

**UWEZO FUND CHARACTERISTICS AND THE PERFORMANCE OF
YOUTH LIVELIHOOD PROJECTS IN KIBRA CONSTITUENCY, NAIROBI
COUNTY, KENYA**

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DECLARATION

This research project is my original work and has not been published or written by another person for the award of any other degree or diploma at Kenyatta University nor any other university or educational institution.

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DEDICATION

This research project is dedicated to all youth in urban slums in Kenya that are struggling day in day out to fight poverty and unemployment through self-empowerment as well as empowerment of others and changing the standards of life for their families and for future generations.

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OPERATIONAL DEFINITION OF TERMS

Capacity Building	The process through which individuals and groups attain and improve their knowledge and skills through the fund activities. This was assessed by the level of financial trainings, management skills, business skills and funds support.
Constituency	An area with voters who elect a representative to a legislative body
Empowerment	This is the process of giving power or promoting the self-actualisation and influence of a person or group of people
Enterprise	This is a unit of economic organisation or a systematic purposeful activity that involves many people that is often difficult or risky
Funds accessibility	The possibility of reaching or obtaining money easily from the fund. This was operationalized in the study using; availability of funds, qualification for funding, amount accessed and funding time frame
Inclusion	This refers to the act of having someone or people as part of a group or a total whole
Institutional framework	Refers to the formal structures, norms and policies guiding the provision of the fund. In the research this was contextualized using funding policy, government policies and group constitution.
Institutional policies	This refers to the various action plans that guide the execution of the various duties and achievement of goals within an institution.
Livelihoods	The ways through which people get resources that are required for their short-term and long-term survival. This was reviewed by assessing improvement of livelihoods, increased income, number of assets, participation in income generating activities and improvement in education level.
Savings	This is the set of excess income that is set aside for future

consumption or investment. In the research this was measured by the amount of savings, level of saving, revolving funds and collateral for loans.

Uwezo fund

Program of empowerment, which was initiated in line with vision 2030 goals with the aim of increasing financial access to women, youth, and persons with disability to access capital to advance their businesses. It is a financial well-being tool that is part of the MDGs No. 1 and 3

Youth

These are people aged between 15 and 35 years

ABBREVIATIONS AND ACRONYMS

AGPO	- Access to Government Procurement Opportunities
CUFMC	- Constituency Uwezo Fund Management Committee
GDP	- Gross Domestic Product
GoK	- Government of Kenya
MDG	- Millennium Development Goal
NG-CDF	- National Government Constituency Development Fund
PWDs	- People with Disabilities
SMEs	- Small and Medium Enterprises
SPSS	- Statistical Package for the Social Sciences
YEDF	- Youth Enterprise Development Fund

ABSTRACT

The Government in its efforts to address the livelihood challenges of vulnerable groups in the society has set up devolved funds among others, Uwezo Fund, which is a youth, women and people with disabilities fund. Despite such funds being operational for several years since their inception, empirical studies assessing how Uwezo fund has influenced the livelihood of youth in Kenya remains conspicuously unexplored and undocumented. The main study objective was to determine the influence of Uwezo Fund on the livelihoods of youth in Kibra Constituency, Nairobi County through assessing Uwezo funds accessibility, capacity building programs, institutional framework and policies and savings. The study was informed by the Change theory, push-pull theory and the Harrod-Domar model. The research will rely on a descriptive research design. 51 registered groups in Kibra constituency formed the study's unit of observation. The target population for the study were 153 members drawn from the 51 youth groups that have so far benefitted from Uwezo Fund since its inception in Kibra Constituency. Data collection was with the use of questionnaires administered to beneficiary group leaders. A pretest was carried out on 10% of the population to support reliability and validity testing. Descriptive and inferential analyses were applied on the collected data. Data presentation was in the form of tables, pie charts and bar graphs, while percentages and frequencies will provide descriptive analysis results. Inferential analysis such as correlation and regressions were also applied to find out the variables' association. A 74% response rate was attained, with most of the youth groups involved from Laini Saba Ward. The results showed variability in the groups involvement in agribusiness, service and trade business. The correlation tests indicated a strong positive effect of capacity building programs, institutional framework and policies on the youth livelihood. Further analysis indicated a moderate positive effect of savings while financial accessibility had a weak positive effect on enhancing the youth livelihood. The regression tests showed that Uwezo fund determined 67.3% of the changes in youth livelihood in Kibra constituency. The research concluded that capacity building, savings and institutional framework and policies had a significant influence on enhancing youth livelihood. The study further found out that financial accessibility did not significantly influence youth livelihoods. Recommendations were for the Uwezo secretariat to undertake more robust capacity building programs as well as align their internal institutional frameworks to drive better livelihood among the youth. The research concludes that youth groups should develop savings programs that do not divert all their income from their daily consumption to ensure there is no negative effect on their livelihood.

CHAPTER ONE: INTRODUCTION

1.1 Background to the Study

The modern world economy has resulted in a large number of the population living in poverty, and women, the youth and persons living with disability have been the most affected, constituting a large population of individuals living in poverty. To address the challenges associated with poverty and inequality, governments, non-governmental institutions and charities have utilized group funding as the main economic vehicle (Anderson -Macdonald & Tilley, 2015). Around the world, governments are encouraging poor members of the community to form groups where finances can be funnelled for their access. These groups are encouraged to partake in micro-entrepreneurial activities through access to credit services made available by the government, banks and micro finance institutions as a means of stimulating income generation and asset build to enhance socio-economic development among the youth residing in urban centres and rural areas (Care, 2012).

This group funding strategy is informed from the notion that group thinking has a strong influence on individual thinking and responsibility, thus promoting youth empowerment and positive development (Invancevich, Konopaske, & Malten, 2005). This strategy promises to promote knowledge sharing and promote a sense of belonging that is postulated to improve the efficiency of the group. In the long term, this strategy aims to create a shared experience and understanding which facilitates the reflection, diagnosis and resolution of common and individual problems (Jansen, 2010).

According to Hope, (2012) youth economic empowerment increases their access to financial and economic resources and opportunities. Further, youth's economic

growth is crucial for growth and achievement of Millennium Development Goals (MDG's) (Mary & Wanjira, 2018). For this situation to be remedied, economic empowerment needs to be adopted and youth given the platform to develop themselves and their lives (UNDP, 2013); when youth are provided with the necessary support from relevant institutions, they have the ability to change their economic status and that of their communities.

1.1.1 Livelihood

According to UNEP (2016), livelihoods refer to the means through which people secure and maintain access to the requisite resources needed for their short-term and long-term survival. It entails how people earn from their investments and activities in order to make a living hence securing basic needs. They incorporate the processes and goals that push individuals to strive to meet their basic needs. Livelihood activities enable people to secure basic needs such as food, shelter, clothing, clean water, and housing. It also involves the acquisition of knowledge and expertise necessary to enable them to attain basic needs on a consistent basis. It is paramount that people invest in productive activities that can sustain their livelihoods and reduce the cost incurred in provision of aid to needy members of the society since it improves the livelihood of members of the community.

A global initiative dubbed the 2014-2018 Global Strategy for Livelihoods proposed a framework that can strengthen people's self-independence and reliance in meeting their livelihoods. Some of the projects that arose from this initiative include the facilitation of access to savings and loan services, provision of access to apprenticeship programs, business support services, promotion of freedom of movement, skills development and vocational and entrepreneurship training,

facilitation of market access, emergency financial assistance, among others (UNHCR, 2011).

The global youth empowerment fund invests in grassroots community development projects which are designed to empower the global youth population, thus increasing their impact on the well-being of the community. With a global aim of sustainable development, the fund taps into the passion and energy of young people and funds youth-led community projects which provide sustainable solutions to local challenges (Shaher, 2015). Additionally, through the Action campaign, the fund aims to provide the youth with training and additional guidance and expertise that would promote success of their projects. This fund's long-term goal is to enhance sustainability and long-term societal development. The funds are particularly key to improving the lifestyles of impoverished households since with proper utilization will result in improving their living standards, giving the citizens some control over their futures. Developed nations use the fund to improving independence among the youth through providing access to credit and finance, training and mentorship. This will in turn increase their participation in eco-friendly and environmentally sustainable activities (Kerry, 2016).

The Millennium Development Goals recognize the youth population as the main driver for improving the livelihoods of populations that reside in developing economies, particularly in Sub-Saharan Africa. The issue of unemployment among the youth has been a matter of research since the 1960s, particularly in urban areas, most countries have made youth development one of the strategies aimed at improving nationwide development (Bennel, 2007). Contemporarily, Africa is at crossroads with the issue of youth unemployment and unemployment rate has tripled over the last decade.

The World Bank Global monitoring report 2015 found that 72% of young people under the age of 25 live under \$2 a day. This group represented three-fifths of the unemployed population living in Sub-Saharan Africa. This forces 30% of kids aged between 5 and 14 to work so as to generate some income for the family, thus interfering with their education, which is one of the best ways for people to break the recurrent cycles of intergenerational poverty. Establishing opportunities for the youth in Africa is a major challenge. The Tanzanian-based Social Action Fund stresses capacity building and financial literacy and savings training. The projected beneficiaries are extremely poor households, which are offered a means to help them meet daily consumption needs, offers poverty reduction measures and invests in their long-term livelihood realization (Lenneiye, 2006).

1.1.2 The Role of Uwezo Fund

There are several devolved funds introduced by the Kenyan government such as the Youth Enterprises Development Fund, National Government Constituency Development fund and the Uwezo Fund among others. These projects have seen increased participation of the youth in nation-building initiatives. International grants, NGOs and youth empowerment programs such as USAID have seen the promotion of youth livelihoods in Kenya (Kimathi, 2012). Programs such as the Kenya Entrepreneurship Empowerment Programme have overseen the financial and technical capabilities empowerment, stimulating creativity, innovation and job creation as a means of eradicating poverty among marginalised groups. Furthermore, the government set up additional funds aimed at ensuring that the policies set in place are followed and that the sector is supported in its efforts (UNEP, 2016).

In line with the development blueprint of the country's Vision 2030, Uwezo Fund is a flagship project under the Ministry of Devolution and Planning. It was launched on 8th September 2013 to finance businesses belonging to the youth, women, and PWD and promote enterprises owned by people falling in these groups as a way of realizing MDG No.1 (eradicate extreme poverty and hunger). Uwezo Fund, through its Capacity Building Programme provides mentorship opportunities to the youth, putting them in a position to benefit from the 30% access to government procurement opportunities (AGPO). The Kenyan government has committed to supporting youth owned start-ups by ensuring that the business environment allows for expansion of startup-businesses. Several agencies and institutions support small business funding through government sponsored policy programmes and Uwezo Fund is one of the key policies. So far, 5.2 billion worth of loans have been distributed across the country to Kenya's youth (YEDF Status Report, 2012).

The Uwezo Fund provides interest free credit to the youth, thus attracting and facilitating investment in SME-oriented commercial infrastructure. This has been proposed as a means of increasing the number of youth enterprises, supporting youth-oriented SMEs and providing links whereby these businesses can be expanded. This results in a greater share of youth-inspired products and services being available to local and international markets. The youth also receive services aimed at developing their entrepreneurial acumen resulting in development of sustainable youth enterprises. However, there are no studies detailing the effectiveness of these funds in addressing the challenges faced by the youth (YEDF Status Report, 2012).

1.1.3 Youth in Kenya

Kenya National Bureau of Statistics (KNBS) (2009), the youth in Kenya constitute 70% of the total population and for many years, majority of them have been excluded from the development grid in terms of socioeconomic empowerment and inclusion in overall growth of the country. According to the UN-Habitat (2005), close to one billion people around the world live in slum settings. Almost 70% of the African population resides in slums. If these numbers are to rise at the same pace, this number could rise to 2 billion people by 2030. In Kenya, the capital cities host the largest numbers of slum dwellers, with Nairobi harbouring the most slums. Most of Kenya's urban areas are rapidly urbanizing.

The KNBS (2009) put Nairobi City's population at around 3,138,369. Almost 60% reside from most of the 200 slums in the city. With a projected annual growth of around 5%, The UN-Habitat (2001) predicts that 5 million people will live in urban slums by 2020. These people are deprived social amenities, have poor infrastructure and low economic status. There is poor planning resulting in congestion hence little or no space is left to cater for proper waste disposal and collection systems. The people living in these regions are either unemployed or do manual, low-paying jobs (Miriti, Mugambi, & Ochieng, 2014).

Poverty levels seem to be increasing mostly due to rapid rural-urban migration and increasing wealth inequality, despite the country recording a steady economic growth (Society for International Development, 2004). The high number of slums in Nairobi provides a socio-economic challenge to the national government in their goal of providing essential services to the population. Unemployment, like in the United States, is among the several challenges facing the Kenyan economy and almost all

countries in the world, and the government has prioritized job creation and poverty eradication as its main development agenda. Due to economies of scale, the youth are among the most affected members in the society since they lack the social connections, on-job training and formal schooling to properly manage development initiatives.

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Therefore, unemployment cannot be defined as simply the lack of jobs. It is also the lack of the needed skills that are required for a certain task due to due to the lack of adequate learning and training infrastructure. Besides, even in cases where there is adequate training infrastructure, people may lack the means to acquire requisite skills because of poverty (YEDF Website). After this understanding, the government came up with the idea of a structured institutional financing to address the chronic unemployment biting the country. The inception of initiatives to curb unemployment and improve economic status of the youth is based on the premise that initiatives aimed at developing SMEs was the most influential in creation of jobs across the country (Youth Enterprise Development Fund , 2012).

Uwezo Fund and the Youth Enterprise Development Fund (YEDF), in line with the economic and unemployment quagmire facing the country's youth, are some of the initiatives the GoK over the past few years has come up with that would address this problem. YEDF, like Uwezo Fund, is another devolved fund which was developed with the aim of reducing youth unemployment thus providing micro credit facilities to stimulate self-reliance among the youth through establishment of youth owned SMEs. The Kenya constitution defines a youth as any individual who is above 15 years but below 35 years. This population demography makes up 70% of the population in Kenya. Strategically, the fund aims to promote enterprise development, since

providing economic incentives allows for the youth to participate in building the nation (Tracy, 2013).

1.2 Statement of the Problem

The Kenyan population makes up about 70% of the total population, yet almost 67% of this demography remains unemployed, and lack access to formal financial institutions (Government of Kenya, 2013). This rate of unemployment is too high and impacts the youth's ability to participate in socio economic development within their respective communities. Solving this unemployment issue necessitates innovative interventions. According to policy makers and developmental agencies, micro-financing and associated services are the most effective development options for people in this demography since their lack of collateral and high interest rates has locked them out of formal lines of credit (Simeyo, Lumumba, & Odondo, 2009). The Uwezo fund initiative was introduced to support the youth in this regard.

According to Ijaza, Mwangi, and Ngetich (2014), the fund scheme introduction has resulted increased access of microcredit services to the youth, thus addressing some of the financial access issues. It is set up in such a way that there is little official involvement in administration. The Uwezo Fund has expanded access to finances and promoted youth businesses, enabling the beneficiaries to gain self-employment at the constituency level. However, despite this there has been limited knowledge on how the Uwezo fund has influenced livelihoods of youths within slum areas; hence the current study seeks to fill this knowledge gap.

Oduol, Okoth, Okelo, Aila, Ochieng, Onyango, Ogutu, and Odera (2013) in their study on the influence of YEDF on the youth in Siaya county determined that there were ineffective repayment structures and poor follow-up procedures, limiting the

effectiveness and sustainability of the fund. Additionally, the YEDF officers were unable to provide adequate guidance to the youth on YEDF initiatives. To improve the viability of the youth-aimed initiatives such as Uwezo Fund and YEDF, aggressive youth-targeted marketing of youth-tailored products by the Government was needed. This was to be coupled with financial management training and entrepreneurship to beneficiaries both before and after approval of the funds. The YEDF did not have a significant impact on the youth as established by Amenity *et al.*, (2011) reports that it succeeded in serving only 40,063 out of 202,897 youth who were eligible to access the funds over the last 5 years.

Studies investigating youth development issues have tried to address the problem of youth involvement in economic activities, and the challenges facing the initiatives undertaken to improve finances access (Amenity, Onsongo, & Guyo, 2011; Omolo, 2012). However, most of these studies fail to address how youth funding initiatives transform the livelihoods of the youth in Kenya. The current study sought to fill this gap by examining the influence of Uwezo funds on enhancing the youth's livelihoods in Kibra constituency, Nairobi County.

1.3 General Objective

This study aimed at establishing the effect of Uwezo fund characteristics on the performance of youth livelihood projects in Kibra Constituency, Nairobi County Kenya.

1.3.1 Specific Objectives

The following objectives guided the study;

- (1.) To examine the influence of accessibility of Uwezo funds in enhancing youth livelihoods in Kibra constituency.
- (2.) To determine the effect of Uwezo Fund capacity building programmes on enhancing youth livelihoods in Kibra constituency.
- (3.) To examine the influence of Uwezo fund institutional framework and policies in enhancing youth livelihoods in Kibra constituency.
- (4.) To determine the effect of Uwezo fund savings in enhancing the youth livelihoods in Kibra constituency.

1.4 Research Questions

The study answered the following questions generated from the objectives above.

- (1.) What is the influence of accessibility of Uwezo funds in enhancing livelihoods of youth in Kibra constituency?
- (2.) How does the capacity building programme by Uwezo fund enhance youth livelihoods in Kibra constituency?
- (3.) To what extent does institutional framework and policies of Uwezo fund influence livelihoods for youth in Kibra constituency?
- (4.) How does Uwezo fund savings influence and enhance livelihoods among youth in Kibra Constituency?

1.5 Significance of The Study

This study aims to determine the influence of the Uwezo fund on youth livelihoods in Kibra constituency, Nairobi County. The findings of this study will be important to policy makers whose work is aligned to youth empowerment in Kenya. The findings will help in the future development and implementation of policies aimed at empowering youth to improve their living standards in the slum and other marginalised areas. The findings and recommendation will therefore be useful to the

Kenyan Government as well as other stakeholders like the UN running campaigns on empowerment of marginalised groups and poverty eradication in Kenya. The researcher also hopes that the study will add to the existing body of knowledge on development initiatives impact and will be used as a reference material by scholars and stakeholders interested in the understanding the influence of initiatives developed by the Kenyan Government to address the poverty situation in urban slums through providing alternative sources of finance to the youth.

1.6 Scope of The Study

This study was carried out in Kibra Constituency, Nairobi County which has 5 wards namely Lindi, Lainisaba, Makina, Sarang'ombe and Woodley wards. Kibra Constituency is approximately 12.10 square kilometres in size with a population estimate of around 300,000 people. The research contextual scope examined on the role of Uwezo funds financial accessibility, capacity building, institutional framework and savings programmes have on the livelihood improvement among the Youth in Kibra. The study restricted itself to the push-pull theory, the change theory and the Harold and Domar theory. The study's sample scope was 58-youth groups who have been beneficiaries of the Uwezo fund and actively play a role in improving the livelihood of youth in the community.

1.7 Limitations of the Study

The research was only limited to the collection of data from Youth in Kibra Constituency which may impact the generalizability of the study results to other population areas. The study was further limited in the data collection by the ongoing pandemic which made it a challenge to access the group officials. The study resulted in using electronic data collection approaches to minimize physical contact with

respondents. Further, the study was limited by lack of proficiency in utilization of Google forms as some of the participants did not have access to internet and digital devices to respond to the research. This was mitigated by applying a mixed approach in the data collection approach.

1.8 Organisation of The Study

The study has five chapters. The introduction, study background, statement of the problem, objectives, research questions, significance, scope and limitation of the study, and the organization are included in the first chapter. The empirical and literature review are contained in chapter two while the third detailed the study methodology, analysis procedures and ethical considerations. The findings are in chapter four while the last chapter detailed the conclusions and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The second chapter of the research focused on the presentation of the research theories that have grounded the survey. The chapter dwelt on the various empirical studies and gaps that have motivated this research work. Further, a summary of the research gaps was presented as well as a conceptual framework highlighting the relationship between the Uwezo fund characteristics and improvement of youth livelihood.

2.2 Theoretical Framework

Mugenda and Mugenda (2003), define a theoretical framework as a skeleton that shape and unites all the elements in the study. Many studies have shown that there are various models and theories that can be followed to get the youth be involved in economic activities that can lead to improved livelihoods. This study has adopted several theories and models in explaining how Uwezo funds enhance livelihood among youth in Kibra constituency namely; the Push-Pull theory, the Change Theory and the Harrod-Domar model.

2.2.1 The Change Theory

The theory of change is a model was developed by Lewin (1970) designed to explain how a strategy or program contributes to the outcomes of intended change. Theories of change are used to investigate social change initiatives. They identify, define and explain how certain steps initiate the realization of long-term goals. Change theories also describes the interventions that bring about expected results (Awogbenle & Iwuamadi, 2010). This theory explains the effect of different actions undertaken in the

current time to long-term results. It describes how a sequence of events lead to desired outcomes which in this case explains the objectives of Uwezo Fund and the laid down Government policies and frameworks for the youth in terms of access to funds, capacity building programmes and savings in order to improve their livelihood. The theory aims to explain how different interventions lead to certain results, showing chains and impacts of undertaken actions (Douthwaite *et al.*, 2007). Comprehensive change theories detail the assumptions behind the links in the development pathways (Vogel, 2012).

This theory represents the transformational changes initiated by project managers at different stages during the project's execution and oversight. It also highlights how strategic intervention measures can alter these changes. This theory highlights a conscious visualization of change decisions that enables the Uwezo fund secretariat to pursue specific realities that can guarantee the success of youth funded projects.

2.2.2 The Push-Pull Theory

Different people are pushed by different reasons to become entrepreneurs. This theory classifies factors that drive entrepreneurial decisions into push and pull factors and is grounded on the works of (Hakim, 1989; McClelland *et al.*, 2005; Schjoedt and Shaver, 2007; Segal *et al.*, 2005). Push factors may be a result of personal or external needs while pull factors are those which entice individuals to become entrepreneurial (Hakim, 1989). Generally, pull factors are more impactful than push factors (Segal *et al.*, 2005; Shinnar and Young, 2008). According to findings by Amit and Muller (1995), who attest that push motivated entrepreneurs are less successful than pull oriented entrepreneurs.

The Push-pull theory related to this study in that poverty and family background are some of the personal factors that are external to entrepreneurship but push many youths towards forming groups for purposes of improving their livelihoods. Similarly, Uwezo fund presented the pull factors that motivate and present opportunities to the youth for them to access loans, financial literacy training programmes and be able to have savings, which are expected to lead to their improved livelihoods.

2.2.3 The Harrod-Domar Model

Sir Roy Harrod developed this theory in 1939, and it was expanded by Evsey Domar in 1946. As a growth model, the theory asserts that economic growth rate depends on capital-output ratio and the level of savings. The theory further states that with increased ability to save within the population, more funds were available for borrowing and development of projects within the country. It goes further to state that high save rate within a country's population provides funds that firms can borrow and invest.

Savings or investments could raise the capital stock of a given economy together with stimulating growth due to the increased ability to produce goods and services. The capital output ratio measures investment productivity, with economists affirming that economies are more productive when the capital-output ratio is low. Increased investment capacity is beneficial to the growth of the economy (Cheung, 2013). Corchon (2016) argues that the model is key in addressing long-term unemployment issues with its assertion that unemployment is a result of lack of capital thus justifying the need for government intervention to enhance its citizens livelihoods through the use of national savings as capital sources that can supplement international aid. Many governments around the world have ascribed to this thinking, especially in developing

economies where it has been largely adopted. The economic development model has been used to make development policies in India's Five-Year Development Plan 1951- 1956. Regarding the Uwezo fund, this theory provides an avenue of savings that the Government can channel to the youth as loans, thus providing capital to the youth and eventually aid in enhancing their livelihoods.

2.3 Empirical Review

The section reviews relevant empirical literature. The section highlighted the results of the empirical studies and the gaps that the current study sought to fill. The section was presented in line with the research objectives.

2.3.1 Uwezo Funds Financial Accessibility and Enhancing Youth Livelihoods

Uwezo fund loan is one way of enhancing livelihoods by alleviating poverty levels in urban areas. Through credit unions, non-governmental organisations and some microfinance institutions, the youth can access funds for personal economic development. Through the promise that credit can be accessed at low interest rates, the scheme acts as an incentive for people to set up small businesses. Qualifying groups must be registered at the Department of Social Services and must have been in existence for at least 6 months. Additionally, the group must have been signed up for a capacity building programme. Meeting these requirements allows the involved individuals to start training and enjoy preferential tenders under the 30%, access to government procurement opportunities (AGPO) project, public procurement tender opportunities for youth, women and persons with disability. However, most groups overlook this important step or include people aged 35 years and above in the group. This disqualifies them. The loaned amount attracts no interest; however, a 3% administration fee is charged from the loan amount issued. The group is also

requested to present a statement of the groups account and books developed from their table banking before receiving the loans. Groups also have to detail the total accumulated savings, the current status of the contribution, the loan's intended purpose and the expected loan repayment period (Youth Enterprise Development Fund , 2012).

Kojo (2010) examined the impact of financial literacy training on youth entrepreneurship in South Africa. The research relied on desk top research and questionnaires to collect data. The study relied on both qualitative and quantitative analysis techniques. The study's findings determined that the youth in Vhembe District had high financial literacy skills. These positive financial literacy skills enabled the youth to properly manage their financial resources and realize superior business returns. The current study relied on primary research data in its analysis.

Emeh (2012) examined youth empowerment efforts taken by the Nigerian government by investigating the Lagos state development and empowerment Program. A descriptive design was adopted. The results indicate that that youth development and empowerment can curb youth unemployment within the state. Findings of the study showed that access to financial support programmes and venture capital will support better setting up of youth employment programmes. The current study however focussed on youth livelihood improvement within Kenya.

Aliero and Ibrahim (2013) examined the challenges of youth empowerment in rural Nigeria. The study applied a qualitative research design that focussed on review of previous empirical literature within Nigeria. The findings posit that increasing credit access through micro-credit services and other initiatives achieved youth's economic

empowerment. The study determined that the elimination of collateral requirements, interest rate, transaction cost and provision of financial literacy improved the beneficiaries' ability to expand their businesses. The study used a qualitative approach while the current study employed a mix of quantitative and qualitative approaches.

Ibuathu and Kubaison (2013) investigated the impact of access to government finances on youth groups productivity in Kenya. A Stratified sampling technique focusing on 6 youth groups in Meru County was adopted. The findings show that ability to write credit proposals, access to collateral, increased financial management skills were key to fostering equal opportunities among the youth. The study focused on YEDF whereas the current study reviewed the Uwezo fund initiative.

Barasa and Kithae (2015) sought after the influence of lending conditions on youth funds accessibility in Matungu constituency, Kakamega County, Kenya. A descriptive research design that sampled youth entrepreneurs who have had prior access to government funding initiatives guided the research. The results of the study indicated that increased accessibility to government funds, relaxed lending policies and minimum collateral requirements enhanced youth entrepreneurship in the county. The study focused on youth entrepreneurship whereas current study focussed on enhancing youth livelihood.

2.3.2 Uwezo Funds Capacity Building and Enhancing Youth Livelihoods

The capacity-building component of Uwezo Fund aims to ensure that communities implement programmes adequately both at local and national level. The capacity of the youth to effect change through individual capacity still remains limited in most developing economies such as Kenya. It is essential that the government plays a role

in building the capacity of its youth to enable them to exploit their competencies to expand their financial well-being and take control of their lives since this can serve as a catalyst for sustainable national development (Vargas, 2013). Out of the Ksh 6 Billion that is issued annually, 3% is dedicated to capacity building to improve the recipients' skills, knowledge and market access links. 72% is then distributed to all the constituencies while 25% is shared as per the poverty index (Maisiba & Gongera, 2013).

Torri and Martinez (2014) examined women's empowerment and micro-entrepreneurship in India. The study adopted a case study review of Gram Mooligai Company Limited with both qualitative and quantitative research design being utilized. The results show that the development women's productive capabilities, leadership skills and social learning abilities was positively associated with their entrepreneurship development. The study however focused on women empowerment in India whereas current study examines Kenyan youth livelihood enhancement.

Awogbenle and Iwuamadi (2010) looked into youth unemployment in Nigeria and assessed the impact of entrepreneurship development programme on youth unemployment. The study adopted an explanatory research design with semi-structured questionnaires being used to collect data. Findings indicate that availability to business management training and financial accounting skills enhanced the survival of youth businesses in Nigeria. The research was conducted in Nigeria whereas the current study was focussed youth groups in Kenya.

Maina (2014) investigated the influence of entrepreneurship education on job creation among Nigerian youth. An explanatory research design with a mixed research data was utilized in solving the research problem. Findings showed that entrepreneurship education and functional government educational policies geared towards youth job creation are required to support better employment outcomes. The study however focused on employment outcomes whereas current research examined youth livelihood enhancement.

Dibie and Dibie (2014) looked into the relationship between capacity building and unemployment in Ethiopia. Primary and secondary sources of data were used in the analysis. The study determined that technical capacity building was key to promoting Ethiopia's economic and social development. Findings also indicated a negative correlation between the national education policies and the technical skills that would facilitate employment among the country's youth. The study only focused on youth employment in Ethiopia whereas current study was conducted on youth livelihood in Kenya.

Karanja (2014) investigated how management practices impact sustainability of income generating projects in Kangema District's youth, in Kenya. A descriptive research design was utilized and stratified sampling enabled the section of 13 youth groups within the district. Both descriptive and inferential techniques were applied in data analysis. From the analysis, it was determined that competent leadership, sound financial management training and effective monitoring and evaluation were key to promoting the sustainability of youth-inspired projects. The study was based in Murang'a county, the current were examined youth development in Kibra constituency.

2.3.3 Uwezo Funds Institutional Framework and Enhancing Youth Livelihoods

Protagonists of government intervention in economic activities argue that the type of framework adopted by national governments have the potential to spur long-term growth through economic stabilisation, market regulation, and ensuring efficiency of financial resources allocation. The government is also a key player in harmonisation of social conflicts, this improving the sustainability of development initiatives. Regarding endogenous growth, the national government is influential in ensuring that probable beneficiaries acquire relevant knowledge and proficiencies through promotion of research and development, productive public investment, human capital development and facilitation of law and order, which is essential for both long term and short-term growth (M'amanja, 2005).

Khan, Noor and Anuar (2016) carried out a Malaysian-based study which aimed to assess the involvement of youth in business enterprises. The study relied on quantitative research using questionnaires. Analysis involved the use of a Seemingly unrelated regression (SURE). Findings showed that having appropriate institutional policies, well-designed government policies, business-support frameworks and sufficient infrastructure were key to improving youth entrepreneurship. The current study was however conducted in Malaysia and current study examined Uwezo fund in Kenya.

Gill, Aftab, Rehman and Javaid (2019) conducted research on youth empowerment and sustainable development. The study focused on the Pakistan's Prime Minister's Youth Program. The study sampled higher institution students through online questionnaires and self-administered questionnaires. Findings indicate that the youth

program empowered the youth. The results further indicate that the adoption of a robust framework and routine review of the programs policies are key determinants to upholding the youth empowerment. The study adopted a case study design whereas current study employs a descriptive research design.

Yusuf (2017) examined youth entrepreneurship skills development and empowerment in Doguwa Locality, Kano State, Nigeria. A cross-sectional research design which sampled 294 youth respondents was employed. The relationship between the study variables was assessed using regression analyses. The study relied on person and regression analysis in estimating the variables' level of association. The results indicated a strong and positive relation between youth business empowerment and entrepreneurship skills ($r=0.556$, $p<0.020$). The findings showed that having elaborate policies to support entrepreneurship education and financial support are key to youth empowerment. The study was done in Nigeria where the cultural and economic perspective significantly differ from those in Kenya.

Kareem and Abraham (2019) conducted an assessment of the impact that the national youth service corps scheme had on Nigeria's socio-economic development. A cross-sectional survey research design was used for this study and questionnaires were used in data collection. Research findings showed that national youth service corps scheme promotes the realization of national development goals. The study however focused on overall national socioeconomic development whereas the current study examined the livelihood of youth in Nairobi City County.

Mary and Wanjira (2018) assessed youth empowerment and livelihoods in Trans Nzoia to determine whether youth empowerment programs increased the youth's involvement in horticultural activities in the county. A descriptive research design

which sampled 99 youth groups was used. Findings revealed that clear financial literacy training, market linkages and having clear policies on offering start-up capital improves youth's financial strength, hence empowers them to explore income-generating activities. The study however did not take into consideration how the institutions frameworks impacted youth livelihood.

The Uwezo Fund's principles include representation, accountability, and accessibility (Tracy, 2013). To improve the livelihood of rural dwellers, it is necessary to provide appropriate support to rural livelihood enhancing activities by improving access of technical and financial services to the expected beneficiaries. Similarly, access to information on the markets is key to increasing the number of opportunities afforded to rural dwellers. It is also necessary to strengthen links between the people and capacity building efforts at different levels to ensure that the projects can adequately address the challenges facing the youth in regards to unemployment in rural areas. It is necessary to enact more laws so as to streamline the policies which provide guidance on the labor market concerning how youth programmes are designed and implemented.

2.3.4 Uwezo Funds through Savings and Enhancing Youth Livelihoods

Ledgerwood and Rasmussen (2011) affirm that more than 5 million people are members of Savings Groups that offer essential services that improve individual livelihoods. For instance, in Mali, over 400,000 individuals in about half of the villages are members of different Savings Groups. Most of these groups have evolved from groups that traditionally offered savings and credit services and now have mechanisms for job creation and credit access at affordable and flexible rates. In most cases, saving groups are made of around 20 self-selected individuals, and they meet

regularly to contribute small amounts based on the members' financial abilities. The groups then pool together their contributions to make a sizeable loan fund and they start lending to the members. The interest charged goes into the fund's loan base.

India's success story in reducing poverty levels and empowering the youth socio-economically can be partly associated with the convenience of access to credit and savings services at most levels even the local-level to marginalised communities. The Kerala based mission – Kudumbashree, is one of the most successful government-sponsored projects (Schutter, 2015). Members' loans and savings are recorded in a central ledger for reference and accountability purposes. In some cases, the groups create an insurance fund where money for emergencies and social purposes depending on the set rules of operation. Ledgerwood and Rasmussen, (2011) affirm that the Savings Group movement is spread across the world, and Africa hosts about 4 million of these members. According to Lenneye, (2006), enhancing livelihoods and the saving component gives the much-needed support to community-driven interventions such as job creation. Members of these groups save money and later invest the same in livelihood enhancing activities by acquiring business development skills and technical training.

Kumar (2017) assessed the influence of microcredit services on poverty eradication and women empowerment in India. The descriptive study examined how micro-institutions have affected poverty reduction and empowerment of women. The findings of the research indicate that micro saving training programs have a significant influence on poverty reduction by enabling the poor households to attain sustainable self-employment. The projects increased skills dispersion to promote sustainable self-employment skills, wage employment opportunities as well as

financial inclusion. The study however focused on women in India whereas the current study was conducted among youth in Kenya.

Muhammad, Maidoki and Sani (2018) assessed the influence of Muslim initiatives in reducing poverty and encouraging youth and women involvement in business in Sokoto State of Nigeria. The research relied on a qualitative research design in the data collection and analysis within two youth and women groups. The findings indicated that social finance was positively related with empowerment of youth and women. Results also show that savings programmes have improved women's and children's welfare. Findings also indicate that savings capacity improves the youth business expansion and growth in the longrun. The study however did not examine how government development initiatives empower youth livelihoods.

Mohamud and Ndede (2019) focused on youth empowerment initiatives in Wajir County, Kenya. The study which targeted 200 youth groups adopted a descriptive survey research design. Analysis showed that the people involved in the projects had acquired useful skills and competencies that were essential to goal realization and successful business engagement. The study also indicates that enhancing entrepreneurial trainings and advocating for a savings culture can be key to fostering youth empowerment. The current study however examined the youth livelihood within Kibra constituency in Nairobi.

Omondi and Jagongo (2018) investigated the influence of microfinance services on financial performance of youth businesses in Kisumu County, Kenya. A descriptive research design which involved 448 respondents was utilized. Analysis revealed that most of the businesses had not adopted saving as a strategy for business growth, which impacted their ability to remain productive and competitive in the long-term.

Results indicate that enhancing the savings mobilization will result in better firm performance. The study however focused on financial performance of SME's whereas the current examined enhancement of youth livelihood.

2.4 Summary of Literature and Research Gaps

Table 2.1 Summary of Research Gaps

Author	Title	Research Findings	Research Gap
Aliero and Ibrahim (2013)	Challenges of youth empowerment through access to credit in the rural areas of Nigeria.	The findings posit there is a positive correlation between economic empowerment and accessibility to credit	The study relied on a qualitative approach whereas the current study employed a mix of quantitative and qualitative approach.
Awogbenle and Iwuamadi (2010)	Youth unemployment in Nigeria	Findings indicate that availability to business management training and financial accounting skills enhanced the survival of youth businesses in Nigeria.	The research was conducted in Nigeria whereas the current study focussed on youth groups in Kenya.
Ibualthu and Kubaison (2013)	Realizing equal opportunities among youth groups in accessing government financial credit facilities in Kenya	The findings show that ability to write credit proposals, access to collateral, increased financial management skills were key to fostering equal opportunities among the youth.	The study focused on YEDF whereas the current study examined the Uwezo fund initiative.
Karanja (2014)	Influence of management practices on sustainability of youth income generating projects in Kangema District, Murang'a County, Kenya	influence of management practices on sustainability of youth income generating projects in Kangema District, Murang'a County, Kenya	The study examined youth projects in general whereas current study was conducted on the youth's livelihood in Kibra constituency.
Khan, Noor and Anuar (2016)	performance of youth entrepreneurs in Malaysia Micro Small and Medium Enterprises.	Findings of the analysis showed that having appropriate institutional policies, well-designed government policies, business-support frameworks and sufficient infrastructure were key to improving youth entrepreneurship.	The current study was however conducted in Malaysia and current study examined Uwezo fund in Kenya.
Mary and Wanjira (2018)	Youth empowerment and livelihoods: a case of rural youth registered in groups involved in horticulture production in Trans Nzoia County, Kenya.	Findings of the research showed that clear financial literacy training, market linkages and having clear policies on offering startup capital was positively related with youth livelihood improvement.	The study however did not take into consideration how the institutions frameworks impacted youth livelihood.

Source: Researcher (2019)

2.5 Conceptual Framework

The below conceptual framework presented the hypothesized interaction between the study variables. The independent variable is the Uwezo fund constructs while the dependent variable is the youth livelihood.

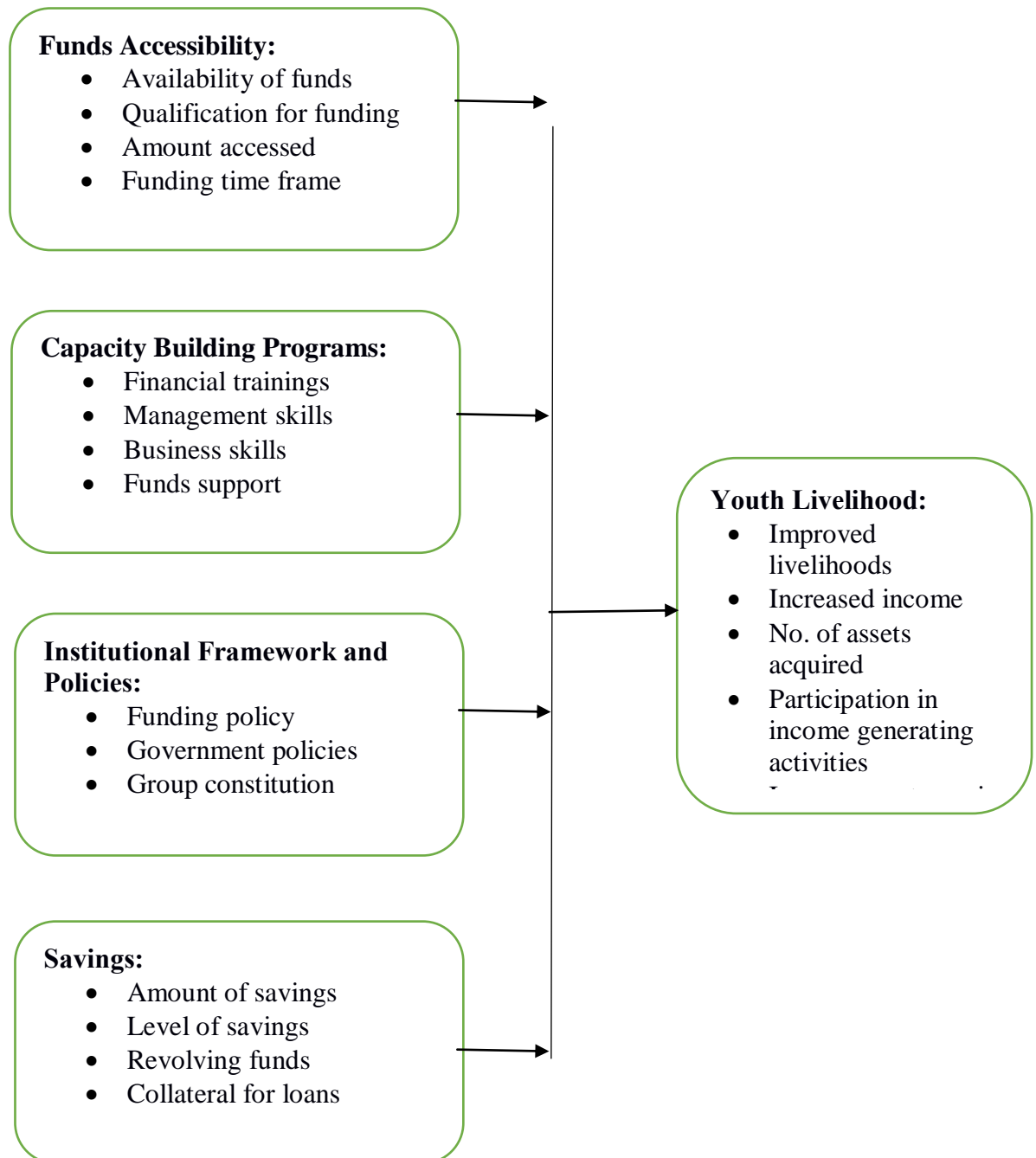


Figure 2.1 Conceptual Framework

Source: Researcher (2021)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presented the research methodology that guided the research. It presents the research design, the target population, sampling strategy, data collection tools and techniques and data analysis.

3.2 Research Design

Saunders (2007), defines research design as the blueprint to be used by the researcher to carry out the study and link the findings with the research topic. In this study, descriptive research design was used. According to Mugenda and Mugenda (2003), a descriptive research design involves collection, analysis and presentation of data that can describe the current conditions surrounding a problem. The focus of interest was respondent's opinion's and views. This research design is appropriate since it allows large data collection at reduced costs and allows generalisation of the findings to a larger sample. Further, the design supported the utilization of quantitative approaches in determining the relationship between the study variables.

3.3 Target Population

A population refers to the set of individuals or objects from which a sample is obtained (Saunders, 2007). The unit of analysis was 51 groups consisting of the registered by the Department of Social Services or the Registrar of Societies and are active in the Uwezo funding. From each group the study targeted 3 officials who formed the unit of observation for the research study.

Table 3.1 Target Population

Composition of Officials	Uwezo Fund Youth Groups in Kibra	Total
Chairman	51 Youth Groups	51
Secretary	51 Youth Groups	51
Treasurer	51 Youth Groups	51
	Total	153

Source: Researcher (2021)

3.4 Sampling Technique and Sample Size

The sample frame for the study was the 153-official drawn from 51 groups that have received the support of Uwezo fund. All the beneficiaries were sorted and a sampling frame prepared. This list was provided by the Uwezo Fund Office. From each group, three key informants were purposively selected. The informants included all three group officials, or a member in the absence of one of the officials, who are involved in the day-to-day operations of the group business or operations. The study conducted census research of the 153 officials selected from the 51 youth groups in Kibra Constituency. This ensured that the study was able to obtain research responses from all the participants with an equal representation.

3.5 Data Collection Instrument

The study obtained both primary and secondary data. Questionnaires containing both structured and unstructured questions was administered to the group leaders of the Funds' beneficiary groups to obtain the primary data. Questionnaires was used as they save a lot of time while much information is collected from the respondents and clarifications can be made on unclear responses (Kothari, 2004).

3.6 Data Collection Procedures

Before embarking on the actual data collection procedure, permission was sought from the school's graduate school and the National Commission for Science and Technology (NACOSTI). The researcher also sought for permission from the Uwezo Fund Oversight Board, CUFMC, Local Chief and other relevant agencies. The researcher also established a rapport with the locals and work closely with the local community to ensure successful data collection. A pilot test was conducted on 10% of the sample respondents. These were not included in the final analysis.

3.6.1 Validity Test of Research Instrument

Validity refers to the degree of certainty of the research instrument. Content validity was applied in this study to ensure that the questionnaire can adequately capture the study objectives. An expert in the field of government empowerment programs was contacted to address content validity of the questionnaires. Additionally, the researcher enlisted the help of the supervisor and a practitioner from Uwezo Fund committee to examine the validity of the research instrument.

3.6.2 Reliability Test of Research Instrument

A study's reliability refers to the level of consistency that can be attained within the research instrument (Cooper & Schindler, 2014). The internal consistency of the research indicates that if the same study is conducted independently, it would achieve similar results (Saunders, Lewis, & Thornhill, 2014). The study utilized the Cronbach Alpha as the main tool of measuring the questionnaire's reliability score. All constructs with an Alpha value of 0.7 were accepted for analysis.

Table 3.2 Reliability Results

Variable	N	Items	Cronbach Alpha
Youth livelihood	12	6	0.746
Fund accessibility	12	7	0.715
Institutional framework	12	7	0.780
Capacity building	12	7	0.820
Savings programs	12	7	0.755

Source: Research Data (2021)

The researcher was targeting a Cronbach alpha of 0.7 and above for each variable. The study undertook a pilot test with 12 officials drawn from 4 groups within Kasarani Constituency. The findings showed that all the study variables had an Alpha score of above 0.7 thus had met the internal consistency measure. The study thus, adopted the research instrument for the main data collection since the alpha values were above 0.7.

3.7 Data Analysis and Presentation

Saunders (2007) asserts that data analysis provides a way of arranging the collected data into meaningful batches so as to allow for easier interpretation of the research findings. Descriptive statistics was used to analyze qualitative and quantitative data collected due to its ability to present the findings in meaningful statistical measures of central tendencies, dispersion and distribution (Kothari, 2004). The qualitative and quantitative data was presented using tables, charts, graphs.

The study adopted the following regression model;

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

Y = youth livelihood in Kibra constituency

X_1 = financial accessibility

X_2 = capacity building

X_3 = institutional framework

X_4 = Savings culture

The statistical significance of the research model was tested at 5% significance level. Mugenda and Mugenda (2003) state that qualitative research technique allows a researcher to collect data and explain certain phenomena in a more refined manner. The collected qualitative data was analysed using content analysis.

3.7.1 Diagnostic Tests

The study employed the following diagnostic tests prior to the regression analysis.

3.7.1.1 Multicollinearity Tests

Multicollinearity is a result of high linear association between explanatory variables within a regression model. Multicollinearity can affect the model, resulting in unstable and difficult to interpret the coefficients. This results in the estimates of the coefficient being unstable and complicated to interpret (Midi et al, 2010). The study used the Variance Inflation Factor (VIF) to detect presence/ absence of multicollinearity.

3.7.1.2 Normality Tests

Normality tests determine whether the data was sourced from a normally distributed population and is used to determine the probability of a random variable governing the data set to emerge from a normally distributed population (Bailey K. D., 1987).

Normality tests determined whether the shape of the sample distribution mirrored the shape of a normal curve.

3.8 Ethical Considerations

The researcher sought permission from the university's graduate school and NACOSTI before embarking on the research. An introduction letter was also obtained to show the study's approval to the possible respondents. Respondents were also assured that the collected data would be treated with the utmost confidentiality and anonymity measures.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION

4.1 Introduction

This chapter was key to the presentation of the results of the analysis. The collected research data was quantitative in nature and both descriptive and inferential analysis were dominantly applied. The chapter was divided into background information, descriptive results, diagnostics and regression results.

4.2 Background Information

The background section in detail presented the results on the response rate and the demographic information pertaining to the study participants.

4.2.1 Research Response Rate

The study was conducted between November 2020 and April 2021. As a consequence of the current public health regulations, the study adopted physical and electronic data collection approaches. This ensured the researcher did not breach Covid-19 regulations during the data collection process. The study sought to obtain responses from 153 youth group officials, however, only 74% (n=113) of the sample officials were able to participate in the survey. This was deemed suitable for the quantitative analysis as it was above the 60% threshold that Saunders (2007) opined was adequate for representation of a cohort in statistical analysis.

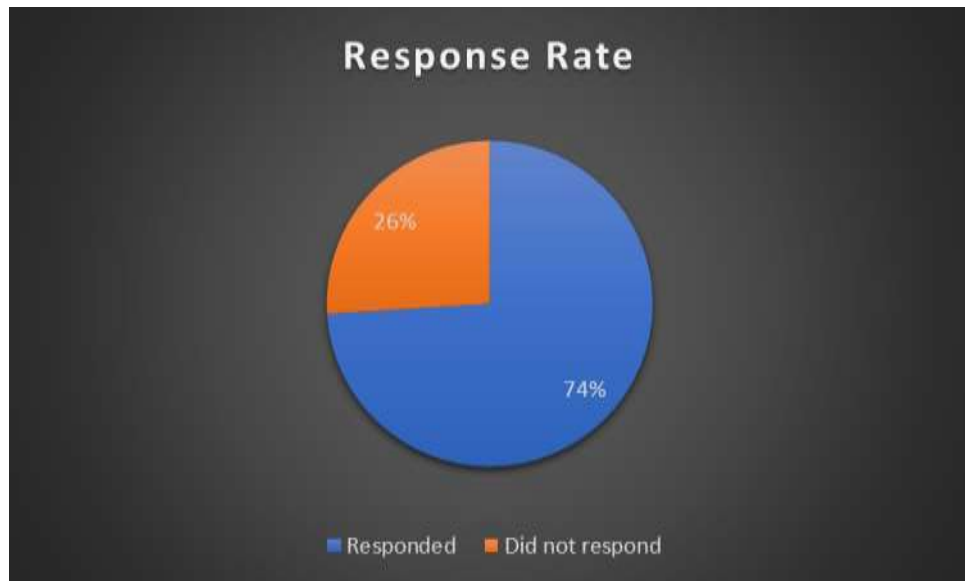


Figure 4.1 Response Rate

Source: Research Data (2021)

4.2.2 Demographic Information

The research sought after the participants' profile in per wards represented, their gender identity, education profile and age profile among other factors. The summary of the demographic analysis is presented in Table 4.1 below.

Table 4.1 Demographic Results

Characteristics	Grouping	Frequency	Percentage
Location of Group (ward)	Lindi	39	34.5
	Laini Saba	49	43.4
	Woodley/Kenyatta Golf	22	19.5
	Makina	3	2.7
	Total	113	100.0
Gender of officials	Male	50	44.2
	Female	63	55.8
	Total	113	100.0
Age of officials	18-25 years	2	1.8
	26-30 years	32	28.3
	31-35 years	79	69.9
	Total	113	100.0
Education Level			
	Primary school	12	10.6
	Secondary school	42	37.2
	College diploma	27	23.9
	University degree	32	28.3
	Total	113	100.0
Years in youth group	Below one year	41	36.3
	1-2 years	33	29.2
	3-5 years	38	33.6
	5 years and above	1	.9
	Total	113	100.0
Activities of youth group			
	Services	27	23.9
	Trade	50	44.2
	Agribusiness	36	31.9
	Total	113	100.0

Source: Research Data (2021)

The analysis showed that most respondents 43% (n=49) were from Laini Saba ward while only 2.7% (n=3) of the participants were from Makina wards. The results show varying distribution of respondents which was an indication the study was able to pool participants from each of the ward in the constituency. Furthermore, 56% (n=63) of the respondents were female officials with only 44% (n=50) male officials. This representation is an indication that youth groups are achieving gender diversity in

their leadership positions. These results corroborate with Ibuathu and Kubaison (2013) who noted that most youth groups are led by male officials owing to the disproportion presence of men in most local groups.

The findings indicated that most of the participants 70% (n=79) were between 31-35 years while only 2% (n=2) were between 18-25 years. This implied that most leadership positions in the youth groups are held mostly by the senior members. This is consistent with Tracy (2013) who revealed that most groups across the country are composed of youthful members below 35 years of age. The findings illustrated that most of the officials' 37% (n=42) had secondary education, 24% (n=27) had a college diploma while 28% (n=32) had a university degree which is an indication that most of the leadership position are held by members with a formal education. The findings pointed out that 44% of the groups were in trade business, 24% were in services provision while 32% were in agribusiness which points to a diversity in the income-generating activities within youth groups. Barasa and Kithae (2015) in their research noted that improved education diversity within the youth groups were critical to expanding the professionalism in the management of the youth groups.

4.3 Descriptive Results

The research adopted descriptive analysis to the structured Likert questions. The study used means, maximum, minimum and standard deviation in interpreting the results. The analysis is presented in accordance with the study variables.

4.3.1 Uwezo Funds Financial Accessibility

The first variable reviewed the financial accessibility of the funds. The following statements were utilized.

Table 4.2 Financial Accessibility Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
The increase in funds accessibility has improved my level of income	113	2.00	5.00	3.8319	.93448
The qualification for funding is flexible to the members of groups in Kibra	113	2.00	5.00	3.8053	.80021
The amount accessed is sufficient to promote my engagement in livelihood promotion activities	113	2.00	5.00	4.0796	.87772
The loan repayment period and modes are sufficient	113	2.00	5.00	3.5752	.90441
The funding timeframe allows for continuity of engagement in income generating activities	113	2.00	5.00	3.8850	.89395
The channels of fund accessibility are well understood by all group members	113	2.00	5.00	3.9735	.79575

Source: Research Data (2021)

There was agreement among respondents (mean = 4.0796, dev = .8772) that the amount accessed is sufficient to promote my engagement in livelihood promotion activities. The findings also indicated agreement that the funds loan repayment period and modes are sufficient (mean = 3.5752, dev = .90441). The analysis noted agreement among respondents that the funding timeframe allows for continuity of engagement in income generating activities (mean = 3.885, dev = .89395). The findings indicated agreement that increase in funds accessibility has improved the level of income (mean = 3.8319, dev = .93448). Overall, the findings were in line with Youth Enterprise Development Fund (2012) report that indicated that increased support for youth businesses through more loans and capital was key to improving their sustainability. Emeh (2012) in a study of youth empowerment initiative also acknowledged that access to financial support programmes and venture capital was critical to improving the ability of the youth to take part in income generating activities. Ibuathu and Kubaison (2013) were also of the opinion that accessibility to financial assistance was vital to enhancing the opportunities given to the youth.

4.3.2 Uwezo Fund Capacity Building

The second variable of the study reviewed the capacity building attained by the youth groups through the Uwezo fund. Table 4.3 presents the findings.

Table 4.3 Capacity Building Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
Uwezo fund trainings have helped boost my income generation skills	113	1.00	5.00	3.7168	.88104
Uwezo fund trainings have improved my business management skills	113	1.00	5.00	3.6460	.77828
Uwezo fund trainings have improved my knowledge of how to access government procurement opportunities	113	2.00	5.00	3.7699	.66827
The financial management skills training has enhanced my income generation activities	113	2.00	5.00	3.5221	.82481
Involvement in leadership skills training has helped promote the running of our projects	113	2.00	5.00	3.7611	.75916
The group management training has helped improved cohesion among the members	113	1.00	5.00	3.9823	.82356
Uwezo fund trainings have enhanced my acquisition of assets	113	1.00	5.00	3.5929	.93194

Source: Research Data (2021)

The results showed agreement among respondents with minimal variations (mean = 3.7699, dev = .66827) that Uwezo fund trainings have improved their knowledge of how to access government procurement opportunities. The respondents also agreed that the group management training has helped improved cohesion among the members (mean = 3.9823, dev = .82356). The results indicated agreement that the Uwezo fund trainings have helped boost the group income generation skills (mean = 3.7168, dev = .88104). The findings also showed that beneficiaries were able to acquire more assets (mean = 3.5929, dev = .93194). Generally, the findings are consistent with Maisiba and Gongera, (2013) who opined that improved capacity building was key to building the skills and knowledge among youth groups which is key to poverty reduction. Torri and Martinez (2014) in their research pointed out that enhancing the leadership skills and entrepreneurial development enhanced the

capacity of youth groups. Maina (2014) noted that entrepreneurship education supported an improvement in youth job creation and livelihood. Karanja (2014) also concluded that sound financial management, appropriate training and leadership skills fostered the youth groups performance.

4.3.3 Uwezo Funds Institutional Framework

The third variable of the study reviewed the institutional framework employed by the Uwezo fund. The respondents were presented with various statements and their responses were analyzed and results are as illustrated below.

Table 4.4 Institutional Framework Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
The Uwezo fund policy is aimed at supplementing youths' income generating activities	113	1.00	5.00	3.7965	.82548
The government policies have supported our group enhance livelihoods through increased income	113	1.00	5.00	3.7876	.87067
The group constitution is documented and every member has been informed about it	113	1.00	5.00	3.5310	.87700
The government policies are adhered to the administration of the fund	113	1.00	5.00	3.5221	1.00087
The lending policies of the funds are supportive of the youth income generation activities	113	1.00	5.00	3.6195	.96657
The eligibility criteria for the fund is well known by the group members	113	1.00	5.00	3.1858	1.19932
The institutional guidelines of the fund have supported the formalization of youth income generating activities	113	1.00	5.00	3.2743	1.03723

Source: Research Data (2021)

The findings noted agreement that the policies instituted by the government had increased group income, thus enhancing their livelihoods (mean = 3.7876, dev = .87067). The study also noted agreement among respondents with high deviation from the mean that government policies are adhered to the administration of the fund (mean = 3.5221, dev = 1.000). The analysis revealed disagreement among respondents that the eligibility criteria for the fund is well known by the group members (mean = 3.1858, dev = 1.1993). The results indicated disagreement among respondents that the institutional guidelines of the fund have supported the formalization of youth income generating activities (mean = 3.2743, dev = 1.0372). Similarly, Khan, Noor and Anuar (2016) indicated that appropriate institutional policies and well-designed government policies were integral to expanding youth entrepreneurship. Gill, Aftab, Rehman and Javaid (2019) also showed that a supportive robust framework and program policies had enhanced the youth projects sustainability. Yusuf (2017) suggested that elaborate policies, education and government financial support were critical to expanding youth empowerment.

4.3.4 Uwezo Funds Savings

The fourth variable reviewed the savings culture inculcated through the Uwezo funds program and the results of the analysis of responses obtained is presented below.

Table 4.5 Savings Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
Engagement in savings culture among group members enhances their income levels	113	1.00	5.00	3.2478	.91154
Introduction of savings programme have fostered the members ability to engage in asset acquisition	113	1.00	5.00	2.8673	1.16882
Increased savings have supported diversification of the group's income generating activities	113	1.00	5.00	3.3628	.90694
Adoption of a savings culture has supplemented the improvement of livelihood among the group members	113	1.00	5.00	3.4779	1.08642
Savings help me have ownership of funds and the project	113	1.00	5.00	3.6460	.84431
Adoption of a savings culture has supplemented the improvement of livelihood among the group members	113	1.00	5.00	3.4779	1.08642

Source: Research Data (2021)

The study indicated agreement among respondents that savings have helped groups have ownership of funds and the project (mean = 3.646, dev = .8443). The analysis also indicated disagreement among respondents that introduction of savings programme has fostered the members ability to engage in asset acquisition (mean = 2.867, dev = 1.1688). The findings showed disagreement that adoption of a savings culture has supplemented the improvement of livelihood among the group members (mean = 3.4479, dev = 1.086). The respondents also disagreed that increased savings have supported diversification of the group's income generating activities (mean = 3.3628, dev = .90694). In their research, Ledgerwood and Rasmussen, (2011) noted that development of savings culture enhanced the opportunity among selected individual groups. Lenneiye, (2006) also acknowledged that increased savings culture was much-needed approach to enhancing the livelihoods of the community. Kumar

(2017) revealed that micro saving programs have contributed to reduction of poverty by enabling the poor household increase their income-generating opportunities. Mohamud and Ndede (2019) were of the view that advocating for a savings culture can be key to fostering youth empowerment.

4.3.5 Enhanced Youth Livelihoods

The dependent variable for the study examined the youth livelihoods among youth groups being funded by the Uwezo funds in Kibra constituency. The following statements were tested. Table 4.6 has the findings.

Table 4.6 Youth Livelihood Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
There has been an increase in youth participation in income generating activities	113	1.00	5.00	4.2035	.83623
There has been an increase in the capacity of youths to acquire assets	113	1.00	5.00	3.8761	.87763
There has been an increase in the income levels of the youth in the community	113	1.00	5.00	4.1681	.96272
There has been an improvement in the sociowelfare of the youth in the community	113	1.00	5.00	3.6637	1.07413
There is an increase in access to education programmes among the youth	113	1.00	5.00	3.8584	.93415
There has been an increase in access to self-employment opportunities among the youth	113	1.00	5.00	3.8230	.79316

Source: Research Data (2021)

The study responses showed strong agreement that more youth were participating in income generating activities (mean = 4.2035, dev = .83623). The results noted

agreement that the groups have seen an increase in the income levels of the youth in the community (mean = 4.1681, dev = .96272). The analysis indicated agreement that there is an increase in access to education programmes among the youth (mean = 3.8584). Further agreement showed an increase in access to self-employment opportunities among the youth (mean = 3.823, dev = .79316). These results are consistent with UNEP (2016), which characterized an improvement of livelihood as better access to socio-welfare programmes, increased income-generating opportunities and education programmes. Shaher, (2015) revealed that involvement in youth initiatives have led to an increase in sustainable solutions and enhancing their livelihood.

4.4 Diagnostic Results

The study aimed at assessing the research observation adherence to linear assumptions for regression analysis. Collinearity and normality tests were adopted.

4.4.1 Collinearity Tests

The study adopted the collinearity test to investigate whether the independent variables were highly correlated. The study employed both VIF and tolerance values as the basis of the tests.

Table 4.7 Collinearity Results

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Capacity Building	.452	2.213
Institutional Framework	.380	2.628

Savings Culture	.574	1.743
Financial Accessibility	.985	1.016

Source: Research Data (2021)

The results above pointed to Variance Inflation Factors (VIF) that were less than 10 across all the variables. This was an indication that there was no presence of collinearity problem in the study. This was further affirmed by Tolerance values that were above 0.1, indicating absence of collinearity in the regression model adopted.

4.4.2 Normality Tests

The study adopted normality tests to determine if the research observations were from a normally distributed population. The plot of the residuals of the regression analysis showed that research observations fitted within the normality curve thus indicating the adopted data was from a normally distributed sample.

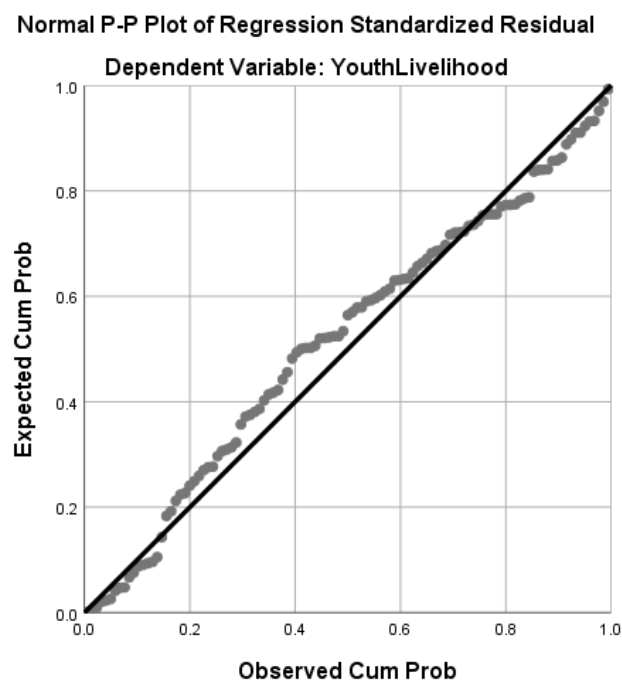


Figure 4.2 Normality Test Plot

Source: Research Data (2021)

4.5 Correlation Results

The study further investigated the direction and significance of the relationship between the study variables. The study adopted the Pearson correlation tests at a 95% confidence level and the matrix of the result is presented below.

Table 4.8 Correlation Analysis Matrix

		Capacity Building	Institutional Framework	Savings Culture	Funds Accessibility	Youth Livelihood
Capacity Building	Pearson Correlation	1				
	Sig. (1-tailed)					
	N	113				
Institutional Framework	Pearson Correlation	.730 ^{**}	1			
	Sig. (1-tailed)	.000				
	N	113	113			
Savings Culture	Pearson Correlation	.543 ^{**}	.643 ^{**}	1		
	Sig. (1-tailed)	.000	.000			
	N	113	113	113		
Funds Accessibility	Pearson Correlation	.097	.026	-.001	1	
	Sig. (1-tailed)	.153	.393	.494		
	N	113	113	113	113	
Youth Livelihood	Pearson Correlation	.733 ^{**}	.759 ^{**}	.408 ^{**}	.142 [*]	1
	Sig. (1-tailed)	.000	.000	.000	.016	
	N	113	113	113	113	113

^{**}. Correlation is significant at the 0.01 level (1-tailed).

Source: Research Data (2021)

Objective one examined the influence of accessibility of Uwezo funds in enhancing youth livelihoods in Kibra constituency. The results indicated a weak but positive and significant effect ($P = .142$, $\text{Sig} = .016 < .05$). Objective two sought after determining the effect of Uwezo Fund capacity building programmes on enhancing youth

livelihoods in Kibra constituency. Findings showed a strong positive and significant effect ($P = .773$, $Sig = .000 < .05$).

Objective three examined the influence of Uwezo fund institutional framework and policies in enhancing youth livelihoods in Kibra constituency. The analysis revealed a strong positive and significant effect ($P = .759$, $Sig = .000 < .05$). The fourth objective sought to determine the effect of Uwezo fund savings in enhancing the youth livelihoods in Kibra constituency. The results showed a moderate positive and significant effect ($P = .408$, $Sig = .000 < .05$).

4.6 Regression Results

Regression analyses were applied to determine the magnitude of the relationship between Uwezo funds and livelihoods enhancement among the youth in Kibra Constituency, Nairobi County.

Table 4.9 Regression Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.821 ^a	.673	.661	2.48560

a. Predictors: (Constant), Financial Accessibility, Savings Culture, Capacity Building, Institutional Framework

b. Dependent Variable: Youth Livelihood

Source: Research Data (2021)

The above regression outcome indicated a coefficient ($R^2 = .673$). This result showed that 67.3% of the changes in the youth groups livelihood within Kibra constituency was determined by the Uwezo fund aspects (financial accessibility, savings culture, capacity building, institutional framework).

Table 4.10 ANOVA Summary

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1376.025	4	344.006	55.680	.000 ^b
	Residual	667.249	108	6.178		
	Total	2043.274	112			

a. Dependent Variable: Youth Livelihood

b. Predictors: (Constant), Financial Accessibility, Savings Culture, Capacity Building, Institutional Framework

Source: Research Data (2021)

ANOVA analysis was employed to determine the statistical significance between the independent variable and the youth livelihood. The findings showed a F-calculated = 55.680, Sig = .000 < .05, an indication of a positive and significant relationship between the Uwezo Fund (financial accessibility, savings culture, capacity building, institutional framework) and enhancing youth livelihood in Kibra constituency.

Table 4.11 Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.326	2.277		.143	.886
Capacity Building	.416	.086	.397	4.854	.000
Institutional Framework	.521	.079	.586	6.571	.000
Savings Culture	-.165	.065	-.184	-2.533	.013
Financial Accessibility	.125	.078	.089	1.597	.113

a. Dependent Variable: Youth Livelihood

Source: Research Data (2021)

Based on the above the resulting regression model for the study is plotted as follows;

$$Y = .326 + .416X_1 + .521X_2 + -.165X_3 + .125X_4 + 2.277$$

From the results the variable capacity building had a coefficient $\beta_1 = .416$ which was statistically significant $.000 < .05$. This implied that changing the capacity building programmes will result in a .416 change in the youth livelihood within Kibra constituency. The study results are supported by earlier evidence by Maina (2014) who showed that entrepreneurship education and functional government educational policies supported better employment outcome among the youth. Karanja (2014) in their research revealed that quality leadership, financial management training, and effective monitoring and evaluation have a significant influence on youth projects' sustainability.

The regression results showed a coefficient for institutional framework $\beta_2 = .521$ which was statistically significant $.000 < .05$. This showed that changing the institutional framework and policies will result in a .521 change in the youth livelihood within Kibra constituency. These findings are in agreement with Yusuf (2017) who concluded that elaborate policies to support entrepreneurship education and financial support are key to youth empowerment. Similarly, Kareem and Abraham (2019) institutional policies and supportive programs are strongly connected to the nation's socio-economic development. Mary and Wanjira (2018) established that having market linkages and having clear policies on offering startup capital was positively related with youth livelihood improvement.

The study further revealed a coefficient of savings initiatives $\beta_3 = -.165$ which was statistically significant $.013 < .05$. This showed that changing the savings within youth groups will result in a -.165 change in the youth livelihood within Kibra constituency. These findings are in same line with Omondi and Jagongo (2018) who concluded that small businesses have failed to adopt a saving culture, meaning that they were not

adequately positioned to become competitive in the current business environment. However, Mohamud and Ndede (2019) noted that enhancing entrepreneurial trainings and advocating for a savings culture can be key to fostering youth empowerment.

The findings also showed a coefficient for financial accessibility $\beta_4 = .125$ which was not statistically significant $.113 > .05$. These results are however not consistent with earlier empirical findings by Ibuathu and Kubaison (2013) who opined that access to collateral, increased financial management skills were key to fostering equal opportunities among the youth supported by YEDF programme. Barasa and Kithae (2015) also found out that indicated that increased accessibility to government funds, relaxed lending policies and minimum collateral requirements enhanced youth entrepreneurship in the county.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The final chapter presents the summary of the research and the conclusions drawn based on the results. Further, the chapter presented the recommendations and suggestions for areas of further study.

5.2 Summary

Consistent reporting by government agencies and non-state actors have shown the dire state of youth empowerment in the country. With more than 67% of the youth population in Kenya not being in any formal employment; this creates a policy and practical challenge for future economic planning. The government has come up with numerous initiatives to spur the livelihood of the youth in the country especially in marginalized communities. One of these programs is the Uwezo fund that was created to expand the financial accessibility, capacity building and competencies of youth groups. Despite its popularity in the country, most empirical studies on the Uwezo program have focussed on the success of its implementation and challenges facing the program. There have minimal studies examining the program influence on youth livelihood. This lack of adequate empirical evidence motivated this research.

The study specifically focussed on the influence of the Uwezo fund financial accessibility, capacity building programmes, institutional framework and policies and the savings initiatives and how they impact youth livelihood in Kibra constituency. The study was premised on the push-pull theory, change theory and the Harrod-Domar model in conceptualizing the expected interaction between the variables. The

theories further supported the study in conceptualizing the variables and developing metrics for assessment of the variables. The study adopted a quantitative approach with unit of analysis being the 51 youth groups funded by Uwezo fund within Kibra constituency as of 2019 financial year.

The research conducted a census survey of the 151 youth officials drawn from the 51 participating groups. The study employed a structured research questionnaire in the data collection. The research instrument was pretested among 12 youth officials drawn from Kasarani constituency. The survey utilized drop and pick method and Google forms to supplement this method. Despite the current Covid-19 restrictions, a 74% response rate was obtained. This is considered adequate for quantitative analysis. The study findings showed that most of the youth group officials were female participants with most of the groups involved trade and agribusiness activities.

The results of the first objective revealed that financial accessibility had a weak positive and significant effect on the livelihoods of youth in Kibra constituency. From the regression results the findings indicated that changing the capacity building programmes will result in a .416 change in the youth livelihood within Kibra constituency. These findings are consistent with Kojo (2010) who found out that improved financial literacy and funds accesibility were key to improving youth entrepreneurship which can contribute to better livelihood. Emeh (2012) also opined that increased access to financial assistance programs and new capital sources were key drivers to better youth employment programmes.

For the second objective, it was determined that capacity building programmes have a strong positive and significant effect on youth livelihoods in Kibra constituency. The

regression results showed a significant effect of institutional framework on the youth livelihood within Kibra constituency. These results mirror earlier conclusions drawn by Torri and Martinez (2014) who opined that improving productive, leadership and social learning capabilities were vital to women empowerment. Awogbenle and Iwuamadi (2010) also noted that access to vital business management training and financial accounting skills enhanced the survival of youth businesses. Dibie and Dibie (2014) found out that that technical capacity building is instrumental to economic and social wellbeing.

Regarding the third objective, results revealed that institutional frameworks and policies have a strong positive and significant influence on youth livelihoods in Kibra constituency. The regression results noted that savings initiatives had a significant influence on the youth livelihood within Kibra constituency. These findings are consistent with Khan, Noor and Anuar (2016) who established that appropriate institutional policies, well-designed government policies, business-support frameworks are instrumental to better youth entrepreneurship. Gill, Aftab, Rehman and Javaid (2019) also found out that appropriate government programs and routine review of the programs policies have been central to better youth empowerment.

The fourth objective results findings established that financial accessibility has a moderate positive and significant effect on the livelihoods of the youth in Kibra constituency. The regression findings showed an insignificant influence of financial accessibility on the youth livelihoods in Kibra constituency. The results do not resonate with Kumar (2017) established a positive effect of training on micro saving programs contribute to reduction of poverty within households. Muhammad, Maidoki

and Sani (2018) revealed that savings programmes have helped women improve their welfare.

The overall regression results revealed that 67.3% of the changes in Youth livelihood in Kibra constituency was a function of Uwezo fund aspects; financial accessibility, savings culture, capacity building, institutional framework and policies.

5.3 Conclusions

From the regression analysis, the study concluded that Uwezo fund had a positive and significant influence on the livelihoods of youth. The study established that jointly financial accessibility, savings culture, capacity building, institutional framework and policies significantly lead to an improvement in youth livelihood in Kibra constituency. The results of the first objective led to the conclusion that financial accessibility of the Uwezo funds did not significantly influence the livelihoods of youth in Kibra constituency.

The study results on second objective further supported the conclusion that Uwezo Fund capacity building programmes positively contributed to enhancing youth livelihoods in Kibra constituency. The study concludes that increased trainings have led to better income generational, business management and financial management skills within the groups. The research further found out that Uwezo fund trainings have been critical to improving the participants knowledge on government procurement opportunities, enhanced leadership skills and acquisition of assets which are critical to better youth livelihood in Kibra constituency.

The study results on the third objective further supported the conclusion that Uwezo fund institutional framework and policies enhance youth livelihoods in Kibra

constituency. The findings have revealed that the fund policies have strengthened the youth groups income generating capacity and lending capacity. The study also showed that the framework of the fund significantly leads to better administration of funds to youth groups and have supported formalization of the youth groups which is key to their income generating capacity.

The study results on the fourth objective supported the conclusion Uwezo fund savings had a negative and significant influence on enhancing youth livelihoods in Kibra constituency. The research concluded that the savings culture being adopted by the youth groups and overutilization of funds in acquiring assets has led to reduction in the youth livelihood. The study showed that savings culture has not positively contributed to the improvement of livelihood among the group members.

5.4 Recommendations

Based on the findings on the capacity building programs the research recommends that the Uwezo fund secretariat should develop alliances with private sector institutions to create more training and workshops for youth groups. This will ensure the youth groups have the capabilities and knowledge to sustain their group activities which can improve their livelihood. The study also recommends that the Uwezo secretariat should create an environment that can support collaboration between more successful groups and newer groups to share information and develop a collaborative mechanism that can improve the skill-set of group leaders. The research also recommends that donor institutions can introduce youth groups to emerging business management practices that can ensure the sustainability of the group activities.

Further, supported by the study findings the research recommends that the Uwezo secretariat should continuously review their internal guidelines and policies. This will ensure that all the directives and actions of the secretariat are focussed on promoting youth entrepreneurship in the country which can support better livelihood. Its' also recommended that government policies should be re-evaluated especially in the current pandemic environment where small businesses have been devastated. The policy changes can be tailored to improve the funds availability, increase incentives to youth-run businesses, relax taxation policies as well as streamline the business environment. Lastly, supported the study findings the study recommends that the Uwezo secretariat should support youth groups in designing their savings programs. This will ensure that any savings schemes entered by the youth groups are not detrimental to their youth livelihood.

The study recommends that youth group officials should design their activities to correspond with the financing window developed by the Uwezo fund. This will go a long way in ensuring the groups have sufficient capital to sustain their operations, meet their repayment schedules and ensure continuity of the groups. Further, the study recommends that group leaders should regularly conduct benchmarking activities with other groups across the country. This will help in shoring the entrepreneurial, financial management and income-generating capabilities of their individual groups. More so, the group leaders should consult with private institutions such as microfinance institutions, banks, telecommunication firms and others to support their capacity building and savings practices.

The study also recommends that group leaders should support a learning environment within their groups which will ensure all members are acquainted with the framework

and policies that guide government funding agencies. This will make sure members are well informed on any opportunities in the market that can help ensure the groups are aware of new funding sources and income-generating activities. Furthermore, improved knowledge on eligibility criteria and government policies will ensure that newer and younger group members have the skill-sets to ensure there is an effective succession planning within the group. This will be vital in ensuring the formalization of the groups and maintaining their future sustainability goals. Lastly, the study recommends that group members should be actively involved in designing their savings program to ensure the group is not strived off all cash reserves. This will help maintain a balance between having a future savings plan and the improvement of the livelihood of the youths.

5.5 Area for Further Research

The research was limited only to Kibra constituency, hence to improve the quality of the study implications further research work is recommended focusing on youth groups across the county. Also, the study showed that financial accessibility did not have an influence on youth livelihoods. Further, study work can be considered examining the challenges of the financial accessibility of Uwezo fund in Kenya. This will advance the knowledge on the shortcoming that was identified in this research.

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APPENDICES

Appendix I: Questionnaires

BACKGROUND INFORMATION

1. In which ward is the group located?

Lindi

Laini Saba

Woodley/Kenyatta Golf Course

Makina

Sarang'ombe

2. Indicate your gender M F

3. Indicate your age bracket

18 – 25 26 – 30 31 – 35

Indicate your highest level of education (Tick appropriately)

a. Primary school

b. Secondary school

c. Diploma

d. Degree

e. Graduate

4. How many years have you been in this youth group?

Below 1year 1 - 2years 3-5years 5years and above [
]

5. What activities does your group engage in?

a. Services

b. Trade

c. Agribusiness

d. Others

Part B: INFLUENCE OF UWEZO FUNDS ON ENHANCING LIVELIHOODS AMONG YOUTH IN KIBRA CONSTITUENCY, NAIROBI COUNTY

Please tick the extent to which *Uwezo Funds Influences the Livelihoods Among Youth in Kibra Constituency, Nairobi County*

Please indicate in the table with a tick (√) or a cross (×) with a scale of

5= strongly agree 4= Agree 3= Disagree 2= Strongly Disagree 1= Neither Agree nor Disagree

No	Accessibility and Livelihood of Youths in Kibra Constituency	1	2	3	4	5
1.	The increase in funds accessibility has improved my level of income					
2.	The qualification for funding is flexible to the members of groups in Kibra					
3.	The amount accessed is sufficient to promote my engagement in livelihood promotion activities					
4.	The loan repayment period and modes are sufficient					
5.	The funding timeframe allows for continuity of engagement in income generating activities					
6.	The channels of fund accessibility are well understood by all group members					

Please indicate in the table with a tick (√) or a cross (×) with a scale of

5= strongly agree 4= Agree 3= Disagree 2= Strongly Disagree 1= Neither Agree nor Disagree

No	Capacity Building and Livelihood of Youths in Kibra Constituency	1	2	3	4	5

1.	Uwezo fund trainings have helped boost my income generation skills					
2.	Uwezo fund trainings have improved my business management skills					
3.	Uwezo fund trainings have improved my knowledge of how to access government procurement opportunities					
4.	The financial management skills training has enhanced my income generation activities					
5.	Involvement in leadership skills training has helped promote the running of our projects					
6.	The group management training has helped improved cohesion among the members					
7.	Uwezo fund trainings have enhanced my acquisition of assets					

Please indicate in the table with a tick (√) or a cross (×) with a scale of

5= strongly agree 4= Agree 3= Disagree 2= Strongly Disagree 1= Neither Agree nor Disagree

No	Institutional Framework and Livelihood of Youths in Kibra Constituency	1	2	3	4	5
1.	The Uwezo fund policy is aimed at supplementing youths' income generating activities					
2.	The government policies have supported our group enhance livelihoods through increased income					
3.	The group constitution is documented and every member has been informed about it					
4.	The government policies are adhered to the administration of the fund					
5.	The lending policies of the funds are supportive of the youth income generation activities					
6.	The eligibility criteria for the fund is well					

	known by the group members					
7.	The institutional guidelines of the fund have supported the formalization of youth income generating activities					

Please indicate in the table with a tick (√) or a cross (×) with a scale of

5= strongly agree 4= Agree 3= Disagree 2= Strongly Disagree 1= Neither Agree nor Disagree

No	Savings Culture and Livelihood of Youths in Kibra Constituency	1	2	3	4	5
1.	Engagement in savings culture among group members enhances their income levels					
2.	Introduction of savings programme have fostered the members ability to engage in asset acquisition					
3.	Increased savings have supported diversification of the group's income generating activities					
4.	Adoption of a savings culture has supplemented the improvement of livelihood among the group members					
5.	Savings help me have ownership of funds and the project					
6.	Savings programme have helped group members invest in their formal education programmes					

Part C: Livelihood of Youths in Kibra

Please indicate in the table with a tick (√) or a cross (×) with a scale of

5= strongly agree 4= Agree 3= Disagree 2= Strongly Disagree 1= Neither Agree nor Disagree;

Your agreement with the below statements.

No	Livelihood of Youths in Kibra Constituency	1	2	3	4	5

1.	There has been an increase in youth participation in income generating activities					
2.	There has been an increase in the capacity of youths to acquire assets					
3.	There has been an increase in the income levels of the youth in the community					
4.	There has been an improvement in the sociowelfare of the youth in the community					
5.	There is an increase in access to education programmes among the youth					
6.	There has been an increase in access to self-employment opportunities among the youth					

Thank you for participating in the Research

Appendix II: Kenyatta University Graduate School Letter



KENYATTA UNIVERSITY
GRADUATE SCHOOL

E-mail: dean-graduate@ku.ac.ke

Website: www.ku.ac.ke

P.O. Box 43844, 00100
NAIROBI, KENYA
Tel. 8710901 Ext. 57530

Our Ref: D53/CTY/PT/27589/2014

DATE: 5th March, 2020

Director General,
National Commission for Science, Technology
and Innovation
P.O. Box 30623-00100
NAIROBI

Dear Sir/Madam,

RE: RESEARCH AUTHORIZATION FOR ISMAIL YASSIN HASSAN - REG. NO. D53/CTY/PT/27589/2014.

I write to introduce Ismail Yassin Hassan who is a Postgraduate Student of this University. The student is registered for M.B.A degree programme in the Department of Management Science.

Ismail intends to conduct research for a M.B.A Project Proposal entitled, "Influence Uwezo Fund on Enhancing Livelihoods among Youth in Kibra Constituency, Nairobi City County, Kenya".






Any assistance given will be highly appreciated.

Yours faithfully,


PROF. ELISHIBA KIMANI
DEAN, GRADUATE SCHOOL

AM/200

Appendix III: NACOSTI Research Licence

 REPUBLIC OF KENYA	 NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
Ref No: 484017	Date of Issue: 18/March/2021
RESEARCH LICENSE	
	
This is to Certify that Mr., Ismail Yassin of Kenyatta University, has been licensed to conduct research in Nairobi on the topic: INFLUENCE OF UWEZO FUND ON ENHANCING LIVELIHOODS AMONG YOUTH IN KIBRA CONSTITUENCY, NAIROBI COUNTY for the period ending : 18/March/2022.	
License No: NACOSTI/P/21/9508	
484017 Applicant Identification Number	 Director General NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
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