

**CONTRIBUTION OF YOUTH DEVELOPMENT FUND-SUPPORTED INCOME
GENERATING ACTIVITIES TO YOUTH LIVELIHOODS IN MOROGORO
MUNICIPALITY AND MVOMERO DISTRICT, TANZANIA**

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**A THESIS SUBMITTED IN FULFILMENT OF THE REQUIREMENTS FOR THE
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AGRICULTURE. MOROGORO, TANZANIA.**

ABSTRACT

The extent to which - Youth Development Fund (YDF)-supported income-generating activities contributed to youth livelihoods among beneficiaries is unknown, although it is generally believed that -YDF has not managed to create employment opportunities among youth since its establishment in Tanzania. This study aimed at establishing how - YDF contributed to the improvement of youth livelihoods by examining the reasons behind the choices of income-generating activities that youth who are the beneficiaries of YDF are engaged in. The specific objectives were: i) To identify and characterize the YDF-supported income-generating activities that YDF recipients are engaged in; ii) To determine factors that influenced the choices youth make to engage in YDF-supported income-generating activities; iii) To assess the contribution of YDF-supported economic activities to youth livelihoods in terms of income, food security, and asset ownership of the YDF recipients; and iv) To assess the effect of YDF-supported economic activities in generating employment and strengthening community participation of the youth. Results show that most of the critical factors were not considered when youth were choosing the types of enterprises intending to engage in as YDF beneficiaries. However, YDF still has been shown to contribute to the livelihoods of youth at $P \leq 0.01$, leaving other factors such as financial support from the family, friends, and personal saving constant. Finally, it was concluded that YDF has contributed to improving the livelihood of the youth beneficiaries of YDF. However, it is recommended that the sum of funds provided should reflect the enterprise selected by youth and more options on how funds can be accessed should be added, such as individual loans and equipment or machinery loans.

DECLARATION

I, REGINA JOHN, do hereby declare to the Senate of Sokoine University of Agriculture that this thesis is my own original work done within the period of registration and that it has neither been submitted, nor concurrently being submitted, to any other institution.

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LIST OF ABBREVIATIONS

BI	Behavioral Intention
DAS	District Administrative Secretary
DCD	Department of Community Development
DCDO	District Community Development Officer
DED	District Executive Director
DFID	Department of Foreign and International Development
FGD	Focus Group Discussion
GDP	Gross Domestic Product
HIV/AIDS	Human Immuno-Deficiency Virus/Acquired Immuno-Deficiency Syndrome
IGA	Income Generating Activities
ILO	International Labour Organisation Organization
KIIs	Key Informant Interviews
MED	Municipal Executive Director
NEP	National Employment Policy
NGOs	Non-Governmental Organizations
NYECP	National Youth Employment Creation Programme
PBC	Perceived Behavior Control
SMEs	Small and Medium Enterprises
SN	Subjective Norms
SPSS	Statistical Package for Social Sciences
TPB	Tanzania Postal Bank
TRA	Tanzania Revenue Authority
UN	United Nations
UNDP	United Nations Development Programme

UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Educational Fund
URT	United Republic of Tanzania
VEO	Village Executive Officer
VETA	Vocational Education and Training Authority
WB	World Bank
WEO	Ward Executive Officer
WHO	World Health Organization
YDF	Youth Development Fund
YDP	Youth Development Policy

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background

Globally, youth face many challenges in their transition to adulthood, including unemployment, economic restructuring, and health risks (Jeffrey and Dyson, 2008). For example, the United Nations (2018) reported that youth employment has worsened despite various global economic recovery initiatives in recent years. The report added that presently 71 million young people are unemployed and many millions more in precarious or informal work. Furthermore, according to ILO (2016) estimates, 156 million youth in low and middle-income countries live in poverty even though they are employed.

Trucco and Ullmann (2016) also add that global youth challenges are primarily associated with youth rights which accelerate other challenges such as unemployment. Youth rights act as a catalyst towards other challenges. They said that young people's rights to education, employment, health, participation, and the development of identity and culture have not been considered essential to the point that young people often feel that traditional ways of life, spheres and mechanisms do not represent them. However, there have been calls for equity and social justice, environmental protection, and cultural diversity, which consider the needs of young people.

In addition, there is still little participation of young people in decision-making or in discussions on key socio-economic and other vital matters that touch their lives directly (UN, 2008) while there are many benefits when youth engage in decision-making that leads to better results, including protecting the youth, promoting well-being and youth development (Suhaimi *et al.*, 2018). In Africa, youth challenges started to be recognized

as early as 1969 when the United Nations highlighted the challenges and needs of youth in Africa. The identified challenges included education, social security, welfare services, and unemployment (Kabala, 1969). In addition, since 1969 to date, the youth population has been growing fast, making young people constitute a large and rapidly increasing proportion of the people in most African countries. As a result, Africa has the world's most youthful population, and it is growing rapidly. At present, young people aged between 15 and 24 years constitute 19.4% of the total population, while children under 15 years are nearly 41% of the total population (UN, 2017). Due to this increase, youth in Africa have continued to be confronted by an increasing number of challenges which continue to affect them, such as drought, famine, floods, wars, various endemic diseases, widespread poverty and unemployment (Okojie, 2003).

Due to these challenges, some youths have been trying to be innovative to engage themselves in different socio-economic activities, especially in the agricultural and other informal enterprises, to earn a living. Unfortunately, this has been caused by a weak structural transformation of most African economies, making the informal sector continue being the major employer of African youth, mainly the less skilled and less educated, for decades to come (Fox *et al.*, 2016).

In Tanzania, the youth currently find themselves at a critical moment, managing their present lives and livelihoods while also trying to imagine and move towards their future (Hopkins and Pein, 2007). In Tanzania, 68% of the population comprises young people aged between 15 to 35 years (Mavedzenge *et al.*, 2011). In addition to being large in number, the youth are energetic, adventurous, and a source of new ideas that can bring about socio-economic development if they are well-coordinated and involved in the country's economic activities.

Yet, despite their importance, studies, such as Kipesha and Msigwa (2013), show that youth continue to face challenges. Therefore, there is a need for the youth to be assisted as they try to improve their livelihoods and participate in the economic development of the country (Banks, 2016).

The world understands that building the capacities of new generations is one of the key pillars for solving youth challenges worldwide by treating young people as essential agents in the production of structural change. From this point of view, the world initiatives to overcome youth challenges were formulated and implemented. The initiatives started by developing youth empowerment programmes through many different approaches, including empowering women and young girls, while others have focused on poverty reduction (Martin and Hulme, 2003).

The recognition by the Government of the importance of preparing the youth socially, economically, and cognitively has been a catalyst towards several efforts on policy and strategies creation to address the challenges of the youth and to improve their livelihoods in Tanzania, ranging from small pilot projects to large-scale programmes, including the Youth Development Fund (Haji, 2015). For example, there was a formation of the National Investment Promotion Policy of 1996 to encourage the locals, especially youth groups, to develop indigenous ownership and improve their technological capacities (URT, 1996). There has also been formulated the Small and Medium Enterprise (SMEs) Development Policy of 2002 whose aim was to create employment opportunities and income generation by promoting and creating SMEs (URT, 2002). In addition, the government formulated the National Employment Policy (NEP) of 2008 (URT, 2008), which aimed at enhancing skills and competencies for those in the formal and informal sectors, especially in rural areas (URT, 2008) and the National Youth Employment

Creation Programme (NYECP) of 2014 with the aim of creating more significant employment opportunities and incomes (URT, 2016).

The Youth Development Fund (YDF), being one of those initiatives, was launched in Tanzania in 1994. The aim of establishing this fund was to provide the youth with loans to enhance entrepreneurship activities in the informal sector to create self-employment for youth in the country (Chachage, 2006). Self-reliance among the youth in Tanzania has been encouraged since independence to tackle unemployment amongst them. For years, young people have been trying to engage in various economic activities to improve their livelihood. Their ways of securing their livelihoods made them be considered as hustlers, street smart and marching guys (“Machinga”), to mention a few (Restless Development, 2011), depending on the choices of the economic activity they make. Out of the different activities performed by the youth, agriculture has proved to be the primary source of livelihood for Tanzania’s youth as it employs 65.2% of the youth population (Banks, 2016).

Currently, the YDF programme is being implemented by the Department of Community Development in various District and Municipal Councils in the country. The YDF is supposed to accrue from 10% of the councils’ internally-generated revenue collected annually and is provided to groups of youth (5%) and women (5%) to implement entrepreneurship projects that the Department has approved of Community Development. For a group to qualify, it has to have been operating for not less than six months, according to the Youth Development Policy of 2008 (URT, 2008).

Despite the YDF being in existence for more than twenty years, studies by Haji (2015), Chigunta (2017) and Mbalamwezi (2015) show that youth in Tanzania continue to face

many challenges. The studies add that unemployment has remained one of the intractable problems since the 1970s; most young people continue to live with their parents due to a lack of jobs.

1.2 Statement of the Problem

As noted by the World Bank Group (2014), Tanzania's economic growth rate of 7% has not been reflected in people's lives, especially concerning improving their livelihoods. The growth in the economy has primarily been concentrated in the services sector, whereas about 70% of the citizens are involved in crop cultivation, livestock keeping and fishing (URT, 2014); thus, the economy has not been generating enough employment opportunities for the available workforce, of which young people account for more than 65%. Selvam (2008) noted that most youths are still either subsistence farmers or pastoralists to meet their basic needs.

Kimaro (2015) and Ntalima (2014) argue that there is a declining participation of youth in agriculture and other socio-economic activities and formal employment opportunities as caused by, among other things, lack of affordable credit facilities and low level of vocational skills. Since 1994 the Government of Tanzania started to deal with these problems by providing youth with affordable loans through the YDF to boost entrepreneurship activities in the informal sector towards economic empowerment. However, despite being the longest credit facility established for youths in Tanzania, the Youth Development Fund has not been effective in improving youth livelihoods since unemployment is still high among the youth. For example, Haji (2015) noted that there was still chronic unemployment among the youth aged between 15 and 35 by 9.9% in 2015. Likewise, a study by Banks (2016) showed that there are multiple livelihood vulnerabilities imposed on young people in Tanzania as 65% and 60% of young men and

women respectively reported their lives to be worse than expected due to low earnings and few opportunities in life.

At the same time, a study conducted by Mussa (2013) showed that the Youth Development Fund had not created employment opportunities among the youth as it was intended in its establishment in Tanzania. In addition, the study identified an insufficient amount of loans provided by the YDF programme to beneficiaries, delays in loan disbursement, low coverage and scope of entrepreneurship training provided, and low youth accessibility to YDF loans as significant contributors to the failure of YDF to have an impact. However, this study did not examine other contributions of YDF to the beneficiaries, such as how YDF has contributed to the increase of income among youth, the ability of youth to pay for formal health services, and so on. In addition, factors that may have directly affected the performance of the income-generating activities that youth were involved in after securing support from the YDF have not been identified as well. These include psycho-social factors (Ajzen, 1991) that may have determined the choice of activities the youth wanted to engage in and the institutional and policy environment in which such activities were implemented.

Thus, this study intended to answer the following questions: What factors guide the choice of the income-generating activities that YDF-beneficiaries are engaged in? What kind of capacity-building support do the youth need in order to optimize their loans from YDF? And what is the contribution of the YDF-supported activities to the livelihoods of the YDF-beneficiaries?

1.3 Justification of the Study

Young people face complex challenges to find productive work and employment. Around 600 million youth globally are unemployed and not in education or training. This figure is expected to continue growing due to the rapid increase of the youth population in Africa. Young people face considerable barriers to development, such as a lack of skills and experience, including soft skills essential to the workplace. They also have difficulties in accessing capital or credit facilities, business and education information, and business networks.

For the youth situation to be understood, realities and repercussions of youth under-employment and un-employment require looking beyond outcomes and indicators at the local and global structures and processes that create the hostile economic and social environment in which young people search for livelihoods. At the same time, youth in Africa have received increased attention in recent global policy discussions (Gough *et al.*, 2013) as the group that faces many challenges in building their future. The World Bank (2011) reported that youth are at a particular disadvantage in the labor market, with many under-employed, employed in off-the-books informal work, or not employed at all. The Africa Action Plan, a framework on how policies and public actions can be critically supported, has been provided to the African countries to achieve well-defined goals (Garcia and Fares, 2010).

Tanzanian youth face the highest levels of unemployment, and almost 90% (Raleigh International, 2017) of those in work are in vulnerable and informal employment. Therefore, livelihood programmes are inevitable. This study, therefore, is vital to different stakeholders as follows:

Youth development policy makers

Through this study, policymakers will know what challenges youth face in making choices of economic activity to engage in and the possible solutions to overcome the challenges for better performance of the Youth Development Fund. In addition, the findings obtained from this study are also valuable for the Ministry of Health, Community Development, Gender, Elderly, and Children for improving the YDF policies and procedures that are youth-centered and informing the existing and future policies on youth and livelihoods for sustainable development.

Researchers

The study contributes to the body of knowledge as secondary data for future studies related to factors that determine a person's decisions to participate in economic activities and generally the contribution of YDF to youth livelihoods.

The youth

The study helps increase youth awareness of the availability of the Youth Development Fund, how different challenges they are facing can be solved, and new ways of doing businesses that will benefit them more through publications that will be done from this study.

1.4 Objective

1.4.1 Overall objective

The overall objective of this study was to assess the contribution of the Youth Development Fund -supported income-generating activities to youth livelihoods.

1.4.2 Specific objectives

The specific objectives of the study were to:

- i. Identify and characterize the YDF-supported income generation activities that beneficiaries of YDF are engaged in.
- ii. Determine the factors influencing the choices of IGAs among youth beneficiaries of YDF.
- iii. Assess the contribution of the YDF - supported economic activities to youth livelihoods in terms of income, food security, and asset ownership of the YDF recipients and
- iv. Assess the effect of the YDF-supported economic activities in generating employment and strengthening community participation of the youth.

1.5 Research Questions

This study was set to answer the following research questions:

Specific objective 1: To identify and characterize the YDF-supported income generation activities that beneficiaries of YDF are engaged in.

- i. What YDF-supported income-generating activities are the YDF-recipients engaged in?
- ii. Is the capital from YDF enough to start up a business?
- iii. Does the disbursement schedule for the loan match with the business cycle?
- iv. What kind of capacity-building support do the youth need in order to optimize their loans from the YDF?

Specific objective 2: To determine the factors influencing the choices of IGAs among youth beneficiaries of YDF.

- i. How do the socio-economic environment and personal factors influence the youth's choices of YDF income-generating activities to engage in?

- ii. What reasons lead to the decision to start the type of income-generating activities that they are operating?
- iii. Do the recipients have all the needed skills to operate their activities?
- iv. Where do they obtain the skills that they are competent in?

Specific objective 3: To assess the contribution of the YDF-supported economic activities to youth livelihoods in terms of income, food security and asset ownership of the YDF recipients.

- i. What is the contribution of the YDF-supported income-generating activities in terms of increasing income, food security, and asset ownership of the YDF-recipients?
- ii. Are there any significant changes to the lives of the YDF recipients which are a result of YDF?

Specific objective 4: To assess the effect of the YDF-supported economic activities in generating employment and strengthening community participation of the youth.

- i. What is the contribution of the YDF-supported economic activities in generating employment and strengthening community participation of the youth?
- ii. How many employment opportunities have the YDF recipients created in their area?
- iii. How do people around the areas of the YDF beneficiary benefit from their businesses?
- iv. Is there any change among the YDF beneficiaries' involvement in community activities?

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

This chapter reviews the available literature on youth development funds, youth challenges and opportunities, youth livelihoods, and the factors influencing youth participation in community development activities from the global, regional, national, and local perspectives. The chapter also presents the theoretical perspectives and the conceptual framework that guided this study.

2.2 Definition of Key Terms

2.2.1 Youth

The concept of youth has been based on several definitions of the term “youth.” For example, several UN entities have defined the term youth differently; UNESCO, ILO, and UNICEF/WHO/UNFPA define youth to be individuals between the age of 15 and 24 years, while the UN-Habitat defines the youth to be those between the age of 15 and 35 years (Mussa, 2013). Also, the term youth can be used as an adjective to mean ‘of (or for) young people and as a noun to signify a stage in life or a person at that stage in life’ (Piper, 2001). For example, in Tanzania, youth has been defined as all young men and women from the age of 15 to 35 years (URT, 2009). However, this definition is different from the legal definition as contained in the Law of the Child Act no 21 of 2009 in Section 4(1) (URT, 2009). Any person under 18 years is considered a child. In this study, therefore, youth has been defined as a person between 18 and 35 years of age.

2.2.2 Livelihood

A clear definition of a livelihood must consider livelihood as a system that comprises several components as defined and understood by different scholars. UNDP (2005) described livelihood as the capabilities, assets (including both material and social resources), and activities required for a means of living, while Chambers and Conway (1992) defined livelihood as the means that enable people to make a living. These include the capabilities, assets, income, and activities people need to ensure that their basic needs are covered. Fang *et al.* (2018) and Mores *et al.* (2009) added several livelihood perspectives that start the deceptively simple exploration of how different people in different places live and cope with and recover from stress and shocks. From this paradigm, one can define livelihood as the capabilities, capitals (stores, resources, claims, and access), and activities required for living, including food and income. However, a livelihood is considered sustainable if it allows people to cope with and recover from setbacks and stress (Organization of American States, 2015). A comprehensive definition of livelihood as elaborated by DFID presents livelihood as a system comprised of hardships/vulnerabilities people face in different communities. These assets can be used to influence the transformation of their lives to achieve livelihood outcomes.

This study considered livelihood as a measure of achievement towards youth empowerment initiatives such as the YDF, which have been implemented in Tanzania. However, livelihood is so comprehensive; therefore, only livelihood outcomes that have been referred to be the level of achievement of YDF in this study involve how youth have been able to overcome personal shocks as related to income, asset ownership, food security and better health services after being the beneficiary of YDF.

2.2.3 Youth development fund (YDF)

Youth Development Fund constitutes financial resources allocated and reflected in national budgets by governments, either as grants or loans for young people to start new businesses or expand existing businesses. The rationale for creating such funds was to address the growing challenge of youth unemployment in an environment where economic growth is insufficient to generate enough job opportunities for all youth. The objectives of these funds vary from one country to another, depending on the policy issues to be addressed.

However, according to ILO (2011), the standard thrust tends to define a national goal which the fund objectives address; to focus on employment creation through small enterprise development; to use instruments of financial and other support to youth employment or youth enterprises that create employment; and to focus on a specific homogeneous target group(s) rather than aim to reach a very diverse group of people (e.g. women and youth).

Youth Development Fund is a strategy to empower youths which is used not only by the Government of Tanzania but also by other African countries such as Botswana, Zambia, South Africa, Namibia, and Kenya. In these countries' youth challenges are addressed using this strategy as a means to overcome them. For example, in Botswana, the central aim of establishing the Youth Development Fund is to promote active participation of youth in the socio-economic development of the country, to encourage the out of school, marginalized and unemployed youth to venture into sustainable and viable income-generating projects, to reduce rural-urban migration by making it attractive to start growth-orientated enterprises at rural areas and to create sustainable employment opportunities for young people through the development of sustainable projects (Jeremiah,

2019). In Namibia Youth Development Fund was aimed at facilitating out-of-school youth training in field guide courses. Pieces of training are conducted at various youth centres across the country, and participants are unemployed youth from all the 13 Regions of Namibia. The need for this fund in Namibia was accelerated by the increasing unemployment rate amongst the youths (Mwinga, 2012). Currently, in Tanzania, the YDF programme is being implemented by the Department of Community Development in various District and Municipal Councils in the country. The YDF is supposed to accrue from 10% of the Council revenue collected annually, of which 4% is provided to groups of youth and women to implement entrepreneurship projects that have been approved by the Department of Community Development.

2.3 Youth General Socio-economic Status in Tanzania

The global data on the youth situation worldwide shows that many countries are experiencing a “youth bulge,” with adolescents and young adults making up a third of the population. This offers hope of a demographic dividend because young people are expected to contribute towards economic growth and well-being. However, unemployment among the youth has become the major failure to achieve development in most African countries. Even when youth continue to struggle by engaging themselves in entrepreneurship activities, they continue to face financial capital constraints towards their efforts. Studies by Ntallima (2014) and Nade (2017) show several efforts made by the government to solve the problem of unemployment among youth, for example, the establishment of VETA and Folk Development Colleges (FDCs) in Tanzania.

However, these studies show that although these institutions were established to offer agricultural entrepreneurship skills, they have not been able to overcome youth unemployment. Still, there is a slight increase in income of youths who attended the

training when compared to those who have not attended such training. However, from the studies, it is not clear where the youth obtained capital after attending the training. For example, were they aware of the YDF? Have they been able to request for a loan from YDF? Therefore, this study becomes essential to cover this gap of knowledge. It will establish the importance of attending training before being a beneficiary of YDF and how training influences the performance of the activities established by youths generally.

Youth live in a precarious situation, especially when they have only completed primary education, making them vulnerable to many social ills. They lack proper social services, especially services related to reproductive health, which results in early marriages, which increases the economic burden to their families. Studies by Dunor and Urassa (2017) and (Gudadi, 2014) reveal that crimes, insecurities, and health situations among youth are significant hindrances of development. They add that teenage pregnancies are a substantial problem that youth face; the attributing factors being poverty, culture, and desire for money, peer pressure, lack of education on reproductive health, substance abuse, and gender-based violence (Malik, 2014). Through YDF, it is expected that youths will be able to improve their economic well-being and afford social services such as health care and participating in daily social activities. It is expected that the study on the contribution of YDF to youth livelihood among the beneficiaries will obtain the suggestions of youth on how to improve its performance and secure youth's future.

2.4 Youth Challenges and Opportunities towards Livelihood Improvement in

Tanzania

Larocgue (2016) and Kimaro (2015) opined that, in the decades to come, fewer young people would be responsible for supporting more significant numbers of older people as the large youth population ages. This is influenced by the challenges that young people

face, including joblessness, unequal access to education and health, lack of political influence, and poverty. Adolescents and young adults expected to be hope makers for the future generation have huge aspirations and enormous capabilities. Still, too often, they face barriers in realizing their potential as productive citizens (Larocgue, 2016). To make good on the promise and dreams of this generation and to forge a brighter future for all, it is crucial to investigate the performance of the Youth Development Fund based on livelihood outcomes in young people's health, education, income, and savings so that the YDF can offer meaningful opportunities for employment, participation and individual fulfillment.

A study by Garcia and Jean (2008) showed that youth unemployment prospects are closely related to education. Therefore, access to basic education is widely recognized as an effective means of combating youth labor. But, unfortunately, education among the youth in Tanzania is still meager for them to compete in the labor market within and outside the country. For example, a special report by Baregu (2017) shows that there has been a considerable relapse into illiteracy and an increase in illiterate adults, but also there is a rising number of young people completing secondary schools without mastering the 3Rs. The report adds that the literacy rate of youth 15-24 years stands at 76.5% for males and 72.8% for females, which is very high considering that youth account for about 70% of the population (URT, 2018).

Human capital comes in different forms, including education (Kirui, 2014). For example, in Tanzania, Banks (2016) shows that poor quality education received in "*Saint Kayumba*" schools has been one of the major obstacles to efforts made by youth in improving their livelihoods. A study by Sechele (2015) showed that there is still an opportunity to improve youth livelihood. It noted that it is vital for the individual to be educated and adequately

resourced, and trained in entrepreneurship for self-employment to be successful. However, the study is silent on how youth are prepared for the opportunities. This includes what skills they possess and if they are related to the kind of opportunities that they choose.

Understanding the realities and repercussions of youth unemployment requires looking beyond outcomes and indicators at the local and global structures and processes that create the hostile economic and social environment in which young people search for livelihoods (Banks, 2016). By doing so, we can understand the multitude of obstacles facing young people in their quest for decent work and better solutions. In many parts of the world, self-employment has become the principal means to overcome unemployment among youth. This is because self-employment and entrepreneurship are the primary means for livelihood development and wealth creation as related to capabilities, assets, including both material and social resources, and activities required as a means of living (Hossain, 2005). Challenges facing youth have attracted the attention of governments and policy makers (Macicira, n.d) since the livelihood of the youth is linked to countries' economies. Youth unemployment is a problem that touches pathways to a productive life. Therefore, the challenge is to establish activities that can have positive results in life, such as effective work in agriculture, enterprises, and modern wage sectors (Filmer, 2013).

Verheul *et al.* (2010) identified factors such as ambitions, individual characteristics, motivations, skills, and ability to perform on the youth enterprises. However, in addition to these factors, internal factors such as financial and human capital (which is an internal capability of an individual) remain to be the significant considerations among the youth seeking self-employment in Tanzania and Africa at large (Gupta *et al.*, 2013). The capabilities of individuals depend on their ability to transform entitlements into different sets of functions. It turns out that the same individual, with access to the same set of

entitlements or endowments, can achieve quite different functional levels, depending on the extent to which various internal and external factors facilitate or constrain the individual from acting in ways that achieve valued ends (Awinia, 2014).

2.5 World Initiatives to Overcome Youth Challenges

Youth empowerment initiatives worldwide have focused on a wide range of issues depending on the nature of the problem in a particular area that the youth were facing. For example, through the Youth Summit of 2013, the World Bank provided an opportunity for youth to discuss the most pressing issues facing their generation. The primary goals of the Summit were: to empower youth to explore innovative ideas for tackling development challenges, provide youth with the tools to build and engage in impactful projects, and promote dialogue between youth and other key stakeholders globally (World Bank, 2013). Furthermore, the World Bank and UNICEF have formulated a partnership programme to promote education, skills, and training for young people. At the core of the partnership is connecting secondary education and training to employment and entrepreneurship opportunities so that young people can succeed in a changing world. The World Bank's financial commitment is expected to focus on: Accelerating curriculum changes in formal education so that skills and knowledge align with workplace demands; improving access to skills programmes outside of formal education; including in crises and areas prone to humanitarian emergencies; stepping up efforts to match job-seekers with employment and entrepreneurship opportunities; and equipping young people with the flexibility and problem-solving skills they will need to succeed as engaged citizens in the new world of work (World Bank, 2019).

In addition, there have been country-specific initiatives aimed at addressing the plight of the youth. For example, in India, the Youth Empowerment Foundation, a non-profit

organization, focused on uplifting the underprivileged young generation of society's right from providing them with basic education to create a strong foundation for their careers developing personality skills (Fansina, 2015). In Namibia, there was a popular empowerment programme established and named Pots of Hope to solve youth challenges related to health. Pots of Hope's main goal were to reduce the vulnerability of youth to HIV and AIDS by providing them with education, information and awareness related to HIV/AIDS and establishing an income security project (Fransina, 2015). In addition, the programme worked by educating and providing psychological advice to youth in rural areas who did not access those resources.

There have also been some empowerment programmes for youth such as community-based practice that authentically engages families, youth, and the community in the development of youth, community empowerment that focuses on the economic and social dimensions of empowerment which aimed at helping youth to build skills to enable them to overcome economic and social obstacles while recognizing the importance of self-directed learning for youth (Jessica and Pierson, 2015). Therefore, it is crucial to study social policy and institutional environment in which the youth implement YDF-supported activities to determine the degree to which it facilitates or hinders the achievement of the aims of the YDF.

2.6 Factors Influencing Youth Engagement in Income Generating Activities

For many years youth have been engaging themselves in small business activities like agriculture and food processing to earn a living. This has been influenced by the lack of enough employment opportunities to meet the fast-growing population of youths who struggle daily to improve their lives. Mohd (2016) suggests that the entrepreneurial culture should be cultivated among youths. Youth programmes should be implemented more

seriously and realistically to realize that the entrepreneurial field can secure them a bright future should they have a strong desire and perseverance to succeed.

In addition, studies by Pauceanu (2019), Mwang'ombe *et al.* (2017) and Van der Zwan *et al.* (2016) have revealed that the decision of youth to enter into small business activities is determined by possession of entrepreneurial skills, entrepreneurial confidence, family acceptance, market access, and cultural support. However, these studies are silent about other factors that might influence business decisions such as networking, economic and political stability, relevant experience, availability of business opportunities and a country's business rules and regulations. Another study conducted by Dioneo-Adetayo (2006) to identify the capacity factors of potential youth entrepreneurs and the critical external factors influencing their attitude towards entrepreneurship programmes revealed that innovativeness and industriousness were the entrepreneurial personality traits that scored very high. On the other hand, infrastructure, finance, and technical factors were revealed to have been inhibiting their potentials. At the same time, the education system and the rate of information technology development were perceived to have positively impacted their attitude.

2.7 Relationship between Unemployment, Income Generating Activities and Economic Development

Small businesses and enterprises as phenomena can provide an excellent opportunity for self-employment and economic growth among people in countries like Tanzania and other developing countries. Entrepreneurship plays a significant role as an agent of economic growth and employment generation in societies. It has gained considerable attention both in the literature and the policy consideration from developed to developing economies in the world. Studies by Akinyemi *et al.* (2018) and (Hassan *et al.*, 2012) argue that human

evolution and achievements can be easily observed through entrepreneurship. Entrepreneurship can also contribute to an individual's crucial economic and social progress since people can generate economic power that they find in themselves as a means of creative problem-solving strategy.

Entrepreneurship, in many cases, has proved to be a solution towards unemployment because through it, new organizations are formed that foster economic growth, success, and prosperity (Ganescu, 2014). Furthermore, a study by Sharma and Madan (2014) adds that entrepreneurship can act as a channel for talents for many highly educated young people to explore their potential and cash their business insights.

In the sight of economic transformation, new ideas related to technological advancement are enhanced. Carree and Thurik (2005) showed that entrepreneurial return contributes to new ideas and technologies that the enterprises have adapted. However, new ideas and new technologies emerged when there was high market competition among firms.

In addition, a study by Doran *et al.* (2018) identified attitude as a significant factor that stimulates economic growth. The study also argued that entrepreneurial activities from developed countries mainly contribute to economic growth when looking at the GDP, unlike developing countries, because most entrepreneurs from developed countries have positive attitudes towards it. In contrast, those in developing countries have negative attitudes. However, the study did not consider the growth at the family or individual level, and Savrul (2017) suggests that in most cases, the impact of entrepreneurship activities should be measured on a long-term basis rather than looking at the immediate results only. In many cases, entrepreneurship is one of the primary sources for job creations expected to help meet high demands for youth employment in many parts of the world. Indeed,

theoretical studies have shown that entrepreneurship reduces unemployment, increases wealth, and generates market competition through innovation and creativity (Abu-Aisheh, 2018).

Entrepreneurship is increasingly accepted as an essential means and a valuable additional strategy to create jobs and improve young people's livelihoods and economic independence (Awogbenle and Iwuamadi, 2010). It is from entrepreneurship where people get to understand the meaning of self-employment. The dimensions of understanding entrepreneurship and self-employment have been studied by different scholars (Roman *et al.*, 2013) across the world to show different dimensions that explain self-employment.

2.8 Socio-economic Environment and its Influence on Economic Development

The socio-economic environment, in general, can support or hinder the social development of a particular community. In this study, the socio-economic environment is considered an essential component in community social structures, physical environmental assets, and human capital. The concept of social development encompasses at least three connotations developed in the sociological literature: First, its most basic form is defined as an improvement in the standard of living of a population (Filgueira *et al.*, 2001). Second, social structures include norms and values that groups internalize. The significant components of social structure are statuses, roles, social networks, groups and organizations, social institutions, and society centered upon getting food and other items of wealth, procreation, worship, and ruling (Benard and Mize, 2016). Third, community social structure is sometimes defined simply as patterned social relations, which are regular and repetitive aspects of the interactions between the members of a given social entity (William, n.d). For the community to achieve economic development, Blakely and Milano (2002) point out two essential notions to be considered. First, the community or

neighborhood should be the focal point for developing human, social, and physical resources. Second, the indigenous resources, particularly human and organizational, must be the basis for any development activity. In this research, it is assumed that the socio-economic environment can provide human capital resources such as raw materials and networking to youths who are the beneficiaries of the Youth Development Fund. Thus, social-economic support should be reflected in their changing lives based on livelihood impacts.

2.9 Entrepreneurship Management Skills and its Contribution to the Development of the IGAs

Despite several socio-economic impacts of the entrepreneurship activities to the societies, skills for running the enterprise are inevitable since skills act as the engine that, to a large extent, makes the enterprise grow faster. Entrepreneurial skills can be obtained through entrepreneurial education to the entrepreneurs. A study by Raposo and Do-Paco (2011) noted that through entrepreneurial education, one can have the ability to recognize opportunities in one's life, the ability to pursue opportunities, by generating new ideas and finding the needed recourses, the ability to create and operate a new firm and the ability to think creatively and critically. However, the study did not suggest how this education can be obtained, only formally or even through informal ways and the impacts of the different modes.

The most crucial business success variables are the entrepreneurs' reputation for honesty, friendliness, social skills, and good customer, which can also be considered critical success factors of the entrepreneurial firm (Benzing *et al.*, 2009). Also, a study by Haber and Reichel (2007) suggested other variables, such as the human capital of the entrepreneur, particularly managerial skills, as the most significant contributing factor to

performance. In addition to that, a study conducted by Jasra *et al.* (2011) showed that financial resources were the most crucial factor that contributes to the success of SMEs as perceived by small and medium enterprises. In most cases, the elements touch more of the economic part and forget about other social factors such as culture with reference to the rules, customs, and norms that in one way or another contribute to the success of SMEs, especially in the African context.

2.10 Socio-cultural Factors that Affect the Growth of Income Generating Activities

A study conducted on the impacts of culture on SMEs identified family background, age, education, and relationship of the people with the management as playing an essential role in the success of the enterprises. Among all factors, education was more significant than other factors (Chachar *et al.*, 2013). On the other hand, a study by Johnsson *et al.* (2014) noted that cultural realities are essential in business development and performance, especially factors such as attitude, religion, and values. However, all the studies are silent on customs and norms, which are also part of the culture.

Small and Medium Enterprises (SMEs) still dominate the economic landscape of most countries and have been recognized as contributing significantly to their GDPs. SMEs form a more significant percentage of businesses in many African countries than large companies (Opinya and Rotich, 2015). Factors that contribute to the growth of these enterprises include vocational education, which has been shown to have a significant influence compared to any other factors. Other concerns include the socio-cultural realities that manifest themselves in various forms, including religious beliefs, traditions, language, religious symbols, and affiliation. Socio-cultural realities can also take the form of traditional beliefs, which are either imbibed or accepted as a standard business practice (Johnson, 2014).

2.11 Factors Influencing Youth Participation in Community Activities

Youth participation refers to youth involvement in responsible, challenging actions that meet genuine needs, with opportunities for planning and decision-making affecting others in activities whose impact or consequence is extended to others outside or beyond the youth participants themselves. Udensi *et al.* (2013) argue that “it is only through participation that youth can be able to develop skills, build competencies, form aspirations, gain confidence and attain valuable resources.”

Society’s development is contributed by community involvement in different development plans that the society expects to implement. These development plans may include school buildings, health center buildings, road construction, and others of a similar nature. The community can participate through resource mobilization and address the local needs of its people (Campbell *et al.*, 2007). As mentioned earlier, young people can be a great asset to community development programmes, especially when they are positively empowered to be active citizens. Supporting and including young people in development processes is critical for several reasons: firstly, youth have experience, knowledge, and ideas that are unique to their situation, enabling them to offer critical insights and perspectives on development that adults cannot; secondly, in many communities, youth make up the majority of the population; as a result, youth voices can be crucial expressions of overall community needs; and lastly, regardless of their current status, young people are the future custodians of their environments and leaders of their peers (Glover *et al.*, 2005). Therefore, a failure to promote youth development and roles for youth in community development programmes will negatively affect countries across the world.

In contrast, engaging youths in community development programmes, such as taking active participation in the project planning and implementation, encourage them to learn

peaceful means of impacting their communities and the world (Lawrence *et al.*, 2013). Furthermore, studies such as Mwei (2016) and Yet some obstacles hinder youth participation in community development, such as the power of central bureaucracies, the lack of local skills and organizational experience, social divisions, and the impact of national structures (Kieya, 2015). It was necessary, therefore, in this study to assess the participation of youth in community development activities, especially those who are the recipients of YDF as a livelihood outcome, and if there is no participation, to identify the obstacles.

2.12 Theoretical Framework

This study is guided by the Theory of Reasoned Action (Ajzen and Fishbein, 1980) and the part of improved Theory of Planned Behaviour (Ajzen (1991), as and Figure 1 below shows. The theory of reasons action TRA has been used in this study because it is the first to show the relationship between behavior and attitudes, among the elements studied in this study. In the Theory of Reasoned Action (TRA), behavior and attitudes have been well elaborated compared to the Theory of Planned Behavior (TPB). This theory started as the Theory of Reasoned Action (TRA) and was later extended to be the Theory of Planned Behaviour (TPB). According to Ajzen (1991), the Theory of Reasoned Action has three major components, as shown in Figure 1 below which are: Behavioral Intentions (BI), which is generally a person's plans, motivations, or desires that are the most immediate predictor of one's behavior; Attitudes (A), which in most cases are specific/personal issues that influence one to perform a particular behavior, to determine an attitude, belief strength and evaluation are empirically weighted for a particular behavior and grouped before they are added together. As determined through surveys, the importance of attitudes helps design intervention campaigns to address the component that best predicts behavioral intentions. Subjective Norms (SN) are the social component of behavioral

purposes. Subjective norms involve normative beliefs that are the view of others regarding the behaviors and motivation to comply and pressure to please others regarding the behavior. Subjective norms and motivation to comply are relative, as a person may be more influenced by one group than by another.

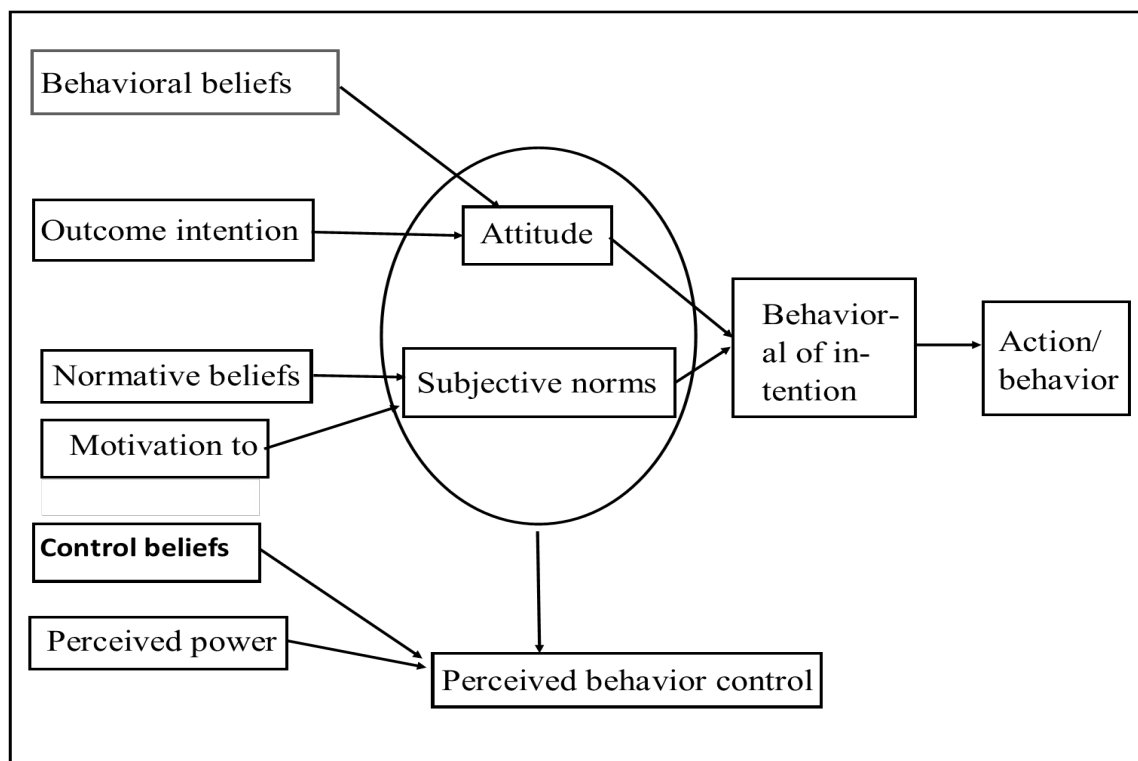


Figure 1: Components of the theory of reasoned action

The theory adds that human beings are rational. Therefore, there is usually a process that one passes before executing an action, and the process may result in the formation of attitudes that may affect the activity. Thus, a person's behavioral intentions will depend on his attitudes and subjective norms (i.e., $BI = A + SN$), resulting from the rational process (Tlou, 2009). It further explains that the original intention held by a person influences the final behavior demonstrated by the person. That is to say, what a person expects to gain or achieve at the end of an action is what motivates the actual performance or execution of the action (Fishbein and Ajzen, 1975).

Attitudes (A) are a collection of beliefs attributed to some facts or objects. Attitude varies as per the attributions, beliefs and outcome intention about the facts or objects. However, further investigations such as Persky (1995) and Somerville *et al.* (2010) show that human decisions are based on socio-psychological instincts such as personal attitude and perceived behaviors. Pickens (2005) added that attitude is a mental state of readiness, organized through experience, exerting a directive or dynamic influence on the individual's response to all objects and situations to which it is related. A more straightforward definition of attitude is a mindset or a tendency to act in a particular way due to both an individual's experience and temperament. Through Attitude, people can define how we see situations and describe how we behave toward the situation or object. Therefore, the optimum performance (subjected to behavioral intention) depends on the people's attitude towards particular objects. For example, youth's decisions to engage in a certain economic activity will depend on their attitudes towards such an enterprise. Thus, the performance of such activity will depend on the attitude towards it.

Subjective Norms (SN) are mostly situational. According to this theory, the subjective norm is "the person's perception that most people who are important to him or her think he/she should or should not perform the behavior in question" (Fishbein and Ajzen, 1980). A person's perception about how other people in society will react to his behavior will partly determine whether he will carry out the behavior or not. Also, the respect he has for the opinion of other people in his community will either spur him to carry out the behavior or abandon it altogether (Apanjiguly *et al.*, 2003; Francis *et al.*, 2004; Shumaila *et al.*, 2010). For example, a person may believe in a particular activity that may help him earn a profit, but people around him may talk negatively about such activity. That person's decision on such activity and the impact will depend on how he is being influenced and the deeper impressions made on him by the people who are important to him.

Behavioral Intention (BI) or perceived behavior can be explained in two major branches: Control Beliefs and Perceived Power, which means a person's ability or capability (based on education, entrepreneurial skills, capital, etc.) to perform a behavior. Behavioral Intention then has been found to predict behavior and is considered the function of both Attitudes and Subjective Norms.

This study builds its foundation on the Theory of Reasoned Action (TRA) because of its central assumption that individuals can choose the behaviour that they can perform, assuming that the youth can either decide to use YDF in any entrepreneurial (economic) activity which they can manage to get profit and master it and later improve their livelihoods. Also, the YDF entrepreneurial impacts are situational and vary across behaviours and attitudes of different youths in different areas, therefore justifying the theory for this study. The relationship between attitudes and behaviors is complex, and multiple factors must be considered. These factors fall into five categories: measurement issues, perceptions of behavioral control, attitude formation, cognitive processing, and situational factors. Understanding these factors will allow us to understand how to shape, reinforce and change attitudes and behaviors, central persuasion goals (Brainbridge and Keeshan, 2017). However, the primary assumption of this theory is that, for a person to carry out a particular action/ behaviour, he must fully control the action needs, such as skills to carry out the activity. That is, she/he must be able to accommodate the external and internal factors that may affect the activity in one way or another.

Perceived behavioral control refers to people's perceptions of their ability to perform a given behavior. To the extent that it is an accurate reflection of actual behavioral control, perceived behavioral control can, together with intention, be used to predict behavior. The study by Fanning and Ricks (2017) shows that the performance of a behavior is influenced

by the presence of adequate resources and ability to control barriers to behaviors. The more resources and fewer obstacles individuals perceive, the greater their perceived behavioral control and their stronger intention to perform behaviors. This is connected to human capital as one of the Sustainable Livelihood Assets. Human capital appears in the generic framework as a livelihood asset, building block, or means of achieving livelihood outcomes. Human capital (knowledge, skills and labor or the ability to command labor) is required to use any of the four other types of assets. Therefore, it is necessary, though not on its own sufficient, to achieve positive livelihood outcomes (DFID, 1999). It is connected to this study in that youth perception/attitudes on the types of business activities they are doing are not enough to influence the performance of these businesses and eventually their livelihoods outcome.

2.13 Conceptual Framework

Figure 2 below shows the conceptual framework of this study, and it is derived from the Theory of Reasoned Action (intentional behavior) and the Sustainable Livelihood Framework (DFID, 2000). The Sustainable Livelihood Framework provides a basis for analysis of a given context (of policy setting, politics, history, agro-ecology and socio-economic conditions) to determine what combination of livelihood resources (different types of ‘capital’) result in the ability to follow what variety of livelihood strategies (agricultural intensification/ intensification, livelihood diversification, and migration) with what outcomes. Of particular interest in this framework are the institutional processes (embedded in a matrix of formal and informal institutions and organizations) which mediate the ability to carry out such strategies and achieve (or not) such outcomes (Scoones *et al.*,1998). In this study, the Sustainable Livelihood Framework presents livelihood outcomes which are sometimes referred to as livelihood achievements which are the outputs of livelihood strategies.

Achievements may include higher income, greater well-being (e.g. self-esteem, physical security, political empowerment), reduced vulnerability, greater food security, or improved environmental sustainability (Siegel, 2013).

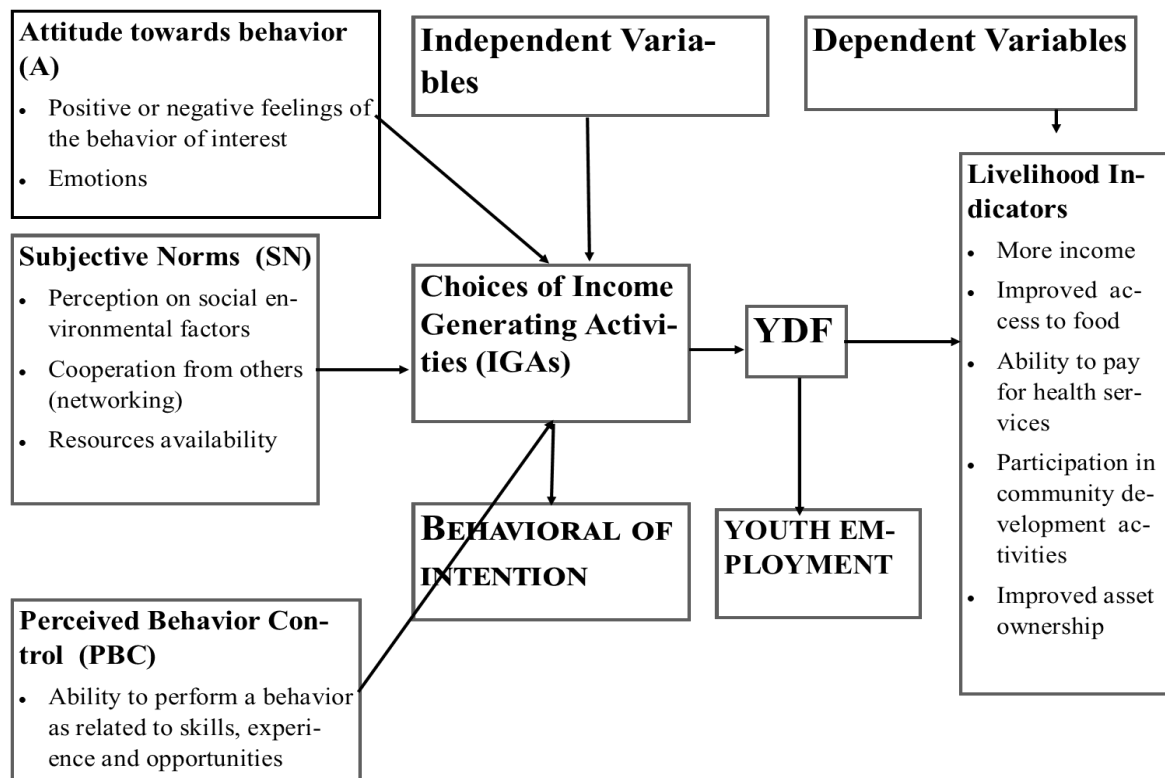


Figure 2: Conceptual Framework (adapted from Ajzen, 1991 and DFID 2000)

As a result of YDF, youth are expected to succeed in their social and economic activities, referred to as livelihood achievements. The Theory of Reasoned Action postulates three conceptually independent determinants of intention. The first one is the attitude (A) towards the behavior; the second one is the social factor which is related to subjective norms (SN), and the third one is perceived behavior control (PBC), which is associated with perceived difficulty of performing the behavior and it is assumed to reflect past experiences as well as anticipated impediments and obstacles (Ajzen, 1989). In the different efforts of improving people's livelihood, livelihood strategies are the key to success.

Youth Development Fund is one of the livelihood strategies associated with creating financial capacity for people (youth) to participate in socio-economic activities that will improve their livelihood. The choice of their socio-economic activity is likely to be based upon the three primary parameters of the Theory of Reasoned Action, thus.

$$B = BI = (W1) AB + (W2) SN + (W3) PBC$$

Where,

B= Behavior

BI= Behavioral Intention

AB= Attitudes towards Behavior

SN= Subjective Norms

PBC=Perceived Behavior Control

W1=Weight for AB

W2= Weight for SN

W3= Weight for PBC

It is from this choice that they will create employment opportunities for themselves. Hence, their livelihood will be improved in terms of access to health services, food security, asset ownership, and income.

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the methodology employed for this study. It includes a description of the study area, the research design, sampling techniques, and statistical procedures used to analyze the collected data. Additional issues such as data control and ethical considerations are also elaborated on in this chapter.

3.2 Study Area

This study was conducted in Morogoro Municipal Council and Mvomero District Council, both located in Morogoro Region. These two Councils were purposively selected because of their geographical locations, which offer a chance for a diversity of socio-economic activities conducted by the youth and where resources needed for business activities are readily available (Ishengoma, 2004). Furthermore, the diversity of economic activities was essential to be looked upon because it offers a chance for differences in economic performance (Khovanova-Rubicondo and Pinelli, 2012).

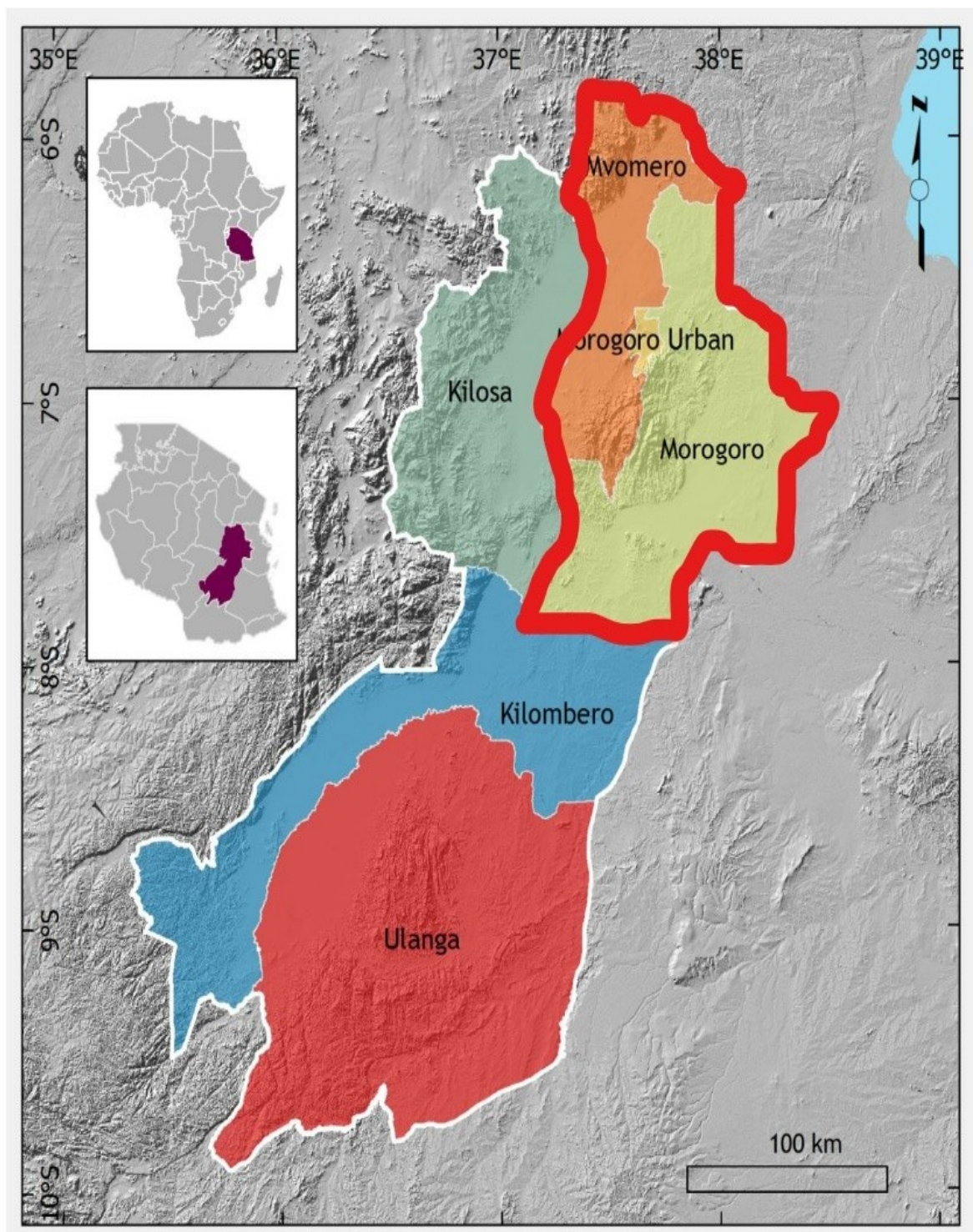


Figure 3: Map of Morogoro Region Showing Locations of Morogoro Municipality and Mvomero District

3.2.1 Geographical location, boundaries and environmental characteristics of

Morogoro municipality and Mvomero district

Morogoro Municipality has an area of about 260 square kilometers and is located between longitude 37°34'52"E and 37°45'25"E and between latitude 6°38'56"S and 6°55'8"S in Morogoro Region. The District has an average minimum and maximum temperature of 16°C and 33°C, respectively. The average annual rainfall ranges between 821 - 1505 mm. The current population size is about 315 866 compared to 227 921 in 2002 and 117 601 in 1988. The main economic activities include industries, subsistence, and commercial farming, small-scale enterprises and trade (Ernest *et al.*, 2017).

Mvomero District is located at latitude 06° 26' S and longitude 37° 32' E. It borders the districts of Handeni and Kilindi in the North, Bagamoyo district in the East, Kilosa district in the West, Morogoro district, and Morogoro Municipality in the South. The district is characterized by high rainfall between March and May and short rains from October to December when predominantly Eastern trade winds bring moisture from the Indian Ocean. Annual rainfall is between 600 mm and 2000 mm, being lowest at the foothills and highest between 400 m and 2000 meters above sea level. The temperature in the district ranges from 18 to 30°C. The district occupies a total area of approximately 7325 square kilometers. The area suitable for agricultural activities is 549 375 ha, but only around 45 % of the area is cultivated. The main crops grown are maize, paddy, beans, horticultural crops in the highlands, cassava and sunflower, to mention just a few. The area which is suitable for livestock keeping is estimated to be 266 400 ha. The district is administratively divided into 30 Wards and a little more than 120 villages (Mussa *et al.*, 2019). Therefore, the district provides a suitable environment for youths to engage themselves in different economic activities for their livelihood.

3.2.2 Population

According to the 2012 Population and Housing Census, there were 315 666 and 312 109 inhabitants in Morogoro Municipal Council and Mvomero District Council, respectively. The Councils are among the highly populated in Morogoro Region (URT, 2013).

3.3 Research Design

A case study and cross-sectional research designs were used in this study. The main focus was cases of youth groups who were recipients of YDF where the emphasis was on the numbers of members, the amount received, capacities and challenges. (Heale and Twycross, 2015) argued that a case could be an individual, a group, community, or other units. A cross-sectional design was selected since it allows data to be collected at one point in time through the survey method (Kothari, 2009). It is also suitable for determining the relationships between and among variables in the study. According to Kombo and Tromp (2006), the cross-section design allows the researcher to make inferences about a population of interest at one point in time and enables the comparison of different variables simultaneously. Also, Setia (2016) and Cherry (2019) add that, in a cross-sectional study, the investigator measures the outcome and the exposures in the study participants simultaneously. The design is useful for monitoring and evaluating projects other interventions in different sectors. Also, it is used since it allows the researcher to undertake different analyses such as correlation, multinomial and descriptive analyses.

The case study research design was selected because the design seeks to describe a unit in detail, in a particular context, and holistically. It is suitable for collecting qualitative information; it is a way of organizing data and looking at the object to be studied as a whole. A great deal can be learned in a case study from a few examples of the phenomenon under study. This design is employed in this research because it allowed the

researcher to have deeper insights and better understand the problems faced by youth related to the Youth Development Fund.

3.4 Study Population and Sampling Procedures

This section describes the population of the study, sampling frame, and procedures involved in selecting the sample.

3.4.1 Study population

The target population for this study constituted all the people aged between 18 and 35 years who have been the beneficiaries of the Youth Development Fund within the last 3 to 5 years.

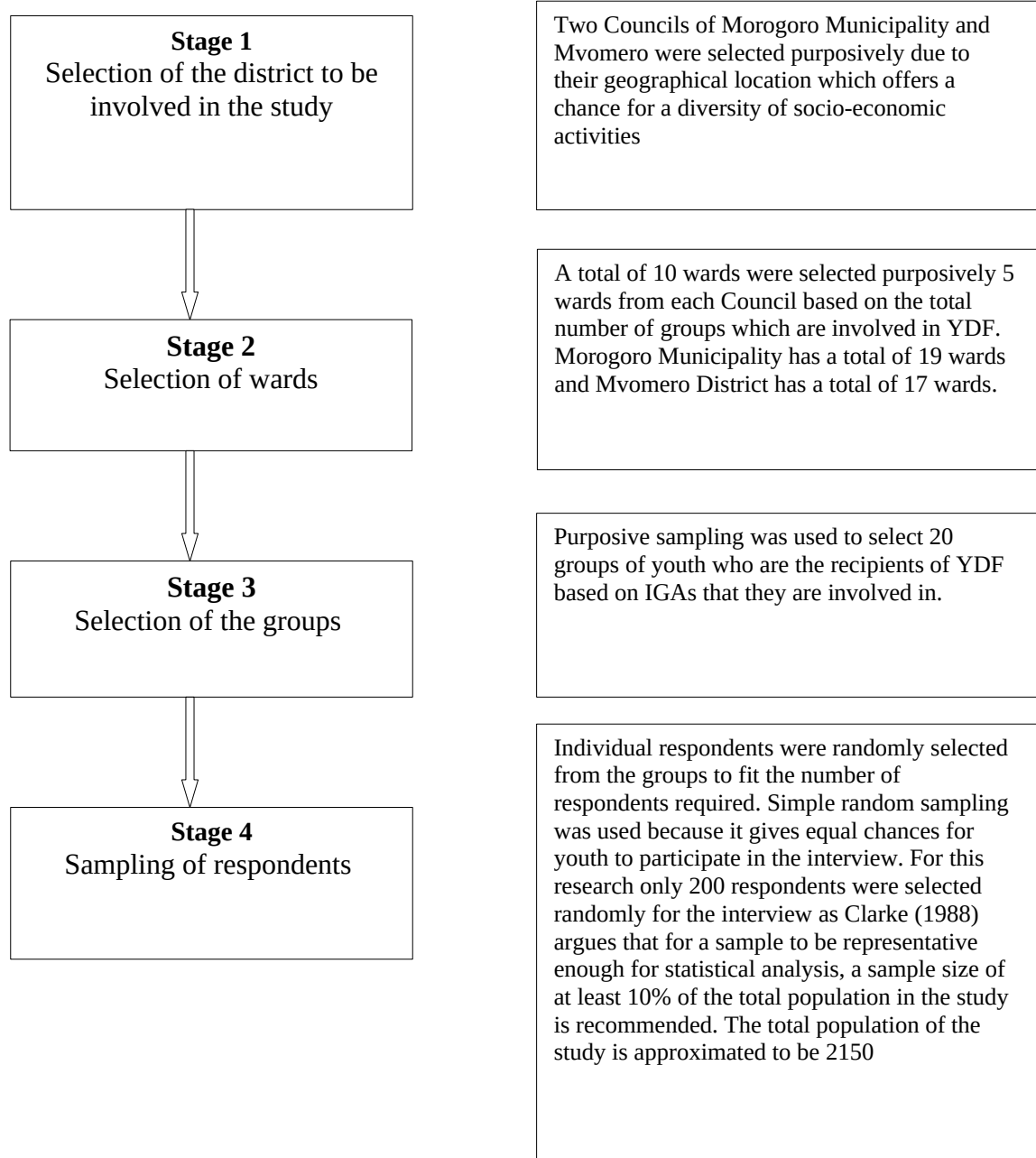
3.4.2 Sampling frame

The sampling frame in this study referred to the groups of youth that were the beneficiaries of the Youth Development Fund from Morogoro Municipality and Mvomero District. Therefore, the researcher constructed a list of YDF beneficiary groups from the two research areas, which were available in the districts of Mvomero District and Morogoro Municipal Councils. Furthermore, the list was constructed with reference to the year that the recipients received the loan. Therefore, the list contained groups of youths who received funding from 2012 to 2015 only.

The researcher selected 20 groups of youth who were beneficiaries of YDF from 10 wards of Mvomero District and Morogoro Municipality. The groups were selected based on the number of members in each group, years of operation and activities conducted by the group.

3.4.3 Sampling procedures and sample size determination

The study used a multistage sampling procedure as follows:



3.5 Types of Data Collection Techniques, Tools and Procedures

Under this sub-section, a description of how data were collected is provided. It includes data types, techniques, and tools used. Both primary and secondary data were collected by using quantitative and qualitative methods.

3.5.1 Primary data collection

Primary data is information gathered directly from respondents. Primary data were collected using questionnaire interviews, focus group discussions (FGDs), key informants interviews (KIIs), and observations. Primary data included types of income-generating activities selected by youth, the performance of those activities, and the reasons for their choices. Primary data were important to be collected because they can give a better and realistic view to the researcher about the topic. Also, the reliability of primary data is very high because these are collected by the concerned and reliable party (Sindhu, 2011). Ways that were used to collect primary data include the following:

i. Questionnaire

This was used to collect data from individual youth who were the beneficiaries of YDF, which covered research objectives one to four and was administered by the researcher. This technique was used because the researcher wanted to thoroughly understand the subject to thoroughly understand the answers provided, especially on matters related to policy (Harrell and Bradley, 2009). Data that were collected through questionnaires included socio-demographic information, types of income-generating activities that youth are engaged in, the reasons that influenced the selection, and the impacts of those activities on youth's livelihood. Furthermore, data on how YDF has successfully helped youth create employment for fellow youth and participate in community development and social activities were also collected.

ii. Focus group discussion

Focus group discussion was used in this research because it offers an opportunity of gathering together people from similar backgrounds or experiences to discuss a specific topic of interest. It was used to collect qualitative data where questions were asked about their perceptions, attitudes, beliefs, opinions, or ideas related to YDF. It was also used as it

gave an opportunity for the participants to communicate with other group members, unlike other research methods. This is important because it allows a researcher to see any contradictory valuable information to the study. The criteria which were used to select the participants were based on the number of people who participated in the questionnaire survey, being youth aged between 18 and 35 years, being a resident of the study area and being a beneficiary of the Youth Development Fund. Issues that were involved during FGD are those that needed more clarity which was identified from the questionnaire survey. Respondents with different characteristics based on gender, age, business types, and location were selected for the FGDs. Information collected included the criteria used for them to access the loan, challenges faced, and the roles of the groups in helping members come up with sound business ideas. According to Bhatta *et al.* (2016), FGD involves group interviewing in which a small group of usually 8 to 12 people participates. It is led by a moderator (interviewer) in a loosely structured discussion of various topics of interest. In this study, 8-10 members were involved in 4 FGDs conducted in Mlali Ward, Kiwanja cha Ndege Ward, Kingolwira Ward, and Mvomero Ward. A checklist was prepared and used during FGDs to collect qualitative information for triangulation purposes.

iii. Key informant interviews

This study's key informant interview was used because it provides flexibility to explore new ideas and issues that had not been anticipated in planning the study but relevant to its purpose. Through key informant interviews, information comes directly from knowledgeable people; key informant interviews often provide data and insights that cannot be obtained with other methods (Ballantyne, 1989). In addition, key informants may offer confidential information that would not be revealed in other settings. In this study, key informants included Village Executive Officers (VEOs) who acted as the first

people that confirms the residential information of the YDF participants, Ward Executive Officers (WEOs) who are responsible for registering youth groups and making daily follow-ups, and the District Community Development Officers (DCDO) who are responsible for managing the YDF. Therefore, 8 key informants were interviewed. Information collected included the reasons for the establishment of YDF, how they created awareness about YDF to the communities, criteria for one to access the loan, and the challenges they are facing in administering the fund.

iv. Observation

An observation guide was prepared and used to guide observation during the study. This research used observation because it is a tool for collecting data about people, processes, and cultures in qualitative research. According to Marshall and Rossman (1989), observation is "the systematic description of events, behaviors, and artifacts in the social setting chosen for study," which enabled the researcher to describe existing situations using the five senses, providing a "written photograph" of the situation under study. Under this study, observation was used to achieve objectives one and two related to the types of activities established by YDF beneficiaries. Through observation in this study, the researcher learned about the activities of the people under investigation in the natural setting and to participate in some of those activities.

3.5.2 Secondary data

The documentary review was used to collect secondary data. The documents involved government publications, websites, books, journal articles and internal records. Data collected included the list of all groups that were the beneficiaries of YDF and their location, youth policies and other regulations that guide the operations of YDF.

3.6 Data Analysis

3.6.1 Quantitative data analysis

The data collected through questionnaires with the questions related to what, when, where, how many and to what extent were coded and analyzed using the Statistical Package for Social Sciences (SPSS version 16) software. The procedure aimed at analyzing objectives one to four, as Table 1 shows. A detailed analysis for objective two, which was analyzed using Multinomial Logistic regression Model is as follows:

Detailed analysis for MNL analysis is as follows:

Multinomial Logistic Regression Model (MNL) was used to determine factors influencing the choices of income-generating activities (carpentry, crop farming, food processing, food vending, transportation, meat roasting, bricks making) that youth are engaged in, those factors include the one identified in the Theory of Planned Behavior (TPB) such as attitude, resources availability, networking, motivation, experience and skills possession. Therefore, MNL is suitable to determine factors influencing choices, especially when you have more than two categories of a dependent variable measured at a nominal level while dependent variables are continuous.

- Ho: Independent variables (attitude, resources availability, networking, motivation, experience and skills possession) do not impact the dependent variables (carpentry, crop farming, food processing, food vending, transportation, meat roasting, bricks making as in technician category, business category, processing category, and farming category).
- Ha: Independent variables (attitude, resources availability, networking, motivation, experience and skills possession) impacting the dependent variables (carpentry, crop farming, food processing, food vending, transportation, meat roasting, bricks

making as in technician category, business category, processing category, and farming category).

$$p(y_i = \frac{m}{x_i}) = \frac{\exp(x_i \beta_m)}{\sum_{j=1}^J \exp(x_i \beta_j)}$$

Whereas:

- $p(y=m/x_i)$ = Probability of observing outcomes m given x
- y = dependent variables with j nominal outcomes (technician category, business category, processing category, and farming category)
- J = number 1, 2, 3,.....14 (total number of independent variables)
- β_m = are parameter estimates for the independent variable
- x_i = is an error term (ϵ) which represents unobservable factors assumed to be independently distributed over the survey period
- x = is a vector of theoretical factors, include;
 - x_1 = Attitude on the possession of the skills
 - x_2 = Being happy with the choice of activity
 - x_3 = Being the longtime desire
 - x_4 = Family support to the choice of an enterprise
 - x_5 = Friends support the choice of an enterprise
 - x_6 = Demand-driven influence
 - x_7 = Cultural influence on the enterprise
 - x_8 = Availability of customers
 - x_9 = Availability of skilled labour
 - x_{10} = Ability to meet TBS standards
 - x_{11} = Ability to meet YDF requirements
 - x_{12} = Little competition from other similar business
 - x_{13} = cooperation from people surrounding an enterprise

×₁₄= Ability to secure market

Table 1: Data analysis based on specific objectives

Objective	Type of information that was collected	Data collection method and tools used	Ways of analyzing data	Reasons for Data analysis methods
i. To identify and characterize the Youth Development Fund-supported Income Generating Activities among the youth beneficiaries of YDF.	Here youth gave information on what type of economic activities they perform, for example <ul style="list-style-type: none"> • Agriculture • Business • Livestock keeping • Fishing etc. 	Interview through questionnaires,	Descriptive analysis was used to determine the percentages and frequencies,	Descriptive statistics was used because it is suitable to describe the basic features of the data in a study.
ii. To determine the factors influencing the choices youth make to engage in YDF-supported Income Generating activities.	From this objective, respondents gave socio-economic environment reasons as to why they have decided to do what they are doing example <ul style="list-style-type: none"> • Availability of opportunities • Availability of resources • Business location • Policies and regulations • Opinions of significant others • Skills possessed • Experience • Aspirations 	Interview through questionnaires, focus group discussion and KIIs	Multinomial regression analysis was used for this objective	Multinomial regression was used to describe data and to explain the relationship between one nominal dependent variable and one or more continuous level (interval or ratio scale) independent variables
iii. To assess the contribution of the YDF-supported Income generating activities to youth livelihoods in terms of income, food security, and asset ownership of the YDF recipients.	The objective collected information related to how the activities conducted by youth have been able to help youth improve their livelihoods in terms of changes in: <ul style="list-style-type: none"> • assets ownership • food security situation • access to health services and • income 	Interview through questionnaires, focus group discussion and KIIs	Descriptive and Chi-square test) analysis was used to this objective	MacNeymars' Chi-square test was used. It is suitable for data of the two groups coming from the same participants, i.e., paired data ii) $\chi^2 = \frac{(a-c)^2}{b+c}$
iv. To assess the effect of the YDF-supported income-generating activities in generating employment and strengthening community participation of the youth.	Information collected include <ul style="list-style-type: none"> • Number of youths who have been employed by YDF recipients over the years • The extent of participation in community activities, including contribution to community development activities 	Interview through questionnaires, focus group discussion and KIIs	Content analysis was used frequencies and percentage	It allows researchers to recover and examine organizational behaviors, stakeholder perceptions, and societal trends. It is also an important bridge between purely quantitative and purely qualitative research methods.

3.6.2 Qualitative data analysis

Qualitative data dealt with explanatory questions such as why, what, how, and where. The responses were categorized, sorted and summarized for analysis using content analysis procedures. Content analysis involves thematic coding, analysis and interpretation of the analyzed data. This is a research technique used to make replicable and valid inferences by interpreting and coding textual material (Bazeley, 2007). This can also be done by systematically evaluating texts (e.g., documents, oral communication and graphics) and presenting them in the form of quotations. In the analysis, words, phrases, sentences and paragraphs are considered meaningful units summarised according to their context and content. The content analysis was done as follows:

- i. The data were converted from audio format to textual format.
- ii. Data paraphrase was done by converting texts from the Kiswahili language to the English language
- iii. Data familiarization. The researcher ensured to be familiar with the data through reading and re-reading interview transcripts
- iv. Codes were developed through condensing raw textual data into a brief, summary format
- v. Classifying the codes into group patterns, thus creating meaningful categories.

3.7 Data Quality Control

3.7.1 Validity

To meet the requirements for data validity in this study triangulation method was used, which involved significant techniques during data collection: questionnaires, focus group discussion, observation and key informant interviews. To measure validity, words like how, when, where were used, especially during focus groups discussion, so that the

researcher could have as detailed information as possible pertaining to the research questions. The research supervisor and academic staff members from the Department of Agricultural Extension and Community Development at Sokoine University of Agriculture validated the semi-structured questionnaires. They gave their recommendations and amendments that improved the tools. The researcher made corrections to the tools before being used. After quantitative data collection through questionnaires, FGDs guide questions were created and again Research supervisors gave their recommendations for improvement before being used.

3.7.2 Reliability

Before actual data collection, the questionnaires were pre-tested to ensure reliability. Drost (2017), Taherdoost (2016) and Heale and Twycross (2015) argued that reliability relates to the consistency of a measure as one wants to understand the functioning of a test. It is all about how instruments can provide stable and consistent results of a certain phenomenon. Therefore, in this study, reliability was ensured by pre-testing the questionnaires with 20 respondents from different wards that were not involved in the study. The pretesting exercise helped the researcher omit ambiguous questions and rephrase the other questions before the actual data collection activity. After that, data were collected from 200 youth respondents, Key Informants, and Focus Group Discussions. Sometimes observation was also used to collect qualitative data. Quantitative data were analyzed through SPSS and qualitative data were analyzed through content analysis. Finally, data were interpreted and discussed to have meaningful information according to the study's objectives.

3.8 Ethical Consideration

Ethical consideration is one of the essential aspects to be considered in any scientific research since it ensures the moral integrity of the research. Under this study, ethical

consideration was covered through i) Informed consent, ii) Beneficence- Do no harm, iii) Respect for anonymity and confidentiality, and iv) Respect for privacy (Fleming and Zegwaard, 2018). Also, the researcher followed data collection procedures which involved asking for permission for data collection from the SUA Vice Chancellor's Office, then from RAS Morogoro, District Administrative Secretary (DAS) Morogoro Municipality, and Mvomero Districts. Ward and Village entry protocol was adhered to by visiting Ward Executive offices (WEO) and Village Executive Offices (VEO) in the study areas before proceeding with any research activity in the area. Respondents were provided with detailed explanations of the research objectives and were assured of confidentiality before participating in the study. No names or direct personal identifications were needed except numeric identification to facilitate follow-ups. The respondents were also informed that participation was voluntary, and they could opt-out if they so wished, and that there were no financial benefits for them if they participated.

3.9 Scope and Limitation of the Study

This study was limited to Morogoro Municipality and Mvomero District. Generalization of information was confined to those districts. The study focused on the youth who are the recipients of the Youth Development Fund only. In this study, several limitations were faced, including the unavailability of the key informants who seemed to be too busy to meet the appointments with the researcher. This was overcome by rescheduling meetings to weekends so that data can be collected properly. Another limitation is the bureaucracy which caused the delay in data collection activity.

CHAPTER FOUR

4.0 RESULTS AND DISCUSSION

This chapter presents and discusses the results based on the specific objectives and research questions of the study. The chapter contains five sections, whereby; the first section offers the demographic and socio-economic characteristics of the respondents. The second section identifies and characterizes the YDF-supported income-generating activities that YDF recipients are engaged in; the third section discusses the determinants of the choices of income-generating activities that youth beneficiaries of YDF are involved in, the fourth section covers the contribution of the YDF-supported economic activities to youth livelihoods in terms of income, food security and asset ownership of the YDF recipients, while the fifth section deals with the effects of the YDF-supported economic activities among the beneficiaries of YDF.

4.1 Demographic Characteristics of the Respondents

This section covers socio-demographic factors such as age, sex/gender, education level, marital status, and occupation of the respondents. These factors are considered important cross-cutting issues in this research as they have a bearing on the specific objectives. They also reflected the appropriateness of the studied population on the contribution of the Youth Development Fund to the youth's livelihoods. Data under this section were collected through questionnaires, and they were analyzed quantitatively through SPSS to get frequencies and percentages.

4.1.1 Sex of the respondents

Table 2 shows that of the 200 respondents interviewed, 70% were males and 30% were females, indicating more males than females. That is to say; the fund is reaching more

males than females. It is probably because women are eligible to other kinds of funding like the fund for women, which they prefer compared to the youth fund. It also indicates that there is no clear distinction of the groups supported by the Department of Community Development, whether women groups or youth groups, to the point that women can just decide to be in any group. This results in poor gender diversity, which is an essential element that can facilitate the growth of youth groups. According to Ritter-Hayashi *et al.* (2019), gender diversity among groups stimulates innovation since gender diversity allows new ideas from the mixture of age, sex, culture, and capacities, improving decision-making.

4.1.2 Age

Results in Table 2 further show that about half of the respondents (51.0%) were between 31 and 35 years of age, while about one-third (33.5%) were between 26 and 30 years and the rest (15.5%) were between 18 and 25 years. This indicates that most of the Youth Development Fund beneficiaries are approaching middle age. It is challenging to have time for learning and investing their investible resources and energies in small businesses because they are too busy. Therefore, age is an essential factor when one wants to be involved in entrepreneurship and investment (Henderson and Robertson, 2000; Walker *et al.*, 2007; Biney, 2018). Also, other studies show that age is an essential element in business performance because, in most cases, younger business owners and entrepreneurs have reported success in their businesses compared to old entrepreneurs (Tundui and Tundui, 2013).

4.1.3 Education level

Concerning education, the majority (72.5%) of the respondents had achieved primary education only. This implies that there is low education among most of the YDF

beneficiaries, which might be a challenge to run an enterprise and make it grow. For example, a study by (Peter and Brijal, 2011) which looked at the relationship between levels of education of entrepreneurs and their business success for small enterprises, concluded that the level of education of an entrepreneur and the success of their business are related. This is because the educational level achieved may allow one to become a better human capital. Therefore, the better the human capital the greater the capability of the start-up of an enterprise for growth, expansion and consequently access to business resources.

Table 2: Demographic characteristics of the respondents (n= 200)

Demographic characteristics of the respondents		Frequency	Percentage of the respondents
Sex	Male	140	70.0
	Female	60	30.0
Age (Years)	18-25	31	15.5
	26-30	67	33.5
	31-35	102	51.0
Education level	No education	10	5.0
	Primary Level	145	72.5
	Secondary Level	43	21.5
	Technical Education		
	(Certificate or Diploma)	2	1.0
Marital status	Single	47	23.5
	Married	143	71.5
	Divorced	8	4.0
	Widow/Widower	2	1.0
Household size (number of dependents/children)	1-3	86	43.0
	4-5	90	45.0
	6-8	21	10.5
	More than 8	3	1.5

This is confirmed by the challenges reported by youth, whereby the majority of the respondents (90.5%) reported to be lacking business management skills, as illustrated in Table 3. Again, this is connected to the level of education because when the level of education is too low, it limits the personal efforts of an individual to overcome obstacles.

Table 3: Youth skills satisfaction to manage enterprises (n=200)

Have all the needed skills to manage/run their businesses	Frequency	Percentage
Yes	7	3.5
No	93	96.5
Total	200	100

Also, the study by Guzman (1994) noted that when an entrepreneur combines formal education and on-the-job training, he/she becomes more competent in building the foundations of success. This argument is also supported by the Theory of Reasoned Action (TRA), which guided this study. The theory mentions three significant parameters that influence a person to perform a behavior, with perceived behavior control being one parameter (Terry and Leary, 1995). In this parameter, an individual's ability to perform a particular behavior is influenced by the skills and experiences one possesses. However, for one to possess sound skills, education can be regarded as a catalyst.

4.1.4 Household size

From Table 2 above majority of the respondents (45.0%) have reported having more than 4 household members, including children, which shows that most of the respondents have family responsibilities that put heavy financial demand on them. This may affect the

performance of their enterprises since they may be required to divert resources to support their families.

Studies show that there is a direct relationship between family size and savings. Saving becomes difficult if a family is having a large number of dependents, especially children. According to Kelly (1973), population growth and economic development are related issues as it affects savings, investment and time which are the crucial components in economic development. In other words, an increase in people reduces savings as it leads to more dependent children because the population, especially with different age composition, is among the determinants of saving rates (Schultz, 2005). On the other hand, another study by Cook (2005) concluded that if population growth is well balanced (that is, the financial capacity and the size of the people), it can also increase saving by increasing the number of people entering the working-age as part of the life cycle and hence the number of potential savers will increase.

4.2 Identification and Characterization of the YDF-supported Income Generation

Activities among YDF-Beneficiaries are engaged in

This section presents the discussion on the IGAs that have been identified and their characterization in relation to performance. Data collection was achieved using questionnaires and focus group discussions. The characterization of the IGAs was based on types of IGAs established such as farming, poultry, fishing, and transportation, to mention a few; the number of members; institutional set up as per YDF criteria; financial capacity as related to the fund requested, approved and disbursed among the beneficiaries; and the scale of business operation. Through this characterization, the strengths and weaknesses of the IGAs established by the beneficiaries of YDF were identified, which are also crucial in the performance of those IGAs.

4.2.1 Types of IGAs undertaken by beneficiaries of YDF

From the findings, among the 15 identified types of IGAs in the study area, about one-third (32.5%) of youth were identified to deal with crop farming activities, as shown in Table 4. Other IGAs that were identified to be more common include meat roasting (16.5%) followed by motorcycle transportation (*Boda boda*) (11.0%). Others included poultry keeping, carpentry, and street hawking. However, other activities such as hair cutting, brick making, embroidering and cake making were observed to have very few youths involved.

Table 4: Income generating activities conducted by youth with YDF support

Type of enterprise	Frequency	Percentage (%)
Carpentry	14	7.0
Crop Farming	65	32.5
Livestock Keeping	3	1.5
Food Processing	9	4.5
Poultry Keeping	16	8.0
Street Hawking	14	7.0
Embroidering and Cake Baking	1	0.5
Tailoring	8	4.0
Selling Drinks	5	2.5
Food vending	7	3.5
Meat Roasting	33	16.5
Fruits selling	1	0.5
Boda boda Transporter	22	11.0
Hair cutting saloon	1	0.5
Bricks making	1	0.5
Total	200	100

These results show that youth still count on farming as an important IGA. This is supported by the studies by (Maiga *et al.*, 2010) and (Kafle *et al.*, 2019), which showed that most youths are still attracted to investing more in farming than employed. Furthermore, the studies added that youth work more hours in agriculture than other age

groups, making them able to get their socio-economic needs through their participation in farming. This is different from other studies that showed that youth have been discouraged to engage in farming activities due to the diversity of non-agricultural activities due to privatization and a free-market economy (Kimaro *et al.*, 2015). Furthermore, the results imply that youth could see new and different opportunities provided by the environment that surrounds them. Therefore, there are possibilities that the business environment provides opportunities for a diversity of IGAs that youths are engaged in because the environment provides resources for business ideas on entrepreneurial performance and thus increases flexibility on the decisions of entrepreneurs (Bibu *et al.*, 2009; Eesley *et al.*, 2015). However, this may result in the continuing decline of youth who engage in farming activities. Therefore, there is a need to help the youth recognize opportunities relevant to the societies they live in so that they can earn more profits from their IGAs.

4.2.2 Number of members in YDF-beneficiary groups

The findings in Table 5 show that 60.0% of the groups had more than 15 members. This is contrary to the criteria of YDF, which direct that it is supposed to have between 5 and 15 members only for a group to access funding. This indicates the implementation of the YDF does not adhere to the YDF criteria. Therefore, the IGAs' success may be limited since the financial capacity provided to the group is planned for 5-15 members only. This is because the criteria provide methodological ways of operation and the basis for evaluation (Evers *et al.*, 2016). It also shows that the number of unemployed youths is still high due to the fast-growing population. Studies show that unemployment among youth in Tanzania is still high (Msigwa and Kipesha, 2013; Peter, 2013) and it is mainly influenced by the rapid growth of the youth population and thus practical career guidance according to the labor market is a big challenge (Agwanda and Amani, 2014; Amani, 2017).

Table 5: Types of Income generating activities proposed by different groups that are the YDF beneficiaries

Group name	Number of members	Core economic activity of the group	Other Types of business involved
Kikundi Cha Mafundi Seremala Morogoro (<i>Kimasemo</i>)	41	Saving and credit	Carpentry
<i>Bomsate</i>	59	Saving and credit	Transportation
<i>Morogoro Ndio Home</i>	30	Saving and credit	Barbershop
Uhuru Mkombozi Tailors	10	Saving and credit	Tailoring
Kasanga Value-Added Food Processors	12	Saving and credit	Food processing
Juhudi Furniture Group	14	Saving and credit	Carpentry
Youth Investment Group	27	Saving and credit	Chairs for Hire
Muongano Group	30	Saving and credit	Poultry
Umoja Wa Vijana	7	Saving and credit	Poultry
Kaseke Nguvu Kazi	17	Saving and credit	Cultural Dancers
Afri-Kabat Cultural Group	11	Saving and credit	Cultural items
Kivukuki	17	Saving and credit	Food processing
Umoja Wa Vinyozi Morogoro	28	Saving and credit	Barbershop
Kium Botanical Garden	9	Tree nursery	Tree nursery
Twikalewose	45	Saving and credit	Food vending
Kikundi cha mafundi seremala	15	Saving and credit	Furniture
Umoja ni Nguvu	27	Saving and credit	Farming
Nguvukazi	35	Saving and credit	Farming
Umoja wa vijana CCM	7	Saving and credit	Business
Mazimbu agro entrepreneurship group	28	Saving and credit	Farming

The participants agreed during the FGDs that although the fund is provided through youth groups, as Table 5 shows, the group business ideas that each group was applying for the loans' acquisition were not implemented as required. Instead, every member implemented his/her activity. After the funds are released, they are distributed equally for every member to implement their own business. This was done since the amount provided was not enough to implement the group business as directed by YDF regulations. KIIs were conducted to see if what is happening on the ground is known to the facilitators of YDF. It was the view of the Community Development Officer from Morogoro Municipality that:

“That is not a problem to us if it will still help them and as long as they will be in a position to repay the loan on time, it is okay because earlier, we were giving a loan to individual members, but since there were so many

defaulters and most of the funds were just lost. Due to this, the criteria were changed from individual to group loan provision” (CDO, 1st Aug. 2019, Morogoro).

However, this is contrary to one of the criteria of YDF, which states that the loan should be provided to group businesses and not individual businesses. This indicates that even though the fund was not to their expectation, youth belief and perception to succeed based on the group are low. Therefore, they prefer primarily working as individuals rather than groups. However, studies by Memba *et al.* (2015) and Chang and Hong (2017) observed that group work has better performance than individual work.

Furthermore, the studies add that working in groups ensures more success than working individually. This is because, through working in groups, members can have the opportunity to share intangible and financial resources, debt guarantee, internal market, loan security, and that group lending ensures that the loan is used for the intended purpose. At the same time, a study by Ngugi and Bwisa (2013) noted that individual business could only be successful when a person that owns that business has capabilities, skills and motivation to run a business; otherwise, it is more challenging working as individuals than groups. Therefore, there is a need to see chances of revising the criteria on how the loan can be accessed by considering the pros and cons of the group and individual efforts.

4.2.3 Financial capacity as related to fund requested, approved and disbursed to the YDF beneficiaries

Results in Table 6 show that the financial capacity of the YDF-beneficiary groups is half (50%) of what was expected. This is because the total average amount of money requested by the youth groups studied in the first disbursement was TZS 111 500 000/=. Still, only

TZS 57 000 000/= (51.1%) was granted, and the second disbursement amount requested was TZS 46 000 000/= where only 15 000 000 (45.7%) was given. This is observed to be less than half of the amount requested. During the FGDs, it was also agreed that the loan that youth are provided is half of the amount requested in most cases. In that case, youth become confused about what to do with it and end up distributing to the group members to continue or establish their own business activities.

Table 6: Fund requested, approved and disbursed among the YDF-beneficiary groups

Name of the group	Amount requested (TZS)	Amount approved (TZS)	The amount received (1st disbursement)	%	Amount requested (TZS)	Amount approved (TZS)	Amount received TZS (2nd disbursement)	%
Kikundi cha mafundi seremala	10 000 000	4 000 000	4 000 000	40.0	-	-	-	-
BOMSATE	6 000 000	3 000 000	3 000 000	50.0	10 000 000	4 000,000	4 000,000	40.0
Morogoro ndio home group	5 000 000	3 000 000	3 000 000	60.0	-	-	-	-
Uhuru Mkombozi tailors	7 000 000	4 000 000	4 000 000	57.1	7 000 000	3 000 000	3 000 000	42.8
Kasanga value added food proessor	5 000 000	3 000 000	3 000 000	60.0	-	-	-	-
Umoja ni nguvu	4 000 000	2 500 000	2 500 000	62.5	4 000 000	-	-	-
Muungano A (bomba la Zambia)	4 000 000	1 500 000	1 500 000	37.5	5 000 000	3 000 000	3 000 000	60.0
Kingolwila youth group	5 000 000	2 000 000	2 000 000	40.0	5 000 000	3 000 000	3 000 000	60.0
Nguvukazi	2 500 000	2 500 000	2 500 000	100	5 000 000	-	-	-
Juhudi Furniture group	5 000 000	2 000 000	2 000 000	40.0	-	-	-	-
Umoja wa vijana CCM	10 000 000	4,000 000	4 000 000	40.0	10 000 000	2 000 000	2 000 000	20.0
Afri-Kabati cultural group	5 000 000	2 500 000	2 500 000	50.0	-	-	-	-
KIVUKUKI	6 000 000	2 000 000	2 000 000	33.3	-	-	-	-
KIUM botanical Garden	10 000 000	4 000 000	4 000 000	40.0	-	-	-	-
Twikalewose	5 000 000	3 000 000	3 000 000	60.0	-	-	-	-
Morogoro Caving and Fine art	5 000 000	3 000 000	3 000 000	60.0	-	-	-	-
Juhudi Furniture	5 000 000	2 000 000	2 000 000	40.0	-	-	-	-
Chapakazi group	4 000 000	1 500 000	1 500 000	37.5	-	-	-	-
Kikundi cha vijana chakuwezesana	3 000 000	1 500 000	1 500 000	50.0	-	-	-	-
Mazimbu agro entrepreneurship group	10 000 000	6 000 000	6 000 000	60.0	-	-	-	-
Kaseke Nguvukazi	5 000 000	2 000 000	2 000 000					
Total	111 500 000	57 000 000	57 000 000	51.12	46 000 000	15 000 000		45.7
Average	5 575 000	2 850 000	2 850 000	51.12	6 571 428.57	3 000 000		45.7

It was also observed that even when the money has been distributed to individual members; it was not enough to enable them to earn a reasonable profit. Therefore, group members have to look for other sources of funds to fulfill their financial needs, as Table 7 below shows. Personal funds, friends and family members (48.0%), and contributions from group partners (16.5%) are seen as the major contributors of the additional funding to the members of the youth groups. In comparison, 25.5% of the members did not have any other sources of funds other than the YDF. Having more than 50% of youths who search for other sources of funds shows that the funding provided by YDF is not enough, and therefore, it increases the burden to youths as the entire fund has to be returned to the funders required.

Table 7: Sources of funds other than YDF

Sources of Fund	Frequency	Percent
Commercial Bank Loans	9	4.5
Contributions from Other Partners	33	16.5
From Microfinance Institutions (BRAC, FINCA, SACCOS)	11	5.5
Personal funds, friends, and family	96	48.0
No other source of capital	51	25.5
Total	200	100

These results in Table 7 imply that most youth beneficiaries of YDF have the low financial capacity to run their IGAs properly. This is because the fund provided does not meet the needs of youths' IGAs. The growth of IGAs is limited, especially when issues like lack of stable cash flow, unpredictable markets and multiple sources of capital are not considered. A study by Bellavitis *et al.* (2017) reported that although entrepreneurs access external funds for business growth, it causes youth entrepreneurs to attract external debts, resulting in unstable growth of the business firm.

KIUM youth group (KIUM Botanical Garden). A Successful Story.

A group from Mji Mkuu ward named KIUM Botanical Garden had their project idea presented to the municipal council to establish the botanical garden. The group had 5 members, and all of them agreed to work together to accomplish their plan. The group was granted with TZS 4 000 000 so that they can continue with their plans. The group decided that they will be selling the fruit tree seedlings. At the end of the month, they will take the amount that was supposed to be returned to the municipal authority, and the remaining amount will be distributed to the members equally. The



plan was successful only for four months. After that, other members requested to be given their amount to contribute after seeing that the loan from YDF was not enough. The leader gave the four members their money, and they despaired. After that, he decided to do it by himself and employed other youth on the daily work basis. He successfully returned the entire loan received from the Municipal council. At this moment, he can create employment for other youths, and the business has grown to the point that he does not need a loan from the municipal council again.

However, KIUM youth group showed a different perspective on the fund provided. The case study in the text box above showed a successful story of the KIUM youth group. This group gives a different understanding that even though the fund provided is small, if it is well managed it can make a difference. That is, proper management of funds should be taken in to consideration despite other challenges.

4.2.4 Scale of IGA operations among youth beneficiaries of IGAs

The findings show that majority (75.0%) of the respondents' IGAs falls under the small-scale category of the capital of TZS150 000 to Tshs 500 000 as Figure 4 shows. This is because the YDF aimed at giving funds for youth to establish small and medium business activities (URT, 2007).

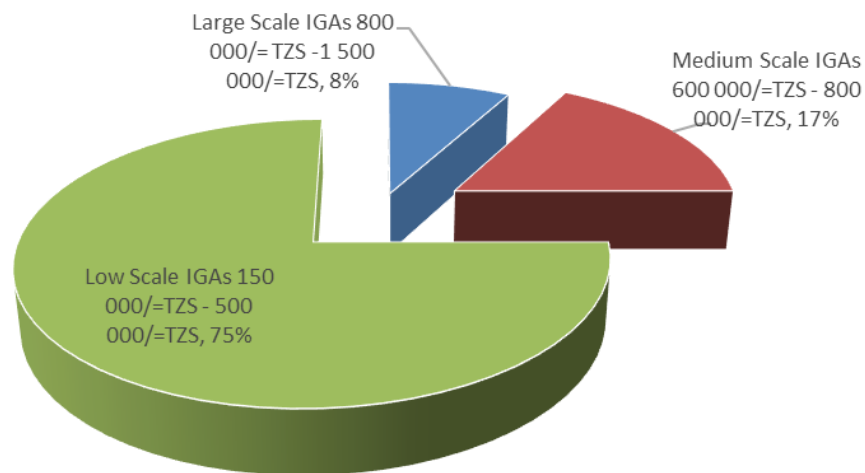


Figure 4: Scales of IGAs established by YDF beneficiaries

The results in Figure 4 imply that even the performance of the IGAs is on a small scale because of the amount invested. This is because when beneficiaries receive funds, they distribute to the members equally so as each member can implement his/her idea, as discussed earlier. For example, the Muungano group from Kingolwira ward distributed TZS 133 333/= to 30 numbers of the group, making them fall under the category of small scale IGAs, which also continues to lower the financial capacity of the IGAs. Studies by Beck *et al.* (2005), Narteh (2013) and Singh and Janor (2013) support this implication as they note that capital needs such as credit availability, grants and finances which are not easily accessible, is among the major determinants of types and performance of the business that people want to establish. Another implication is that these activities under the small-scale category face too many challenges to growth. In most cases, small-scale firms are not qualified for formal sources of external financial assistance (Becks and Demingue-kunt, 2006) and therefore even the impacts are low. For YDF to have more impact, there is a need to increase the amount provided to the youth groups so that they can establish IGAs that will have bigger impacts on their lives, improving their

livelihoods. It can be said that, of the IGAs identified, farming is still preferred by the majority of youth beneficiaries of YDF despite the increase of other youth who are involved in transportation. The IGAs established by youth beneficiaries of YDF are characterized by insufficient financial capacity, poor adherence to the criteria and a low scale of operation, which may affect the performance of the activities.

4.3 Determinants of the Choices of IGAs among Youth Beneficiaries of YDF

This subsection covers objective two of this study which was to investigate factors that determine the choices of the IGAs conducted by youth beneficiaries of YDF. Data were collected through questionnaires and analyzed quantitatively through Multinomial regression analysis. However, the Likert scale was used to create levels of agreement of the statements derived from the Theory of Reasoned Action. Results in Table 8 were grouped into three categories: Technician, Business and Processing while keeping farming as a control of the three categories. These categories were created from the types of activities that beneficiaries of YDF are engaged in (Table 4). Farming has been kept as a control category because most of the youth deals with farming. The variables have been created from the Theory of Reasoned Action. They are referred to as factors related to attitude, factors pertaining to the significant of others, and factors related to subjective norms.

4.3.1 Determinants related to attitude

Results in Table 8 below show that youth attitudes on enjoying the enterprises of processing category are highly significant at $p = 0.007$ to influence the choices of youth on processing enterprises. That is to say, being happy with what they have chosen improves the attitudes of youth on the processing category at 13.32%. On the other hand, possession of skills is highly significant at $p=0.00$ to influence the choice of youth on

processing. Still, the influence is decreasing at -17.73%, which indicates that skills possession among youth in this model represents the risks of youth attitudes on processing category. Furthermore, studies by Majenga (2013) and Brugger and Hochli (2019), support this argument by noting that people with more substantial or more favorable attitudes are more likely to engage in behavior performance that addresses the issue they care about differently from the ones with poor attitudes. Also, a study by Mark (2019) reported that bad or negative attitudes might have multiple effects on the business, such as performance, disappointments, mistakes and low output.

Table 8: Factors influencing the choice of youth to engage in specific YDF supported enterprises

Variables	Technician		Business		Processing	
	B	P value	B	P value	B	P value
Intercept	-4.643	.156	-24.595	.968	-9.035	.085
Education level	-.006	.992	.387	.480	-1.521	.017*
Household size	-.468	.270	-1.292	.002*	-1.703	.003*
Sex=Female	.023	.973	-1.698	.012*	.792	.023*
[Marital status=Single	.634	.316	.598	.313	-1.163	.130
ATTITUDE						
Skills Possession	-.534	.133	.141	.653	-1.773	.000*
Enjoying this kind of activity	.157	.680	-.377	.248	1.332	.007*
Long-time desire	-.017	.956	-.356	.219	-.212	.538
SIGNIFICANT OTHERS (SN)						
Family Support to the enterprise	.747	.043*	.477	.141	.011	.976
Friends Support to the enterprise	-.921	.019*	-.650	.079	-.621	.122
Cultural Influence to the enterprise	.436	.258	.128	.713	.512	.246
Demand driven influence	-.390	.246	.244	.461	.709	.095
Availability of Facilities for enterprise establishment	.462	.197	.283	.414	.236	.565
Availability of customers	.771	.027*	.068	.034*	-.593	.214
PERCEIVED BEHAVIOUR CONTROL						
Availability of skilled labour	-.164	.696	-.933	.035*	.727	.137
Ability to meet the TBS standards	2.216	.033*	-12.305	.984	-14.590	.980
Ability to meet YDF requirements	.366	.436	.908	.066	.715	.144
Little competition from other similar businesses	-.058	.895	1.032	.004*	1.042	.016*
Cooperation from people surrounding an enterprise	.292	.528	.585	.171	1.671	.026*
Ability to secure Market for the enterprise	-.083	.820	.155	.048*	.214	.024*

The reference group is farming

Cox and Snell=0.639; Nagelkerke=0.691; McFadden=0.396; -2 Log Likelihood (Intercept Only)=516.310; Final=312.530; chi square=203.780; df=75; p=0.000

4.3.2 Determinants related to significant others

The findings from significant of others from Table 8 above show that family support and availability of customers in the Technician category are highly significant at $p = 0.043$ and $p = 0.027$ respectively, and availability of customers in the business category at $p = 0.034$ to influence the choice of youth enterprises. That is to say, family and customers have influenced the choices of youth business activities. However, despite the support from friends to be significant at $p=0.019$, the influence tends to decrease at 9.21% on Technician Category. This implies that as a person increases skills possession, the demand for opinion and suggestions on what business activity will be suitable from friends tends to decrease.

The above interpretation differs from the study by Jack (2005) which reported that solid ties within the society, including friends and relatives, are the instrument for business activities and can be used extensively to provide knowledge and information and to remain, extend and enhance businesses and personal reputation and thus solid social ties are inevitable. On the other hand, a study conducted by Rutashobya *et al.* (2009) showed that females and males have a diverse network. Still, compared to males, females have strong ties to more kin members and in this study; it has been observed that there are more males than females may be that is why the importance of friends and relatives tends to decrease. However, it was found that networking behavior can improve the performance of an enterprise.

4.3.3 Determinants related to perceived behavior control

Perceived behavior control analysis shown in Table 8 illustrates that little competition from others and enough market are highly significant at $p=0.004$ and $p=0.048$ respectively on Business enterprises category.

That is, the two factors have influenced the choices of youth in the business category. This implies that youth who deal with the business category understand that the availability of markets is one of the crucial things that should be taken care of when one wants to establish an enterprise. This is because market availability ensures business growth, which is influenced by sales and revenue by expanding the customer base (Christensen *et al.*, 2002; Di-Benedetto, 1999). In other words, without customers, the business expansion will be difficult.

On the other hand, the ability to meet TBS standards in the Technician category has also influenced the choices of youth enterprises in the technician category at a significant level of $p=0.003$. This implies that youth who deal with the technician category are more aware of issues related to standards than business and processing because most of the youth who deal with technician activities have attended secondary education and vocational training related to what they have selected. Therefore, also meeting the standards of the technician is possible compared to business and processing.

On the processing category, it shows that cooperation and support from people surrounding youth business activities are significant at $p= 0.026$, which means that there is enough community support to youth businesses among the beneficiaries of YDF. However, the results also show that little competition from similar businesses was significant at $p=0.024$ in the same category. This means that youth are not interested in processing activities compared to other types of business activities and youth who prefer the processing category do not want competition which may be an obstacle to the growth of their business. This is because research has shown that the existence of a competitive environment in domestic markets is one of the most significant factors promoting business and industrial growth since competition gives firms continuing incentives to make their

production and distribution more efficient, to adopt better technology, and to innovate (Godfrey, 2008; McKenzie, 2017). Therefore, despite the fact that little competition has influenced the choices of youth on processing category, it may not have positive impacts on their livelihood as expected. On the other hand, there is a good social network among the community members, which is found to influence the choice of youth on processing category. This is supported by a study by Kristiansen (2004), which reported that, through high-quality social networks, characterized by a high number and variety of relations, certain groups, youth seem to be in a better position to enact their business environment and raise entrepreneurial resources such as motivation and ideas, information, capital and trust.

Little competition from other similar enterprises has been shown to influence youth choices in the technician category. This implies that there are very few youths who are interested in the technician category may be because they are not skilled enough to be able to select this category. Therefore, under the technician category, little competition may be due to a lack of know-how among youth beneficiaries of YDF. These results imply that the businesses established under this category will face limitation in growth because through competition ability to innovate as a way to overcome competition is activated. Hence, the business will grow (Godfrey, 2008). Other studies have reported that among the factors that hinder small business growth in Tanzania is stiff competition among the micro and small-scale producers (Kuzilwa, 2005; Mashenene, 2014). This differs from the above discussion and thus calls for more studies on business competition and how it affects business growth for better performance of small and medium business enterprises.

Findings show that readily available labour has influenced youth choices in the business category at $p=0.035$. Still, the influence is negative and significantly decreases at the rate

of 93.3% since the beta β value is -0.933. This implies that as the availability of skilled labor increases, youth choices in the business category decrease because the rise in skills causes the cost of managing that labor to increase. This indicates that readily available skilled labor in this model represents the risks of business category enterprise expansion among the beneficiaries of YDF because skilled labor, despite the increasing business running cost, also improves productivity. A study by Aikaeli (2012) supports this implication by reporting that shortages or insufficient supply of factors of production are one of the encumbrances hindering the success of SMEs in both local and international markets.

Generally, an attitude has influenced more youth whose choices were based on processing category. In comparison, significant others have influenced more youth whose choices was on technician category, and perceived behavior control have influenced more youth whose choice was on business and processing categories. It shows that youth have more control over business and processing categories than the technician. It is observed that essential factors that are considered important in business selection have not been taken into consideration among youth beneficiaries of YDF. This may affect the performance of their business in one way or another and hence their livelihood.

4.4 Contribution of YDF-supported Income Generating Activities to Youth

Livelihood

The section covers the contribution of YDF to youth livelihood based on livelihood outcomes in the study area. It includes non-monetary and monetary outcomes. Data collected involved the situation before and after YDF based on asset ownership, the number of meals taken per day, access to formal health institutions, membership of health insurance fund, income and saving methods among YDF beneficiaries. The analysis was

done through McNeymar's chi-square test through SPSS. McNeymar's test was used because it is suitable when comparing the same intervention group before and after intervention which is different from the normal chi-square test, which is used when comparing the outcome in a case group (intervention group) to a control group and if that outcome is categorical like yes/no or present/absent or improved greatly/slight improvement (for which you will have to decide what is a great and slight improvement).

4.4.1 YDF contribution to youth on asset ownership

An essential indicator of livelihood improvement was the increase in income which could be measured in terms of the change in the value of assets owned. McNeymar's chi-square test results in Table 9 show that there is a statistically significant change in the proportion of respondents owning assets (motor cycle) following the YDF-supported IGA. This is because the percentage of respondents owning an asset in the form of a motor cycle increased from 3 (1.5%) before engaging in YDF-supported IGA to 41 (20.5%) after being involved in YDF-supported IGA, which has not reached even half of the respondents. Qualitative data from FGDs supported these results. It was revealed that although the funding from YDF was not enough, the members usually supplemented it with funding from other sources to acquire their assets. The qualitative data From FGDs revealed that they were distributed to the members equally after the funds were released. Members added their savings to the groups and paid for the loan of the motorcycles they usually acquired by contract their owners. Under this situation, it is more likely YDF to show positive results since it is combined with personal initiatives (Sumberg and Flynn, 2018; Berglund and Johansson, 2007). KIIs were interviewed to see if they are aware of the distribution of funds to individual group members, and it was reported that:

It is in our knowledge that some of the youth groups distribute funds to the members, and it is not a problem so long as they pay back and are able to do their

businesses. (KII from Department of Community Development conducted on 25th of August 2019).

This implies that by accessing the YDF, the ability of the youth to secure funds from other sources is enhanced to some extent since assets act as a financial instrument that offers security against the financial needs of an individual. This is supported by Lerman and McKernan (2008) and Michie and Lobao (2012), who noted that assets can be used to create new financial instruments and provide for future consumption and are a source of security against contingencies from individual to a family level as contingencies count to unexpected expenses in one's daily life. However, considering that only a few numbers (Table 9) of the YDF-beneficiaries have acquired assets, the YDF has not succeeded in helping most youth to own assets. Several reasons were given, but the most commonly mentioned fact was that the amount of funding provided by YDF is too little to enable them to acquire assets unless the person has other sources. This is supported by Haji (2015) and Mussa (2013). They argued that the little financial support provided by the credit schemes in most cases becomes the major obstacle towards the performance of the schemes.

4.4.2 YDF contribution to youth on food security

Food security was measured by the number of meals taken and the amount of money spent on food by the youth before and after being the beneficiary of YDF. The chi-square test performed showed that there is a significant difference. In contrast, before accessing YDF funding, some 37(18.5%) youth had less than three meals a day. After receiving YDF funding, all 200 (100%) beneficiaries were able to have three meals per day. Also, results show a statistically significant difference in the amount of money used for food per month among the respondents at $P \leq 0.00$ before and after YDF support. Whereas before YDF

support, only 2.0% (as shown in Table 9) of the respondents could spend more than TZS 250 000/= per month on food, the proportion rose to 23.0% after receiving YDF support. This may imply that the YDF support had contributed to strengthening the food security among the YDF beneficiaries because even before YDF, 163 (81.5%) of the respondents were able to consume three meals per day.

Table 9: McNeymers chi-square test results of the contribution of the YDF supported economics activities to youth livelihood in terms of income, food security and assets ownership

Variable		Before (n=200)		After YDF (n=200)		χ^2	P-value
		n	%	n	%		
Motor cycle (Asset) ownership	Own	3	1.5	41	20.5	34.22	0.00**
	Do Not	197	98.5	159	79.5		
Number of meals per day	Less than three	37	18.5	0	0	161.00	0.00**
	Three	163	81.5	200	100		
Access to formal health services	Yes	163	81.5	200	100	35.00	0.00**
	No	37	18.5	0	0		
Membership in the health insurance fund	Yes	0	0	177	88.5	25.00	0.00**
	No	200	100	23	11.5		
Amount spent on food per month	Less than 250 000/=TZS	196	98.0	154	77.0	35.02	0.00**
	More than 250 000/TZS	4	2.0	46	23.0		
The method used for savings	Do not use formal institutions	177	88.5	39	19.5	132.17	0.00**
	Use formal institutions	23	11.5	161	80.5		

Also, there is an increase in income of the beneficiaries, which also increased the ability of youth (purchasing power) to have a variety of dietary foods, so, therefore, YDF may have contributed to change more of the types of food taken by the beneficiaries rather than just number of meals per day which altogether improves the standard of living and health of the beneficiaries. This is similar to Muhammad *et al.* (2017), who noted that people might have different choices of food varieties, which are influenced by the increase of income; therefore, food price affordability is an essential driver of food demand; hence an increase in revenue can determine dietary choices. Generally, through the IGAs supported by the YDF, the beneficiaries have increased their ability to access food.

4.4.3 YDF contribution on the ability to access formal health services

Improved livelihood is also reflected in the ability of an individual to access and benefit from health services, which may be linked to increased income. The results show that there was a statistically significant difference in the ability of youth beneficiaries of YDF to access formal health services before and after YDF support. Whereas before the YDF support, there was 163 (81.5%) youth who could access formal health services, after YDF support, all the beneficiaries were able to access formal health services. This means that IGAs have successfully improved the ability of the YDF beneficiaries to have access to formal health services. A study by Lorenzetti *et al.* (2017) shows that well-managed microfinance assistance programmes can effectively build livelihoods and safeguard against high-cost illness, especially when health programmes are integrated. It also implies that beneficiaries are strong enough to work on their businesses, so there is a possibility for the growth of the businesses as there is a significant relationship between wealth and health. This is because the ability to work and produce requires health (Banerjee *et al.*, 2004). Generally, IGAs have successfully improved the power of the YDF beneficiaries to have access to formal health services.

4.4.4 YDF contribution on the ability to join health insurance fund

The results from Table 9 above show that there is a change in the proportion of respondents who joined the health insurance fund following the YDF support. While none of the youth was a member of a health insurance fund before the YDF support, most 177(88.0%) were able to join a health insurance fund after receiving the YDF support. This is a further indication of an improved livelihood outcome among the YDF beneficiaries and specifically in their ability to access health services. The qualitative data from FGDs supported this by reporting that through YDF, youth are able to join the community health insurance fund (CHIF), which is the one that is more affordable to them. This is not only because of the increase of income, which enabled them to do that but also because of the awareness of the importance of health insurance funds they receive through their groups. This may imply that youth are assured of formal health care due to the YDF since their incomes have increased to enable them to join health insurance funds. A study by Amu *et al.* (2018) supports this observation. It argues that limited income acts as a constraint towards people's efforts to join formal health institutions and health insurance funds because it limits the purchasing power to access the services from the institution. In the study by Amu *et al.* (2018), Tanzania is said to be among the countries with low health insurance coverage due to low incomes among its people compared to countries like Kenya and Ghana, which showed high coverage of health insurance among its people.

4.4.5 Monetary saving methods among the beneficiaries of YDF

Another measure of increased income and improved livelihood is the method of saving, which is used since there is a tendency to rely more on formal savings institutions with increased revenue. The existence of formal savings is also an indication of an increase in assets. Results from Table 9 above show a significant difference in the methods used for

saving among the beneficiaries of YDF before and after YDF support at $p \leq 0.01$. This may imply that there is an increase of income of the youth from the IGAs supported by YDF, which improved their ability to save and thus offers financial security and asset to the families of the beneficiaries. Assets such as savings are one of the vital components of a family's economic security. Both income, human and social capital, and savings are called assets because they can act as a cushion for families in case of job loss, illness, death of a parent, or even natural disaster (Aratani and Chau, 2010).

Results from Table 10 show that half (51.1%) of the respondents save through village community banks (VICOBA) which is one of the formal ways of saving, while 20.5% save through banks. Other youths use various other methods such as “upatu” (a kind of rotating savings and credit associations – ROSCAs), while 10% do not save at all. The results indicate that there is an increase in the awareness and use of formal ways of savings. It also shows that group empowerment may be more successful than individual empowerment among youth since group saving ensures the group's existence and hence improves the sustainability of the IGAs established by members.

Table 10: Methods of saving used by YDF beneficiaries

Methods of saving	Frequency	Percent
Through Bank account	41	20.5
Through VICOBA	103	51.5
Through Local methods (VIBUBU)	16	8.0
Through "upatu"	2	1.0
Not applicable/do not save	20	10.0
Through phones	18	9.0
Total	200	100

According to Sumberg and Flynn (2018), savings through groups can help facilitate operational expenses and cash flow. Thus, members' savings and micro-enterprises

established can have an opportunity to transform to a better situation. Therefore, there is a need to increase efforts to promote youth groups as the first step towards financial inclusion and economic empowerment for community development and livelihood improvement.

4.5 Contribution of YDF to Youths' Ability to Contribute to Development Activities and Ability to Create Employment of Fellow Youth

Results in Table 11 show that most YDF-beneficiaries (75.0%) contribute to community development activities and other community events that need their assistance. These activities include the construction of school buildings, health centers buildings, and toilets. Respondents said that to a large extent, IGAs helped them to increase their income which increased their capacity to participate in development activities. It was also reported during the FGDs that YDF beneficiaries have contributed to the development activities, such as the construction of the Kingolwira Health Center and a public toilet at Lugono.

Table 11: Youths' ability to contribute to development activities to communities and ability to create employment of fellow youth after being the YDF beneficiaries

Variables	Before YDF	After YDF
Daily work employment	Yes 12.5 %(25) No 87.5%(175)	Yes 29%(58) No 71%(142)
Services being closer to them	Yes 50.5%(110) No 49.5%(90)	Yes 80%(160) No 20%(400)
YDF beneficiaries contribution to community development activities	Yes 20% (40) No 80%(160)	Yes 75%(150) No 25%(50)
Total	100%(200)	100%(200)

Results may imply that the YDF has contributed to an increased ability of youth to participate in development activities. Therefore, there is a sense of corporate social responsibility among youth groups as community members. This is due to the reason that youth income has increased to enable them to participate in development. This has led to increased recognition of the community groups towards developing the communities as they help address social challenges and provide innovative, sustainable, and effective social solutions to problems that face the community (Ngatse-Ipangui and Dassah, 2019).

YDF has successfully contributed to increasing the ability of the beneficiaries to provide other social services needed in their daily life more closely to the community. The majority (80.0%) reported providing those services such as shops, cooking gas sellers, food vending and *boda boda* transportation. This may imply that the YDF has enabled the youth to address local issues that the community faces; hence more social networks have been built among the community members and the services providers. Similar findings were reported by Steiner and Teasdale's (2019) study, which showed that the potential contribution of rural socio-economic enterprises for rural development and social networking is essential as social enterprises can potentially enable an integrated approach to addressing local issues at the local level by creating local, responsive services that fit in their context.

However, only 58 (29.0%) respondents reported being able to provide daily jobs to fellow youths. These jobs include farm activities and other domestic activities to the communities, enabling them to meet their daily needs. This means that the YDF has not helped the beneficiaries create enough employment opportunities for fellow youth since most have not been able to do so. This was also noted by Mussa (2013) that YDF had not been able to create employment among the youth since the fund provided was not enough

for them to establish businesses that needed additional people to work somewhat just small income-generating activities of which beneficiaries themselves managed to work on. At any rate, these short-term jobs cannot be considered a significant contribution towards poverty reduction since they are not permanent employment; therefore, it is not sustainable rather a job that enables one to meet the daily needs. Moreover, for an enterprise to be able to employ, several factors are supposed to be considered (i) human capital (education, training, and work experience) and private wealth; (ii) sector/industry focus; (iii) market research; (iv) workforce training and incentives; and (v) supportive networks (Reeg, 2015), which are missing in most of the IGAs established by the beneficiaries of YDF.

Generally, YDF support to youth IGAs has contributed significantly to the improved livelihood of the beneficiaries in terms of access to food, access to formal health services, and the ability to join health insurance schemes, savings, and other asset owners. However, the contribution observed largely was influenced by an increase in income among the youth YDF beneficiaries. This conclusion is reached while keeping other factors constant such as financial assistance from other institutions, family, friends and fellow youth saving groups.

CHAPTER FIVE

5.0 CONCLUSION AND RECOMMENDATIONS

This chapter provides the conclusion by pointing out the broad implications of the findings from each specific objective. It shows areas that need more consideration on youth policy, especially to both providers and beneficiaries of the Youth Development Fund, to improve its relevance to the reality of the community. Key recommendations are also presented in this chapter.

5.1 Conclusions

5.1.1 Types and characteristics of YDF-supported income-generating activities among youth

Conclusively, among the IGAs identified, farming is still preferred by the majority of Youth beneficiaries of YDF despite the increase of other youth who are involved in transportation and other activities. Thus, it shows that farming is still the leading sector in generating income, and hence youth should be directed to conduct proper farming for more income. Also, Youth's ability to recognize new business opportunities was high since there is high diversification on the types of activities that youth chose to establish. Therefore, there is a need to help youth to identify the more profitable activities.

It can also be concluded that a large number of group members characterizes income generating activities identified by youth among youth groups who benefited from YDF, inadequate financial capacity, the low scale of IGA's operations and poor adherence to the YDF criteria. In that case, the performance of activities is also a poor and hence poor contribution to the youth livelihoods. The amount provided by YDF to youth is meager and not enough to run the enterprises that are presented by youth to the department

concerned when asking for the fund, which also brings confusion to youth groups on what they should do with the fund once it is received. This lowers the desire and morale of the youth to engage in entrepreneurial activities that would seek funds from YDF. That is not only the case, but the criteria used to assess youth groups in some areas are not clear. For example, the requirements that direct youth to submit a business idea at the same time other criteria demand the youth group to have a lifespan of not less than six months before they send their loan request, the requirements lack focus, and they are not clear to the point that the youth fail to stick with the decision on the type of business to operate.

5.1.2 Influence of socio-economic environment and personal factors on the choices youth make to engage in YDF-supported enterprises

The choices of youth on the types of income-generating activities have been influenced by attitude and perceived behavior control. In most cases, very little observation was on subjective norms. However, most youths do not have all the necessary skills that could help them run their enterprises properly. Therefore, there was no full recognition and application of the crucial parameters when youth decided on the types of enterprises they should establish. This is because very few parameters were observed to have a significant influence on youth choices as reflected by the Theory of Reasoned Action. However, if youth were aware of the parameters, the impact could be more effective than those observed.

5.1.3 Contribution of the YDF-supported economic activities to youth livelihoods in terms of income, food security, and asset ownership of the YDF recipients

Despite YDF having challenges, it has significantly contributed to increased income to the majority of YDF beneficiaries. This increase in revenue has brought trickle-down effects to other indicators, which were the livelihood outcomes. Generally, the social situation of

the community members has changed to some extent due to YDF, although the YDF has not been able to create permanent employment opportunities for youth.

This conclusion is reached while recognizing that beneficiaries seek funds from other financial institutions, borrowing from the groups' savings, and the situation that youth had already owned businesses even before YDF. In any case, observations show that before YDF, the savings rate among youth to the groups was meager. That is to say, even the rate and amount of borrowing were low too.

5.1.4 YDF-supported economic activities in generating employment and strengthening community participation of the youth

YDF did not contribute significantly to permanent employment creation among youth themselves in the communities. This is because, among all interviewed youth, the majority reported not being able to employ fellow youth in their established enterprises. This situation arises because several factors that characterize enterprises that can employ have not been observed among YDF-supported enterprises. These factors include (i) human capital (education, training, and work experience) and private wealth; (ii) sector/industry focus; (iii) market research; (iv) workforce training and incentives; and (v) supportive networks. In most cases, youth-established enterprises lacked supportive networks, human capital, and low financial support. However, there is an increase in the YDF beneficiaries' involvement in community activities that needed moral and financial contributions. This was because the youth groups had an opportunity to come together and find solutions to problems that their communities were facing.

5.1.5 Contribution to the theory and body of knowledge

This study has added to the existing knowledge on income-generating activities and youth studies in Tanzanian literature. Likewise, the findings of this research are considered appropriate in appraising the policy of youth and other youth stakeholders such as the Non-Governmental organisation, government and researchers. Regarding establishing income-generating activities, the Theory of Reasoned Action has addressed Attitude, Perceived Behaviour Control, and Subjective norms as insights into how people can be guided, which offers better performance.

This research has shown the importance of the Theory of Reasoned Action as the theoretical lens in establishing entrepreneurial activities among youth beneficiaries of YDF. For example, among the Theory of Reasoned Action parameters, perceived behavior control tends to influence all categories of youth choices and accordingly increases the possibilities of IGAs established to succeed in the study area. Therefore, perceived behavior control related to skills possession among youth acts as the most crucial constraint that influences the choice of IGAs. This is because youth who were observed to be influenced by skills possession on their choices were also observed to have positive attitudes towards their preferences. Therefore, all the parameters must be considered when establishing an income-generating activity among youth for better performance. Thus through this study, a potential knowledge understanding of the youth entrepreneurship and employment in particular improvement of youth livelihoods using the Youth Development Fund has been contributed.

5.2 Recommendations

The following recommendations are made based on the above conclusions:

5.2.1 Following the choices of the income-generating activities that youth beneficiaries of YDF are engaged in and the challenges

The study recommends that the Ministry of Health, Community Development, Gender, Elderly and Children that youth should be equipped with skills of modern farming because a good number of youth have been found to have engaged in farming activities. This will attract more youth to engage in agriculture and have a positive attitude toward it. Thereby they will be able to repay their YDF loans and eventually improve their livelihoods.

This study also recommends that the Ministry of Health, Community Development, Gender, Elderly, and Children through the Department of Community Development should ensure that all operations of the YDF are carried out according to the criteria set. This should go hand in hand with a clear division of responsibilities concerning youth in the department. However, there is a need to relocate issues concerning youth. This is because the ministry of Health, community development, gender, elderly, and children does not have a segment concerning youth. The youth segment is under the Ministry of State in the Prime Ministers' Office, Policy, Parliamentary Affairs, Labour, Employment, Youth and the Disabled. This will help to improve the performance of the IGAs among the beneficiaries of YDF.

It is also recommended that to increase the impact of YDF among youths, the amount of funds provided to youth should be increased or be based on the business plan submitted. This is because the majority of groups claimed the fund not to be enough to enable them to implement their IGAs properly.

5.2.2 More options and criteria for fund access should be explored to enable youth to borrow the funds in a way that suits their needs

This study recommends that there should be more options on how funds are provided to the youth either in group, individual, or in the form of equipment. This is because youth differ in many aspects, such as education, age and background. Therefore, forcing them to work in a group sometimes may be difficult, especially if each member finds his idea to be the best. For example, among youth, there might be ones who have passed technical education such as VETA and may have technical skills that may enable them to employ themselves. However, such persons may not be able to implement their ideas because they have to follow the group's needs. At the same time, if they could be assisted individually, they could be in a better position to achieve their idea. So, they should be given a chance to decide in which way they should borrow the fund. Furthermore, this will enable youth to have more options on how they access funding. For example, some who opted on a technological basis next time may borrow from other financial institutions because the equipment may act as collateral.

5.2.3 Taking into consideration skills possession among youth beneficiaries of YDF as one of the criteria

Proper skills empowerment among youth is highly needed to improve the performance of YDF among the beneficiaries. Thus the study recommends that YDF should add another criterion which is possession of vocational skills from recognized institutions to the youth who wish to be granted loans. This will help to increase their skills and attitude towards their choices. Therefore they will have better options of income-generating activities, which will have more impact on their livelihood and be able to create employment for other youth.

5.2.4 Use of multi-disciplinary approach to overcome challenges among YDF beneficiaries

This study recommends that there should be collaborations between departments on how challenges facing YDF beneficiaries should be solved. For example, challenges related to what type of investment they should opt and how to run it can be tackled by providing them with training concerning the issue from the business department.

On the other hand, the department concerned should take responsibility for the ones that opted for agriculture to ensure that the group/person is well equipped with the necessary know-how on issues related to agriculture and farming. This is more than just depending on the three days training the Department of Community Development provides to the leaders of the youth groups.

5.3 Areas for Further Research

The study recommends the following areas that need further research.

- i. In this study, only youth groups that were beneficiaries of YDF were examined without considering those who have not benefitted from YDF. Therefore, it is suggested that further research should be done to assess the difference of the factors that influenced the choices of youth enterprises between YDF beneficiaries and non YDF beneficiaries. This will enable YDF facilitators to know what is missing on their side so that further actions can be taken to improve the performance of YDF.
- ii. This study treated YDF beneficiaries as a homogenous group with the same capacities. Therefore, further studies are recommended to investigate more on the

differences among youths based on ability. In addition, it is influenced by education, age and ethnic origin, to mention a few on how these factors contribute to the choices of the enterprises that they make and the impacts.

- iii. This study did not consider other factors such as contribution from other financial institutions, business location, and community perception towards YDF beneficiaries' enterprises as other factors that may affect the performance of the YDF. Therefore, further studies are recommended to investigate that.

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APPENDICES

Appendix 1: Questionnaire for community members' interview

INDIVIDUAL RESPONDENTS QUESTIONNAIRE

Introduction

My name is Regina John, a Ph.D. student at Sokoine University of Agriculture (SUA) conducting a study on **The Effects of the Youth Development Fund on Youth Livelihood at Morogoro Municipality and Mvomero District**. You have been selected as one of the persons who can provide relevant information and share experiences on the YDF. I am kindly asking you to offer sincere responses to the following questions. All information you provide will be treated as strictly confidential, and your name will not appear anywhere in the report. Furthermore, your participation in this study is voluntary. In case you have any questions about your participation in this study, please do not hesitate to ask me before we continue.

PART 1. BACKGROUND CHARACTERISTICS OF THE RESPONDENTS

1. Date of interview:
2. Name of interviewer:
3. Name of respondent:

4. Name of group/**enterprise**:

5. **Location:** Village: Ward: Street:

.....

District:

6. **Age of respondent:**

7. **Sex of respondent**

1= Male

2= Female

8. **Level of education:**

1= No education at all,

2= Primary education,

3=Secondary education,

4=Technical education (Certificate and Diploma),

5= University

9. **Marital status of the respondents**

1= Single

2=Married

3=Divorced

4=Widow/widower

10. Household size (members)

1=1-3

2=4-5

3=5-8

4=More than 8

11. What is the occupation of your parents?

1. Father.....

2. Mother.....

PART 11: QUESTIONS AS PER OBJECTIVES

Objective 1. Identification and characterization of YDF-supported economic activities that YDF recipients are engaged in:

12. What were your income-generating activities before being a YDF beneficiary?

1=Carpentry

2=Farming

- 3=Fishing
- 4=Livestock keeping
- 5=Food processing
- 6=Poultry raising
- 7=Bee keeping and
- 8=Street hawking
- 9= Other (specify)

13. What enterprise are you currently involved in with the financial support from YDF?

- 1=Carpentry
- 2=Farming activities
- 3=Fishing
- 4=Animal keeping
- 5=Food processing
- 6=Poultry raising
- 7=Bee keeping and
- 8=Street hawking
- 9= Other (specify)

14. When did you start your YDF-supported enterprise?

- 1= 3years ago
- 2= 4 years ago
- 3= 5years ago

15. Was the capital from YDF enough for you to start up your business?

- 1=Yes
- 2=No

16. If no, did you have any other source of capital apart from YDF?

- 1=Yes
- 2=No

17. If yes, what were the sources?

- 1=Loan from bank
- 2=Through shares from partners
- 3=From other micro finance institutions (e.g. BRAC, FINCA, SACCOS etc.)
- 4=Personal fund, friends and family
- 5=Any other source (please mention)

18. Did the disbursement time for the loan match with your business duration (routine)?

- 1= Yes
- 2= No

19. Do you keep records of your business?

- 1=Yes
- 2=No

20. If yes, what type of records do you keep for your business?

- 1=
- 2=

3=.....

4=

5=

21. If no, Why?

.....

.....

.....

Objective 2. Determination of how the socio-economic environment influences the choices the youth make to engage in YDF-supported economic activities

22. Why did you decide to start this enterprise?

I decided to start this enterprise because:

Factor	Disagree	Not applicable	Agree
PERSONAL			
I had the necessary skills			
I enjoy this kind of activity			
This was my long-time desire			
I was sure I would succeed			
I have abilities to control market changes			
SIGNIFICANT OTHERS			
My family thought that this was the right enterprise			
My friends thought that this was the right enterprise			
The group members thought that this was the right enterprise			
My cultural beliefs are not affected by my enterprise			
LOGISTICAL			
There is a need for this enterprise in my area			
Facilities were available for establishing the enterprise			
Raw materials and inputs are readily available			
Customers are readily available			
Skilled labour is readily available			
I can meet the TBS standards			
I can meet the TFDA standards			
I can meet the environmental management requirements			
OTHERS			
This was in line with the requirements of the YDF			
There is little competition from other similar businesses			
People in this area are very cooperative and supportive of me			
There is enough market for this enterprise			

23. What are the challenges that face your business which are associated with the weather?

- 1=.
- 2=.
- 3=.
- 4=.
- 5=.

24. Is there any kind of support that you are receiving from the district staff which influenced your choice?

1=Yes

2= No

25. What kind of support?

1=.

2=.

3=.

4=.

5=.

26. Is your business registered with the District authorities?

1. Yes

2. No

27. What challenges did you face during the registration of your business?

1=.

2=.

3=.

4=.

5=.

28. Is your business registered with TFDA and TBS?

TFDA 1. =Yes 2. =No

TBS 1. =Yes 2.= No

29. If Yes, what are the benefits of your TFDA/TBS registration?

1=.

2=.

3=.

4=.

5=.

30. What are the challenges that are associated with registration at TFDA/TBS?

1=.

2=.

3=.

4=.

5=.

Objective 3. Determination of how personal factors influence the choices youth make to engage in YDF supported economic activities.

31. Do you have all the needed skills to operate your business?

1=Yes

2=No

32. If the answer is no, what skills do you have, and what are skills do you still miss?

Skills that one has

1= Entrepreneurial skill

2= Project management skill

3= Financial management skill

4= Leadership skill

5= Vocational skills

6= Any other (specify).....

Skills that one is missing

1= Entrepreneurial skill

2= Project management skill

3= Financial management skill

4= Leadership skill

5= Vocational skills

6= Any other (specify).....

33. Where did you obtain the skills that you are competent in?

1=From YDF facilitators

2= From a vocational training center

3= From short courses provided by different institutions

4= Through internship

5= Other (specify).....

34. Do you participate in social networks, e.g., VICOBA, farmers groups, youth groups, and other community groups

1=Yes

2=No

If yes how

.....

.....

.....

Objective 4. Assessment of the performance of the YDF-supported economic activities in terms of income, food security, and asset ownership of the YDF recipients

35. Are there any significant changes to your life which are a result of YDF?

1= Yes

2=No

36. What are the changes?

Area for changes	Before YDF	After YDF
Asset ownership	1..... 2..... 3..... 4.....	1..... 2..... 3..... 4..... 5.....
Food security in terms of the number of meals per day 1 meal 2 meals 1 meal 2 meals

	3 meals	3 meals
Where do you get your health services	1= Using local medicines 2= From the dispensary which is nearby 3= From government hospitals 4= From a private hospital 5= Any other(specify)	1= Using local medicines 2= From the dispensary which is nearby 3= From government hospitals 4= From a private hospital 5= Any other(specify)
Membership in any health insurance, e.g., NHIF, CHF,	1=Yes 2=No	1=Yes 2=No
If yes, which one	1=NHIF 2=CHF	1=NHIF 2= CHF
Amount of money spent on food per month 1=100,000/= 2=150,000/= -250,000/= 3=Above 250,000/= 1=100,000/= 2=150,000/= -250,000/= 3=Above 250,000/=
Do you have the habit of financial savings?	1= Yes 2=No	1=Yes 2=No
How do you save?	1= Through bank 2= Through VICOBA 3= Through local methods (VIBUBU) 4= Any other (specify).....	1= Through bank 2= Through VICOBA 3= Through local methods (VIBUBU) 4= Any other (specify).....
Is there any other developmental activity that you are doing now which is a result of increased income?		1=Yes 2= No
If yes, which?	
Membership in any social security fund? E.g. NSSF, etc	1=Yes 2=No	1=Yes 2=No
If yes, which one?		1. NSSF 2. PSSSF

Objective 5: To assess the performance of the YDF supported economic activities in generating employment and strengthening community participation

37. How many employment opportunities have you been able to create in your area?

Changing elements	Before	After
Employment created	1=1-3 employments 2=4-6 employments 3=7-10 employments	1=1-3 employments 2=4-6 employments 3=7-10 employments
Are the people employed skilled or non-skilled?	1=Skilled 2=Unskilled 3= Mixed	1=Skilled 2=Unskilled 3=Mixed
How do people around your area benefit from your business?	
What do you think can be done to make youth more effective in using YDF	
Is there any change in your involvement in community activities?	1=Yes 2=No	1=Yes 2=No
If yes, how?
Have you made any contribution to the development of your area?	1=Yes 2=No	1=Yes 2=No
If yes, how?	1= Creating employment for other youth around the area 2= Helping the poor 3=Giving financial assistance to community development projects in our area 4=Any other=.....	1= Creating employment for other youth around the area 2= Helping the poor 3=Giving financial assistance to community development projects in our area 4=Any other=.....

Thank you for your participation

Appendix 2: Checklist for key informant 1: community development officers

My name is Regina John, a Ph.D. student at Sokoine University of Agriculture (SUA) conducting a study on the **Effects of the Youth Development Fund on Youth Livelihood at Morogoro Municipality and Mvomero District**. You have been selected as one of the **key informants** who can provide relevant information and share experiences on the YDF. Therefore, I am kindly asking you to provide sincere responses to the following questions. All information that you provide will be treated as strictly confidential, and your name will not appear anywhere in the report. Furthermore, your participation in this study is voluntary. In case you have any questions about your participation in this study, please do not hesitate to ask me before we continue.

A. BACKGROUND INFORMATION

- 1.Date of interview:
- 2.Name of respondent:
- 3.Status of the respondent.....
- 4.Age of respondent:
- 5.Sex of respondent
1= Male,
2= Female
- 6.Level of education?
4=Technical education (Certificate and Diploma),
5= University
- 7.Duration of service in the current position.....
- 8.Department:.....

1. QUESTIONS

9. What is the purpose of the YDF programme?

.....

10. Is there any change to the programme since its establishment?

1=Yes 2 =No

Please give details.....

.....

11. To what extent do you think youth are accessible to YDF loans in the District?

1= To a very great extent
 2= To a great extent
 3=To some extent
 4= To a low extent
 5= To a very low extent

12. How many Youth Groups or SACCOS in your area have so far applied for soft loans from YDF and how many of these have received the soft loans between 2012 - 2017?

BENEFICIARY	NUMBER OF APPLICATION BETWEEN 2012-2017	NUMBER OF APPLICATION RECEIVED THE LOAN BETWEEN 2012-2017
Youth groups		
SACCOS		

13. What are the reasons for other youth groups /SACCOS not receiving soft loans from YDF?

.....

14. What are other factors that limits youth from accessing the YDF fund?

1.
 2.....
 3.....
 4.....
 5.

15. What efforts did you make to address the factors mentioned?

1
 2.....
 3.....
 4.....
 5.....

16. Basing on your experience, what are the common business Activities of YDF beneficiaries in your area?

1.....
 2.....
 3.....
 4.....
 5.....

17.What types of activities are financed by soft loans from YDF?

1.....
 2.....
 3.....
 4.....
 5.....

18.Do you think youth who failed to get YDF loans are willing to have another chance to request for loans from YDF?

1=Yes
 2=No

19. What are the main criteria used in the provision of YDF loans to youths

- 1.....
- 2.....
- 3.....
- 4.....
- 5.....

20. To what extent have the youths been able to meet the criteria in place?

1=Great extent

2= Low extent

3 =Very low extent

21. How many groups have been able to repay the loan?

BENEFICIARY	NUMBER OF GROUPS RECEIVED THE LOAN 2012-2017	NUMBER OF GROUPS THAT WERE ABLE TO REPAY THE LAON 2012-2017	NUMBER OF GROUPS THAT FAILED TO REPAY THE LOAN 2012-2017

22. What challenges do you face in the funds' distribution?

- 1.....
- 2.....
- 3.....
- 4.....
- 5.....

23. What do you think youth can do so that they may access the funds more easily?

- 1.....
- 2.....
- 3.....
- 4.....
- 5.....

24. Are there any efforts that you are taking to assist youth to have a proper selection of their business activities

1=Yes

2=No

25.If yes, what are the efforts?

- 1.....
- 2.....
- 3.....
- 4.....
- 5.....

26.Are there other departments of which you are collaborating to ensure youth needs are fulfilled under YDF?

1=Yes

2=No

27.If yes, mention the departments and their roles

- 1.....
- 2.....
- 3.....
- 4.....
- 5.....

28.What are the regulations to be followed for youth to be able to register their business?

- 1.....
- 2.....
- 3.....
- 4.....
- 5.....

29. As a department concerned with YDF what are your contributions in helping youth register their business to TBS, TFDA, and TRA?

- 1.....
- 2.....
- 3.....
- 4.....
- 5.....

24. What are the challenges that you are facing in the process of business registration?

- 1.....
- 2.....
- 3.....
- 4.....
- 5.....

Appendix 3: A checklist for focus group discussion

Dear stakeholder, I am **Regina John**, a student Ph.D. Student at Sokoine University of Agriculture (SUA) pursuing Agricultural and Rural Innovation. I am conducting a study as part of my programme **to determine the effects of the Youth Development Fund on youth livelihoods in Tanzania** in order to suggest improvement measures towards the implementation of youth development issues. I am requesting you to set aside a few minutes to respond to my questions in a focus group discussion. Any inconvenience is highly regretted. I wish to assure you that the information given here will be used for academic purposes only.

PART 1. General information about YDF

1. How did you know about YDF?
2. What did you do after knowing that there is YDF which is available for you?
3. What are the activities which YDF usually supports?
4. What are the rules and regulations that one should follow to be supported with the Fund?
5. What are the challenges that you encounter in efforts to abide with the rules?
6. Are the Funds provided to individuals or groups?
7. If in groups how do you come up with a group? Under what criteria?
8. What are the challenges associated with working in groups?
9. How do you overcome the challenges?

PART 2: Factors influencing choices of youths

1. Why did you decide to choose such activities?
2. Which types of resources are normally needed for your activities? E.g. raw materials
3. Where do you get those resources?
4. Does the economic and political situation favor your activities?
5. How do other people (family members, colleagues and friends) consider your activities?
6. How do you get market of your products?
7. Do you operate any networks which help you to get markets easily?

PART 3: Performance of the YDF supported economic activities to the community

1. What is the performance of the YDF supported economic activities in terms of income, food security and asset ownership of the YDF-recipients?
2. Have you been able to create employment to other youths?
3. Do you think YDF is still relevant for youth development?
4. What are your suggestions for improvement of YDF Programme and YDF beneficiaries' development activities in Tanzania?

Thank you for your participation