REALIZING EQUAL OPPORTUNITIES AMONG YOUTH GROUPS IN ACCESSING GOVERNMENT FINANCIAL CREDIT FACILITIES

Ibuathu Charles Njati
Department of Economics, School of Business and Economics, Meru University of Science and Technology, Kenya

Kubaison S. Thiaine
Department of Business Management, School of Business and Economics, Meru University of Science and Technology, Kenya

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ABSTRACT

The aim of the study was to determine opportunities available to organized youth groups in accessing government funding to ensure equity in facing life challenges. Many youths after leaving school find themselves jobless due to shrinking economic activities. While this phenomenon is not unique in third world countries alone, it is a global concern in the 21st century. The study objectives were to: determine mechanisms functional youth groups had instituted to access government funding; assess the level of business management skills possessed by youth groups in running their businesses and find out the major hindrances youth groups experienced in accessing credit facilities from the government. This study was carried out in Tigania East and West Sub-counties. It adopted stratified sampling technique to target 6 registered youth groups with a sample of 120 participants. The study adopted descriptive research design and employed questionnaires and interview schedules. The main findings included: youth groups were required to write business proposals to access credit, which they paid some teachers and personnel in cyber café to write at a fee; no collaterals were required except group's certificate of registration with social services; most of youth group members shared the money among them and did not have a functional group project; majority of the youths preferred working alone as opposed to group project which they blamed of tight rules. Practically, the study enlightened the need for youth groups to be trained on essence of synergy work while embracing modern technology to group challenges. The parent ministry in charge of youth would find the study useful in the formulation of future plans aimed at strengthening training in imparting relevant business skills to youths. Finally, the study formed a basis on which other scholars could develop their studies in future.

Key Words: *economic growth, business management, credit facilities, functional groups*

Introduction

The current global youth population of 1.2 billion is the largest in history and represents approximately 18 per cent of the world's population. More than 80 per cent of the world's youth live in Africa, Asia and Oceania, where employment in agriculture comprises at least 35 per cent of total employment. Seventeen percent of the global youth population lives in Africa. One in five youth lives on less than US $1 a day. Approximately 64 per cent of African youth live in countries where at least one third of the population lives on less than $2 a day (UN, 2008). Very few youth are able to complete their education due to poverty and insufficient public institutions for tertiary education. As a result, many enter into the work force at a young age. According to surveys by World Bank (2008) documented that in developing countries roughly 20 to 50 per cent of youth aged 15-19 and 50 to 80 per cent of youth aged 20-24 are working. Higher rates such as those in Africa (for an example roughly 30 to 80 per cent for youth aged 15-19 and 50 to 90 per cent for youth aged 20-24) may indicate limited education opportunities and the need for young people in these countries to contribute to family income. Therefore, to cope with the poor economic conditions and lack of educational opportunities, many youths turn to the informal market for work and financial services, however imperfect they may be. A better solution would be to provide more formal financial service opportunities for youth by including them in inclusive finance strategies (UCNCDF, 2011). Appropriate and inclusive financial services for youth can equip them with the resources and support they need to become productive and economically active members of their households and communities as they make the transition from childhood to adulthood. Providing youth with financial services can help them improve their livelihoods and build their assets in the long term. Youth represent the next wave of new clients for Financial Services Providers (FSPs) with the population expected to grow by 1 billion over the next decade, particularly in sub-Saharan Africa (ILO, 2012; World Bank, 2007). Thus, these studies continue to observe that one critical factor to making the transition into adulthood is having the right skills and opportunities to access decent work. Globally, youth aged 15 to 24 are three times more likely than adults to be out of a job. For those who do have a job, they are typically underemployed, in part-time or temporary work, and in the informal sector in poor working conditions. This global youth unemployment crisis imposes a heavy cost, both in terms of depletion of human and social capital and loss of opportunities for economic growth for present and future generations.

According to ILO (2012), national events held in Ethiopia, Egypt, Democratic Republic of the Congo (DRC), Madagascar, Kenya, South Africa, Tanzania, Togo, Tunisia, Zambia and Zimbabwe sought to bring key stakeholders and partners together to discuss the decent work agenda for youth and to share good practices. More specifically, the national events aimed to strengthen youth employment action and partnerships at the country level. Thus, ILO observes that on the demand side, African countries face the challenge of very high youth populations compared to all other age cohorts and weak capacity and economic growth to create the jobs needed to absorb these youth. On the supply side, African youth are not properly prepared to compete for the limited quantity of jobs available due to under-funded educational, technical and professional systems that fail to respond to labour market needs. Many youth are discouraged and disenchanted (ILO, 2011). Socially marginalized groups, who already face disadvantages based on gender and their socioeconomic background, face even more disadvantages in the job market. A key solution coming out of the events was cultivating and supporting youth entrepreneurship. Equally important, all relevant government ministries, employers' organizations, the private sector, workers' organizations, youth organizations and diverse youth must work together to create relevant youth-specific entrepreneurship and technical skills training, education, and access to labour market information combined with financial and technical inputs to develop businesses. Consequently, ILO (2012) lamented that in Kenya, Zambia and Tanzania, weak regulatory frameworks to support enterprise growth including weak infrastructure, complicated and expensive licensing requirements, inadequate access to business advice and support services were blamed for the lack of youth-led micro, small and medium-sized enterprises (MSMEs).

Herrington, Kew, & Kew, (2009) point out that the growing body of unemployed youths in South Africa places an additional burden on limited government budget that already has a large number of demands on it. Young people's engagement in entrepreneurship helps them to achieve economic independence and reduce their reliance on state welfare. Youth innovations bring about self esteem and make the youths more productive members of their families and communities. These brings about growth in an economy in that, by providing employment, the employees and the business would pay taxes thus contributing to government revenue. Innovations' including youth entrepreneurship improves the general standard of society as a whole, which leads to political stability and national security. Youth entrepreneurship reduces crime, poverty and income inequality.

Consequently, according to Marina et al. (2011) youth unemployment poses a formidable policy challenge for South Africa. The unemployment rate of 25% in the fourth quarter of 2010 (Stats SA, 2011) was among the highest in the world. Significantly, unemployment was concentrated in the 14–35 age cohorts, which accounted for 72% of the unemployed in 2010. Moreover, the country's unemployment crisis was seen as a youth unemployment crisis in particular. South Africa's growth trajectory in the 16 years since attaining democracy has not absorbed labour at the required scale, and the lack of access to the labour market and wage income has driven up poverty and inequality, despite a significant rollout of social grants and basic services.

Thus, from the above discussions it can be concluded that lack of access to wage income is the main driver of poverty, and together with growing income differentials within and between adult groups, has driven up inequality. At least two aspects of exclusion from the labour market are evident: first, low participation rates, which are largely the consequence of poverty and spatial exclusion hampering job search; and, second, high unemployment rates, or exclusion from the formal labour market. The latter is concentrated among young people exiting their education and training with aspirations of entering the labour market. Therefore, exclusion from the formal economy begins in the labour market, due to low participation rates and high unemployment rates. A very small proportion of the potentially economically active population is employed in

South Africa (Hausmann, 2008:3). While strategies to improve the livelihoods of young Africans have already been put in place, with the youth population continuing to represent a sizeable proportion of the total population, better integrated and scaled-up initiatives on youth development are needed.

According to UNECA (2011) on studies carried out in African countries of Malawi, Ghana, Zimbabwe among others, documented that two of the principal reasons for Africa's high unemployment rates are: a mismatch between educational systems and the skills needed in the labour market, and the saturated public services and small private sector bases that are unable to employ large numbers of people. Other relevant reasons include barriers to the creation and development of business opportunities, particularly in gaining access to financial, physical and social capital; labour demand barriers, such as observed discrimination by employers towards young people on the grounds of lack of experience; information gaps between job seekers and potential employers.

Moreover, According to MOYAS (2006) the economic growth rate in Kenya has not been sufficient to create enough employment opportunities to absorb the increasing labour force of about 500,000 annually. Only about 25% of youth are absorbed, leaving 75% to bear the burden of unemployment. Furthermore, some of those absorbed in the labour market have jobs that do not match their qualifications and personal development goals. However, the question of adequate training of out of school youth to engage into productive economic activities remains unresolved.

Statement of the Problem

Therefore, an inquiry into the possible obstacles to realizing equal opportunities among youth groups in accessing government financial credit facilities was essential. This study focused on 6 organized youth groups out of school who engaged into various economic activities in Tigania East and Tigania West sub counties of Meru County. Thus, the goal of this study was to inform the readers about organized youths in the said sub counties accessibility to Kenya Government financial credit facilities, with an additional purpose of identifying information gaps that might be filled by development organizations. So far no such studies have been done in these localities to find out obstacles facing organized youth groups from accessing government credit facilities.

Objectives of the Study

The study objectives were to: determine mechanisms functional youth groups had instituted to access government funding; assess the level of business management skills possessed by youth groups in running their businesses and find out the major hindrances youth groups experienced in accessing credit facilities from the government financial institutions.

Review of Related Literature

Theoretical Underpins

The current study was guided by Bandura's process driven theory of 1991 and 1986; and Ajzen & Fishbein's (1975) theory of reasoned action which state that 'behaviour is greatly influenced by one's intention to engage in that behaviour and intentions are influenced by attitude towards the behaviour' as cited by Olawale and Lynety (2011). This implies that intention comes first before the actual behaviour. Thus, behaviour is dependent upon an individual's perception that they can carry out the intended action. Process driven theory perceives that external environment influences thoughts, which shape attitude and form intention, which if strong enough leads one to action. Such external environmental influences include group's cohesion factors, entrepreneurial and management skills, financial credits accessibility among others. Therefore displacement can occur in a negative form such as job loss or a positive form such as financial support. The intention to form organized groups and initiate economic activity therefore depends on the individual perceptions of desirability and feasibility in relation to that activity. Thus, human beings are rational and make systematic use of information available to them when making decisions.

Accessing Financial Credit Facilities

Most potential entrepreneurs are not aware of government programmes specifically designed to help them. Ndhlovu and Twala (2007) find that access to government financial support is a problem in South Africa. Lack of awareness of the existence of government programmes is another problem faced by youth. Mass and Herrington (2006) agree that most youths are not aware of the various support programmes available and as a result, youths with entrepreneurial tendencies perceive that there is no support from government. Therefore, Ehlers and Lazenby (2007:108) provide evidence that economic forces can influence market opportunities and ultimately result in prosperity or adversity on organized youth groups' economic ventures in different locations. If youths have negative perception regarding the environment of the business, they might decide not to start their own economic activities. On the other hand studies by Mollentz (2002) affirm that market issues and demand for products are the most important factors that positively influence new enterprises growth. Thus, bad market conditions and no market opportunities can be a constraint to youth business venture intention.

Studies by Hopkins, Danielle, Perdomo, Maria (2011) about youth access to finances in Malawi revealed that the sources of income for youth varied often by age and occupation. In general youth under the age of 14 receive revenue mostly from their parents or visiting relatives and some may get paid for occasional labor. Youth older than 15, tend to diversify this income with small or part-time jobs. Due to the informal nature of the sources, the income earned and/or received is small in size and irregular in frequency.

Research findings by YES (2012) articulate that a very important emerging good practice is supporting youth friendly micro-financing. After building the skills of youths, YES-JUMP

Kenya and Zimbabwe supported financing for youth by building the capacity of Micro Finance Institutions, NGOs and youth-led saving and credit cooperatives (SACCOs) to offer financial services to young entrepreneurs who have followed the Start and Improve Your Business modules. These studies continue to document that the e SACCOs promote democratic business institutions that allow youth members to make decisions on major issues like loan interest rates, repayment periods, and collateral to make loans more accessible to young entrepreneurs. The e creation of a total of 2,956 jobs (53.6 percent being women) against the project target of 2,000 jobs in both countries clearly shows one best practice; skills building combined with improved access to youth friendly loans can be a catalyst for growth and employment for marginalized and unemployed youth. Such literature gaps were addressed by the current study.

Furthermore, According (MOYAS, 2006) the Kenya national youth policy article 5 clause (ii) on equity and accessibility subscribes to the principles of equal opportunities and equitable distribution of programmes, services, and resources. It also endeavours to promote access to socio-economic opportunities for the youth. On the other hand clause 7.4 of the same policy bestows upon the State the obligation to give support covering all the other areas, such as creation of sufficient employment opportunities for the youth, education and health facilities. However, the implementation status of these policy issues among organized youth groups in Tigania East and Tigania West were sought to be documented by the current study.

Research by ILO (2012) observes that Kenya government-initiated and largely funded *Kazi Kwa Vijana* (Youth for Work) programme that had a national youth fund to finance youth businesses and entrepreneurship. It involved engagement with microfinance and other financial institutions to provide loans and credit services at repayment rates that youth could afford as well as youth led implementation and management structures. It had mainly been the initiative of the Government of Kenya with a National Steering Committee led by the Prime Minister's Office and inter-ministerial participation. However, following a few challenges, it has only recently been supported by the Youth Employment Network (the ILO and the World Bank) to scale up national youth funding to reach more male and female youths. The same studies continued to observe that Zimbabwe had an innovative private youth fund provided by a multi-national business entitled *Old Mutual's US$10 Million Kuerra–Ukondla Youth Empowerment Fund* for youth business enterprise development in agriculture, manufacturing, services, retail and horticulture. As of February 2012, 3,000 applications had been submitted with 69 projects approved to the value of US$ 250,000. The impact of the projects is not yet known but offers a unique case of a large private youth fund for generating jobs for youth. However, the requirements to access such fund by organized youth groups in Tigania East and Tigania West sub counties was not known, which the current study sought to fulfill in.

The conception of the Youth Enterprise Development Fund in June 2006 by the government was a strategic move towards arresting unemployment among the youth in Kenya. The loan scheme targeted all forms of youth owned enterprises (owned individually, as a company, in groups, in cooperatives or any other legal forms of business ownership). The government set aside Kenya shillings One billion (Ksh. 1 billion) in the 2006/07 budget to fast-track this noble and timely initiative (www.yedf.go.ke). The Fund was meant to facilitate youth employment through enterprise development and structured labour export. The Youth Enterprise Development Fund was officially launched on 1st February 2007 by His Excellency President Mwai Kibaki. This launch marked the beginning of the Fund disbursement process to the youth enterprises through the Financial Intermediaries and the Constituency Youth Enterprise Scheme (www.yedf.go.ke2010/06/17). However, the accessibility of such funds by organized youth groups in Tigania Sub Counties was not known.

Further, the Jubilee Government of Kenya in September 2013 launched *Youth Uwezo Fund* kitty as part of Kenya shilling 6 billion. The President during launch of the fund observed that:

> The fund would initiate a multiplier effect throughout the economy as new stream of entrepreneurs unleash energy into various sectors (www.the.star.co.ke/news/article.13).

Thus, the fund was earmarked for revamping the agribusiness and digital innovations so as to enable the youth playing the role of accelerating the economic growth. However, the funds were earmarked for disbursement through constituency development fund (CDF) framework. Thus, the disbursement mechanisms and accessibility of these funds by the youth groups at the constituency levels has not been documented.

Managerial Competencies among Organized Youth Groups

One of the obstacles to the success of an enterprise is lack of willingness to take risk. Fear of failure and embarrassment prevent people with ideas not to explore them and venture into a competitive stage. Many young entrepreneurs fear risks arising from their immediate social environment (Kazela, 2009). Moreover, social and cultural factors can have an influence on youth innovation activities. Chigunta (2002) documented that participation of youths varies with gender in developing countries and that young men are more likely to be self employed than young women .These findings appear to suggest the existence of socio-cultural constraints which tend to affect the participation rate of young women.

According to Olawale and Lynety, (2011) as cited from Thurnik and De Wit (2004:227) observed that the endowed level of talent of a small business founder is the investment in industry-specific and entrepreneurship-specific human capital which contributes significantly to the performance of new small firm. Herrington and Wood (2003) in the Global Entrepreneurship Monitor Report point out that lack of education and training have reduced management capacity and entrepreneurship in South Africa. The quality and context of the educational system do not promote the development of managerial competencies. This is consistent with the findings of Herrington *et al.* (2009) that the most crucial factor hindering entrepreneurship among the youth in South Africa was lack of education and training. Thus, lack of basic business skills among the youth is a constraint to entrepreneurial development when establishing a business venture. Such aspects have not been ascertained among organized youth groups in Tigania East and West sub counties of Meru County.

Besides, according to studies by Olawale and Lynety, (2011) observed that entrepreneurship education is one of the initiatives that can be designed to enhance skills and knowledge among the youths. Entrepreneurial skills include creativity, innovation, risk-taking and ability to interpret successful entrepreneurial role models and identification of opportunities. Entrepreneurial education thus provides basics of such practical business practices. The Olawale and Lynety continue to assert that low levels of financial literacy can influence the degree to which organized youth group Entrepreneurs access formal sources of finance. These studies noted that entrepreneurship education should be made accessible to all tertiary learners in order to be equipped for business practices. In addition, expert financial training greatly increases the chances of entrepreneurs securing appropriate and affordable finance. Further, these studies recommended that entrepreneurial finance skills and competencies should be cultivated into youths all the way from institutions of learning.

In this connection ILO (2012) documented that Youth Entrepreneurship Facility in Kenya, Tanzania and Uganda has as a cross-cutting component for all its activities to support youth employment policy makers and promoters to make evidence based decisions for better resource allocation and programme design. Emerging innovative practices include committing to conducting one evaluation and initiating and sharing results of two impact assessments per year. In 2010-11, it accomplished this intended result. The extent to which these practices had been implemented among organized youth groups in Tigania East and Tigania West were investigated.

Research Methodology

The study adopted survey research design and applied purposive sampling technique to select 6 organized youth groups. One organized youth group per ward from sub counties of Tigania East and Tigania West existing during 2010 to June 2013 were selected for the study. The sample size was 120 respondents from a target population of 247 youths. The study site was selected because there were many youths who had left school yet according to registrar of social welfare groups the registered youth groups at both sub counties were not active on the ground. Besides, these subcounties enjoy untapped agribusiness potentials. By 2009 the two sub counties had an approximate youth population of 42,000 (KNBS, 2009).

Primary data was collected through structured questionnaires which sought perceptions of organized youth member informants about various economic activities they undertake, the accessibility of government youth funds at their disposal, management challenges they encountered and hindrances to accessing government funds faced by the groups. The information provided by youth respondents was supplemented by respective sub country registrar of youth groups through formal interviews with the researcher. Secondary data was obtained through document analysis of records (registers of membership, financial records:- the amount of loan disbursed and the revolved repayments; inventory records, groups economic activity and training schedules) kept by respective youth groups officials. Simple descriptive statistics of percentages and frequencies were used to obtain the status of variations in economic activities they carried out against the amounts of loans accessed.

Results and Discussions

Demographic Information and Questionnaire Return Rates

This study was set out to inquire about economic activities carried out by organized youth groups and financial accessibility challenges they faced besides managerial difficulties they experienced. The total number of questionnaires distributed to respondents by the researcher was 120. However 114 were received back. These accounted for 95% of respondents who actively participated in the study. Of these respondents 32 (28.1%) were females while the rest were 82 (71.9%) males. The high percentage of questionnaire return shows that majority of the sampled respondents actively participated in the study by providing their responses.

Accessing Credit Facilities from the Government

The first question that the current study sought to answer was**:** *What mechanisms do your youth group employ to access government funding?* The youth group members responded to a question item in a questionnaire that sought their opinions about information related to youth fund sponsored by government of Kenya.

Majority of the informants110 (96.4%) and 105 (92.1%) wrote they heard about youth enterprise fund but and read over the papers about *Kazi Kwa Vijana* respectively. However such funds had not been disbursed anywhere on the ground. Moreover, 85 (74.5%) and 98 (85.9%) of the respondents wrote that they were aware of Youth *Uwezo* Fund however no money had been released and they had heard about donor funds but I had not come across such funds respectively. Thus, it can be concluded that majority of youth members had scanty information about accessibility of youth funds.

Further, the respondents gave their views in a written questionnaire about necessary requirements asked by CDF office before accessing funds such as youth enterprise development fund. Thus, 108 (94.7%) and 110 (96.4%) informants observed that the group must be registered and issued with a certificate and that it is renewed every year; and developing a workable business proposal following a given criteria respectively. However, few respondents 20 (17.5%) and 78 (68.4%) wrote that each group was supposed to attend training seminars on financial management practices and ensuring members were holder of valid identity cards respectively. However, majority of the informants in explaining their opinions wrote the following sentiments:

I have only attended a training seminar organized by CDF office about total war against HIV AIDS. The seminar taught prudent management of funds. However, the group did not benefit economically through this fund because all money was used to disseminate information against HIV AIDS. The fund only catered for our transport and meals (informants written opinions, July 2013).

Further, the researcher through youth questionnaires sought informants' perceptions about credits facilities accessed by their groups during the year 2010 up to June 2013 from government agencies. The respondents responses was supplemented by document analysis availed by respective registrar of welfare groups at sub county headquarters.

Findings of youth groups, loans/grants they received from respective loaning/grant agencies and the number of times they were loaned indicated that conspicuously missing are the Youth Enterprise Fund, Kazi Kwa Vijana Fund and Youth *Uwezo* Fund Further which were supposed to be accessed by organized youth groups. Thus, Mbeu Youth Group and Kithiiri Youth Environmental Conservancy received the highest Ksh. (200,000) and KSh. 50,000 respectively. in supporting these views, the registrar of welfare group during formal interviews with the researcher observed that:

Some groups have been funded by CDF and other government agencies. The problem is that most of the groups are made up of standard eight and form four leavers whose basic knowledge in business proposal writing is poor. Furthermore, accessibility of information on financing mechanisms to youth groups is sometimes scanty. Reports from Nairobi also may reach us late or with less one week's deadline. So these groups are unable to beat such short deadlines (Registrar of social welfare groups; Tigania, July, 2013).

Further, the respondents were requested to write in their questionnaires the groups economic business ventures they had initiated in generating income and status of their business project.

From the findings it is clear that most sampled organized youth groups had initiated productive business ventures such as selling of motor cycle spare parts. The motor cycles are presently the cheapest means of transportation in the rural areas. However, the business venture closed down. In their questionnaire, majority of the respondents wrote down the following sentiments:

The business venture motor cycle spare parts business stood for only six months. Most of the group members took huge goods on credit but failed to pay back. Besides, the shop stewards proved unfaithful because when they sold items they replaced them immediately through the back door such that stock remained intact (group members written explanations July, 2013).

Moreover, Mbeu CBO got the highest CDF funding. However, the status of all groups business ventures were observed to be either closed down while one was active and the other dormant. Thus, majority of the informants 112, 111, 110 (96.4%) and 107 (93.8%) observed that inadequate finances/capital, lack of trust among group members were the, lack of entrepreneurial and innovation skills and lack of capacity building in terms of financial management were the greatest challenges faced by studied organizations in Tigania. Moreover, lack of vibrant market for the groups goods 104 (91.2%) was considered a big challenge.

On the other hand respondents wrote their opinions on challenges that faced organized youth groups in accessing financial credits provided by government agencies. Majority of the respondents 113 (99.1%) poor business proposals, 112 (98.2%) documentations required by funding agency and 108 (94.7%) financial capabilities of youth were perceived by youth group respondents as biggest challenges facing youth groups in accessing government financial credits. However, no collateral were mentioned as part of requirements. Besides, the registrar of social welfare groups lamented that:

These youth education levels were low to write a working business plan activities unless they are trained. The building capacities on business planning and financial accessibility are poor. No *non governmental agencies are offering such services to our youth (sentiments of registrar of welfare groups, July, 2013).*

Summary and Recommendations

The current study investigated the organized youth groups in realizing equal opportunities by accessing government grants in Tigania East and Tigania West Sub counties. Therefore the following is the summary of the current study. The results of this study indicate that there are obstacles to youth accessing government credits in Tigania. This aspect negatively impacts on youth actual entrepreneurship and innovation skills. Thus, lack of access to capital, lack of business skills, conditions of government such as: - workable business proposal and operational bank account, business operational risks and weak market opportunities were cited as challenges facing organized youth groups in these regions. Entrepreneurship education is one of the initiatives that can be designed to enhance skills and knowledge in business ventures. Entrepreneurial skills include creativity, innovation, risk-taking and ability to interpret successful entrepreneurial role models and identification of opportunities. Entrepreneurial education thus provides basics of such practical business practices. Low levels of financial literacy can influence the degree to which entrepreneurs access formal sources of finance such as failure to write a business plan, and a workable business proposal. Entrepreneurship education should be made accessible to all youth out of school through CDF offices. This can be achieved by contracting universities to offer such entrepreneurship and innovation training to equip the youth for business practices. In addition, expert financial training greatly increases the chances of entrepreneurs securing appropriate and affordable finance. To develop further entrepreneurial finance skills and competencies, government can work with organizations such as the microfinance organizations in Meru County to develop training focusing on finance skills and competencies in youth. In addition, there is the need for more national, regional or specialist support and resources required to drive up the organized youth business entrepreneurship competences. There is an evident skills mismatch between what skills organized youth groups in Tigania East and Tigania West possessed and what they need in order to survive in the business market. Such skills include information technology in order to access relevant information related to youth development agendas and financial services available in business world. It is recommended that county governments take initiative to educate youth out of school on business venture depending on their localities in order to gain valuable business and technical experience. On the institutional arena, educational institutions should introduce and strengthen entrepreneurial education starting at primary school level. When learners are oriented into entrepreneurship from an early age, it becomes easier to develop successful ventures. There is the necessity for both county and national governments to support initiatives to build entrepreneurship and innovation centres in every county in collaboration with one or two universities established in a county. These institutions could take a step in involving the youths by exposing them to entrepreneurship and innovation programs, informing them of what they expect from the students in order to receive their full assistance and select a few of them for assistance.

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