

**YOUTH ENTERPRISE DEVELOPMENT FUNDS SERVICES AND YOUTH
EMPOWERMENT IN WAJIR COUNTY, KENYA**

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UNIVERSITY**

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DECLARATION

This research proposal is my original work and has not been presented for any award or degree in any other University. No portion of the work should be produced without my approval or that of the University.

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I confirm that the work in this project was done by the candidate under my supervision.

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DEDICATION

This research project is dedicated to my family for their love, support both emotional and financial, and encouragement throughout my studies as I juggled between studies, work and family. For that I say thank you.

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OPERATIONAL DEFINITION OF TERMS

Youth Empowerment: A process where the young people gain the ability and authority to make their own decisions and implement changes in their own lives.

Enterprise: A project or undertaking that is designed to earn money

Entrepreneurship: Practical application of enterprising qualities such as innovativeness, creativity and risk taking to the work environment.

Job Creation: The process of providing new income generating activities especially for the unemployed.

Loan: A debt provided by Youth Enterprise Development Fund to youths for doing business.

Market Linkage: A process of facilitating relationship between target population, small producers, local farms and cooperatives, and the external market.

Training: Activities geared towards enabling the youth to develop skills

Youth: Any individual who is between the ages of 18 and 35.

Youth Enterprise Development Fund: A Government of Kenya parastatal established in 2006 to facilitate youth empowerment through enterprise development.

ABBREVIATIONS AND ACRONYMS

GSK:	GlaxoSmithKline
ILO:	International Labour Organization
MFIs:	Micro-Finance Institutions
NGOs:	Non-Governmental Organizations
SACCOS:	Savings and Credit Co-operative
SME:	Small Market Enterprises
SPSS:	Statistical Package for Social Sciences
UN:	United Nations
YEDF:	Youth Enterprise Development Fund

ABSTRACT

Youth empowerment is vital for any nation. Most Kenyan youths aspire to get white-collar jobs after completing education in order to build self and the nation. To most, achieving their career goals after the 8-4-4 education system is the most critical thing hence they will not settle for anything less than what they have trained for. The Government of Kenya has made efforts over the years to empower the youth by coming up with policies that enable the youth to venture in education as well as create opportunity for income generating projects. It is on this basis that this study therefore sought to examine the effect of YEDF services on youth empowerment in Wajir County. The study objectives were: to assess the effect of YEDF entrepreneurial training on job creation, to examine the effect of YEDF provision of loans on income and to determine the effect of YEDF provision of market linkages on youth enterprise development in Wajir County. The study adopted social capital, theory of change and reform theory to assess relationship among the various factors that have been identified as important to the study problem. This study adopted the descriptive survey research design. The target population of the study consists of the 200 youth groups in Wajir County. This study used a closed and open – ended questionnaire to administer to the sample since time may be limited and information needed could easily be described in writing. The data was coded and entered on a Statistical Package for Social Science (SPSS) software that aids in analysis of both qualitative and quantitative data. The researcher adopted content analysis to analyse the qualitative data based on the objectives. The descriptive statistics was used in analysing quantitative data. The researcher adopted content analysis to analyse the qualitative data based on the objectives. The descriptive statistics was used in analysing quantitative data. In analysing the relationship between variable (YEDF services and youth empowerment) the study used regression analysis. The study found out that attending the entrepreneurship training is important in improving business performance. The youths are trained on ways of improving and retaining customers. The researcher found out that most youths in the county have loan accessibility and have been accessing it for the past one year. The study found out that most youths have attended market linkages program. By attending the programs, they have learnt various ways of improving their business performance and sharing of business ideas. Finally, the study found out that there is a significant relationship between market linkages and youth's empowerment in the County. The study recommended that the government and stakeholders to promote entrepreneur training, offering of loans and market linkages to equip

youths with business skills. The study took a year to be completed, the researcher started in June 2017 and ended in July 2018.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The world youth report stated that of 160 million unemployed people globally, the youth represented 40% of them (Thiongo, 2003). The unemployment crisis requires an affirmative action in order to give the youth an opportunity. According to Semboja and Hatibu (2005), the major issue is to design the most integrated macroeconomic policies that develop a good opportunity for the youth. The researcher further acknowledges the fact that the youth are faced with numerous challenges but emphasizes that as members of the society the youth deserve full access to education, adequate health care, employment, financial services and participation in public life. Several countries in the world have therefore put in a lot of effort to address issues that affect the youth and ensure that they are involved in the planning, implementation and evaluation of development projects.

In Britain, according to Trust Business program is all-round promoter of business new companies in the United Kingdom and was established in 1986 by the Prince of Wales to enable the youngsters to satisfy their potential. From that point, forward the Trust has turned into the UK driving youth philanthropy offering a scope of chances including preparing, self-improvement, business start-up bolster, tutoring and counsel. It targets people matured approximately 18 and 30 who are jobless or underemployed and have been denied saving money fund enabling them to set up their own business under the direction of a volunteer business tutor. In India, Bharatiya Yuva Shakti Trust, an open non-benefit association enables the youngsters to set up their own business by giving low intrigue credits preparing and guide bolster (Shankar, 2016).

In Malawi, according to the International Labour Organization (2002), his Excellency the state President Ngwazi, Professor, conceived the Youth Enterprise Development Fund in Malawi. Binguwa Mutharika as a vehicle to address challenges confronting youth in Malawi by furnishing them with learning, basic aptitudes skills and chances to take part in smaller scale little and medium endeavours as an independent work component. Subsidizing is required for

loaning to the young, for their working capital needs, obtainment of instruments and hardware, preparing of adolescents in craftsman's and business administration abilities and re-equipment of training institutions. The Business leaders forum report (2012) points out that Uganda has one of the most astounding youth joblessness figures on the planet with work creation slacking fundamentally beneath the 300,000 who join the work compel, so the legislature of Uganda through the Ministry of back, arranging and financial advancement did launch a youth venture capital fund on 1st February 2012. The fund was meant to target start-up businesses and small to medium size enterprises. It was meant to expand the existence of business ventures owned by youths who were defined as persons aged between 18 and 35 years.

In Tanzania, youth development rotating store was propelled in 1994 with the point of helping the young in the casual segment to make formal business and diminish youth joblessness (Christina, 2010). The government provided a mandate that all nearby government specialists must designate 5% of their income for youth improvement mostly in work and wage producing exercises. The national youth spinning reserve was set up to help youth pay creating exercises in sorted out financial generation detachments and little business entrepreneurs.

Edwards (2007), states that in Kenya youth speak to 30% of the populace and their joblessness is double the nation's normal. Youth in Kenya confront genuine difficulties including high rate of joblessness and underemployment. Joblessness is not just caused by an absence of employments yet in addition an absence of occupation abilities because of insufficiency of preparing foundation and additionally the way to gain aptitudes because of neediness. It is in acknowledgment of the above truth that the administration considered the possibility of institutional financing as a method for tending to joblessness among the adolescent. The Youth Enterprise Development idea depends on smaller scale, little and medium undertaking improvement activities are probably going to have the greatest effect on work creation.

1.1.1 Youth Enterprise Development Fund and Services

Youth Enterprise Development Fund (YEDF) Report (2010), points out that the Youth Enterprise Development Fund activities, which mainly involve the financing of youth enterprises, came legally into operation on 8th December 2006 through legal notice number 167. President Mwai Kibaki officially launched it on 1st February 2007. It was then transformed into a state corporation on 11th May 2007 through legal notice number 63.

The fund emphasis in developing business as a key technique that will increment monetary open doors for and cooperation by the Kenyan youth in national building (YEDF Report, 2010). The command of the store is not just expanding access to capital by youthful business people yet additionally giving business improvement administrations, encouraging linkages in supply chains, making market openings locally and abroad for items and administrations of youth undertakings, and encouraging making of business foundation to help development of youth business. The report clarifies assist that, in acknowledgment of the way that not all youngsters are occupied with business, the assets order likewise incorporates encouraging work of semi-gifted and talented youngsters in outer work markets and involves encouraging travel documentation and financing expense of movement.

Through Financial Intermediaries, the fund has financed 141,552 group and individual enterprises by Ksh 5.3 billion (Ochieng, 2014). The fund disbursed is expected to be repaid back to the lending institutions to be accessed by other youth enterprises that were unable to access the fund due to limited allocation by treasury. Through YEDF, the Government has released Kshs. 11,917,198 to 328 youth groups, no funding to individual members of the groups and Kshs. 83,702,926 disbursed to 2891 youths in Siaya County (Ochieng, 2014).

1.1.2 Youth Empowerment

Youths are regarded as the most productive members of the society since they provide the workforce; the current situation is a disadvantage for Kenya. This is also the reason as why the formulation and implementation of the comprehensive youth development policies are not only considered a moral responsibility but also crucial for any meaningful national development. The high rate of unemployment remains one of the greatest challenges to Africa's development and therefore a major concern to policy makers and other stakeholders across Africa (Wanjiru, 2009).

Due to lack of opportunities in the formal labour market, majority of youths are engaged in the informal sector that is largely unregulated and are subjected to hazardous conditions for low earnings and long working hours, without any formal contract. To empower youth's challenges, the Youth Enterprise Development Fund (YEDF) was introduced on 8th December 2006 and later formed into a State Corporation on 11th May 2007.

In 2008 YEDF developed a three year strategic plan to address varied needs and aspirations of the youth, and to address the challenges it had faced in the past and was currently working on a 5 year strategic plan in line with the Medium Term Plan (MTP) of 15 the Vision 2030. The fund is constantly reviewing its operational mechanisms from time to time in order to make it responsive to needs and expectations of the youth. Its vision is to create a sustainable and growing fund, which would economically empower Kenyan Youth and their strategic partnerships. YEDF objectives include providing loans to youth owned enterprises, attracting and facilitating investment in micro, small and medium enterprises oriented commercial infrastructure that will be beneficial to youth enterprises, supporting youth oriented micro, small and medium enterprises to develop linkages with large enterprises, facilitating the marketing of products and services of youth enterprises both in the domestic and the international markets, providing business development services to youth enterprises, facilitating employment of youth in the international labor market.

1.1.3 Youth Enterprise Development Fund

YEDF in Kenya was established in 2006 with the sole purpose of reducing unemployment among the youth and was one of the flagship projects of Vision 2030 under the social pillar. The target of the fund was young people within the age bracket of 18 to 35 years and was gazette on 8th December 2006 and transformed into a State Corporation on 11th May 2007. Its strategic focus was on enterprise development as a key strategy to increase economic opportunities for the youth in nation building. The government has so far released Kshs. 11.9 billion to the Fund through the national treasury (YEDF Status Report 2016).

Furthermore, the Youth Enterprise Development Fund booklet (2010), points out that the fund facilitates marketing of products and services of youth enterprises both in domestic and the international markets and provides business development services to young entrepreneurs and facilitates the employment of youth in the international labour market. It further states that the fund through its objectives has developed different products for young entrepreneurs, loans through financial intermediaries, the constituency youth enterprise scheme and the easy youth enterprise scheme, market products and market linkages, enterprise development services, jobs abroad and commercial infrastructure.

The YEDF Fund was established to accomplish the following; give advances to existing miniaturized scale fund establishments (MFIs), enlisted non-governmental organizations (NGOs) engaged with savings and credit co-operative organizations (SACCOS) for on-lending to youth undertakings; pull in and encourage interest in smaller scale little and medium endeavours situated business foundation, for example, business or mechanical parks, markets or business hatcheries that will be useful to youth ventures. Besides, it has upheld youth MSEs to create business linkages with MLEs; encourage advertising of items and administrations of youth endeavours in both household and universal markets; and give enterprise preparing to youth enterprises (YEDF, 2013).

The YEDF achieved the following results for the past five years, more than 157,000 youths enterprises have been awarded approximately KES 5.9 Billion. The money has played a vital role in training at least 200,000 youths, creating employment opportunities to more than 300,000 people. The fund has also helped more than 6000 youths to secure employment in other countries. More than 1800 youth's groups have been helped in advertising their products in local market and 32 at regional level, at least 2500 youths have undergone training to improve their business skills (Kenya Country report, 2014). It is important to note that the fund has played an imperative role in improving youth entrepreneurial skills as well as understanding lending capacity.

1.2 Statement of the Problem

Youth empowerment is vital for any nation. Most Kenyan youths aspire to get white-collar jobs after completing education in order to build self and the nation. To most, achieving their career goals after the 8-4-4 education system is the most critical thing hence they will not settle for anything less than what they have trained for. The Government of Kenya has made efforts over the years to empower the youth by coming up with policies that enable the youth to venture in education as well as create opportunity for income generating projects (Nyongesa, 2014).

Indeed, in 2006 The Government of Kenya established Youth Enterprise Development Fund with overall purpose of creating employment for the youth through enterprise development. The fund seek to empower the youth, age 18 – 35 years, by providing loans and business development services to youth enterprises, supporting youth-oriented micro, small and medium enterprises to develop links with large enterprises (YEDF, 2013).

In October 2016, Wajir County disbursed Ksh 27 million to youth groups and this entire amount was not recovered. This implies that the projects and business initiated by the youths are not performing well to permit the loan servicing (Nairobineews 2016). Despite the continued increase in financial support to youth enterprises by the government and other development agents, there is still a chronic failure and collapse rate of youth projects in Kenya. The YEDF loan repayment level in Wajir County is below 20 %. This revolving fund then faced high risks of extinction, yet it was meant to be revolving among the youth while empowering them.

While the effort of the government is commendable and well meaning, it does not always work to expectations. Joblessness and underemployment have been distinguished as Kenya's most troublesome and tenacious issues. Around 12.7% of the working age populace is jobless. Around 67% of Kenya's jobless are youth approximately 18 and 34 years old. The most elevated joblessness rates are for individuals around 20 years of age at 35% (KDHS, 2009). More than one million youths go into the work advertise every year with no aptitudes, some having either dropped out of school or finished school and not selected in any school.

Despite the availability of data on loan disbursement to youth groups, there is no reliable information on the levels of youth empowerment resulting from YEDF loan disbursement and entrepreneurship training conducted to the youth, yet it is the empowerment of the youth that should form the basis of sustained funding of YEDF. Most studies have focused on the funding

structure that acts as the source of income. The monitoring of the disbursement of the funds is suspect while that of the fund's impact among the beneficiaries is wanting. It is on this basis that this study therefore seeks to examine the effects of YEDF services on youth empowerment in Wajir County.

1.3 General Objective

To evaluate the effect of youth enterprise development funds services on youth empowerment in Wajir County, Kenya

1.3.1 Specific Objectives

- i. To assess the effect of YEDF entrepreneurial training on youth empowerment in Wajir County, Kenya.
- ii. To examine the effect of YEDF provision of loans on youth empowerment in Wajir County, Kenya
- iii. To determine the effect of YEDF provision of market linkages on youth empowerment in Wajir County, Kenya

1.4 Research Questions

- i. What is the effect of YEDF entrepreneurial training on youth empowerment in Wajir County, Kenya?
- ii. How does YEDF provision of loans affect youth empowerment in Wajir County, Kenya?
- iii. How does YEDF provision of market linkages affect youth empowerment in Wajir County, Kenya?

1.5 Significance of the Study

It is hoped that this study would generate knowledge and information on the effect of youth enterprise development fund services on the improvement, growth and expansion of the youths' group projects based on YEDF entrepreneurial training, provision of youth loans and provision of market linkages.

It is also hoped that the study's findings would guide policy makers and program implementers on the best way of implementing the programmes based on the outcome of the study as it tries to establish how access to YEDF services affects job creation amongst youth in Wajir.

The findings would also be useful in making conclusions, recommendations and suggestions for further studies. The findings of this study will highlight the obstacles that influence the growth and expansion of youth group projects. The study, it is hoped, would inform other stakeholders like community social organizations, donors and the private sector on how best to take up youth based programmes with the aim of enhancing the performance of youth enterprises and promoting employment opportunities.

The study may also be used in informing training institutions on how to organize their programs so as to include pragmatic tailor made curricula that would address the knowledge gap that exists in business management. The findings may additionally be helpful in identifying the measures that could be put in place to address the challenges facing the youth in Kenya in the utilization of YEDF services.

1.6 Scope of the Study

The study scope was on youth's enterprises in Wajir County, these youths were funded by YEDF at individual or at group level. The study targeted only registered groups in the county. The research study was carried out within three months from April 2018 to June 2018.

1.7 Limitations of the Study

The study was restricted to Wajir County and will not cover other Counties in the Republic of Kenya. This study is also limited to YEDF objective and trying to solve youth unemployment. Some challenges were encountered in the study. First, some youth group members were semi-literate; hence, they faced difficulties in completing the questionnaires. To address this, the researcher used research assistants to administer the questionnaires and to help the respondents who cannot read and comprehend the questions to ensure that they understand and respond well. The responses were recorded down on their behalf. There was language barrier as some of the youth group members did not understand Kiswahili or English. This was addressed by seeking the aid of a research assistant who was well versed with the native language of the area to translate the information to the researcher and the respondents.

1.8 Organization of the Study

This study was organized in five chapters; chapter one consisted of study background, statement of the problem, objectives and research questions, significance and limitations of the study. Chapter two covered review of the past studies on this area of research. The chapter also covered

the theoretical framework, conceptual framework, and summary of the literature review. Chapter three entailed; research methodology, which addressed; the research design, the target population, sampling procedure and methods of data collection, validity and reliability of the research instruments, methods of data collection and ethical issues in research. Chapter four focused on data analysis and interpretation while chapter five discussed the summary of research findings, conclusions, recommendations and suggestions for further research in the area of study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter focused on the theoretical framework, review of related literature on Youth Enterprise Development Fund and youth empowerment, as well as the conceptual framework.

2.2 Theoretical literature review

This section is an attempt to theorize or make logical sense of the relationship among the various factors that have been identified as important to the study problem.

2.2.1. Social Capital Theory

While different meanings of social capital are advanced in writing, this investigation will centre on the definitions considered pertinent for monetary purposes and that allude to a typical essential thought: informal organizations are profitable resources.

As indicated by Bourdieu (1983/1986) "Social capital is the total of the genuine or potential assets which are connected to ownership of a sturdy system of pretty much systematized connections of shared associate and acknowledgment" (p. 248). Social capital, as such, constitutes social commitments and associations within members in a group (Lin, 2001).

Coleman (1988) stated, "Social capital is characterized by its capacity. It's anything but a solitary element, yet a wide range of elements, having two attributes in like manner: they all comprise of some part of a social structure, and they encourage certain activities of people who are inside the structure" (p. S98). Overall, Coleman (1990) featured that social capital demonstrates the assets, genuine or potential, picked up from connections. It is an open decent, and accordingly it relies upon the ability of the individuals from the network to stay away from free riding. For this reason, standards, trust, endorses and values wind up essential in supporting this aggregate resource.

Putnam (2000) featured that "While physical capital alludes to physical articles and human capital alludes to the properties of people, social capital alludes to associations among people – interpersonal organizations and the standards of correspondence and reliability that emerge from

them" (p. 19). Putnam underscored that "a general public of numerous prudent however detached people isn't really rich in social capital". Albeit all the past definitions portray the idea from alternate points of view, they in any case display a typical view: it is the communications between individuals that make conceivable the creation and upkeep of this social resource.

As indicated by Morton and Montgomery (2011), the hypothesis stresses the part of strengthening encounters in encouraging both feeble and solid systems that increase youngsters' flexibility and their capacity to get to new aptitudes, support and assets that advance networks that are more beneficial and person's financial versatility. They clarify that these associations are encouraged by the young and grown-ups who constitute the fundamental strengthening forms. Mcguire (2012), states that this hypothesis depends on the idea of production of systems and affiliations that work to construct associations that can be changed over to financial capital and associations created through well off grown-ups and frameworks.

Ricardo (2010) clarifies that social capital hypothesis includes distribution of assets and key types of institutional help installed in multi-layered frameworks of social structure starting with a major system. He refers to cases of these associations as connections, systems and relationship as a web based life, which thusly is installed in formal and complex associations and foundations. The social structures, he insinuates, comprise of positions that have diverse assets that are various levelled and offer certain qualities and techniques in the utilization of assets that are depended to institutional specialists who follow up on these guidelines and strategies. He clarifies that these principles of social structure encourage a type of solidarity and participation in network among the individuals who involve comparable area in the chain of command in this manner the performers can associate with other ingenious gatherings by actuating social structures, holding fast to the guidelines of pecking order, distinguishing their area in the bigger social association and building up authentic connections. It is based on this social structure that performing artists can propel the venture procedure in more personal levels that facilitate accomplishment of personal and collective goals.

In the context of Youth Enterprise Development Fund, social capital theory relates closely to the idea of establishing the fund. The Youth Enterprise Development Fund requires that all beneficiaries must be youths who belong to organized groups or entities that share same business values which must be registered by relevant government bodies (Government of Kenya, 2011).

YEDF supports these groups by organizing market linkages through which the groups can form connections that facilitate marketing of their products and services. In addition, entrepreneurial trainings and youth friendly loans ensure that the youth possess business development skills and financial resources respectively that enhance their capacity to establish and strengthen successful business ventures that ultimately improves their livelihood (Ministry of Youth Affairs, 2006).

2.2.2. Theory of Change

Theory of Change (ToC) is an approach for arranging, investment, and assessment that is utilized as a part of charity, not administrative and government segments to help social change. ToC depicts long haul objectives and after those maps in reverse to recognize essential preconditions (Brest, 2010).

ToC created from the fields of program hypothesis and program assessment in the mid-1990s as another method for breaking down the speculations spurring projects and activities working for social and political change (Weiss, 1995). The hypothesis not just spotlights on creating learning concerning whether a program is powerful, yet in addition on depicting the techniques it uses to be successful (Coryn et. Al, 2011).

Inside assessment rehearse, ToC rose in the 1990s at the Aspen Institute Roundtable on Community Change as a way to display and assess far-reaching network activities. The Roundtable's initial work focused on working through the difficulties of assessing complex network activities. This work finished in a distribution called, 'New Approaches to Evaluating Comprehensive Community Initiatives' (Weiss, 1995). Weiss theorized that a key reason complex projects are so hard to assess is that the suppositions that move them are ineffectively enunciated. She contended that partners of complex network activities regularly are indistinct about how the change procedure will unfurl and along these lines put little consideration on the early and mid-term changes expected to achieve a more extended term objective.

Weiss advanced the expression "Hypothesis of Change" as an approach to depict the arrangement of suspicions that clarify both the smaller than normal advances that prompt the long haul objective of intrigue and the associations between program exercises and results that happen at consistently. She tested planners of complex network based activities to be particular about the hypotheses of progress managing their work and proposed that doing as such would

enhance their general assessment designs and would fortify their capacity to assert credit for results that were anticipated in their hypothesis. Weiss' recommendation was to lay out the arrangement of results that are relied upon to happen as the consequence of an intercession, and plan an assessment technique around following whether these normal results are really delivered.

As per Morton and Montgomery (2011), the hypothesis of progress includes programs that seek to create basic mental resources among the taking an interest adolescents that incorporate strong connections, asserting condition, and abilities advancement. Reinsh (2012) noticed that the hypothesis includes a blend of money related training, social/jobs instruction and budgetary incorporation as a methods through which the young can accomplish socio-monetary capacity and at last financial citizenship. He takes note of that such strengthening suggests that the adolescent have expanded certainty and viability in controlling their lives and asserting their rights. He reasons that the hypothesis centers around more noteworthy monetary citizenship accomplished through thrift where capable monetary and city commitment advances diminishment in destitution, supportable job and money related prosperity.

The YEDF concept heavily borrows on change theory as it combines entrepreneurial education and provision of loans to youth groups and entities as means through which the youth can ultimately achieve economic empowerment, thus manage their lives, and actively participate in national development (Government of Kenya, 2011).

2.2.3. Reform Theory

The theory as explained by Cooper and White (1994), states that young people are socially disadvantaged by their environment and upbringing and therefore become outcast and this causes them to inflict violent behaviours on themselves and others. The theory maintains that the society has values that are acceptable and desirable but some changes (reforms) on the values may be necessary to improve condition of the disadvantaged groups and therefore the theory advocates for interventions that will primarily ensure social stability by supporting the process of equal participation of the youth in the community. The theory suggests that the society must provide education, training and specific programs and services that target the needs of the young people.

The Youth Enterprise Development Fund relates well with the reform theory on youth empowerment as it is a government of Kenya strategic policy toward arresting youth challenges

that includes unemployment, underemployment, crime, drug abuse, lack of capital, among others, that make them vulnerable (Odhiambo, 2012). The fund thus provides accessible, affordable and youth friendly credit facilities in addition to providing capacity building training on enterprise development among the youth as a means through which they can achieve economic empowerment and ultimately become responsible citizens.

2.3 Empirical Literature Review

This section reviews literature related to the Youth Enterprise Development Fund and youth empowerment. The review is conceptualized under the objectives of the study and focuses on youth empowerment, entrepreneurial training, provision of loans, and market linkages - which are services provided by the Youth Enterprise Development Fund - and their relationship with youth empowerment.

2.3.1. Youth Empowerment

Adegun, (2013) in the study on entrepreneurship education and youth empowerment in contemporary Nigeria notes that youth empowerment is assisting young people overcome obstacles which might prevent them from achieving their potential. According to Fletcher (2005) youth empowerment means creating and supporting an enabling environment under which young people can act on their own terms rather than direction of others. Fang (2012) in his studies on empowering the youth in resource poor communities in Kenya through ICT training notes that empowerment is a concept that links youth strength, competencies, natural helping systems and pro-active behaviour to social policy and social change that links the youth and his/her well-being to social, economic and political well-being.

According to Ofem and Ajayi (2008), young people are therefore empowered when they acknowledge that they have choices that have implications, make informed decisions and freely take action based on those decisions and accept responsibility for the consequences of those actions. They argue that empowering young people means creating and supporting conditions under which young people can act on their own terms rather than being directed by others and that these three conditions fall under three categories namely economic, social and political base. This argument is further expounded by Omondi (2013), in his studies on inhibiting factors and opportunities, who argues that social base includes social resources, networks, social claim and social affiliations, while financial/economic base includes capital gain and increased income. He

notes that the fundamental attributes that are needed for sustainability are achieved through empowerment, possession of human capabilities, access to tangible and intangible assets and existence of economic activities. He explains that there are two levels of empowerment namely personal empowerment and social empowerment. Personal empowerment, he notes, refers to enhancing people's confidence principally in the economic spheres while social empowerment refers to the establishment and strengthening of existing, representative community based organization to build up their capacity for community members to plan and implement priority development activities.

Emeh et al. (2012) in their studies on Engaging the youth empowerment in Nigeria with youth development and empowerment programs states that the youth are the greatest assets that any nation can have and therefore the need to develop and empower them. They argue that the youth are legitimately regarded as the future leaders and the greatest investment in any country development and serve a good measure of the extent to which a country can reproduce as well as sustain itself. They therefore concur that youth empowerment has been recognized as a vital stage in life for human capital that can allow young people to avoid poverty and live better and possibly have a more fulfilling life. This human capital they argue is an important determinant that a nation can rely and invest on.

2.3.2 Entrepreneurial Training and youth empowerment

Chigunta, (2012) in his study on meeting the key policy challenges through youth entrepreneurship, view entrepreneurship as the practical application of enterprising qualities such as innovativeness, creativity and risk taking to the work environment and notes the significance of entrepreneurship training as creation of employment, bringing back alienated and marginalized youth into economy, addressing some social-psychological problems that arise from joblessness and promoting innovation and resilience among the youth. Adali and Aja-Okorie (2013) on their studies on impact of entrepreneurship education and impact on youth empowerment notes that entrepreneurship is a key driver of the world economy and observes that wealth and majority of jobs were created by small enterprises started by entrepreneurial minded people. Many of them have gone to create big businesses. They observe that people who are exposed to entrepreneurship frequently have more opportunity to exercise creative thinking freedom, higher self-esteem and overall greater control of their own lives.

Oviawe (2010) in his study on Reposition Nigerians youth for economic empowerment through entrepreneurship educations suggests that entrepreneurship is the willingness and ability of an individual to seek investment opportunities, as well as establish and run a successful business. It is the ability to seek investment opportunities and establish an enterprise based on the identified opportunities. Adegun (2013) in a study on entrepreneurship education and youth empowerment in contemporary Nigeria argues that entrepreneurship education is a creative and innovative response in economic and social ventures that involves setting up business ventures through willingness and ability of an individual to explore investment opportunities and being able to run it successfully through making it profitable or suffering loss of invested capital. He states that it involves combining resources to increase values and introducing change and innovation in production process and creating wealth and employment opportunities.

Adali & Aja-Okorie (2013) argue that through youth entrepreneurship education, youths acquire knowledge, skills and innovation that encourage them to develop entrepreneurship acumen. Ogundele & Akingbade (2012) notes that entrepreneurship education is a structured formal conveyance of entrepreneurship competencies which in turn refers to the concepts, skills and mental awareness used by individuals during the process of starting and developing their own growth-oriented ventures. They further argue that entrepreneurship training should be a lifelong process that starts as early as elementary level and progresses through all levels, including adult stage. In this way, youths would have more experiences that will enable them develop insights needed to discover and create entrepreneurial activities. They also note that entrepreneurship is critical on contribution of sustainable economic development, job creation and resources and that success of an entrepreneur is dependent on many things including entrepreneurship training. Entrepreneurship is not just skills acquisition for acquisition sake. It is the acquisition of skills and ideas for the sake of creating employment for one self and also for others and the success of these enterprises in turn helps in developing a nation by reducing poverty rate by enhancing job creation and reduction of crime (Oviawe, 2010).

A Chigunta (2012) observes that the promotion of entrepreneurship through training is a possible source of job creation, empowerment and economic dynamism in a rapidly globalizing world has attracted policy and scholarly attention. He notes there is a need for potential young entrepreneurs to have the skills to develop business plans, business management, management of

business financial budgeting, time management, stress management, improving sales, managing and reducing costs, debt recovery techniques, marketing and recruitment skills. He therefore suggests the need for an integrated package for promotion of entrepreneurship that includes skills training, business counselling, mentorship support and creating networks support.

According to Ogundele & Akingbade (2012) observes that entrepreneurship is one of the measures that the federal government of Nigeria has embraced to reduce poverty level as it encourages Nigerians to become job creators rather than job-seekers and equips them with skills for constant improvement. They recommend that for entrepreneurship training to have any significant contribution to youth and social welfare empowerment, it must be encouraged at all levels especially at local and community level.

Shrethra (2011), on his study on youth empowerment through youth entrepreneurship in Nepal notes that youth in Nepal have very limited or lack adequate skills in entrepreneurship and this has led to majority of them being poor and trapped in poverty. He suggests the need to develop these skills through micro enterprise training which is a viable strategy for creating economic opportunity for the youth with low income or unemployed. This training he suggests should focus on creating jobs, increasing economic stability to individuals and communities as well as alleviating poverty and self-sufficiency. Adegun (2013) observes that a majority of youths in Nigeria are not in business as many lack entrepreneurship acumen due to inadequate or lack of entrepreneurial training. This he attributes to fear of taking risk and stigma associated with failure, impatience in seeing business grow and lack of entrepreneurship training structures.

Omondi (2013), on a study commissioned by Youth Enterprise Development Fund on inhibiting factors and opportunities on youth enterprises in accessing market for their products in different sectors found that prior education and vocational training do not have a positive relation with individual's decision to pursue entrepreneurship activities. He further argues that despite the seemingly important role played by education and vocational training, there is a possibility that it does not provide a solution to development in term of entrepreneurship. He recommends that youth development should be based on entrepreneurship education before the youths enter the labour force in an effort to promote self-employment and training of small and medium operators so as to make them better qualified.

Kanyari and Namusonge (2013), on their studies on the factors that influences Kenya youth entrepreneurs towards Youth Enterprise Development Fund in Gatundu South district explain that provision of entrepreneurship training to sensitize and inculcate entrepreneurial culture among the youth is crucial in identifying emerging business talents and creation of long term employment. They recommend that the fund should invest more in public sensitization and education on its operations and progress since inception. They also recommended alternatives public sensitization and education relevant to the disadvantaged through Local FM stations, church leaders and provincial administration.

2.3.3 Provision of Loans and Youth Empowerment

Idoko, (2014) in his studies on evaluating the effectiveness of youth microfinance programs in Namibia notes that limited access to credit has been identified as major constraint that hinder the process of empowering the poor from breaking from the poverty circles. He argues that commercial banks are reluctant to service youths who runs small market enterprises (SMEs) particularly entrepreneurs from rural areas for a number of reasons. Some of the reasons he cites includes youth being high risk borrowers due to insufficient assets and low capitalization, vulnerability to market fluctuations and high mortality rates, lack of accounting records and inadequate finance statements or business plans that makes it difficult for creditors and investors to access the credit worthiness of potential SMEs proposals. Provision of credit to the youth is considered as an innovative and sustainable approach to youth financial and micro-enterprise empowerment activities leading to generation of income so as to improve their livelihood and contribute to economic growth (Ondoro & Omeno, 2012).

The Youth Enterprise Development Fund was modelled in a microfinance concept aimed at economic empowerment of the young people and it envisages that funding of youth enterprises will create more employment opportunities for the unemployed youth (Ngome, 2012). Ondoro and Omeno (2012), on their study on effects of microfinance services on financial empowerment of the youth observe that micro-finance services refer to small loans, saving mobilization and training in micro-enterprise investment services extended to the poor to undertake self-employment project that generates income. Micro-finance, they note is perceived as provision of financial and non-financial services by microfinance institutions to lower income gaps without tangible collaterals but whose activities are linked to income generating ventures. According to

Idoko (2014), Microfinance is a powerful tool to fight poverty and argues that when the poor people have the access to financial services they can earn more, build their assets and cushion them against external shocks.

Olu (2009) in his research on the role of microfinance in entrepreneurship development found out that there was significant economic difference in the number of entrepreneurs who used microfinance and those who do not. He notes that that microfinance had a positive relationship with the Nigeria economy represented by expanded economy. Matovu (2006) in his study on microfinance and poverty alleviation note that majority of Uganda women finance trust clients had increased incomes. He observes that with increased incomes the young women are able to solve problems of poverty like isolation, physical weakness, afford good diet, send their children to school, pay for their health, save and buy properties and as consequence break from the poverty trap.

Simeyo et al. (2011) sought to determine the effect of microfinance on performance of microenterprises. They noted that improvement in the provision of microfinance results in increased effect of performance of micro-enterprise though there were many unfortunate events that affects microenterprises negatively. They recommend that microfinance service providers and policy development partners should consider including a micro-insurance scheme in the microfinance package. Johnson and Rogaly (1997) in their study on microfinance and poverty reduction attributes improvement of living condition to diversification of incomes by the beneficiaries as the microcredit help borrowers to insure themselves against critical moments building households assets. However, they note that poor management, marketing challenges and poor-quality products appear to limit beneficiaries' ability to expand their business.

According to Chigunta (2001), Zambia has developed a national youth policy that seeks to promote youth development in Zambia through promotion of the youth, highlighting youth programs and provision of much needed environment conducive to the development of youth socially, spiritually, politically and economically. He notes that in this respect, the government of Zambia has over the years established credit schemes that exclusively targets the youths that include the Youth Enterprise Promotion Fund, the Constituency Youth Fund Scheme and the Commonwealth Credit Initiative. He notes that Youth Enterprise Promotion Scheme established in 1994 to promote self-employment for young people by providing loans to various youth

groups and individual youth who do not have their own properties to use as collateral to secure funds from financial institutions.

He notes that the fund was initially administered by the National youth development council and designed to operate as revolving fund so that the recovered loan could be subsequently re-lent to new applicants. He notes that the fund initially fared well in its first year of operation and some recoverability made. However, he concludes that that the scheme wasn't successful due to inadequate resources specially to monitor the program and youth lacked entrepreneurial skills and knowledge to manage their projects. He also notes that the Constituency Youth Scheme was introduced in 1996 and hoped that distribution of the fund at the constituency level would ensure balanced and universal availability of funding opportunities for youth enterprises.

Ahaibwe (2014) on his studies on creating youth employment through entrepreneurship notes that the Government of Uganda in 2011 in partnership with DFCU Bank, Stanbic Bank and Centenary Bank established a Youth Venture Capital Fund to support growth of viable and sustainable Small and medium enterprises by youth in private sector aimed at addressing youth unemployment through job creation, business expansion and business skills development. He observes that the objectives of the fund are to lend capital debt finance to viable projects proposed by young entrepreneurs as well as enable youth benefit from mentoring services from the participating banks. He notes that the fund targets youth between 18-35years and provides low interest loans to youth as individuals and organized entities and youth entrepreneurial training programs to instil business management skills among the youth to enable them join job market or create their own enterprise. Matovu (2013) notes that that though the fund was anticipated to have a national outreach and impact, the fund usage continues to be dominated in central Uganda and has not had any significant impact on job creation

2.3.4 Market Linkages and Youth Empowerment

According to Sibjenga (2009) on his study on breaking the dependency syndrome through market linkages in Zimbabwe observed that Zimbabwe small scale farmers lacked market information and sold their produce at farm gates against deflated prices or they were unable market and sell their produce at all. He also notes that the NGOs community neglected the market linkages and targeted farmers' productivity by handing out inputs and indirect agricultural extension services. He notes that in order to promote sustainable linkages between

the smallholders and private sector, a Market Linkage Working Group (MLWG) was established in 2008 by SNV Netherlands Development organization and its main objective was to contribute to rural and urban food security and farmers income by bridging the mismatch between the smallholders' producers and market through linking and lobbying.

He observed that this mismatch resulted into smallholders lacking access to inputs and market but also urban food security. He observes that the Market Linkage Working Group facilitated market linkages in knowledge development and brokering way of developing a web-enabled interactive database that allowed companies to indicate their need for agricultural supplies and farmers to share information on their produce. He concludes by stating that the outcomes of the program include improved market linkages between the small-scale farmers and companies, political and donor support that have increased farmers production and sales thereby improving their livelihoods.

Jenkins and Ishikawa (2009) on their study on Enabling access to market at base of the pyramid using business linkages argues that many products when appropriately designed, packaged and delivered can help the purchasers meet basic human need and improve their productivity especially on commodities such as food and beverages, information and communication, technology, health care, water and sanitation. They also note that opportunities to participate as suppliers, distributors or retailers in commercial value chains can help to increase local jobs and wealth creation, enhanced skill and capacity, additional purchasing power and generally stimulate economic activity and development thus improving the quality of life. He therefore recommends strengthening of market linkages between the base of the pyramid where production and manufacturing is done, and the distributors and consumers.

They cite several examples of companies that have embrace the concept of business linkages with base of pyramid that include GlaxoSmithKline's milk supply in India, Coco cola SABCO's manual in East Africa and India and Syngenta foundation's agricultural development in India. They demonstrate how Syngenta, a leading multinational business concern that deals with seeds and crop protection, focuses on raising farmers productivity and link farmers to the market. They note that Syngenta foundation has established a project across India that covers cultivation of rice and vegetables farmers.

They note that GlaxoSmithKline (GSK) leads in health category in India and to ensure that they have consistent and high supply of milk, GSK has built a procurement structure to small dairy farmers linking them into supply chain. They observe that GSK by providing technical knowledge and market infrastructure to the farmers has catalysed an increased in commercial dairy farming that has enabled small scale farmers to improve their productivity and quality, increasing their incomes as a result. They also observe that in East Africa and several countries in India, Coca Cola SABCO makes deliveries to thousands of tiny shops in low income communities through a system of manual distribution owned and operated by local entrepreneurs. These micro-distributors, they note help shop owners identify the kind of products that are fast moving, enable them to reduce the amount of investments they have tied on their inventory, reduce cost of stock situation and meeting customers demand. This they argue, increases shop owners' sales, helping the business grow and succeed.

Ansaldo (2001) in a study on identification and improvement of market linkages between potatoes producers and institutional users in Philippines' notes that Livelihood enhancement for agriculture development (LEAD) was established in 1996 between the Ateneo de Manila University and Xavier unity province with an objective of providing business intermediation services between large business entities requiring agriculture –based raw materials and farmers cooperatives needing market for their produce.

2.4 Summary of the Literature Review and Research Gap

The youth are often exposed to unfavourable environmental conditions, which make it difficult for them to actively participate in national development. The human society has for a very long time side-lined the issue of the youth up to a point where the situation has become so serious that urgent measures need to be put in place so as to salvage what is left of the youths. This is why youth empowerment programs have taken a central role in most societies. All across the world, youth empowerment programs have become a norm as these initiatives seek to help youths find sustainable livelihoods. The youths make up a very crucial segment of any country's population. They are the most energetic among all age groups therefore the economy largely relies on their efforts. Just like in other parts of the world, Kenyan youths face a number of challenges among them being unemployment, lack of capital for start-ups, low entrepreneurial culture and skills among others. Current studies have tried to compare the effectiveness of similar youth

empowerment programs in many parts of the world. These programs such as the Youth Enterprise Development Fund face a number of challenges, making the implementation exercise to be difficult to execute. However, there are no clear studies existing today to show concisely how the youth empowerment programs in Kenya such as YEDF affects the lives of the Kenyan Youths, especially those in Wajir County. The study therefore seeks to assess the effects of Youth Enterprise Development Fund on youth empowerment since it was established in 2007.

2.5 Conceptual Framework

A Conceptual framework is a set of broad ideas and principles from relevant fields of inquiry and used to structure a subsequent presentation according to Kombo and Tromp (2005). It explains the relationship that exists between independent and dependent variables. The study sought to find out the effects of YEDF entrepreneurial training, YEDF provision of loans and YEDF provision of market linkages to youth enterprises on youth empowerment in Wajir County.

Independent variables

Dependent variable

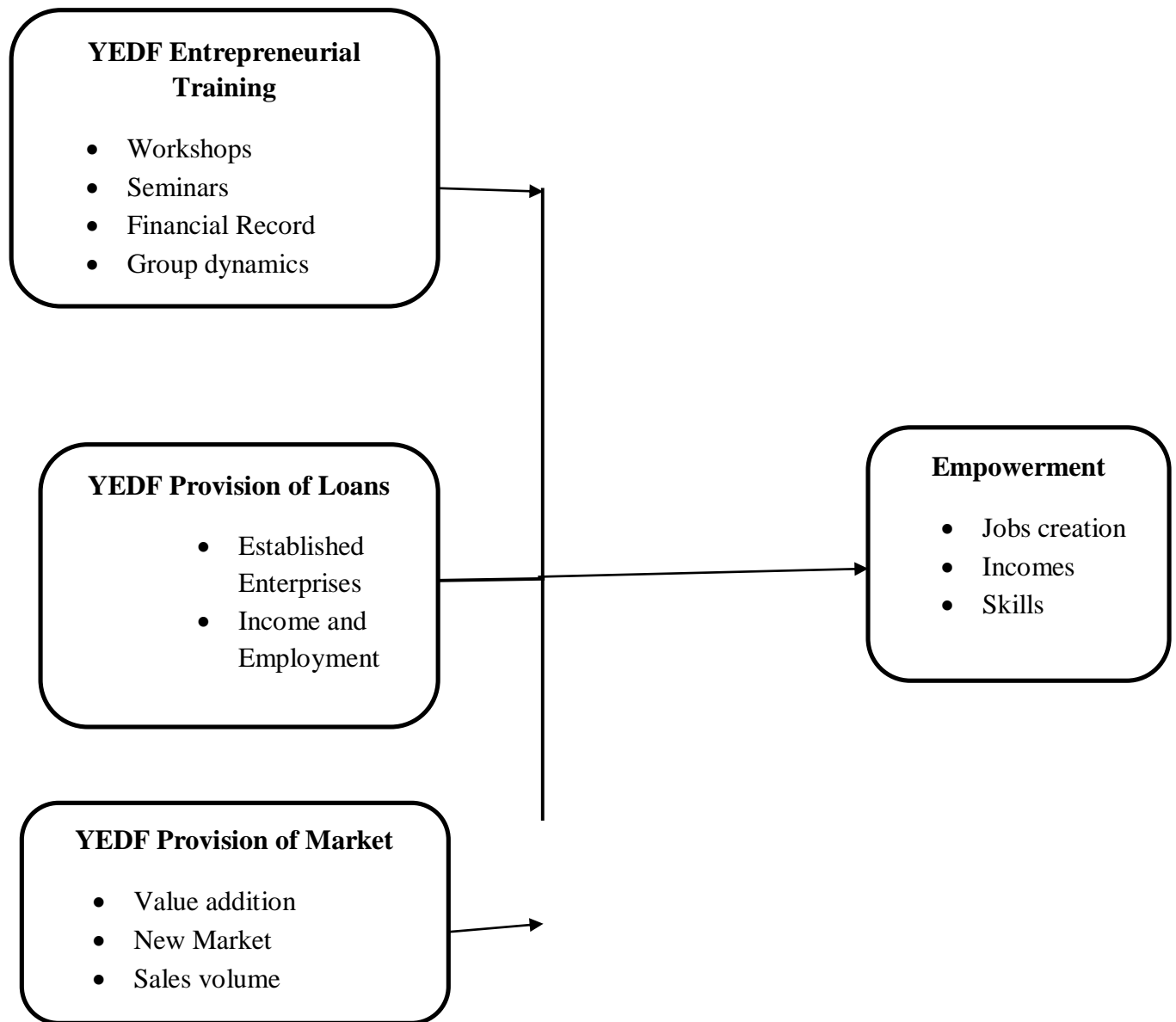


Figure 2.1: Conceptual Framework

Source: Research, (2018)

In the above conceptual framework depicted in Figure 2.1, the Youth Enterprise Development Fund services are hypothesized to have an effect on youth empowerment amongst youth in Wajir County. The Youth Enterprise Development Fund services are outlined as entrepreneurial training, provision of loans and provision of market linkages.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The chapter presents the research design that was used to achieve the objectives of the study. It also captured the target population, sample size, sampling techniques, data collection instrument as well as data analysis.

3.2 Research Design

The current study adopted descriptive survey, these includes the survey and inquiries that helps in describing the real issues (Kothari, 2006). The descriptive research design was appropriate in allowing the researcher to assess the target population as well as determining factors under the investigation. This research design assessed and reports exactly the same way things are, the descriptive design also shows the characteristics and attitudes (Mugenda & Mugenda, 2003).

3.3 Target Population

Population is referred to as the ground of people, element or objectives that have one thing in common features in the same geographical location (Mugenda, 2008). The target population of the study comprised 200 youth groups in Wajir County, which are involved in small businesses in towns and are mostly funded by YEDF (County Government of Wajir, 2016).

Table 3.1: Target Population

Youth Groups	Sub-county
Wajir East	53

Wajir West	65
Wajir North	41
Wajir South	41
Total	200

Source (YEDF Status Report 2011)

3.4 Sample Size and Sampling Techniques

The research adopted simple random sampling strategy to select 30 percent of the Youth Groups according to Orodho (2005) for the sample of this research. Therefore, the sample size of $\frac{30}{100} * 200 = 60$ youth groups was considered the sample size for the study. In each selected group one of the three official namely chairman, secretary or treasurer that were purposively selected.

Table 3.2: Sample Size

Sub-county	Population Size	Sample Size
Wajir East	53	16
Wajir West	65	20
Wajir North	41	12
Wajir South	41	12
Total	200	60

Source (YEDF Status, 2017)

3.5 Data Collection Instruments

Both primary and secondary data was collected in the study. Primary data was collected via questionnaires (structured and unstructured questionnaires). Secondary data was collected from reviewed literature from journals, relevant books, and YEDF reports. The researcher was available to assist the respondents to understand the areas that are not clear for high response rate. Purpose of the study was explained to the respondents during data collection.

3.5.1 Validity of the Data Collection Instrument

Validity is referred to as the process of determining the accuracy as well as significance of study-based inference (Frankel and Wallen, 2006). It can also be described as the capability of research instrument in measuring exactly what it needs to measure. The study adopted pilot study to highlights elements that cannot be understood.

3.5.2 Reliability of the Data Collection Instrument

The research instrument can be considered reliable it can give the same results over time. The study will use test retest reliability technique to assess the instrument consistency (Kothari, 2004). Reliability can be described as an extent at which the research instrument gives the consistent results after repeated trials. The primary objective of reliability is to make sure that the results is authentic as well as avoiding distortion. In testing the internal consistency among different items, the researcher adopted Cronbach coefficient alpha to determine the extent at which the variables are explained. The cut off 0.7 will be accepted in assessing the multi items reliability. The reliability of 0.7 and above is enough for any instrument (Best and Kahn 2005).

3.6 Data Collection Procedure

A research assistant helped the researcher in administering the questionnaires to the respondents. The data collection took only two weeks to provide researcher enough time to fill and return the questionnaires and seek any clarifications from the researcher. Data for the study was collected from the youth owned enterprises which had accessed the Youth Enterprise and Development Fund within Wajir County.

3.7 Data Analysis and Presentation

After the questionnaires were completely filled, they were edited for accuracy. The data was coded and entered on a Statistical Package for Social Science (SPSS) software that aids in analysis of both qualitative and quantitative data. The researcher adopted content analysis to analyse the qualitative data based on the objectives. The descriptive statistics was used in analysing quantitative data. In analysing the relationship between variable (YEDF services and youth empowerment) the study used regression analysis. The findings were presented inform of tables and graphs. The below linear regressions formula was used.

The regression model was as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \alpha$$

Youth Empowerment = β_0 + β_1 entrepreneurial training + β_2 provision of loans + β_3 market linkages + E

Where y= dependent variable

β_0 = intercept

β_1 = slope of line of variable 1 entrepreneurial training

x_1 = variable 1, entrepreneurial training

β_2 = slope of line of variable 2, provision of loans

x_2 = variable 2, provision of loans

β_3 = slope of line of variable 3, market linkages

x_3 = variable 3, market linkages

E = Error term.

3.8 Ethical Considerations

The researcher included the consent letter in the questionnaire. The researcher had to explain the research objectives to the respondents, this enabled them to decide if they want to participate in the study or not. The study respondents were allowed to write their names on the questionnaires. The respondent's information and identity were confidential this means that they used only for the purpose intended.

3.9 Operationalization of Variables

The Table below presents operational variable, measurement and type of analysis.

Table 3.3: Operationalization of Variables

Variable	Indicator	Measurement	Scale	Type of analysis
Entrepreneurial Training	<ul style="list-style-type: none"> • Workshops • Seminars • Financial Record • Group dynamics 	<p>Number of youths awarded certificates.</p> <p>Ability to maintain accounts for the businesses.</p>	<p>Ordinal</p> <p>Ordinal</p>	<p>Regression Analysis</p>
Provision of loans	<ul style="list-style-type: none"> • Start up • Development • Employment 	<p>Loan amounts disbursed.</p> <p>Documents required before loans are released</p>	<p>Ordinal</p>	<p>Regression Analysis</p>
Provision of market linkages	<ul style="list-style-type: none"> • Value addition • New Market • Sales volume 	<p>Number of youth groups that have benefited from business incubation and development programs.</p> <p>Availability of markets for goods and services.</p>	<p>Ordinal</p>	<p>Regression Analysis</p>

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

4.1 Introduction

The chapter discussed the analysis of data, interpretation and the presentation of the research findings. This chapter presented the research findings as related to the research questions that guided the study.

4.2 Response Rate

Table 4.4: Response rate

	Frequency	Percentage
Completed	60	100%
Not completed	0	0%
Total	60	100.0

Survey results (2018)

The study targeted 60 youth groups, all of the sample size completed answered the questions and return the questionnaires. This represented 100 percent response rate. This supports the conclusion by Mugenda and Mugenda (2003) who found that a response rate of 50% is adequate for a descriptive study. Hence, 100% response rate was considered adequate for a reliable result.

4.3 General Information

This section presents the demographic characteristics of the respondents. The characteristics were gender, age, education level, source of income, income level and Services/products provided.

4.3.1 Gender

The study sought to determine the gender of the respondents. The findings are shown in Table below.

Table 4.5: Distribution of respondents by Gender

	Frequency	Percent
Male	36	60%
Female	24	40%
Total	60	100.0%

Survey results (2018)

From the findings presented in Table above, 60% of the respondents covered in this study were male while 40% were female. This indicates that in most of these groups are dominated by male.

4.3.2 Age

The researcher requested the respondents to indicate their age bracket. The results are shown in Table below

Table 4.6: Age

	Frequency	Percent
18 to 25 years	15	25%
26 to 30 years	34	56.7%
31 to 35 years	11	18.3%
Total	60	100.0%

Survey results (2018)

The majority (56.7%) indicated that they are aged between 26 and 30 years. This is followed by 25% of respondents who revealed that they aged between 18 and 25 years while 18.3% were aged between 30 and 35 years. The findings indicate that the youth's groups are well distributed in terms of age. Since these group members are young, it implies that they might work hard to meet the groups goals.

4.3.3 Education Level

The respondents were asked to indicate their education level the findings are shown in the Table below;

Table 4.7: Education level

	Frequency	Percent
Primary School	11	18.3%
Secondary	30	50.0%
Bachelor	15	25.0%
Master degree	4	6.7%
Total	60	100.0%

Survey results (2018)

Table above shows the distribution of the respondents by their education level, the majority (50.0%) of respondents were high school levers, 25.0% had Bachelor degree while 6.7% had Master’s degree. This indicates that most respondents were educated therefore information obtained will be reliable. In this case, education has an impact on the decision or the activities conducted by group members. The educated individuals are not prone to careless errors hence the development of youth’s groups.

4.3.4 Source of Income

The study sought to assess the source of group members income, the findings is as presented in the Figure below;

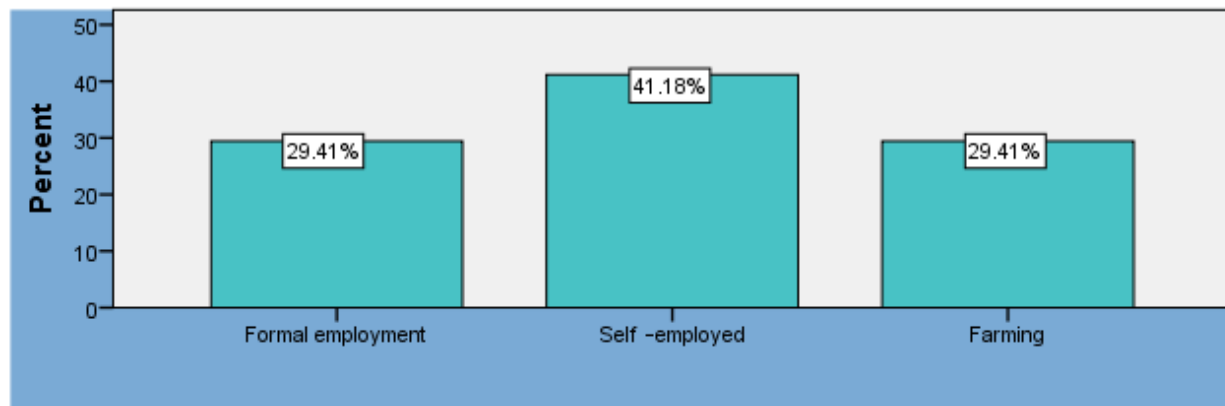


Figure 4.2: Source of Income

Survey results (2018)

The Figure above presents the respondents source of income whereby majority (41.18%) of youths sampled indicated that they are self-employed, 29.41% are employed and practice farming. From the findings it can be deduced that most youths are not employed hence they ended up starting business or carry out farming. Self-employment has been attributed by the fact that most of these participants are educated as presented in section 4.33.

4.3.5 Monthly Income

The respondents were asked to indicate their monthly income, the findings are presented in the Figure below;

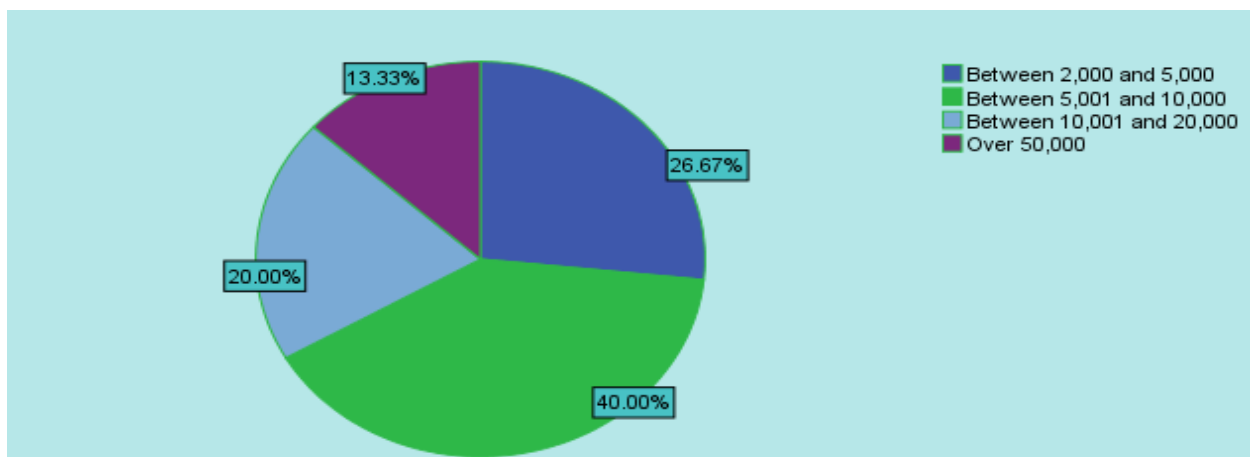


Figure 4.3: Income Level

Survey results (2018)

Majority (40%) of youths sampled indicated that they had an income between 5000 and 10000, 26.67% had monthly income between 2000 and 5000. The findings also showed that 13.33% had an income of over 50,000 while 20% had an income of 10000 to 20000 as presented in the Figure above. From the Figure most respondent earned less than 20,000 this might be attributed by the fact that most of them form four level and lack formal employment. It can be noted that youth's employment has been effective since it has led them to look for alternative ways of earning.

4.3.6 Services/Products Benefited from Youth Enterprise Development Fund

The study sought to determine the type of service and products that they have benefited from Youth Enterprise Development Fund, their responses were as shown below;

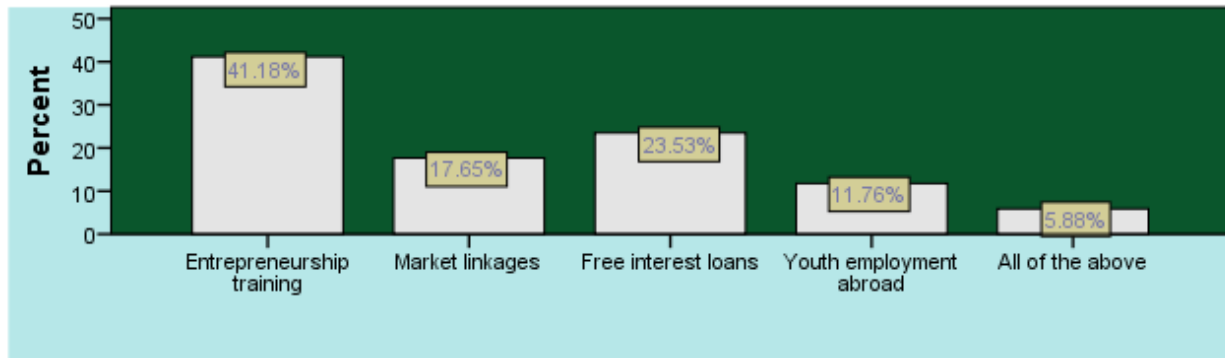


Figure 4.4: Services/products Benefited from Youth Enterprise Development Fund

Survey results (2018)

The Figure above indicates that majority (41.18%) of youths revealed that the Enterprise Development Fund have helped in entrepreneurship training, 23.53% free interest loan, 17.65% market linkages. From the Figure it can be noted that the 11.7% have that this group has helped in employing them abroad. The Enterprise Development Fund primary objective has been motivating or empowering youths to be self-reliance. The entrepreneurship training has effectively worked because most of them are self-employed as presented in section 4.3.4.

4.4 Entrepreneurial Training

Training is one of the components influencing youth's empowerment. Entrepreneurship training was analysed on the basis of source of training, training skills and group dynamics and whether or not they have benefitted from training, the results are shown in the Table 4.8.

Table 4.8: Attending the Entrepreneurship Training

	Frequency	Percent
Yes	36	60.0%
No	24	40.0%
Total	60	100.0%

Survey results (2018)

The Table 4.8 shows distribution of respondents based on attending the entrepreneurship training. Majority (60.0%) have attended the meeting, 40.0% have never attended the

entrepreneurship training. Attending the training has played an imperative role in encouraging youths to engage in business. The skills gained is important in ensuring that most youths are self-employment. This finding goes hand in hand with the findings by Adali and Aja-Okorie, (2013) who stated that entrepreneur training is important in improving business strategies. This is also important in the development of the economy in addition to reduced rate of unemployment.

4.4.1 The Satisfaction of Entrepreneurship Trainings

The study sought to assess if the entrepreneurship training was satisfying, the response was as shown below;

Table 4.9: *The Satisfaction of Entrepreneurship Trainings*

	Frequency	Percent
Very satisfied	11	18.3%
Satisfied	14	23.3%
Fairly satisfied	17	28.3%
Less satisfied	10	16.7%
Not satisfied	8	13.3%
Total	60	100.0%

Survey results (2018)

Table above indicates that 28.3% of the total population sampled are fairly satisfied about Entrepreneurship Trainings, 23.3% were satisfied about the training. The Table also revealed that 18.3% were very satisfied while 13.3% are not satisfied. From the findings it can be deduced that most youths are satisfied about entrepreneurship trainings. This might have attributed to employment creation and farming. This also shows that the group is meeting its objectives of empowering the youths. This is the same as the study conducted by Adali and Aja-Okorie, (2013) indicated that the entrepreneurship education and has influence the way youth carry out their business. As such, it can be noted that entrepreneurship plays an imperative role in the development of the nation economy and observes that wealth and majority of jobs were created by small enterprises started by entrepreneurial minded people; many of them have gone to create big businesses.

4.4.3 Level of Agreement on Entrepreneurship Training

The study sought to find out the level of agreement with the following statements that relate to the influence of entrepreneurship training. The respondents were therefore presented with statements and questions where they were expected to express their opinion. This was pursued by use of a structured question and the possible responses were structured as follows 1 represented strongly agree, 2= Agree, 3= Neutral, 4= Disagree and 5= Strongly Disagree, the findings were presented in the Table below.

Table 4.10: Level of Agreement

Statement	1	2	3	4	5
Entrepreneurship training has increased my skills on financial literacy	29.2%	20.8%	18.8%	16.7%	14.6%
Entrepreneurship training has enabled me start my own business	35.3%	31.4%	21.6%	11.8%	0.0%
Entrepreneurship training has enabled me expand my business	36.6%	19.5%	26.8%	7.3%	9.8%
Entrepreneurship training has assisted in improving my marketing skills	29.82%	21.05%	24.56%	17.56%	7.02%
Entrepreneurship training has assisted in improving my sales	10.2%	13.6%	47.5%	5.3%	13.6%
Entrepreneurship training has assisted in managing my business better	39.0%	13.6%	11.9%	11.9%	23.7%
Entrepreneurship training has assisted in identification of business opportunities within my environment	33.9%	13.6%	20.3%	27.1%	5.1%
Skills obtained from entrepreneurship training has helped in increasing my income	25.1%	18.2%	24.9%	18.2%	13.6%

levels

Survey results (2018)

From the Table above majority (29.2%, 35.3%, 36.6% and 29.82%) strongly agreed that Entrepreneurship training has increased my skills on financial literacy, Entrepreneurship training has enabled me start my own business, Entrepreneurship training has enabled me expand my business and Entrepreneurship training has assisted in improving my marketing skills respectively. The findings also indicate that 47.5% are neutral that entrepreneurship training has assisted in improving my sales. The table finally reveal that 39.0%, 33.9% and 25.1% of respondents agreed that entrepreneurship training has assisted in managing my business better, entrepreneurship training has assisted in identification of business opportunities within my environment and Skills obtained from entrepreneurship training has helped in increasing my income levels respectively.

The findings imply that the entrepreneurship training have affected the way youths do business and how they conduct advertisement. This might be attributed by the number of youths in the self-employment sector. This is similar to conclusion done by Chigunta, (2012) who revealed that entrepreneurship helps in meeting the main business challenges since the participants are taught on ways of being innovative. The finding is also supported by the study conducted by Oviawe (2010) who revealed that entrepreneurship educations promotes the ability of an individual to seek investment opportunities, as well as establish and run a successful business.

4.5 Provision of Loans and Youth Empowerment

The second objective of the study was to determine the effect of YEDF provision of loans on youth empowerment in Wajir County. Access to loans and credit facilities is believed to prosper empowerment and provision of loans was analysed on the basis of start-ups and development loans. The respondents were asked to give their opinion and the results were as shown in the Table 4.5

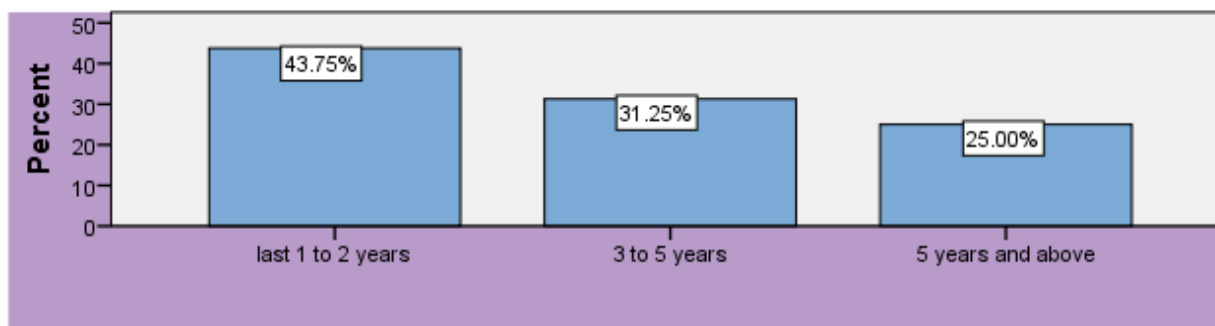


Figure 4.5: Loan Accessibility

Survey results (2018)

The Figure above shows the distribution of respondents based on the period accessed Youth enterprise development fund loan. Majority (43.75%) indicated that they have accessed the loan in the last 1 to 2 years, 31.25% have accessed the loan in the period between 3 to 5 years while 25% have accessed it for the past five years. This implies that the respondents are empowered to take loan to boost their business activities as presented in section 4.3.4. This also shows that the respondents are educated enough to take loan to fund their business hence self-reliance.

4.5.2 Funded as an Individual or a Group

The sampled youths were asked if they were funded as an individual or a group, the report is as follows.

Table 4.11: Funded as an Individual or a Group

	Frequency	Percent
As a group	35	58.3%
As an individual	25	41.7%
Total	60	100.0%

Survey results (2018)

The Table above indicates that majority (58.3%) of respondents were funded as a group while 41.7% were funded as an individual. This is in line with the aim of youth group, which is helping or empowering youth's groups. This has motivated youths to work together to meet their set goals of being economically empowered.

4.5.3 Amount Received

The participants were asked how much loan they received? The results are as shown;

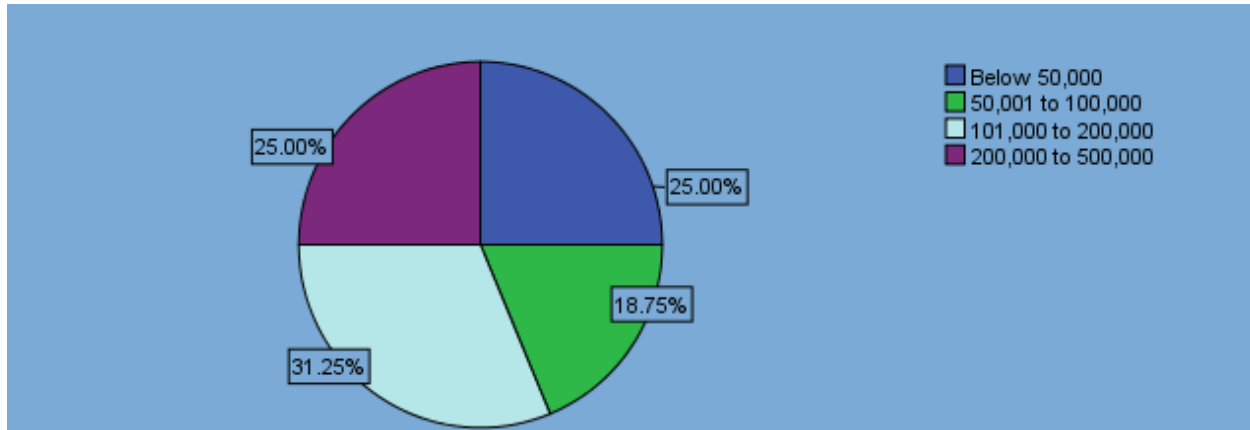


Figure 4.6: Amount Received

Survey results (2018)

The Figure above shows that majority (31.25%) of study participants have received a loan of between 101,000 and 200,000, 25% received a loan of between 20000 and 500,000 and below 50,000. The findings also show that 18.75% have received a loan of 50,001 and 100,000. The groups have been able to use the acquired loans in promoting their business. The findings indicate that the loan offered is high meaning that youths are aware of the amount they can receive to do start or enhance their business. This finding goes hand in hand with the conclusion made by Simeyo et al. (2011) who revealed that the amount of loan given plays an imperative role in empowering the youths.

4.5.4 The Effects of Loan

The respondents were asked to indicate the level of agreement based on the effect of loan. This was pursued by use of a structured question and the possible responses were structured as follows 1 represented strongly agree, 2= Agree, 3= Neutral, 4= Disagree and 5= Strongly Disagree, the findings were presented in the Table below

Table 4.12: Effects of Loan

	1	2	3	4	5
I used the loan to start my own business	50%	30%	5%	5%	10 %

I used the loan to expand my business	56%	24%	0%	10%	10%
I used the loan to increase my stock	61%	20%	0%	9%	10%
The loan I received from YEDF has strengthened my business as I created employment for other young people	49%	35%	0%	9%	7%

Survey results (2018)

The Table shows that majority (50%, 56% and 61%) of youths sampled indicated that they used the loan to start, expand my own business and increasing the stock respectively. Additionally, the findings show that 49% stated the loan received from YEDF has strengthened their business created employment for other young people. As indicated above it is clear that youths used the loan start or increase their business performance. It is also important to note that the adoption of business has significantly reduced the rate of unemployment as indicated by the respondents.

The findings are supported by conclusion made by Olu (2009) who carried out the role of microfinance in entrepreneurship development found out that there was significant economic difference in the number of entrepreneurs who used microfinance and those who do not. The study found out that there is a significant relationship between loan and business development and job creation. The study conducted by Matovu (2006) on microfinance and poverty alleviation indicated that most groups have taken loan from financial institutions, which has played a vital role in enhancing their business performance.

4.6 Provision of Market Linkages to Youth Enterprises

The third objective of this study was to assess the effects of market linkages on youth empowerment.

4.6.1 Attending Market Linkages Programs

The respondents were asked, if they have ever attended any market linkages programs organized by YEDF? They indicated the following;

Table 4.13: Attending Market Linkages Programs

	Frequency	Percent
Yes	36	60.0%

No	24	40.0%
Total	60	100.0%

Survey results (2018)

The Table 4.13 shows that majority (60.0%) of study participants indicated that they have attended market linkages program while 40% have never attended. Attending the linkages is benefited to youths who want to engage in business and expanding their knowledge. This might have attributed to their involvement in business hence creating employment.

4.6.2 When Attended the Market Linkages Programs

Given that most respondents have attained the market linkages training they were asked to indicate the period attended;

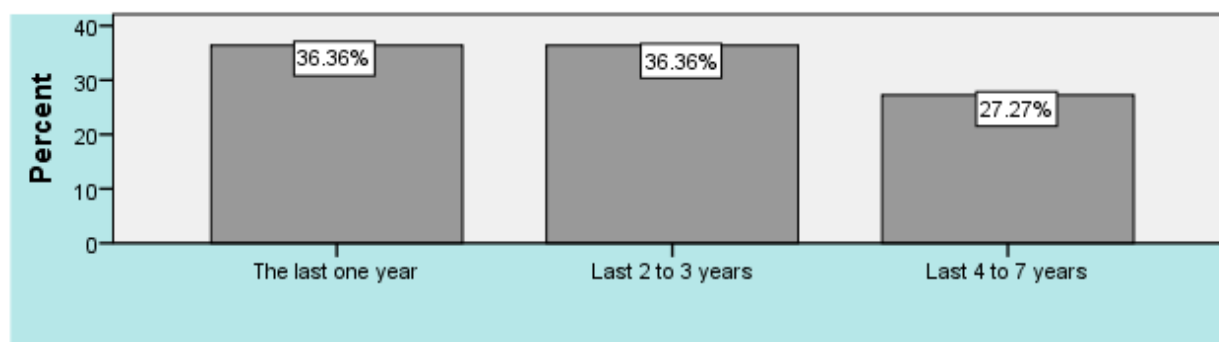


Figure 4.7: When Attended the Market Linkages Programs

Survey results (2018)

The Figure above shows that most (36.36%) of respondents have attended the market linkages for a in the last one year and the period between 2 to 3 years. Furthermore, 27.27% have attended the market linkages for the last 4 to 7 years. This implies that most respondents have attended the market linkage for a period more than one year, this means that they understand business opportunities this includes applying and using the loans wisely.

4.6.3 Products Showcasing in the Market Linkage Program

The respondents were asked to indicate the type of product that are showcase in market linkage program organized by YEDF. The findings were shown below;

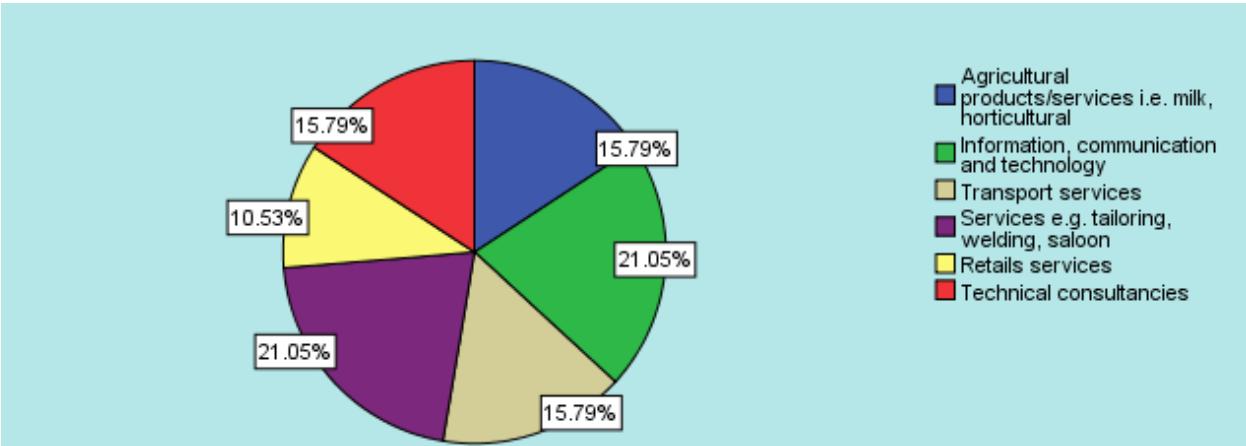


Figure 4.8: Products Showcasing in the Market Linkage Program

Survey results (2018)

The Figure above shows the type of products that were being showcasing in the Market Linkage Program. Majority (21.05%) of respondents indicated that the program showcased information communication and technology, services such as tailoring, and salon, 15.79% transport services and technical consultancies. The findings reveal that business was mainly used as showcasing and this might be one of the reasons as why most of them have engaged in business. This means that marketing linkages have played an imperative role in motivating youths to form groups and engaging in business.

4.6.4 Effect of Market Linkages Provided by YEDF

The last objective was to assess the effect of market linkages provided by YEDF. The following ratings were provided 1 represented strongly agree, 2= Agree, 3= Neutral, 4= Disagree and 5= Strongly Disagree, the findings were presented in the Table below;

Table 4.14: Effect of Market Linkages Provided by YEDF

	1	2	3	4	5
The market linkages forums have increased my new customers	46%	24%	0%	20%	10%
The market linkages have improved the way I run my business	44%	32%	0%	12%	12%
The market linkages have increased my sales and income	27%	54%	0%	13%	6%
Market linkages has expended market for my products	29%	64%	7%	0%	0%
Market linkages has helped identify new business opportunities	55%	10%	0%	10%	25%

Survey results (2018)

The Table above presents the respondents opinions based on the effect of market linkages that are provided by YEDF. Majority (46% and 44%) of study participants strongly agreed that the market linkages forums have increased my new customers and the market linkages have improved the way I run my business. The findings also reveal that 54% and 64% of participants agreed that the market linkages have increased my sales and income and Market linkages has expended market for my products respectively. The Table finally shows that 55% of participants agreed that market linkages has helped identify new business opportunities. From the information provided in the Table indicates market linkages programs are helpful in improving the customer relationship. This might be the reason as why most participants believed that the after attending the program they have improved the way they run their business as well as increasing their market share.

This finding is supported by Jenkins and Ishikawa, (2009) who conducted a study on market at base of the pyramid using business linkages revealed that many products when suitably designed, packaged and delivered can help the purchasers meet basic human need and improve their productivity especially on commodities such as food and beverages, information and communication, technology, health care, water and sanitation.

4.7 Youth Empowerment

The respondents were asked to indicate their opinion on youth empowerment.

4.7.1 Rating on the Effects of YEDF on Youth Empowerment

The study sought to establish the extent in which the effects of YEDF on Youth Empowerment, the findings are as shown below;

Table 4.15: *The extent of YEDF on Youth Empowerment*

	Frequency	Percent
Very great extent	14	23.3%
Great extent	16	26.7%
Moderate extent	18	30.0%
Minimal extent	12	20.0%
Total	60	100.0%

Survey results (2018)

Table above shows that majority (30.0%) of the respondents reported that YEDF has a moderate influence on Youth Empowerment, while 26.7%, 23.3%, and 22.0% reported that YEDF influenced their empowerment.

4.7.2 The Extent of YEDF on Youth Empowerment

The respondents were asked to indicate the effect of YEDF on Youth Empowerment. They were told to rate their opinion 1 represented strongly agree, 2= Agree, 3= Neutral, 4= Disagree and 5= Strongly Disagree, the findings were presented below;

Table 4.16: The Extent of YEDF on Youth Empowerment

	1	2	3	4	5
Youth enterprise development fund has provided conducive opportunities & environment through which young people can do business	47%	23%	15%	0%	15%
Youth enterprise development fund has facilitated creation of business enterprises for young people	67%	13%	5%	10%	5%
Youth enterprise development fund has enabled creation of job opportunities for young people	20%	57%	10%	0%	13%
Youth enterprise development fund has led to increased incomes level for young people	38%	42%	0%	10%	10%
Youth enterprise development fund has improved the standard of living of young people	37%	30%	22%	6%	5%
Youth enterprise development fund has facilitated the reduction of poverty among young people.	41%	19%	10%	20%	10%

Survey results (2018)

The Table above indicates that majority (47% and 67%) of participants strongly agreed that Youth enterprise development fund has provided conducive opportunities and environment through which young people can do business and Youth enterprise development fund has facilitated creation of business enterprises for young people. The findings also show that (57% and 42%) of study participants agreed that Youth enterprise development fund has enabled creation of job opportunities for young people and Youth enterprise development fund has led to increased incomes level for young people respectively. Finally, the Table shows that (37% and 41%) of respondents strongly agreed that Youth enterprise development fund has improved the standard of living of young people and Youth enterprise development fund has facilitated the reduction of poverty among young people respectively.

4.8 Inferential Statistics

This section presents a summary of regression analysis between the independent variables including entrepreneurial training, YEDF provision of loans and market linkages and a dependent variable namely the youth empowerment. The regression model shows the strength of the relationship between our study variables. The second table shows the Anova results that determined the significance relationship between the variables while the regression coefficient revealed the regression coefficient of all variables.

Table 4.17 : Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.675 ^a	.456	0.645	.123

a. Predictors: (Constant), entrepreneurial training, YEDF provision of loans and market linkages

Survey results (2018)

From the model summary above the *R*, value (coefficient of determination) represents the fitness of the regression model. where R square is 0.645, this means entrepreneurial training, YEDF provision of loans and market linkages and youth empowerment explain 64.5 of the variations in the dependent variable which is youth empowerment in Wajir county. This further explains that the model applied to determine the relationship of the variables was satisfactory.

Table 4.18: ANOVA Results

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	258.284	4	64.571	130.446	.007 ^b
Residual	27.204	55	.495		
Total	285.487	59			

a. Dependent Variable: youth empowerment

b. Predictors: (Constant), entrepreneurial training, YEDF provision of loans and market linkages

Survey results (2018)

The ANOVA Table indicates that entrepreneurial training, YEDF provision of loans and market linkages, significantly predict youth empowerment as shown by the P value which is <0.05.

Table 4.19: Regression Coefficients

Model	Unstandardized Coefficients		Standardized	t	Sig.
	B	Std. Error	Coefficients		
(Constant)	-1.282	.275		-4.664	.000
Obj 1: Entrepreneurial training	.305	.178	-.225	-1.709	.092
Obj 2: YEDF provision of loans	.319	.175	.130	1.826	.072
Obj 3: Market linkages	.863	.148	.712	5.838	.010

a. Dependent Variable: Youth Empowerment

Survey results (2018)

The Coefficients Table provides us with a Constant (β_0) (1.282) and the co-efficient of entrepreneurial training variable (.305), YEDF provision of loans (0.319), Monitoring and Evaluation (0.863) and market linkages (0.765) which helps in formulation of the linear regression equation

$$Y = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + E$$

$Y =$ youth empowerment

$\beta_0 =$ Intercept

$\beta_1 =$ slope of a line of variable 1, entrepreneurial training.

$X_1 =$ variable 1, entrepreneurial training.

$\beta_2 =$ Slope of line variable 2, YEDF provision of loans

$X_2 =$ Variable 2, YEDF provision of loans .

$\beta_3 =$ slope of line variable 3, market linkages

$X_3 =$ variable 3, market linkages

$\varepsilon =$ error term

$$Y = -1.282 + 0.305X_1 + 0.319X_2 + 0.863X_3$$

The regression analysis reveals that entrepreneurial training contributes 30.5%, YEDF provision of loans 31.9%, market linkages contribute 86.3% to youth empowerment. The study reveals that there is positive association between entrepreneurial training and the youth empowerment. This implies that when youths are trained they gain more knowledge about business activities. This supports the study done by Adegun (2013) in his study revealed that entrepreneurship

education has a significant impact on youth empowerment in Nigeria, youths tends to have innovative response in economic and social ventures that involves setting up business ventures through willingness and ability of an individual to explore investment opportunities and being able to run it successfully through making it profitable or suffering loss of invested capital.

The study also revealed that there is positive association between YEDF provision of loans and youth empowerment in Wajir County. The findings support the study done by Johnson and Rogaly (1997) who found out that the provision of loan has an impact on minimizing poverty and promoting their business activities. The study conducted by Ahaibwe (2014) on creating youth employment through entrepreneurship notes that the Government of Uganda in 2011 in partnership with DFCU Bank, Stanbic Bank and Centenary Bank revealed that Youth Venture Capital Fund helps in growing of viable and sustainable Small and medium enterprises by youth in private sector aimed at addressing youth unemployment through job creation, business expansion and business skills development.

The study finally found out that there is a significant relationship between market linkages and the youth empowerment. Jenkins and Ishikawa, (2009) in their study found out that market linkages have a significant effect on youths' empowerment. Their study also found out that the participation as suppliers, distributors or retailers in commercial value chains can help to increase local jobs and wealth creation, enhanced skill and capacity, purchasing power and generally stimulate economic activity and development thus improving the quality of life. The program has made many youths to engage in business and coming up with ways of attracting customers.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The chapter presented the summary of key findings, the conclusion drawn from the findings highlighted and recommendations made thereto. Hence, this study was guided by the following objectives; to assess the effect of YEDF entrepreneurial training, provision of loans and YEDF provision of market linkages on youth empowerment in Wajir County. The conclusions and recommendations were drawn in addressing the research question or achieving the research objectives.

5.2 Summary of the Findings

The main findings are based on the results of data analysis in chapter 4 as follows;

On entrepreneurship training, the study found out that most (51.7%) youths have attended the entrepreneurship training. This training has improved their business skills whereby 44% stated that they were taught ways of enhancing customer relationship as well as attracting them. Based on the learnt skills, the participants were satisfied about the provided services. The researcher also found out that most (29.2%) youths agreed that entrepreneurship training has increased my skills on financial literacy, while 35.3% indicated that entrepreneurship training has enabled them to start their own business, 36.6% Entrepreneurship training has enabled them expand business and 29.82% entrepreneurship training has assisted in improving their marketing skills

On provision of loans, the study revealed that most (43.75%) youths have accessed the loan for a period of one year. The provision of loan has played a vital role in promoting the youths to engage in business. The study revealed that 57.6% stated that loans are offered to groups and this has promoted unity as well as sharing of business ideas. Most (31.25%) respondents stated that groups were offered an average amount of 101,000 and 200,000 to promote or start the business. The researcher found out that most (50%) respondents used the loans to start the business and strengthened my business as it created employment for other young people.

On market linkages, the study found out that most (53.33%) respondents have attended market linkages program. Attending the linkages is benefited to youths who want to engage in business

and expanding their knowledge. The researcher revealed that (36.36%) youths have attended the market linkages for a in the last one year and the period between 2 to 3 years. The findings found out that market linkages program showcases the information communication and technology, services such as tailoring, and salon, 15.79% transport services and technical consultancies. The research also found out that (46%) of respondents indicated that the market linkage programs have led to an increase in number of customers, sales and business profitability.

5.3 Conclusions

From the summary of findings, the study concludes that attending the entrepreneurship training is important in improving business performance. The youths are trained on ways of improving and retaining customers. The study also concludes that entrepreneurship training has a significant impact on the youth empowerment.

The study concluded that most youths in the county have loan accessibility and have been accessing it for the past one year. The loan was given to the groups with an aim of improving the business activities. The study also concludes that provision of loans has encouraged youths to engage in business and there is a significant relationship between the loan provision and youth's empowerment.

The findings also concluded that most youths have attended market linkages program. By attending the programs, they have learnt various ways of improving their business performance and sharing of business ideas. Finally, the study concludes that there is a significant relationship between market linkages and youth's empowerment in the County.

5.4 Recommendations

Based on the findings, the researcher proposed the following recommendations to enhance youth empowerment in Wajir County and the country by extension;

Entrepreneurship training should be continuous and sensitization increased for the youth to attend the trainings to equip them with business skills and knowledge to enable them manage their business successfully

Start-up loans should be increased and measures put in place to enhance their accessibility so as to provide employment to the youth, enhance their income and thereby improving their living standards.

YEDF should come up with youth tailor-made programmes that will go a long way in assisting the young entrepreneurs make use of market opportunities and link them to value chains.

5.5 Suggestions for Further Research

The study has evaluated the effect of youth enterprise development funds services on youth empowerment in Wajir County, Kenya. There are numerous areas that still require further research. The researcher would, therefore, wish to propose the following areas for further research on this study.

To this end, a study should be carried out to investigate the influence of youth enterprise development funds on youth income. Moreover, a more detailed study should be carried out to investigate factors inhibiting the growth of youth enterprises in Kenya

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APPENDIX I: STUDY QUESTIONNAIRE

Please note that the information given will be confidential.

Section A: General Information

1. What is your Gender?
 - a) Male ()
 - b) Female ()
2. How old are you?
 - a) 18-25 ()
 - b) 26-30 ()
 - c) 30-35 ()
3. What is your Education level?
 - a) Didn't complete primary school ()
 - b) Completed primary school ()
 - c) Didn't complete high school ()
 - d) Completed high school ()
 - e) Have post-secondary school education ()
4. What is your main Source of income?
 - a) Formal employment-casual labourer, contract job, permanent job ()
 - b) Self –employed-have a business enterprise ()
 - c) Farming ()
5. Monthly income level?
 - a) Between 2,000 and 5,000 ()
 - b) Between 5,001 and 10,000 ()
 - c) Between 10,001 and 20,000 ()
 - d) Between 20,001 and 50,000 ()
 - e) Over 50,000 ()
6. Services/products you have benefited from Youth enterprise development fund
 - a) Entrepreneurship training ()
 - b) Market linkages ()

- c) Free interest loans ()
- d) Youth employment abroad ()
- e) All of the above ()

Section B: Entrepreneurial Training

- 6. i) Have you attended any entrepreneurship training?
 - a) Yes ()
 - b) No ()
- 7. If yes above ,to what extent are you satisfied with the entrepreneurship trainings
 - a) Very satisfied ()
 - b) Satisfied ()
 - c) Fairly satisfied ()
 - d) Less satisfied ()
 - e) Not satisfied. ()
- 8. In your own view, how can you rate the following statements regarding to entrepreneurship training provided by YEDF? Rate where 1=strongly disagree, 2 = disagree, 3=Neutral, 4 = agree, 5 =strongly agree.

Description	Response				
	1	2	3	4	5
Entrepreneurship training has increased my skills on financial literacy					
Entrepreneurship training has enabled me start my own business					
Entrepreneurship training has enabled me expand my business					
Entrepreneurship training has assisted in improving my marketing skills					
Entrepreneurship training has assisted in improving my sales					
Entrepreneurship training has assisted in managing my business better					

Entrepreneurship training has assisted in identification of business opportunities within my environment					
Skills obtained from entrepreneurship training has helped in increasing my income levels					

Section C: Provision of Loans

9. When did you access the Youth enterprise development fund loan?

- a) The last 1- 2 years()
- b) 3-5 years ()
- c) 5 years and above ()

10. Were you been funded as an individual or as a group?

- a) As an individual ()
- b) As a group ()

11. How much loan did you receive?

- a) 50,000 ()
- b) 50,001-100,000 ()
- c) 101,000-200,000 ()
- d) 200,000-500,000 ()

12. Kindly rate your level of agreement on the following statement on the effect of loan you received. Rate where 1=strongly disagree, 2 = disagree, 3=Neutral, 4 = agree, 5 =strongly agree.

	1	2	3	4	5
I used the loan to start my own business					
I used the loan to expand my business					
I used the loan to increase my stock					
The loan I received from YEDF has strengthened my business as I created employment for other young people					

Section D: Provision of Market Linkages to Youth Enterprises

13. Have you ever attended any market linkages programs organized by YEDF?

- a) Yes ()
- b) No ()

(ii) If yes above when?

- a) The last one year ()
- b) Last 2-3 years ()
- c) Last 4-7 years ()

14. What products were you showcasing in the market –linkage program organized by YEDF?

- a) Manufacturing products/services ()
- b) Agricultural products/services i.e. milk, horticultural ()
- c) Information , communication and technology ()
- d) Transport services e.g. taxi ()
- e) Services e.g. tailoring, welding, saloon
- f) Retails services ()
- g) Technical consultancies ()
- h) Others..... ()

15. Kindly rate your level of agreement on the following statement that regard the effect of market linkages provided by YEDF on you. Rate where 1=strongly disagree, 2 = disagree, 3=Neutral, 4 = agree, 5 =strongly agree

	1	2	3	4	5
The market linkages forums has increased my new customers					
The market linkages has improved the way I run my business					
The market linkages has increased my sales and income					
Market linkages has expended market for my products					

Market linkages has helped identify new business opportunities					
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Section E: Youth Empowerment

16. How would you rate the effects of YEDF on youth empowerment?

Very great extent ()

Great extent ()

Moderate extent ()

Minimal extent ()

17 State your level of agreement on the effects of YEDF on youth empowerment. Rate where 1=strongly disagree, 2 = disagree, 3=Neutral, 4 = agree, 5 =strongly agree

	1	2	3	4	5
Youth enterprise development fund has provided conducive opportunities & environment through which young people can do business					
Youth enterprise development fund has facilitated creation of business enterprises for young people					
Youth enterprise development fund has enabled creation of job opportunities for young people					
Youth enterprise development fund has led to increased incomes level for young people					
Youth enterprise development fund has improved the standard of living of young people					
Youth enterprise development fund has facilitated the reduction of poverty among young people.					

