

**PATTERNS OF UTILIZATION OF UWEZO FUND AMONG THE YOUTHS IN
KENYA: A CASE OF RONGO SUB-COUNTY, MIGORI COUNTY.**

BY

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DECLARATION

This thesis is my original work and has not been presented for a degree in any other university or any other institution of Higher Learning.

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DEDICATION

I dedicate this work to my family for their unconditional support they accorded to me during the development of this thesis.

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I thank the Almighty God for granting me good health and enabling me to complete this work successfully. The journey to this noble program has not been easy, but by His grace the program has come to its conclusion.

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ABSTRACT

Uwezo Fund is provided to youths in Kenya to enhance self-employment among them. However, utilization of such fund remains a challenge. Nearly 80% of youths in Rongo sub-county cannot account for Ksh. 16,943,338 which has so far been disbursed to them. This study therefore sought to assess the patterns of utilization of Uwezo Fund among youths in Rongo Sub-County, Migori County, Kenya. Specific objectives of the study are: influence of accessibility of Uwezo fund on its usage; socio-demographic factors that influence the usage of the fund; and the socio-economic factors influencing the usage of Uwezo Fund. Literature was reviewed in relation to the specific objectives of the study. The study adopted Theory of Planned Behavior and Social Learning Theory. It utilized a cross-sectional descriptive survey design. The study targeted youths who were recipients of Uwezo Fund in Rongo Sub-County. The target population was 1,296 youths and two Sub-county Uwezo Fund officers. Cluster, Proportionate and Simple random sampling were adopted where 125 youths were used as a sample. Data was collected using questionnaires, key informant interview and focus group discussion. Validity of research instruments were ensured by discussing them with research supervisors. Reliability was ensured by doing a pre-test. Data was subjected to both descriptive and inferential statistical analysis. Results were presented in tables, bar charts and pie charts. The study found that most youths (76.80%) do not receive amount of Uwezo Fund they apply for. The study also found that amount of Uwezo Funds accessed has a strong significant association with its planned use ($\chi^2=69.512$ at 1df and $P=0.05$, with a Cramer's V of 0.746). Regarding socio-demographic factors, the study found weak association between planned use of Uwezo Fund and Age ($\chi^2=9.388$ at 2df and $P=0.05$, with a Cramer's V of 0.274) and marital status ($\chi^2=7.398$ at 2df and $P=0.05$, with a Cramer's V of 0.243). The study found no significant association between use of Uwezo Fund and gender ($\chi^2=1.622$ at 1df and $P=0.05$) and religion ($\chi^2=0.588$ at 2df and $P=0.05$). On socio-economic factors, the study found weak association between use of Uwezo fund and level of education ($\chi^2=8.006$ at 3df and $P=0.05$, with a Cramer's V of 0.253) and income ($\chi^2=7.568$ at 2df and $P=0.05$, with a Cramer's V of 0.246). The study found no association between use of Uwezo Fund and occupation ($\chi^2=6.303$ at 3df and $P=0.05$). The study concludes that there exist a strong relationship between amount of Uwezo Fund accessed and its use. There is also a relationship between socio-demographic and socio-economic factors and planned utilization of Uwezo Fund. The study recommends the following: Government through the ministry of finance should increase amount allocated to individual youth groups; Ministry of Public Service, Youth and Gender Affairs to consider socio-demographic factors of youths in distributing the fund; and the ministry Public Service, Youth and Gender Affairs should also consider socio-economic factors of the youths in allocating funds and carry out monitoring and evaluation on economic projects undertaken by youths.

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LIST OF ABBREVIATION/ ACRONYMS

| | |
|-----------|---|
| AfDB- | African Development Bank |
| AIDS- | Acquired Immune Deficiency Syndrome |
| CBK- | Central Bank of Kenya |
| EU- | European Union |
| GEM | Global Entrepreneurship Monitor |
| HIV- | Human Immune-deficiency Virus |
| KII- | Key Informant Interview |
| KKV- | Kazi KwaVijana |
| KNBS- | Kenya National Bureau of Standards |
| KYEP- | Kenya Youth Empowerment Project |
| ILO- | International Labour Organization |
| MFIs- | Micro Finance institutions |
| MPED- | Ministry of Finance, Planning and Economic Development |
| MSMEs - | Micro, Small and Medium Enterprises. |
| NACOSTI - | National Council for Science, Technology and Innovation |
| NYP- | National Youth Policy |
| NGO-Non- | Governmental Organizations |
| NISR- | National Institute of Statistics of Rwanda |
| NYCS- | Namibia Youth Credit Scheme Policy |
| OECD- | Organization for Economic Co-operation and Development |
| RoK- | Republic of Kenya |
| SACCOs- | Savings and Credit Cooperatives |
| SID- | Society for International Development |
| SLT- | Social Learning Theory |

| | |
|---------|--|
| SMEs- | Small and Medium Size Enterprises |
| STI- | Sexually Transmitted Infection |
| TPB- | Theory of Planned Behaviour |
| UN- | United Nation |
| UNCTAD- | United Nations Conference on Trade and Development |
| UNESCO- | United Nations Educational, Scientific and Cultural Organization |
| UNFPA- | United Nation Population Fund |
| UNDP- | United Nations Development Program |
| WEDF- | Women Development Fund |
| YDF- | Youth Development Fund |
| YEDF- | Youth Enterprises Development Fund |
| YEF- | Youth Empowerment Fund |

OPERATIONAL DEFINITION OF TERMS

- Employment:** The state of being with a job.
- Patterns:** These are factors which influence the way funds are used.
- Population:** Number of people in a given area.
- Unemployment:** The state of being without a job.
- Utilization:** The action of making effective use of funds.
- Uwezo Fund:** Government initiated fund to youths for self-employment.
- Youth:** A person who is between the ages of 18-35years.
- Youth unemployment:** Youth who is actively seeking for job.

CHAPTER ONE

INTRODUCTION TO THE STUDY

1.1 Background of the study

The concept youth has been defined in many ways. The United Nations (UN) (2004) defines youth as individuals aged between 15 and 24. The World Bank works with 13-24 years of age as a youth. The Commonwealth of Nations defines youth as the age bracket between 15 and 29 years (Chigunta, 2002). Africa Youth Charter define youth as individual aged 15-35 years (African Union (AU), 2011). Kenya's constitution on the other hand defines youth as all individuals in the republic who have attained the age of 18 years but have not attained the age of 35 (Constitution of Kenya, 2010 and National Youth Council Act of 2009). United Nations Educational, Scientific and Cultural Organization (UNESCO) (2004:5) notes that despite the use of term youth varies in its implication and age boundaries from culture to culture, it is widely defined as a transitional concept between childhood and adulthood.

According to United Nations Population Fund (UNFPA) (2014), world youth population stands at 1.8 billion. World Bank (2015), reports that youths account for 40% of the world population. The report approximates that 89% of this population lives in less developed countries. India is reported to have the highest number of youths (356 million) in the world by 2014. Globally, the youth make a very heterogeneous group with variety of needs determined by age, sex, marital status, schooling levels, residence and other socio-economic characteristics (UNFPA, 2012). This implies that as young people transit into adulthood, their experiences are by no means the same.

World Bank (2015) reports that Africa is having the most youthful population in the world with the youth covering close to between 60% and 70% of the continents population. This menace poses great threats to the strength and growth of Africa. Nigeria for instance had a population of about 167 million people by 2012 and a half of this is made up of youth (The National Population Commission Report, 2013). The report started that youth numbered about 11.1 million in 2012 in Nigeria. Kenyan situation is not isolated. According to the 2009 Kenyan census, youth population distributed by age showed that 15-19 was at 31%, 20-24 at 28%, 25-29 at 23% and 30-34 at 18% and in total 13,665,378 million (Kenya National Data Archive, 2009). Approximately 7.6 million of this population lives in poverty. However, the Kenya's constitution (2010) has significantly strengthened the context for democratic and accountable government, particularly through a devolved system of government to 47 counties (Constitution of Kenya, 2010 Chapter 11).

The youth bulge in the world has created tension to the few employment opportunities available all over the world. In this regard, World Bank Report (2015) notes that approximates 30% of the youths are not in employment, training or education. These form part of poor populace. The trend is confirmed by International Labour Organization (ILO) (2017) report which estimated that almost 70.9 million youths were jobless by 2017. This represents 13.1% of the world youth unemployment. The trend is expected to rise to 71.1 million in 2018. The report shows that youth unemployment rate is three times higher than that of adults. The most affected regions include the Middle East and North Africa, as well as in parts of Latin America and the Caribbean and Southern

Europe. With longer unemployment spells, jobseekers run the risk of turning obsolete making it more difficult to find alternative employment.

Studies have confirmed that availing affordable financial services to the poor youths can help them move out of poverty (Ashraf, Karlan, and Yin., 2010; Brune, Gine, Goldberg and Yang, 2013; Ellis, Lemma and Rud, 2010; UNDP, 2013; Cull, Tilman and Nina., 2014; Maigua and Mouni, 2016; Park and Mercado, 2015; World Bank, 2014). This has seen governments all over the world to come up with different national funds for the youths. ILO (2012) defines national youth funds as financial resources contributed by governments through annual budgets and Non-Governmental Organizations (NGOs) for supporting growth of Micro, Small and Medium Enterprises (MSMEs). They are normally in form of loans or grants depending on the objectives for which they were set up in different countries. Malaysian government has a fund called Young Entrepreneur Fund, Kurera Ukondla Youth Fund in Zimbabwe, Youth Development Fund in Zambia, Tunisian Youth Fund, Namibia Youth Credit Scheme and Umsobomvu Youth Fund in South Africa, just to mention a few.

Kenya has also come up with strategies to support youth development. According to Omolo (2011), Kenya has consistently come up with interventions to ensure productive and sustainable engagement of the youth. Some of these interventions include: Youth Enterprise Development Fund (YEDF) which was initiated in the year 2006; Kazi Kwa Vijana (KKV) program that was initiated in 2011 by the then office of prime minister. KKV was meant to employ between 200,000 and 300,000 youths in Kenya both in rural and urban areas through different projects by different ministries and the recent one Uwezo Fund which was initiated in the year 2013 (RoK, 2013).

Uwezo fund which is the main focus of this study is a short term strategy initiated by the government of Kenya in the year 2013 to provide youths with self-employment. It is a youth and women's fund which aims at: expanding access to finance through grants and credit to promote youth and women business and enterprises at constituency level, thereby enhancing economic growth towards the realization of the goals of vision 2030; generating gainful self-employment for Kenyan youth and women and modeling an alternative framework in funding community driven development (RoK, 2013). The fund provides youths and women with access to grants and interest-free loans, as well as mentorship opportunities to enable them take advantage of the 30% government procurement preference for youth, women and persons with disabilities through Capacity Building Programme (Uwezo Fund Guide, 2013).

The fund has various set requirements that need to be met before one is qualified for the fund. First, one must be registered with the Department of Social Services or Registrar of Societies with membership of 5-15 members. The youth group membership must be between 18 and 35 years of age and the women's group must be made of women. Preference is granted to groups that have been in existence for at least six (6) months (RoK, 2013). The groups must also be based and operating within the Constituency it seeks to make an application for consideration and operate a table banking (chama) structure where members make monthly contributions according to the groups' internal guidelines (evidence of monthly contributions is requirement), hold a bank account in the name of the group, the group must be recommended by the Chief of the location, signed guarantee form executed by each member of the women or youth group individually committing to repay the loan requested by the group and individual group member must

have reference letters from recognized leaders in business, religious organizations, national or county government administration in the location validating the member's credibility (Uwezo Fund Guide, 2013)..

The procedures of accessing the fund by the youth include signing up for Capacity Building Program once launched in the constituency followed by ensuring that you meet the eligibility criteria. Then fill the application form available at the constituency level or on Uwezo Fund website, submit the application form together with relevant documents to the Uwezo Fund Management committee within constituency and await notification of the Uwezo Fund from the Management Committee (Uwezo Fund Manual, 2013).

Despite the introduction of the youth funds by many countries all over the world, proper utilization is a major challenge. World Bank (2014) reports that utilization of youth funds by the youths all over the world is influenced by demographic characteristics like age, gender, marital status and place of residence. Similarly, studies have found that usage of financial services for economic benefits differed across different demographics (Paaskesen and Angelow, 2015 & Zakaria and Sabri, 2013). In this respect younger people, women, low income earners and those with low levels of education are the disadvantaged groups.

In East Africa, youth fund utilization is in small scale (Rajendar, 2012). They engage in the funds just as a stop gap measure as they wait for formal employment. This adversely influence the way these funds are used. Study by Fatoki and Garwe (2010) in South Africa reveals that patterns of utilization of fund by youths is influenced by problem of access and availability of finances to youths. Zim Trade (2011) in his study

in Zimbabwe outlined lack of collateral, skills and difficulties in business registration as outstanding factors of youth fund utilization among the youths.

A study done by Wanjohi (2011) reveals that utilization of youth funds by the youths is influenced by lack of transparency. He further notes that management of youth funds lack appropriate policies, legal regulation and legal supervisory framework and this has led to rampant misuse of funds by youths and fund managers. Furthermore, Pandya (2012) observes that youths involve in informal small businesses and unplanned activities that heavily rely on the intuition and energy of owner/ manager to make things happen. This poses a challenge to the youth funds as such unplanned activities cannot be accounted for in the long run. Another challenge facing utilization of youth funds is lack of necessary knowledge and skills of managing such funds by the youths (Mugira 2012). This has equally contributed greatly to fund wastages. He also considered group characteristics as factors influencing performance of youth funds.

In Kenya, access and utilization of youth funds is a big challenge. A study on Youth Enterprise Development Fund (YEDF) by Amenya, Onsongo and Guyo (2011), reveals that even though YEDF was a preferred source of funding, access and utilization was still a major challenge. This study therefore sought to examine the pattern of Utilization of Uwezo Fund among the youths in Rongo Sub-county. It specifically sought to find out the influence of accessibility of Uwezo fund on its usage by the youths, establishing the socio-demographic factors influencing the usage of Uwezo Fund and determining the socio-economic factors influencing the usage of Uwezo Fund by the youths.

1.2 Statement of the Problem

Uwezo Fund was initiated by the government of Kenya in 2013 to aid in creating self-employment to the youths (RoK, 2013). It was not the first of its kind as YEDF had been formulated and implemented though its impact to the youths was less significant. The fund was conceived against the background that access and utilization of YEDF was affected by compulsory collateral, high interest rates and unfavourable application procedures (Amenya *et al.*, 2011). Consequently, YEDF did not have an impact on youths because of misuse by both youths and fund managers (Amenya *et al.*, 2011 and Rajendar, 2012).

However, it is worth noting that Uwezo Fund just as its predecessor is not without its challenges. The government of Kenya has so far disbursed over Ksh. 5.1 billion of the funds to all 47 counties. Rongo sub-county alone which is the study area has received Ksh. 16,943,338 since its inception (Ministry of Public Service, Youth Affairs and Gender, 2017). Even though youths in Rongo sub-county has received this huge amount, close to 80% of them cannot account for the fund (Rongo sub-county youth office, 2018). To this effect, a drastic measure of stopping disbursement of the fund in this study area has been implemented until such amounts are accounted for. This implies that there is a problem with its usage.

It is therefore clearly evidenced that Uwezo fund is not achieving its intended purpose of creating self-employment to the youths in the study area. Its utilization for planned activities seemed to be a challenge to the youths. It is against this backdrop that this study sought to assess the Patterns of Utilization of Uwezo Fund in Rongo Sub-county, Migori county Kenya.

1.3 Objectives of the study

1.3.1 Main objective

The main objective of this study is to Assess the Patterns of Utilization of Uwezo Fund among the youths in Rongo Sub-County, Migori County, Kenya.

1.3.2 Specific objectives

- i. To find out the influence of accessibility of Uwezo fund on its usage by youths in Rongo Sub-County.
- ii. To establish the socio-demographic factors influencing the usage of Uwezo Fund by youth in Rongo Sub-County.
- iii. To determine the socio-economic factors influencing the usage of Uwezo Fund by youths in Rongo Sub-County.

1.4 Research questions

This research was guided by the following research questions:

- i. What is the influence of accessibility of Uwezo Funds on its usage by youths in Rongo Sub-County?
- ii. What are the socio-demographic factors influencing the usage of Uwezo fund by youths in Rongo Sub-County?
- iii. What are the socio-economic factors influencing utilization of Uwezo Fund in Rongo Sub-County?

1.5 Justification of the study

Government of Kenya has initiated two major funds for the youths since 2006. The first fund was YEDF which was initiated in the years 2006 and did not have significant impact on youths. This informed initiation of the second fund, Uwezo Fund, in

2013 which is the main focus of this study. Uwezo Fund was an improvement of YEDF as compulsory collateral was removed, interest rate abolished and its procedures tailor made to be youth friendly.

So far, the government has disbursed over 5.1 billion Uwezo Fund to all 47 counties. Rongo sub-county alone has received Ksh. 16,943,338 since its inception (Ministry of Public Service, Youth Affairs and Gender, 2016). Even though youths in Rongo sub-county has received this huge amount, close to 80% of them cannot account for the fund (Rongo sub-county youth office, 2018). This study therefore sought to investigate the patterns of utilization of this fund.

1.6 Significance of the study

The study focuses on Patterns of Utilization of Uwezo Fund. It may assist various stakeholders including the government to ascertain whether the funds are used for the intended purpose. The relevant ministry in this respect is the ministry of Public Service, Youth Affairs and Gender. The study is important to this ministry as it may help in formulating new policies and strengthen the existing ones to ensure that funds meant for youths are used effectively and efficiently. Such policies may equally guide the implementers on the viable youth programmes which are geared towards reducing ever-increasing youth unemployment rate in Kenya.

In the field of academia, the study may add knowledge to the already existing ones. Social change is inevitable in a dynamic society in which Kenya is one of them, therefore what is a solution for a particular social problem today may not be a solution tomorrow. This calls for continuous research in academic field. This study has therefore added knowledge to the already existing ones. It has equally contributed to the new

insights on addressing youth unemployment. It has also provided ground for future research.

1.7 Scope and limitation of the study

The study was confined in Rongo Sub-county, Migori County, Kenya. It was conducted among thirty two (32) youth groups which comprised of one hundred and twenty five (125) youths. Data was collected by the use of questionnaires, key informant interview and focus group discussion. The study was limited to: finding out the influence of accessibility of Uwezo Funds on its usage by youths in Rongo Sub-County; establishing socio-demographic factors influencing the usage of Uwezo Fund and determining socio-economic factors influencing usage of Uwezo fund. The study was to be conducted among all the youth groups in Rongo Sub-county but due to resource constraint, this was not possible. It was equally conducted within a limited period of time since it was academic research.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction to the chapter

This chapter introduces the literature review and theoretical framework of the study. It specifically looks access and utilization of youth funds, socio-demographic factors and utilization of youth funds and Socio-economic factors and utilization of youth fund.

2.2 Access and utilization of youth funds.

A review of the existing literature shows that Governments pronouncement in all African Countries in Sub-Saharan concerning the role of youth in development, since then ministries of youth in various countries in Africa has generally taken the lead in developing youth policies to enhance their capital accessibility (Chigunta, 2002). Cameroon developed its first and only available National Youth Policy in 2006 and there is no available monitoring and/or evaluation report after 7 years since this policy was developed, obviously, the existence of a national youth policy does not necessarily mean that it is being implemented or that it is particularly good for young people to access and run their ventures (Ndah, 2013).

In Nigeria, those who found themselves on the corridors of power, where economic policies abound, do not continue with any profitable policy or projects left by their predecessors, they only create their own policies on fund accessibility to reward their loyalist which only run within their political tenure. Nigeria is adjudged to be the number one in policy creation and worst in policy implementation and sustainability, the

adverse effects of 'pick and drop policies' have resulted to instability and inconsistencies which also have created the growth of corruption and socio-political capacity in the national affairs (Nwokwo, 2012).

A study conducted by Rajendar (2012) in Ghana on the extent to which regulatory framework influences youth access to youth enterprise development fund indicated the existence of a strong relationship between regulatory mechanisms and access to youth enterprise funds. The study also found that youth business registration procedures and licensing costs were all significant. These factors influence the amount that youths receive from loans applied. Ramsden (2010) notes that some of the youth who are interested in getting access to entrepreneurship fund, are blocked by regulations way before they have a chance to register and formally apply. However with Uwezo Fund, these regulations have been to some extent made youth friendly.

ILO (2012) stipulates that the youth are not a homogenous group and variables like age, gender, geographical location, schooling status and business ownership may influence participation, and should be considered in the design of youth funds. Mburu (2010) observes that the loan given to youth was minimal below Kshs.20,000 and this hinders their accessibility to enough capital and proper use. As long as the amount is not sufficient for sustainable business venture, youths divert them to unplanned activities and end up wasting them. Andrew, David and Maina (2015) contended with the sentiment and contended that such small amounts are not encouraging to youths.

According to World Bank (2014), minimal age requirements are one of the major challenges in delivering financial services for youth. The United Nations Conference on

Trade and Development (UNCTAD) (2012) takes note of Global Youth-inclusive Financial Services according to a Survey conducted in Africa showing that 75% of the youth respondents indicated minimal age requirement as key impeding factor to accessing youth entrepreneurship funds. The report indicated that in Africa, to qualify for entrepreneurship fund, a youth has to be at least 18 years old. Youth Business International (2010) concurs with UNCTAD by arguing that youth access to fund before 18 years is quite a challenge since funds must be transferred to an operational bank account. Government policies for youth in most developing countries do not allow youth to open bank accounts until they are 18 years old. Alternatively, the accounts can be opened by their parents or guardians.

Njuguna (2014) in his on study on Factors Affecting Funding of Youth Group Enterprises in Machakos town constituency recommended that the youths need to be sensitized on youth group formation and registration in order to access and benefit more from the fund. He reiterated that the Fund should invest more in public sensitization and education on its operations and progresses since its inception. There should be alternative public sensitization and education avenues that are relevant to youth development. According to him, these factors hinder youths from accessing funds.

Njonjo (2010) explains that Kenya's young people are unemployed, underemployed or underpaid and are therefore in the swelling ranks of the working poor. He continues to state that large proportion of young adults and a rapid rate of growth in the working-age population exacerbates unemployment, prolongs dependency on parents,

and diminishes self-esteem and fuels frustrations, which increase the likelihood of violence or conflict.

Sulo, Chumo, Tuitoek, and Lagat (2012) in their research on youth opportunities and participation in the dairy sector in Uasin Gishu district, notes that there are adequate opportunities for youth especially with regard to funding opportunities from government, NGOs and financial institutions. Unfortunately many youth have not benefited because of low awareness. They had sample a sample of 140 youth from different youth groups involved in business activities and 70 respondents did not indicate YEDF as a viable source of funding.

Chigunta (2013) notes that, to address the constraints that are hindering effective youth access of funds for entrepreneurship, it should be approached within the context of wider youth employment policies, programmes and the guidelines for preparation of national action plans on youth employment mentioning key policy areas such as; economic and social policies to promote equitable growth and expand the demand for labour, education and training, labour legislation and labour market policies and programmes, Enterprise developments with key focus areas of enabling business environment e.g easy access to capital, micro small and medium-sized enterprise development including cooperatives, self-employment and micro-credit.

A study conducted in South Africa by Fatoki and Garwe (2010) reveals that the problem of access and availability of finance to entrepreneurs in South Africa was ranked second after lack of entrepreneurial and management competencies in most aspiring and existing entrepreneurs (in the SME sector) in South Africa. These results are also in line with the findings of Zim Trade (2011) which identifies lack of collateral security

resulting to inaccessibility to loans, lack of skills and difficulties in business registration as some of the challenges faced by both women and youths in business in Zimbabwe. However, Uwezo fund has dealt with the issue of collateral as no collateral is required when applying for the fund.

According to Rajendar (2012), one of the main frustrating points for these youth entrepreneurs was the bureaucracy around Youth Enterprise Funds. As is the case in most other African states, youth funds are encumbered with corruption, nepotism, tribalism, inefficiencies in determining who needs the funds, and in other cases, mismanagement of the funds by government officials tasked with administration of the funds to the youth.

Rajendar (2012) notes that youth entrepreneurship in East Africa is still in its infancy stage. Most of the youth across East African countries are mainly involved in informal, small scale businesses that hardly meet the definition of entrepreneurship (Ikiara & McCormick, 2011). This is due to the fact that most youth in East African states venture into entrepreneurship not as a business but as a form of livelihood to escape from poverty. As such they do not learn how to effectively run business ventures, or how to develop products that are market ready. They end up misusing profits from such ventures.

Lagat, Maru, Chepkwony and Kotut (2012) conducted a study on Youth Enterprise Development Fund (YEDF) and Growth of Enterprise at Constituency Level in Kenya. He recognizes that Kenya's decentralized funds such as YEDF and Women Enterprise Development Fund (WEDF) were envisaged to economically empower youth and women at a local level, however their missions were not achieved due to the following factors ; low local community awareness about YEDF, inadequate allocations, and poor processes of identification and implementation of projects. The study concluded

that increasing awareness of YEDF, its objectives and loan features among the youths will have an effect on the growth of small enterprises. This would yield results as more youths will apply for loans and also utilize the loans prudently in order to repay. There was a need to provide the youth with adequate information on YEDF objectives and loan.

A study carried by Ameyia *et al.*, (2011) on ‘*challenges facing youth enterprise and development fund: A case study of Nyaribari Chache constituency, Kenya*’ identified various factors that affect the youth in accessing the funds. Those factors include the collateral requirements and the interest rates offered by the financial intermediaries. Most of the youths did not have assets to give as collateral against a loan. Speed of processing the loans was also a challenge as the intermediaries would take up to 6 months in processing it. The documents required for processing the loan such as business proposal also was a major challenge as individuals and groups had problems developing business proposals. He concluded that most of the youths have not been properly informed on how to access the funds and the government needed to put up more effort in YEDF awareness if it was to achieve the set goals.

According to Aspen (2008), despite the availability of many loan schemes through banks, microfinance institutions and different youth funds, youths still face difficulties in accessing capital. He stated that many youth are unwilling to borrow for socio-cultural reasons. They value a life free of debt as this they believe contribute to high social status. According to Poonam and Smita (2014), uncertainty avoidance, masculinity, individualism and power distance influences how youth entrepreneurs are motivated to engage in enterprise motives. Figura (2012) defines masculinity as mechanisms through which aggression and assertiveness is exhibited within a culture.

Cultures that value masculinity highly, place more emphasis on assertiveness and ostentatious behavior, prestige, and material goods. Such cultures therefore provide sufficient motivation for achievement in these communities hence push youth to acquire funds for self-employment (Poonam and Smita, 2014).

2.3 Socio-demographic factors and utilization of youth funds

Many studies have indicated that the demographic characteristics like age, gender, marital status and place of residence have a high influence on financial decision making which includes investment (Ellis *et al.*, 2010; Kenichiro and Hideki, 2012; Mwangi and Kihiu, 2012; World Bank, 2014). Zakaria and Sabri (2013) in their review of financial capability found out that young people and women lack financial capability hence affect their usage.

Ellis *et al.*, (2010) posits that age of the youth have significant relationship with access and usage of credit from banks. In addition, they note that, married people were found to be borrowing more than single people. This may be attributed to the fact that married people have more financial responsibilities than their single counterparts. What remains to be examined is the way these funds are used.

Study done by Ellis *et al.*, (2010) reveals that women are more likely to be excluded from financial services than men. Women are excluded because they don't own properties that may be used as collaterals. They further note that more men than women are more likely to use formal and informal financial services. They found that women are more likely to use semi-formal financial services. World Bank (2014) shared similar sentiments by observing that women lag behind men on the rate of saving and borrowing

from formal institutions. This trend is slowly shifting as women have embraced table banking where they save and borrow.

African men and women have different attitudes towards acquisition and utilization of youth funds. The National Gender and Equality Commission (NGEC) (2014) reports that, many women in Kenya have limited control over productive resources such as land and low decision making power concerning household resources which are mainly required as collateral by lending institutions. This contribute to negative attitude among women towards acquiring different funds for self-employment.

A study done by Ahaibwe and Kasirye (2015) in Uganda on youth employment through entrepreneurship financing reveals that more males (61 percent) reported to have information on how to access the youth fund compared to only 30 percent for females. He further suggested that there is need for tailor made programs to support female youth in setting up and running businesses. Their sentiments on female youths and accessibility of funds is echoed by Chigunta (2002) who stated that the level of youth entrepreneurship and self-employment tends to significantly vary according to the gender of youths with more young men likely to be self-employed than young women.

According to Gulru (2010), age can be an important in entrepreneurial intention. Research showed that people decide to establish their firms between the ages of 20 to 45 where the tendency is between ages of 25 to 34. Chigunta (2002) categorized youth entrepreneurs into different age groups to show how cohorts' needs and drive to run enterprises influence demand for credit. This age cohort included; pre-entrepreneurs who

are aged between 15 and 19 years. He argued that youth in this age have a very low level of desire to participate in the small enterprise sector because they are in transition of the home or education to the workplace. This corresponds with Kaane (2014) finding that majority of youth at this age are still in school. Budding entrepreneurs is the second category of youth entrepreneurs who are aged between 20 and 25 years. These youth are in their growth stage whereby most of them may have gained some experience, skills and capital to enable them to run their own enterprises.

Chigunta (2002) argues that youth at the budding entrepreneurs' stage remain stuck in marginal activities (majority), go out of business or run successful enterprises. These youth, therefore, are in need of working capital to help them maintain their enterprises that may otherwise collapse. Emergent entrepreneurs are the third category of youth entrepreneurs, according to Chigunta (2002), aged between 26 and above. They have a higher level of maturity than the younger cohorts and they are likely to have accumulated vital experience for entrepreneurship. These youth have a drive to run successful enterprises with high chances of seeking more funds for business expansion. This study, therefore hypothesized that youth will be driven to borrow from financial institutions depending on the age cohorts they belong.

A study done by Ahaibwe and Kasirye (2015) in Uganda reveals that there is a positive and significant relationship between youth fund participation and age cohort of the youth entrepreneur. Compared to the younger youth cohort aged 18-26 years, the older youth aged 27- 35 years are more likely to participate in the youth fund. This finding could be attributed to the fact that as the youth grow from budding to established entrepreneurs, they tend to be more mature and more likely to run more viable businesses

compared to the younger budding entrepreneurs in the formative and growth stages. The findings were similar to that of Malkamaki (2009) who observed that citizens who were 25-44 years were more likely to use financial services compared to 18-24 years and older people above 44 years. Ndii (2011) equally notes that Kenyans below 25 years of age are least likely to use financial services than their older counterparts. Despite the usage of financial services by the youths, a question which needs to be answered is how this finds are used.

Millennium Development Goals report (MDP, 2013) indicates that almost half of the youth are single. This may be motivated by the fact that youths tend to marry when they have attained some sense of financial freedom. According to Mwangi and Sichei (2011) married persons have higher chances of being included in financial utilization as they are considered more responsible compared to single persons. The single one especially youths are sometimes considered less reliable or stable without family or relations to assure for them. Mwangi and Kihui (2012) had similar findings and argued that service providers believe that married persons appears to have higher levels of responsibility hence are more trusted.

According to Henry (2010), social factors as factors that affect individuals, and business thought and behavior within social setups. They also include the interactions of people, systems, and cultures, to obtain a common desired objective. OECD (2010) defines social factors as the facts and experiences that influence individuals' personality, attitudes and lifestyle. Storm *et al.*, (2010), defines culture as a system that encompasses collective values, ideas, and way of doing things that distinguishes one group or community from another. Thurik and Grilo (2013) argue that culture as set of attitudes,

beliefs and values that are dominant within a particular environment or community that enhances entrepreneurship behavior. Several researchers, Figura (2012); Matsumoto, Hengge and Islam (2012); White, and Kenyon, (2011) believe that cultural attitudes within given community context does influence entrepreneurial activities. Thus, cultural differences between and within different countries are important determinants of entrepreneurial development.

According to Postigo *et al.*, (2003), personal environment such as parents, relatives and friends have a crucial influence on young people's opinions about entrepreneurship, playing a strong role in imparting positive or negative views. Storm *et al.*, (2010) notes that family background, in particular, plays an important role in the formation of a mindset open to self-employment and entrepreneurship. Poonam and Smita, (2014) in a study in US found a strong positive relationship between family role models in entrepreneurship and the propensity for the youth to be involved in entrepreneurship. World Bank, (2012) asserts that family and friends continue to remain a major source of finance and moral support to young entrepreneurs across the globe by constituting 22.8% percent compared to 9% percent and 3.4% percent from financial institutions and private lenders respectively.

Carswell and Rolland (2014) poise that family social capital is essential in helping youth mitigate challenges associated with youth entrepreneurship fund. Kanyari and Namusonge (2013) in their study indicated that family social capital influences how youth fund is distributed. They further found that family values towards corruption, nepotism, and tribalism influences who gets the youth fund. A study done by Carswell and Rolland (2014) in Nigeria found out that family members or peers in higher places in

the society, tends to get favors in accessing youth entrepreneurship funds. Carswell and Rolland (2014) on the other hand, argues that some families place more value of their children pursuing medicine, law, and engineering, rather than being engaged in entrepreneurship. In these societies, entrepreneurship is viewed as an inappropriate venture whose risks and instability have social consequences, therefore discouraged.

Religion has been considered as a cultural aspect that influence individual's beliefs for enterprise (Khanifar, Hosseinifard, Dehghan and Ashnai, 2010). Religion has a way of shaping values and beliefs of individuals in a manner that influences entrepreneurial behaviors. In some religions, women are locked out of in participating in enterprises hence not legible for group funding. Study findings by Henry (2010) indicate the contrary, that religious values do not have influence on entrepreneurial endeavors. Similarly, Carswell and Rolland (2014) contend with Henry's finding that religious faith has no significant correlation with youth success in entrepreneurship, or do their access to youth enterprise funding. However, they do argue that more studies need to be conducted on the subject to establish components of religion that might be significant, or those that might have influence on youth entrepreneurs.

According to Chigunta (2002), youth enterprise support programmes in developing countries should consider socio-cultural constraints that limit the participation of youth in particular young women who want to engage in entrepreneurship and self-employment. Ongeru (2012) sought to establish factors influencing Sustainability of Youth Groups in Marani District, Kisii County, Kenya. The findings show that participation by members in youth group meetings to select, plan and implement project activities is minimal. This means that participation of youth group members in project

activities is a factor that has influenced sustainability of these groups. The findings show that project activities are never implemented on time and according to plan, group members do not play their roles and projects are never completed on time.

According to the Government of Kenya [GOK], (2011), group lending methodology was adopted to create social collateral and group guarantee for loans. The model has been ineffective in availing affordable loans to youth due to challenges such as lack of cohesiveness in the groups and in effective group leadership. Mars Group (2009) notes that group lending model has faced challenges such as group dynamics, conflicts, competing interest, power struggles and lack of capacity to manage these challenges by group leaders.

2.4 Socio-economic factors and utilization of youth funds

Ellis *et al.*, (2010) note that socio-economic factors like level of education affect financial access and utilization. Zakaria and Sabri (2013) support the argument by contending that young people with low income and low levels of education, literacy and numeracy were identified to lack financial capability hence affect the usage of financial services. Study done by Paaskesen and Angelow (2015) had similar findings where usage of financial services for economic benefits differed across socio-economic factors.

According to Cole, Paulson, and Shastry (2012), the level of general educational attainment had a strong effect on financial market participation. This sentiment was shared by Kempson *et al.*, (2013) who note that highly educated people perform better along a number of dimensions including budgeting, living within means, attitudes toward the future, and impulse control. Wastages of funds among the youths is associated with low level of education.

Nazir *et al.*, (2009) contend that unemployment affects the socio-economic status of the family, leads to poor mental health, dependency and increases the magnitude of corruption, drug addiction, crimes and suicide in a society. A study done by Oloo (2014) on “Effectiveness of Youth Empowerment Funds in Rachuonyo District of Homabay County found that youth engage in different socio-economic activities such as fishing projects, agricultural project, recycling projects and social projects. The findings indicate that majority of the youths in Karachuonyo engage in agricultural and fishing related projects.

According to UN (2014), majority of African youth have capabilities and opportunities in agriculture, services and the creative industries. Most of them are employed in these sectors. AfDB (2016) reports that over 60% of African employment is in agriculture where the potential for enhanced productivity and value chain development is high. Most of the youth across East African countries are mainly involved in informal, small scale businesses that hardly meet the definition of entrepreneurship (House, Ikiara & McCormick, 2011). ILO (2015) notes that despite the potential for “agri-preneurial” activity, Africa’s youth are moving away from agriculture to jobs in the informal service sector that provide few opportunities for advancement. The non-modernization of the sector makes it unattractive to youth. The service sector is the largest employer for youth in most African countries (ILO, 2015).

Nyabicha, (2003) conducted a study on the factors hindering growth of micro and small enterprises: a case of micro-finance borrowers in Kisumu city. The study establishes that some of the factors challenging growth of micro and small enterprises as domestic responsibilities, loan diversion to other uses, low demand, competition,

government regulation, lack of relevant business training, a realistic loan repayments and amounts, insecurity, high transportation cost, inadequate working capital and market information.

A study done by Ahaibwe and Kasirye (2015) in Uganda on youth fund revealed that the rural youth are largely engaged in agricultural activities that are less likely to be funded under the youth venture fund. On the other hand, youth in urban engage in business enterprises. They further note that, rural youth who receive the youth fund engage in agricultural activities while urban youth engage in business enterprises. Ahaibwe and Kasirye (2015) note that youth with business enterprises that are classified under the services sector are likely to participate in youth fund than those involved in agricultural related enterprises.

Ministry of Finance, Planning and Economic Development (MFPED) (2012) notes that eligible sectors for youth fund loan include; manufacturing, agro processing, primary agriculture, fisheries, livestock, health, transport, education, tourism, Information and Communication technology (ICT), construction, printing and service contractors.

Gachuru & Mwirigi (2014). Third, most of the youth going for the youth fund loans are going for it not because they are ready and interested in starting a business but because it is available. Most such youth end up misusing the loan and spending the rest of their time hiding from youth fund officers to escape repayment. Kimando, Njogu and Kihoro (2012) investigated the factors affecting success of projects funded by youth enterprises development projects in Kenya using a case study of Kigumo District. From the findings, the study concludes that skills in entrepreneurship, business planning and

financial management must elaborately be imparted before any funds are disbursed by the board.

United Nations Development Programme (UNDP) (2010) posits that most national youth policies on youth funding are not progressive in nature. Young people are not involved in decision-making on the amount to be disbursed and the channels to be used. This in essence influences greatly their attitudes towards such funds. Wang *et al.* (2011) reveal that work experience and family background play significant roles on entrepreneurial attitude among the youth. Youth who come from those families who do businesses tend to venture into businesses as opposed to their counterparts. This is the same to youth who have experience on entrepreneurship. These views were equally echoed by Postigo *et al.*, (2003) who posit that personal environment such as parents, relatives and friends have a crucial influence on young people's opinions about self-employment and entrepreneurship, playing a strong role in imparting positive or negative views. These sentiments were equally echoed by Alvaredo and Gasparini (2013) that parents, relatives and peers do have significant influence on youth engagement in entrepreneurship endeavours, and further do shape the opinions and attitudes that youth have towards entrepreneurship.

A study done by Nduta (2015) on "factors influencing participation of youth entrepreneurs in enterprise development: the case of Limuru Sub-County, Kiambu County, Kenya found out that majority of the youth entrepreneurs tend to go into enterprise development out of economic necessity or need to survive, or out of failure to find productive use of their energy in other avenues. She also found that socio-economic problems are the major reason for starting the business. Many youth entrepreneurs were

motivated to engage in enterprise development to be self-employed and perhaps this may be an indication that they want to be self-reliant.

National Bureau of Standards (KNBS) (2013) notes that Kenyan household's income is determined by its expenditure. It reports that the average household expenditure is Ksh. 3440 per month. Rural areas this average constitute Ksh. 2,270 while in urban areas, it stands at Ksh. 6,010. According to Central Bank of Kenya (CBK) (2013, October), incomes in Kenya for all the working people youth included denotes that only 0.8 per cent of Kenyans earn Ksh. 100,000 or more and 81.6 per cent earn Ksh. 10,000 or below. Dependents and those involved in agriculture have average monthly incomes of about KES. 3,000. According National Institute of Statistics of Rwanda (NISR et al.) (2012) to the median age at first marriage is 21.4 for women and 24.9 for men.

2.5 Research gaps

Many funds have been availed to youths by the government, NGOs and financial institutions as startup capital for business with an aim of providing self-employment. However there are no studies that assess influence of accessibility of youth funds to the fund usage. Studies have been done on factors influencing accessibility of youth funds. Some of the factors include: education and sensitization on youth group formation (Njuguna, 2014); low awareness (Sulo, *et al.*, 2012); high interest rate, collateral requirement and delays in processing (Tombo, 2008). There is limited research on socio-demographic and socio-economic constraints to the usage of youth funds. This study therefore seeks to fill this gap by analysing the Patterns of Utilization of Uwezo Fund among the youths in Rongo Sub-Country, Migori County, Kenya.

2.6 Theoretical framework and conceptual framework

This section introduces the theories that guided the study. These theories were: Theory of Planned Behaviour and Social Learning Theory.

2.6.1 Theory of planned behavior

The Theory of Planned Behavior (TPB) is one of the most used theories in examining intentions in relation to actual behavior. It was propounded by Ajzen (1991). The theory focuses on intention and its actual behavior, and it also presents important factors responsible for changing of both. The factors are behavioral, normative, and control beliefs. Behavioural beliefs are the likely consequences of the behavior. Normative beliefs are the normative expectations of others. Control beliefs on the other hand, are beliefs about the presence of factors that may facilitate or impede performance of the behavior.

Behavioral belief leads to an attitude; normative belief leads to subjective norm (which form social belief); and control belief leads to perceived behavioral control. These factors can individually or collectively affect intention and actual behavior. Ajzen (1991) states that, behavioural beliefs produces favourable or unfavourable attitude towards the behavior.

This theory explains the second and third objectives of the study which are the socio-demographic factors influencing usage of Uwezo Fund and Socio-economic factors influencing the usage of Uwezo fund. In line with the theory, factors like age and marital status influence the fund use. Some of them hold different opinion from that of the government on how the fund should be utilized. This greatly affects the intended purpose of the fund.

2.6.2 Social Learning Theory (SLT)

Social Learning Theory (SLT) is derived from the work of Albert Bandura (1977: 145). The theory is based on the idea that we learn from our interactions with others in a social context. Muro & Jeffrey (2008) cite that SLT has become an essential component of sustainable natural resource management and the promotion of desirable behavioural change. According to Bandura (1977: 125) social learning occurred through four main stages: close contact, imitation of superiors, understanding of concepts and role model behavior. This has been supported by recent researchers like Muro & Jeffrey (2008).

The theory explains how individuals learn new things and do them. According to the theory, people learn from the things they are in contact with, by imitating others, understanding concepts and the influence of their role models (Bandura, 1977: 145). This is supported by Newman & Newman (2007) who note that people learn from one another through observation, imitation and role modeling. They posit that observational learning may take place at any age in life. As long as people especially youth are exposed to new influential, powerful models who control resources, new learning through the modeling process is always possible.

According to Bandura (2006b), based on the general principles of observation, imitation and modeling, learning can occur without change in behavior. Social learning theorists believe that since people can learn through observation alone, their learning may not necessarily be shown in their performance [Bandura (2006b); Muro & Jeffrey (2008) and; Newman & Newman (2007)]. Learning may or may not result in a behavior change (Bandura, 2006b).

According to the theory, behavior is learned through modeling. The people who are being observed are called models and the process of learning is called modeling (Newman & Newman 2007). Bandura states that imitation and behavior modeling, will occur if a person observes positive, desired outcomes in the first stage (observation). For instance, if a youth observe the way others have benefited from Uwezo Fund he/she may be interested to acquire the same fund to improve his/her lifestyle. Previous studies confirmed that at least partly of many behaviors can be learned through modeling (Bandura, 2006a).

The theory explains the three objectives of the study. Amount of fund applied for by youths is influenced by what others had applied. On the other hand, gender, age, marital status and religion of youths who have benefited from the fund influence others. People engage in various socio-economic activities as a result of what they have learnt from others. For instance, if others have benefited from particular socio-economic activities, more people will be willing to venture into such activities. They perceive such activities as viable and capable of yielding much return. For this study therefore, it is used to establish the various socio-economic factors influencing the usage of Uwezo Fund.

Strengths and Weaknesses of Social Learning Theory

Based on previous studies, strengths and weakness of SLT can be broken down into two categories. The first one is positive reinforcement and it means the action mimicked by the observer is a positive one, therefore the action may be reward able or commended by others. The second one is punishment and it uses when the action mimicked by the observer is negative and may offend or harm others, thereby leading to a

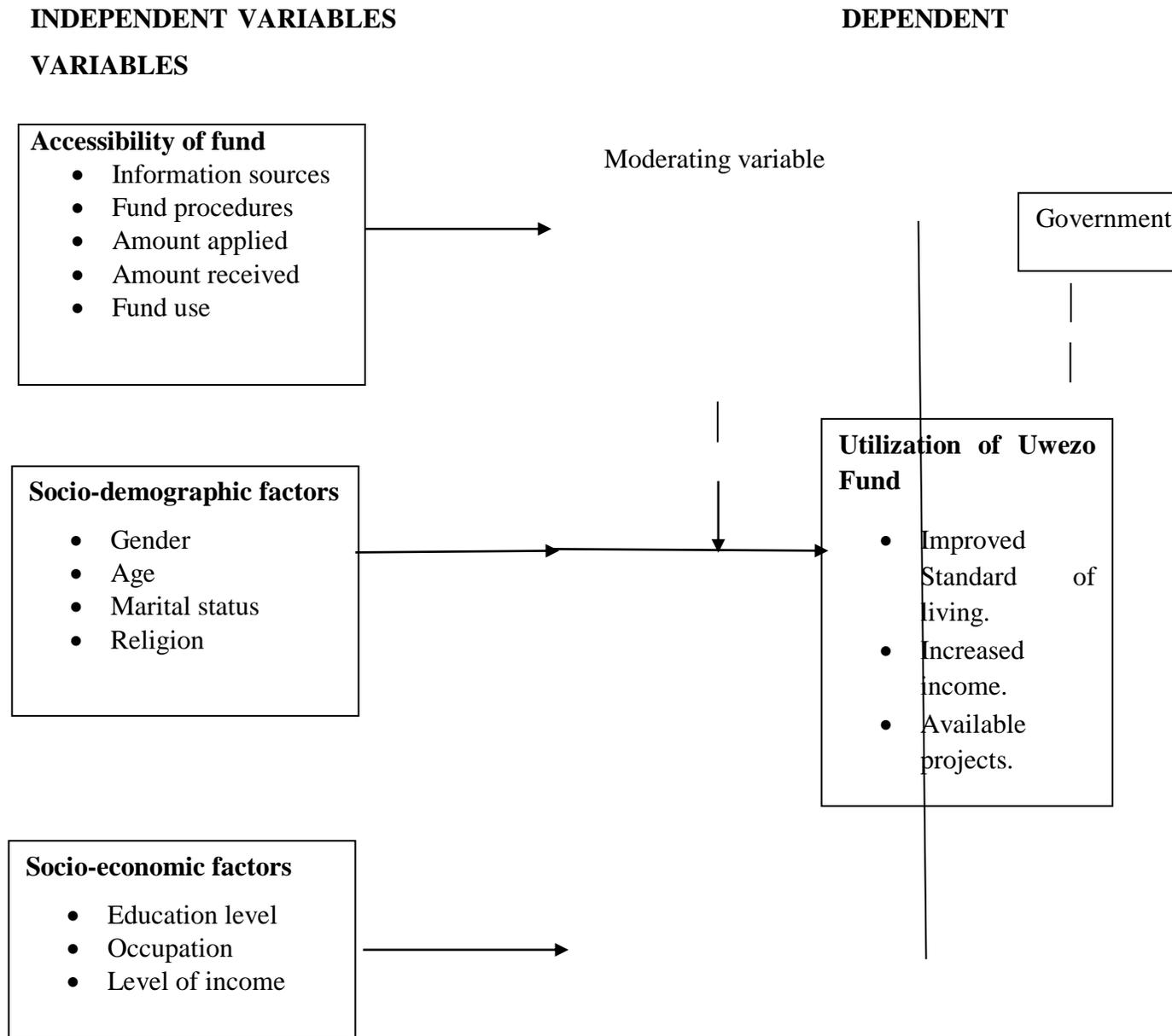
form of punishment. Basically, according to the literature the main strength & weakness of Social/Observational learning depends on the model.

According to this point, if the model is producing a behavior that is appropriate, responsible and positive overall, the observer will mimic that positive good behavior. So, as future educators, we need to be constantly aware of how we present ourselves and of our actions. Finally, it can be said if we believe Bandura's theory is correct, that means the things we do are under constant watch by others.

2.7 Conceptual framework

The conceptual framework explains the relationship between the independent variables and the dependent variables. The former is presumed to be the cause of the changes while the former influences the latter (Kothari, 2003). Framework in figure 2.1 illustrates how the independent variables affect the successful utilization of the youth fund.

Figure 2.1: Conceptual framework



Source: Researcher

The above conceptual framework explains how independent variables; accessibility, socio-demographic factors and socio-economic factors influences the dependent variable which is utilization of Uwezo Fund. The arrows show how the independent variables influence the dependent variable.

In accessibility of Uwezo Fund, the indicators used included but not limited to: sources of information, awareness of fund objective, lending procedure, amount of fund applied, amount of the fund received and fund use. It is a requirement that all beneficiaries of the fund must be in a youth group. This gives the youth a head start in acquiring the fund. Favorable lending procedures encourages the youth to apply for such funds hence improving its utilization. The amount of the fund received determine the kind of project that is undertaken hence influencing the dependent variable.

Socio-demographic factors equally influences the fund utilization. Indicators like gender, age, marital status and religion are leading factors in determining Uwezo Fund utilization. Indicators of socio-economic factors like level of education, occupation and income have influence on utilization of Uwezo fund. Government policies however, are the moderating variables. They point at the minimum requirement for qualifying for the fund.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction to the chapter

This section presents the procedures and techniques which were used in the collection, processing and analysis of data. Specifically, the following subsections are included; research design, study area, target population, sample size and sampling technique, research instruments, validity and reliability of the study, data analysis and presentation and ethical consideration.

3.2 Research design

The study was conducted through a cross-sectional descriptive survey design. This design is best suited for studies aimed at finding out the prevalence of a phenomenon, situation, problem, attitude or issue, by taking a cross-section of the population (Kumar, 2011). Cross-sectional descriptive survey provides us with a snapshot of what is happening in that group at that particular time. They are useful in obtaining an overall ‘picture’ as it stands at the time of the study. They are ‘designed to study some phenomenon by taking a cross-section of it at one time’ (Babbie, 1989: 89). Such studies are cross-sectional with regard to both the study population and the time of investigation.

According to Mugenda and Mugenda (1999) a descriptive study can be used to explain or explore status of two or more variables at any given time and point. This design is therefore suitable in obtaining information concerning the patterns of utilization of Uwezo Fund. The design is used to provide quantitative description of some part of

population. Descriptive research is suitable for this study because it helps explain phenomenon in terms of the conditions or relationships that exist, opinions held by the stakeholders, processes that are going on, effects that are evident and or trends that are developing (Wiersma, 1985). Orodho and Kombo (2002) rightly stated that this design can be used when collecting information about people attitudes, opinions, habits and experience.

3.3 Study Area

The study was carried out in Rongo Sub-County of Migori County, Kenya. The study was confined in Rongo sub-county because 80% of youths in the sub-county cannot account for the fund allocated (Rongo sub-county youth office, 2018). Rongo is one of the eight Sub-Counties of Migori County. Other Sub-Counties include: Awendo, Uriri, Nyatike, Suna East, Suna West, Kuria East and Kuria West Sub-Counties. Rongo Sub-County covers an area of 208.40 Sq Km. It has a population of 100,547 people (Kenya Population and Housing Census, 1999). Rongo borders Homa bay to the North, Kisii to the North East, Narok to the East and Uriri to the south.

It has four (4) administrative wards, namely: South Kamagambo, North Kamagambo, East Kamagambo and Central Kamagambo wards. North Kamagambo covers an area of 46.4 Sq. Km with a population of 18,755. Central Kamagambo covers an area of 29.10 Sq. Km with a population of 27,756. East Kamagambo covers an area of 63.90 Sq. Km with a population of 26,857. Lastly, South Kamagambo which covers an area of 69.00 Sq. Km with a population of 27,179 (Independent Electoral and Boundaries Commission, 2010).

Rongo has a tropical climate with significant rainfall most months and a short dry season. On average, Rongo has an annual temperature of 20.6 °C. About 1594 mm of precipitation falls annually. It has two rainy seasons: Long and short rains. Long rains occur between March and May while the short rains are between September and November. Dry seasons are between December and February and June and September. The driest month is January. There is 56 mm of precipitation in January. In April, the precipitation reaches its peak with an average of 240 mm.

Main economic activity in Rongo is farming. Among the crops grown include: sugarcane, maize, cassava and sweet potatoes. Other economic activities include but not limited to mining and brick making. Mining is done in Kitere and Kamwango. The sub-county has abundant deposits of clay soils which have been proved to be suitable for brick making and pottery. Most of the residents therefore engage brick making as an economic activity.

3.4 Target population

Gall and Borg (1996) defined a target population as members of a real or hypothetical set of people, events or objects to which researchers wish to generalize the result of the research. The study targeted members of all youth groups who have received Uwezo Fund in Rongo Sub-County. These youth groups had a population of 1,296 members. It also targeted two Rongo sub-county youth officers. These are the only youth officers in Rongo sub-county.

Inclusion criteria

- i. The study included youths who were in youth groups as Uwezo Fund is a group fund.
- ii. It included youths who were between the ages of between 18 and 35 years. This is the group who are considered youths according to Kenyan constitution.
- iii. It included youths who had stayed in groups for more than six months. This group has enough experience on how to acquire the fund.

Exclusion criteria

- i. Excluded youths who are not in youth groups as they are not viable for Uwezo fund.
- ii. It excluded the youths who were below 18 years and above 35 years. The group is not considered youth in Kenya.
- iii. It excluded youths who had stayed in groups for less than 6 months as they still lack experience on how to acquire the fund.

3.5 Sample size and sampling technique

Mugenda (2008) defined a sample as a smaller group or sub-group obtained from the accessible population. Gall and Borg (1996) defined sampling as the process of selecting members of research sample from defined population, usually with the intent that the sample accurately represents the population. Krejcie and Morgan (1970) formula for calculating a sample from finite population was adopted to calculate a sample from a population of 1296 youths. The calculation was as follows:

$$S = \frac{X^2NP(1-P)}{d^2(N-1) + X^2P(1-P)}$$

Where:

S = Required Sample size

X = Z value (e.g. 1.96 for 95% confidence level)

N = Population Size

P = Population proportion (expressed as decimal) (assumed to be 0.1 (10%))

d = Degree of accuracy (5%), expressed as a proportion (.05); It is margin of error

$$\frac{1.96^2 \times 1296 \times 0.1(1-0.1)}{0.05^2(1296-1) + 0.96^2 \times 0.1(1-0.1)}$$

$$\frac{1.96^2 \times 1296 \times 0.09}{0.05^2(1296-1) + 1.96^2(0.09)}$$

$$\frac{3.8416 \times 1296 \times 0.09}{0.0025(1295) + 0.345744}$$

$$S = \frac{448.084224}{3.583244}$$

$$S = 125.04$$

$$S = 125$$

The sample of youths obtained is 125.

On the sampling technique, cluster, proportionate and random sampling techniques were employed in the study. Cluster sampling allows individuals to be selected in geographical batches. For instance, the researcher may decide to focus on certain towns or electoral wards (Mathers, Fox and Hunn, 2007). Rongo sub-county was clustered into the four wards, namely: East Kamagambo, Central Kamagambo, North Kamagambo and South Kamagambo which had a population of 1296 youths who had

received the fund. Proportionate sampling was employed to distribute a sample of 125 youths in the four wards. Simple random sampling was employed to select the sample from the wards. These techniques were preferred because they are free from bias and therefore each unit has a chance to be included in the sample. Simple random sampling according to Gall and Borg (1996) is the process where the individuals selected from a population have an equal independent chance of being selected to be a member of sample. By 'independent' it meant that the selection of one item from the sample frame has no effect on the selection of any other item/individual.

Table 3.1: Distribution of population and sample size

| No. | Wards (Clusters) | Population of youths in clusters | Sample of youths |
|------------|-------------------------|---|-------------------------|
| 1 | Central Kamagambo | 552 | 53 |
| 2 | East Kamagambo | 372 | 36 |
| 3 | North Kamagambo | 204 | 20 |
| 4 | South Kamagambo | 168 | 16 |
| | | 1296 | 125 |

SOURCE: Sub-County Youth Office, Rongo

3.6 Research instruments

According to Fisher *et al.*, (1998), research instrument is a tool used to collect data from the field. Data collection instrument employed for this study were questionnaires, key informant interview (KII) and focus group discussion guide (FGD).

These instruments were used to collect both quantitative and qualitative data from the field.

3.6.1 Questionnaire

The study used questionnaire as the main data collection tool. It was mainly used to collect quantitative data from the field. The selection of questionnaire was guided by the nature of data to be collected. The overall study was to assess the effectiveness of Uwezo Fund as a strategy of curbing youth unemployment. Such information can be best collected through the use of questionnaires as a technique (Torliatos and Compton, 1988). Questionnaire is a collection of items to which a respondent is expected to react usually in writing (Onen, 2004). Questionnaires were used since the study is concerned with variables that cannot be directly observed such as views, opinions, perceptions and feelings of the respondents. The questionnaires were administered to the main respondents who were the youths in Rongo sub-county.

3.6.2 Key Informants Interview Schedules

The study employed Key Informant Interview for the implementers of Uwezo Fund. In Rongo Sub-county which was the study area, they are only two government youth officers who are responsible for the implementation of Youth Fund in general and Uwezo Fund in specific.

3.6.3 Focus Group Discussions Guide

Focus Group Discussion guide was used to collect qualitative data from the main respondents. A total of four focus group discussions were administered, one in each of the four wards in Rongo Sub-county. They were employed to shade light more lights on

issues which were not clear from the questionnaires to the main respondents. According to Westenholz-Blezz and Achola (2007), FGDs allow researchers to collect qualitative data that can provide explanations for quantitative data already obtained.

3.7 Data collection procedures

The questionnaire was administered to the youths who were the main respondents of the study. The study used two research assistants who were trained and assisted in collection of data from the respondents. Key Informant Interview Guide was administered to the two Rongo Sub-County Uwezo Fund officers. Note taking was used to record responses from the key respondents. Focus group discussion was done in which four focus group discussions were administered, one with ten youths in each of the four wards in Rongo Sub-county.

3.8 Validity and reliability of the study

Validity of a research instrument is the extent to which the questions provide a true measure of what they are designed to measure (Orodho, 2004). Kasomo (2007), points out that it is the accuracy of research tool (Instrument). According to Kothari (2009), validity is the most critical criteria that indicate the degree to which an instrument measures what it is supposed to measure. Face validity of the three instrument were established in consultation with the research supervisors. Content validity of the instruments was ensured by discussing the questionnaires with the research supervisors and from result of the pilot study.

Reliability refers to consistency of the measurement. Consistency relates to the questionnaire yielding the same result when administered on the same group after

sometime. Reliability of the instrument was pre-tested to enhance consistency and dependency, accuracy and adequacy of the instruments (Orodho, 2004). Test-retest method was used in which questionnaires were administered twice after an interval of one week to youth groups in Suna East Sub County they share the same characteristics as the study area. Consistencies of the test items were measured by the degree to which the test item attracts similar and related responses from the sample in the test-retest exercise.

3.9 Data analysis and presentation.

Descriptive statistics such as frequencies and percentages were used to analyze the data. Descriptive analysis are important since they provide the foundation upon which correlation and experimental studies emerge; they also provide clues regarding the issues that should be focused on leading to further studies (Mugenda & Mugenda, 2003). According to Healey (2011), descriptive statistics allows researchers to summarize large amounts of data using measures that are easily understood by an observer.

Data obtained from the questionnaires was processed through editing and coding. They were then entered into a computer for analysis using descriptive statistics with the help of Statistical Package for Social Sciences (SPSS) version 16.0. Bryman and Bell (2007) note that SPSS ensures extensive data handling capabilities and numerous statistical analysis procedures that analyses small to very large data statistics. Chi-square was employed to test association between the quantitative variable. Cramer's V Test was used to test the strength of the associations between the variables.

Qualitative data from KII and FGD were analyzed by first coding the responses from the respondents. They were then categorized and concepts derived from such

categories. Themes that emerged from the categories were then used to explain the variables. Data was presented in form of tables and charts. These gave a graphical representation of the different responses given by the various respondents.

3.10 Ethical considerations

A permit was obtained from the National Council for Science, Technology and Innovation (NACOSTI). An introductory letter to NACOSTI was provided by Rongo University School of graduate studies. Subsequent research authorizations were obtained from Migori county commissioner's office and Migori county director of education's office respectively. In order to maintain confidentiality the privacy of the respondents was strictly observed. The respondents were at liberty to write or omit their names. An informed consent form was attached to the questionnaire. Assurance to keep the information gathered confidential was also included in the consent form. This was signed by both respondent and the researcher showing that the respondent has answered the questions out of his/her volition.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSIONS

4.1 Introduction to the chapter

This chapter introduces analysis, presentation and discussion of the data. The main objective of the study was to analyze the Patterns of Utilization of Uwezo Fund among the youths in Rongo Sub-county, Migori County, Kenya. The study was guided by the following specific objectives: finding out the influence of accessibility of Uwezo fund on its utilization; establishing the socio-demographic factors influencing the usage of Uwezo fund by youths; and determining the socio-economic factors influencing utilization of Uwezo Fund by youths in Rongo Sub-County. Data was analyzed using descriptive and inferential statistics by the help of SPSS. Data was presented using tables, pie charts and bar charts.

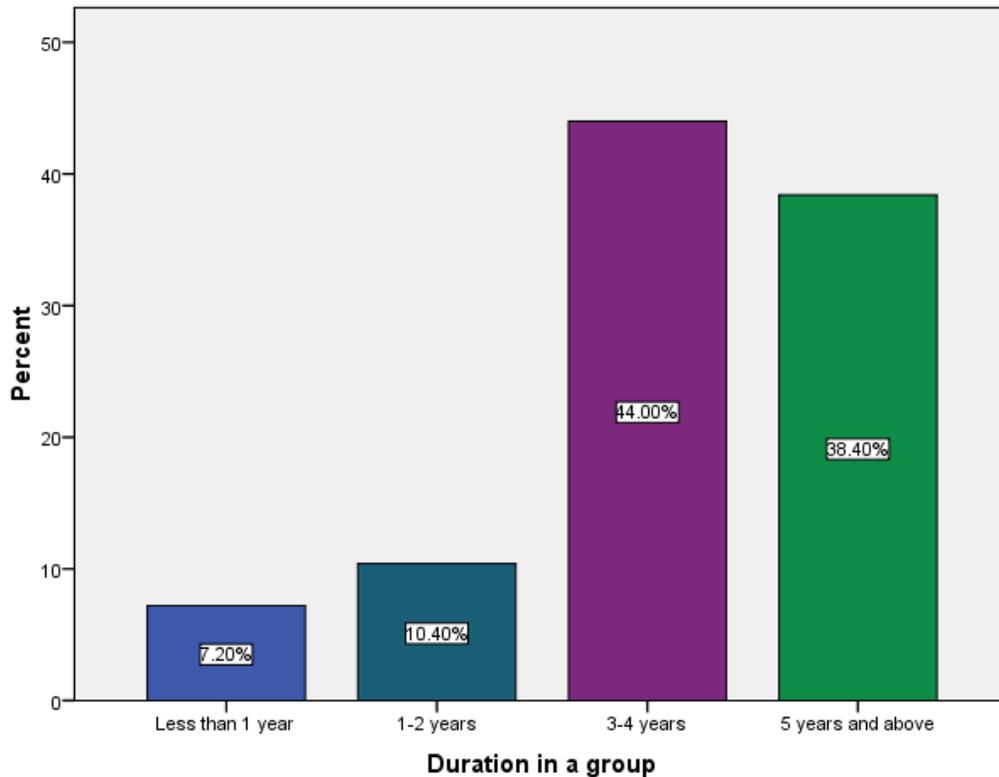
4.2 Basic information of the respondents

This section introduces the basic information of the respondents. Respondents in this study were youths who had received Uwezo Fund. The study targeted a population of 1296 youths. Out of this, a sample of 125 youths were selected as main respondents. The response rate was hundred percent (100%). Two key informant were involved in the study. Demographic characteristics of the respondents such as gender, age, marital status and religion are presented in Table 4.9. On the other hand, level of education, occupation and income are presented in Table 4.11. Other basic information included duration of respondents in groups, number of group members per group and reasons for formation of groups. These were presented in Figure 4.1, Table 4.1 and Table 4.2.

4.2.1 Duration of respondents in youth group

There is a stipulated duration that a group must have been in existence to qualify for the Uwezo Fund. According to Uwezo Fund Manual (2013), this duration is six (6) months. It is believed that six months is enough for a group to stabilize and overcome group dynamics.

Figure 4.1:Duration in a group



Source: Field data

Figure 4.1 shows duration respondents have been in their respective youth groups. 44.00% of the respondents had been in youth groups for between 3-4 years. 38.40% of the respondents have stayed in such groups for 5 years and above. On the other hand,

10.40% have been in youth groups for between 1 and 2 years. However, less than 10% (7.20%) of the respondents, have been in such groups for less than 1 year. The study revealed that most of the youths who received Uwezo Fund have stayed in group for more than three years. This may be attributed to experience that comes with staying in a group for many years. These youths also are well informed about where and how to apply for the funds. This study agrees with the findings of Sagwe, Gicharu and Mahea (2011) who note that work experience is one of the factors that positively contributes to business readiness among the youth.

4.2.2 Number of group members in a group

Table 4.1: Number of youth in a youth group

| N=125 | | | |
|---------------------|------------|---------------|------------|
| No of group members | Frequency | Percentage | Cumulative |
| 8-9 | 36 | 28.80 | 28.80 |
| 10-11 | 57 | 45.60 | 74.40 |
| 12-13 | 27 | 21.60 | 96.00 |
| 14-15 | 5 | 4.00 | 100.00 |
| Total | 125 | 100.00 | |

Source: Field data

Table 4.1 shows the number of member in youth groups. Data from the table indicates that slightly less than half of the respondents (45.60%) were in a group which comprise of between 10-11 members. 28.80% of the respondents were in a group which had between 8-9 members. 21.60% were in a group of 12-13 members while only 4% were in a group of 14-15 members. Small number of members in a group may be

attributed to the fact that, small groups are easy to manage and they can benefit much as opposed to when the group is large. This finding is in line with Uwezo Fund guideline (2013) which recommends that the youth group must have between 8-15 members.

4.2.3 Reasons for the formation of a group

Table 4.2: Reasons for formation of youth groups

| N=125 | | | |
|--|------------|---------------|------------|
| Reasons for formation of groups | Frequency | Percentage | Cumulative |
| To apply for funds (Government or N.G.O) | 49 | 39.20 | 39.20 |
| To assist members in times of need | 76 | 60.80 | 100.00 |
| Total | 125 | 100.00 | |

Source: Field data

Data in table 4.2 show that more than half of the respondents, 60.80%, noted that groups are formed mainly to assist members in times of need. On the other hand, 39.20% indicated that groups are formed to benefit from the government funds where Uwezo Fund is one of such funds. Formation of youth group to assist members in times need may be due to the fact that youth have no stable source of income hence find it necessary to join such groups so that they may be assisted in times of dare need.

4.2.4 Reasons for joining the group

Table 4.3: Reasons for joining a youth group

| N=125 | | | |
|------------------------------------|------------|---------------|------------|
| Reasons for joining youth groups | Frequency | Percentage | Cumulative |
| To get money for starting business | 21 | 16.80 | 16.80 |
| To get assistance in times of need | 58 | 46.40 | 63.20 |
| To belong in a social group | 46 | 36.80 | 100.00 |
| Total | 125 | 100.00 | |

Source: Field data

Data in table 4.3 indicate that 46.40% of the respondents join youth group with an aim of getting assistance when they need one. 36.80% of the respondents noted that they join the groups in order to feel a sense of belonging to a social group. On the other hand, only 16.80% of them indicated that they join youth groups to get money for business startup.

4.3 Influence of accessibility of Uwezo Fund on its usage of by youths.

This part presents the first objective of the study. The respondents came from different groups in the four sub-county wards of Rongo sub-county. In this respect the study sought to find out how Uwezo fund is accessed by the youths and how it influence their activities, projects and businesses they engage in.

4.3.1 Sources of information about Uwezo Fund

The study sought to find out sources of information about Uwezo Fund. Many sources in this regard were revealed. They range from radio, television, daily newspaper, friends, Uwezo Fund officials and others as revealed in table 4.4.

Table 4.4: Sources of information about Uwezo Fund

| N=125 | | | |
|------------------------|------------|---------------|------------|
| Sources of information | Frequency | Percentage | Cumulative |
| Radio | 15 | 12.00 | 12.00 |
| Television | 16 | 12.80 | 24.80 |
| Daily newspaper | 8 | 6.40 | 31.20 |
| Friends | 63 | 50.40 | 81.60 |
| Uwezo Fund officials | 13 | 10.40 | 92.00 |
| Others | 10 | 8.00 | 100.00 |
| Total | 125 | 100.00 | |

Source: Field data

Table 4.4 shows that slightly more than half of the respondents (50.40%) received information about Uwezo Fund from friends. 12.80% and 12.00% of the respondents received such information from Television and radio respectively. On the other hand, 10.40% of the respondents noted that they receive such information from Uwezo Fund officials. 8.00% and 6.40% of the respondents receive the information from other sources and newspapers respectively.

The high number of youth who receive information about Uwezo Fund from friends may be attributed to the fact that most youths interact with one another and have strong social networks hence such information are passed through such networks. The study equally reveals that Uwezo Fund is a members club hence information is passed

within this network of groups. This was supported by KII and FGDs where it was revealed that youth receive information from their group networks.

A few of the youth receiving information about Uwezo Fund from Newspapers reveals that most youth have no jobs hence cannot afford newspapers. It may also be as a result of youth's lack of interest in reading. This finding is supported by Ahaibwe and Kasirye (2015) who stated that media such as TV, radio, newspapers and youth leaders were the commonest sources of youth fund related information.

4.3.2 Knowledge on the objectives of Uwezo Fund

The study sought to find out whether the respondents are knowledgeable about the objectives of Uwezo Fund. These objectives included; Expand access to finances by promoting enterprises owned by youth and women, Generate gainful self-employment for the youth and women and model an alternative framework in funding community driven development. The responses are shown in the table 4.5.

Table 4.5: Respondents knowledge on the objectives of Uwezo Fund

| N=125 | | | |
|---|--------------|------------|---------------|
| Knowledge on objectives of Uwezo Fund | | Frequency | Percentage |
| Expand access to finances by promoting enterprises owned by youth and women | Yes | 34 | 27.20 |
| | No | 91 | 72.80 |
| | Total | 125 | 100.00 |
| Generate gainful self-employment for the youth and women | Yes | 112 | 89.60 |
| | No | 13 | 10.40 |
| | Total | 125 | 100.00 |
| Model an alternative framework in funding community driven development | Yes | 57 | 45.60 |
| | No | 68 | 54.40 |
| | Total | 125 | 100.00 |

Source: Field data

Table 4.5 indicates that, close to three quarters (72.80%) of the respondents are not aware that Uwezo Fund is supposed to expand access to finances by promoting enterprises owned by youth and women. Only 27.20% are aware of this objective of Uwezo Fund. This shows that there has not been enough sensitization of youth about this objective of Uwezo Fund.

Data on table 4.5 show that 89.60% of the respondents are knowledgeable that Uwezo Fund is aimed at generating gainful self-employment for the youth and women. On the other hand, only 10.40% are not knowledgeable about the same.

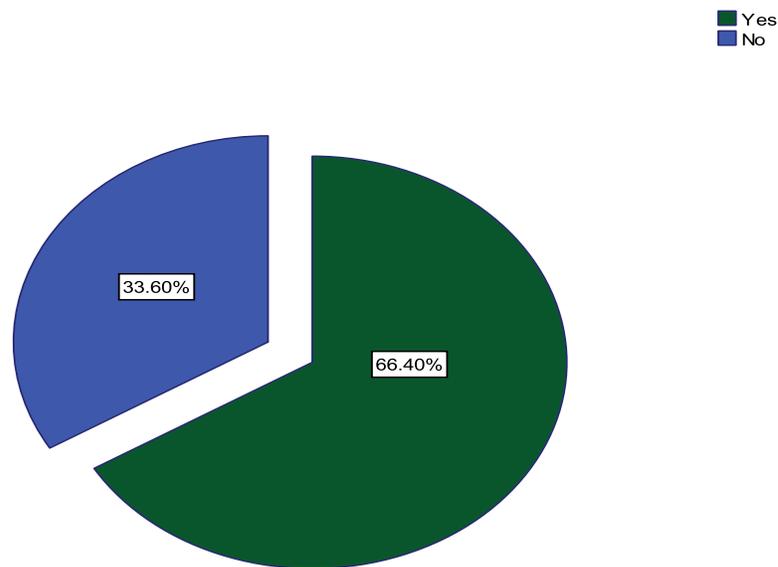
Result in table 4.5 equally shows that more than half (54.40%) of the respondents are not knowledgeable that Uwezo Fund is aimed at modeling an alternative framework in funding community driven development. On the contrary, slightly less than half (45.60%) are knowledgeable of the same.

These results may be attributed to the fact that enough sensitization has not been done on all the objectives of Uwezo Fund. It seems that Youth are only sufficiently informed that Uwezo Fund is aimed at generating gainful self-employment for the youth and women. They have not thoroughly been sensitized about the other two objectives of Uwezo Fund. The finding is in agreement with the findings of Lagat *et al.*, (2012) that there is low local community awareness about youth funds and their objectives. The findings equally support those of Amenyā *et al.*, (2011) which stated that most of the youth are not properly informed about the loans which make it a challenge in accessing them.

4.3.3 Respondents awareness of the procedures of acquiring Uwezo Fund

It is important for the beneficiaries of youth funds to know procedures of acquiring such funds. This informs the uptake of the funds. In light of this, the study sought to find out whether the youths are aware of the procedures of acquiring Uwezo Fund.

Figure 4.2: Awareness of the procedures of acquiring the fund



Source: Field data

Findings from figure 4.2 revealed that 66.40% of the respondents were aware of procedures of acquiring the fund. On the other hand, 33.60% of the respondents were not aware of such procedures. The majority of the respondents who were aware may be attributed to sensitization by Uwezo Fund officials. Another explanation maybe that those

who have completed secondary education are able to read the procedures in Uwezo Fund manual as opposed to their less educated counterparts who can hardly read.

This finding was contrary to the findings of Sulo, *et al.*, (2012) who noted that, many youth have not benefited from youth Funds because of low awareness. On the other hand, the respondents who were not aware of the procedures attributed this to their trust on their leaders who apply and do follow ups on Uwezo Fund issues. They noted that their responsibility is just to sign the forms which are presented to them by their officials.

4.3.4 Respondents opinion on friendliness of the procedures to youths

Table 4.6 shows the respondents opinion on the friendliness of procedures of acquiring Uwezo Fund. In this regard, different response came out ranging from very unfriendly to very friendly.

Table 4.6: Opinion on friendliness of Uwezo Fund procedures to youth

| N=125 | | | |
|-----------------------------------|------------|---------------|------------|
| Procedure of acquiring Uwezo Fund | | | |
| | Frequency | Percentage | Cumulative |
| Very unfriendly | 3 | 2.40 | 2.40 |
| Unfriendly | 5 | 4.00 | 6.40 |
| Averagely friendly | 34 | 27.20 | 33.60 |
| Friendly | 67 | 53.60 | 87.20 |
| Very friendly | 16 | 12.80 | 100.00 |
| Total | 125 | 100.00 | |

Source: Field data

Data in table 4.6 indicate that slightly more than half of the respondents (53.60%) agreed that the procedures are youth friendly. On the other hand, 27.20% noted that the procedures are averagely friendly. Slightly more than an eighth (12.8%) of the

respondents were of the view that the procedures were very friendly. On the contrary, less than 10% of the respondents noted that the procedures were either unfriendly (4.00%) or very unfriendly (2.40%). This finding shows that the procedure are youth friendly.

Friendliness of these procedures may be attributed to the fact that Uwezo Fund only require youth to have identification card, be in a group and open bank account. This view was confirmed by KII and FGD. One of the key informant noted that they only require youth to be in a group, develop a business plan, have identification card and have operational bank account. One of the FGD discussant echoed the same sentiments.

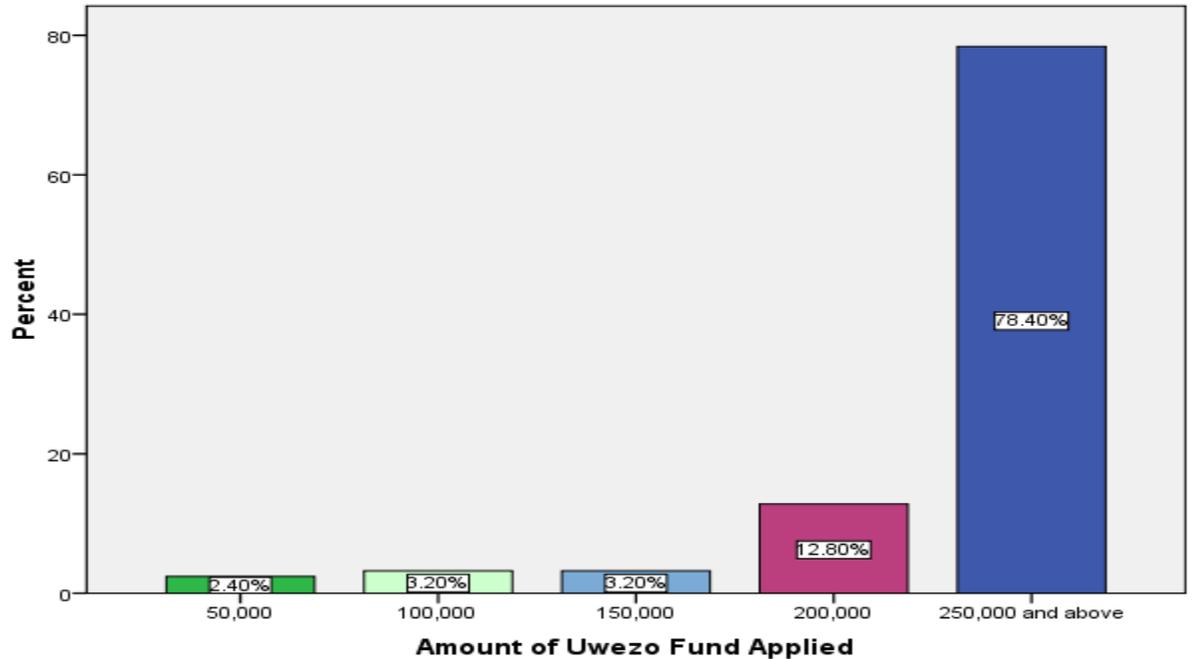
“As opposed to the Youth Fund where youth are required to have tangible collateral, Uwezo Fund only requires us to form groups, have identification cards and open bank account.” (a member of Opapo bodaboda youth group in East Kamagambo ward).

This finding is contrary to the findings of Ameyia *et al.*, (2011) which stated that collateral is a requirement for accessing youth funds. In regard to Uwezo Fund collateral is not a requirement this makes the procedures of acquiring the fund much easier to the youth. This revealed that the government seemed to have taken into consideration the recommendation of Njoroge (2012) that youth fund policies should be reviewed to become more youth friendly and also seriousness of government vision on youth unemployment.

4.3.5 The amount of Uwezo Fund applied for by youth groups

The study sought to find out the amount of Uwezo Fund that youths apply. This data is presented in figure 4.3.

Figure 4.3: Amount of money applied for by the youth



Source: Field data

Figure 4.3 shows the amounts of Uwezo Fund applied by various youth groups. The study revealed that most of the youth groups (78.40%) apply for Ksh. 250,000 and above. A significant percentage of 12.80% of the respondents apply for Ksh. 200,000. On the other hand, less than 10.00% of the respondents apply for Ksh. 150,000 and below. Applying for huge amounts may be attributed to the fact that youth are jobless and eager to get money to start income generating activities. It may equally suggest that since the

amount is distributed in groups of between 8-15 members, there is a need for huge amount in order to benefit each and every individual member of the group.

KII confirm the same as the key respondents indicated that youth groups apply for large sums of money. Consequently, during FGDs, it emerged that youth groups apply for huge amounts depending on the lender. For instance, they apply more when the lender is the government than other financial institutions. According to one of the discussants:

“There is no pressure in repaying government loans hence we are motivated to seek for huge amounts. Nobody will follow you up if you make a loss with the amount you borrow.”(A30 year old male member of posta bodaboda youth group).

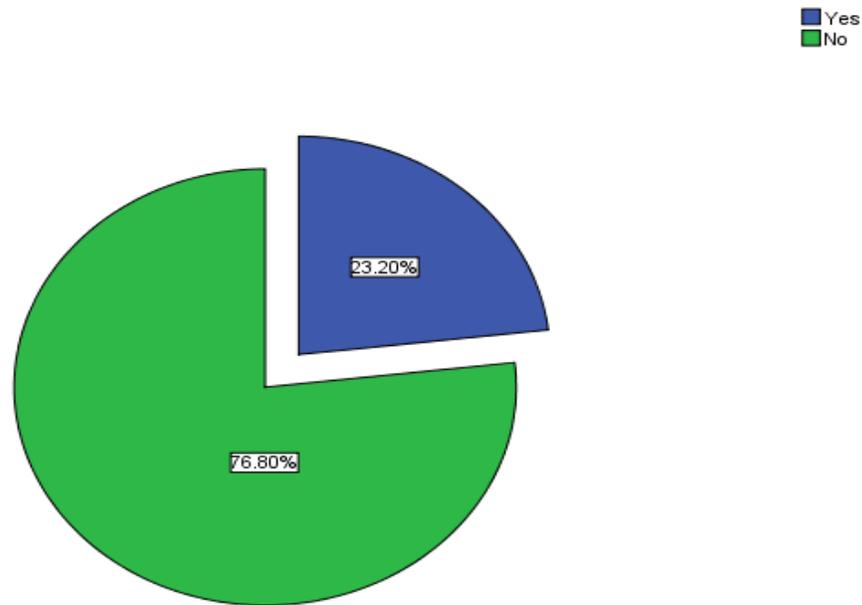
“We believe that groups will continuously be given less than what they apply for. In this regard we apply for more so that even if it is reduced we still get a reasonable amount.” (A 32 year old female member of Elite youth group in Central Kamagambo ward).

This finding concurred with the views of Lagat *et al.*, (2012) which stated that youth projects require huge sums of money hence youth groups apply for as much as Ksh. 500,000.

4.3.6 Amount applied for and received by youths

In the preceding part, it is revealed that most youth groups apply for huge amounts of Uwezo Fund. The study therefore sought to find out whether they actually receive the amount they apply for.

Figure 4.4: Receiving amount applied for by youth



Source: Field data

The findings displayed in figure 4.4 indicates that slightly more than three quarters of the respondents 76.80% do not receive amount of Uwezo that they apply for. On the other hand, only 23.20% of the respondents receive the amount they apply for. This may be attributed to the fact that youth apply for the amounts they don't qualify for.

It may also be as a result of fear by the implementers that youth may not be able to repay large sums.

It emerged from the KII that youth do not develop proper business plan that commensurate to the amounts they apply for. Such plan are not able to justify how they will account for every penny that they apply for. The issue of youth receiving less than what they apply for is echoed in FGDs where one of the discussant noted that:

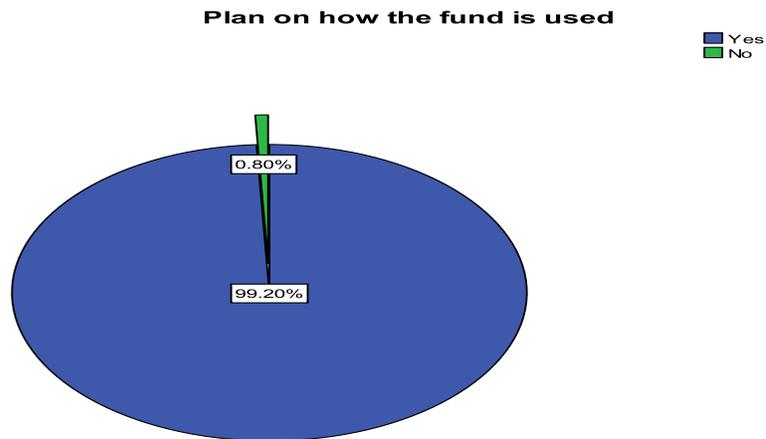
“We normally receive a little amount which is not enough for serious business and this affect our plans hence not able to benefit much from the fund.” (A 23 year old male member of Amba youth group in North Kamagambo Ward).

The study establishes that the least amount received by groups was Ksh. 50,000. This finding concurred with Wanyoko (2012) finding that youths were given YEDF loan of ksh. 50,000. On the other hand, this was an improvement from Mburu (2010) observation that the loan given to youths was sometimes as minimal as below Kshs.20,000. This finding was in line with the findings of Lagat *et al.*, (2012) who noted that youth projects are faced with inadequate allocation of Funds.

4.3.7 Plan on how to use Uwezo Fund

In this regard the study sought to find out whether youths plan on how to spend the funds. Results are presented in figure 4.5.

Figure 4.5: Plan on how to use the fund



Source: Field data

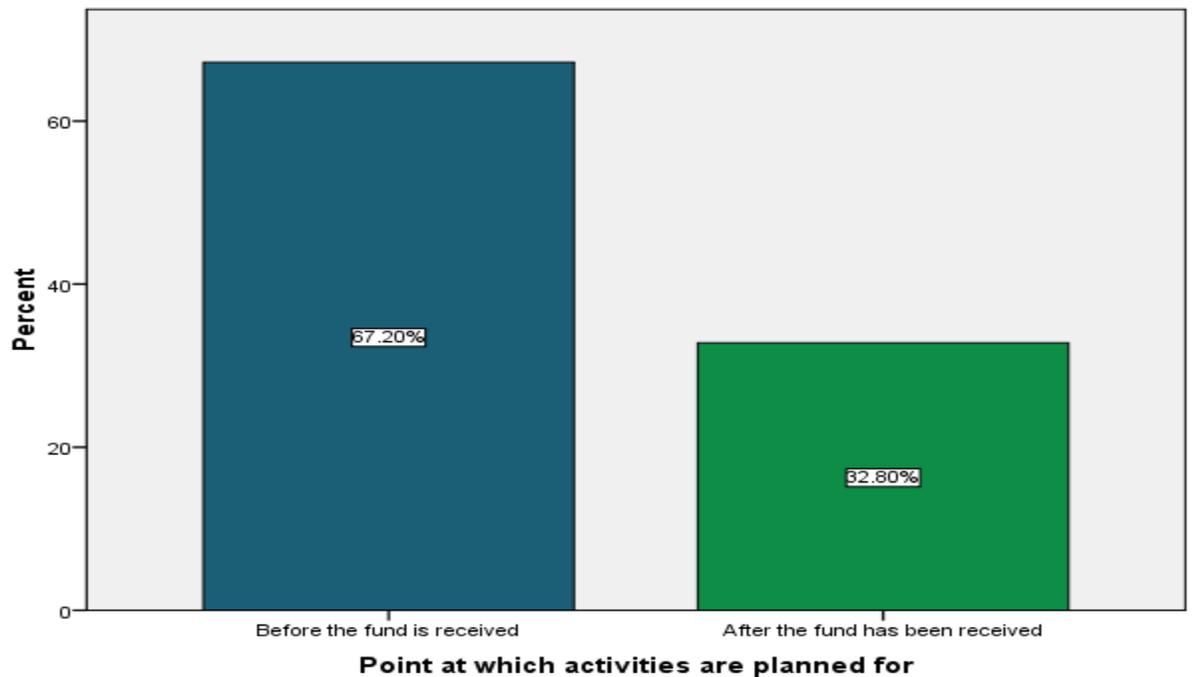
Data in Figure 4.5 indicate that slightly less than a hundred percent (99.20%) of the respondents plan on how to use Uwezo Fund. However, only less than one percent (0.80%) of the respondents noted that they don't plan on fund use. Planning for fund use by the majority may be due to the requirement by Uwezo Fund policy that all youth groups applying for Uwezo fund must have a business plan. It may also reveal that the government through the ministry of public service, gender and youth affairs has done a recommendable work of sensitizing the youth on the importance of planning.

KII and FGDs also confirm that youth plan before applying for Uwezo Fund. Uwezo Fund implementers noted that, planning for the fund is one of the requirement for youth to benefit from the fund. This is supported by Uwezo Fund Guide (2011) which outlined that, youth must draw a business plan in order to get the fund. This finding agrees with Kimando, Njogu and Kihoro (2012) recommendation that business planning must elaborately be imparted before any funds are disbursed by the board. The finding equally contends with (Kiogora, 2009) finding which stated that it is important to lay and plan our budget for the amount of money received.

4.3.8 The point at which the activities are planned

The point at which youths plan for their activities is crucial in determining whether such activities will be successful or not. For this reason the study had an interest of finding out whether the youths plan before or after receiving the fund. This finding is presented in the figure 4.6.

Figure 4.6: Point at which activities are planned



Source: Field data

The study sought to find out the point at which youth plan for Uwezo Fund. Data in figure 4.6 show that 67.20% of the respondents plan for the fund before it is received. On the other hand, 32.80% of the respondents noted that they plan for the fund use after it has been received. This finding is supported by KII where key respondents noted that youth usually plan on how to use Uwezo Fund before it is received. They indicated that planning for the fund is one of the requirements for youth to get the fund.

Even though, they plan for the fund before it is received, from the FGDs one of the discussant said.

“We plan for the fund before we receive it because it is one of the requirement of applying for the fund. However, after receiving the fund, we sit and draw a new

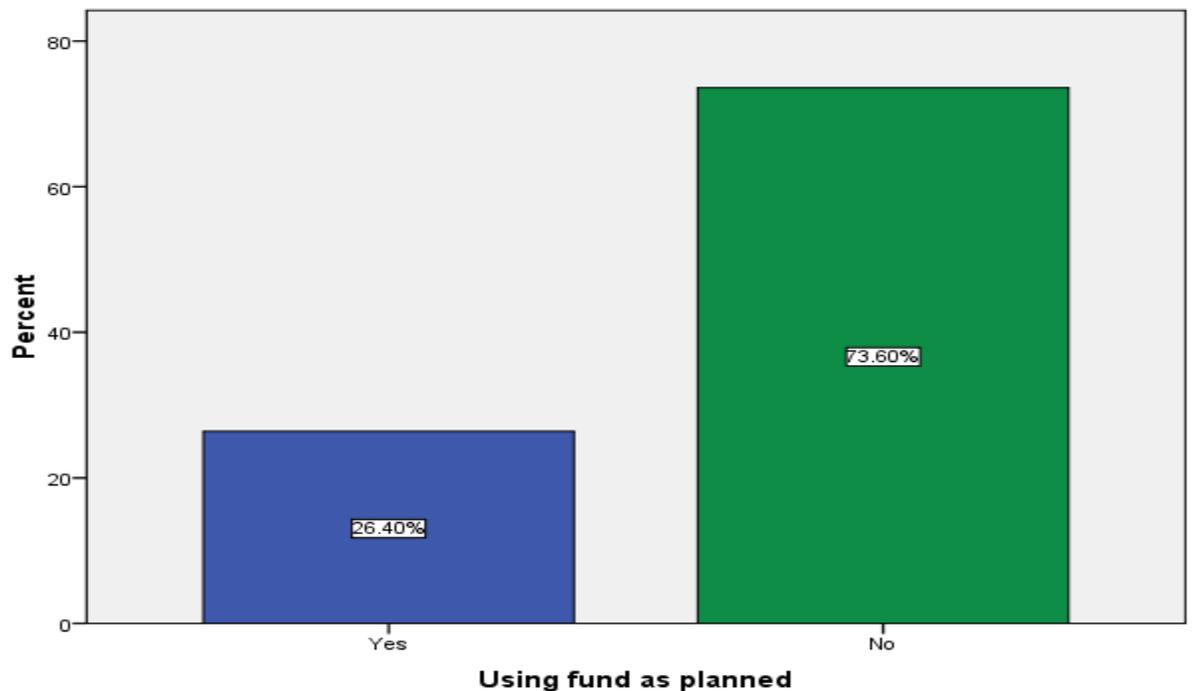
plan according to the amount received.”(A 26 year old member of Upendo Youth Group in Central Kamagambo).

This finding is contrary to Onger (2012) findings which stated that project activities are never implemented on time and according to plan, group members do not play their roles and projects are never completed on time.

4.3.9 Use of fund on planned activities

The study sought to find out whether the youths use the fund on planned activities. Impoverished population are at high risk of using the fund meant for a particularly development on the basic things that they lack. Youth not left behind by this given their status may be tempted to use Uwezo Fund for unintended activities. Results from the respondents are shown in figure 4.7.

Figure 4.7: Using Uwezo fund on planned activities



Source: Field data

The study revealed that majority of the respondents, 73.60% use the fund on unplanned activities. Only 26.40% of the respondents used the fund on planned activities. The high number of the youth who use money on unplanned activities may be attributed to the escalating high cost of living in Kenya. It may also reveal lack of proper planning for funds meant for youth development.

The findings are confirmed by KII where key informants outlined that most youth distribute Uwezo Fund among themselves and use them contrary to the plan. They then disappear which makes it hard to reclaim back the Fund. This result is consistent with the findings of Gachuru, & Mwirigi, (2014) which noted that most of the youth going for the youth fund loans are going for it not because they are ready and interested in starting a

business but because it is available. Most of such youth end up misusing the loan and spending the rest of their time hiding from youth fund officers to escape repayment.

4.3.10 The unintended activities that funds are directed to by youth

Table 4.7: Unintended activities by youth

| N=125 | | | |
|----------------------------------|------------|------------|------------|
| Unintended activities | | | |
| | Frequency | Percentage | Cumulative |
| Paying debts | 22 | 17.60 | 17.60 |
| Paying school fee | 18 | 14.40 | 32.00 |
| Buying the basics for the family | 70 | 56.00 | 88.00 |
| Buying alcohol to friends | 15 | 12.00 | 100.00 |
| Total | 125 | 100 | |

Source: Field data

Table 4.7 shows the unintended activities that youth direct Uwezo Fund. More than half, 56%, of the respondents use the fund on provision of basic needs to their families. 17.6% use the funds in paying debts, 14.4% use it to pay school fees for their children and siblings while only 12% use the fund to buy alcohol to their friends. This finding reveals that since most of the youth who participate in the Fund are married, they have the obligation to provide the basic needs to their families. A few number spending the fund to buy alcohol to their friends may be attributed to hard economic times where prices of basic commodities has risen hence the little amount at their disposals are spent on the basic needs.

KII revealed that most of the respondents are poor hence they spend much of the fund on family basic needs. This interferes with the aim of the fund as much of the many

spent on unintended activities cannot be recovered. The finding contends with the findings of Wanyoko (2012) who noted that amount of money given to youth as a loan is not sufficient for investment hence they end up using it for unintended activities.

Table 4.8: Relationship between receiving amount applied for and use of fund on planned activities

| N=125 | | | | |
|-------------------------------|--------------|-------------------|-----------------------|---------------------|
| Utilization of Uwezo Fund | | | | |
| | | According to plan | Not according to plan | Total |
| Receiving amount applied for. | Yes | 25 | 4 | 29 |
| | No | 8 | 88 | 96 |
| | Total | 33 | 92 | 125(100.00%) |

$\chi^2=69.512$ Df=1 P=0.05 Significant
Cramer's V Test=0.746

Source: Field data

Table 4.8 presents association between amount received and Uwezo Fund Utilization. Variables being nominal, chi-square test was used to determine the association. A chi-square value of 69.512 at 1 degree of freedom and P value < 0.05 was obtained. Calculated chi-square value being greater than table value (3.84) as shown in appendix vi indicates that there is a significant association between amount received and use of the fund either as planned or unplanned. When the result from chi-square is subjected to Cramer's V Test, a value of 0.746 was obtained indicating that there is a strong significant association between the two variables.

The finding could be attributed to the fact that when youths receive amount they applied for, they take it to the planned use as such plans had been set before the fund.

Another explanation could be that, Uwezo Fund being a group affair, it becomes difficult to change its planned use without proper reason, hence those who receive the expected amount have no option but to use it as planned. This finding is supported by Mburu (2010) contention that when amount of fund given to youths is minimal then they do not use it as expected. The study finding is equally in line with Lagat *et al.*, (2012) finding that inadequate fund allocation to youths influence their business performance.

4.4 Socio-demographic factors and their influence on the utilization of Uwezo Fund

This section presents the objective three of the study which was to establish the socio-demographic factors influencing the usage of Uwezo fund by youth in Rongo Sub-County.

Table 4.9: Distribution of Socio-demographic characteristics of respondents

| | | N=125 | | |
|---------------------------------------|-----------------------|-------------|---------------|------------|
| | | Frequencies | Percentage | Cumulative |
| Gender of the respondents | Male | 77 | 61.60 | 61.60 |
| | Female | 48 | 38.40 | 100.00 |
| | Total | 125 | 100.00 | |
| Age of the respondents | 18-23 | 14 | 11.20 | 11.20 |
| | 24-29 | 79 | 63.20 | 74.40 |
| | 30-35 | 32 | 25.60 | 100.00 |
| | Total | 125 | 100.00 | |
| Marital status | Single | 29 | 23.20 | 23.20 |
| | Married | 92 | 73.60 | 96.80 |
| | Widow | 4 | 3.20 | 100.00 |
| | Total | 125 | 100.00 | |
| Religious affiliations of respondents | Christian catholic | 57 | 45.60 | 45.60 |
| | Christian protestants | 66 | 52.80 | 98.40 |
| | Others | 2 | 1.60 | 100.00 |
| | Total | 125 | 100.00 | |

Source: Field data

4.4.1 Gender of the respondents

Results in table 4.9 show that slightly less than two thirds (61.60%) of the respondents were males. On the other hand, slightly more than a third (38.40%) of the respondents were females. This clearly shows that more males than females prefer to join youth groups in the study area. This may be attributed to the fact that most groups are formed for economic reasons and African society which is patriarchal and male dominated prescribes that men are supposed to be economically independent. Consequently, in African societies, men are the owners of assets hence have an upper hand in acquisition of such funds. This also reveals that men are more informed about youth funds than their female counterparts. They interact more often and share such information.

KIIs reveals that more male youth than their female counterparts apply for Uwezo Fund. One of the key informants mentioned that men are more informed about this fund than women. Men have a strong group network which are informed about such funds. Women equally have other sources of funds like Kenya Women Fund Trust and marry-go-rounds which provide them with alternative sources of funds. The sentiments were equally echoed in FGDs where one of the discussant said:

“Women have many sources of fund especially marry-go-rounds where we save and borrow at low interest rates for our businesses. At the end of the year we share the profits realized hence we don’t have much interest with Uwezo Fund.”(A 27 year old female member of Opapo bodaboda youth group in East Kamagambo ward).

This finding is in line with the findings of Ahaibwe and Kasirye (2015) who noted that more males than females have information on how to access the youth fund. They also noted that women are normally excluded from the credit market as male owned enterprises are more likely to access the fund. The study equally concurred with Chigunta (2002) findings which stated that the level of youth entrepreneurship and self-employment tends to significantly vary according to the gender of youths with more young men likely to be self-employed than young women. The study also supported by the findings of Ellis *et al.*, (2010) which revealed that women are excluded from financial services than men. The study is also similar to that of World Bank (2014) which noted that women lag behind men on the rate of borrowing from formal institution.

4.4.2 Age of the respondents

On the age of the respondents, Table 4.9 indicates that slightly less than two thirds (63.20%) of the respondents were between the ages of 24-29 years. 25.60% were between the ages of 30-35 years while only 11.50% fall between the ages of 21-25 years. This clearly reveals that most of the youths who apply for the Uwezo Fund fall between the ages of 24-29 years.

The finding may be attributed to the fact that at age 24-29 most youths have finished or opted out of school and are busy looking for economic stability. Others have also married at this point and have added responsibilities to take care of their families. The same sentiments were shared by KIIs and FGDs where it was revealed that at the age of 24 years and above, youth have either opted out of their father's house or married and

have the responsibility to take care of themselves and their families hence need for the funds.

This finding was in line with Njonjo (2010) contention that Kenya's youths under category of 26-30 years are unemployed and are busy looking for ways of putting food on the table. The findings equally concurred with Ahaibwe and Kasirye (2015) that there is a positive and significant relationship between youth fund participation and age cohort of the youth entrepreneur. They found that the older youth aged 27- 35 years are more likely to participate in the youth fund. The findings are also similar to that of Gulru (2010) who posited that youths at the ages of between 25 to 34 years are more likely to start their businesses.

This study also agreed with Chigunta (2002) categorization of youth as emergent entrepreneurs who are aged between 26 and above and have a higher level of maturity and a drive to run successful enterprises with high chances of seeking more funds for business expansion. The study equally revealed that youth who were in the age range of 18-20 years were not involved in the study. This suggests that this category is either in school or at comfort of their parents. This agrees with Chigunta (2002) contention that youth in this age have a very low level of desire to participate in the small enterprise sector because they are in transition of the home or education to the workplace. This is equally supported that the findings of Kaane (2014) who noted that, majority of youths below 25 years are still in school and depend on their parents.

4.4.3 Marital status of respondents

On the marital status of the respondents, table 4.9 shows that slightly less than a three quarters of the respondents (73.60%) were married. On the other hand, slightly less than a quarter (23.20%) were single while only 3.20% were widowed. This result clearly shows that most of the respondents in the study area were married.

The high number of married youth applying for Uwezo fund maybe as a result of the responsibilities that comes with having a family coupled with lack of white collar jobs which push these youths to look for alternative sources of income. Uwezo Fund is one of such sources. The study revealed that only 3.20% of the youth are widowed. This may suggest that death rate at youth hood is low and that most youth marry their counterparts. Those who were unmarried were equally a few (23.20%). This may be attributed to fewer responsibilities of such category.

KIIs reveal the same where one of the key informant noted that most of the youth who apply for the fund are married and claims that they have come for such funds because of the added responsibility of taking care of their families. The same sentiments were revealed in the FGDs where one of the discussant said:

“I got interested in the fund because of lack of employment and my family which wholly depend on me.”(A member of Brytal youth group in North Kamagambo ward).

The findings of the study agreed with those of Mwangi & Sichei (2011) and Mwangi & Kihui (2012) that married persons have higher chances of being included in financial utilization as they are considered responsible compared to single persons. This

finding is also in line with NISR *et al.*, (2012) which denoted that the median age at first marriage is 21.4 for women and 24.9 for men.

4.4.4 Religion of the respondents

Table 4.9 also shows that the study area is predominantly Christian (98.40%). Slightly more than half (52.80%) were Christian Protestants. On the other hand, slightly less than half (45.60%) were Christian Catholics. Respondents who were in other categories constituted 1.60%. From the findings, it can be deduced that Christian youths are attracted to the government funds than other religion. They also don't mind acquiring loans for businesses. This study therefore agreed with the findings of Khanifar *et al.* (2010) that religion is one of the cultural aspects that sediments individual's beliefs for enterprise. They further noted that religion has a way of shaping values and beliefs of individuals in a manner that influences entrepreneurial behaviors.

However, the finding is contrary to that of Henry, (2010) and Carswell & Rolland (2014) which portend that religious values do not have influence on entrepreneurial endeavors.

Table 4.10: Association between socio-demographic factors and Uwezo Fund Utilization

| N=125 | | | | |
|---|-----------------------|-------------------|-----------------------|---------------------|
| Utilization of Uwezo Fund | | | | |
| | | According to plan | Not according to plan | Total |
| | plan | | | |
| Gender | Male | 17 | 59 | 76 |
| | Female | 16 | 33 | 49 |
| | Total | 33 | 92 | 125(100.00%) |
| $\chi^2=1.622df=1$ P=0.05 Not Significant | | | | |
| Age | 18-23 | 3 | 10 | 13 |
| | 24-29 | 15 | 65 | 80 |
| | 30-35 | 15 | 17 | 32 |
| | Total | 33 | 92 | 125 |
| $\chi^2= 9.388df=2$ P=0.05 Significant | | | | |
| Cramer's V Test=0.274 | | | | |
| Marital status | Single | 4 | 25 | 29 |
| | Married | 26 | 66 | 92 |
| | Widow | 3 | 1 | 4 |
| | Total | 33 | 92 | 125 |
| $\chi^2= 7.398df=2$ P=0.05 Significant | | | | |
| Cramer's V Test=0.243 | | | | |
| Religion | Christian catholic | 15 | 42 | 57 |
| | Christian protestants | 17 | 49 | 66 |
| | Others | 1 | 1 | 2 |
| | Total | 33 | 92 | 125 |
| $\chi^2= 0.588$ Df=2 P=0.05 Not Significant | | | | |

Source: Field data

Table 4.10 shows an association between socio-demographic factors and utilization of Uwezo Fund. Chi-square test was used to determine the influence of demographic factors on utilization of Uwezo Fund. On gender, a chi square value of 1.622 was obtained at 1 degree of freedom with a P value > 0.05. This chi-square value is

less than table value (3.84) as shown in appendix vi. This indicates that there is no significance association between gender and utilization of Uwezo Fund. Chi-square test equally revealed that there is no significant relationship between religion and Uwezo Fund Utilization with chi square value of 0.588 at 2 degrees of freedom with a P value >0.05 which is less than chi-square table value of 5.99 as shown in appendix vi.

On the other hand, table 4.10 indicates that there is significant relationship between age and utilization of Uwezo Fund with a chi-square value of 9.388 at 3 degrees of freedom with a P value <0.05 . This chi-square value is greater than chi-square table value of 5.99 as indicated in appendix vi hence the significance. When the result was subjected to Cramer's V Test, a value of 0.274 was obtained indicating a weak association.

Regarding marital status, a chi-square value of 7.398 (which is greater than table value of 5.99 as shown in appendix vi) at 2 degrees of freedom with a P value <0.05 was yielded revealing a significant association between marital status and Uwezo Fund utilization. However, Cramer's V of 0.243 suggests that though there exist a significant relationship, the association is very weak.

Findings in table 4.10 reveal that older youths, 24 years and above use the Fund as planned more than the younger ones. An explanation for this may be that older youths have more experience on the utilization of the funds than the younger ones. Another possible explanation may be that the older youths have lost hope in getting other forms of employment hence prudent use of the fund the only option they have at their disposal. This finding is in line with Chigunta (2002) and Kaane (2014) observations that youths

above 26 years have accumulated vital experience for entrepreneurship. It is equally supported by Ahaibwe and Kasirye (2015) findings that youths above 27 years are more mature and likely to run more viable business compared to their younger counterparts.

Results in table 4.10 reveal that more married and widowed youths use Uwezo Fund as planned than their single counterparts. Married youths using fund as planned may be attributed to the fact that, such youths have families to take care of hence they need constant source of income. They engage in sustainable projects that will be able to provide for their families. Likewise, female youths who are widowed equally need constant income to cater for their children. They therefore use the funds prudently.

On the other hand, unmarried youths have no much responsibility. They live on hand and mouth. They only have themselves to feed and sometimes they depend on their parents for basic needs. This finding agrees with Mwangi and Sichei (2011) findings that married persons are considered more responsible compared to single persons. It is equally in agreement with Mwangi and Kihui (2012) contention that financial providers believe that married persons have higher level of responsibility and are therefore more trusted.

4.5 Socio-economic factor influencing the usage of Uwezo Fund

This section focuses on the fourth specific objective of the study. This specific objective was to determine the socio-economic activities established by youths who have received Uwezo fund in Rongo Sub-County. The kind of socio-economic activities that youths engage in is an indicator of the success of Uwezo fund and improvement in their lives. The relevance of this particular specific objective to this study is therefore of no doubt.

Table 4.11: Distribution of respondents on socio-economic factors

| | | Number of respondents N=125 | | |
|---------------------------------|------------------|-----------------------------|---------------|------------|
| | | Frequency | Percentage | Cumulative |
| Level of education | Primary | 64 | 51.20 | 51.20 |
| | Secondary | 57 | 45.60 | 96.80 |
| | Tertiary college | 3 | 2.40 | 99.20 |
| | University | 1 | 0.80 | 100.00 |
| | Total | 125 | 100.00 | |
| Occupation | Employed | 6 | 4.80 | 4.80 |
| | Unemployed | 15 | 12.00 | 16.80 |
| | Small business | 68 | 54.40 | 71.20 |
| | Farming | 36 | 28.80 | 100.00 |
| | Total | 125 | 100.00 | |
| Income of the before the fund | 1,000-5,000 | 56 | 44.80 | 44.80 |
| | 5001-10000 | 63 | 50.40 | 95.20 |
| | 10001-15000 | 6 | 4.80 | 100.00 |
| | Total | 125 | 100.00 | |
| Income after receiving the fund | 1,000-5,000 | 40 | 32.00 | 32.00 |
| | 5,001-10,000 | 68 | 54.40 | 86.40 |
| | 10,001-15,000 | 10 | 8.00 | 94.40 |
| | 15,001-20,000 | 5 | 4.00 | 98.40 |
| | Over 20,000 | 2 | 1.60 | 100.00 |
| | | 125 | 100.00 | |

Source: Field data

4.5.1 Level of education

On the level of education of the respondents, table 4.11 indicates that slightly more than half (51.20%) had primary level education. It equally shows that slightly less than half (45.20%) had secondary level education. 2.40% of the respondents had tertiary college education while less than one percent (0.80%) had University education. Most of the respondents who had primary level education may be attributed to inability of these youth to acquire formal employment due to lack of skills relevant for such jobs. It is equally clear that those who have post-secondary education are not interested in government funds. They expected white collar jobs after colleges. They view such small businesses as ventures for failures.

The above sentiments were echoed by KIIs where one of the key informant noted that, youth who have post-secondary education do not want anything to do with government funds. Their interest is in white color jobs. On the contrary, those ones with secondary education and below see government funds as the only way to financial freedom. FGDs equally harbor the same view where one of the discussant noted that:

“I know I cannot get an office job because I dropped out of school after sitting for my KCPE. When I had about Uwezo Fund I was happy because I knew I will at least get fund to start a small business which will enable me to feed my lovely family.” (A member of Kopondo youth group in South Kamagambo ward).

This study concurred with Adebayo and Kavoos (2016) contention that most youths in African countries especially the ones who are learned prefer white collar jobs to self-employment. Those ones who opt for self-employment do so because of lack of

descent white collar jobs. This study is equally supported by ILO (2013) contention that individuals who are better educated or that have more professional experience are more apt to be successful when looking for a job.

4.5.2 Occupation of the respondents

Data in table 4.11 indicate the occupation of the respondents. The result shows that slightly more than half (54.40%) of the respondents engage small businesses. The results equally reveals that slightly more than quarter (28.80%) of the respondents do farming. 12.00% of the respondents are unemployed while 4.80% of them are employed.

The high number of youths engaging in various small businesses may be attributed to the fact that such businesses do not require huge capitals hence easy to start. Some of them may also be started on credit, therefore youth find them easy to start. The study equally reveals that majority of the youth who are employed do not utilize Uwezo Fund. This findings were supported by KIIs and FGDs where one of the key informants noted that youth engage in small businesses which are service oriented which do not require large sums of money to start. On the other hand, from the FGDs, one of the discussant noted that:

“I do Kinyozi business because it does not require much and does not depend on whether like farming.”(A 25 year old member of Upendo youth group in Central Kamagambo).

This study was supported by the findings of Ahaibwe and Kasirye (2015) which revealed that youth with business enterprises that are classified under the services sector are more likely to participate in the youth fund than those involved in agricultural related enterprises. The kinds of businesses they do were not entrepreneurial oriented. They were

just for survival purposes. This is in line with Adebayo and Kavoo (2016) who noted that African youths have ability to do businesses but their businesses are not entrepreneurial oriented and they do them for survival reasons. This is also supported by Nduta (2015) findings which stated that Kenyan youths who are entrepreneurs tend to go into enterprise development out of economic necessity or need to survive, or out of failure to find productive use of their energy in other avenues. These facts are supported by this study which revealed that 52.8% of the respondents were engaged in small businesses.

4.5.3 Income before receiving the fund

Results in table 4.11 depicts that slightly more than half of the respondents, 50.40%, receive between Ksh. 5,001- Ksh. 10,000 as their income before receiving Uwezo Fund. On the other hand, 44.80% of respondents had an income which ranges from Ksh. 1,000- Ksh. 5,000. Only 4.80% of the respondents had an income range of Ksh. 10,001- Ksh. 15,000. The study suggests that majority of the youths who were involved in the study earn Ksh. 10,000 and below. This may be due to the fact that they engage in casual jobs which do not earn them much in a day. Only a few do business activities that can earn them up to Ksh. 15,000 in a month. This view was supported by FGDs where one of the respondent's sighted that:

“Before we got Uwezo Fund, I used to engage in casual work at construction sites where I used to earn Ksh. 200 to Ksh. 350 per day depending on the constructor.”
(A 25 year old male member of Brytal youth group in North Kamagambo ward).

This study is in agreement with KNBS and SID (2013) findings that Household expenditure in Kenya averages Ksh. 3,440 per adult equivalent per month nationally. Household expenditures per adult equivalent per month are Ksh. 2,270 in rural areas compared with Ksh. 6, 010 in urban areas. It is equally supported by CBK (2013) assertion that only 0.8 per cent of Kenyans earn Ksh. 100,000 or more and 81.6 per cent earn Ksh. 10,000 or below.

4.5.4 Income after receiving the fund

Table 4.11 shows income from the activities undertaken by youths. It indicates that slightly more than half of the respondents (54.40%) earn between Ksh. 5,001-10,000. The table equally shows that slightly less than a third of the respondents (32.00%) earn between Ksh. 1,000-5,000. 8.00% of the respondents earn between Ksh. 10,001-15,000 while 4.00% earn between Ksh.15, 001-20,000 and only 1.60% earn over Ksh. 20,000.

The finding shows slight increase in income of the youth after receiving the fund. This may reveal that Uwezo Fund has helped youths to start projects though such projects generate small incomes. This may be attributed to insufficient amount of Uwezo Fund given to the youth groups. It may also be due to the fact that youth abandon the planned project after receiving the fund hence they end up in activities which are not planned for. This finding was in line with the findings of Lagat *et al.*, (2012) who noted that youth projects are faced with inadequate allocation of Funds hence they get minimum income from them. This was equally supported by Mburu (2010) observation that the loan given to youths was sometimes minimal to guarantee a sustainable income.

Table 4.12: An association between socio-economic factors and utilization of Uwezo Fund

| N=125 | | | | |
|---|------------------|----------------------|-----------------------------|------------|
| Utilization of Uwezo Fund | | | | |
| | | According to plan | Not according to plan | Total |
| Level of education | Primary | 12 | 52 | 64 |
| | Secondary | 18 | 39 | 57 |
| | Tertiary college | 2 | 1 | 3 |
| | University | 1 | 0 | 1 |
| | Total | 33 | 92 | 125 |
| $\chi^2 = 8.006$ Df=3 P=0.05 Significant Cramer's V Test=0.253 | | | | |
| Occupation | Employed | 4 | 2 | 6 |
| | Unemployed | 3 | 12 | 15 |
| | Small business | 15 | 53 | 68 |
| | Farming | 11 | 25 | 36 |
| | Total | 33 | 92 | 125 |
| $\chi^2 = 6.303$ Df=3 P=0.05 Not Significant | | | | |
| Income | 1,000-5,000 | 10 | 46 | 56 |
| | 5,001-10,000 | 19 | 44 | 63 |
| | 10,001-15,000 | 4 | 2 | 6 |
| | Total | 33 | 92 | 125 |
| $\chi^2 = 7.568$ Df=2 P=0.05 Significant Cramer's V Test=0.246 | | | | |

Source: Field data

Table 4.12 shows a chi square test of level of education, occupation and income of the respondents to Uwezo Fund Utilization. Regarding education level, chi square test of 8.006 at 3 degrees of freedom with P value<0.05 was obtained. The value is greater than chi-square table value of 7.81 as shown in appendix vi. This reveals that, there is

significance relationship between the two variables. However, Cramer' V Test value of 0.253 suggests that while relationship exist, the association is weak.

On occupation of respondents, a chi-square test of 6.303 at 3 degrees of freedom with P value > 0.05 was realized. The value is less than chi-square table value of 7.81 as indicated in appendix vi revealing that, there is no significant association between occupation and fund utilization.

Regarding income, chi-square yielded a value of 7.568 at two degrees of freedom with P value < 0.05 . This value is higher than chi-square table value of 5.99 as shown in appendix vi indicating existence of association between income and use of the fund. When the result is subjected to Cramer's V Test, a value of 0.246 was obtained revealing a weak association.

Result in table 4.12 indicates that there exist a relationship between level of education and use of Uwezo fund. Those who have high level of education demonstrate prudent use of the fund. On the other hand, most youths with primary education use the fund contrary to the plan. This finding is in agreement with Ellis *et al.*, (2010) & Zakaria and Sabri (2013) assertions that low level of education affect planned use of funds. They noted that, those with low level of education are most likely to misuse the fund as compared to those with high education.

Table 4.12 reveals that those with higher income use the fund on intended activities. This may be attributed to the fact that those with high income spend money from other sources on the basics while money from the fund is spent on the planned activities. On the other hand, youths with low income use some part of the fund to

supplement spending on the basics. This finding is in agreement with Zakaria and Sabri (2013) contention that low income influence the use of funds.

4.5.5 Income generating activities established by youths

Youth use Uwezo Fund for various income generating activities. This ranges from farming to retail shop businesses. The table below shows the activities that youths are involved in.

Table 4.13: Income generating activities

| N=125 | | | |
|-------------------|------------|---------------|------------|
| Activities | Frequency | Percentage | Cumulative |
| Farming | 52 | 41.60 | 41.60 |
| Retail businesses | 60 | 48.00 | 89.60 |
| Service | 13 | 10.40 | 100.00 |
| Total | 125 | 100.00 | |

Source: Field data

Table 4.13 indicates that slightly less than half (48.00%) of the respondents engage in retail businesses as their income generating activities. On the other hand, 41.60% of the respondents engage in farming as their economic activity. Only 10.40% of the youth engage in service businesses like kinyozi, hair dressing and hotel businesses.

The high number of respondents engaging in retail shop business may be attributed to less requirement for the business hence befitting less educated youth who are the majority as revealed in table 4.11. Farming normally take a longer time, for instance, growing maize takes between three to four months to be harvested though require little education apart from traditional knowledge. A few, 10.4%, engage in service businesses like kinyozi and hair dressing this can be attributed to the skills required which relates to

the few secondary school certificate holders as shown in table 4.11 on education stand of respondents.

This study was supported by the findings of Ahaibwe and Kasirye (2015) which revealed that youth with business enterprises are more likely to participate in the youth fund than those involved in agricultural related enterprises. This was in line with Adebayo and Kavoos (2016) who noted that African youths have ability to do businesses but their businesses are not entrepreneurial oriented and they do them for survival reasons. This was also supported by Nduta (2015) findings which stated that Kenyan youths who are entrepreneurs tend to go into enterprise development out of economic necessity or need to survive, or out of failure to find productive use of their energy in other avenues.

4.5.6 Challenges faced by youth with Uwezo Fund

Table 4.14 presents challenges faced by youth with respect to Uwezo Fund. Among the challenges cited include; low amounts, interference from politicians and unsustainable projects. Results are presented below.

Table 4.14: Challenges facing Uwezo fund

| N=125 | | | | |
|-------------------------------|-----|------------|---------------|---------------|
| Challenges | | Frequency | Percentage | Cumulative |
| Low amounts | Yes | 103 | 82.40 | 82.40 |
| | No | 22 | 17.60 | 100.00 |
| | | 125 | 100.00 | |
| Interference from politicians | Yes | 78 | 62.40 | 62.40 |
| | No | 47 | 37.60 | 100.00 |
| | | 125 | 100.00 | |
| Unsustainable projects | Yes | 65 | 52.00 | 52.00 |
| | No | 60 | 48.00 | 100.00 |
| | | 125 | 100.00 | |

Source: Field data

Data from table 4.14 indicate that majority of the respondents (82.40%) are faced with a challenge of low amounts of Uwezo Fund. Only 17.60% receive enough amount of money for businesses. This finding is in agreement with that of Mburu (2010) which observed that the loan given to youth is sometimes as minimal as Kshs.20, 000 and this hinder success of their projects.

On the political interference, 62.40% of the respondents noted that political interference is indeed a challenge. On the other hand, 37.60% had a contrary opinion. This view was captured in FGDs where one of the discussant posited that:

“This fund is accessed easily by those who support area member of parliament (MP). We don’t get exact amount of what is allocated to us as some of the money

is given to politicians as a kickbacks.” (A 29 year old member of hass bodaboda youth group in Central Kamagambo ward).

This finding is supported by the findings of Rajendar (2012) which posited that in most African states, youth funds are encumbered with corruption, nepotism, tribalism, inefficiencies in determining who needs the funds, and in other cases, mismanagement of the funds by government officials tasked with administration of the funds to the youth.

Results in table 4.14 equally reveal that slightly more than half (52.00%) of the respondents cited unsustainable projects as another challenge. 48.00% of the respondents hold contrary view. The finding is similar to findings of Rajendar, (2012) which contends that most of the youth across East African countries are mainly involved in informal, small scale businesses that are hardly sustainable.

4.5.7 Suggested solutions for challenges faced by youths with regard to Uwezo Fund

Table 4.15: Suggested solutions to challenges

| N=125 | | | |
|---|-----|------------|---------------|
| Suggested solution | | Frequency | Percentage |
| Increasing the amount of fund given to youth groups | Yes | 103 | 82.40 |
| | No | 22 | 17.60 |
| | | 125 | 100.00 |
| The fund should be detached from politicians. | Yes | 78 | 62.40 |
| | No | 47 | 37.60 |
| | | 125 | 100.00 |
| Youths should be allowed to review their plans according to amounts received. | Yes | 65 | 52.00 |
| | No | 60 | 48.00 |
| | | 125 | 100.00 |

Source: Field data

Table 4.15 presents suggested solutions by the respondents. All the respondents who noted low amounts as a challenge (82.40%) suggested increasing amount allocated to individual youths groups. On the other hand, those who noted interference from politicians (62.40%) were of the opinion that the fund should be detached from politicians as much as possible. Data in table 4.15 indicates that respondents who sighted unsustainable projects (52.00%) suggested that they should be allowed to review their planned projects according to the amount they receive. These findings concurred with Rajendar (2012) suggestions that governments should look into the issues of corruptions, nepotism, tribalism, inefficiencies in determining who needs the funds and mismanagement of the funds by government officials tasked with administration of the funds to the youth.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction to the chapter

This chapter introduces summary, conclusions and recommendations of the study. The study sought to analyze the patterns of utilization of Uwezo Fund in Rongo Sub-County, Migori County, Kenya. Various respondents have given their views and opinions on the research questions. Their responses has been analyzed and interpreted in chapter four.

5.2 Summary of the key findings

This section summarizes the study findings. In this respect, it summarizes the specific objectives which included: influence of accessibility of Uwezo Fund on its usage, Socio-demographic factors influencing the usage of Uwezo Fund and Socio-economic factors influencing utilization of Uwezo Fund.

5.2.1 Influence of accessibility of Uwezo fund on its usage

Objective one of this study was to find out the influence of accessibility of Uwezo Fund on its usage by the youths. The study found that approximately half (50.40%) of the youths receive information about accessibility of Uwezo Fund from friends as shown in (table 4.4). Other sources as revealed by the study included television (12.80%), radio (12.00%), Uwezo fund officials (10.40%), other sources (8.00%) and newspapers (6.40%). It emerged from the study that among the three objectives of Uwezo Fund as set out by the government, majority of the respondents (89.60%) are familiar with the

objective of generating gainful self-employment to youths and women, as indicated in (table 4.5).

The study also revealed that nearly two thirds (66.40%) of the respondents are aware of procedures of acquiring Uwezo Fund as depicted in (figure 4.2). On the other hand, majority (93.60%) of the respondents perceive such procedures as youth friendly as revealed in (table 4.6) and discussions by one of the key respondent and FGD discussant in page 56.

Regarding the amount of Uwezo Fund applied for by the youths, the study found that slightly more than three quarters (78.40%) of the respondents apply for Ksh. 250,000 and above as indicated in (figure 4.3). The remaining 21.60% respondents applied for less than Ksh. 250,000. However, it was revealed from the study that only 23.20% of the respondents got the amounts they applied for as depicted in (figure 4.4).

The study further revealed that nearly all respondents (99.20%,) had a plan on how to use the fund as shown in (figure 4.5). The plan was made possible as it was one of the requirements for any group to get the fund as indicated by Uwezo Fund Guide of 2013. It also emerged from the study that more than two thirds (67.20%) of the respondents plan for the fund before it is received as revealed in figure 4.6. However, it was revealed that plan is afterwards influenced by the amount of the fund received as emerged in one of the FGD discussion in page 63.

It was equally revealed that most of the respondents (73.60%) use the fund for unintended activities as indicated in (figure 4.7). It emerged that such unintended activities included: buying basics for the family (56.00%), paying debts (17.60%), paying

school fees (14.40%) and buying alcohol to friends (12.00%) as shown in (table 4.7). The study found a strong statistical significant relationship between amount received and its planned use ($\chi^2=69.512$ df=1 and Cramer's V Test=0.746) as indicated in (table 4.8).

5.2.2 Socio-demographic factors influencing the usage of Uwezo Fund

Regarding objective two of the study which was to establish the socio-demographic factors influencing the usage of Uwezo Fund, the study specifically focused on gender, age, marital status and religion of the respondents. The study revealed that 61.60% of the respondents were males and 38.40% were females as shown in (table 4.9). This is a clear indication that more male youths utilize Uwezo Fund than their female counterparts. However, the study found no statistical significant relationship between gender and planned usage of the fund ($\chi^2=1.622$ df=1) as indicated in (table 4.10).

With regard to age, the study found that significant percentage (63.20%) of the respondents were between the ages of 24-29 years as revealed in (table 4.9). This category has finished college and some married hence have obligations to provide for their families hence are attracted to Funds than other groups. On the other hand only a few, 11.50%, were between the ages of 21-25. Most of the youth in this category are still in colleges and depend on their parents. The study revealed positive but weak association between age and usage of the fund ($\chi^2= 9.388$ df=2 and Cramer's V Test=0.274) as shown in (table 4.10). With this regard, the study established that older youths utilize funds more prudently than their younger counterparts. This was attributed to responsibilities that such youths have in their families.

Regarding the marital status of the respondents, it was found that majority of them (73.60%) are married. On the other hand, 23.20% were single while only 3.20% were widowed as shown in (table 4.9). Married youths utilize Uwezo Fund because of the responsibility of feeding their families. The study equally found a positive but weak association between marital status and planned fund use ($\chi^2= 7.398$ df=2 and Cramer's V Test=0.243) as shown in (table 4.10). It emerged that married youths utilize funds as planned than their unmarried counterparts.

On the religion, the study revealed that, 45.6% of the respondents were Christian catholic, while 52.8% were Christian protestant and only 1.6% constituted others shown in (table 4.9). However, there was no significant association between religion and planned use of Uwezo Fund ($\chi^2= 0.588$ df=2) as indicated in (table 4.10).

5.2.3 Socio-economic factors and their influence on utilization of Uwezo Fund.

The study shows that slightly more than half (51.20%) of the respondents had primary school education as indicated in (table 4.11). 45.20% had secondary level education, 2.40% had tertiary college education while less than one percent (0.80%) had university education. This indicates that this fund do not attract youth with higher education. It revealed a positive but weak association between level of education and planned use of Uwezo Fund ($\chi^2= 8.006$ df=3 and Cramer's V Test=0.253) as shown in table (4.12).

Regarding occupation of the respondents, it was revealed that slightly more than half (54.40%) engage in small businesses while 28.80% farming, 12.00% unemployed

and only 4.80% were employed as shown in table (4.11). The study found no association between occupation and planned use of Uwezo Fund ($\chi^2= 6.303$ df=3) as indicated in (table 4.12).

It was found that slightly more than half of youths, 50.40%, earn between Ksh. 5,001-Ksh10, 000 as their income. On the other hand, 44.80% responded that their income from such activities ranges from Ksh. 1,000 to Ksh. 5,000. Only 4.8% of the respondents take home income range of 10,001-15,000 as indicated in (table 4.11). The study equally found a positive but weak association between income and planned use of Uwezo Fund ($\chi^2= 7.568$ df=2 Cramer's V Test=0.246) as depicted in (table 4.12).

The study revealed that youths in Rongo Sub-county engage in various socio-economic activities. These socio-economic are geared towards generating income to the youths. Close to fifty percent (48.00%) engage in small businesses like selling grains, cereals and vegetable and loaning members through table banking. 41.60% do farming (maize, beans, vegetables and sugarcane) while 10.40% engage in provision of services as shown in (table 4.13).

5.3 Conclusions

The study confirms that Uwezo fund was available to the youths. This was evidenced by awareness of the fund, its objectives and procedures of acquiring it. Despite its availability, the amount given to each youth group was not sufficient for sustainable income generating activity. Most of the youths therefore ended up not benefiting much from the Fund. The study found that there exist a strong relationship between amount of fund accessed and its usage by youths.

Regarding influence of socio-demographic factors on utilization of Uwezo fund, it was revealed that more male youth than their female counterparts benefit from the fund though there was no significant association between gender and fund utilization. Significant association was found between two independent variables, age and marital status, and planned utilization of Uwezo Fund.

The study revealed that youths socio-economic factors like education and income of the youths have positive association with the usage of Uwezo Fund. On the other hand, there was no association established between occupation and Uwezo Fund Utilization by the youths.

5.4 Recommendations

The following recommendations were made based on the findings of the study:

1. The National Government through the ministry of finance should come up with a policy to increase the amount of money allocated to individual youth groups. The amount allocated currently to the groups is not sufficient for sustainable income generating activity.
2. Ministry of Public Service, Youth and Gender affairs should intensify the vetting process of the youth groups by putting into consideration socio-demographic factors like age and marital status in distribution of youth funds.
3. Ministry of Public Service, Youth and Gender affairs should consider socio-economic factors like education, occupation and income of the youths in allocating funds to youths. They should also carry out monitoring and evaluation on socio-economic activities undertaken by youths as this will be handy in ensuring the sustainability of such economic projects.

5.5 Suggestions for further research

1. A study should be done on the impact of Uwezo Fund on the livelihood of youths.
2. Another study should be done on the influence of Uwezo fund management on its utilization by youths.

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APPENDIX I: QUESTIONNAIRE TO THE MAIN RESPONDENTS
PART A: CONSENT FORM

Dear respondent,

I am Ouko Calvin Ooko, a postgraduate student at Rongo University. I am carrying out an academic research study titled “*Patterns of Utilization of Uwezo Fund among Youths in Rongo Sub-County.*” I kindly request your participation in this research as a main respondent.

Participation in this study is voluntary and you are at liberty to withdraw if you wish. There shall be no victimization of any kind for participating in this study. The responses you give and your identity shall be treated with utmost confidentiality.

The study being an academic one, there shall be no monetary reward for your participation.

Thank you,

Ouko, Calvin Ooko

Adm, No: MSOC/8018/2014

Certificate of Consent (to be filled by respondent)

I, _____, have read the foregoing information (has been read to me). I voluntarily consented to participate in this research study as a respondent.

Signature _____ Date: _____

PART B: QUESTIONS

I am Calvin Ouko Admission MSOC/8018/2014 pursuing master's degree in Sociology at Rongo University, school of Arts and social sciences. I am conducting a research on "*Patterns of Utilization of Uwezo Fund among Youths in Rongo Sub-County.*" Kindly help me fill the following questions. I will strictly adhere to confidentiality. Thank you in advance for your cooperation.

Section A: Basic information of the respondents.

1. If you apply as a group, what is the name of the group? (Optional)

2. How long have you been in this group?

a) Less than 1 year []

b) b) 1-2 years []

c) c) 3-4 years []

d) d) 5 years and above []

3. How many are you in the group?

a) 8-9 []

b) 10-11 []

c) 12-13 []

d) 14-15 []

4. Why was this group formed?

a) _____

b) _____

c) _____

d) _____

5. What are the reasons which made you to join this group?

a) _____

b) _____

c) _____

d) _____

Section B: Accessibility of Uwezo Fund

6. Where did you get the information about the Uwezo Fund?
- a. Radio []
 - b. Television []
 - c. Daily newspapers []
 - d. Friend []
 - e. Uwezo Fund officials []
 - f. specify_____

7. State your knowledge on the following objectives of Uwezo Fund.

| Objective | Yes | No. |
|---|-----|-----|
| Expand access to finances by promoting enterprises owned by youth, women and persons with disabilities at the constituency level for economic growth towards the realization of the goals of Vision 2030; | | |
| Generate gainful self- employment for the youth and women. | | |
| Model an alternative framework in funding community driven development. | | |

8. Explain the procedures of acquiring this fund?

9. How do you relate friendliness of these procedures to youth? Tick the appropriate one.

| | |
|--------------------|--|
| Very unfriendly | |
| Unfriendly | |
| Averagely friendly | |
| Friendly | |
| Very friendly | |

10. How much Uwezo Fund did you apply for?

- a) 50,0000[] b) 100,000[] c)150,000[] d)200,000 [] e) Other (specify)_____

11. a) Have you received the fund you applied for?

- i) Yes [] ii) No []

b) If No, how much have you received and why?

12. Do you always have a plan on how to use the fund?

- a) Yes [] b) No []

Give reasons

13. At what point do you plan on the activities to be carried out.

- a) Before the fund is received []
 b) After the fund has been received []

14. Are there times that you find yourself using the funds on things other than intended activities. a) Yes [] b) No []

15. If yes in question 33 above, what are some of these activities?

- a. _____
- b. _____
- c. _____
- d. _____

16. Why do you use the fund for the activities mentioned in question 34 above?

- a. _____
- b. _____
- c. _____
- d. _____

Section C: Socio-demographic factors

17. What is your gender?

- a. Male []
- b. Female []

18. What is your age in years? Tick where appropriate.

- a. 18-20 []
- b. 21-25 []
- c. 26-30 []
- d. 31-35 []

19. What is your marital status? (Please tick one)

- a. Single [] b) Married [] c)Widow [] d) Widower []
- e) Divorced [] f) Separated [] g) Other (please specify)_____

20. What is your religious affiliation?

- a) Christian, Catholic [] b) Christian, Protestant [] c) Muslim []
- d) Hindu [] e) Others, please specify_____

Section D: Socio-economic factors.

21. What is your highest completed level of education

- a. Primary []
- b. Secondary []
- c. Tertiary College []
- d. University []
- e. Other, please specify _____

22. What is your occupation?

- a) Employed []
- b) Unemployed []
- c) Small business []
- d) Farming []

23. What was your income before receiving Uwezo Fund?

- a) Ksh. 1,000-5,000 []
- b) Ksh. 5,001-10,000 []
- c) Ksh. 10,001-15,000 []
- d) Ksh. 15,001- 20,000 []
- e) Over Ksh. 20,000 []

24. What is your income after receiving Uwezo Fund?

- a) Ksh. 1,000-5,000 []
- b) Ksh. 5,001-10,000 []
- c) Ksh. 10,001-15,000 []
- d) Ksh. 15,001-20,000 []
- e) Over Ksh. 20,000 []

25. In your group what are some of the income generating activities that you do?

- a. _____
- b. _____
- c. _____
- d. _____

26. In your view, what are some of the difficulties you face as a youth group with Uwezo Fund?

- a. _____
- b. _____
- c. _____
- d. _____

27. Suggest measures to address the difficulties in question 43 above.

- a. _____
- b. _____
- c. _____

APPENDIX II: INTERVIEW SCHEDULE FOR THE KEY INFORMANTS

PART A: CONSENT FORM

Good day Sir/Madam

My name is Ouko Calvin Ooko. I am conducting a research on “*Patterns of Utilization of Uwezo Fund among Youths in Rongo Sub-County.*” I am requesting if you can participate in this study as a key respondent. Your participation shall greatly contribute to the success of this study.

Participation in this study is voluntary and you can withdraw at any time. Be assured that there shall be no victimization for participating in this study. Your response shall be treated with utmost confidentiality.

Note that there shall be no monetary reward for participating in this study. If you wish to contact me after the study then you can do so through the email: calvineouko@yahoo.com or caluko1995@yahoo.com

Thank you

Ouko Calvin Ooko

Adm. No: MSOC/8018/2014

Certificate of consent (to be filled by respondent)

I, _____, have read the foregoing information. I voluntarily consented to participate in this research study as a respondent.

PART B: QUESTIONS

1. How do you ensure that Uwezo Fund is accessible to the youths?
.....
.....
2. In your own evaluation, are youths aware of the procedures of acquiring this fund?
.....
.....
3. In your view, are these procedures friendly to the youths?
.....
.....
4. Averagely, how much amount of Uwezo Fund do they apply for?
.....
.....
5. Do they receive exact amount they apply for? If No, Why?
.....
.....
6. Do the youths plan on how to use the fund?
.....
.....
7. After receiving this fund, do they use it for the intended purpose? If No, Why?
.....
.....
8. In your opinion, do you think the following socio-demographic factors of the youths influence how they use the fund?
 - a) Gender.....
.....
 - b) Age.....
.....
 - c) Marital status.....
.....
 - d) Religion.....
.....
9. In your opinion, what is the average level of education of the youths who apply for Uwezo Fund?
.....
.....
10. In your opinion, what are their occupations?
.....
.....

11. What are some of the income generating activities that the youths do with the fund?

.....
.....

12. What problems do you face with the youths on the issues concerning Uwezo Fund?

.....
.....

13. In your view, what are your suggestions on how this fund can be used effectively to meet its objectives?

.....
.....

APPENDIX III: FOCUS GROUP DISCUSSION GUIDE.

A: Accessibility of Uwezo Fund

1. What is your opinion on the procedures of acquiring Uwezo Fund?
2. Were you contented with the amount of fund you applied for and received?
3. How do you plan for Uwezo fund use as an individual and as a group?

B: Socio-demographic factors

1. In your view, how does gender influence utilization of Uwezo fund?
2. In your view, do you think marital status influence utilization of Uwezo Fund?

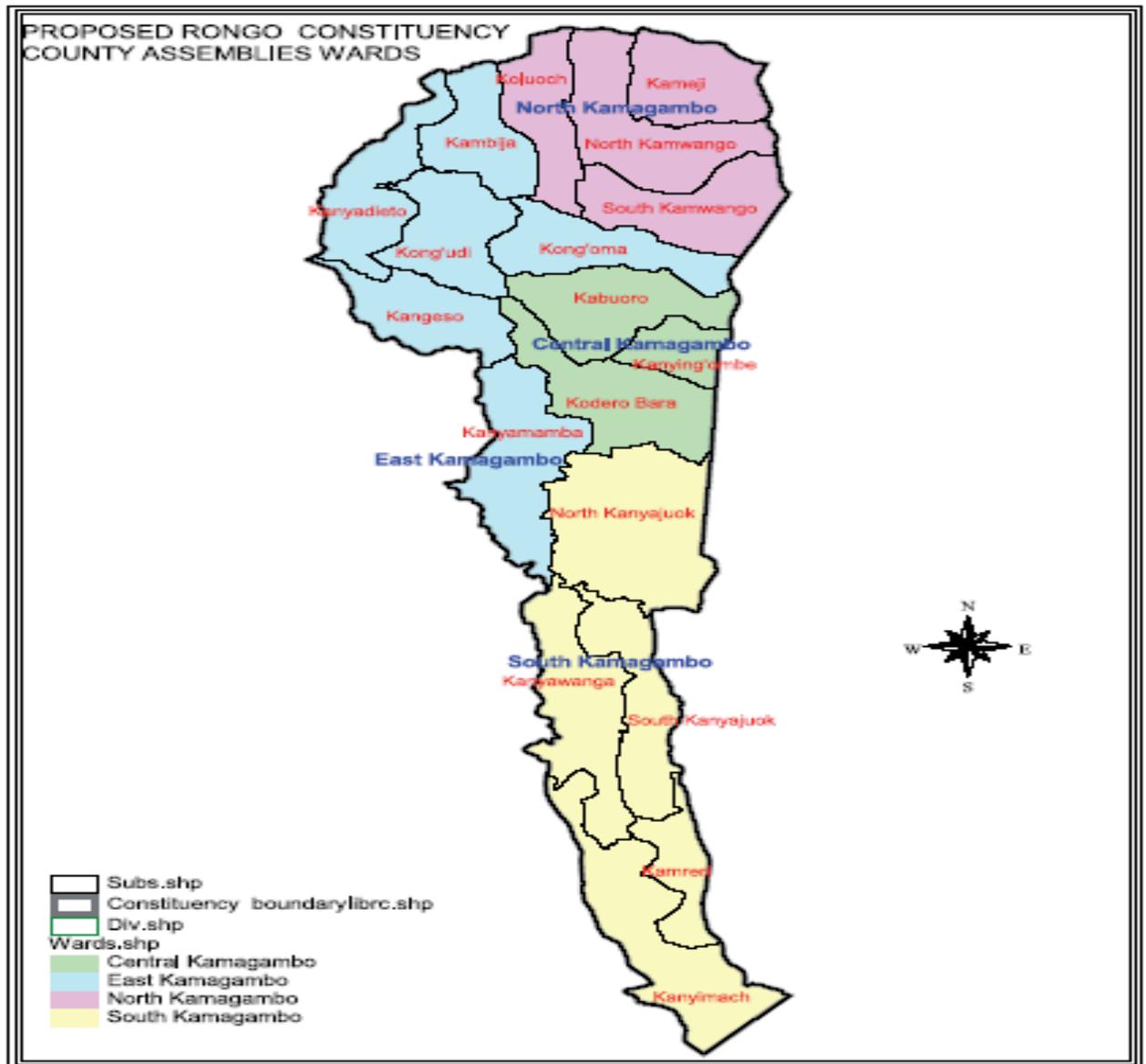
C: Socio-economic Factors

1. Do you think your level of education has influences your utilization of Uwezo Fund?
2. How do your occupation influence your usage of uwezo Fund?
3. How do you compare your income before and after receiving Uwezo Fund?
4. What are the problems you face with Uwezo Fund as an individual and a group?
5. What measures would you suggest to curb such the challenges?

APPENDIX IV: MAP OF RONGO SUB-COUNTY



APPENDIX V: MAP OF RONGO SUB-COUNTY WARDS

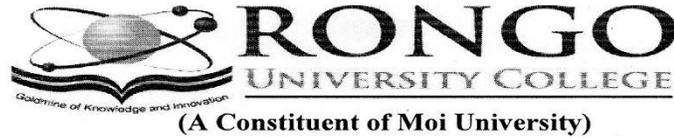


APPENDIX VI: CHI-SQUIRE TABLE

| df | 0.250 | 0.100 | 0.050 | 0.025 | 0.010 | 0.005 | 0.001 |
|-----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 1 | 1.32 | 2.71 | 3.84 | 5.02 | 6.63 | 7.88 | 10.83 |
| 2 | 2.77 | 4.61 | 5.99 | 7.38 | 9.21 | 10.60 | 13.82 |
| 3 | 4.11 | 6.25 | 7.81 | 9.35 | 11.34 | 12.84 | 16.27 |
| 4 | 5.39 | 7.78 | 9.49 | 11.14 | 13.28 | 14.86 | 18.47 |
| 5 | 6.63 | 9.24 | 11.07 | 12.83 | 15.09 | 16.75 | 20.52 |
| 6 | 7.84 | 10.64 | 12.59 | 14.45 | 16.81 | 18.55 | 22.46 |
| 7 | 9.04 | 12.02 | 14.07 | 16.01 | 18.48 | 20.28 | 24.32 |
| 8 | 10.22 | 13.36 | 15.51 | 17.53 | 20.09 | 21.96 | 26.12 |
| 9 | 11.39 | 14.68 | 16.92 | 19.02 | 21.67 | 23.59 | 27.88 |
| 10 | 12.55 | 15.99 | 18.31 | 20.48 | 23.21 | 25.19 | 29.59 |
| 11 | 13.70 | 17.21 | 19.68 | 21.92 | 24.72 | 26.76 | 31.26 |
| 12 | 14.85 | 18.55 | 21.03 | 23.34 | 26.22 | 28.30 | 32.91 |
| 13 | 15.98 | 19.81 | 22.36 | 24.74 | 27.69 | 29.82 | 34.53 |
| 14 | 17.12 | 21.06 | 23.68 | 26.12 | 29.14 | 31.32 | 36.12 |
| 15 | 18.25 | 22.31 | 25.00 | 27.49 | 30.58 | 32.80 | 37.70 |

Source: calculated using staTable software from cylel software, Cambridge, MA.

APPENDIX VII: INTRODUCTION LETTER TO NACOSTI BY RONGO
UNIVERSITY GRADUATE SCHOOL



OFFICE OF THE DEAN

SCHOOL OF GRADUATE STUDIES

Tel. 0771349741

P.O. Box 103 - 40404
RONGO

Our Ref: **MSOC/8018/2014**

Date: Wednesday, July 20, 2016

The Chief Executive Officer,
National Commission for Science, Technology & Innovation,
Utalii House,
Off Uhuru Highway, Nairobi,
P.O Box 30623-00100,
Nairobi-KENYA.

Dear Sir,

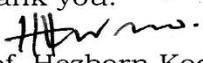
**RE: RESEARCH PERMIT FOR MR. OOKO CALVINE OUKO-
MSOC/8018/2014.**

We wish to inform you that the above person is a bona fide graduate student of Rongo University College in the School of Arts and Social Sciences pursuing a Master of Arts degree in Sociology. He has been authorized by the University to undertake research titled; "***Effectiveness of Uwezo Fund in Curbing Youth Unemployment in Rongo Sub-County, Migori County, Kenya.***"

This is, therefore, to request the commission to issue him with a research permit to enable him proceed for field work.

Your assistance to him shall be highly appreciated.

Thank you.


Prof. Hezborn Kodero

DEAN, SCHOOL OF GRADUATE STUDIES

Copy to: Principal
Deputy Principal (Academic and Student Affairs).
Dean, School of Arts and Social Sciences.
HoD, Humanities and Social Sciences.

APPENDIX VIII: RESEARCH AUTHORIZATION FROM NACOSTI



**NATIONAL COMMISSION FOR SCIENCE,
TECHNOLOGY AND INNOVATION**

Telephone: +254-20-2213471,
2241349, 3310571, 2219420
Fax: +254-20-318245, 318249
Email: dg@nacosti.go.ke
Website: www.nacosti.go.ke
when replying please quote

9th Floor, Utalii House
Uhuru Highway
P.O. Box 30623-00100
NAIROBI-KENYA

Ref. No.

Date:

NACOSTI/P/16/75777/13139

26th August, 2016

Calvine Ooko Ouko
Rongo University College
P.O. Box 103-40404
RONGO.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on *“Effectiveness of uwezo fund as a strategy of curbing youth unemployment in Rongo Sub-County, Migori County, Kenya”* I am pleased to inform you that you have been authorized to undertake research in **Migori County** for the period ending **26th August, 2017**.

You are advised to report to **the County Commissioner and the County Director of Education, Migori County** before embarking on the research project.

On completion of the research, you are expected to submit **two hard copies and one soft copy in pdf** of the research report/thesis to our office.


**BONIFACE WANYAMA
FOR: DIRECTOR-GENERAL/CEO**

Copy to:

The County Commissioner
Migori County.

The County Director of Education
Migori County.

APPENDIX IX: NACOSTI RESEARCH CLEARANCE PERMIT

Permit No : NACOSTI/P/16/75777/13139
Date Of Issue : 26th August, 2016
Fee Received : Ksh 1000

THIS IS TO CERTIFY THAT:
MR. CALVINE OOKO OUKO
of RONGO UNIVERSITY COLLEGE,
0-40401 sori, has been permitted to
conduct research in Migori County
on the topic: EFFECTIVENESS OF
UWEZO FUND AS A STRATEGY OF
CURBING YOUTH UNEMPLOYMENT IN
RONGO SUB-COUNTY, MIGORI COUNTY,
KENYA.

for the period ending:
26th August, 2017


Applicant's Signature


Director General
National Commission for Science, Technology & Innovation


REPUBLIC OF KENYA


NACOSTI
National Commission for Science, Technology and Innovation

RESEACH CLEARANCE PERMIT

Serial No. A1819

CONDITIONS: see back page

CONDITIONS

1. You must report to the County Commissioner and the County Education Officer of the area before embarking on your research. Failure to do that may lead to the cancellation of your permit.
2. Government Officer will not be interviewed without prior appointment.
3. No questionnaire will be used unless it has been approved.
4. Excavation, filming and collection of biological specimens are subject to further permission from the relevant Government Ministries.
5. You are required to submit at least two(2) hard copies and one (1) soft copy of your final report.
6. The Government of Kenya reserves the right to modify the conditions of this permit including its cancellation without notice.

APPENDIX X: RESEARCH AUTHORIZATION FROM THE OFFICE OF
COUNTY COMMISSIONER

OFFICE OF THE PRESIDENT
MINISTRY OF INTERIOR AND COORDINATION OF
NATIONAL GOVERNMENT

Telephone: (059) 20511
FAX (059)20361
Email:
countycommissionermigori@yahoo.com



OFFICE OF THE COUNTY COMMISSIONER
MIGORI COUNTY
P.O. BOX 2 - 40400
SUNA- MIGORI.

When replying please quote

Ref. No: ED.12/19 VOL.I/187

Date: 1st December, 2016

TO WHOM IT MAY CONCERN

RE: RESEARCH AUTHORIZATION

Calvince Ooko Ouko NACOSTI/P/16/75777/13139 a student at Rongo University College has been authorized to carry out research on ***"The Effectiveness of uwezo fund as a strategy of curbing youth unemployment in Migori County, Kenya"*** for the period ending 26th August, 2017.

Assist him as it is a major requirement for partial fulfillment for the award of Masters in sociology.

COUNTY COMMISSIONER
P.O BOX 2 - 40400
SUNA - MIGORI
MIGORI COUNTY

PETER G. MUTU
FOR: COUNTY COMMISSIONER
MIGORI COUNTY

CC

The County Director of Education
MIGORI COUNTY

**APPENDIX XI: RESEARCH AUTHORIZATION FROM THE MINISTRY OF
EDUCATION**



**MINISTRY OF EDUCATION
State Department of Education**

Telephone: (059) 20420
Fax: 05920420
When replying please
quote

COUNTY DIRECTOR OF EDUCATION
MIGORI COUNTY
P.O. Box 466-40400
SUNA – MIGORI

REF: MIG/CDE/ADMN./I/VOL.III/208

DATE: 1st December, 2016

Calvine Ooko Ouko
Rongo University College
P.O. Box 103-40400
RONGO

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on “*Effectiveness of uwezo fund as a strategic of curbing youth unemployment in Rongo Sub-county, Migori County Kenya*”. I am pleased to inform you that you have been authorized to undertake research in **Migori County** for a period ending 26th August, 2017.

On completion of the research, you are expected to submit one hard copy and a soft copy of the research report/Thesis to this office.

Thank you.

Asyago B. A. (Mrs.)
County Director of Education
MIGORI COUNTY