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## **Contribution of Youth Development Fund -supported Income Generating Activities to Youth Livelihood in Morogoro Municipality and Mvomero District**

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**Abstract:** This study looked at the contribution of YDF-supported income generating activities to the livelihood of the youth beneficiaries of YDF based on ability to increase income, ability to afford formal health services, food security and ability to participate in community social and developmental activities. The study was conducted in Morogoro Municipality and Mvomero District. The study employed the cross-section and case study research designs where 200 respondents were involved. Data were collected through Questionnaires and FGDs. The study discovered that YDF support to youth IGAs has contributed significantly to improved livelihood of the beneficiaries and the contribution observed. For example, few youths were able to own asset while majority were able to afford three meals per day. To a large extent was influenced by an increase in income. The study concluded that, generally YDF has successfully improved the livelihood of the beneficiaries. However, these findings are reached while keeping other factors constant such as additional financial support from other sources such as friends, family and own saving. Therefore, the study recommends that YDF operation should be expanded to reach more youth and further studies should be conducted in order to discover the contribution of other factors.

**Key words:** *Youth, Livelihood, Youth Development Fund (YDF), Income generating activities*

### **1.0 Introduction**

Youth in developing countries face many obstacles in their transition to adulthood, including unemployment, economic restructuring, and health risks (Jeffrey and Dyson, 2008). For example, the United Nations (2018) reported that despite various global economic recovery initiatives, youth unemployment has worsened in recent years. The report adds that there are



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presently 71 million unemployed young people and many millions more in precarious or informal work. Furthermore, according to ILO (2016) estimates, 156 million youth in low and middle-income countries are living in poverty even though they are employed.

In Tanzania youth find themselves at a critical moment, managing their present lives and livelihoods while also trying to imagine and move towards their future (Hopkins and Pein, 2007). 68% of the Tanzania population is made up of young people aged between 15 and 35 years (URT, 2014). In addition to being large in number, the youth are energetic, adventurous and a source of new ideas that can bring about socio-economic development if they are well-coordinated and involved in the economic activities of the country. Yet despite their importance, studies for example by Kipsha and Msigwa (2013), show that youth continue to face challenges, while Haji (2015) reports that in Tanzania there was still a chronic unemployment problem among the youth aged between 15 and 35 by 9.9% in 2015. In the context of unemployment among youth in Tanzania factors such as lack of education, gender, geographical location, skills, marital status, lack of confidence, poor communication skills and ineffective labour market information system (Mutarubukwa, 2015; Amani 2017; and De Jaeghere, 2017) are considered to be the major causes. Therefore, there is a need for the youth to be assisted as they try to improve their livelihoods and participate in the economic development of the country (Banks, 2016).

It is well understood that building the capacities of new generations is one of the key pillars for solving youth challenges around the world by treating young people as essential agents in the creation of structural change. It is from this point of view that many initiatives to overcome youth challenges were formulated and implemented. The initiatives started by formulating youth empowerment programmes through UN agencies such as ILO, UNICEF, UNESCO, and UNDP (Okojie 2003; UNICEF, 2011) and included empowering women and young girls while others focused on poverty reduction (Martin *et al.*, 2003).

The recognition by the Tanzanian Government of the importance of preparing the youth socially, economically, and cognitively has been a catalyst towards several efforts on policy and strategies creation to address the challenges of the youth and to improve their livelihoods. The government has designed and implemented various initiatives ranging from small pilot projects to large-scale programmes, including the Youth Development Fund (YDF) (Haji, 2015). The YDF in Tanzania was created in 1994 and aimed at employment creation through small enterprise development through the use of financial instruments and other support to youth employment or youth income generating activities (IGAs) that create employment. The fund focused on a specific homogeneous targeted group(s) rather than diverse group of people in Tanzania (ILO, 2011). This strategy is in line with the Tanzania Development Vision of 2025 (URT, 2000) and the National Economic Empowerment Policy of 2004 (URT, 2004). The YDF also operates in other African countries like Kenya, Zambia, Botswana, and Mali aiming at addressing the issue of youth unemployment through encouraging young people who could not find formal salaried



employment to pursue entrepreneurship and self-employment (Ogutuet *al.* 2011; Sikenyi, 2017). It has been reported by the World Bank Group (2014) that Tanzania's economic growth rate has reached 7%. However, the growth has not been reflected in people's lives especially with respect to the improvement of their livelihoods. The growth in the economy has largely been concentrated in the services sector whereas about 70% of the citizens are involved in crop cultivation, livestock keeping and fishing (URT, 2014); thus the economy has not been generating enough employment opportunities for the available workforce, of which young people account for more than 65%. Selvam (2008) noted that most of the youth are still either subsistence farmers or pastoralists to meet their basic needs.

At the same time, the Youth Development Fund despite being the longest-running credit facility established for youths in Tanzania, has not been effective in solving youth unemployment which is still high among the youth. For example, Haji (2015) noted that there was still a chronic unemployment among the youth aged between 15 and 35 by 9.9% in 2015. Likewise, a study by Banks (2016) showed that there are multiple livelihood vulnerabilities imposed on young people in Tanzania as 65% and 60% of young men and women respectively reported their lives to be worse than expected due to low earnings and few opportunities in life. Furthermore, a study conducted by Mussa (2013) showed that the Youth Development Fund has failed to create employment among the youth as it was intended in its establishment in Tanzania. This makes unemployment to be the only covered livelihood outcome as employment is one of a means that enable people to make a living (Chambers and Conway 1992, Fang *et al* 2018 and Mores *et al* 2009). The study by (Musaa 2013) identified insufficient amount of loans provided by the YDF programme to beneficiaries, delays in loan disbursement, low coverage and scope of entrepreneurship training provided, and limited access to YDF loans as major contributors to the failure of YDF to have impact. However, these studies failed to examine the contribution of the YDF to other youth livelihood outcomes such as asset ownership, income and capabilities to access services (UNDP 2005) that are equally important to the welfare of the youth and which need to be acknowledged in assessing the impact of the YDF in the Tanzanian context. Thus, this study will attempt to answer the question: what is the contribution of the YDF-supported activities to the livelihoods of the YDF-beneficiaries?

## 2.0 Methodology

This study was conducted in Morogoro Municipal Council and Mvomero District Council both located in Morogoro Region. A case study and a cross-sectional research design were used in this study. A case study was used because the design seeks to describe a unit in detail, in a particular context and holistically. It is also suitable for collecting qualitative data (Kombo *et al.*, 2006). In this study, the main focus as cases was youth group's recipients of YDF where the emphasis was on the numbers of members, amount received, capacities and challenges. The study used multistage sampling techniques: the first stage involved the selection of study areas whereby Morogoro Municipality and Mvomero District were selected. The second stage was the selection



of the wards where a total of 10 wards were selected purposively, 5 wards from each Council based on the total number of groups that are involved in the YDF. The third stage was the selection of the youth groups where purposive sampling was used to select 20 groups of youth who are the recipients of the YDF based on activities that they are involved in and the last stage was a simple random technique which was used to select individual respondents from the groups to fit the number of respondents required. For this study, 200 respondents were interviewed. Quantitative and qualitative data were collected through questionnaires because they offer a quick way to get results especially when collecting data from individual respondents, focus group discussion (FGD) because through FGD data from a purposely selected group of individuals rather than from a statistically representative sample of a broader population can be obtained, and participant observation because it offers a chance for a researcher to observe phenomenon in a natural setting. McNeymar's Chi-square test through SPSS software was used to analyse quantitative data while Content analysis was used to analyse qualitative data. Content analysis was done by systematically evaluating texts (e.g., documents, oral communication, and graphics), categorizing into themes, and presenting them in the form of quotations.

### **3.0 Results and Discussion**

The results section covers the contribution of YDF on youth livelihood based on livelihood outcomes in the study area. It includes non-monetary and monetary outcomes. Data collected involve the situation before and after YDF based on asset ownership, number of meals taken per day, access to formal health Institutions, Membership of health fund, income and methods of saving among YDF beneficiaries. The analysis was done through McNeymars' chi-square test through SPSS.

#### **3.1 YDF contribution to youth on asset ownership**

An important indicator of improvement in livelihood was the increase in income which could be measured in terms of the change in the value of assets owned. McNeymars chi-square test results in Table 1 show that there is a statistically significant change in the proportion of respondents owning assets (motor cycle) following the YDF-supported IGA. This is due to the fact that the percentage of respondents owning an asset in the form of a motor cycle increased from 3 (1.5%) before engaging in YDF-supported IGA, to 41 (20.5%) after being involved in YDF-supported IGA which has not reached even half of the respondents. These results were supported by qualitative data from FGDs where it was revealed that although the funding from YDF was not enough, the members usually supplemented it with funding from other sources to acquire their assets. The qualitative data From FGDs showed that, after the fund was released, it was distributed to the members equally and members added from their own savings of the groups and paid for the loan of the motorcycles that they usually acquired by contract from their owners. Under this situation, it is more likely YDF to show positive results since it is combined with personal initiatives (Flynn and Sumberg, 2018; Berglund, 2007). KIIs were interviewed to see if they are aware of the distribution of funds to individual group members and it was reported that:



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*It is in our knowledge that some of youth groups distribute funds to the members and it is not a problem so long as they pay back and are able to do their businesses (KII from Department of Community Development, conducted at 25<sup>th</sup> of August 2019).*

This implies that by accessing the YDF, the ability of the youth to secure funds from other sources is enhanced to some extent, since assets act as a financial instrument that offers security against financial needs of an individual. This is supported by Lerman and McKernan (2008) and Michie and Lobao (2012), who noted that assets can be used to create new financial instruments and provide for future consumption and are a source of security against contingencies from individual to a family level as contingencies count to unexpected expenses in one's daily life. However, considering that only few numbers (Table 1) of the YDF-beneficiaries have been able to acquire assets, the YDF has not succeeded to help most of the youth to own assets. Several reasons were given but the most common mentioned was the fact that the amount of funding provided by YDF is too small to enable them to acquire asset unless the person has his other sources. This is supported by Haji (2015) and Mussa, (2013), who argued that the little financial support which is provided by the credit schemes in most cases becomes the major obstacle towards the performance of the schemes.

### **3.2 YDF contribution to youth on food security**

Food security was measured by the number of meals taken and the amount of money spent on food by the youth before and after being the beneficiary of YDF. The chi-square test result in table 1 showed that there is a significant difference whereas before accessing YDF funding, some 37(18.5%) of the youth had less than three meals a day, after receiving YDF funding, all 200 (100%) the beneficiaries were able to have three meals per day. Also results show a statistically significant difference on the amount of money used for food per month among the respondents at  $P \leq 0.00$  before and after YDF support. Whereas before YDF support only 2.0% (as shown in Table 1) of the respondents could spend more than TZS 250 000/= per month on food, the proportion rose to 23.0% after receiving YDF support. This may imply that the YDF support has contributed to strengthening the food security among the YDF beneficiaries because even before YDF 163 (81.5%) of the respondents were able to consume three meals per day. Also, there is an increase in income of the beneficiaries which also increased the ability of youth (purchasing power) to have a variety of dietary foods so therefore it is possible that YDF has contributed to change more of the types of food taken by the beneficiaries rather than just number of meals per day which all together improves the standard of living and health of the beneficiaries. Generally, through the IGAs supported by the YDF the beneficiaries have increased their ability to access food.



**Table 1: YDF-Supported Income Generating Activities Contribution to Youth**

Variable		Before (n=200)		After YDF (n=200)		$\chi^2$	P value
		n	%	n	%		
		Motor cycle (Asset) ownership	Own	3	1.5		
	Do Not	197	98.5	159	79.5		
Number of meals per day	Less than three	37	18.5	0	0	161.00	0.00**
	Three	163	81.5	200	100		
Access to formal health services	Yes	163	81.5	200	100	35.00	0.00**
	No	37	18.5	0	0		
Membership in health insurance fund	Yes	0	0	177	88.5	25.00	0.00**
	No	200	100	23	11.5		
Amount spent on food per month	Less than 250 000/=TZS	196	98.0	154	77.0	35.02	0.00**
	More than 250 000/=TZS	4	2.0	46	23.0		
Method used for savings	Do not use formal institutions	177	88.5	39	19.5	132.17	0.00**
	Use formal institutions	23	11.5	161	80.5		

### 3.3 YDF contribution on the ability to access formal health services

Improved livelihood is also reflected in the ability of an individual to access and benefit from health services, which may be linked to increased income. The results show that there was a statistically significant difference in the ability of youth beneficiaries of YDF to access formal health services before and after YDF support. Whereas before the YDF support there were 163 (81.5%) youth who could access formal health services, after YDF support all the beneficiaries were able to access formal health services. This means that IGAs have successfully improved the ability of the YDF beneficiaries to have access to formal health services. A study by Lorenzetti



*et al.* (2017) shows that, well managed microfinance assistance programmes can be effective in building livelihoods and safeguard against high-cost illness especially when health programmes are integrated. It also implies that beneficiaries are strong enough to work on their businesses so there is a possibility for the growth of the businesses as there is a big relationship between wealth and health. This is due to the reason that ability to work and produce requires health (Banerjee, Deaton and Duflo, 2004). Generally, IGAs have successfully improved the ability of the YDF beneficiaries to have access to formal health services.

### **3.4 YDF contribution on the ability to join health insurance fund**

The result from Table 1 above shows that there is a change in the proportion of respondents who joined health insurance fund following the YDF support. While none of the youth was a member of a health insurance fund before the YDF support, majority 177(88.0%) of them were able to join a health insurance fund after receiving the YDF support. This is a further indication of an improved livelihood outcome among the YDF beneficiaries and specifically in their ability to access health services. The qualitative data from FGDs supported this by reporting that through YDF youth are able to join the community health insurance fund (CHIF) which is the one that is more affordable to them. This is not only because of the increase of income which enabled them to do that but also due to the awareness on the importance of health insurance fund that they receive through their groups. This may imply that youth are assured of formal health care due to the YDF since their incomes have increased to enable them to join health insurance fund. A study by Amu *et al.* (2018) supports this observation as it argues that limited income acts as a constraint towards people's efforts to join formal health institutions and health insurance funds because it limits the purchasing power to access the services from the institution. In the study by Amu *et al.* (2018) Tanzania is said to be among the countries with low health insurance coverage due to low incomes among its people, as compared to countries like Kenya and Ghana which showed high coverage of health insurance among its people.

### **3.5 Monetary saving methods among the beneficiaries of YDF**

Another measure of increased income and improved livelihood is the method of saving used, since there is a tendency to rely more on formal savings institutions with increased income. Existence of formal savings is also an indication of an increase in assets. Results from Table 1 above show that there is a significant difference on the methods used for saving among the beneficiaries of YDF before and after YDF support at  $p \leq 0.01$ . This may imply that there is an increase of income of the youth from the IGAs supported by YDF which improved their ability to save and thus offers financial security and asset to the families of the beneficiaries. Assets such as savings are one of the vital components of a family's economic security. Both income, human and social capital and savings are called assets because they can act as a cushion for families in case of job loss, illness, death of a parent, or even natural disaster (Aratani and Chau, 2010).



Results from Table 2 below show that half (51.1%) of the respondents save through village community banks (VICOBA) which is one of the formal ways of saving, while 20.5% save through banks. Other youth use a variety of other methods such as “upatu” (a kind of rotating savings and credit associations – ROSCAs), while 10% do not save at all. The results indicate that there is an increase in the awareness and use of formal ways of savings. It also shows that group empowerment may be more successful than individual empowerment among youth since group saving ensures the existence of the group and hence improves sustainability of the IGAs established by members.

**Table 2: Methods of saving used by YDF beneficiaries**

Methods of saving	Frequency	Percent
Through Bank account	41	20.5
Through VICOBA	103	51.5
Through Local methods (VIBUBU)	16	8.0
Through "upatu"	2	1.0
Not applicable/do not save	20	10.0
Through phones	18	9.0
<b>Total</b>	<b>200</b>	<b>100</b>

According to Sumberg and Flynn (2018), savings through groups can help to facilitate operational expenses and cash flow and thus members’ and micro-enterprises established can have an opportunity to transform to a better situation. Therefore, there is a need to increase efforts to promote youth groups as a first step towards financial inclusion and economic empowerment for community development and livelihood improvement.

### **3.6 Youths’ ability to contribute to development activities and create employment to fellow youth”**

Results in Table 3 below show that majority of the YDF-beneficiaries (75.0%) contribute to the community development activities and other community events which need their assistance. These activities include construction of school buildings, health centers buildings and toilets. Respondents said that to a large extent IGAs helped them to increase their income which increased their capacity to participate in development activities. It was also reported during the FGDs that YDF beneficiaries have contributed to the development activities such as construction of the Kinglwira Health Center and a public toilet at Lugono.



**Table3: Contribution of YDF to Youths’ ability to contribute to development activities and ability to create employment of fellow youth**

Variables	Before YDF	After YDF
Other benefits that community gets from the IGAs established by YDF beneficiaries		
Daily work employment	Yes 12.5 % (25) No 87.5% (175)	Yes 29% (58) No 71% (142)
Services being closer to them	Yes 50.5% (110) No 49.5% (90)	Yes 80% (160) No 20% (40)
YDF beneficiary’s contribution to community development activities	Yes 20% (40) No 80% (160)	Yes 75% (150) No 25% (50)
<b>Total</b>	<b>100% (200)</b>	<b>100% (200)</b>

Results may imply that the YDF has contributed to increased ability of youth to participate in development activities and therefore there is a sense of corporate social responsibility among youth groups as community members. This is due to the reason that youth income has increased to enable them to participate in development. This has led to increased recognition of the community groups towards development of the communities as they help in addressing social challenges and providing innovative, sustainable and effective social solutions to problems that face the community (Ngatse-Ipangui and Dassah, 2019).

YDF has successfully contributed to increasing the ability of the beneficiaries to provide other social services needed in their daily life more closely to the community. Majority (80.0%) reported to be able to provide those services such as shops, cooking gas sellers, food vending, and *bodaboda* transportation. This may imply that the YDF has enabled the youth to address local issues that the community is facing hence more social network have been built among the community members and the services providers. Similar findings were reported by Steiner and Teasdale’s (2017) study which showed that potential contribution of rural socio-economic enterprises for rural development and social networking is important as social enterprises can potentially enable an integrated approach to addressing local issues at the local level by creating local responsive services that fit in their context.

However, only 29.0% of the respondents reported that they are able to provide daily jobs to fellow youths in the study area. These jobs include farm activities and other domestic activities to the communities which enabled the community to meet their daily needs. This means that the YDF has not enabled the beneficiaries to create enough employment opportunities to fellow youth since majority have not been able to do so. This was also noted by Mussa (2013) that YDF had not been able to create employment among the youth since the fund provided was not



enough for them to establish businesses that needed additional people to work rather just small income generating activities of which beneficiaries themselves managed to work on. At any rate, these short-term jobs cannot be considered as a significant contribution towards poverty reduction since they are not a permanent employment therefore it is not sustainable rather a job that enables one to meet the daily needs. For an enterprise to be able to employ, there are several factors that are supposed to be considered (i) human capital (education, training and work experience) and private wealth; (ii) sector/industry focus; (iii) market research; (iv) workforce training and incentives; and (v) supportive networks (Reeg, 2015), which are missing in most of the IGAs established by the beneficiaries of YDF.

#### **4.0 Conclusion**

Youth Development Fund supported income generating activities (IGAs) among youth has contributed significantly to improved livelihood of the beneficiaries in terms of access to food, ability to access formal health services, ability to join health insurance schemes, savings and other asset ownership. However, the extent of improvement in percentage differs in the indicators of livelihood measured, for example improvement in the ability of youth to have asset cannot be compared with the ability to increase food availability. The contribution observed to a large extent was influenced by an increase in income among of the youth YDF beneficiaries. This conclusion is reached while keeping other factors constant such as financial assistance from other institutions, family, friends and fellow youth saving groups.

#### **5.0 Recommendations**

Therefore, the study recommends that: since YDF supported income generating activities (IGAs) is contributing to the improvement of youth livelihoods, the Ministry of labor youth employment and persons with disabilities should expand the operation of YDF to cover more youth and increase amount of fund so as its impacts can be increased.

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