and open-ended questions. The study used 120 respondents who are within what Walsh recommends. The participatory groups was sampled using the simple random sampling method and a list of every group that benefitted from YEDF was acquired from the organization's headquarter.

6. Research Findings, Data Analysis and Discussions

6.1 Response Rates

Out of the sum 120 questionnaires dispatched to the target youth respondents, a total 80 were successfully filled-out and returned, thereby producing a response rate of 66%. Guided by the standards recommended by established writers on research methodologies in the social sciences, this response rate surpasses the minimum threshold required for analysis and drawing conclusions. For example, Mugenda and Mugenda (2003) consider a limit of at least 50% as sufficient for drawing conclusions about target population in a study.

6.2 Effects of YEDF Design and Delivery Process Structure on Youth Livelihoods

Understanding the effect of design and delivery processes of development interventions on livelihoods outcomes lies at the focal point of the sustainable livelihoods approach (SLA). The SLA perspective rests on the premise that an important starting point for addressing sustainability in development is to incorporate sustainability stools within the design and delivery processes of the action in question.

Against this backdrop, this research purposed to ascertain how the design and structure of delivery process for youth empowerment programmes, herein with special attention to the YEDF, bears on changes in youth livelihoods in NCC. The specific aspects of these relations examined were the scope and objectives of YEDF, leadership and management including youth participation in crucial decisions and actions about the YEDF, key considerations in YEDF service delivery processes with respect to identification of target beneficiaries (at youth group and individual levels), funds application and appraisal process, programme implementation activities including technical capacity strengthening for the beneficiaries and executing tracking and assessment of accomplishments.

Most of the data required for examination of these attributes came from the direct conversations with the leadership staff of the YEDF in NCC, and from review of Government publications on YEDF. To determine the strength of the linkages of these attributes with youth livelihoods situation, additional tests of associations (χ^2 test) based on the responses from the youths are run. The findings are as showcased in the sub-sections below.

6.2.1 Major Objectives, Organizational and Leadership Structure of the YEDF

The YEDF kitty provides loans, in the form of facilitative microfinance assistance, to small-and-medium size enterprises (SMEs) run by youths. Also, it avails market support to youth-owned enterprises, fosters their linkages with large enterprises, facilitates trading premises and worksites to youth-owned enterprises, offers start-up training, mentorship, and coaching and promotes securing of job opportunities abroad for youths. One Credit Officer emphasized that the YEDF provides loans to youth to startup businesses, curb unemployment among the youth and link them to the international labor market.

The YEDF has its headquarters in Nairobi City County (NCC). The routine operations of the YEDF programme are coordinated across scales. YEDF leadership structure comprises of Board of Directors, Senior Management: Chief Executive Officer (CEO), Public Relations Manager, Lending and investment manager and Human Resource Manager. Regional offices which comprise of 47 county offices and every office are headed by a County Coordinator and Constituency officers who oversee the lending. The overall role of the CEO is to oversee and coordinate the actions of the programme, namely procurement, personal management, corporate secretarial, reviews and compliance, data dissemination and strategizing overseeing and assessment.

6.2.2 The YEDF Packages and Appraisal Process

The interviews with the YEDF staff revealed that the target youth are reached through community mobilization, announcements about which are delivered during the local area administrative chief *barazas* (public meeting), and the focal point for disbursement of funds by the YEDF is the youth group. The minimum amount of money awarded is KES 10 000.00 and the maximum amount is KES 500 000.00 depending on the type of loan product under which a loan application is submitted.

Respondents further said that YEDF packages available for groups are *Rausha*, *Inua*, *Special*, *Smart* and *Swift*. Loans for single individuals, corporates, and alliances are *Vuka* loan which is obtainable for young people aiming to initiate, boost or grow their businesses. Those applying may utilize the loan for a start-up business or to buy assets, which help to generate income. *Agri Bizz* loan is present to young individuals starting up or expounding agricultural-based ventures entailing the acquisition of machine and working capital and *Talanta* loan is obtainable for youths in the innovative and entertainment industry. The applicants may be an individual, registered group, partnership or companies owned and run by youth.

For a youth group to qualify for award of the loan, it has to satisfy these requirements: the group must obtain a valid registration certificate from the relevant government body, have a minimum of five members, group members must be comprised of 70% youth (18-34 years), and group management is mandatory 100% youth. Other requirements include availability of a bank

account, the group must submit completed loan application forms, signed by all members guarantying/ undertaking to repay the amount, and repayment is conducted in a YEDF approved bank account. The money awarded to a youth group as loan does not attract any interest, only a one-off management fee of 5% is deducted.

From the responses gathered, constituency officers and credit officers are the people who sit in the vetting panel for the applicants. No official means of liaison with the local leaders for verification of details provided by the youth in the application form was found to be in place.

Yet, some disparities were noted in the responses regarding the way YEDF staffs do things and the pragmatic situations for the targeted youth. In an interview with one of the sub-county officer, most of the youth do not attend chief *barazas* meetings where a lot of information is given, he went on to state that, “*Most of the youth say that the government money is not enough for their wardrobe, majority of the youth do not know about the fund and lack of facilitation to operate such as bus fare and airtime*”.

The M&E Manager further pointed out that it is sad that some of the youth groups default from repaying the loan; she said that this fund is a revolving fund, voluntary and no one should call you to pay. They also mentioned political interference as a major challenge. She noted that the fund has been politicized and this makes it sometimes very difficult for the youth fund to meet its primary goal. Still, the question of insufficient funding base for the YEDF was brought out. Since the national treasury has reduced funding and the amount available cannot fulfill the demands of the young people, and as a result the investment projects are forced to be paralyzed due to the reduction.

6.2.3 The YEDF Implementation Activities and Control Measures

The programmes are implemented through group visits, community sensitization, and partnership with the community, training before business startups and submission of applications. YEDF nominates of 2-3 individuals in groups for training once a group is qualified. Responses from an interview with one YEDF Credit Officer indicated that the major measures put in place are mainly funding targets, training targets, and performance contracts. She asserted that YEDF has both short-term and long-term plans: They come together as a team and make a plan for 5 years, report regularly to relevant authorities and appear before the board to report on progress and challenges, take research on their products to ensure that they meet targets, officers serving at grassroots, interact and meet youth every day and involve youth participation especially in reviewing the YEDF products. Asked whether youth groups are part of the assembling of the 5-year strategic goals, her response was not in the affirmative.

6.2.4 Capacity Strengthening

One credit officer commented on the training provided by YEDF, noting that the trainings are purely on entrepreneurship and enterprise development. She pointed out that some of YEDF benefits are stability for the youth through ensuring that they have financial support for running and starting businesses, business skill development and mentorship, social capital and social networks. This is supported by Coleman who argued that social capital entails the presence of resources and relationships existing amidst families and societies, which foster personal development of people (Coleman, 1988). According to one Constituency Officer, social groups play a role in helping the youth successfully apply for the fund as well as starting up their businesses. They also mentioned some benefits as capacity building, self-employment, and knowledge and/or information sharing to promote learning.

6.2.5 Monitoring and Evaluation

The objective of the tracking and assessment is to ensure the youth fund remains in the desired path or meets its intended purpose. Monitoring and evaluation ensure that youth fund performance is linked to staff appraisal. The personnel manager uses it as a form of staff motivation. It makes sure that time and commitment process is adhered to by the staff and finally it ensures that the systems put place is working. YEDF sub-county officers confirmed that monitoring and evaluation are done on YEDF projects every month while YEDF credit officer reported that those who do close monitoring every week are sub-county officers. In addition the internal monitoring and evaluation activities, YEDF do an external evaluation of results to measure the success and its effects on the youth.

Further interrogation into youth involvement in the monitoring and evaluation exercises, and subsequent use of lessons learned for improvement decision making about the YEDF delivery revealed an appalling vacuum, thereby raising the possibility that the monitoring and evaluation of the YEDF has been sentenced to a purely motivation tool for the staff yet distant from addressing the dynamics of microfinance needs of the primary target beneficiary populace – the youth.

6.2.6 Challenges with YEDF Design and Structure of its Delivery Process

Youth fund officers do face some challenges when dealing with the youth and when disbursing YEDF. In an interview with YEDF officers, some common challenges were like lack of social network, mismanagement of funds by the youth, regular migration tendencies of youth which makes it difficult to keep track of relevance and effectiveness of the funds provided. In their

views, most of the youth are unable to organize themselves to form groups so that they may be able to apply for the loan. Still, youth also cannot handle the youth fund given to them, an eventuality that raises doubts about the relevance of the trainings provided to the youth beneficiaries to enabling function effectively in their enterprises.

Illiteracy was also cited as a major challenge for the YEDF programme. For example, experience over the years had indicated to them (the YEDF Staff interviewed) that some youth lack comprehension on filling the forms for YEDF during the short-term business training sessions. Still, many of the youth do not attend these training for a, and for those illiterate, they hardly take the training sessions as fruitful and helpful to them. In most cases, youth do not have managerial and skills of writing a business plan. Where there are no managerial skills there is no future and success. Youth who do not know how to write a good business plan cannot be funded.

Group officials disclosed that meeting attendance is usually not 100% especially after receiving the fund. Youth officials pointed out several hindrances as discussed here. Youth are in a transitional stage of their life. Some change location temporarily or permanently to either join school or employment. Transitions weaken and make groups collapse. Constituency youth office (CYO) also stated that youth is static, on a move and tends to migrate from one place to another looking for greener pasture. She noted that in the case where two or one more leader who are bank signatories.

Activities of youth groups such as table banking, welfare contribution and other investments that require individuals' contributions. Although most contributions are based on the ability of each member, there is a minimum amount required in majority groups. Members who can't raise this minimum amount are left out of the youth groups. This means that these youth respondents who pull out receive the microfinance services of the YEDF since for the later; the focus is membership to a particular youth group.

6.2.7 Links between YEDF Design and Delivery Process Structure and Income Generation skills for Youths

Having extolled into the design and delivery process structure features of YEDF as an important YEP in the context of NCC as ventilated by key informant respondents, the analysis turned into determining the strength of their bearings on the income generation skills base for the youth beneficiaries.

To begin with, the youth respondents were asked about the outlook their socio-economic being prior to joining their respective youth groups. Their responses to this effect were as illustrated in Table 5.

Table 1 Socio-economic Outlook of the Youths Before Joining Youth Groups

Situation before Joining the Group	Frequency	Percent
Depended on relatives for survival	38	47.5
Homeless	14	17.5
Involved in risky/criminal practices	3	3.8
Unemployed	12	15.0
Self-employed	10	12.5
Employed	3	3.8

As Table 1 depicts, a very small number of youth respondents were self-reliant (15.3%, the proportion in paid-employment and self-employment combined). The rest were either absolutely unemployed (15%) even engaged in illegal practices to earn a living (3.8%), or were dependent on their relatives for survival (47.5%).

On the same breadth, the respondents from the youth groups were further asked about their opinion on the extent to which joining the youth group and participating in YEDF had improved their ability to earn a decent living. They were asked to provide their response to this question on a Likert-scale 1-5 (Strongly disagree [1], Disagree [2], somehow agree/neutral [3], Agree [4], and strongly agree [5]). Their responses were as presented in Figure 2.

As figure 2 shows, the study revealed a compelling endorsement by the youth of the centrality of their engagements in the youth groups and with YEDF on their ability to earn decent living, with nearly half (46.3%) indicating as "strongly agree, and another sound proportion (37.5%) as "agree". Only 5.1% of the youth respondents expressed utter disagreement on this matter and 11.3% were rather "neutral" in their response on this question matter.

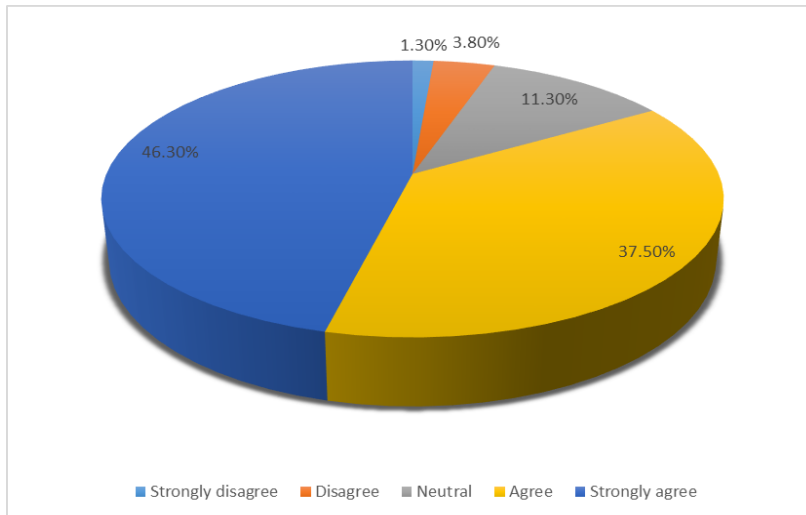


Fig. 2 Opinions of the youth on influence of their engagements in/with youth group and YEDF on ability to earn decent living

The results presented in table 1 and figure 2 jointly indicate that the YEDF programmes were found to have likely transformed the lives of many beneficiary youths in Nairobi City County. According to the youth group leaders, the majority of them (youth) who had benefitted from the YEDF no longer depended on their parents or relatives. The finding concurs with Zueschner (1997) who asserted that people stand to gain a wide range of milestones through social networks; namely group synergy (where two or more heads are better than one or the entire is substantial than the total of its components), support and commitment and interpersonal needs.

To establish whether this observed youth transition to a more resilient livelihood could be attributed to changes on the skills gained consequent to their involvement with youth groups and participation in the YEDF empowerment programme, their responses to the main benefits that had accrued to them by being members of their respective youth groups were examined for the emphasis on development of marketable skills. The outcomes are highlighted in Table 6. As this table depicts, development of marketable skills was the least likely beneficial outcome for the youth (only 3.8% responded in the affirmative) by belonging to a youth group and, in turn being exposed to the YEDF empowerment initiatives.

Table 2 Main benefits of the youth group

Main group benefits	Frequency	Percent
Socio-economic empowerment	35	43.8
Crime reduction among the youth	10	12.5
Jobs created from successful group activities	13	16.3
Developing marketable skills	3	3.8
Business contacts	3	3.8
Business ideas	16	20
Total	80	100

A cross examination of responses on the benefits individual youth respondents had drawn from belonging to the youth group and/or participation in the YEDF was done through the SPSS crosstabs of these variables-aided with Pearson's chi-square test, to determine the strength of connection intermediate the inherent attributes. The outcomes were as showcased in table 2.

Table 3 Benefits of Joining Group and Participating in YEDF

		Benefits of individuals in a group			Total
		Education	Self-employment	Developing marketable skills	
Joining Group and Participating in YEDF	Strongly disagree	Count 1 % within Benefits of individuals in a group 3.10%	Count 0 % within Benefits of individuals in a group 0.00%	Count 0 % within Benefits of individuals in a group 0.00%	Count 1 % within Benefits of individuals in a group 1.30%
	Disagree	Count 1 % within Benefits of individuals in a group 3.10%	Count 2 % within Benefits of individuals in a group 5.10%	Count 0 % within Benefits of individuals in a group 0.00%	Count 3 % within Benefits of individuals in a group 3.80%
	Neutral	Count 4 % within Benefits of individuals in a group 12.50%	Count 4 % within Benefits of individuals in a group 10.30%	Count 1 % within Benefits of individuals in a group 11.10%	Count 9 % within Benefits of individuals in a group 11.30%
	Agree	Count 8 % within Benefits of individuals in a group 25.00%	Count 19 % within Benefits of individuals in a group 48.70%	Count 3 % within Benefits of individuals in a group 33.30%	Count 30 % within Benefits of individuals in a group 37.50%
	Strongly agree	Count 18 % within Benefits of individuals in a group 56.30%	Count 14 % within Benefits of individuals in a group 35.90%	Count 5 % within Benefits of individuals in a group 55.60%	Count 37 % within Benefits of individuals in a group 46.30%
Total	Count 32 % within Benefits of individuals in a group 100.00%	Count 39 % within Benefits of individuals in a group 100.00%	Count 9 % within Benefits of individuals in a group 100.00%	Count 80 % within Benefits of individuals in a group 100.00%	

($\chi^2 = 6.595, df=8, p=0.581$)

Table 3 indicates that on the overall, there was likely to be a strong association between joining group and participating in YEDF and the benefits individuals in a group stood to gain, $\chi^2(8, n=80) = 6.595, p<0.05$. In particular, table 4.2 shows that from the entire 9 participants who indicated that they had developed marketable skills, only 1 of them did not agree with the proposition that joining group and participating in YEDF had resulted in this benefit. This finding raises the possibility that the YEDF is likely to be an important platform for the youth to develop the skills they require to make advances in their livelihoods sustainability.

Still, responses from the youth were also interrogated for purposes of establishing if the observed strong association between capability skills for income generation and involvements with the YEDF was equally mirrored in the challenges they faced as youth groups. A list of possible challenges for the youth groups, based on insights from the literature, was presented to the youth respondents against which they were asked to not approve or approves (\checkmark). The list of the possible challenges presented in the questionnaire carried lack of unity in the group, inappropriate leadership, insecurity, lack of finances and low information and/or knowledge base. None of them indicated that low information and/or knowledge was a serious challenge for the youth groups.

From this study, there is evidence that YEDF has assisted the Youth in Nairobi County to establish viable & sustainable business ventures, which have helped in socio-economic empowerment and poverty alleviation among the youth in Nairobi. However, there are various improvements based on the recommendations to further improve the efficiency of government funds and channel them towards economic and social development. All respondents (100%) indicated that the type of loan that the group accessed from YEDF was C-Yes Rausha loan. Most of the respondents (90%) indicated they had been loaned 50,000 Kenya Shillings, (5%) indicated 100,000 Kenya shillings, while (3%) indicated that their groups had been loaned 150,000 Kenyan Shillings and (2%) indicated that their groups had been loaned above 250,000 Kenyan Shillings. All the respondents (100%) felt that the loan they had received helped to empower the group, particularly with regards to starting their businesses, expansion, and provision of a source of income from the profits made. This finding, therefore, indicates that the YEDF has been at the forefront in offering affordable loans to youth groups to start up and expand their business ventures.

7. Conclusions and Recommendations

7.1 Conclusions

The research exhibits and illustrates that the youth in Nairobi County have been able to obtain loans from the Youth Enterprise Development Fund and embark on starting their businesses. The effectiveness of the youth fund on young people's livelihood is yet to be felt. However, few cohorts that have benefitted from the youth fund are doing projects, though their businesses are experiencing limited outcomes. The positive aspect is that since its inception in 2006, the youth fund has enabled several youths to engage in enterprises and become development-oriented. From their responses, they have been empowered economically by boosting their capability to sustain and grow their enterprises. In effect, the youth have been economically empowered; their business has grown to the extent of being relatively profitable. Therefore, there has been the creation of self-employment hence a reduction in unemployment and among the youth which is a good indicator of growth.

It was observed that the loan facilities offered by the YEDF particularly the C-Yes Rausha loan have assisted youth groups particularly in starting their businesses, growth and provision of a source of income for their daily activities.

This study depicts that apart from YEDF having a positive and significant influence on the enhancement of youth enterprises through its indicators, the net effect is relatively less considering the needs of the youth in Nairobi County. Lack of appropriate skills, data, and awareness in array and diverse areas has limited the growth and sustainability of youth-owned ventures, which would otherwise have strengthened their ability to effectively plan, manage and make sound decisions in regards to their operations.

Overall, the findings indicate that the YEDF has assisted in empowering the youth in Nairobi County by making them empowered economically. However, the findings also bring to light the serious challenges that have stood in the way of the YEDF in fulfilling one of its objectives.

In conclusion, the study determined despite YEDF being a noble source of financial resource for the youth, accessing the fund remains a great impediment because of bureaucratic processes to undergo before accessing the fund. Most youths have not been properly informed about YEDF for example, during the study from Nairobi County.

7.2 Recommendations

YEDF offices in all Constituencies should be fully empowered to reduce the bureaucratic challenges that affect the youth when it comes to accessibility of YEDF. At the moment it is centralized, it takes a long period for the applicants to access money. Devolution will ease congestion on the disbursement process.

The government should increase the number of trained personnel especially those in the field who are monitoring and evaluating the project. Through this, many projects will be redeemed from collapsing and sensitizing and training of the young stars will be uplifted.

The government should also rely on a financial intermediary to ensure that the credit facilities are made accessible to the youth. There should be a chosen intermediary which should be concerned with youth issues to avoid youth being exploited by the cartel in the banking sector.

Most of the young people recommend that the YEDF should be replaced by grants. This is because many of the young people are not committed to repaying the loan. Some of them suggest that the grace period of the borrowed loan should be extended from 3 to 6 months. The government should offer tenders to the youth. Apart from funding the youth groups, the government of Kenya should give tenders to the registered youth groups for jobs such as cleaning the environment among others.

The government should also help the youth groups and individuals to market their products, for example, poultry, farming projects among others.

Majority of the youths are talented in different activities for example drama, football, volleyball, singing among others. The government should identify different talents in youth and be able to nurture and develop them. The youth will be capable to acquire an income from their developed talents. This will reduce unemployment among the youth in Nairobi County and the nation at large.

The government should increase funding from Kshs. 50,000 to 150,000 for beginners. This will enable the beginners to buy the materials or tools needed for their intended job and they will be able to hire a room or a field where they will be working in. The government should train and inform the youth about the existence of YEDF. This should be through NGOs, CBOs, local churches, media, Chiefs, D.Os and County representatives. Institutions like National Youth Service (NYS) should be accessible to all youth who meet required qualifications in the country so that they can be given practical and technical skills because most

colleges and universities are based on paper qualifications. This paper qualification has contributed a lot towards unemployment among the youth.

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