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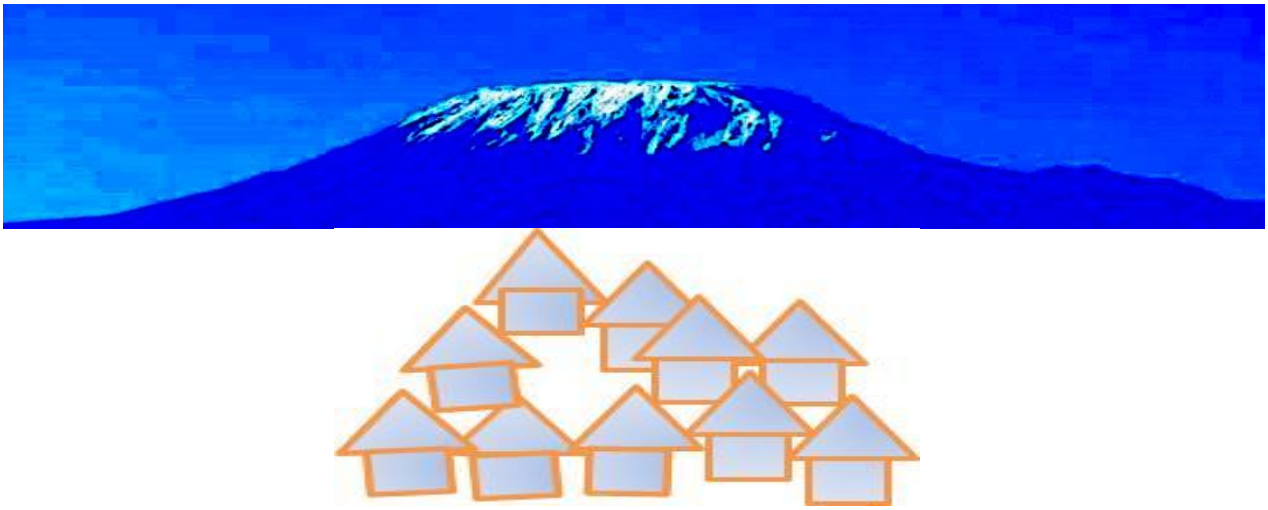

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Determinants of choices of the Income Generating Activities among Youths beneficiaries of Youth Development Fund in Morogoro Municipality and Mvomero District in Tanzania

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ABSTRACT
Being guided by the theory of reasoned action, this study sought to investigate factors that determined the choices of income-generating activities among youth beneficiaries of Youth Development Fund in Morogoro Municipality and Mvomero District Councils. The study employed cross-section designs where 200 respondents were involved. Multistage sampling techniques and simple random techniques were used to select the respondents involved in the study. Data were collected through questionnaires and interview schedules, and they were analysed through descriptive statistics and the Multinomial regression model. The findings show that factors that have influenced the choice of youth income generating activities among the youth include: attitudes, family, and friends support, customers and market availability, availability of skilled labour, low competition from a similar business, skills possession, and cooperation from others. However, these findings show that the factors did not influence all categories of choices and therefore the study recommends that the ministry responsible for youth should ensure that there is enough awareness created for youth on how the Community Development Department can make their business perform better. This should include training on how youth can have a proper choice by considering factors such as attitude, significant others, and skills possession.

Keywords: Income generating activities, Youth, Youth Development Fund (YDF)

1.0. INTRODUCTION

Youth face many challenges as they move towards adulthood. These challenges include unemployment, unequal access to education and health, lack of political influence, and poverty, however, unemployment has been observed to be the leading challenge (Garcia and Jean 2008). The global situation around the world shows that many countries are experiencing a "youth bulge" with adolescents and young adults making up a third of the population. Larocque (2016) and Kimaro (2015) opined that, in the decades to come, as the large youth population ages, fewer young people will be responsible for supporting greater numbers of older people. 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 challenges that were identified included education, social security, welfare services, and unemployment to mention a few (Kabala, 1969). In addition, since 1969 to date, the youth population has been growing fast making young people constitute a large and rapidly growing proportion of the population in most African countries.

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Africa has the world's youngest 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, the youth in Africa have continued to be confronted by an increasing number of challenges that continue to affect them (Okojie, 2003). Studies show that youth willingness to overcome unemployment through agriculture is high since agriculture is one of the leading sectors that provide more employment and contribute to the growth of the economy. Although agriculture is one of the leading sectors in the economies of East Africa – accounting for 23-32% of GDP and providing a livelihood for over 70% of the population – only 5-20% of the youth were interested in farming as an occupation or a full-time job. Rwandan youth, at 5%, was the least interested in farming or agriculture as a full-time job (Awiti and Scott, 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). The country has 68% of the population which is made up of young people aged between 15 to 35 years (Mavedzenge *et al.*, 2011). However, this population shows if youth will be properly directed and utilized can be a potential group in contributing to the national economy. It is recognized that if youth will be well utilized, they can be one among the groups that contribute largely to the economy of the country.

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 created to address the challenges of the youth and to improve their livelihoods in Tanzania, ranging from small pilot projects to large-scale programs, including the establishment of the Youth Development Fund (Haji, 2015). The Youth Development Fund (YDF) was launched in Tanzania in 1994 to provide the youth with loans to enhance entrepreneurship activities in the informal sector as a way of creating self-employment for youth in the country (Chachage, 2006). The YDF focuses on employment creation through financial support to homogeneous youth groups who are engaged in income-generating activities (IGAs) in Tanzania (ILO, 2011). It is expected that through this support youth will be able to create employment opportunities for fellow youth as well as increase their income. For a youth group to access funding from the YDF there are several criteria that they are supposed to meet which in one way or another may influence their choices. These criteria include i. the applicants of the loan have to be in a group of 5-15 and not individual persons; ii. they must be unemployed but on the other hand, they must have a business that has been existing for not less than six months; iii. be out of school; and iv. be between the age of 18-35 years and Tanzanian citizens (URT, 2013).

However, a study by Mussa (2013) reported that the Youth Development Fund has failed to create employment among the youth as expected. The study identified factors such as the 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 to be the major contributors to the failure of YDF to have an impact on employment creation. That means their choices of IGAs might not be good enough to enhance such an impact. But this study failed to examine other factors that may have influenced the youth IGAs choices apart from those provided by YDF. These may include psychosocial factors (Ajzen, 1991) like attitude, influence from parents, influence from peer groups, education, skills, and socio-economic factors such as the availability of raw materials that may have influenced their choices of IGA activities. Therefore, this study aims to identify factors that influence the choices of income-generating activities that youth beneficiaries of YDF engage in

so that these factors can be addressed when assessing the loan applications by youth since they are the ones that determine the success of their IGAs.

2.0. LITERATURE REVIEW AND THEORETICAL FRAMEWORK

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 youth who struggle daily to improve their lives. Mohd (2016) suggests that the entrepreneurial culture should be cultivated among youth, and youth programmes should be implemented more seriously and realistically so that the youth can realize that the entrepreneurial field can secure them a bright future should they have strong desire and perseverance to succeed. In addition, studies by Pauceanu (2019), Mwang'ombe *et al.* (2017), and Van Derzwan *et al*. (2016) have revealed that the decision of youth to establish 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 which might influence the decision for one to do business such as networking, economic and political stability, and relevant experience, availability of business opportunities, and a country's business rules and regulations. Based on TRA (Ajzen, 1991) human beings are rational, and therefore for whatever action and or behavioural intention they show attitude and subjective norms are involved (Tlou, 2009).

A 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. Infrastructure, finance, and technical factors were revealed to have been inhibiting their potentials, while the education system and the rate of information technology development were perceived to have positively impacted their attitude.

The Theory of Reasoned Action (Ajzen and Fishbein, 1980) is in reference especially in determining the relationship between behaviour and elements that influence the occurrence of the behaviour. According to Ajzen (1991), the Theory of Reasoned Action has three key major components, which are: i) Behavioural Intentions (BI), which is generally a person's plans, motivations, or desires that are the most immediate predictor of one's behaviour; ii) Attitudes (A), which in most cases are specific/personal issues that influence one to perform a particular behaviour. The assessment of attitudes, for example through surveys, helps design intervention campaigns to address the component that best predicts behavioural intentions; iii) Subjective Norms (SN) is the social components of behavioural intentions. Subjective norms involve normative beliefs that are the view of others regarding the behaviours and motivation to comply, pressure to please others regarding the behaviour, the general socio-economic environment, and the institutional arrangement. Subjective norms and motivation to comply are relative, as a person may be influenced by one group more than the other. Behavioural Intention (BI) or perceived behaviour can be explained in two major branches which are Control Beliefs and Perceived Power which means a person's ability or capability (based on education, entrepreneurial skills, capital, etc.) to perform a behaviour. Behavioural Intention then has been found to predict behaviour and is considered as the function of both Attitudes and Behavioural Norms. All the three major components of this theory influence the performance of the IGAs that youth are engaged in. It is from this theory that factors that influenced the choices of income-generating activities among youth beneficiaries were studied.

2.0. METHODOLOGY

2.1. Description of the study area

This study was conducted in Morogoro Municipal Council and Mvomero District Council, both are located in Morogoro Region. These two Councils were purposively selected because of their geographical location which offers a chance for a diversity of socio-economic activities conducted by the youth and also is one of the regions where resources needed for business activities are available (Ishengoma, 2004).

2.2. Research design

A cross-sectional design was used to allow data to be collected at one point in time through the survey method and this design is suitable for determining the relationships between and among variables in the study (Kothari, 2009).

2.3. Sampling Procedures

The study used multistage sampling techniques: first involved the selection of study areas, secondly, selection of the wards and thirdly, selection of the youth groups and the last was the selection of members to participate in a focus group discussion (FGD) from each group.

A total of 10 wards were selected purposively, 5 wards from each Council based on the total number of groups that are involved in YDF. That is wards with more groups had more representation compared towards with few groups.

Purposive sampling was used to select 20 groups of youth who are the recipients of YDF based on activities that they are involved in, while individual respondents were randomly selected from the groups to fit the number of respondents required. For this study, 200 respondents were interviewed as Clarke and Green (1988) argue that for a sample to be representative enough for statistical analysis, a sample size of at least 10% of the total population in the study is recommended and for this study, a total population was 2150.

2.4. Data collection, processing, analysis, and presentation

Data were collected through questionnaires and analysed quantitatively through the Multinomial Logistic Regression Model (MNL). However, the Likert scale was used to create levels of agreement of the statements derived from the Theory of Reasoned Action. The data for the Likert scale were collected using five levels of agreements (Strongly Disagree, Disagree, Undecided, Agree, and Strongly Agree) and during data analysis, they were grouped into three levels (Disagree, Undecided, and Agree). Results from the types of income-generating activities were grouped into three categories which are: Technician, Business, and Processing while keeping farming as a control/reference group of the three categories. Farming has been kept as a control category since the majority of the youth deal with farming. The variables have been created from the Theory of Reasoned Action where they are referred to as factors related to attitude, factors related to significant of others, and factors related to subjective norms.

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 Behaviour (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)

$$p(y_i = {}^{m}/_{\times_i}) = \frac{\exp(\times_i \beta_m)}{\sum_{j=1}^{j} \exp(\times_i \beta_j)}$$

Whereas:

- p (y=m/$\times_i$) = 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
- $\times_i$ = is an error term (ε) which represents unobservable factors assumed to be independently distributed over the survey period
- × = is a vector of theoretical factors, include;
    - $\times_1$= Attitude on the possession of the skills
    - $\times_2$= Being happy with the choice of activity
    - $\times_3$= Being the long-time desire
    - $\times_4$= Family support to the choice of an enterprise
    - $\times_5$= Friends support the choice of an enterprise
    - $\times_6$= Demand-driven influence
    - $\times_7$= Cultural influence on the enterprise
    - $\times_8$= Availability of customers
    - $\times_9$= Availability of skilled labour
    - $\times_{10}$= Ability to meet TBS standards
    - $\times_{11}$= Ability to meet YDF requirements
    - $\times_{12}$= Little competition from other similar business
    - $\times_{13}$= cooperation from people surrounding an enterprise
    - $\times_{14}$= Ability to secure market

3.0. Results and discussion

The discussion is based on the IGAs conducted by youth that has been identified in the study area and the factors that determined the choices of the IGAs conducted by youth beneficiaries of YDF.

3.1. YDF -supported income-generating activities among youth beneficiaries

From the findings shown in Table 1 below, 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. 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 baking were observed to have very few youths involved.

Table 1: Income generating activities conducted by youth with YDF support

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

These results imply that youth still count on farming as an important IGA. This is supported by the studies by Maiga (2015) and Kafle (2019) which showed that the majority of the youth are still attracted to invest more in farming than being employed. The studies added that youth work more hours in farming than other age groups which makes them able to get their socio-economic needs through their participation in farming. This finding contradicts the assertion that that youth have been discouraged to engage in farming activities due to the diversity of non-agricultural activities as a result of privatization and a free-market economy (Kimaro*.,* 2015). The results also imply that youth were able to see new and different opportunities that are provided by the environment which surrounds them. Therefore, there are possibilities that the business environment provides opportunities for a diversity of IGAs that youth 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). This may result in the continuing decline of youth who engage in farming activities and therefore there is a need to help the youth to recognize opportunities that are relevant to the communities in which they are living so that they can earn more profits from their IGAs.

3.2. Factors influencing the choices of IGAs among YDF-beneficiaries

3.2.1. Factors influencing youth whose choice is on Technician category of IGAs

The findings from Table 2 below show that family support increases the likelihood of youth to engage in technician rather than in farming by 0.747 times at P= 0.043 while friend's support is less influential on youth (β= -0.921 and P= 0.019) to engage in technician category as compared to farming. This indicates that family involvement in helping the youth to have proper choices is important however the family influence in the technician category is because for youth to be able to be a technician there is a need to undergo training. Thus, training needs financial support therefore the family is more involved as the provider of support to youth to acquire skills to enable them to choose the technician category. This is a reason that supports the result which shows family support had a significant influence on the technician category choice. Therefore, strong ties within the families can enhance the choices of business activities that youth make. This is supported by a study by Jack (2005) and Desfarges and Abouchaar (2003) which reported that strong ties within the society including friends and relatives are the instrument for business activities and influence the level of attainment and thus can be used extensively to provide knowledge and information. Thus, for one to be able to remain, extend

and enhance businesses and personal reputation, societal strong ties are inevitable. It also shows that under this category, friends' support influences youth choices but at a decreasing rate of 92%. This is due to the inability and willingness of friends to offer financial assistance to fellow youth compared to that of the family.

In the same category, results from Table 2 below show that customers availability (β= 0.771 and P=0.027) influences youth to engage in technician than in farming activities. This implies that as customers increase for the products made by youth whose choice was on technician, they become more interested in technician business activities than in farming. This will enhance more innovation in the technician category as studies show that effective and market openness and support from each other is a way towards business improvement through innovation (Sandvik and Sandvik, 2003), where improvements to and expansion as related to innovation is identified as necessary components for economic development (Kiruja,2013).

Table 2: Factors influencing the choice of youth to engage in 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*****

Reference category=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)

3.2.2. Factors influencing youth whose choices is on the business category

As the demand for skilled labour increases, youth are less likely (B=-0.933 and P=0.035) to engage in Business as compared to farming as shown in Table 2 above. This is because skilled labour increases business operation cost and thus lowers profit. Due to this youth tend to increase their interest in farming rather than in business activities. However due to the increase

in mechanized farming, farming is becoming of interest to youth which is contrary to the studies by Ntalima (2014), Kimaro (2015), Lawi (2016), and Ochieng (2020) which noted that there is 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. On the other hand, Mihyo (2019) noted that youth and women are the groups that still depend on agriculture and they play an important role in the production and the whole value addition on the agricultural products.

Results from Table 2 above show that low competition from similar businesses increases the likelihood for youth to engage in the Business category than in farming by B=1.032 times at P=0.004. This implies that choices that have been made by youth in this category lack innovative action and skills development as one of the advantages of competition in business are the increase in the ability and flexibility of an entrepreneur to adapt to changing conditions and make decisions that will provide him a competitive advantage (Zelga, 2017) because competition is the main driver of business activities and network evolution and thus it is associated with improved economic efficiency and customer well-being (Ford and Hakansson, 2013).

Furthermore, market availability increases the likelihood for youth to engage in the business category than in farming by B=0.155 times at P=0.048. Likewise, customer availability increases the likelihood for youth to engage in the business category than in farming by 0.068 times at P=0.034, these are related factors and they have both proved to influence the choices of youth in the business category as shown in Table 2 above. This implies that youth who engage in business activities have provided services that go with the needs of the societies that they are living in and thus shows that there is a convenient situation for potential users and interested customers (Mason and Harrison 2008).

3.2.3 Factors influencing youth whose choice is on processing category

As skills demand among youth increases, youth are less likely (B=-1.773 and P=0.000) to engage in processing compared to farming however the influence is on the decreasing rate of 13.32% as shown in Table 2 above. This indicates that skills possession among youth in this model represents the risks of attitudes of youth on processing related enterprises over-farming. This is to say that youth interest in processing decreases and interest in farming increases. This is due to the increase of the improvement in farming methods which include contract farming which seems to be more profitable than processing businesses. A study by D'Silva *et. al* (2009) supports the implication by arguing that, contract farming for the past decade has made an impressive inkling in the minds and thoughts of policymakers, development planners, and extension and sustainable development researchers as a mechanism to build up linkages between farmers and agribusiness firms. Through this new opportunity awareness on farming, youth tend to increase their interest in this category despite doing processing also.

Being happy with what they are doing increases the likelihood for youth to engage in processing than in farming by B=1.332 times at P=0.007, which indicates that youth whose choice was on processing category, have a positive attitude towards their choices and emotions being one of the measures of attitude. Thus, there are high possibilities of better performance of their businesses. Studies by Majenga (2013) and Brugger and Hochli (2019) support this argument by reporting that, people with stronger or more favourable attitudes are more likely to engage in behaviour performance that addresses the issue they care about unlike the ones with poor attitudes. Also, a study by Mark (2019) reported that bad or negative attitudes may have multiple effects on the businesses such as poor performance, disappointments, mistakes, and low output.

Cooperation from others increases the likelihood for youth to engage in Processing than in Farming by B=1.671 at P=0.026. This implies that there is a strong network between youth whose choices are in the processing category and that continue to influence their existence in this category. The implication is supported by Jack (2005) who reported that strong 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 so to remain in, extend and enhance businesses and personal reputation societal strong ties are inevitable. At the same time, a study conducted by Rutashobya et al. (2009) showed that females and males have a diverse network but when compared to males, females have strong ties to more kin members. However, it was found that networking behaviour can influence the good performance of an enterprise.

Low competition from other similar businesses increases the likelihood for youth to engage in processing than farming by B=1.042. This is proved by the fact that market availability increases the likelihood for youth to engage in processing than in farming by B=0.214 at 0.024, implying that there are high possibilities for businesses under this category since market availability means more production. Also, there are possibilities that youth who engage in the processing can access the market from different parts which might be influenced by the development of science and technology especially the use of social media. According to Appel *et al*., (2020), social media allow people to freely interact with others and offer multiple ways for marketers to reach and engage with consumers. To address current challenges posed by traditional marketing on how to generate leads, and increase awareness, ways of communicating are continually evolving (Hensel and Michael, 2010).

4.0. CONCLUSION

Conclusively, it has been observed that some factors were not considered when youth beneficiary of YDF were deciding on the choices of enterprises that they wish to deal with. For example, attitude, skills possession and competition from similar business, were not considered. This might be caused by poor preparation of youth or lack of training and business awareness among the youth beneficiaries of YDF. However, 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.

Recommendations

Before disbursing the funds to the youth for their business, the department of community development which is responsible for this, should conduct a proper training to the beneficiaries to address the factors that may have influenced their choices and to see if the factors lead to success of their business. This may help the youth beneficiaries of YDF to rethink and come up with business projects which have been researched enough basing on the factors identified.

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Policy brief
Title: "Determinants of Choices of Income Generating Activities Among Youths Beneficiaries of the Youth Development Fund in Morogoro Municipality and Mvomero District in Tanzania"

Executive summary
The policy brief aims at addressing important amendments that need attention to the Youth Development Policy by the relevant Ministry. The amendments intend to improve the performance of the youth beneficiaries of YDF and hence the YDF in general.

Introduction/Problem and Context
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 created to address the challenges of the youth and to improve their livelihoods in Tanzania, ranging from small pilot projects to large-scale programs, including the establishment of the Youth Development Fund. The YDF focuses on employment creation through financial support to homogeneous youth groups who are engaged in income-generating activities (IGAs) in Tanzania. However, a study by Mussa (2013) reported that the YDF has failed to create

employment among the youth as expected. The study identified factors such as insufficient amount of loans provided by the YDF program to beneficiaries, delays in loan disbursement, low coverage and scope of entrepreneurship training provided, and low youth accessibility to YDF loans to be the major contributors to the failure of the YDF to have an impact on employment creation. That means that their choices of IGAs may not be good enough to enhance such an impact. But the study failed to examine other factors that may have influenced the youth's choices of IGAs apart from those provided by the YDF. These may include psycho-social factors (Ajzen, 1991) like attitude, influence from parents and from peer groups, level of education and skills, and socio-economic factors such as the availability of raw materials that may have influenced their choices of IGA activities. Therefore, this study aimed at identifying factors that influence the choices of IGAs that youth beneficiaries of the YDF engage in, so that these factors can be addressed when assessing the loan applications by youth since they are the ones that determine the success of their IGAs.

The study

The study was conducted in Morogoro Municipal and Mvomero District Councils both located in Morogoro Region. These two Councils were purposively selected because of their geographical location which offers a chance for a diversity of socio-economic activities conducted by the youth and also where resources needed for business activities are readily available. Diversity of economic activities was important because it could provide good information as to why youth choices were based on what they have decided to do. Some of the factors that were assumed to influence the choices of youth enterprises include possession of entrepreneurial skills, entrepreneurial confidence, family acceptance, market access, and cultural support. But other factors which might influence the decision for one to do business include networking, economic and political stability, and relevant experience, availability of business opportunities, and a country's business rules and regulations.

Discussion and Conclusion

A good number of youths choose agriculture which makes agriculture the leading choice among the choices identified. Overall, several youth's income-generating activities have not been observed to be determined by the factors that were studied. This shows that in some cases other youths' groups may come up with a certain activity without clear reasons as to why they have chosen such an activity. This results in poor performance of the YDF-supported activities that they choose. This means that there is poor preparation of youth or lack of training and business awareness among the youth beneficiaries of the YDF.

Recommendation 1: 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 for and how to run it can be tackled by providing them with training concerning the issues by the Business Department, for those who opted for agriculture the Department of Agriculture should take responsibility to make sure that the group/persons are well equipped with necessary knowhow on issues related to agriculture and farming. This should be in addition to the three days training which is usually provided by the Department of Community Development to the leaders of the youth groups.

Recommendation 2: This study recommends that YDF should add another criterion which is possession of vocational skills from recognized institutions like VETA among the youth who wish to be granted a loan. This will help to increase their skills and therefore they will have better choices of the income-generating activities which will have more impact on their livelihood.