

Social Institutions' Influence on Effective Utilization of Youth Enterprise Development Fund in Isiolo County, Kenya.

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Abstract: The objectives of the study were to; investigate the social institutions influencing effective utilization, investigate social networks influencing effective utilization, establish how work place values influence effective utilization and to determine cultural values that influence effective utilization of YEDF in Isiolo County, Kenya. The study adopted correlational research and descriptive survey designs. The total study population was 9,602 people. This included a target population of 1,919 youths who have benefitted from YEDF and obtained from the 288 youth groups in Isiolo County. The population also included 7 YEDF officials and 7,676 community members. A sample of 384 respondents was obtained both proportionately and purposively. All the 7 YEDF officials participated in the study. Data collection was done using questionnaires and interviews. Reliability of the instruments was estimated using Cronbach Alpha Coefficients. Questionnaire for youths had a reliability coefficient index of 0.916 while questionnaire for community members had a reliability coefficient of 0.805 which were deemed reliable basing on the threshold set at 0.7 Cronbach Alpha Coefficient Index. Both questionnaires were self-administered. An interview schedule for the key informants was also used and filled by the respondents. Research assistants were hired to assist in the process. The respondents were given time to respond to the questionnaires and those who were not able to read or write were be assisted. Data was analyzed by use of descriptive and inferential statistics. The descriptive statistics used in the study was mean, standard deviation, percentages and frequencies while the inferential statistics used was linear regression. The study findings indicated that social institutions had significant influence on effective utilization of youth enterprise development fund. The study recommended incorporation of the YEDF beneficiaries' family members, peers and religious institutions in planned sensitization trainings for the fund to reduce the barriers caused by such institutions on effective utilization of the fund.

Key Words: Social Institutions, Effective Utilization, Youth Enterprise Development Fund, Education, Religion.

I. INTRODUCTION

Worldwide, effective utilization of YEDF enables the fund to achieve its main objective of youth empowerment. This utilization is, however, subject to some influences globally. In the United States of America (USA), for example, upon realization that formal jobs are not always available, the Federal government focused primarily on how to improve the life chances of disadvantaged youth. The high

youth unemployment motivated Congress to pass the Youth Employment Demonstrations Projects Act (YEDPA) and to spend billions of dollars to determine what works best for disadvantaged youth. Later, United States policymakers turned toward the broader issue of how best to prepare all youth for careers in the realization of the consistency and universality of the unemployment problem (International Labour Organization, 2021).

In Kenya, the Youth Enterprise Development Fund was established by the government in 2006 to provide an on-lending facility to the youth, with low interest rate and flexibility to micro and small enterprises (National Youth Policy, 2006). Effective utilization of this fund by the beneficiaries was expected to create employment, which was in line with the government economic recovery strategy (ERS) for wealth and employment creation (2003-2007). The ERS estimated that, about 500,000 jobs needed to be created annually, of which 88 percent were to come from the Micro and Small Enterprises sector.

Isiolo County has benefited a lot (Kshs 30 million in National Budget of Kenya, 2022/2023) from the YEDF since it is among the counties in Kenya with the highest number of youth groups formed and registered (1150 youth groups and over 23,000 youths). There have also been concerted efforts by the county government of Isiolo to empower youth for instance through the enactment of the Isiolo County Youth Women and Persons with disabilities Enterprise Development Fund Act, (2019). This has led to many youths borrowing funds to start their own businesses, for instance, agribusinesses, table banking, and hawking businesses.

Independent assessment of the social institution's influence on effective utilization of the Youth Enterprise Development Fund is not readily available. Most researches done on YEDF have been limited to adequacy, evaluation of the impact, accessibility and effectiveness of the fund (Kisunza & Theuri (2014); Wanjala (2014). Therefore, there has been scanty information on social institutions' influence on effective utilization of YEDF. This study filled this gap by assessing social institutions' influence on effective utilization of the Youth Enterprise Development fund in Isiolo County.

II. LITERATURE REVIEW

2.1 Education/Literacy Levels of the Youth

In Europe and USA, there is a high correlation between high literacy level and the ability to accumulate wealth. This is according to Kenya National Bureau of Statistics (2015) report on empowering the community for a healthy and gender sensitive approach to social participation in Vihiga County, Kenya. However, a study conducted by Kinyua (2015) on access to credit facilities as a major factor hindering access to public procurement contracts by youth entrepreneurs in government ministries in OIKalau Sub County, Kenya inferred that the school system is irrelevant to modern day commercial needs. This is as a result of the major entrepreneurial achievements by school drop outs such as Bill Gates and Steve Job. However, in other developed nations in Europe and America, literacy is seen as an equalizing factor between the rich and the poor (Kinyua, 2015). Globally, according to UNESCO Institute for Statistics (UIS, 2016), an estimated 122 million youths are illiterate and thus cannot be formally employed. In South America, for instance, youth literacy rate is 84% (UIS, 2016).

In Asia, specifically India, Field, Jayachandran, and Pande (2010) examined whether women report any business income over the preceding week four months after training, which reflects a combination of an effect on business start-up and an effect on survival. They found that upper caste Hindu women who took the training were 19 percentage points more likely to report income, whereas the training had no effect on lower caste Hindu women or on Muslim women. They attributed the lack of impact on these other groups to social restrictions, arguing that training helped women whose businesses had been held down by social restrictions, but that women who faced more extreme restrictions could not respond to training (Field et al., 2010).

In Africa, The United Nations Economic Commission for Africa (UNECA, 2016) estimates that 18 per cent of young men in Africa and 27% of women are illiterate; suggesting that many of the youth in this region are unprepared to meet the demands of the labour market. In Sub-Saharan Africa, youth literacy rate is 71% (UIS, 2016). In East Africa, Kenya boasts an extremely high literacy rate among the youth compared to its neighbours. This is according to Siegel, Leyden and Link (2013) while writing about a theoretical analysis of the role of social networks in entrepreneurship.

In Kenya, Maisiba and Gongera (2013) conducted a study on the role of YEDF in job creation, a case of Dagoreti constituency, Nairobi County, Kenya and found that YEDF collaborative linkages and strategic partnership projects have benefitted mainly youth with relatively low levels of education. This implies that youths with diploma and degree education prefer white collar jobs to self-employment, thus the need for entrepreneurship training. The findings also showed that nearly half of the YEDF beneficiaries did not have any business experience before entering the YEDF

Program, a pointer to the enormity and the high training needs of YEDF beneficiaries. Further, 82% of the respondents strongly agreed that lack of business and management skills is the greatest challenge entrepreneurs are facing and they needed entrepreneurship training (Maisiba & Gongera, 2013).

Kiyana (2018) inferred that the relatively high youth illiteracy level in Isiolo County has negative trickle down effects on this age group. Drug cartels have taken root and political powers have been used to protect the drug empires. Merti Integrated Development Plan (2018) concurs with the above conclusion arguing that the youth have fallen victim to illicit liquor and other illegal drugs abuse. This is due to lack of adequate education and reliable means of income coupled with the geographical location of Isiolo County. The few that venture into businesses face other challenges, one being lack of financial literacy to make their entrepreneurial efforts successful (Kiyana, 2018). The inference drawn from the above empirical studies was that illiteracy or lack of education among the youth negatively affects effective utilization of YEDF and the vice versa is true.

2.2 Role of Religion

In Europe and USA, Carswell and Rolland (2014) contend that religious faith has no significant correlation with either youth's success or access to entrepreneurship and youth enterprise funding respectively. However, both Carswell and Rolland (2014) and Khanitar et al, (2010) argue that more components of religion that might either be significant or have influence on youth entrepreneurs should be established. This is because although religion does not appear to be deeply entrenched in the developed states as compared to the Third World states, there are still some patches where youths are being radicalized into extreme terrorist acts resulting in destruction of their colleagues businesses as well as spread of fear amongst youth entrepreneurs.

In Asia, Kiraka and Kobia (2013) conducted a study on micro, small and medium enterprises growth and innovation and asserted that there is a high level of religious divisions between the three wide groups of Christians, Muslims and Hindus. The study revealed that Islam being the predominant religion in Asia has a wider control space in business affairs for both men and women. In Afghanistan, for instance, the Taliban government has enforced a total ban for women participating in transport businesses. In Hindu dominated regions, the strong caste system has restricted lucrative businesses to the upper caste members leaving out the untouchables. This has negatively affected entrepreneurship progress among youth in the marginalized areas (Kiraka & Kobia, 2013).

In Kenya, religion also seems to affect the nature and the type of business as well as women's participation particularly in business. However, study findings by Henry (2010) in a baseline survey on national micro and small enterprise indicate the contrary in that religious values do not have influence on entrepreneurial endeavours. In Isiolo County,

religion is one of the cultural aspects that sediments individual's beliefs for enterprise (Kiyana, 2018). Some religions in this region discriminate against women participation in enterprises reserving their roles in the house (MIDP, 2018). Other religions do not value business and instead believe in manual labour for livelihood.

2.3 Role of Family Members

In Europe and USA, a national survey conducted in the USA by Hofstede, Poonam and Smita, (2014) on nurturing youth entrepreneurs found a strong positive relationship between family role models in entrepreneurship and the propensity for the youth to be involved in entrepreneurship. The study further indicated that youth from families where either the father or mother, or close relative has been successful in entrepreneurship usually tend to emulate the family success by venturing into entrepreneurship also. On the other hand, Carswell and Rolland (2014) argue that family social capital is also essential in helping youth mitigate challenges associated with youth entrepreneurship fund.

In Asia and South America, Alvaredo, and Gasparini, (2013) postulate that based on studies by Pathak (2011) and Storm (2010), it is clear that a better part of youth entrepreneurs would not have engaged themselves in entrepreneurship had it not been for two main reasons. First, the case that their family was either engaged in or started up their business in entrepreneurship. Second, the case that their families pushed them by establishing networks that were essential for entrepreneurial ventures. Conversely, Carswell and Rolland (2014) argue that some families place more value on their children pursuing medicine, law, and engineering, rather than being engaged in entrepreneurship.

In Africa, entrepreneurship is viewed as an inappropriate venture whose risks and instability have social consequences, therefore discouraged. In such instances, youth do not even get a chance to venture into entrepreneurship. Thus, they lack opportunity to seek youth entrepreneurship funding for their ideas and innovation since they will never be tested, or launched (Odhiambo & Rafey, 2013). In addition to this, Quaye (2011) in a study on the effect of micro finance institutions on the growth of small and medium scale enterprises, a case study of selected SMSs in Kumasi metropolis Ghana established that four per cent of the youth used their own capital to start their enterprises, two per cent got finances from relatives and friends, 5.33% were financed by partners, and 88% were financed by financial institutions and banks, with only 0.67% acquiring capital from other sources. According to Siegel, Leyden and Link (2013), entrepreneur's success also depended on experience, change in career, and level of education. Peprah (2013) while writing on sustainable entrepreneurship asserts that in all environments, entrepreneurs should have a good relationship, share information and technology with resource providers.

In Kenya, a study was done by Wanjala (2014) on access and utilization of the youth enterprise development fund in

Tongaren constituency, Bungoma County, Kenya. The study covered only YEDF beneficiaries in the study area. The research utilized personal interviews, questionnaires and observations to collect data from the respondents. Stratified random sampling technique was used to draw the sample. The data was subjected to descriptive statistical analysis and results presented in graphs, tables and pie charts. Findings revealed that there is a need for relevant business development services to youth entrepreneurs such as trainings and sensitizations. Findings also indicated that family social capital influences how youth entrepreneurship fund is distributed. Their study, for instance, found that even people who did not qualify as youth (those above 35 years) received funding, while legitimate youth missed out. Consequentially, family values towards corruption, nepotism, and tribalism also influence who gets access to the youth entrepreneurship fund (Wanjala, 2014).

In Isiolo County, MIDP (2018) indicated that social cultural attitudes and behaviours by peers and family members towards both religion and cultural values influence youth access to youth entrepreneurship development funds. This, in turn, can either influence or lay a foundation, desire, attitude and behaviour that inform youth entrepreneurs' perception towards accessing the entrepreneurs' funds (MIDP, 2018). In a study in Isiolo County, for instance, youth entrepreneurs who had family members or peers in higher places in the society tended to get favour in accessing youth entrepreneurship funds, and the vice versa is true. This meant that family as a social institution can significantly affect how beneficiaries of YEDF utilize the fund (MIDP, 2018).

III. METHODOLOGY

This study adopted correlational research and descriptive survey designs. On one hand, correlational research design was appropriate because the study looked at relationship between variables. On the other hand, descriptive survey design was considered appropriate because it was pre-planned and structured in design so the information collected can be statistically inferred on a population. It was also considered conclusive in nature due to its quantitative nature. The main idea behind using this type of research was to better define an opinion, attitude, or behaviour held by a group of people on a given subject. Since there were predefined categories a respondent choose from, it was considered descriptive research. Descriptive survey design was used to describe characteristics of a population or phenomenon being studied. Descriptive research can be said to have a low requirement for internal validity. The description was used for frequencies, averages and other statistical calculations.

The total study population was 9,602 people. This included a target population of 1,919 youths obtained from the 288 youth groups whose members have benefited from YEDF (Isiolo North-160 groups, Isiolo South-128 groups). The population also included 7 YEDF officials in Isiolo County and 7,676 community members directly affected by the programme (an average of 4 relatives per the 1,919 households of targeted

YEDF beneficiaries). To constitute a sample of 384 respondents, 277 youths who have benefitted from YEDF were obtained proportionately from the 2 constituencies of Isiolo County (Isiolo North-177, Isiolo South-100). Each of the 277 youths was selected purposively to represent a youth group. All the 7 YEDF officials in Isiolo County participated in the study. The remaining 100 respondents were obtained purposively from community members targeted for the study specifically, mature relatives to the sampled beneficiaries of YEDF. Data was collected by use of questionnaires and Key informant interview schedule. The reliability of the questionnaires was ascertained by determining the internal consistency of the tools which was computed using Cranach’s Alpha Co-efficient (R). The Cronbach’s Alpha Co-efficient (R) per questionnaire was 0.856>0.70 and therefore the questionnaires were deemed reliable.

In this study, face validity, content validity and construct validity were used to determine the validity of data collection instruments. This was verified by a panel of experts made up of researcher’s supervisors from Chuka University. Questionnaires for youths who have benefitted from YEDF and the community members were self-administered. An interview schedule for the key informants was also used and filled by the respondents. The respondents were given time to respond to the questionnaires and those who were not able to read or write were assisted. Arrangements were made for the convenient time for collection of completed questionnaires. Quantitative data was analyzed using both descriptive and inferential statistics while qualitative data was analyzed thematically. Descriptive statistics involved calculation of means, standard deviation, frequency counts and percentages. Inferential statistics involved both simple linear regression and multiple linear regression analyses.

IV. RESULTS AND DISCUSSIONS

4.1 Hypothesis Testing

The hypothesis test was for the significant relationship between social institutions’ influence and effective utilization of YEDF in Isiolo County, Kenya.

4.1.1 Model Summary for Social Institutions’ Influence on Effective Utilization of Youth Enterprise Development Fund for both the Youths and Community Members

Table 1: Model Summary for Social Institutions’ Influence on Effective Utilization of Youth Enterprise Development Fund for both the Youths and Community Members

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.332 ^a	0.111	0.108	0.55679

a. Predictors: (Constant), Social Institutions

Table 1 shows that from the findings, R was found out to be 0.332 which represented simple correlation. It indicated high degree of correlation between Social institutions and effective Utilization of youth enterprise development fund. R Square was 0.111 which indicated that 11.1% of the variable

Utilization of youth enterprise development fund can be explained by the variable Social institutions while 88.9% of the variable Utilization of youth enterprise development fund can be explained by other variables such as social networks, workplace values and cultural values as well as presence of betting parlours, community groups and general perception of youths towards the fund among other factors. In summary, it was inferred that there was a statistically significant relationship between social institutions and effective utilization of YEDF.

4.1.2 Regression Coefficients for Social Institutions’ Influence on Effective Utilization of Youth Enterprise Development Fund for both the youths and Community Members

Table 2: Regression Coefficients for Social Institutions’ Influence on Effective Utilization of Youth Enterprise Development Fund for both the youths and Community Members

Model	Unstandardized Coefficients		Standardized Coefficients	t	P-value
	B	Std. Error	Beta		
1	(Constant)	1.938	0.163	11.915	0.000
	Social Institutions	0.342	0.050	6.826	0.000

a. Dependent Variable: Utilization of Youth Enterprise Development Fund

Table 2 shows that P-value was 0.000 and thus P<0.05 implying that Social institutions had a significant effect on Utilization of youth enterprise development fund. The t value was 6.826 and thus t>2 further confirming significant effect of Social institutions on Utilization of youth enterprise development fund. Therefore, the null hypothesis H₀₁ (There is no significant relationship between social institutions and utilization of YEDF in Isiolo County, Kenya) was rejected.

The coefficient B, from table 19, was 0.342 which meant that 1% increase in Social institutions would increase Utilization of youth enterprise development fund by 0.342 % or 10% increase in Social institutions would increase Utilization of youth enterprise development fund by 3.42 %. The conclusion therefore is that that there is a significant relationship between social institution and utilization of YEDF in Isiolo County. The simple regression equation to estimate the level of Utilization of Youth Enterprise Development Fund was as follows:

$$y = a + bx$$

Where,

- y = dependent variable
- = utilization of Youth Enterprise Development Fund (UYEDF)
- a = constant
- = 1.938
- b = regression coefficient
- = 0.342
- x = independent variable
- = Social Institutions (SI)

Therefore,

$$UYEDF = 1.938 + 0.342(SI)$$

Where UYEDF= Utilization of Youth Enterprise Development Fund

SI= Social Institutions

4.2 Interview Schedule Responses from YEDF Officials on Social Institutions Affecting Utilization of YEDF

During the interviews with YEDF officials, their opinions on social institutions' influence on effective utilization of YEDF were sought. The following question was asked.

4.2.1 How do Family, Religion and Peers Affect the way Beneficiaries use YEDF?

In their opinions on the effect of family, the response was that some parents dictate to youths on how to utilize their funds. They also responded that some families embrace communism and hence the funds end up being for communal use other than for business as intended. The other response was that family needs affect how the funds are supposed to be used, for instance, if the fund is meant for business, the beneficiary can instead use it to provide for his or her family's basic needs. This finding concurs with a report by MIDP (2018) that social cultural attitudes and behaviours by family members towards youths in business influence youth access to youth entrepreneurship development funds. This, in turn, can either influence or lay a foundation, desire, attitude and behaviour that inform youth entrepreneurs' perception towards accessing the entrepreneurship funds.

In terms of religion, respondents added that tithes may sometimes be deducted from the fund while at other times, religion can misguide the beneficiaries to use the fund in other affairs based on their religious beliefs hence misusing the money. In other responses, some religions, for instance Islam, discourage the reliance on loans especially with interests saying that it is against their faith. On religion too, respondents argued that religion affects the use of YEDF because in areas where beneficiaries are Muslims, community members fail to agree with 5% management fee of that fund since they interpret it as 'riba' in Islam religion. This finding concurs with Storm (2010) who argues that religious background, in particular, plays an important role in the formation of a mind-set open to self-employment and entrepreneurship. Also, overall religious background and values play a critical role in the entrepreneurial attitude of youth than general cultural norms or variables associated with the country.

In their responses on the effect of peers, respondents emphasized on the negative peer influence and pressure more than the positive effect. Most respondents argued that peers might guide the beneficiaries on wrong priorities leading to ineffective utilization of the fund. Such priorities may include spending the fund on leisure other than in businesses. On the contrary opinion, some respondents maintained that some peers may have positive effect on how the beneficiaries use

the fund by giving proper guidance. MIDP (2018) report agrees with this finding in that peers can either influence or lay a foundation, desire, attitude and behaviour that inform youth entrepreneurs' perception towards accessing and properly utilizing the entrepreneurship funds.

V. CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

Based on the findings of the study, the researcher made the following conclusions:

Social institutions such as the family, peers and religious leaders view YEDF as a communal and free fund to be used on basic needs for all other than for the development of youth enterprises. There is also lack of continuous sensitization to family members, peers and religious leaders on how to avoid putting unnecessary financial pressures on the beneficiaries of YEDF. Beneficiaries of YEDF are also not offered training by both government and non-governmental organisations on how to avoid negative peer pressure and influence.

5.2 Recommendations

There is need to incorporate the YEDF beneficiaries' family members, peers and religious institutions in planned sensitization trainings for the fund to reduce the barriers caused by such institutions on effective utilization of the fund. Religious leaders should also be enlightened on the dangers of meddling into the affairs of YEDF utilization by the beneficiaries.

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