

## **Assessing People's Perceptions of Youth Enterprise Development Fund in Employment Creation towards Poverty Reduction in Meru, Kenya**

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### **Abstract**

*Youth Enterprise Development Fund (YEDF) is a national government program in Kenya providing financial services to unemployed youth to facilitate them initiate income generating business activities. Majority of unemployed youths are vulnerable to poverty characterized by lack of basic needs in life, and they do not have assets to serve as collateral in accessing bank loans. Therefore, the YEDF offers soft loans to enable them initiate business enterprises for employment creation and poverty reduction. The targeted youth groups are trained on entrepreneurship skills before being given the money. However, the rates of unemployment and poverty levels among youths continue to be high, indicating gaps in YEDF program. The objectives of the study were to; assess the role of YEDF in offering business start-up capital, study the role of YEDF in employment creation, and assess the efficacy of YEDF in poverty reduction. Literature on the functional role of entrepreneurship from the YEDF experience, and its role in poverty reduction was covered. The study applied mixed methods with quantitative and qualitative techniques of data collection and analysis. The population of the*

*study included members of the youth social groups benefitting from YEDF in Meru County, Kenya. The study found that 68 percent of respondents felt that YEDF facilitated in offering business start-up capital which enabled employment creation and poverty reduction. Therefore, the study recommended for scaling up of YEDF to help more youths access business start-up capital to initiate and manage income generating enterprises, create employment opportunities and reduce poverty. From the findings of this study, 48 percent of the respondents reported that they received YEDF loans without any form of training, hence the need for capacity building on effective utilization of these funds before they are given to the youth.*

**Key terms:** Youth Enterprise Development Fund (YEDF), Employment Creation, Poverty Reduction.

## **1.0 Introduction**

According to Awogbele and Iwuamadi, (2010), the challenge of unemployment continues to affect youths all over the world, more specifically in the East African region. This creates the need to nurture a culture of entrepreneurship, where youths are empowered with skills to innovatively create jobs, rather than expecting to be given employment by others (Nieman&Nieuwenhuizen, 2009). This is because the number of people seeking employment opportunities is higher while available job opportunities are limited (Awiti&Scott, 2016). Vulnerable unemployed youths are susceptible to missing basic needs in life, including; food, clean water, shelter, and psychosocial wellbeing. Consequently, they lead dehumanized life characterized by low self-determination, lack of creativity and innovation and hopelessness resulting in limited life skills and entrepreneurial culture, which in turn escalates poverty levels (Helling, Seranno& Warren, 2005).

It is with this background that the Youth Enterprise Development Fund (YEDF) was formed as a national government program in Kenya in 2006 to provide financial services to the unemployed youth so that they can be able to initiate income generating business activities (Kitonga, 2012). Majority of the unemployed youths are vulnerable to poverty characterized by lack of basic needs in life, and they do not have assets to serve as collateral in accessing bank loans (Mulwa, 2010). Therefore, the YEDF offers soft loans to enable them initiate business enterprises for employment creation and poverty reduction. The targeted youth groups are trained on entrepreneurship skills before being given the money. However, the current rates of unemployment and poverty levels among youths in Kenya continue to be high, providing evidence of major gaps in the YEDF program (Mburu, 2008). Hence, the need for this study to assess the efficacy of the YEDF in employment creation and poverty eradication in Kenya, with special reference to Meru County.

## **2.0 Problem statement of the Study**

This paper is on assessment of the efficacy youth enterprise development fund in Meru County. The study was informed by the fact that though YEDF was aimed providing capital and capability to initiate income generating entrepreneurial activities for the youth in Kenya, the rate of employment creation is still far below the demand for job opportunities.

This increases the levels of unemployment and poverty among the youths, defeating the very reason why the YEDF was created. Therefore, this study sought to assess the efficacy of YEDF in creating job opportunities and alleviating poverty among the youth in Meru, Kenya.

### 3.0 Objectives of the Study

The objectives of the study were to;

**3.1** Assess the role of YEDF in offering business start-up capital in Meru County

**3.2** Investigate the role of YEDF in employment creation in Meru County

**3.3** Establish the efficacy of YEDF in poverty reduction among the youth in Meru County.

### 4.0 Methodology of the Study

The study used descriptive survey that adopted both qualitative and quantitative techniques of data collection and analysis. Qualitative method was used to treat data relating to perceptions of the respondents relating to the role of Youth Enterprise Development Fund in employment creation towards poverty reduction in Meru County, Kenya. Quantitative method was used to collect and analyze quantifiable data from the sampled respondents.

### 5.0 Population of the Study

The population of the study comprised of youth in Meru County in Kenya. The target population was members of selected youth social groups, professional youths and other community stakeholders. The target population represented the nine sub-counties in the larger Meru County.

### 6.0 Study Sample Size

A sample size of 100 respondents was randomly sampled from Meru County. One youth social group was identified in each of the nine sub-counties, where seven respondents were randomly sampled from each group. Three community stakeholders were randomly sampled from among the elected leaders in each of the nine sub-counties. Finally, ten youth professionals from the county were randomly sampled for interview. Thus, the sample size of 100 respondents was arrived at as illustrated in Table 1.

**Table 1: Sample Size of the Study**

Occupation	Frequency	Percent of the total
Youth social group members	63	63
Community stakeholders	27	27
Professional members	10	10
Total	100	100.0

Source: Field research, 2017.

## **7.0 Reviewed Related Literature**

The literature related to the focus of this study was reviewed in line with the following sub-titles; theoretical foundations of the study, the role of YEDF in offering business start-up capital, the role of YEDF in employment creation and the efficacy of YEDF in poverty reduction. They are discussed in details in the subsequent sections.

### **7.1 Theoretical Foundation of the Study**

The study whose findings informed this paper was grounded on the theories relating to entrepreneurship and the functional role of Enterprise Development Fund. The innovation school of thought in entrepreneurship literature is based on discourses around individual youth entrepreneurs who apply innovative entrepreneurial skills to solve problems of poverty and creatively earn income to sustain their own livelihoods and societal well-being (Ogudele, 2007). The innovation school of thought tries to come up with improved ways of solving community problems through creation of business enterprises within the body of knowledge that deals with commercial entrepreneurship, discovery, evaluation and utilization of opportunities (Daluca Hayes, 2000). In this study, the opportunity was employment creation through business enterprises that engage unemployed youths in constructive economic activities that increase their income generation abilities and ultimately reduces individual and societal poverty (Gilmore, 2009). This is the main objective of the YEDF in Kenya. Therefore, this study sought to investigate the effectiveness of YEDF in realizing this objective.

### **7.2 The Role of YEDF in offering Business Start-up Capital**

According to Yunus (2007), there is need for enabling the poor youths to generate income through business micro-enterprises as a strategy to alleviate and escape the poverty trap. Provision of credit services to unemployed vulnerable youths through YEDF should be viewed as a basic human right whose denial is an infringement of essential human rights. Unemployed youths need access to affordable and sustainable financial services including micro-business start-up capital and savings to help them to achieve their socio-economic development goals that could improve their livelihoods and the well-being of the society at large (ILO, 2010). Unemployed youths need to be empowered with technical knowledge and skills on how to take advantage of these financial services, make informed entrepreneurial and investment choices, increase their saving capacity, engage in informed borrowing and take strategic steps to protect themselves against unforeseen risks.

A study by (Narayan, 2002) found out that access to Youth Enterprise Development Fund (YEDF) as business startup capital and capacity building training influenced youth empowerment. Similarly, Mburu, (2008) established that the amount of business startup capital given to youths was minimal and was inadequate in financing the envisaged micro-enterprise business ideas they had. Besides, procedures followed were too long, time wasting and frustrating. In addition to these, to qualify for financing, collateral is required by financial intermediaries, most often than not, unemployed youth lack such collateral. All this culminates to limited access to business startup capital by the intended youth. Therefore, the youth who should be benefitting from these funds are unable to qualify to the start-up funds

from the YEDF. Resultantly, they get discouraged, end up being lured to risky activities such as drug peddling and trafficking, crime and exploitation. The activities that harm them as individuals and contribute to the state of anomie in society. Kitonga, (2012) observes that the procedures used in coordinating and managing YEDF are unclear, and the amount of loan given to majority of unemployed youths is not sufficient to start-up a business. This eventually makes YEDF ineffective in realizing its objective of creating employment and alleviation of poverty among the vulnerable youths in Kenya.

From the aforesaid, it was clear that accessibility to the YEDF had direct influence on youth empowerment, their ability to raise micro-enterprise business start-up capital and the actual management of the enterprise. Many youths do not own assets to issue as collateral as majority live below the poverty line and are categorized as credit unworthy by financial intermediaries. On the contrary, credit services are a basic human right that should be availed to unemployed poor youths to support meaningful youth development agenda and subsequent employment and poverty alleviation. This is what Yunus (2007), the founder of the Grameen bank advocates for. If financial assistance is not provided to vulnerable poor youths, then countries are not going to benefit from the potential of their young people, the most innovative population in most of the development countries, including Kenya, which has a youthful population which is continuously expanding (Kitonga, 2012).

### **7.3 The Role of YEDF in Employment Creation**

According to Mburu (2008), the Youth Enterprise Development Fund is instrumental in enabling youths to create employment through execution of the following objectives; provide loans for youth-led enterprises, attract and facilitate investment in micro, small and medium enterprises oriented commercial infrastructure that will be beneficial to youth enterprises, support youth oriented micro, small and medium enterprises to develop linkages with large enterprises, facilitate marketing of products and services of youth enterprises both in the domestic and international markets, provide business development services to youth enterprises and facilitate employment of youth in the international labor market. Mburung'a (2011) reports that the YEDF is disbursed in three different modes as discussed in the subsequent sections.

**7.3.1 The Constituency Youth Enterprise Scheme (C–YES)** which finances projects ideas of registered youth groups. Loans are approved by community committees at the constituency level. The maximum amount that can be given through this component is Kenya Shillings Fifty Thousand shillings. However, a group does not get the entire amount due to deductions. The committees are in most circumstances comprised of people who are closely related to the Members of Parliament (MPs) who act as Patrons to the Fund.

**7.3.2 The Easy Youth Enterprise Scheme (E–YES)** which funds projects by individuals as long as the group they belong to has already repaid the loan advanced to them. An individual loan is closely linked and tied to the group capability for repayment irrespective of any eventuality. This conditionality

demoralizes individuals from initiating their own enterprises for mistakes perhaps they did not commit as individuals.

**7.3.3 Financial intermediaries** operate through thirty-two financial intermediaries that are in partnership with the Fund. The Fund gives loans to these intermediaries at 1 percent interest who in turn lend at 8 percent interest to the youth. This component has the lowest form of default perhaps due to the nature of its organization and structuring (Mburung'a, 2011).

#### **7.4 The Efficacy of YEDF in Poverty Reduction**

Kitonga (2012) reveals that the Youth Enterprise Development Fund (YEDF) was established by the government of Kenya to enable unemployed youths have access to business start-up capital, initiate income generating activities and in turn reduce poverty in tandem with the vision and mission of the YEDF. The fund's vision is to be a sustainable and growing fund, economically empowering Kenyan youth. The fund's mission is to increase economic opportunities for Kenyan youth through enterprise development and strategic partnerships. The fund's core values include; integrity and accountability, creativity and innovation, equity and fairness, professionalism, collaboration and patriotism. YEDF has opened ten regional offices countrywide and employed two officers in every constituency to help the youth at the grass root levels (YEDF Status Report, 2007-2012).

Therefore, the YEDF was designed to address challenges of poverty facing youth owned enterprises. This is achieved through implementation of its objectives to provide loans to youth owned enterprises, attract and facilitate investment in micro, small and medium enterprises oriented commercial infrastructure such as business or industrial parks, markets or business incubators that will be beneficial to youth enterprises. They endeavour to support youth oriented micro, small and medium enterprises to develop linkages with large enterprises, facilitate marketing of products and services of youth enterprises in both domestic and international markets, provide business development services/entrepreneurship training to youth enterprises and facilitate employment of youth in the international labor market (YEDF Status Report, 2007-2012).

#### **8.0 Key Findings of the Study**

This section provides the key findings of the study based on the study objectives. The findings are presented in line with the following sub-titles; the role of YEDF in offering business start-up capital, the role of YEDF in employment creation and the efficacy of YEDF in poverty reduction and they are discussed in details in the subsequent subsections.

##### **8.1 The role of YEDF in offering Business Start-up Capital**

The respondents were asked to give their opinions about the role of Youth Enterprise Development Fund in offering business startup capital, and the following information presented in Table 2 was reported.

**Table 2: Role of Youth Enterprise Development in offering Business Start-up Capital**

YEDF's role in business start-up capital	All times%	Mostly %	Rarely%	Not at all%
YEDF enables poor youth to access capital	18	56	7.5	18.5
Youth empowerment and YEDF utilization	22	39	32	7

Source: Field data, 2017.

From Table 2, 18% of the respondents said YEDF enabled poor youths to access business startup capital all the time, 56% revealed that it mostly did, and 7.5 percent of the respondents said it rarely did. A total of about 81.5% of the respondents said that Youth Enterprise Development Fund facilitated the vulnerable unemployed youths to access business startup capital for micro-enterprise income generating activities and empowerment with business management skills. Income generated from the micro-enterprises help in improving the living standards of vulnerable youths who have been beneficiaries of Youth Enterprise Development Fund in Meru County. This support enabled youths to create employment opportunities and contributed in the reduction of poverty in Meru County. However, 18.5% of the respondents opinionated that the YEDF did not enable poor youth to access capital to start-up businesses. This is not a small percentage, hence, the need for more sensitization and awareness creation of YEDF and ensuring easy accessibility of the funds to youths. Unfortunately, unemployed marginalized youths were more susceptible to miss basic needs in life, like food, clean water, shelter, and basic health services. Hence the need for strategic interventions that advocate for youth accessibility to YEDF. Therefore, the study recommends for scaling up of YEDF to allow more youths would access business start-up capital, initiate and manage income generating enterprises for more employment creation and poverty reduction purposes. Entrepreneurship capacity building and training among YEDF beneficiaries need to be improved since 48% of the respondents revealed that they received the loan without any training. To reinforce these findings a KI who was interviewed remarked that;

*Most youths lack skills and business startup capital or professional experience to facilitate them to start businesses or get employed. This hinders them from taking advantage of activities that meaningfully engage them in economic productivity. These conditions hinder youth employability, which in turn, limits their opportunity to earn income that can meet their basic needs of life. This calls for urgent measures that could be taken to enhance the livelihoods of the vulnerable unemployed youths.*

These findings reveal a relationship between unemployment and socio-economic challenges that are directly linked to poverty.

Further, as shown in Table 2, this study sought respondents' views on whether the YEDF facilitated business startup capital that would create employment and lead to poverty reduction. In response to this, 22% of the respondents reported that youth empowerment with start-up capital facilitated poverty reduction all the time, 39% reported that it mostly did while 32% of the respondents were of the view that it rarely did while 7% were of the

opinion that empowerment had no relationship with utilization of YEDF. A total of 93% of the respondents reported a relationship between youth empowerment and business start-up capital, and employment creation and poverty reduction. The remaining 7% did not see a relationship between youth empowerment and business start-up capital and employment and poverty eradication. Hence, the need to reach out to the 7% of the population who see no relationship between these critical variables.

## 8.2 The Role of YEDF in Employment Creation

The findings of this study revealed that Youth Enterprise Development Fund played a role in employment creation among the youths in Meru County. The respondents were asked what they thought had been the role of Youth Enterprise Development Fund in employment creation and the findings are illustrated in Table 3.

**Table 3: Role of Youth Enterprise Development Fund in Youth Employment Creation**

<b>Role of YEDF in Youth Employment Creation</b>	<b>Very Big %</b>	<b>Big %</b>	<b>Small %</b>	<b>I don't know %</b>
Employment creation	25.5	28.4	40.9	5.2
Wealth creation and reduced poverty	28	34	35	3
Engages youths by reducing idleness and crimes	15	30	40	15
Helps in social development	12	30	35	23
Change in Youth's Economic Status	10	36	15	39

Source: Field data, 2017.

From Table 3, 25.6% of the respondents reported that the YEDF played a big role in employment creation, 28.4% were of the view that it played a big role while 40.9% of the respondents stated that it had a small role in creating employment while 5.2% did not know the role of YEDF in creating employment. About 54% of the respondents reported a strong relationship between Youth Enterprise Development Fund and employment creation, while 40.9% of the respondents felt that there was a weak relationship between the two. This means that more than half of the respondents felt that Youth Enterprise Development Fund played a role in employment creation. However, an interview with a KI and leader of a social group revealed that capacity building and training on entrepreneurship and business management before being given the funds was not sufficient when he stated that;

*The YEDF is like any other loan facilities. Only groups that can be able to pay back the loan with interest qualify for this fund. Therefore, capacity building for group business projects are critical to all members of the group. Youth equipped with entrepreneurial skills will avoid idleness and criminal oriented activities as they develop themselves and the society at large. Our group of poultry farming intended to solve the problem of food insecurity and generate income to the group by selling chicken but the amount of money loaned to the group was insufficient. Besides,*



*capacity building and training done was inadequate to adequately prepare group members for the task that awaited them.*

This finding reveals the reason why 40.9% of the respondents in Table 3 reported that YEDF rarely led to employment creation.

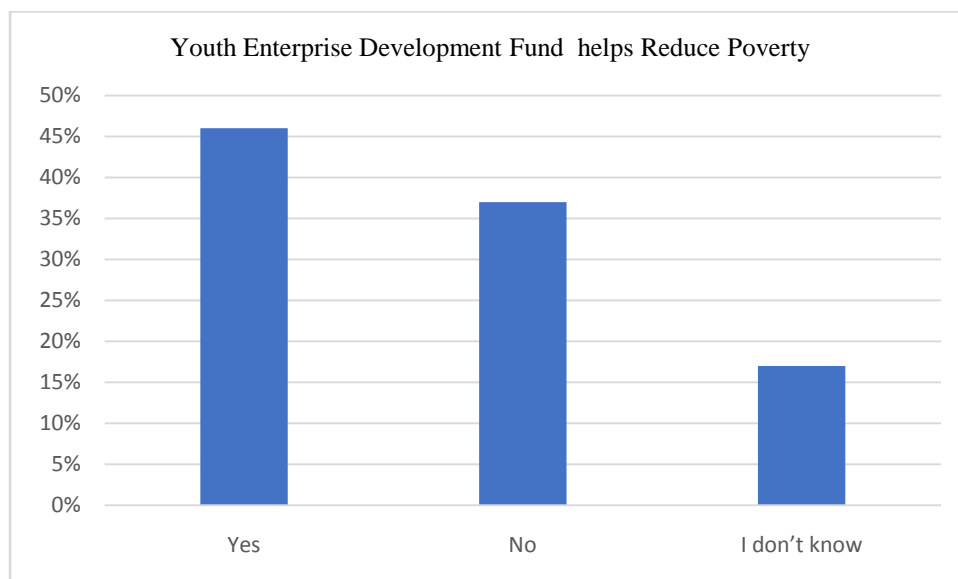
As far as wealth creation and poverty reduction are concerned, the findings of this study established that more than half 62% of the respondents revealed that YEDF had played a significant role in wealth creation and poverty reduction while 35% were of the opinion that YEDF had played a small role in wealth creation and poverty reduction and only 3% of the respondents were not aware of YEDF's role in wealth creation and poverty reduction.

This study further endeavoured to find out whether YEDF reduced idleness and promoted social development in Meru County. In response to this, 15% of the respondents revealed that YEDF reduced youth idleness in a very big way, 30% reported it did in a big way while 40% of the respondents revealed that it did in a small way and the remaining 15% did not have any opinion about this. A total of 45% of the respondents reported that YEDF constructively engaged youths and reduced their idleness, hence, promoting socio-economic development of individual youths and society in general.

In the same way, this study investigated the role of YEDF in promoting social development and 12% of the respondents reported that YEDF promoted social development in a very significant way, 30% stated that it promoted social development in a significant way while 35% stated that it did in a small way and 23% had no idea. Similarly, 46% of the respondents reported a significant change in employment creation following the introduction of YEDF, 15% noticed small change while 39% did not know if there was change or not. It is worth noting that 39% of the respondents is a big representation of the population that did not know if YEDF had caused any change in society or not, Hence, the need to create awareness and sensitize the people on the role of YEDF in promoting the social development and well-being of the youth in Kenya.

### **8.3 The efficacy of YEDF in poverty reduction**

The study found out that Youth Enterprise Development Fund has the potential to transform the poor vulnerable youths into self-driven agents of poverty reduction and sustainable community development, as they are able to generate their own wealth as shown in Figure 1.



**Figure 1: Role of youth Enterprises Development Fund in Poverty Reduction**

Source: Field data, 2017.

From Figure 1, 46% of the respondents reported that Youth Enterprise Development Fund helped to create wealth in a way that the marginalized youths would have capital to carry out income generating activities, and thereby reduce their poverty and marginalization. On the other hand, 37% of the respondents revealed that the YEDF contributed in reducing poverty in a small way while 17% of the respondents did not know if this fund contributed to wealth creation and promotion of community development. A KI informant and youth leader confirmed this finding by stating that;

*Youth Enterprise Development Fund as advocated by the capacity building trainers for the programme was a brilliant way of creating reasonable business activities to generate income and reduce poverty, by enabling socio-economically helpless youth to overcome their problems of food insecurity and lack of professional experience. Youth Enterprise Development Fund helps youths to be able to generate income toward sustainable development. But capacity building and training is still not sufficient, and the money given as loan is too small to make significant impact.*

Ensuing from the foregoing, YEDF has the potential of creating employment and generate wealth in a way that would promote community development by actively involving youths in social entrepreneurship and consequently reducing their level of idleness and low socio-economic productivity. In this way, local community youths become active agents of transformation towards sustainable community development.

#### **8.4 Access and of Youth Enterprise Development Fund**

This study also investigated the accessibility and efficacy of YEDF and the findings are shown in Table 4.

**Table 4: Access and efficacy of Enterprise Development Fund**

<b>Variable/ Rating</b>	<b>Very true</b>	<b>True</b>	<b>Not True</b>	<b>I don't know</b>
YEDF is conveniently accessible	19.5	34.5	40.5	5.5
YEDF efficacy in capacity building & training	25	23	39	13
YEDF efficacy in youth empowerment	18	20	52	10
YEDF mentorship & monitoring & evaluation	16	29	43	12
YEDF transparency & Accountability	24	36	15	25

Source: Field data, 2018.

As shown in Table 4, 54% of the respondents reported that YEDF was conveniently accessible, while 46% were of the view that YEDF was not conveniently accessible. In responding to the question of capacity building and training, 48% of the respondents said they received the loans after capacity building and training while 52% did not agree to these views. As far as youth empowerment was concerned, 38% of the respondents revealed they were empowered and supported through YEDF procedures, while 62% said they did not consider themselves empowered. Regarding youth mentorship and YEDF monitoring and evaluation, 45% of the respondents confirmed that they were mentored and their businesses were closely monitored and evaluated while 55% reported lack of effective youth mentorship and monitoring and evaluation in YEDF funded projects. Transparency and accountability was highly rated at 60%, while 15% reported that it was not well done and 25% remarked that they did not know anything about YEDF mentorship and monitoring and evaluation. From this finding it can be seen that YEDF has impacted youths positively but there is great potential for improvement regarding diversification and reaching out to more vulnerable youths to enable them access these funds conveniently, develop their capacity and train them to become more effective business people. There is also need for youth empowerment, mentorship and YEDF monitoring and evaluation to increase transparency and accountability in the distribution and utilization of these funds.

## 9.0 Conclusion

The principal objective of this study was to establish efficacy of Youth Enterprise Development Fund (YEDF) on youth employment creation and poverty reduction. The study investigated the efficacy of YEDF in providing business startup capital, creation of employment and poverty reduction among the vulnerable unemployed youths. From the findings, the study concludes that Youth Enterprise Development Fund plays a significant role in enabling marginalized youths to access business startup capital. They also get capacity building and training and mentorship on how to manage their businesses. In this way, the vulnerable youths are not only supported with the financial capital necessary for micro-enterprise income generating activities, but are also equipped with knowledge, skills and continued support to ensure they start their business enterprises and run them effectively. The income generating micro-enterprises create employment for unemployed youths as it generates income and facilitates poverty reduction. As the youth led business enterprises

expand, they are able to employ other youths, thereby helping to reduce challenges of unemployment, youth idleness and the resultant poverty.

### **10.0 Recommendations for policy makers**

Based on the findings and conclusion of the study, the following recommendations are proffered;

- 10.1** Given 18.5 percent of the respondents reported that YEDF does not offer business startup capital to the vulnerable youths, Youth Enterprise Development Fund need be diversified so as to reach more vulnerable youths with business startup capital.
- 10.2** Adequate capacity building and training needs to be incorporated in the YEDF implementation framework to enable beneficiaries acquire enough knowledge and skills to manage their businesses as exemplified by 52 percent of the respondents who reported inadequate capacity building and training of youths receiving YEDF support.
- 10.3** Since 62 percent respondents reported inaccessibility and lack of efficacy in Youth empowerment and mentorship in YEDF, there is need to have youth empowerment and mentorship as key components of Youth Enterprise Development Fund to make it these funds more accessible and effectively managed to facilitate employment creation and poverty reduction.
- 10.4** There should be room for effective participatory monitoring and evaluation right from the business enterprise idea formation to project implementation as 55 percent felt that this key project management process was missing inadequate in YEDF projects.
- 10.5** Many people do not know about the efficacy of Youth Enterprise Development Fund and its role in creating employment opportunities and reduction of poverty as indicated by 54% percent of the respondents. Therefore, there should be more transparent community education about the efficacy of Youth Enterprise Development Fund in empowering vulnerable unemployed youths with business startup capital, skills to manage the enterprises effectively and consequent ability to generate income and reduce poverty.

### **10.1 Practice Recommendations for Youths**

- 10.1.1** Youths need to acknowledge and utilize their socio-economic capital and resources, including united efforts, locally available resources, and available institutions in the surrounding society. In this way, the youth could minimize dependency on external support, thereby promoting creative and innovative of local solutions to their local challenges.
- 10.1.2** Youths, through their leaders, should seek opportunities for improved entrepreneurial behaviors, including cultivation of saving culture, learning from successful business entrepreneurs, effective access and utilization of up-to-date information about marketing trends and opportunities and consumer dynamics among others.

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