

FACTORS INFLUENCING THE EFFECTIVENESS OF YOUTH ENTERPRISE DEVELOPMENT FUND IN KAPSERET CONSTITUENCY, UASIN GISHU COUNTY, KENYA

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ABSTRACT

It is definitively significant to empower the youth in order to impart in them a sense of participation in initiatives aimed at developmental progress and individual progression. Within this focus, the Kenyan government in the year 2006 initiated the Youth Enterprise Development Fund which was positioned to impart into youth the development tenet as well as to inject fiscal support. The purpose of this study was to determine factors affecting effectiveness of the youth enterprise development fund in Kapsaret Constituency, Uasin Gishu County, Kenya. The objectives of the study were: to determine the influence of group involvement on the effectiveness of youth enterprise development fund in Kapsaret Constituency, to determine the influence of training on the effectiveness of youth enterprise development fund in Kapsaret Constituency, to examine the influence of motivation on the effectiveness of youth enterprise development fund in Kapsaret Constituency, and to examine the influence of loaning procedures on the effectiveness of youth enterprise development fund in Kapsaret Constituency. The research was conducted in Kapsaret Constituency where there are 41 youth groups funded by YEDF between 2013 to 2018. The study used descriptive survey design and random sampling to select 100 youth from 41 sampled youth groups. Questionnaires were used to collect data from the respondents. Data was analyzed by use of SPSS and presented in form of tables and graphs. Inferential tests including Pearson Product-Moment Correlation Coefficient and

regression analysis were used to analyze collected data. The study also used use one-way ANOVA to test the level of significance of the variables at 95% significance level. Chi Square for group involvement to effectiveness of youth enterprise development fund was indicated as 7.522 with a p value of 0.011. The p value was < 0.05 , which gave the conclusion that statistically, there is significance between group involvement and effectiveness of youth enterprise development fund. Chi Square statistic showed that there is a statistical significance between training and effectiveness of youth enterprise development fund, provided by 7.890 and a p value of 0.0134. Subsequently, the p value was < 0.05 . Chi Square statistic was presented as 7.111, and showed a p value of 0.0185. The p value was < 0.05 , which hence indicated a statistical significance between motivation and effectiveness of youth enterprise development fund. The findings further indicated by Chi Square statistic for loaning procedures to be 7.951 with a p value of 0.0165 which was < 0.05 . The p value thus gave the conclusion that there is a statistical significance between loaning procedures and effectiveness of youth enterprise development fund. The study recommended that the necessity of group involvement should be emphasized by the YEDF to youth groups whose participation gives the fund the pathway to avail finance which can help the youth groups and their members to initiate and sustain their income generation activities, that training should also be intensified to groups and group members, particularly, in areas concerning

management, marketing and financial literacy and that the economic environment should be an enabler to the youth and group businesses, such that there is an urge or a nudge for expansion.

Key Words: *group involvement, training, motivation, loaning procedures, youth enterprise development fund, Kapseret Constituency*

INTRODUCTION

According to UNICEF (2009), the global millennium declaration has brought about 1.2 billion youth under its banner with the sole purpose of improving their lives. However, despite the creation of a socio-economic development platform across the world, globalization has been pegged as the sole cause of socio-economic inequity, purposely due to a spike in urbanization. UNICEF (2009) further adds that the economic panacea that the world experienced caused youth to lose out on employment opportunities, a number that stood at 181 million unemployed youth world over in the year 2009.

For majority of youth populations, the absence of employment opportunities in the formal market leads the youth to pursue the informal market which however, is characterized with poor pay, poor working environment, long work hours and the absence of contractual agreements that make informal employment opportunities unstable. These challenges that were experienced by youth necessitated the Kenyan government to roll out the YEDF program on the 8th of December in the year 2006, to incorporate the youth enterprise development fund on 11th May, in the year 2008, to help them achieve socio-economic self-development.

Through collaborative efforts with intermediaries in the financial sector, the youth enterprise development fund sees to it that youth are granted access to financial opportunities whether individually or as youth organizations. The youth enterprise development fund provides financial support foremost, through disbursement of funds to financial institutions, and also through schemes targeting youth at the constituency level who have formed groups to initiate a youth group project/projects.

The youth enterprise development fund targets development of enterprises as a focal stratagem in the increase of economic input specifically by the youth's participation in economic progression. The youth enterprise development further seeks to reduce the unemployment trends among the youth by providing access to finance with which the youth can become self-employed. Current fiscal estimations of the youth enterprise development fund indicate that 315,076 groups and individual loan applications have received 5.96 billion, from which 614.8 million has been forwarded to youth groups with income generating projects whereas 2,645 individuals loan applications amounting to 66.1 million have been processed and given to individual youths at the

constituencies. The youth enterprise development fund is posited to have disbursed about Kshs. 5.3 billion to 141,552 group and individual loan applications.

The Kenyan government has, through the youth enterprise development fund, disbursed Kshs. 11.9 million to youth groups. However, no finances have been directed to individual group members. Additionally, Kshs. 83.7 million has been received by 2,891 individual youths who are not members of any group. But this financial support is still considered unable to meet the financial needs of the youth that the youth enterprise development fund is expected to meet (GoK, 2011).

Youth development and empowerment programmed in the United States of America and other western countries have taken the perspective of focusing on the home and schools as well as government policies and campaigns around community organization. Ouma et al. (2002) posits that in countries like Nigeria have pursued youth development through extension of credit and provision of training opportunities whereby youth are positioned to delve in trade-for-cash activities and agricultural practices and are also trained on myriad managerial aspects (Rosemary, 2006).

On the other hand, a variety of countries with similar youth empowerment and development programmes have strategized their programmes to cater to their socio-economic needs, for instance South Africa, Uganda and Egypt have placed in charge, specific dockets of their governments which are tasked with addressing the issue of youth employment and economic participation. Kenya had previously followed this strategy of putting in charge, such a ministry, but of late, there are various funds intended for youth like the Uwezo Fund and the thirty percent (30%) of procurement disbursements to youth projects under the Public Procurement Oversight Authority (PPOA) instituted by the Jubilee and Kibaki administrations respectively.

The International Labour Organization in a report indicated that the Sub-Saharan Africa is among the regions plagued by high rates of unemployment. Across the world, the unemployment rate according to the report is 15.4% and 84.4 million of the unemployed consist of youth. In comparison, the rate of unemployment in developed regions was 17.7% whereby developing countries for example in Sub-Saharan and the Northern Region of Africa, the rate was 13.6% and 25.3%. The report indicates that the rate of unemployment among the youth rose to 76 million at a constant rate of 2.8 (ILO, 2011).

A study carried out by Ohize (2009) which concentrated on the nature of youth development programmes in alleviating poverty in Nigeria revealed that there was considerable success in meeting their stated objectives with regard to youth development especially in their goal of skill dispensation therefore the youth achieved socio-economic change in their livelihoods. However, the study's scope was in Nigeria and the current study in Kapseret Constituency, Uasin Gishu County, Kenya will either affirm or deny the generalizability of the Nigeria study.

Another study carried out by Mburu (2008) investigating whether the youth enterprise development fund was instrumental for informal enterprise owners arrived at the conclusion that youth had received training from the fund which enabled them to have knowledge in the running of the businesses. However, the study also addressed the need for further training, especially in managerial skills. The findings of Mburu's study also showed that the youth enterprise development fund had led to a rise in performance of enterprise, therefore enterprise owners' socio-economic statuses showed an improvement due to access to the fund's loans. In recommendation, the study called for more input by the fund with regard to training before loan disbursement.

A further study by Ochola (2011) on the youth enterprise development fund in economic empowerment with a specific focus on support factors ranging from marketing to sectoral linkage within the business environment revealed that the youth enterprise development fund had not been instrumental in meeting its mandate of youth socio-economic development. However, the study was only centered on economic development. Kenya has more than 15million individuals living below the poverty line and of this number, 3million are unemployed. For the youth population in Kenya, the current figure of the unemployed stands at 55% which therefore portrays a grim picture for youth opportunities. This has been exacerbated by the economic situation. However, there is a noticeable tilt from white collar to blue collar forms of employment which the youth delve into in order to address the lack of employment opportunities (Ouma et al., 2002).

The World Bank (2009) posit that most organizations centered on the youth are focused on three elements which include participation, empowerment and employment. However, the Kenyan youth are hard hit by challenges at a global and regional scale. In order to counter the challenges plaguing the youth and hindering them from accessing available opportunities; though limited in nature, the Kenyan government has initiated programmes targeting the Jua Kali sector, but these too have been met with factors that have presented a hindrance to programme continuity and sustainability, hence the youth are yet to benefit from such programmes.

Of these factors, foremost was the spike in population which leads to a challenge in resource access. Economic circumstances such as the rate of growth of the economy is also pointed out as another factor. And further, the education system, which is considered inadequate in keeping graduates within the latest scope of skills needed for the youth to be able to meet employment standards and be absorbed in the job market. This necessitates the study in Kapseret Constituency, Uasin Gishu County, Kenya to investigate the effectiveness of the youth enterprise development fund.

STATEMENT OF THE PROBLEM

The youth despite their strength, mobility, versatility and adaptability are faced with an impediment when it comes to realizing their full potential and meeting their needs sustainably (Akwetey, 2006). Youth-targeted policies and programmes are therefore fundamental in laying structures to enable the youth utilize their skills, develop due potential and play a pivotal role in sustaining the mainstream economy, vis a vis sustaining their livelihoods in an economic sphere. The funding of youth enterprise development projects in the 349 constituencies in Kenya has been receiving increasing attention from the government, donors, and multilateral agencies as an alternative strategy to mitigate youth unemployment. Given the limited absorptive capacities of the existing formal employment, promotion of youth entrepreneurship and self-employment is one of the few feasible options to create employment opportunities both in the formal and informal sectors. According to GoK (2011) Kshs. 5.96 billion has been disbursed to 315,076 group and individual enterprises all over the country. Out of this amount Kshs. 614.8 million has been advanced to 13,341 group projects while Kshs. 66.1 million has been disbursed to 2,645 individual enterprises at the constituency level. Through financial intermediaries, the fund has financed 141,552 group and individual enterprises by Kshs. 5.3 billion. Through the YEDF, the Government has released Kshs. 11,917,198 to 328 youth groups, no funding to individual members of the groups and Kshs. 83,702,926 disbursed to 2,891 youths. The government's intervention for the youth through YEDF was meant to provide capital for the youth to engage in small enterprise businesses that would create self-employment and generate income for the youths. It was expected that the income so generated will improve individual household incomes, reduce youth dependencies on parents and hence improve quality of their lives (Haftendorn & Salzano, 2003). The Youth Enterprise Development Fund has partnered with financial intermediaries to enable the youth access funds either individually or in groups in order to focus on enterprise development among youths across the country and also to increase economic opportunities among them in the absence of opportunities in the formal labour market. Unfortunately, the reality on the ground shows that many young people continue to be unemployed even with the existence of a Youth Enterprise Development Fund since its inception (Kenya National Human Rights Commission Report, 2014). According to Amenya (2011), accessing the YEDF remains a challenge and that monitoring and evaluation is lacking, thus impeding implementation. Gumbo (2010) posits that although the loan is indicated to be popular with most urban poor, microfinance institutions are unable to meet the demand. The Kenya National Human Rights Commission (2014) report notes that in the face of high unemployment rates in the country, there has been a need by the government to provide measures that target the skill and seek to mitigate the unemployment situation of the youth through programmes such as the youth enterprise development fund. However, the report also postulates that these programmes, such as the YEDF whose main target is the youth are marred by problems that impede the goal of economic empowerment. Kitonga (2012) and Onyango (2010) are also of the

view that the YEDF is marred by issues that impede it from meeting its mandate. This study therefore aimed at investigating the factors that influence the effectiveness of Youth Enterprise Development Fund in Kapsaret Constituency, Uasin Gishu County, Kenya.

OBJECTIVE OF THE STUDY

To investigate the factors influencing the effectiveness of youth enterprise development fund in Kapsaret Constituency, Uasin Gishu County, Kenya.

THEORETICAL FRAMEWORK

Traits Theory

According to McCrea and Costa (1997), the ‘great person’ approach was the initial development of trait theory, which was conceptualized from studying political and military leaders and ended up bearing a leadership based view. It was argued that individuals who drive change in the economic aspect as well as created wealth possess innate characteristics that were lacked by majority of the populace, thus entrepreneurial spirit (Frank et al., 2007). However, while ‘great person’ theory precedes trait studies, it is acknowledged that entrepreneurial traits cannot be delinked from variables such as motivation, socio-demographics, culture and cognition (Kombo and Tromp 2006).

As indicated by Lans et al. (2008), decision making is core for entrepreneurship and any decision-making individual can therefore, learn the bases of entrepreneurship. According to Lans et al. argument, personality characteristics alone are not enough to bring about entrepreneurial behaviors, rather, cognition plays a vital role in that the individual learns to be an entrepreneur. Furthermore, Drucker (1985) portrays that entrepreneurship can be learned, which majorly revolves around a behavioral characteristic to deal with uncertainties existing in the entrepreneurial domain.

Traits theory is one among the major approaches of studying human personality. Within this approach, personality traits are denoted as habitual behavioral patterns, thought and emotions that are noticeable in a wide range of situations. The significant features of traits are relative stability over time, different levels of expression in different individuals, and influence on behavior (Stewart et al., 1998).

This approach is within the personality framework and in turn the psychological and behavioral school. Personality can be defined in terms of patterns and regularities in action (Bjerke, 2007). This theory posits that individuals are more likely to exploit opportunities, thus behave entrepreneurially, because traits lead them to make different decisions about opportunities than other people with the same information and skills (Frese, 2007; Shane, 2007).

In the trait approach, the entrepreneur is assumed to be a particular personality type, have particular motives and incentives. As noted by Kamineni (2002), the use of psychological attributes “has found a prominent place in the entrepreneurship literature and hence cannot be ignored”. The focus here has concentrated on the need for achievement; locus of control and risk-taking propensity; (Stewart et al., 1999) among other traits. The traits theory centers on entrepreneurial personalities which lead individuals towards making decisions with regard to opportunities more than people with similar knowledge, information and skill sets (Frese, 2007; Shane, 2007). In the trait theory perspective, an entrepreneur is viewed to be an individual who possesses a certain, particular type of personality, as well as possessing particular motives and incentives than another individual. Furthermore, within the theory, is the individual’s belief that the outcomes of events are within their personal control, hence pushing them into believing that they are responsible for their own destiny and can manipulate the environment by their actions.

The internal control factor of the theory notes that the individual believes that outcomes are as a result of their actions on the environment bears an association with the nature of entrepreneurs who have a sense of pursuing and controlling their tasks and events towards establishing successful business enterprises. Chen et al. (1998) posit that individuals with the control trait show a reliance of will, an ability to devise strategies for task management and take autonomous action, are self-efficient and therefore have a high inclination towards entrepreneurial initiatives. Compared with individuals with high self-efficacy, individuals with low self-efficacy are keen on costs and risks rather than opportunities, and are therefore less inclined to engage in entrepreneurial activities since they lack the entrepreneurial locus of control trait. This means that entrepreneurs believe in their capability to commence and complete tasks and events through their own action. In other words, people who feel that they can exercise control in accomplishing tasks and events are likely to create successful enterprises.

Group Thinking Theory

Group thinking theory is pegged upon the capacity of the group process towards optimal decision making (McCauley, 1998). Group thinking theory denotes how a group’s dynamics can either foster or detriment optimum decision making. Group thinking theory essentially pegs upon group cohesiveness which, in as much as is necessary, is however, not conclusively sufficient. The Youth Enterprise Development Fund is poised to target the youth with an aim of providing opportunities for self-employment and income generating activities in the face of high employment rates in the formal sector.

In Kenya, youth groups are community based organizations basically comprised of ten members at minimum, made up of both genders. The youth groups identify the group leaders commonly the chairperson, secretary and treasurer. Youth group activities are further oversee by a District Youth Development Officer, who is a MOYAS officer. Consensus among members and leaders is a core characteristic of youth group decision making during regular meetings. According to

Torri (2009), youth group owned enterprises are autonomous associations united under a common umbrella to meet their economic, social needs and ambitions through a jointly owned establishment, therefore the group's view of entrepreneurship can either be a great motivation or hindrance to setting up an enterprise.

According to Wameyo (2011) however, group thinking degrades investment drives of entrepreneurial groups, whereby emotions tend to rule over explorative ideas. Dyer (1994) posit that togetherness, collaboration and cooperation within the group ought to be flexibly understood. Of note is that members' activity in the group varies between individual members but also, most if not all members will have a significant role to play to ensuring progression of the group's entrepreneurial initiative.

To benefit from the fund, the youth form groups within which there are connections and associations between the group members. The group comes together upon a benchmark of shared ideas and values, rather than the identities of each member, or biases and preferences. Youth groups targeted by the youth enterprise development fund are viewed as established under the sphere of group thinking theory whereby the cohesiveness is meted by shared values, ideas and interests aimed at a common goal (Janis, 1982a). Each group member's achievement of training that improves managerial and financial skills, their all rounded involvement in the youth group, and motivation factors towards meeting the collective objective of the group, provide the cohesive essence that is essential in enabling the youth group to achieve its economic goal through utilizing the youth enterprise development fund.

This theory establishes that the youth involved in group activities and projects arrive at unanimous decisions which concern the entire group when settling upon possible courses of action. Rather than going for objective situations in decision making, youths engaged in YEDF funded groups make decisions based on unanimity which enables them to stay united in their achievement of targeted goals and meeting the laid down objectives of their economic endeavors. Furthermore, unanimity in the group plays a vital role in ensuring the satisfaction, dedication and motivation of each individual group member. This theory therefore informs the study since each group member's contribution to the group is a vital component to ensuring that the group's entrepreneurial endeavors, with the capital obtained from the youth enterprise development fund, and upon meeting the prerequisites of obtaining the loan, achieves growth and sustainability.

EMPIRICAL LITERATURE REVIEW

Group Involvement

The group concept is epitomized in the essence that any weaknesses at the individual level are countered by the collective responsibility and security accorded by the coming together of individuals to form a group (Bhole & Ogden, 2009). Group involvement centers on each

individual member's contribution to ensure that there is effectiveness and efficiency in accomplishing tasks, finding proper solutions to problems as well as meeting objectives and achieving goals. This is also due to the fact that a group bears more skills, talents and ideas and the numbers within the formation of a group's influence of collective strength.

According to Forsyth (2010), task accomplishment is more effective within the group aspect than when tasks are pursued individually. Furthermore, YEDF Status Report (2011) also indicates that the upper hand of groups is the capacity to attract investment opportunities from donors and donor agencies which are geared towards provision of training to group members. YEDF Status Report (2011) also indicates that the group aspect provides group members' initiatives with an increase in volumes for products through marketing that is carried out collectively which provides a platform for attracting more customers.

On the financial aspect, the group mechanism introduces an apt mode of financial management. This is whereby mismanagement of funds is minimized. The collective responsibility of group members puts them in a position to put measures in place that ensure proper use of funds meant for entrepreneurial projects carried out by the group. Group organization is a significant pillar in the formation and growth of the youth group. The YEDF Status Report (2011) espouses that with the formation of groups for entrepreneurial advances the youth are in a better position of attracting funds from other sectors of financial support such as donors and more so, to also benefit from the angling of private institutions which are available to offer support for groups which present the strength of group organization. Group organization has further benefits with regard to financial planning and financial responsibility whereby group members agree on setting measures in place to guard against mismanagement while in the same breadth following up with adherence to loan repayment and saving (YEDF Status Report, 2011).

Training

According to Karlan and Vildiva (2010), majority of entrepreneurial programs targeting the economic empowerment of the youth have placed their focus on the prerequisites for fund allocation and acquisition and have left the responsibility of ensuring that the entrepreneurial ventures pursued achieve profitability and sustainability solely on the individuals. This, they remark assumes that the individuals after acquiring the loans and funds, will make sure that they meet the repayment conditions by striving for optimum performance. However, without much training on the pivotal elements that ensure profitability and sustainability, the programs essentially fall short of meeting their objective of propelling individuals to economic sustenance.

Entrepreneurial training serves to ensure that the YEDF meets its mandate (YEDF Status Report, 2011). Besides making sure that the youth are equipped with necessary skills, it also enables them to identify and respond to business related opportunities. Stakeholders involved with the fund, in identifying the training needs of the youth, avail a calendar of events and runs training

curriculum, liaising with field officers in the respective areas so as to mobilize the youth to show up for training. Training furthermore provides the youth with a much needed platform, from which they can springboard their enterprises into viability, in the long run.

The YEDF Status Report (2011) is of the indication that for the fund to achieve its mandate, business development strategies are essential. The youth have to have adequate skills which will enable them to identify and tap into entrepreneurial opportunities. Through the YEDF, youth have access to an enterprise development unit which is geared towards imparting managerial skills that the youth can be able to achieve enterprise growth. Youth enterprise development officers, district youth officers and youth officers whereby the training schedules are developed in line with the groups' and group members' immediate training needs. Sustainability is furthermore aimed at, through pre-financing programmes established by the fund, all targeted towards ensuring the skillful management of the enterprises run by the youth.

Motivation

According to Bwisa (2010) motivation plays a central role in enabling individuals to move in a focused direction towards achieving their goals and objectives. However, in order for the achievement of these goals to be actualized, the conditions and the environment within which people lay strategies and initiate implementation of these strategies towards goal achievement have to be conducive and provide opportunistic avenues for growth through information and knowledge acquisition as well as provide the propensity to realize tangible benefits and rewards.

Motivation provides an entrepreneur with a desire to perform well, towards a realization of self-accomplishment. According to Hisrich et al. (2005), entrepreneurial youth enter into self-employment due to the greater life-time utility offered by entrepreneurship than formal employment. Baumol (1990) augurs that entrepreneurs' choice is formed by their maximization of utilities such as wealth, prestige, and power, which are not personally realized in the case of employment.

Notably, youth who seek alternative means of employment through entrepreneurship are mostly characterized with self-motivation and a determination to succeed. Motivation of youth entrepreneurship more, so with regard to the efforts of the youth enterprise development fund falls squarely on the various factors that influence the youth to pursue their entrepreneurial endeavors. Therefore, when the environment is not conducive for the youth to raise their enterprises off the ground and sustain them in the long term, the YEDF fails to meet its mandate (Hisrich et al., 2005).

Human motivations are determinants of the entrepreneurial process. Motivational factors such as the state of the economy, availability of capital, actions of existing competitors in same lines of business and government policy and regulations play a determining role in the pursuit of entrepreneurial endeavors by the youth, thereby influencing them to either head in the desired

direction or not. Their determination to succeed, coupled with the effort injected into these endeavors will either be affected positively or negatively by the extant factors (Hisrich et al., 2005).

Loaning Procedures

A major hindrance of youth entrepreneurship is access to funds. However, the access to finance is pegged on the youth meeting set parameters and prerequisites by the YEDF as well as disbursing institution such as microfinance institutions and NGOs. Despite the low finance cost of the YEDF and the exclusion of collateral, the element of start-ups having to meet the group element is a dynamic that renders most youth unable to have access to the available funds (YEDF Status Report, 2011).

Through the provision of loans, programmes such as the youth enterprise development funds aim at targeting the eradication of poverty and promotion of economic empowerment for the unemployed youth. Accordingly, since the youth face limitations with the acquisition of finance from the mainstream financial institutions due to their lack of collateral, youth groups which are targeted by the youth enterprise development fund reach to the collateral-free line of credit in order to initiate enterprise growth and pursue profitability and sustainability (Mokua, 2013; Frempong, 2007).

According to Barasa & Githae (2015), the lending procedures of funds available at the YEDF are intricate and the laid down criteria for funds eligibility are vague. Furthermore, the conditions are deemed stringent and lacking in essential support. Intermediary financial institutions also do not provide youth-friendly products and services to ease the loaning procedures have not been prioritized. Pre-requisites for the loans such as deposit fees and references make the funds to become inaccessible to groups such as youth in rural areas who have challenges in instances such as completing the online applications or the development of plans and proposals for their entrepreneurial endeavors. The notion of youth groups in rural areas failing to meet the loaning prerequisites further stems from the circumstance that they lack information and knowledge capacities with regard to the youth enterprise development fund, hence they are disadvantaged in comparison to youth groups in urban and semi-urban areas who have relative access to support services in loan application.

Approval periods are also a letdown and applicants reportedly have to wait for a period of between six months to one year before loan processing is completed, whereas in some instances, applicants receive no feedback on the status of their loans (Barasa & Githae, 2015). Such inconsistencies in the loaning procedures render the youth applicants unable to receive the much needed funds that they have applied for in a timely manner hence their entrepreneurial goals are delayed or hindered altogether.

RESEARCH METHODOLOGY

Descriptive research design was used and geared at investigating the factors with regard to the effectiveness of YEDF in Kapseret Constituency, Uasin Gishu County, Kenya. This design was found to be most appropriate given the exploratory and descriptive nature of this study (Wawire & Nafukho, 2010). The research design aimed at obtaining the most recent, relevant and in-depth information about the effectiveness of youth enterprise development fund in Kapseret Constituency.

RESEARCH RESULTS

Group Involvement and Effectiveness of Youth Enterprise Development Fund

The first objective of the study was to determine the influence of group involvement on effectiveness of youth enterprise development fund in Kapseret Constituency. The participants were asked whether they thought that group involvement influenced the effectiveness of youth enterprise development fund, to which majority of the respondents, 52.94% were of an affirmative opinion, while 47.06% indicated that group involvement did not influence the effectiveness of the youth enterprise development fund.

The respondents were provided with statements to measure the influence of group involvement on the effectiveness of youth enterprise development fund. The respondents were asked to give their level of agreement or disagreement on a Likert scale of 1 to 5 where 1 was strongly agree, 2 was Agree, 3 was Neutral, 4 was Disagree and 5 was Strongly disagree. From the findings, it can be summarily established that majority of the respondents in the study were in agreement to the statements provided in the Likert scale. Majority of the participants, 89.1% agreed to the statement that efficiency and effectiveness in group's task accomplishment leads to better YEDF utilization, however, 9.2% were of a neutral opinion and 1.6% of the respondents disagreeing. To the statement that collective skills, talent and ideas are a strength that enables the group to receive YEDF funds easily, 84% of the respondents agreed, 12.6% were neutral, while 3.4% disagreed. Majority of the respondents further agreed that the YEDF is beneficial to groups with collective efforts and increases investment and product marketability. This was represented by 89.1%. A 7.6% of the respondents were neutral, while 3.4% disagreed with the statement. To the statement that the YEDF provides capital due to the group's collective management of funds, majority of the participants, represented by 86.6% were in agreement, 2.5% disagreed, while 10.9% of the respondents held a neutral position. Lastly, a 90.8% of the respondents agreed that organization capacity of the group provides for funding from other sectors affiliated with YEDF. A further 5.9% were neutral, while 3.3% of the respondents disagreed with the statement.

Table 1: Inferential Statistics on Influence of Group Involvement on Effectiveness of Youth Enterprise Development Fund

Chi Square Test	Value	Df	Asymp. Sig. (2-Sided)
Pearson's Chi Square	7.522	2	.011
Likelihood Ratio	7.645	2	.032
Linear-by-Linear Association	0.14	1	.922
No. of Valid Cases	119		

H₀₁: Group Involvement has no Significant Relationship with Effectiveness of Youth Enterprise Development Fund

Table 1 indicates the Chi Square for group involvement to effectiveness of youth enterprise development fund which is indicated as 7.522 with a p value of 0.011. The p value in this case is < 0.05, which gives the conclusion that statistically, there is significance between group involvement and effectiveness of youth enterprise development fund. Consequently, from the finding in Table 1, the researcher rejects the null hypothesis that group involvement has no significant relationship with effectiveness of youth enterprise development fund.

Training and Effectiveness of Youth Enterprise Development Fund

The second objective of the study was to determine the influence of training on effectiveness of youth enterprise development fund in Kapseret Constituency. Majority of the respondents, 78.99%, indicated that they had received training from the youth enterprise development fund, while 21.1% of the respondents indicated that they had not received training from the fund.

The respondents were also asked whether they had received any form of training recently, to which majority responded that they had received recent training, 72.27%, while 27.73% indicated that they hadn't received any form of training.

Further, the respondents were queried on the frequency of training received. The largest percentage, 54.62% noted that they received training bi-annually, 31.93% noted that their training was availed annually, 10.92% of the respondents indicated that their training was spaced on a monthly basis, whereas, 1.68% indicated that their training was carried out on a daily basis.

The researcher questioned the respondents on the form of gains in terms of knowledge that they have gained from the trainings received. Among the various skills indicated by the respondents, 24.37% indicated that they had gained business skills, 9.24% indicated that they had learned financial skills, 8.40% indicated that they had gained marketing skills, 3.36% said that they had learned leadership skills, 0.84% said that they had gained knowledge on planning and organization, while the majority had received other knowledge or a combination of two or more skills in their periodic trainings.

Influence of Training on Effectiveness of Youth Enterprise Development Fund

The respondents were provided with statements to measure the influence of training on the effectiveness of youth enterprise development fund. Similarly, the respondents were asked to give their level of agreement or disagreement on a Likert scale of 1 to 5 where 1 was strongly agree, 2 was Agree, 3 was Neutral, 4 was Disagree and 5 was Strongly disagree.

The findings indicated that most respondents agreed to the statements linking training to effectiveness of youth enterprise development fund. Majority of the participants, 97.4% agreed that training provides the group with finance management skills necessary for business sustainability, 1.7% were neutral, while 0.8% were in disagreement. A large portion of the respondents further agreed that training offered to the group enabled the group to keep track of their finances through bookkeeping, represented by 94.2%, while 6.7% were of a neutral stand. However, 0.8% of the respondents were in disagreement. To the statement that the group is trained on marketing of their produce so as to maximize on market opportunities, 86.6% of the respondents agreed, 10.1% neither agreed not disagreed, whilst 3.3% of the respondents disagreed. Majority of the participants, 89.9%, agreed that officials and agents pinpoint the areas needed for training with regard to the group's business, and 10.1% neither held agreement or disagreement. Additionally, to the statement that management training has provided the necessary skills for running of the business, 89.9% of the respondents, a considerable majority, agreed, 7.8% held a neutral opinion, whereas 2.5% of the respondents were in disagreement.

Table 2: Inferential Statistics on Influence of Training on Effectiveness of Youth Enterprise Development Fund

Chi Square Test	Value	Df	Asymp. Sig. (2-Sided)
Pearson's Chi Square	7.890	2	0.0134
Likelihood Ratio	7.815	2	0.0213
Linear-by-Linear Association	0.016	1	0.912
No. of Valid Cases	119		

H₀₂: Training has no Significant Relationship with Effectiveness of Youth Enterprise Development Fund

As shown in Table 2, it can be seen from the Chi Square statistic that there is a statistical significance between training and effectiveness of youth enterprise development fund, provided by 7.890 and a p value of 0.0134. Subsequently, the p value is < 0.05 hence the researcher rejects the null hypothesis that training has no significant relationship with effectiveness of youth enterprise development fund.

Motivation and Effectiveness of Youth Enterprise Development Fund

The third objective of the study was to determine the influence of motivation on effectiveness of youth enterprise development fund in Kapseret Constituency. The respondents in the study were asked whether they received any mentorship programmes from the youth enterprise development fund, to which majority were affirmative, represented by 84.03% were affirmative in their response, while 15.97% of the respondents negated.

The respondents were provided with statements to measure the extent of motivation on the effectiveness of youth enterprise development fund. The respondents were also asked to give their level of agreement or disagreement on a Likert scale of 1 to 5 where 1 was strongly agree, 2 was Agree, 3 was Neutral, 4 was Disagree and 5 was Strongly disagree.

Majority of the respondents in the study were in agreement that the economy is crucial for the sustainability of youth enterprises, which was represented by 94.1%, whereas 5.9% of the participants neither agreed nor disagreed. To the statement that access to capital motivates group members to apply for loans from the youth enterprise development fund, 95% of the respondents agreed, 4.2% were of a neutral stand, while 0.8% of the respondents were in disagreement. Of the total 119 respondents in the study, majority (89%) agreed that group collaboration motivates the group members to put more effort to their enterprise, 8.4% were neutral, while 2.5% of the respondents were in disagreement. To the statement that mentorship programmes provided by the youth enterprise development fund provide the group members with the push they need for success, 84.4% agreed, 12.6% were neutral while a further 2.5% of the respondents disagreed. Lastly, 92.5% of the respondents agreed that avenues for marketing of their products enables the group to strive for enterprise sustainability and profitability, 5.9% were neutral, and 1.7% of the respondents were in disagreement.

Table 3: Inferential Statistics on Influence of Motivation on Effectiveness of Youth Enterprise Development Fund

Chi Square Test	Value	Df	Asymp. Sig. (2-Sided)
Pearson's Chi Square	7.111	2	0.0185
Likelihood Ratio	7.431	2	0.0144
Linear-by-Linear Association	0.018	1	0.955
No. of Valid Cases	119		

H₀₃: Motivation has no Significant Relationship with Effectiveness of Youth Enterprise Development Fund

From the findings in Table 3, the Chi Square statistic is presented as 7.111, and shows a p value of 0.0185. In the Table 4.6, the p value is < 0.05, which hence leads the researcher to make the conclusion that there is a statistical significance between motivation and effectiveness of youth

enterprise development fund. From this conclusion thus, the researcher rejects the null hypothesis that there is no significant relationship between motivation and effectiveness of youth enterprise development fund.

Loaning Procedures and Effectiveness of Youth Enterprise Development Fund

The fourth objective of the study was to determine the influence of loaning procedures on effectiveness of youth enterprise development fund in Kapseret Constituency. Majority of the respondents, 88.24% were of the opinion that loaning procedures in the youth enterprise development fund were favorable, while the remaining 11.76% were of the opinion that loaning procedures were not favorable.

The respondents were asked to rate the loaning procedures in the youth enterprise development fund. Majority of the respondents, 41.18%, rated the YEDF loaning procedures as good, 34.45% rated the loaning procedures as very good, 17.65% rated the loaning procedures as average, 5.04% rated the loaning procedures as poor, and 1.68% rated the loaning procedures as very poor.

The respondents were also provided with statements to measure the extent of loaning procedures on the effectiveness of youth enterprise development fund. Likewise, the respondents were also asked to give their level of agreement or disagreement on a Likert scale of 1 to 5 where 1 was strongly agree, 2 was Agree, 3 was Neutral, 4 was Disagree and 5 was Strongly disagree.

The findings showed that majority of the respondents in the study, 93.3% agreed that the rate of approval keeps youth groups from accessing the required financing from YEDF, to which 5.9% were neutral to the opinion, while 0.8% were in disagreement. To the statement that the duration taken in processing the applied funds limits the groups from moving forward in their endeavors, 91.5% of the respondents agreed, 7.6% were neutral, while a further 0.8% of the respondents disagreed. Additionally, 94.9% of the respondents agreed that repayment rules and policies influence the nature of the youth enterprises with regard to the YEDF, while 3.4% were neutral to the statement and 1.7% of the respondents were in disagreement.

Table 4: Inferential Statistics on Influence of Loaning Procedures on Effectiveness of Youth Enterprise Development Fund

Chi Square Test	Value	Df	Asymp. Sig. (2-Sided)
Pearson's Chi Square	7.951	2	0.0165
Likelihood Ratio	7.710	2	0.0154
Linear-by-Linear Association	0.015	1	0.980
No. of Valid Cases	119		

H₀₄: Loaning Procedures has no Significant Relationship with Effectiveness of Youth Enterprise Development Fund

The findings in Table 4 indicate the Chi Square statistic for loaning procedures to be 7.951 with a p value of 0.0165 which is < 0.05 . The p value thus gives the conclusion that there is a statistical significance between loaning procedures and effectiveness of youth enterprise development fund, hence the researcher rejects the null hypothesis that loaning procedures has no significant relationship with effectiveness of youth enterprise development fund.

CONCLUSIONS

Group involvement to effectiveness of youth enterprise development fund was indicated as 7.522 with a p value of 0.011. The p value in this case was < 0.05 , which gave the conclusion that there was significance between group involvement and effectiveness of youth enterprise development fund. The study therefore concludes that group involvement influences the effect of youth enterprise development fund.

The study established that there is a statistical significance between training and effectiveness of youth enterprise development fund, which was provided by 7.890 and a p value of 0.0134. Subsequently, the p value was < 0.05 hence indicating a relationship between training and effectiveness of youth enterprise development fund. The study further makes the conclusion that training is a factor that influences the effectiveness of youth enterprise development fund.

The study findings showed a p value of 0.0185. The p value was < 0.05 , which hence showed that there is a statistical significance between motivation and effectiveness of youth enterprise development fund. The conclusion hence, is that motivation influences the effectiveness of youth enterprise development fund.

The study's statistic for loaning procedures was 7.951 with a p value of 0.0165 which is < 0.05 . The p value thus gave the summation that loaning procedures bear a significance to the effectiveness of the youth enterprise development fund. The study therefore further concludes that loaning procedures is a factor that influences the effectiveness of youth enterprise development fund.

RECOMMENDATIONS

The necessity of group involvement should be emphasized by the YEDF to youth groups whose participation gives the fund the pathway to avail finance which can help the youth groups and their members to initiate and sustain their income generation activities;

Training should also be intensified to groups and group members, particularly, in areas concerning management, marketing and financial literacy. In doing so, the YEDF can be able to

carry its mandate to ensure that the youth group and members income generation initiatives to bear fruit.

Youth participation and use of the youth enterprise development fund goes hand in hand with the provision of a good environment which serves as a motivational factor to pursue income generation from their projects and businesses. Therefore, the economic environment should be an enabler to the youth and group businesses, such that there is an urge or a nudge for expansion.

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