

**INFLUENCE OF YOUTH SELF-HELP GROUP MEMBERS'
SKILLS ON GROUP PERFORMANCE IN ALDAI
CONSTITUENCY, NANDI COUNTY, KENYA**

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DECLARATION

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

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DEDICATION

To my parents Mr Jeremiah Nyango and Mrs Hellena Nyango and my lovely wife Christine Ohato.

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LIST OF ABBREVIATIONS AND ACRONYMS

AU	Africa Union
GoK	Government of Kenya
ILO	International Labour Organisation
KNBS	Kenya National Bureau of Statistics
MDGs	Millennium Development Goals
NACOSTI	National Commission for Science, Technology and Innovation
NGO	Non-Governmental Organisation
SDGs	Sustainable Development Goals
SHGs	Self-Help Groups
SACCO	Saving and Credit Co-operative
TIVET	Technical and Vocational Educational and Training
UN	United Nation
UNESCO	United Nations Educational,Scientific and Cultural Organisation

ABSTRACT

The study explored youth self-help groups performance in relation to members skill levels. It focuses on the effects of acquired skills through education and training on the performance of youth Self-Help Groups. Although a number of studies have been done on youth groups, little knowledge exist on the relationship between skills acquired and the performance of such youth groups. In Kenya, youth programmes such as Youth Development Fund requires the youth to form groups to access finances. Therefore there was need to find out whether the youth utilize skills acquired for their daily activities in their groups. To examine the relationship between group members' skills and their performance, the study was guided by the following specific objectives: To determine demographic characteristics of the youth in SHGs, to determine members skills in youth SHGs, to examine the performance levels of youth SHGs, to establish challenges facing youth SHGs and to find out possible strategies that can be used to improve youth SHGs performances. The study was guided by human capital theory. The study adopted Cross-sectional survey design. Multi stage sampling was used to sample out the size with the use of purposive and simple random sampling. A sample of 136 youth SHG members participated in the study from the 56 youth groups that were sampled from 226 groups in Aldai constituency. Key informants were also interviewed. Data was collected by use of both qualitative and quantitative approaches. Quantitative data was analysed descriptively whereas qualitative data was coded and analysed thematically. The study showed that there was no relationship between the level of education and the income earned by Youth SHG members. There was no significance difference between income earned by youth with basic education ($M=6586.67$, $SD=3976.60$) and those with higher education ($M=6483.61$, $SD=6294.16$; $t=0.12$, $p=0.91$, two-tailed). Lack of specialization by youth Self-Help group members influenced their poor performance and skill utilization. Entrepreneurship, vocational and technical skills were the most preferred by the youth to influence the output of Youth Self-Help Group. Inadequate skills, ignorance and limited finances were found to be some of the challenges affecting youth SHGs. The study recommends continuous training and follow up of youth programmes by local administrative leaders. Practical skills should be embraced in all skill development levels, community polytechnics should also be facilitated to enhance the quality of skills offered.

CHAPTER ONE

1.0. Introduction

The aim of the study is to explore the influence of skills acquired by the youth through academic and training institutions on youth Self-Help Group performance. Self-Help Group (SHG) is an association of people with the same interest mostly of low socio- economic status that have pooled resources for the purpose of livelihood improvement in the community (Kenya Self-Help Association Bill, 2015). The purpose of SHGs is to enhance group members' access credit, share business ideas, economic development, and mutual prosperity (Moraa, Mwangi, & Bor, 2014). The study therefore aims to establish whether the skills acquired by the youth through different levels of skill development have an impact on youth group performance.

1.1 Background to the Study

Youths are the largest growing segment of the population in the world. United Nations estimates the population of the youth between the ages of 15-24 years to be 1.2 billion people and it is projected to rise by 7 per cent by the year 2030 (United Nation, 2015). The population of the youth between the ages of 18-35 years is therefore estimated to be more than UN projections by the year 2030. The rising youth population can be of great benefit to the nation especially in the developing countries where youth skills have not been fully capitalized. Skill development levels should be matched with the labour market needs (Davos-Klosters, 2014) this may enhance innovativeness and job creation among the young people.

In Kenya like many parts of the world, youth unemployment rates are high. The informal sector could be a remedy for high unemployment rates among the youth (Walther, 2011) Participation of the youth in groups can enable them to use their different types of skills for

economic productivity in the community. To promote sustainable and inclusive economic growth in a country, the youth should be actively involved in income generating activities. The United Nation Sustainable development goals report of 2016 highlights that global unemployment increased from 170 million in 2007 to about 202 million in 2016, the majority affected were the youth. The report also indicates that about 470 million jobs are needed globally to cater for the growing youth population who will have entered the labour market between 2016 and 2030.

Youth challenges are of concern globally and even in the developed regions of the world such as European Union (EU) youths also experience unemployment challenges. According to the Eurostat statistics, 5.5 million young people are unemployed in EU, a rise to 23.4 per cent in 2013 compared to 22.9 per cent in 2012 (Bamber, 2014). These unemployment statistics vary across the countries of the European Union. The youth education report presented to the European Union indicates that stakeholders who support youth development should recognize and invest in non-formal learning structures, systems, and practices. Encouraging programmes such as skill development in youth SHGs will improve the informal sector output and therefore increase youth employability (Bamber, 2014).

India, which is one of the growing middle-income countries in the world, has used SHGs in poverty alleviation and empowerment among the young people. For example, the government of India and NGOs have used SHGs to implement poverty alleviation programmes in Andhra Pradesh state since 1979 (Ranadive, 2004). Empowerment is the key strategy in every community development work, and this has been experienced in some parts of the world like Andhra Pradesh in India as a major tool of poverty alleviation initiative. Skill development is an important necessity for the sustainability of youth micro-enterprise activities in the community. India emphasizes on trainings that include participatory training methods, SHG

formation and strengthening, bookkeeping and financial management, and development of bank linkages and other institutions (Ranadive, 2004).

In Africa, youth population is rapidly growing. According to UN population statistics of 2015, there are 226 million youths of age between 15-24 years, which account for 19 per cent of the world youths within the same ages. The figures therefore might be higher than the UN estimates for the youths between the ages of 18-35 years. Majority of youths in Africa continue to face challenges such as unemployment, underemployment, lack of skills, poor quality education and limited access to capital (Africa Union, 2011). These challenges in African countries may affect negatively on their developmental goals and vision by the year 2030 if they will not enhance skill development among the youths in the informal sector. The African population is the world's most growing and youthful despite the declining fertility rate in the region (Africa Union, 2010). The rising population has put pressure on the few opportunities of employment in the formal sector, therefore informal sector remains the main source of employment for the youth (International Labour Organisation, [ILO] 2012).

In Egypt, youth participation in the informal sector employment constitutes 58 per cent and 42 per cent of total female and male youths respectively while in Uganda the informal employment rates stood at 95 per cent in 2000-2001 and marginally decreased to 93.3 per cent in 2006 (ILO, 2012). The high level of employment of the youth in the informal sector requires skills necessary for labour market to maximize their economic productivity to improve their livelihood. The African youth charter of 2006 emphasizes the need for promotion of youth entrepreneurship skills that include; entrepreneurship training, access to credit, business development skills, mentorship opportunities and better information on market opportunities.

In Kenya, majority of the population is composed of youths. In the past two decades, the population of Kenya has risen from 21.4 million people in 1989 to 39.1 (Kenya Population and Housing Census 1989-2009). The population of youth aged 15-34 accounts for 35 per cent of the total Kenyan population (Sivi-Njonjo, 2010). The rising population of the youth has put pressure on the government to expand and reform youth polytechnics to promote skill development programmes to address youth poverty and unemployment (Balwanaz, 2012).

The development of Kenya National Youth Policy of 2006 was to provide the road map for youths to improve their livelihoods through education and job creation. Kenyan government has then established youth programmes such as Youth Enterprise Development Fund, 'Kazi kwa vijana' programme and most recently, 'Uwezo' fund to address youth poverty and access to credit. The availability of such financial programmes has not been fully exploited by the youth due to low uptake of loans (Kilele, Nduruhi & Kimani, 2015). Poor entrepreneurial skills and innovation are some of the challenges that hinder the youth from taking government funds (Ibuathu, & Kubaison, 2013). Examination of whether there is a skill gap between skill development institutions in Kenya and the labour market is timely because of poor performances experienced in youth groups. The report by 'uwezo' fund board of 2016 indicates that a total of about Ksh 5.1 billion were approved for disbursement and only Ksh.940 million was repaid by June 2016. Poor skill utilization might be the reason for the low repayment of 'uwezo' fund. Group members matching their enterprise activities with their skills are important for youth SHGs performance and sustainability.

In Nandi County, SHGs are the main agents of entry into the grassroots for rural development by the non-governmental organizations and government agencies (Nandi County Integrated plan 2013-2017). Youths in the county could be of economic importance if skill utilization could be enhanced at the grass root level. In Aldai constituency, which is one of the agricultural productive regions, could be of an advantage for the youth to invest in agri-

business activities. However, according to the 2016 Uwezo fund report, Aldai constituency experienced low repayment of the government funds despite the many existing agricultural opportunities for investments. Ksh.14 million ‘uwezo’ funds were disbursed to the constituency and only Ksh. 4 million had been repaid by June 2016 (Government of Kenya report on implementation of uwezo fund [GoK], 2016).

Studies in Kenya and the rest of the world have been done on youth groups and development. The research by Walker, Gambone & Walker, (2011) gives a historical understanding of the youth and how the society has been responding to the challenges facing this segment of the population. However, the researchers found out that youth programmes need to be navigated to the real world of 21st century to address youth challenges. In Kenya, (Moraa, Mwangi & Bor,2014) conducted a research on the role of youth self-help groups in skill development in Njoro Nakuru County in which they found that 46 per cent of the group members had acquired skills through vocational training but only 10 per cent were able to utilize skills acquired on their relevant fields in the group. Other researchers in Kenya such as Kilele, Nduruhi & Kimani, (2015) also have conducted research on determinants of group loan uptake from the Youth Enterprise Development Fund where they found out that financial literacy and policy compliance were some of the challenges affecting SHGs in taking government loans. This study therefore aims to explore the influence of youth SHG members skills on group performance.

1.2 Statement of Problem

Self-dependency among the youths contributes to low living standards. The government has therefore established programmes targeting the youth such as Uwezo fund and Youth Enterprise Funds which have precipitated the need for group formation to enable access to financial support. Youth SHGs therefore seem to have not done much in using appropriate skills for productivity because of the rising unemployment rate among the youths. Despite the

increasing enrolment of the youth to academic institutions, unemployment continues to be a challenge in rural areas of Kenya even in agricultural productive regions such as Aldai constituency.

SHGs, which have been perceived to be women initiative in poverty alleviation in rural areas, can be a strategy for enhancing self-reliance among the youths. Poor integration of technical and vocational training in the labour market might be the reason why youths continue to face high unemployment in rural areas of Kenya. If the problem of skill mismatch in the labour market will not be addressed on time, youths will continue to be economically dependent despite the increasing government programmes targeting them. Quality Skill development at every level of education is vital for job creation and economic growth in Kenya.

1.3 Purpose of the Study

This study is timely in Kenya because of high unemployment rates, the government have been encouraging youths to form groups in order to access government financial programmes but little is known of skill utilization in such groups. This study therefore aims to explore the relationship between skills possessed by group members and performance level of youth SHGs.

1.4 General Objective of the Study

The main objective of the study is to explore on youth SHGs performance in relation to members' skill levels.

1.4.1 Specific Objectives of the Study

- i. To analyse demographic characteristics of youths in SHGs in Aldai constituency, Nandi county.
- ii. To assess members' skills in youth SHGs in Aldai constituency, Nandi county.

- iii. To examine the performance levels based on members skills of youth SHGs in Aldai constituency, Nandi County.
- iv. To establish challenges facing youth SHGs performance in Aldai Constituency.

1.5 Research Questions

The study was guided by the following research questions:

- i. What are the demographic characteristics of youth SHGs in Aldai constituency, Nandi County?
- ii. What are the skills possessed by youth SHG members in Aldai constituency, Nandi County?
- iii. What are the performance levels based on members skills exhibited by the youth in SHGs in Aldai constituency, Nandi County
- iv. What are the challenges facing youth SHGs in Aldai constituency, Nandi County?

1.6 Significance of the Study

The study contributes primarily to the existing body of knowledge in this area of study of youth SHGs and skill utilization by group members. It will contribute in informing future research conducted within the same area of study by other researchers. The study findings might be useful to the Ministry of Social Services and other relevant stakeholders in designing programmes that target youth trainings on skill development in the community. Finally, the study is important to the researchers in advancing career development.

1.7 Assumptions of the Study

The study assumes that use of skills for economic production in the informal sector would increase the output that will in turn bring a positive influence on the living standards of the youth. The study also assumes that quality education and vocational trainings improve entrepreneurial skills and innovativeness among the youth.

1.8 Scope and Limitations of the Study

The study was limited to registered youth self- help groups and their performance based on members skill levels in Aldai constituency. The study focused on whether the skills acquired have an impact on youth SHGs performance. Aldai constituency was selected since the region is more productive in agriculture, therefore it can be a source of employment for the youth if they are empowered.

The study experienced some limitations such as group members giving false information as a cover up especially on loan repayment, although the problem was addressed through interviewing officials from Uwezo Fund and Youth Enterprise Development Fund who were able to give the information as it were on the ground.

1.9 Operational Definitions of Terms

Self -help group

International Labour Organization (ILO) defines self-help groups as groups of 10 to 20 men or women who have set up their own savings and loan funds for the purpose of improving their livelihoods. Self-help group in this study means association formed by the youths who are either unemployed or job seekers to improve their livelihoods.

Youth Self- Help Group

Youth SHGs are associations formed by young people of age between 18 to 35 years from a low socio -economic status to enable them improve their livelihoods through mutual support.

Performance

Performance in this study was used to mean assessment based on the outcome desired. Youth self-help group performance can be measured by the extent to which youths benefit from the group to improve their livelihoods through income earned and skills shared.

Youth

United Nation defines youth as a person between the ages of 15 and 24 years. In this study, youth was used to mean a person who is above the age of 18 and below 35 years and have acquired an identification card.

Skills

The concept skill has been defined by Green, (2011) to mean scientific oriented progress towards human, social and economic development that is determined by three key features such as productive, expandable and social. Skill has been used in this study to mean application of knowledge acquired through education or training which is determined by the level of education and training attended by the youth.

Utilization

Utilization refers to putting into use physical resources by use of appropriate knowledge to improve production that is determined by the output performance and achievements.

Informal sector

According to Kendrick, (Ed.). (2012), informal sector is a small-scale unit of production of goods or services with the main objective of creating employment and generating income to the concerned people, characterized by low level of organization and division of labour. Informal sector in this study means small-scale generation of income by people of low social status who have a common goal of improving their living standards.

Unemployment

ILO characterized unemployment as when people are not working, seeking work and currently available for work. Unemployment in this study means the inability of the people to create income-generating activities despite being educated or having undergone trainings.

Sustainable livelihood

Sustainable livelihood is the ability to use acquired knowledge to maintain livelihood by individuals throughout their lifetime without shortage of basic needs. It is determined by the ability of the young people to access health facilities, improve household income, better housing and education to children.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

According to the Kenya self-help association bill of 2015, self-help group has been defined as an informal association formed by community members having the same background of socio-economic status with a common objective of pooling resources for the purpose of mutual support in service delivery and care among the members. Types of SHGs that are functional in the developing countries include; economic, legal, health and cultural components (Brody, Dworkin, Dunbar, Murthy & Pascoe, 2013). SHGs include ‘merry go-rounds’, where groups members contribute on savings which would then act as micro-loan to members and voluntary groups, or associations where members form groups for mutual support and benefits. According to ILO, (2006), it proposes that an ideal SHG is composed of 10-20 men and women who aim at improving their livelihoods through their own savings and loan funds. SHGs are an association of people of low socio-economic status who have come together in the community voluntarily for collective livelihood improvement.

Youth SHGs are therefore associations formed by the youth of low-socio economic status to enable them access credit services as a group or individual to start a business for sustainability of livelihood. ILO in 2014 asserted that unemployment ratio of youth to adult has reached a historical peak and there is need to ensure skills offered match the labour market especially in the developing countries like Kenya. There are high youth numbers who are unemployed and inactive in the community (Markel & Panetta, 2014). The population segment could be of benefit to the nation if they could use their skills for economic production and innovativeness. According to the report by the Plan International UK, the youth have limited skills for entrepreneurial development and therefore it is difficult to establish economic activities that can sustain their livelihood in rural areas. The reports by

both ILO and Plan International UK, indicates that skill development is important for the youth to enhance self-reliance in the community.

2.2 Demographic Characteristics in Youth SHGs

United Nation statistics of 2015 indicates there were 1.2 billion youths of ages between 15 to 24 and it is projected to rise by 7 per cent, approximately 1.3 billion by the year 2030. UN recognises that youth bulge in the world can be turned to be economically productive when provided with the knowledge and skills required for labour market. According to the UN 2015, population of the youth in Europe, Latin America and Caribbean, North America and Oceanic, has stabilized and is projected to have minimal changes over the coming decades. In Contrast, Africa and Asia are experiencing high youth population growth. In Africa, the number of youths are projected to increase by 42 per cent by 2030 and is expected to grow for the remainder of 21st century. In Kenya, population of youths aged between 15-34 accounts for 35 per cent of the total Kenyan population (Sivi-Njonjo, 2010). Developing countries such as Kenya need to invest much on skill development in youths. Quality Education and training are important for Kenyan government to enhance self-reliance among the youth.

2.3.1 Gender Inclusiveness in Youth SHGs

Young men and women are important in the participation of group projects. To achieve human development, it requires incorporation of both genders in the development of activities in the community. The need to incorporate both genders in the development came into public domain when global initiatives such as sustainable development goals (SDGs) and the recent Millennium Development Goals (MDGs) incorporated women social development programmes in the policy framework (Bieri & Sancar, 2009).

In developing countries, participation of women in income-generating activities in the community has been minimal until the last one decade when international organisations and government authorities motivated women to participate in development work to enhance their self-reliability. According to ILO (2010), gender mainstreaming in projects entails incorporating gender sensitive policies at the beginning of designing projects upto evaluation levels. Income-generating activities driven by the youth in the community should ensure the composition of committee is well represented in terms of gender. The Kenyan constitution Articles 27(3) and 81(b) can be a guiding framework for the youth in designing leadership roles in any income generating activities in the community.

2.2.2 Age of the Group Participants

Age is an important factor in which youth groups are based on when formed, although there are few studies done on the influence of cohorts on group formation. The study by Escudero & Mourelo, (2013) have shown that unemployment among the youth of age groups 15-20 years is relatively high compared to age groups 30-34 years. Lack of experience and low integration of soft skills to practical knowledge may be the cause of high unemployment among the youth who have immediately completed their education or training. This also may affect income disparity among the group members.

2.2.3 Marital Status in SHGs

Marital status is an important social factor in African communities. Most people perceive marriage as an influencing factor for the youth to get committed to community work because of responsibility and maturity (Jordan & Zitek, 2012). Participation of both wives and husbands in generating household income helps to reduce poverty at the household level, cooperation between couples creates social network and exchange of ideas (Anyanwu, Kayizzi-mugerwa, & John, 2013). Youth couples with specialized skills are important in the family since they generate double income to the family. Household poverty would be easily

alleviated when couples with different skills participate in income-generating activities in the community.

2.2.4 Education and Training of Group Members.

Education and training are important for skill acquisition. According to the UNESCO institute of statistics, literacy level of both adults and youths has risen since 1985 and 2015. According to the 2013 Kenyan millennium development report, primary enrolment in the country have increased from 57.7 per cent in 2000 to 83.2 per cent in 2009. The high enrolment of primary education has contributed towards the increased literacy level in Kenya among youths of ages 15-24. The Millennium Development report indicates that basic literacy levels have increased by 14 per cent since 2000 and it is estimated to be 90 per cent and above. Despite the high enrollment of youths in academic institutions and increased literacy levels, skill utilization in labour market continue to be a challenge in Kenya, and thus unemployment is still a major problem affecting the youth.

2.3 Youth SHG Members Skills

Skills for jobs have been criticized on the basis that skills do not exist in a vacuum but require an enabling environment (Balwanz, 2012; King, 2012). According to King (2012), skill development requires local supportive economic, political and socio-cultural environments. Skill utilization depends on the quality of vocational training acquired. Skill utilization in the informal sector highly depends on the extent of government participation and resources allocated to the TIVET institutions to enhance quality skill development. Skill development in developing countries has lagged behind as compared to developed countries as a result of the influence of factors such as low economic growth and political instability.

Skill utilization in the informal sector depends on the quality of education and trainings acquired from the academic institutions. Education and training are very critical to skill

development in the informal sector. According to the report by Friedrich-Ebert-Stiftung Foundation and Institute of Economic Affairs, practical skills are majorly promoted by Technical, Industrial, Vocational and Educational Training (TIVET). TIVET institutions are made up of institutes of technology, youth polytechnics, technical training institutes, national polytechnics and polytechnic university colleges. TIVET institutions should ensure skills provided match with the labour market required for job creation. Unemployment is likely to be experienced if the quality of TIVET institutions is not checked by the government. In Kenya for instance, despite the government efforts to invest more on education and training, unemployment still remains a major challenge to the youth.

Sub-Saharan countries have placed many strategies to enhance job creation among the youth but unemployment still remains a major challenge in countries like Kenya. The Kenyan government has set up some strategies to facilitate youth employment in the informal sector; these strategies include creation of Ministry of Youth Affairs and Sports in 2005, formulation of Kenya National Youth Policy in 2007, development of youth Enterprise Fund in 2006 and creation of polytechnics in rural areas to strengthen employability of youths. Despite the above policies and programmes that have been developed by the Kenyan government, unemployment still remains high among the young people. According to Kaane, (2014) employment rate in Kenya is 67 per cent, this means over one million youths enter into the labour market annually without any skills. School dropout and low enrolment to colleges may also contribute to unskilled labour.

Formal labour market that is growing at a lower rate in developing countries has not been able to accommodate the rising number of youths graduating from the universities and colleges annually. The report by Friedrich-Ebert-Stiftung foundation and institute of economic affairs on youth employment in Kenya (2011), indicates that formal sector employment grew at an average rate of 2.8 per cent per annum, as compared to 14.3 per cent

for the informal sector for the last three decades up to 2010. Informal sectors such as youth SHGs plays a major role in the labour market. The expansion of informal sectors in developing countries have been criticized by some scholars who emphasize on the need for formal employment to enhance economic growth but this has been dismissed due to low formal sector growth, which has not been able to create more jobs to sustain youth population (Balwanz, 2012).

2.3.1 Skill Development Levels in Kenya

Basic education provides a baseline for acquisition of basic life skills which are useful in the labour market. United Nations Millennium development goal 2 played a vital role in pressurizing governments to set up strategies that have enhanced massive enrolment of young men and women to primary school education especially in the developing countries. Primary and lower secondary schooling play a major role in the development of basic cognitive skills which can later be transformed to more complex cognitive skills, such as the ability to use new technologies and problem-solving skills (Rolleston, 2014). A strong foundation in cognitive skill development enables youth to be creative in enterprise ideas, running of daily enterprise activities and working as a team in the community.

Free primary education policy in Kenya increased the primary enrolment in public schools since the year 2003. The high enrolment led to increased ratio of students to teachers in a class (Chuck, 2009). Although Kenyans are much excited with the free primary education system, the quality of skill development at this stage is under high criticism due to the high pupil to teacher ratio.

The rising enrolment at the primary school has led to increased demand for secondary school education. According to Jayaram & Engmann, (2014), it is important that skills provided at the secondary schools are relevant to the labour market to allow youths to enter both formal

and informal employment after completion of their education. Secondary education provides three labour market skills; cognitive, non-cognitive and technical skills (Jayaram & Engmann, 2014) to enhance employability and job creation in the informal sector. Innovative and efficient skill provision models are appropriate at secondary school tier in order to integrate skill development and employability.

In Kenya, vocational secondary school curriculum was designed to enhance self-reliance among the youth. The revised Curriculum of 8-4-4, which incorporates subjects such as business studies, agriculture, computer studies, home science and industrial education, are taught both in practice and theory (Mwiria, 2002) but it has limited practical applicability since most students are only taught on how to pass examinations. Poor applicability of knowledge and cheating in examinations may have also contributed to poor skill utilization in labour market and this might have contributed to poor economic growth in Kenya.

Skill development in the informal sector depends on the quality of education and training offered by academic institutions such as community polytechnics. In Kenya, unemployment among the youths can be addressed through establishment of post-secondary education such as youth polytechnics and skill development programmes (Balwanaz, 2012). Skill acquisition at the post-secondary education enhances more specialization in the labour market, which contributes to increased productivity. According to the statistics by KNBS since 2006 to 2014, the number of TIVET institutions and universities in Kenya has increased from 514 to 755 and 24 to 53 respectively, although the figures might be more because of recent upgrading of university colleges into universities. The increasing number of universities and TIVET institutions in the country is an indicator of high enrolment of students into these higher learning institutions, however the massive enrolments of the youth to academic institutions have not brought much positive impact in the labour market since most of the graduates are jobless

2.4 Performance Levels of Youth SHGs in Relation to Members Skills

The high unemployment rate in Africa can be explained by the impact of skill utilization on the informal sector such as youth self-help groups. The ideology of self-help group as an agent of change in developing countries was based on the self-help group approach established in India in the early 1980s (Fernandez, 2007). Groups enhance high level of group ownership, control and management concerning goals and outcomes (Brody et al., 2013). SHGs adoption in Africa can be a strategy of poverty alleviation in rural areas. Pooling of resources and ideas in the community may lead to socio-economic development among the young people.

SHGs in Africa existed before independence in which community members used to participate in communal work as a group. Nigerian rural development was enhanced by SHGs among the rural poor who were characterized by high poverty, lack of information and poor housing (Akpomuvie, 2010). The federal government of Nigeria adopted different approaches of self-help groups for rural life sustainability. The three approaches include extension, project and service approaches help to gap rural- urban migration that resulted due to limited opportunities in rural areas (Akpomuvie, 2010). The extension approach involves training of rural people on improved techniques of farming, healthcare and even on how to write and read. The government does project approach by creating an economic conducive environment in rural areas such as creation of industries while service approach is the active participation of the people based on their initiatives. The three approaches therefore can be applied in Kenya to articulate unemployment issues among the rural youth.

According to Danladi, (2014), participation of local people is important in identification and implementation of various strategies of poverty alleviation. Danladi also emphasizes the need for information dissemination by the capacity-building promoters in the rural areas. Information for proper functioning of SHGs should be a two-way flow between the

beneficiaries and the institutions. This is not only applicable in Nigeria but in all developing countries which are more concerned with community empowerment among the young people.

In Rwanda, SHGs have been an important economic activity in improving the welfare of the community members. Profits and savings from income-generating activities have contributed towards socio-economic development in Rwanda (Kindernothilfe organization report, 2014). SHGs therefore provide an enabling environment for members of the community to move towards a better life. The youth who are the majority group in developing countries such as sub-Saharan Africa can utilize the same approach of SHGs to create employment in rural areas. Participation of the youth in SHGs would enhance self-reliance, as evidenced by studies conducted on women SHGs and poverty alleviation in several parts of the world such as India.

Sub-Saharan countries are ranked among the poorest nations in the world. Uganda being one of the countries in the region has 64.7 per cent of its total population living below \$2.00 a day according to the World Bank 2009 report. A large segment of the rural poor have continued to live in poverty since they cannot access credit from banks in Uganda due to high lending interest rates of 26.31 per cent on average (World Bank, 2013). SHGs have become an alternative way in which the rural poor access credit in Uganda (Flynn, 2013). The youth in the developing countries can access credit through SHGs because of low interest rates they charge on their members. Lowering of lending interest rates to youth SHGs projects is a motivation for them to participate in community projects that would create more employment and improve their livelihoods in rural areas.

SHGs approach is not only a strategy by government to reach the poor people in the society but also civil societies such as churches have used the same approach to address social

problems in the society. For example Ethiopian' Kale Heywet church worked with different humanitarian and empowerment projects in Addis Ababa to reduce problems associated with urbanization in the city (Yohannes, 2014). Youth SHGs partnership with private organizations such as NGOs would increase the credit accessibility, income-generating projects in rural areas and skill development. The rising youth unemployment in developing countries requires a holistic partnership of different stakeholders to reduce the problem.

Despite the high urbanization rate in Kenya, the youth in rural areas still account for the high portion of population group. Unemployment of the youth in rural areas has been a major factor of high household poverty in rural areas of Kenya. Social evils such as violence and criminality are experienced because of increasing idleness and poverty among the youth (Balwanz, 2012). The Kenyan 'Kazi Kwa Vijana' programme which was established in 2009 to ensure that youths utilized available resources to create employment encouraged the youth to form groups for easy access to finances under the programme. Youth participation in groups would enable them to come up with innovative ideas for income generating activities in the community. 'Kazi Kwa Vijana' programme in Kenya did not meet its main objective of employment creation among the youth because it failed to integrate skill development in the programme implementation.

2.5 Challenges Facing Youth Self-Help Groups in Kenya

Access to credit is one of the challenges affecting youth SHGs in Kenya. Despite the availability of youth programmes such as youth enterprise fund and 'uwezo' fund in the country, youths especially in rural areas have not been able to benefit fully from these credit services. Informal financial services such as group savings are preferred by youths in rural areas since formal financial services are often located too far from communities (Hopkins, Porter, Perdomo, & Munoz, 2012). Youth development fund for this case have not done much in providing financial services to youths because their offices of service are not found

in the rural areas. The findings of the study by Kilele, Nduruhi & Kimani, (2015) indicate that the procedure of acquiring youth funds is more complex and therefore reduces loan accessibility for youths. Informal savings have been the most appropriate approach for youths to access credits since they are easily accessible.

According to Hopkins et al., (2012), banking is a challenge to youths in rural areas since most of the bank branches are rarely found in rural areas of Kenya. Informal ways of saving such as savings and credit associations are mostly used by youths to save their income because they are easily accessible and they can provide loans to young people at lower interest rates. Despite the increasing informal credit services in rural areas, the government should ensure that formal credit services are friendlier to youths in terms of interest rates and loan requirements.

According to Ibuathu & Kubaison, (2013), incompetence in managerial skills among the youths affect them in venturing into the risky competitive fields because of socio-cultural impacts. Lack of professionalism among youth leaders may lead to conflicts in groups because of different cultural backgrounds and social status in the community. The study by the Herrington, Kew, & Kew, (2009) indicates education and training as the major determinants of success in entrepreneurship among youths in South Africa. Limited training and education on business skills contribute to poor management of youth projects in the community. Entrepreneurial skills that help to enhance growth of youth projects include innovation, creativity, risk taking and business idea identification (Ibuathu & Kubaison, 2013). Education and TIVET institutions in Kenya should therefore provide the above skills to youths at all levels of skill acquisition.

2.6 Theoretical Framework

Human capital theory is ideal in understanding human being as an asset in the community.

Human capital was first coined by Adam Smith in 1776 in his definition of a capital as:

The acquisition of ... talents during ... education, study, or apprenticeship, costs a real expense, which is capital in [a] person. Those talents [are] part of his fortune [and] likewise that of society (cited in Diebolt & Hauptert, 2016: 1).

Neoclassical theorists have been inspired by the classical thinking of Adam Smith on the role of human capital in improving the wealth of the nation and livelihood of its people (Laroche, Merrete, & Ruggeri, 1999). Human capital theory emphasizes the need for investment on people to improve productivity in the labour market. Knowledge and skills are fundamental in labour market to enhance productivity. Based on the theory view, quality education and training are important in the 21st century economy where innovation and creation of new ideas are the main sources of prosperity.

Skill utilization in the informal sector is important in improving productivity. Human capital theory views education and training as a social investment in the community which in turn produces social returns to the community (Canton & Lindahl, 2007). Participation of youths in self-help groups should therefore enhance livelihood sustainability due to the social investment on them by the government and community. Based on human capital theory sentiments, education and trainings offered to the youth should have positive impacts on their livelihoods.

2.7 Conceptual Framework

The framework indicates how independent variables in the study influence the dependent variables and their impacts. Intervening variables had indirect impact on the dependent variables in the study. This study used the following as independent variables; skill levels (primary, secondary, tertiary and vocational training) Skills (entrepreneurship, vocational and

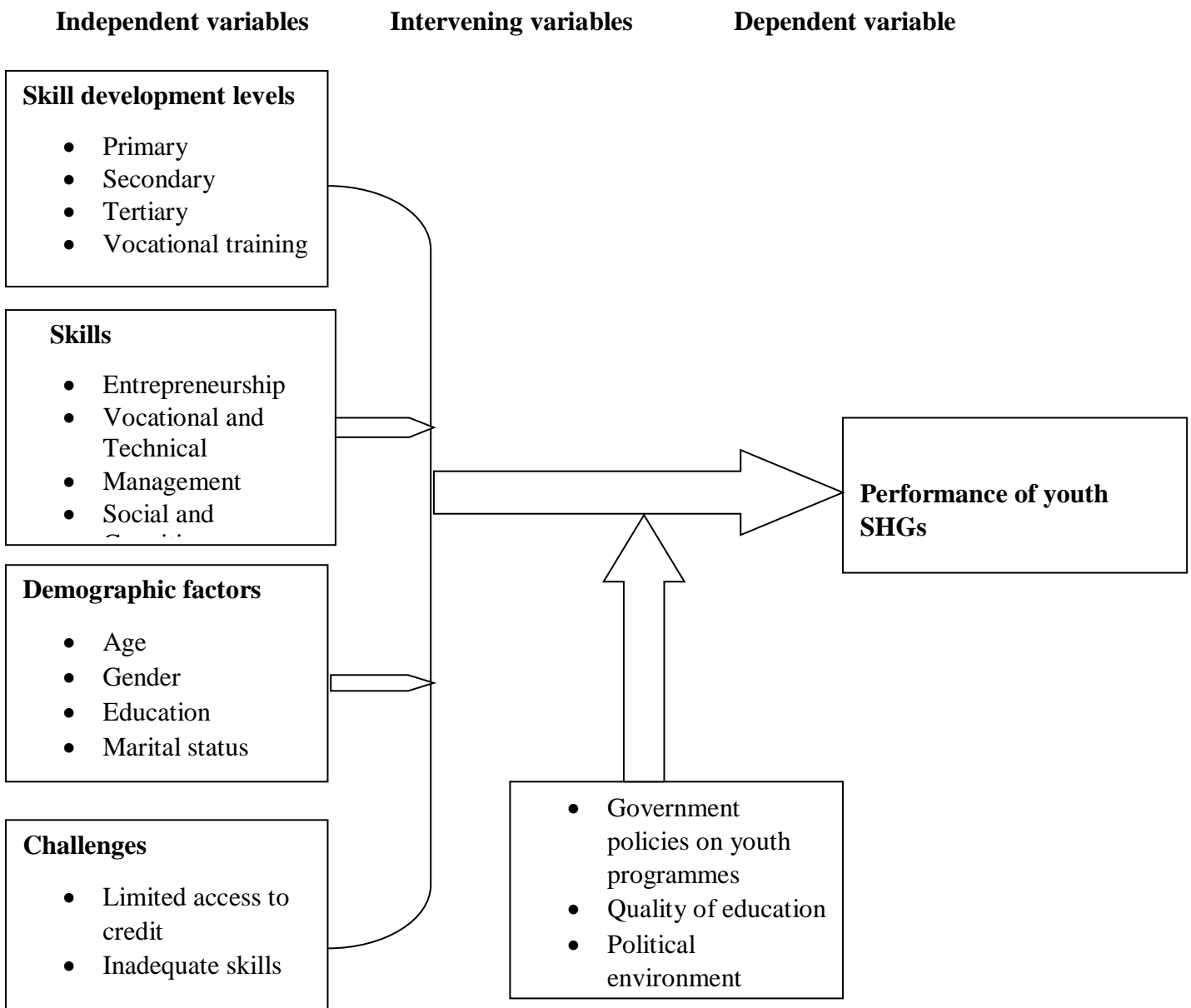
technical, management and social and cognitive) demographic factors (age, gender, marital status and education) and limitation factors (limited access to finance and inadequate skills). Dependent variables were the performance of youth SHGs while Intervening variables were government policies on youth programmes, quality of education and political environment.

Based on human capital theory, performance of youth SHGS is determined by the investment on youth by the state and parents. Undergoing all the skill levels such as primary and secondary schools, colleges, universities and other skill development trainings improves the creativeness and skill development among the young people. However, investment of both gender and cohorts in skill development bring equality in the society.

Youth SHGs performance therefore depends on the youth entrepreneurship skills, access to credits and formal banking systems. The government should play its role in providing an enabling environment for the youths to achieve their objectives. Political will, economic status and quality education are some of the factors that the government need to regulate in order to provide a favourable environment for youths to achieve positive performance.

The diagrammatic representation of the cause and effect relationship of independent, intervening and dependent variables are indicated in the figure 2.1 below

Figure 2.1 Diagrammatic Representation of Variables



Source: literature review themes.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

The chapter involves the process of data collection by use of appropriate techniques and tools. It involves; research design, location and site description, description of study population, research instruments and validation, piloting, validity and reliability, data collection procedures, management and analysis of data and ethical consideration.

3.2 Research Design

This study employed cross-sectional survey design. Cross-sectional study of population is best adopted in finding out the prevalence of social problems (Kumar, 2014). The design was appropriate to establish whether skills acquired by the youth have an impact on their group performance. Exploration of youth group performance in relation to members' skills was measured based on the current information. Qualitative and quantitative approaches were used to obtain important data for the study.

3.3 Location and Site Description

Aldai constituency is one of the six constituencies found in Nandi County. The constituency comprises the entire Nandi south sub-county region. Aldai constituency is therefore comprised of Terik, Kemeloi/maraba, Kobujoi, Kaptumo/kaboi, Kabwareng', and Koyo/ndurio wards. The constituency borders Kisumu and Vihiga counties. It covers an area of 458.10 sq.km and a total population of 149,256 as per the 2009 population census. Farming is the main economic activity carried out in the region. The region was chosen since it is one of the highly productive regions in agriculture and therefore, youth participation in agribusiness will have a positive impact on their livelihoods hence contributing towards food security in the Country.

3.4 Description of the Population

The study population were youth aged between 18 to 35 years, participating in the group activities in the community. Data of registered youth groups was obtained from the Ministry of youth, gender and social services based at Kobujoi Nandi south sub county. The group ought to have been operational for a minimum period of six months. Youth group leaders, youth group field trainers, officials from Aldai constituency ‘uwezo’ fund and Department of Youth, Gender, Sports and Social Services were selected to give information on the youth SHGs performance in the constituency.

3.5 Sampling Techniques and Sample Size

Sampling technique is the procedure of selecting items for sample by the researcher (Kothari, 2004). The study adopted multistage sampling with the use of purposive and simple random sampling. Multistage sampling is a plan where sampling is carried out in steps and done at each step therefore the researcher starts with sampling the larger group until smaller units are reached that would give the information about the study. In this study, three-stage sampling was adopted. This entailed selection of wards in Aldai constituency, selection of youth groups in each ward, and finally selection of group members participating in youth groups. Purposive sampling was used to select wards and youth groups based on group availability and the type of the group. On the other hand, simple random sampling was used to select group members to participate in the study. Lottery method of sampling was adopted to achieve the sample population. Simple random sampling was used since it gave equal chance to all the group members.

According to the ‘Uwezo’ fund report of 2016, there are 216 registered groups in Aldai constituency. According to the Nandi county ministry of youth, gender and social services,

Nandi south sub-county has 225 groups out of which 56 groups comprises of youth SHGs.

Table 3.1 below summarises the study techniques and sample size.

Sample Size Determination

Table 3.1 Summary of Sample Techniques and Size

Multistage clusters (three stage)	Sampling method	Target population	Determination Sample size	Sample size
Wards in Aldai constituency	Purposive	6	6	6
Youth self-help groups	Purposive	225	56	56
Group members	Simple random sampling	683	20% * (683)	136

A sample size of between 10 per cent to 30 per cent of a study population is appropriate for representation (Mugenda & Mugenda, 2003). In this study, 20 per cent of the group members participated, meaning 136 youth group members participated in the study. Youth group representatives and one official from each of the youth programmes such as Uwezo fund and youth Enterprise Development Fund within Aldai constituency were selected as key informants since they had in-depth information about youth groups in the constituency. Table 3.2 below indicates youth SHGs per ward in Aldai constituency and the respective sample sizes used in the study.

Table 3.2 List of Selected Youth SHGs in Nandi South

SNO	NAME OF Youth SHG	WARD	TOTAL GROUP MEMBERS	SAMPLE SIZE
1	Kapsoo Central Self Help Group	Kaptumo/Kaboi	24	5
2	Setet Self Help Group	“	18	4
3	Kiptenden Youth Group	“	12	2
4	Kapchemosin Umoja (KAU) Self Help Group	“	12	2
5	Testai Mobon Self Help Group	“	15	3
6	Future Promoter Youth Group	“	18	4
7	Kamarini Multi-Purpose Self Help Group	“	8	2
8	Kamagoi Vision 2030 Youth Group	“	9	2
9	Kecheiyat Self Help Group	“	22	4
10	Awerer Farmers Self Help Group	Kobujoi	18	4
11	Kiptaruswo Vision Youth Group	“	12	2
12	Wareng Youth Group	“	13	3
13	Chesumei Visionary Environmental Self Help Group	“	9	2
14	Kesogon Teech Gaa Self Help Group	“	10	2
15	Chepturer Toretgei Self Help Group	“	8	2
16	Koloch Youth Group	Kemeloi/Maraba	12	2
17	Chepkuny Self Help Youth Group	“	14	3
18	Chantai Unity Youth	“	16	3
19	Kamoron Farmers Self help Group	“	19	4

20	Umobii Youth Group	“	7	1
21	Nyanyawa Youth Group	“	8	2
22	Jipange Youth Group	“	10	2
23	Kapkemich Youth Group	“	10	2
24	Kalyet Youth Self Help Group	“	13	3
25	Manman Farmers Youth Group	“	15	3
26	Kapchebuchek Youth Group	“	16	3
27	Nyakaram Youth Group	“	12	2
28	Chepkong’ony Youth Community Based Organization	Kaptumo/Kaboi	10	2
29	Portpolio Youth Group	“	8	2
30	Rigth Star ICT Solution Self Help Group	“	12	2
31	Young – Stars Self Help Group	“	17	3
32	Tirikwo Base 1 Youth Group	Maraba/Kemeloi	11	2
34	Koibatich Youth Group	“	13	3
35	Kamaitkok Youth Group	“	8	2
36	Koibabelio Youth Group	“	9	2
37	Ratinwet Youth Group ‘A’	“	12	2
38	Chepkakwen Youth Group	“	14	3
39	Chemoiywo Youth Group	“	16	3

40	Oasis Logistics Youth Group	Kaptumo/Kaboi	12	2
41	Green Farm Self Help Group	“	10	2
42	Kamenjeiywa Jubilee Youth Group	Koyo/Ndurio	10	2
43	Kwanet Investment Group	“	8	2
44	Testai Youth Group	Kobujoi	12	2
45	Kapkabai Multi Purpose Youth Group	“	13	3
46	Bahati Youth Group	“	15	3
47	Kabose Jua Kali Youth group	“	13	3
48	Sebetetwo Self Help Group	“	10	2
49	Chebara Vision Youth Group	“	12	2
50	Kaptebengon Women group	“	9	2
51	Lelsa Youth Group	Maraba/Kemeloi	8	2
52	Kisarich Youth Group	“	12	2
53	Kipsagan Bidii Youth Group	Terik	10	2
54	Chepkerep Youth Group	“	11	2
55	Cherirei Moulders Youth Group	“	10	2
56	Vision 2030 Youth Group	“	18	4
TOTAL			683	136

3.6 Research Instruments and Validation

3.6.1 Questionnaires

A structured questionnaire was the main method of data collection. Structured questionnaires are questions that are definite, concrete and pre-determined (Kothari, 2004). The method was considered relevant for this study, as it helped the respondents be specific to the research topic and saved time for the researcher. All the youths were able to read and write, therefore questionnaires were self-administered by the respondents.

3.6.2 Interview Guide

The researcher adopted a structured interview. A Structured interview is a form of an interview in which the researcher asks specific questions in the interview schedule which are predetermined and same in wording and order (Kumar, 2014). Structured open-ended interviews were used in the study to get information on youth SHGs performance from youth group leaders, youth enterprise and 'uwezo' fund officials in Aldai constituency.

3.7 Pilot Study

Piloting is the pre-testing of the research instruments and determining any other challenges that can arise during data collection. A pilot was done with a sample of 10 youth groups who did not participate in the actual study. Structured questionnaires and structured open-ended interviews were used to collect data during the pilot study. The two methods of data collection were validated by pre-collecting data from 10 youths in Kapsimotwo ward in Nandi-Hills constituency and the data was analysed to test whether it was in line with the study objectives.

3.8 Validity and Reliability

Validity is the extent to which the real meaning of the concept under consideration is being reflected adequately by the empirical measurement (Kumar, 2014). To enhance validity in the

study; the researcher ensured that research objectives were related to the research questions, ensuring cross sectional strategy was scientifically adopted fully as well as data collection methods and sampling process. Generalization of skill utilization and youth performance in Aldai constituency were based on the data analysed from the field.

Reliability is the ability to which research instrument produces measurements that are consistent under the same conditions (Kumar, 2014). In the study, reliability was enhanced by using simple vocabulary in the questionnaires, collecting data within a short time as possible and avoiding assisting respondents in filling the questionnaires. Test/retest strategy was used during the pilot study to ascertain the repeatability of the findings from the research instrument that would be used.

3.9 Data Collection Procedures

Data collection procedures are steps followed systematically before and during data collection to avoid illegality and enhance efficiency of data collection process. A letter of permission to conduct research was obtained from Kenyatta University graduate school, the university Ethical Review committee and National Commission for Science, Technology and Innovation (NACOSTI). County government of Nandi department of youth, gender and social services was informed of the purpose of the research and how the study could be beneficial to the youth in Nandi County. Two youths with tertiary education helped in recording data during the interviews. The researcher informed every group leader on the date of data collection in order to communicate to their group members. On the day of data collection, the researcher gave a consent form to all participants to consent for the research. Creation of rapport with the group members through introduction and informing them about the study purpose was important before the commencement of the research. Questionnaires were provided to be filled by the participants for a period of one hour. The researcher

interviewed group leaders, uwezo fund and Youth Enterprise Development Fund officials with the help of research assistants. Data collection took a period of four days.

3.10 Management and Analysis of Data

3.10.1 Management of Data

Research data management is the organization of data to achieve valuable results throughout the research cycle (Whyte & Tedds, 2011). Data management therefore enhances quality of research findings. The researcher ensured that the data was properly managed throughout the process of data collection and analysis. Data recorded in questionnaires and interviews were stored in polythene bags, which were later computed in SPSS software and backed up. Data was cleaned and sorted out based on research objectives. Qualitative data was thematically organised and recorded. Data in the computer were safely stored by creating password to the data folder.

3.10.2 Analysis of Data

Qualitative and quantitative approaches were used to obtain data. Data obtained through administering questionnaires was analysed quantitatively. Qualitative data on the other hand was thematically analysed. Descriptive analysis was interpreted by use of pie charts, frequency tables and graphs. Statistical techniques entailed ANOVA, t-test and cross tabulation were used to determine relationship between variables, which were important in making conclusion about the study. Statistical package for social science version 21 (SPSS) software was used to make analysis based on statistical methods above.

3.11 Ethical Consideration

The researcher obtained permission to conduct research from Kenyatta University postgraduate school, Ethics Review Committee of Kenyatta University and NACOSTI. Participants were informed by the researcher about their rights before data collection. Data

collected was based on the willingness of the participants and the information collected was confidential and used only for the purpose of this study. Pseudonyms were given to the participants to ensure data collected was not linked to the specific participants. The researcher enhanced quality of the interviews by avoiding biasness as much as possible.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSIONS

4.1 Introduction

The chapter entails presentation of data, analysis and discussion of the findings. An exploration of youth self-help groups performance in relation to members skills was analysed and interpreted based on the study objectives that include; demographic characteristics of youths SHGs, performance levels in relation to members skills, members skill of youth SHGs and establishing challenges and possible strategies to improve youth SHGs performance in Aldai Constituency. The findings of each objective were presented, analysed and interpreted.

4.2 Background Information of Youth Self-Help Groups in Aldai Constituency

Background information of youth self-help groups in Aldai constituency was examined based on the type of group activities, years of group operation and sources of group income.

4.2.1 Type of Group Activity

Youth SHGs were categorized based on the main activities carried out by the group members, these categories included agricultural based, masonry, service related and those that carry out other business related activities. Table 4.1 illustrates frequency distribution of group activities carried out by the youth groups. Most of the groups (56.6%) were carrying out activities that were agricultural based as opposed to service related (11.8%) and masonry (12.5%) activities, which had lower percentages. Nandi County being one of the major agricultural based zones in Kenya and the high rainfall it receives could have motivated youth SHGs to participate in agricultural related activities.

Table 4.1 Type of Group Activities

Type of Group Activity	Frequency	Percent
Agricultural based	77	56.6
Masonry	17	12.5
Service related	16	11.8
Other business related Activities	26	19.1
Total	136	100.0

4.2.2 The Period Group has been Operational

In the study, the period of time the group has been operational was analysed based on those that had been operating for a period of six months to two years, three to five years and those that had been operating for the last six years and above. Table 4.2 gives a summarised distribution of years of group operation.

Table 4.2 Period the Group has been in Operation

Years of Group Operation	Frequency	Percent
6 months-2 years	42	30.9
3-5 years	77	56.6
6 years and above	17	12.5
Total	136	100.0

According to the study findings, majority (56.6%) of the youth groups have been in operation between three to five years. This suggests that there was a high number of youth groups registered after the establishment of uwezo fund programme in 2014 which was introduced to

cater for the welfare of women, people with disability and youth SHGs in Kenya. The findings concur with the report by uwezo fund oversight board of 2016 which showed a massive increase of youth groups submitting applications for funds. Political goodwill and awareness might have also influenced the formation of groups after 2013 general election when the funds that were to be used for presidential election re-run were diverted to groups that led to establishment of Uwezo fund programme. The study by Kilele, Nduruhu & Kimani, (2015) indicates that access to information by youths on Youth Enterprise Development Fund may have been limited and this might have contributed to 12.5 per cent of youth groups that have been operational for six years and above.

4.2.3 Sources of Group Income

The sources of income to finance group activities were examined based on members contributions and external financing. Table 4.3 indicates frequency distribution of the sources of funds of the groups.

Table 4.3 Sources of Group Income

Sources of Group Income	Frequency	Percent
Internal Contribution(member contributions)	103	75.7
ExternalSupport(Uwezo,Ngos,organisations etc)	19	14.0
Both Internal and External Support	14	10.3
Total	136	100.0

The main source of group funds was members contribution (75.7%), followed by external funding (14.0%) e.g donor funding, those who got funds from both internal and external sources were 10.3 per cent. This was an indication that loan uptake and partnership with other stakeholders such as NGOs was low. The study by Kilele, Nduruhi & Kimani, (2015) showed that there was a strong relationship between group loan uptake and access to information. Youth group members in Aldai constituency might be lacking information about procedures of loan uptake and collaboration with other partners to finance their group projects.

4.3 Demographic Characteristics of Youth Self-Help Groups

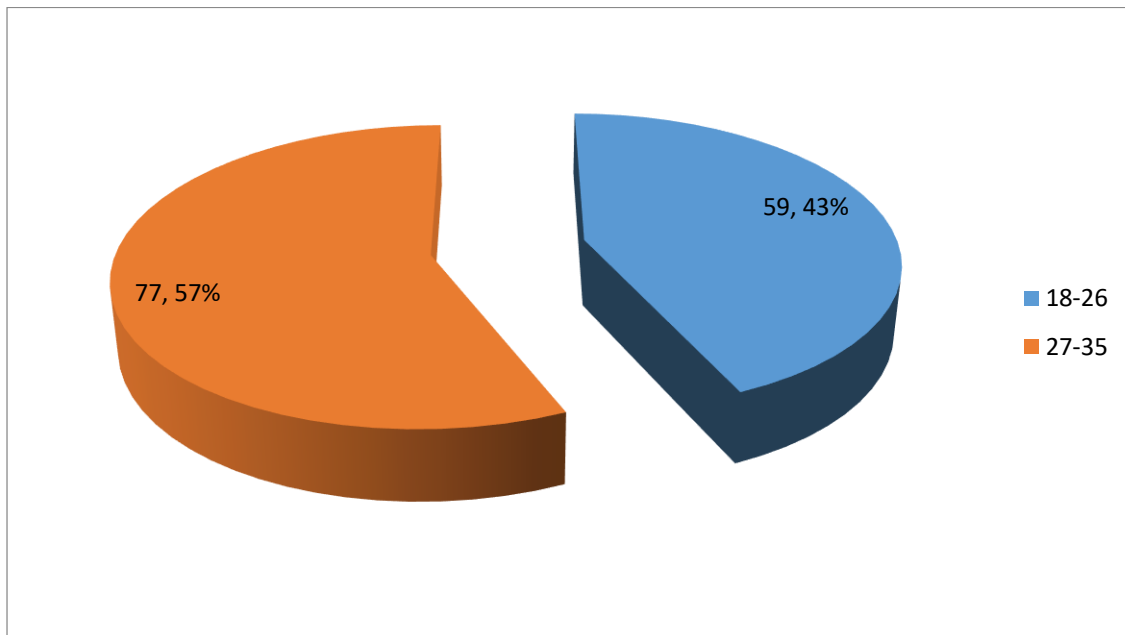
The demographic characteristics of youth group members were analysed based on age, gender, education levels and marital status.

4.3.1 Age Distribution of Youth SHG Members

Age distribution of group members was categorised into two groups at an interval of 8 years. The first category comprised those between the ages of 18 to 26 years while the second category comprised those between the ages of 27 to 34 years. Figure 4.1 below illustrate distributions of youth group members age distribution.

The pie chart below displays the age limit distribution of group members in the study.

Figure 4.1 Group Members Age Distribution

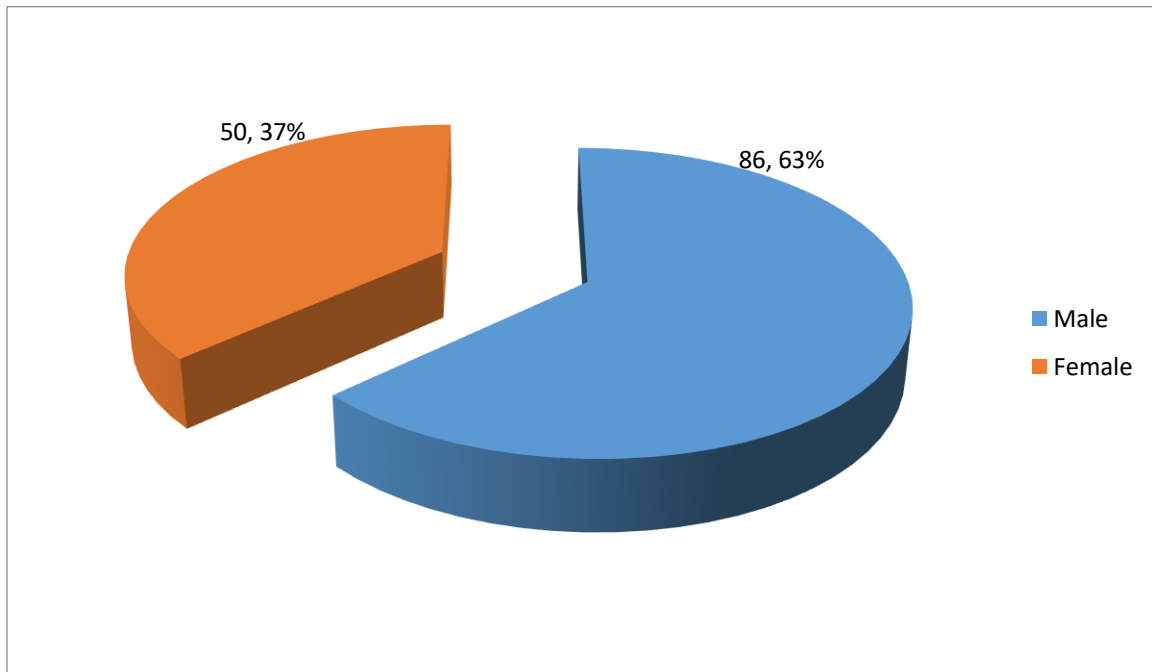


The findings indicate that 56.6 per cent of youth group members between the age limits of 27-35 years participated in group activities while 43.4 per cent were between the age bracket of 18-26. The study by Escudero, & López Mourelo, (2013) also shows that there is a low percentage of youths between the age of 15 to 24 years entering the labour market as compared to youths between the age of 30 to 34 years. This difference in age limit in participation of group activities might negatively influence income disparity among the youth cohorts.

4.3.2 Gender Distribution of the Respondents

The study finding indicates that, 63.2 per cent of youths who participated in groups were male while 38.8 per cent were female. Figure 4.2 below gives a summary of gender distribution of youth group members. The findings of gender distribution of the youth SHGs participants were displayed on a pie chart as below.

Figure 4.2 Gender Distribution of the Respondents



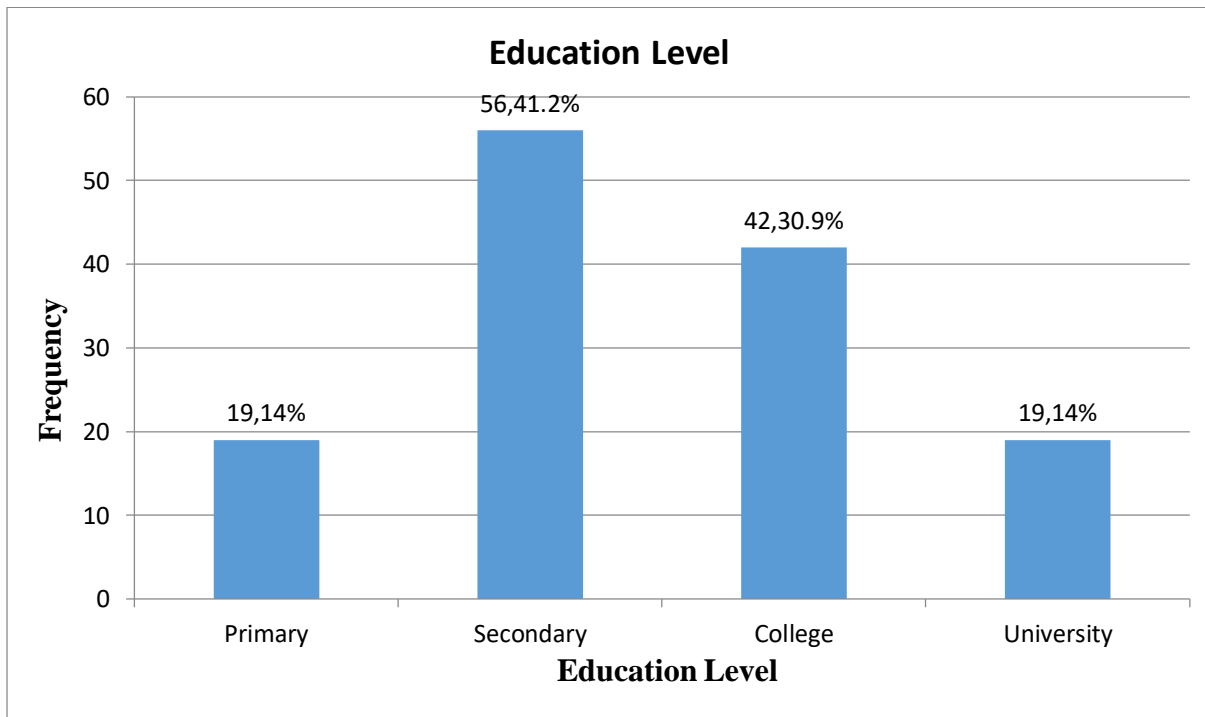
This is an indication of gender inequality in participation on income generating activities especially in rural areas like Aldai constituency. The wide gap between males and females in participation of group activities in Aldai constituency is a negative indication of implementation of Sustainable Development Goals, which advocates for gender equality and especially in the labour market. The findings may also indicate that the old African narrative of men being viewed as the sole breadwinners for the family still exists in rural parts of Kenya. Gender roles might be another reason that influences women to participate in indoor activities as opposed to community work.

According to ILO (2010) gender resolutions, it advocates for the gender sensitive policies in the establishment of projects and therefore these policies may have not been a guide for most of the groups during their planning. The Kenyan constitution Articles 27(3) and 81(b) on gender equality and one-third rule may have not been put into considerations by the youth groups as can be confirmed from the gender disparity in the study findings.

4.3.3 Education Level of the Respondents

Education levels of youth group members were analysed based on their level of education attainment. Figure 4.3 below illustrates frequency distribution of group members. The frequency distributions of the youth SHG members was displayed in a bar chart as below.

Figure 4.3 Education Level of the Respondents



The study findings indicates that, 14 per cent of the group members had attained primary level of education, 41.2 per cent had secondary level, 30.9 per cent had college level and 14 per cent had attained university level. According to the findings, almost all the youths had attained the minimum literacy level of primary education, this coincides with the 2013 report on the Millennium Development Goals which estimates literacy level in Kenya to be at 90 per cent and above.

The majority of the respondents (41.2%) had secondary education, this is an indication that majority of the group members possessed basic cognitive skills. According to Rolleston, (2014) primary and secondary education are fundamental in cognitive skill development,

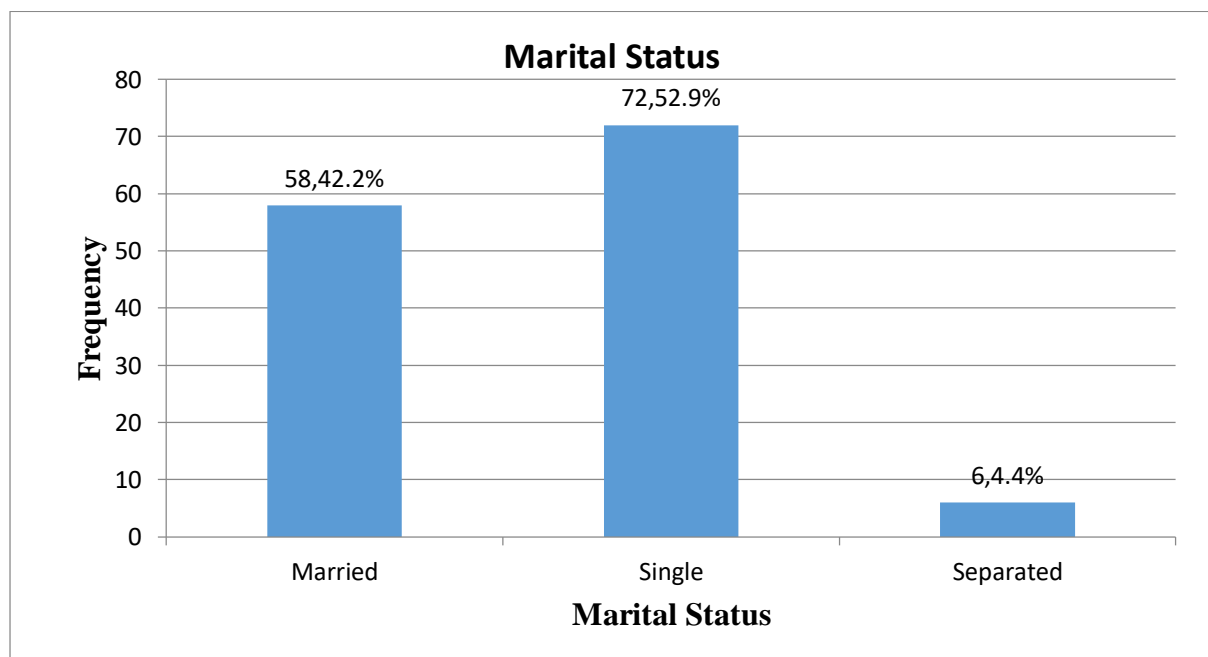
which can easily be transformed to more complex technological advancement. (Jayaram & Engmann, 2014) also indicates that skills such as cognitive, non-cognitive and technical skills acquired at secondary education are important in the labour market.

The youth groups in Aldai constituency having 30.9 per cent and 14 per cent of its members having attained either college or university levels respectively, indicates that some members have specialized skills that can be exploited to improve on group performance .The study by Balwanaz, (2012) indicates that post-secondary education programmes equips young people with specialized skills which enhance employability.

4.3.4 Marital Status of the Respondents

Marital status of the group members was categorised into three groups: the married, single and separated. Figure 4.4 below illustrates frequency distribution of the marital status of the respondents. The findings were displayed on the bar graph as below

Figure 4.4 Marital Status of the Respondents



The finding indicates 42.2 per cent of the respondents were married, 52.9 per cent were single and 4.4 per cent were separated. According to Jordan & Zitek, (2012) marriage influence the commitment of young people towards community work due to responsibilities, but in this study, majority were single. The majority of the respondents being single might be an indication of a negative effect on the performance of the groups since they did not have responsibilities and commitment to the family.

4.4 Youth Group Members' Skills

Youth group members skills were determined based on the courses pursued for those who attended post-secondary education and any other training they had undertaken.

4.4.1 Courses Undertaken by Respondents

Table 4.4 and 4.5 below illustrates the courses undertaken and the skills acquired by youth SHG members.

Table 4.4 Courses Undertaken by Members of Youth SHGs

Courses	Frequency	Percent
Business Related	18	13.2
Science Related	17	12.5
Vocational Training	33	24.3
No course undertaken	40	29.4
Others(e.g education)	28	20.6
TOTAL	136	100.0

The findings indicate that majority of the youth group members (29.4%) had not pursued any post-secondary courses since they may not have advanced their skills to the college/polytechnics or university level. The high number of youth group members who had

not undertaken any post-secondary course may have had a negative impact on the performance of the group. The study findings therefore coincides with the 2014 report by Harry L. Kaane on Ministerial Conference on Youth employment, which indicates that over one million youths in Kenya enter into the labour market without any skills or might have dropped out of the school while others may not have enrolled into in any college. Table 4.5 below on the other hand indicates the specific skills acquired by the respondents from the skill development levels they had undertaken.

Table 4.5 Skills Acquired by the Respondents from Courses Undertaken

Skills	Frequency	Percent
Entrepreneurship	18	13.1
Marketing	8	5.8
business management	14	10.2
Accounting	6	4.4
Teaching	18	13.1
Masonry	6	4.4
library management	2	1.5
Plumbing	6	4.4
Electrical	6	4.4
Mechanics	12	8.8
veterinary service	8	5.8
Social work	10	7.3
No skills	22	16.1
Total	136	100

The findings also indicated that majority of the respondents (16.1%) had not acquired any specific skills that could be beneficial in the labour market. Teaching courses and business skills were the most preferred by respondents each with 13.1 per cent and 10.2 per cent respectively according to the sampled population. The 2011 report by Friedrich-Ebert-Stiftung Foundation and Institute of Economic Affairs have considered vocational skills

important in creating immediate employment to youths because of practical skills, but in the study it was among the least skills possessed by the respondents.

An officer in charge of Aldai constituency youth affairs had this to say:

Our youths here in Aldai underrates doing some of these short polytechnic courses, like a few months ago we needed someone to do plumbing in our offices and we had decided we shall give the tender to any youth who had done plumbing from any polytechnic or college but we could not get anyone from within so we were forced to look for someone out of the constituency.

The sentiments by the youth group officer indicated that most of the youths were ignorant of undertaking polytechnic courses, this was also depicted from the study findings which indicates that majority (29.4%) of the youths had not enrolled to any tertiary education or technical institution.

4.4.2 Other Skills Acquired During Group Training by the Respondents

The respondents were asked whether they had undertaken any group trainings and seminars to provide them with some skills. Table 4.6 below illustrates the skills acquired by youth group members through participation in the group trainings.

Table 4.6 Skills Acquired on Training

Skills	Frequency	Percent
Entrepreneurship Skills	51	37.5
Vocational Skills	42	30.9
Management Skills	17	12.5
Environmental Conservation	5	3.7
Marketing Skills	4	2.9
No skills	17	12.5
TOTAL	136	100.0

Majority of the group members (37.5%) had been trained on entrepreneurship skills, although there were also some youth group members who had been trained on other skills such as vocational skills (30.9%), management skills (12.5%), marketing skills (2.9%), and even

skills on environmental conservation. It was noted from the findings that 12.5 per cent of the youth group members had not undertaken any training in their groups. The findings also revealed that youth group members were trained at group levels and this could be an advantage to the group members who may not have enrolled to any college or university. The study findings had a lot of similarity with the study by Moraa, Bor, & Mwangi, (2014) which indicated that 97 per cent of the youth group members believed on skill development at their group level.

An interview with one of the youth group field trainer revealed the following:

We have been training youth groups on how to manage group activities and create awareness on how to access funds from either government or any other stakeholders. We also train them on how to solve group problems without interfering with daily group activities. We have also been involving experts to provide them with practical skills, for example, we brought a poultry officer to provide skills on poultry farming to a group in Chepturer.

Training at the group level is important to those youths who may not have enrolled to any tertiary education but also important to the entire group members in creating diversity of skills among the members. The approach of training group members at group level concurs with sentiments of Akpomuvie, (2010) about extension approach where rural people are trained on improved agricultural skills so as to improve on their livelihoods.

4.5 Youth Group Performances

The performances of the youth groups were based on the output of the group activities, which was examined by the researcher. The study examines various parameters as illustrated below.

4.5.1 Income Investment and Adequacy

Respondents were asked whether they had invested group income and whether the income was adequate to meet their family or personal needs. Table 4.7 below illustrates frequency distribution of the group members who had made investments from the group income and the adequacy of the income.

Table 4.7 Adequacy of the Income on Needs

Income Adequacy	Frequency	Percent
Very Adequate	10	7.4
Adequate	54	39.7
Not Adequate	72	52.9
TOTAL	136	100.0

The study findings indicate that majority (52.9%) of the group members, despite making investment from the group income, it was not enough for their family and personal needs. Group income was found to be inadequate to sustain youth livelihoods, this contradicts the findings on skills possessed by the youths since it was found that majority of the youths had undertaken various skill development levels. This is an indication that either the youth might be having skills that do not match the labour market needs, or the group members were ignorant to utilize the skills acquired.

The cross tabulation below shows the relationship between skill acquired and the expected outcome.

Table 4.8 A Cross tabulation of Skills Acquired and Expected Outcome

Skills Acquired		Expected Outcome				Total
		Strongly agree	agree	disagree	Strongly disagree	
Entrepreneurship	Count % within Expected outcome	17 50.0%	34 37.0%	0 0.0%	0 0.0%	51 37.5%
Vocational and technical	Count % within Expected outcome	7 20.6%	34 37.7%	0 0.0%	1 50.0%	42 30.9%
Management	Count % within Expected outcome	6 17.6%	11 12.0%	0 0.0%	0 0.0%	17 12.5%
Social	Count % within Expected outcome	1 2.9%	4 4.3%	0 0.0%	0 0.0%	5 3.7%
Marketing	Count % within Expected outcome	1 2.9%	1 1.1%	2 25.0%	0 0.0%	4 2.9%
No skills	Count % within Expected outcome	2 5.9%	8 8.7%	6 75.0%	1 50.0%	17 12.5%
TOTAL	Count % within Expected outcome	34 100.0%	92 100.0%	8 100.0%	2 100.0%	136 100.0%

The findings above indicate that entrepreneurship (50%), vocational and technical skills (20.6%) were the most preferred respectively by the youths to influence on the outcome of the group. Youths who had not acquired any skills were the majority who strongly disagreed that skills does not influence the outcome of youth self- help groups. According to Ogutu, J. (2018) Kenya has a limited supply of youths with technical skills such as fashion and design,

carpentry and plumbers. Providing practical skills with entrepreneurial knowledge to the youth will help reduce the skill gap in the labour market.

In an interview with Nandi South youth group officer the following was gathered.

For the period I have been in Nandi south, most groups are active while they are waiting to be funded or when they hear of funds to be given out but when they get the money, most of them break up. Too much drinking of alcohol and the 'mpango wa kando' are also some of the reasons hindering our youth from investing. Most of the youths here live a life of hand to mouth. Only a few who are married are able to utilize the little they get from the returns, mostly women in my observations are the ones who cater for family needs as opposed to men who use their income in drinking and marrying more wives.

The youth programmes in Kenya such as 'kazi kwa vijana', Youth Enterprise Fund and the Uwezo fund have been implemented but the issue of youth unemployment has not been addressed yet. The study findings indicates that although youth group members possessed various skills, the output of utilizing such skills was not reflected on the livelihood sustainability of the youths. The reason why such programmes have not solved unemployment issue might be ignorance of the youths to utilize their skills or the skills offered to them do not match the current labour market demands. The study by Moraa, Mwangi & Bor,(2014) also found out that 46 per cent of the youth group members have got relevant skills but only 10 per cent utilize them in their fields.

The report by Uwezo fund oversight board indicates that only ksh. 940 million had been repaid by June 2016 from the ksh. 5.1 billion Loan disbursed to groups. The low repayment of loans might have been contributed by the low performances of most of the groups in Kenya. African Union in their report in 2011, indicates that youths experience a lot of challenges and they point out lack of skills and poor quality of education as one of the major reasons why youth unemployment persist in Africa. Practical skills are therefore important at all skill development levels because it enhances self-dependency among the youths.

The issue of skill mismatch between the skill development institutions and the labour market seem to be affecting youth groups as it was found out from the study that majority

of the respondents (41.2%) had secondary education and more others had undertaken various courses and vocational trainings. The output from the groups was also found not to be adequate to meet personal needs of the youths. Majority of the respondents (52.9 per cent) disagreed on income adequacy.

4.5.2 Average Income from the Youth Self Help Group Members

The table below indicates the relationship between education levels and the average income earned by youth self-help groups. One-way analysis of variance (ANOVA) was conducted using post-hoc test to determine the relationships.

Table 4.9 A Relationship between Education Level and Youth Group Members Income.

(I) EDUCATION LEVEL	(J) EDUCATION LEVEL	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
PRIMARY	Secondary	2174.812	1353.690	.378	-1347.57	5697.20
	College	1127.193	1409.688	.854	-2540.90	4795.29
	University	3052.632	1654.237	.257	-1251.79	7357.06
SECONDARY	Primary	-2174.812	1353.690	.378	-5697.20	1347.57
	College	-1047.619	1040.768	.746	-3755.76	1660.52
	University	877.820	1353.690	.916	-2644.56	4400.20
COLLEGE	Primary	-1127.193	1409.688	.854	-4795.29	2540.90
	Secondary	1047.619	1040.768	.746	-1660.52	3755.76
	University	1925.439	1409.688	.523	-1742.65	5593.53
UNIVERSITY	Primary	-3052.632	1654.237	.257	-7357.06	1251.79
	Secondary	-877.820	1353.690	.916	-4400.20	2644.56
	College	-1925.439	1409.688	.523	-5593.53	1742.65

The first set of the findings compares the mean difference of income from youth SHG members with primary level of education with those of secondary, college and university levels. Their mean income difference was ksh. 2174.812, ksh. 1127.193 and ksh. 3052.632 respectively. This indicates that youth SHG members with primary level of education earn

ksh. 2174.812 more than those with secondary education, ksh. 1127.193 more than those with college education and ksh.3052.632 more than those with university education. The study findings therefore does not show any relationship between education levels and the amount of income youths earned from their SHGs. The findings also indicate that youth SHGs might be engaging in semi-skills activities which does not require any specialized skills and that could be the reason why their level of education does not influence income.

The relationship between the level of education and income was also compared by use of t-test where the level of education was split into those with higher education and those with basic education. Higher level of education was categorized based on those who had college and university education while those with basic education were based on those with only primary and secondary education. Table 4.10 below illustrates comparison of youth group members income with their level of education.

Table 4.10 A Comparison of Youth SHG Members Income with the Level of Education

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
AVERAGE INDIVIDUAL INCOME	Equal variances assumed	.686	.409	.116	134	.908	103.060	887.079	-1651.428	1857.549
	Equal variances not assumed			.111	96.993	.912	103.060	927.520	-1737.812	1943.932

An independent-sample t-test was used to compare the average income of the youth group members with their levels of education. There was no significance difference on income for youth with basic education (M=6586.67, SD=3976.60) and those with higher education (M=6483.61, SD=6294.16; t=0.12, p=0.91, two-tailed). The findings therefore might be an

indication that youth SHGs are engaging in non-skill activities. The study also concludes that there is no specialization of roles among youth SHG members based on the skills possess.

4.5.3 Group Loan Repayment

The findings indicate that 55.1 per cent of the respondents had been repaying their group loans on time while 27.6 per cent on the other hand had not been repaying their loans on time. 17.6 per cent of the respondents had not taken any loan from the group. The study findings defer with the report by the uwezo fund reported in 2016, which indicated low turnout of loan repayment by various groups in Kenya. Table 4.11 below illustrates frequency distribution of loan repayment of the respondents.

Table 4.11 Loan Repayment

Do you repay your group loan on time?	Frequency	Percent
Yes	75	55.1
No	37	27.2
None	24	17.6
TOTAL	136	100.0

In an interview with Aldai constituency uwezo fund representative and youth officer in charge of Nandi South said that they have been giving out loans to youth groups members who met the requirements that had been set. They also indicated that the loan repayment was low and most youth groups had not been able to account for the loans given. The information from the two officers contradicts the findings from the youth group members. This could mean youth groups were trying to cover up for failing to repay their loans on time. In an interview with a youth group officer the following sentiments were gathered:

Most of the youth seem to have a believe on the notion that government funds are free and therefore government loans should not be repaid since they are used to free money from the politicians in the region.

4.5.4 Resource Mobilization by Group Members

Collaboration with other stakeholders and exposure of youth groups to national activities is important in determining the sustainability of the group by mobilizing the resources. Tables 4.12 and 4.13 illustrate their frequency distribution.

Table 4.12 Collaboration with other Stakeholders

Do you collaborate with other stakeholder e.g NGOs?	Frequency	Percent
YES	82	60.3
NO	54	39.7
Total	136	100.0

The findings indicate that 60.3 per cent of the respondents collaborate with other stakeholders such as NGOs and financial institutions. It was found out that NGOs and community-based organizations have been supporting youth SHGs in terms of credit and farm equipment and even training youths on proper management of groups. Majority of the respondents (58.1%) also indicated that group activities expose youths to national building activities such as tree planting. Such forums have been used to educate youths on good management of youth groups through mentorships and trainings.

Table 4.13 Exposure to National Building Activities

Does the group expose youth national building activities?	Frequency	Percent
YES	79	58.1
NO	57	41.9
Total	136	100.0

Upon interview, the following sentiments were gathered from one of the group leaders.

We have some of our youths who participate in NYS programmes which deals with clearing bushes along the roads and public places which I believe has created a platform for exchange of ideas with the NYS mentors. We also have an organization called Jiinue Mkulima which have been providing us with group loans.

An interview with youth group trainer also had the following sentiments,

Some youth groups are privileged to have been supported by some organizations for example, Kapkabei youth group which was funded by One Acre Fund organization to expand their group activities.

4.6 Youth Group Challenges and Possible Solutions

An interview done to some of the key respondents in the study gave the following information about youth group challenges and strategies that can be used in solving the problem.

Nandi South youth group officer gave the following remarks during the interview:

Most groups break up immediately when funded because individuals demand for money to be shared which at times causes conflict among the members. We give them money to grow their business but some wanted the money to spend on alcohol. Lack of skills to carry out their activities is a major challenge, you find some having good ideas like poultry keeping but the maintenance is very poor which in turn affects the project outcome. Some youth group members are also very lazy causing conflict in role assignment among them.

Most of the group members are not exposed to what others are doing in some places of the country, so youth group mentorship should be encouraged through youth seminars. Collaboration between the two levels of government is important, for example the past four years we did not receive even a shilling from the Nandi county government. Local administration should also be involved in order to follow up on youth projects because they are the one who knows them well.

An interview with Uwezo fund representative officer showed that,

Youth groups are ignorant about group activities because they take group activities as alternative source of income. Poor management in the groups has also contributed to breaking up of some groups. The funding from the government is still low and i propose the government to add something small because the increasing number of groups has overwhelmed us.

The other key respondents of the study such as group leaders and group trainers gave similar reasons of inadequate resources and conflict among group members as the major challenges affecting group performances. The pictures below were taken during the research study, they indicate how groups have neglected their group projects



Source: field data 2018

A photo of neglected fishpond owned by youth group

The picture above is a fishpond that had been abandoned by Kapinderem youth group despite being supported by the government through the ministry of fisheries in providing the fishlings.



Source: field data 2018

A photo of a youth group member weeding neglected tea nursery

The above picture is also one of the youth group projects which had been abandoned by some of the youth group members because of the conflict among them.

The two photos are an indication that neglect and conflict among group members are some of the challenges affecting youth group performance. According to the study findings by Ibuathu & Kubaison, (2013), it indicates that skill incompetency among the youths affect the performance of group projects especially in addressing conflict and managerial issues. These findings coincide with the sentiments from the interviewees in the study.

4.7 Conclusion

The study findings were analyzed in the chapter. The findings were presented and analyzed by use of tables, pie charts, bar graphs and SPSS software i.e cross tabulation, ANOVA and T-test. The objectives of the study were analyzed separately and the findings presented as per the measurements of each objective. The study findings in summary indicated that there is no relationship between education level or the courses pursued by the youth SHG group members with the performance of the group. It was also noted that ignorance and skill mismatch among youth group members were some of the challenges affecting youth group performances.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The general aim of the study was to find out the relationship between skills possessed by youth SHG members and group performance. This chapter therefore presents the summary of the study findings, conclusion, recommendation and further areas of research. The summary of the findings was based on the measurements of the study objectives. Conclusion and recommendation was illustrated based on the study findings that provide the research gaps which can be explored.

5.2 Summary of Findings

The summary of findings based on study objectives were as follows.

a) Demographic Characteristics of Youth Self-Help Groups

One of the objectives of the study was to find out on the demographic characteristics of youth SHGs members. It established that majority (56.6%) of the youths participating in the groups were between the age of 27 and 34 years. The gender of the respondents was also considered important to the study and it was found that 62.2 per cent were male while 38.8 per cent were female. In addition, all of the youth SHG members had acquired the minimum education level of primary school. It was also noted that majority (52.9%) of the youths were single.

b) Youth SHG Members Skills

The majority of the youth group members were found to have basic cognitive skills because most of them had acquired secondary school education. It was also noted that some of the

youth group members had specialised skills gained from tertiary education such as colleges and universities because they had undertaken some courses. Although majority had not undertaken any post-secondary courses, some of the youth SHG members had benefited from training offered by Uwezo fund youth group trainers and some organisations such as NGOs in the constituency.

c) Group Performance

The study was able to establish, by the use of ANNOVA, t-test and cross tabulation, that there was no relationship between education level and the average individual income in the group neither a relationship between courses undertaken and the economic investment made by youths. The findings indicate majority of the youths with primary level of education earns a lot of income from the investment they have made from the returns of SHG as compared with those with secondary and other tertiary education. Moreover, majority of the youths who had not undertaken any specialised courses from academic institutions were the ones who had made more investments from the group income. A comparison was also done by use of independent t-test to determine the relationship between income and the level of education and there were no significance difference between the income earned and the level of education. The income for youth with basics education was (M=6586.67, SD=3976.60) while those with higher education (M=6483.61, SD=6294.16; $t=0.12$, $p=0.91$, two-tailed).

Group loan repayment was also used to determine whether youth SHGs repay their loans on time, although the study revealed that majority of the youth group members indicated that they have been paying their loans on time, this was disputed by Aldai youth group officials. On resource mobilization, it was found that some groups and individual youths had created partnership with some NGOs and government institutions such as NYS where they had

benefited in terms of training and financial assistance, although it was not widely spread among all the youth SHGs in Aldai constituency.

d) Youth Group Challenges and Possible Solutions

The study shows that ignorance among the youth group members to utilize skills acquired and to account for the activities carried out in groups is the main challenge affecting youth groups in Aldai constituency. Moreover, inadequate skills and low funding were found as some of the challenges affecting youth groups. On the other hand, the study established that these challenges could be overcome through exposure of youths through national seminars and increasing funding from both national and county government to youth groups.

5.3 Conclusion

Diversity of youth SHGs activities can be important in increasing sources of income to youths. The study indicated that 77 per cent of youth SHGs in Aldai constituency practiced agricultural related activities for income generation. Value addition of products before delivery to the market can also be important in increasing more income for youth SHGs. Funding of group projects is still low by both government and private institutions. The study points out that most of the group activities are being funded by the group members. To improve on the welfare of the youths, it requires a holistic approach whereby stakeholders such as the national government, county government and private organisations play a bigger role to improve on youth livelihoods.

The age of the youth SHGs members were found to be skewed towards those with the age limits of 27-34 years. The age skewedness requires the intervention of government to change the education system in Kenya to ensure practical skills are offered at different skill development levels. Sensitization of gender participation in the labour market especially in the rural areas has not been fully operationalized. The low participation of women in youth

SHG activities as it has been depicted in the study is an indication that gender inequality especially in the informal sector still exists.

Skills are important in the labour market for innovation and creation of more job opportunities. In the study, although majority of the youths had basic cognitive skills and some with specialized skills, the performance of most of the groups are still low. It was pointed out from the study findings that there was no relationship between education level or the courses pursued by youths and the group performance. The mismatch between skill development levels and the labour market requirement is one of the major factors affecting youth group performance in Aldai constituency. The stakeholders in the education system in Kenya should ensure practical skills are offered at all levels of skill development.

Finally, a part from the skill mismatch in the labour market, it was also identified that financial constraints and ignorance are some of the challenges affecting youth SHGs in Aldai constituency. Limited funding from both the national and county governments to youth SHGs have rendered some of the groups unable to expand their activities to cater for the growing youth population. Youth exposure and continuous follow up of youth SHG activities need to be incorporated during programme implementation.

5.4 Recommendations

The study examined the relationship between skills possessed by youth SHGs members and their performance in the group. The findings from the study have led to some recommendations that need to be addressed to reduce youth unemployment and increase innovation in the informal sector.

1. The study found that there were fewer women than men participating in youth SHGs, therefore gender sensitization in the informal sector especially in the rural areas of Kenya should be encouraged to motivate more women to participate in the group

activities. Youths of all ages should be encouraged and supported to participate in the group activities more so those youths who have just graduated from any academic level i.e. primary, secondary, polytechnics and even university. This would enhance innovativeness in the job market because of the new skills and knowledge acquired.

2. Some of the youth SHG members were found to be having skills for the labour market but the output of the groups was not matching the skills possessed by the youths, the study therefore recommends practical skills to be offered at every skill development stage. The skills offered should be able to match the labour market requirements and this will enhance innovation and creativity in the informal labour market.
3. Since most of the youth SHG members had not undertaken any post-secondary courses for specialised skills, the study recommends Community polytechnics to be facilitated with the modern technical requirements and financial assistance to allow youths especially in the rural areas to enrol.
4. Vocational and entrepreneurship skills were the most preferred by youth group members to positively impact on the labour market. Skill development institutions should therefore ensure skills offered create innovativeness among the youths. Youth group field trainers should also be trained on technical skills in order to impart the same knowledge to the youth group members.
5. To gap misappropriations of funds by youth group members and enhance accountability, local leaders such as chiefs and assistant chiefs should be involved in the implementation of group activities. Local administrative leaders will provide a strong attachment to youths since they come from the same location hence ensuring there is proper management of youth activities.
6. National exposure and collaboration with other stakeholders is important to youth SHGs, the study revealed that most of the youth self-help groups were lacking

exposure and networking. Youth group members should be facilitated to attend national exhibitions for them to acquire more skills from other youth groups. Exposure will also help to create networking with other stakeholders such as NGOs and private institutions which may help to finance group activities.

5.5 Areas for Further Research

- i. A study on the structures of implementation of youth self-help group programmes in Kenya.
- ii. A study on the effectiveness of loan repayment by youth self-help group
- iii. A study on the role of local leaders in the implementation of youth self-help group programmes.

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APPENDICES

APPENDIX I: Research Questionnaires

My name is **Peter Kiprotich**, a masters student at Kenyatta university. I would like to undertake a research on the performance of youth self-help groups in relation to members' skill levels. The purpose of the study is to determine the relationship between skill possession by youths and their influence on group performance. I have chosen you because you are member of youth SHG. I will give you questionnaires to fill where appropriate by giving information based on your experience concerning groups. Information given should be truthful. Giving of information is voluntary and any member who may feel he/she is not comfortable filling the questionnaires during the process is allowed to withdraw. The information given will only be used for academic purpose and will not be disclosed to any third party, photographs might be taken but with the consent of the image owner. There will be no allowance for participating in the process. I will appreciate much for your participation in this study. Thank you.

I accept to participate yes { } No { } tick on the box.

The questionnaires are to be filled by youth group members.

(Tick where appropriate)

SECTION A: Background details of the group

1. What is the name of your group?

.....

2. How many group members do you have in the group?

.....

3. What is the nature of your group activities? e.g farming

.....

4. When was the group formed?

0-2 yrs []

3-5 yrs []

6 yrs and below []

5. What is the main source of income for the group?

.....

SECTION B: Demographic characteristics of youth group members

6. What is your gender?

Male []

Female []

7. What is your age bracket?

A. 18-26 []

B. 26-34 []

8. What is your marital status?

A. Married []

B. Single []

C. Separated []

10. What is your average monthly income from your occupation?

Less than 1000 []

1000-10000 []

110000-20000 []

20000 and above []

SECTION C: Members skill levels

11. What is your highest level of education?

a. Primary []

b. Secondary []

c. College []

d. University degree []

12. Which course did you pursue incase you attended post-secondary education?

.....

13. Have you undertaken any training to enhance your group performance?

a) yes []

b) no []

14. If yes, which type of training? e.g table banking

.....
.....

15. Do you think the skills you acquired from your education or vocational trainings are of help in your group activities?

a. Strongly agree []

b. Agree []

c. Disagree []

d. Strongly disagree []

SECTION D: Youth group performance

16. Have you made any investment with income from the group?

a) Yes []

b) No []

17. Does the income from your group adequate to meet your family and personal needs?

a). Very adequate []

b). Adequate []

c). Not adequate []

18. Does the group borrow loans from any financial institution?

a. Yes []

b. No []

19. If the group has ever borrowed loans, have you been repaying your loan on time?

a) Yes []

b) No []

20. Does your group partner with other organisations, i.e NGOs ?

a) Yes []

b) No []

21. Does the group maintain records of all activities carried out?

a) Yes []

b) No []

22. What average monthly income do you get from the group as individual?

.....
.....

23. Does the group promote savings and microenterprise development among the youths?

a). strongly agree []

b). agree []

c). disagree []

d). strongly disagree []

24. Does the group promote gender equality in leadership roles?

a) Yes

b) No

25. Does the group expose youths to national building activities such as fight against

HIV/AIDs ?

a) Yes []

b) No []

26. In general do you think participating in groups is improving the livelihoods of youths?

a). strongly agree []

b). agree []

c). disagree []

d). strongly disagree []

SECTION E: Challenges facing the group.

27. Do you get any financial support from the government?

a. Yes []

b. No []

28. If yes, what kind of the support?

a) Financial []

b) Training []

c) Both financial/training []

29. What other methods do you use to finance your group activities?

.....
.....

30. Do you access any banking services? e.g loans, savings

a. Yes []

b. No []

THANK YOU

APPENDIX II: Interview Guide for Key Informants

My name is **Peter Kiprotich**, a masters student at Kenyatta university. I would like to undertake a research on youth self-help groups in relation to members' skill levels. The purpose of the study is to determine the relationship between skill possession by youths and their influence on group performance. I have chosen you because you as a key informant in youth SHGs. I will ask you some questions based on your experience with youth SHGs. Information given should be truthful. Giving of information is voluntary and incase you may feel you are uncomfortable answering questions during the process you are allowed to withdraw. The information given will only be used for academic purpose and will not be disclosed to any other third party without your consent. There will be no allowance for participating in the process. I will appreciate much for your participation in this study. Thank you.

1. Which ministry or department do you work with?
.....
2. What is your position in the department/group?
.....
3. What is the education level of most of the youths participating in the groups?
.....
4. Does the youths undergo any training before starting their group projects?
.....
5. Does the skills and trainings offered to youths helpful in their group activities?
.....
6. Do youths invest income from the group?
.....
7. Does the income from youth groups adequate to meet family and other personal needs?
.....
8. Have these groups been borrowing loans? and if yes, how is the trend of loan repayment.
.....
9. Does the group expose youths to national building activities and partnership with other organisations?
.....
10. Does the group promote savings and micro enterprise development among the youths?

-

 11. Is there gender inclusiveness in youth group activities?

 12. Do these groups maintain records of the activities carried out?

 13. In your view, do you think self-help groups is improving on youth livelihoods? and How?

 14. What do you find as the main challenge affecting youth groups?

 15. What possible solution do you think will help improve youth group performance?

 16. In general, how do you describe the performance of youth groups in Aldai constituency?
 a. Very good []
 b. Good []
 c. Bad []
 d. Very bad []
 e. Don't know []

THANK YOU

APPENDIX III: Letter of Research Proposal Approval by Kenya University Graduate School



KENYATTA UNIVERSITY GRADUATE SCHOOL

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

P.O. Box 43844, 00100
NAIROBI, KENYA

Website: www.ku.ac.ke

Tel. 020-8704150

Internal Memo

FROM: Dean, Graduate School

DATE: 21st September, 2017

TO: Kiprotich Peter
C/o Sociology Department

REF: C50/32950/2015

SUBJECT: APPROVAL OF RESEARCH PROPOSAL
=====

We acknowledge receipt of your revised Research Proposal as per our recommendations raised by the Graduate School Board of 6th September, 2017 entitled **"An Exploration of Youth Self-Help Groups Performance in Relation to Members Skill Levels in Aldai Constituency, Nandi County, Kenya"**.

You may now proceed with your Data collection, subject to clearance with the Director General, National Commission for Science, Technology and Innovation.

As you embark on your data collection, please note that you will be required to submit to Graduate School completed Supervision Tracking Forms per semester. The form has been developed to replace the Progress Report Forms. The Supervision Tracking Forms are available at the University's Website under Graduate School webpage downloads.

Thank you.

EDWIN OBUNGU
FOR: DEAN, GRADUATE SCHOOL

CC. Chairman, Sociology Department

Supervisors:

1. Dr. Jane Wangaruro
C/o Sociology Department
Kenyatta University
2. Dr. Gladys Nyachio
C/o Sociology Department
Kenyatta University



EO/rwm

APPENDIX IV: Letter of Research Authorization by Kenyatta University



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: C50/32950/2015

DATE: 21st September, 2017

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

Dear Sir/Madam,

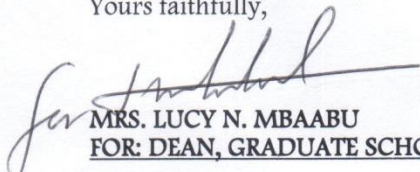
RE: RESEARCH AUTHORIZATION FOR PETER KIPROTICH – REG. NO. C50/32950/2015

I write to introduce Mr. Peter Kiprotich who is a Postgraduate Student of this University. He is registered for M.A. degree programme in the **Department of Sociology**.

Mr. Kiprotich intends to conduct research for a M.A Proposal entitled, “An Exploration of Youth Self-Help Groups Performance in Relation to Members Skill Levels in Aldai Constituency, Nandi County, Kenya”.

Any assistance given will be highly appreciated.

Yours faithfully,


MRS. LUCY N. MBAABU
FOR: DEAN, GRADUATE SCHOOL



EO/rwm

APPENDIX V: Letter of Research Authorization by NACOSTI



NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Telephone: 020 400 7000,
0713 788787,0735404245
Fax: +254-20-318245,318249
Email: dg@nacosti.go.ke
Website: www.nacosti.go.ke
When replying please quote

NACOSTI, Upper Kabete
Off Waiyaki Way
P.O. Box 30623-00100
NAIROBI-KEN

Ref: No. **NACOSTI/P/17/53298/19461**

Date: **10th October, 2017**

Peter Kiprotich
Kenyatta University
P.O Box 43844-00100
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on *“An exploration of youth self- help groups performance in relation to members skill levels in Aldai Constituency, Nandi County, Kenya,”* I am pleased to inform you that you have been authorized to undertake research in **Nandi County** for the period ending **9th October, 2018.**

You are advised to report to **the County Commissioner and the County Director of Education, Nandi County** before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit **a copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.

**GODFREY P. KALERWA MSc., MBA, MKIM
FOR: DIRECTOR-GENERAL/CEO**

Copy to:

The County Commissioner
Nandi County.

The County Director of Education
Nandi County.

APPENDIX VI: A Research Permit by NACOSTI


THIS IS TO CERTIFY THAT:


MR. PETER KIPROTICH
of KENYATTA UNIVERSITY, 102-30305
KOBUJOI, has been permitted to conduct
research in Nandi County

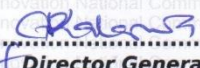
on the topic: AN EXPLORATION OF
YOUTH SELF- HELP GROUPS
PERFORMANCE IN RELATION TO
MEMBERS SKILL LEVELS IN ALDAI
CONSTITUENCY, NANDI COUNTY, KENYA

for the period ending:
9th October, 2018

Permit No : NACOSTI/P/17/53298/19461
Date Of Issue : 10th October, 2017
Fee Received :Ksh 1000




.....
Applicant's
Signature


.....
Director General
National Commission for Science,
Technology & Innovation

APPENDIX VII: Letter of Approval by Kenyatta University Ethics Review Committee



KENYATTA UNIVERSITY ETHICS REVIEW COMMITTEE

Fax: 8711242/8711575

Email: kuerc.chairman@ku.ac.ke

kuerc.secretary@ku.ac.ke

Website: www.ku.ac.ke

P. O. Box 43844,

Nairobi, 00100

Tel: 8710901/12

Our Ref: **KU/ERC/ APPROVAL/VOL.1 (128)**

Date: 14th June, 2018

Peter Kiprotich,
P.O Box 43844 – 00100,
Nairobi

Dear Peter,

APPLICATION NUMBER: PKU/824/1890 “INFLUENCE OF YOUTH SELF-HELP GROUP MEMBERS SKILLS ON GROUP PERFORMANCE IN ALDAI CONSTITUENCY, NANDI COUNTY, KENYA”

1. IDENTIFICATION OF PROTOCOL

The application before the committee is with a research topic “**Influence of Youth Self-Help Group Members Skills on Group Performance in Aldai Constituency, Nandi County, Kenya**” received on 27th February, 2018 and discussed on 12th June, 2018

2. APPLICANT

Peter Kiprotich

3. SITE

Aldai Constituency

4. DECISION

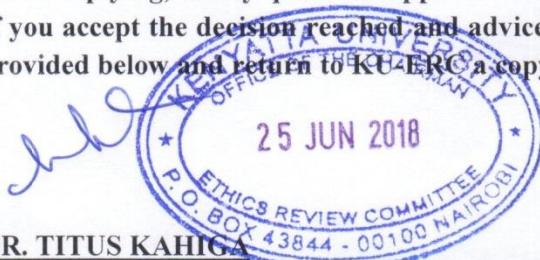
The committee has considered the research protocol in accordance with the Kenyatta University Research Policy (section 7.2.1.3) and the Kenyatta University Ethics Review Committee Guidelines and **APPROVED** that the research may proceed for a period of **ONE year from 12th June, 2018.**

5. **ADVICE/CONDITIONS**

- i. Progress reports are submitted to the KU-ERC every six months and a full report is submitted at the end of the study.
- ii. Serious and unexpected adverse events related to the conduct of the study are reported to this committee immediately they occur.
- iii. Notify the Kenyatta University Ethics Committee of any amendments to the protocol.
- iv. Submit an electronic copy of the protocol to KUERC.

When replying, kindly quote the application number above.

If you accept the decision reached and advice and conditions given please sign in the space provided below and return to KU-ERC a copy of the letter.



DR. TITUS KAHIGA
CHAIRMAN ETHICS REVIEW COMMITTEE

I Peter Kiprotich.....accept the advice given and will fulfill the conditions therein.

Signature..... [Signature]..... Dated this day of 25/06/..... 2018.

cc.
DVC-Research Innovation and Outreach