THE CONTRIBUTION OF YOUTH DEVELOPMENT FUND ON YOUTH EMPLOYMENT CREATION IN KILOSA DISTRICT IN MOROGORO REGION, TANZANIA

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Abstract: In Tanzania youth unemployment is a serious development challenge; as such the government of Tanzania introduced the Youth Development Fund (YDF) in 1994 to address the challenge. This study aimed at assessing the contribution of the YDF in youth employment creation. The study was conducted in Kilosa District, Morogoro Region. A cross-sectional design was used whereby data were collected through survey with youth (n=100), focus group discussions with youth groups (n=10) and key informants interviews (n=6). Inferential and descriptive statistics were used to analyse quantitative data using STATA and IBM-SPSS software respectively. The study findings revealed that amount of capital from YDF invested in the business, business experience and age had positive influence on employment creation and were statistically significant at p≤0.05 while marital status and income generated per year were significant at p≤0.01. A significant percentage of respondents who accessed loan (89%) had managed to create employment for themselves and other youths. The study concludes that, loans from YDF contributed to employment creation through self-employment for YDF beneficiaries and employing other non-YDF beneficiaries youths. It is therefore recommended that, the Ministry of Labour, Youth, Employment, and Persons with Disabilities in Tanzania should strengthen youth support through YDF coupled with relevant training on entrepreneurship skills to enhance business investments growth to create more employment opportunities to youth.
Keywords: *Youths, Youth Development Fund, unemployment, employment creation.*

1.0 Introduction

Worldwide, there are over 68 million youth who are looking for jobs (ILO, 2020a). Most of them are from developing countries including those from Africa (North Africa and sub-Saharan Africa). From 2015 to 2017, youth unemployment in Africa stood at 13.3% (Byiers and Pharatkhatlhe, 2019). In Africa, youth unemployment keeps growing whereby North Africa is leading by youth unemployment rate of 29.6% whereas in sub–Saharan Africa youth unemployment rate stood at 8.7% (ILO, 2020b). Moreover, youth are more likely expected to self-employ than adults, nonetheless, their rate of self-employment is considerably low (Potter *et al.,* 2014). This is because of the challenges related to: lack of orientation of education and training, awareness, experience, limited networks, fewer

financial resources as well as market barriers (Potter *et al.,* 2014). Most of the African leaders have put various initiatives to promote youth development. But, little has been achieved, this is due to less consideration of the potentials of informal activities that may employ many youth and increase economic growth (Byiers and Pharatlhatlhe, 2019). In Tanzania the informal income generating activities (IGAs) are considered as the last option for most people. Less efforts have been put to promote and expand informal IGAs leading to serious problem of unemployment within the country (Haji, 2015). According to the official sensus results, the population of Tanzania is 61 741 120 million (URT, 2022). The population growth in Tanzania has brought both opportunities and challenges. One of the major challenges brought by population growth in Tanzania is youth unemployment (Agwanda and Aman, 2014; Suleiman *et al.,* 2017). According to the National Bureau of Statistics (2020), youth unemployment rate in Tanzania is 9.5%.

Youth unemployment in Tanzania is a long-time challenge (Haji, 2015); it can be traced back to 1961. In Tanzania, youth unemployment is a result of lack of skills and technical knowhow among youth, few job opportunities a nation can offer, skills mismatch and lack of capital to invest in informal IGAs (Haji, 2015). The government put more efforts in soft skills development, soft loans disbursement among youth so that they can invest in informal sectors and become self-reliant (Mabala, 2017). Additionally, the government of Tanzania introduced several policies and initiatives to make youth participate in economic activities. Among the policies formulated is the National Youth Development Policy (NYDP) (1996) which was later reviewed in 2007. The policy gives a clear direction of preparing youth with soft skills, attitude and competences for the job market and self-employment (Lugonelo *et al.,* 2015). The formulation of NYDP in Tanzania led to the introduction of several strategies to deal with unemployment challenge. Some of the initiatives were the establishment of youth department under the community development department, Vocational Education Training Authority (VETA), and Youth Development Fund (YDF) (Mussa, 2013).

YDF is a government empowerment programme which aimed at promoting active participation of youth in socio-economic development of a country (URT, 2013a). The fund operates under Local Government Authorities (LGAs); it is generated from 10% of the LGAs revenue with the other 10% from the central government (Jafo, 2019). The main objective of the funds is to encourage the disadvantaged youth to engage in legal income generating activities to increase their income and reduce youth unemployment (Chachage, 2006). Despite the implementation of different frameworks and strategies, including YDF to reduce youth unemployment in Tanzania, the challenge of youth unemployment still exists and is on the rise (Suleiman *et al.,* 2017). Furthermore, various studies have been done on provision of YDF, for example, Tarimo (2019) investigated on the effects of YDF on the growth of youth economic activities; while Renatus (2010) explored on the default

dynamics by micro loan beneficiaries of YDF in Bukoba. Another study was conducted by Mussa (2013) on the assessment of the general performance of YDF in Kahama District. The studies have limited information on the contribution of YDF in youth employment creation in Tanzania beyond the YDF beneficiaries. The studies concentrated much on the creation of investments where YDF beneficiaries are directly employed with limited information on how the growth of the investments extend their effects to employing other youths who did not manage to access YDF loan. This is very critical since YDF is very limited as such it cannot cover all the youths at a time. It is therefore important for the YDF beneficiaries to employ other youths in their investments in overcoming youth unemployment challenge. The study findings provide a highlight on the contribution of YDF in job creation which may be of great use to policy makers, YDF operators and youth themselves in their efforts to reduce unemployment challenge. Findings from this study provide information on the implementation of the current Tanzania Third Five Years Development Plan (FYDP 2021/22 - 2025/26) and later plans especificially on accelerating inclusive economic growth through poverty reduction and social development strategies as well as productive capacity for youth, women and people with disabilities.
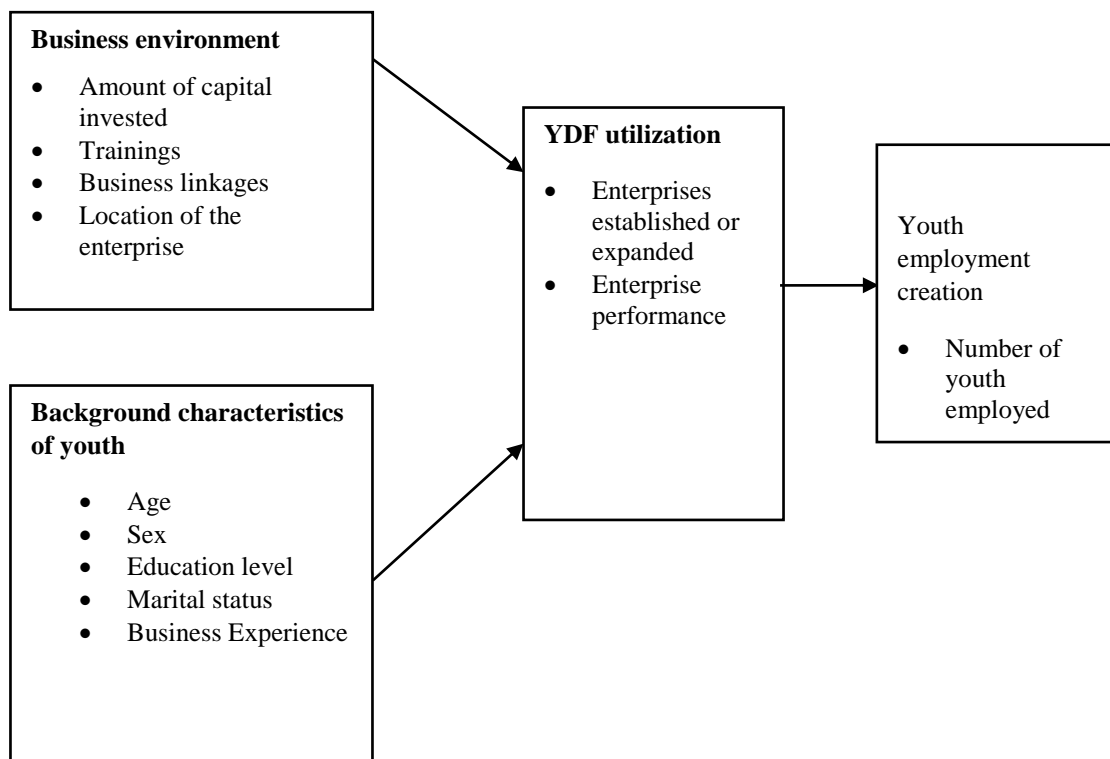
Business environment
- Amount of capital invested
- Trainings
- Business linkages
- Location of the enterprise

Background characteristics of youth
- Age
- Sex
- Education level
- Marital status
- Business Experience

YDF utilization
- Enterprises established or expanded
- Enterprise performance

Youth employment creation
- Number of youth employed

Figure 1: Conceptual framework on the contribution of YDF in employment creation

The study hypothesized that loan from YDF together with other supporting factors influence youth participation in economic activities through providing youth with initial

capital to establish and/or expand IGAs hence creating youth employment opportunities. However, IGAs performance and creation of employment to other youths beyond those who received loan from YDF depend on good environment for business establishment and background characteristics of youth who received the loan. It is therefore the combination of both financial and non-financial support to youth which shapes the production of quality products and services, good marketing strategies, increased incomes, expanded enterprises and increased number of youth employed in an enterprise (Fig. 1).

2.0 Methodology

The study was conducted in Kilosa District, Morogoro Region. Kilosa District has a population of 438 175 people (URT, 2013b). According to national census (URT, 2013), and population projections (NBS, 2020) Morogoro Region is among the regions with high percentage of youth population which is 18.5%. According to the records from Morogoro Regional community development office, the amount of YDF disbursed to youth up to 2020 was apparently high, i.e. 2 081 170 597/= Tanzanian Shillings to 546 groups compared to other regions like Dodoma which was 431 297 600/= TZS to 151 youth groups (URT, 2020a). Additionally Kilosa District had a higher average amount of YDF loan disbursed to youth groups compared to other districts within Morogoro Region (URT, 2020b). Based on the number of groups benefited from the programme and the average amount of loan disbursed to youth in Kilosa District, the district was purposefully selected for this study. A cross-sectional research design was used in this study; the design allowed collection of similar data from youth groups at different geographical locations, at one point at a time (Creswell, 2014). The research design was used because it allowed information to be collected within a short period of time without affecting the quality of data, and it is inexpensive (Setia, 2016).

Data were collected through survey, focus group discussions (FGDs) and key informants interviews (KIIs). The survey was conducted through the use of a questionnaire to collect quantitative data. In addition, 10 FGDs were conducted involving 6-12 participants. Lastly, 6 KIIs were conducted. The interview involved five (5) Ward community development officers and one (1) District YDF coordinator. Data collection methods employed by the researcher aimed to supplement each other. Before the actual data collection, the questionnaires were pre-tested to ensure clarity of the questions.

A total of 100 Youth Development Fund recipients were involved in this study. Two stage random sampling was employed to select the respondents. First, random sampling was done to select 10 youth groups. This was followed by simple random sampling of 10 respondents from each youth group making a total of 100 YDF beneficiaries. Different literature highlight on sample size selection. For instance Fraenkel and Wallen (2000) reported that a sample size of 30 -100 respondents is reasonable for studies in which data

are analysed through association or descriptive statistics. Additionally, Louangrath (2017) demonstrated that in social science research the minimum number of the sample size can range from 30-200 respondents especially when the study involves generalization of the results. FGD participants were selected based on i) sex, and ii) member participation in group meetings and group activities. Lastly, 6 key informants were purposively based on their participation in the programme like loan provision, record keeping and training provision to YDF beneficiaries.

Qualitative data were analysed through content analysis whereby responses collected were categorised and presented in meaningful themes based on the study objectives. Additionally, quantitative data were analysed through IBM- SPSS version 20 whereby both descriptive statistics (frequencies and percentages) were determined. A multiple linear regression (MLR) model was run in STATA to examine how YDF was associated with employment creation. The number of youth employed by the respondent was a dependent variable which was associated with several explanatory variables like age, education level, marital status, amount of capital invested, experience, average income generated per year and other factors.

A multiple linear regression equation used in this study was:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \cdots + \beta_n X_n + \mu$$

Whereby

Y= Number of youth employed by the respondent

B= Beta Coefficients

β_0 = Intercept

X_1= Age of the respondent (years)

X_2= Education level of the respondent (1= primary, 2= secondary, 3= certificate, 4= diploma, 5= degree, 6= no formal education)

X_3= Amount of capital from YDF invested (actual amount of money)

X_4= Number of economic activities established or expanded (numbers)

X_5= Number of years in the operation of the business (years)

X_6= Average income generated per year (actual amount of money gained per year)

X_7= Estimated distance from the residence to the enterprise area (kilometres)

X_8= Number of the trainings received (numbers)

X_9= Location of the youth enterprise (1= urban, 2= rural, 3= per-urban)

X_{10}= Marital status (1= married, 2= divorced, 3= single, 4= widow, 5= widower)

μ= Random error term

In regression analysis, it is a normal incidence to have collinearity and multicollinearity among the independent variables within cross sectional data (Belsey *et al.*, 1980). Due to that before running linear regression model, collinearity/multicollinearity diagnosis test was done to check if there is correlation among the explanatory variables.

The results show that the independent variable had a tolerance value of VIF "1-e (r²)" VIF = " 1/ (1-e (r²)) tolerance = 0.21239223 VIF = 3.7082702. According to Hair *et al.* (2013) a VIF of 1-5 shows that there is a moderate correlation among the independent variables but this is tolerable hence it is not severe to require attention. Therefore, there was no violation of the multicollinearity assumption in this study as reported by Hair *et al.* (2013).

Lastly normality test was done for dependent variable which is the number of youth employed by the respondents. A normal Q-Q plot was used to present normality. The results show the scatters lie close to the line justifying that there is a normal distribution of errors. Thus the normality assumption was met.

3.0 Findings and Discussion

3.1 YDF Loan Utilization and Youth Employment Creation

Table 1 shows that 89% of the respondents had managed to employ themselves or employ others in their enterprises. This shows that in the study area, YDF loan had played a significant role in opening and expanding income generating activities hence employment creation. Further investigations on the types of the employment opportunities created as a result of YDF loan indicated that 66% of the employment created were temporary (Table 1). Temporary employment were based on days, weeks and up to one month. Example of temporary employments created in the study area were farm activities whereby agriculture (crop production) is the major income generating activity. The activities were seasonal, and they took short period of time, while permanent jobs created were motorcycle transportation activities and petty businesses. Generally, youth prefer engaging in income generating activities which make them gain money within a short period of time and look for another activity.

Table 1: Employments created by youth (n=100)

Variable	Frequency	Percent
Employments created		
Yes	89	89
No	11	11
Total	**100**	**100**
Types of employments		
Permanent	24	27.0
Temporary	59	66.3
Both	6	6.7
Total	**89**	**100**

The findings are in line with the findings by Charles *et al.* (2012) who reported that majority of youth who accessed loan had invested in temporary/casual activities because most of them are mobile; shifting from one place to another to look for employment opportunities.

This was also reported by Banks (2016) that most youth in Tanzania focus on conducting survival jobs rather than jobs for long term improvements of their livelihoods.

A multiple linear regression model was used to determine the association between YDF loan and employment creation. Additionally; the coefficient of determination (R^2) is 0.7953 and this means that, the ten (10) independent variables which were included in the regression model explained 79 percent of the variation in youth employment creation (Table 2)

Table 2: A multiple regression model results for the factors associated with youth employment creation

Variable	Coefficient.	Std. Err.	T	P>|t|	[95% Conf. Interval]	
Age	1.1483218	.4534422	2.54	0.013*	.3090877	1.107688
Education	.4162359	.5714913	.729	0.468	-.270174	2.031648
Marital status	1.219114	.4009744	3.05	0.003**	.3992818	3.060945
Economic activities	-.0487365	.4347868	-0.11	0.911	-.9126485	.8151755
Duration	.7121214	.4566885	-2.02	0.046*	-1.829552	-.0146912
Distance	-.9583036	.4277541	2.24	0.097	.1083654	1.808242
Location	-.0421296	.5533565	-0.08	0.939	-1.141637	1.057378
Number of Trainings	.1251742	.4906128	1.49	0.800	-1.156225	.0110233
Capital invested	1.971E-006	.050e-07	2.068	0.042 *	-2.74e-06	-1.64e-07
Income generated	3.498E-003	1.11e-06	3.099	0.003**	1.36e-06	4.20e-06
- Cons	.9872112	.13e-008	8.72	0.000	12.81933	14.09115

Number of observation = 100, F (11, 89) = 34.58, Probability > F = 0.0000, R-squared = 0.7953, Adjusted R-squared = 0.7723, Root MSE =3.4096, Tolerance = 0.21239223, VIF = 3.7082702
NB: * and ** refers to significant level at 5% and 1% respectively.

3.2 Age of Respondents, Marital Status and Business Experience

Results in Table 2 show that age of the respondent, marital status and business experience had positive influence in employment creation. They had positive beta coefficients and were statistically significant on youth employment creation. This implies that, youth who were older and married had employed a large number of people compared to those who were relatively young. This was also demonstrated in the social demographic characteristics of the respondents where majority of them were at the mid-age of 26-35. Generally, at this age, most people marry and engage in active investments so as to meet their personal and family needs. The investments require manpower in implementation and coordination hence increase in employment opportunities created. The study results concur with the findings of Kemunto (2014) who presented similar results where he found that, in youth funded entrepreneurship activities, the age of the respondent had positive

influence towards employment creation. Also the study findings concur with the results presented by Dvouletý (2018), who reported that, married people were more devoted in economic investment so as to employ themselves. Generally, married couples prefer self-employment or employing others for the fact that most of the times they need to settle with the family at one point. Additionally Ooko and Otengah (2018) argued that, due different couple and family responsibilities, married people tend to be more serious in investments. On the contrary, Baque *et al.* (2017) presented different findings that married people had low investment in economic activities and employment creation, this is because of differences in attitudes among couples which happen as soon as they secure the loan. This may affect the decision on investment and make them invest in wrong businesses. Additionally youths with business experience were good in business operations, understand well the challenges and opportunities, good timing of the business, which lead to growth of the enterprise and employment creation. Further findings from key informants indicated that, youth who were older had higher experience in business and had a lot of social and economic capital. As a person gets older, business experience increases as well, whereas, capability of managing the business gets low hence a demand for the workers thereby increasing employment opportunities. For example, one of the key informants mentioned that:

> *"…Although loans were supposed to be provided to youth aged from 18-35 years but in Kilosa District we provide loans even to those who were above 35years. Because those who were older showed high level of seriousness in business management and employment creation due to the experience they had"* (A Key Informant, 3rd March 2021*).*

3.3 Capital From YDF Invested in the Enterprise and Income Generated per Year

Investigations on the influence of the amount of capital invested in the business and income generated per year on employment creation indicated a statistical significant at (P≤ 0.05) and (P≤ 0.01) respectively (Table 2). This means that the increase in the capital invested in the business and the increase on income generated per year result in the increase in youth employment creation. Generally, the amount of capital accessed and invested in the firm is among of the necessary factors that determine the size of the business in terms of how big it is and the demand of workers. Financial capital invested in the business does not only determine the size of the enterprise but also plays a significant role in determining the quality of the product, marketing strategy, packaging, as well as location of the business (Henley, 2005; Mutyenyoka, 2014; Tarimo, 2019; Temu, 2019). Therefore, the findings suggest that loan from YDF (amount of capital) invested in the business has positive influence on business performance and employment creation. Furthermore, an increased income leads to the expansion of the business hence the need for more employees as it was also reported by Kurgat and Owembi (2017). Expansion of

business needs additional number of workers to operate/work in an enterprise, hence employment activities creation. Similar findings were also reported by Cheres (2019); Sisinyize and Shalyefu (2015) who presented that an increase in youth income through income generating activities performed by youth brought a reduction in youth unemployment. Results also indicate the same as one of the FGD participants commented;

> *"…With an increased income generated per year after selling our agricultural products, we easily expand our farm sizes and employ more workers to operate".* (A female FGD participant, aged 27, Chanzuru Ward 17th February 2021).

3.4 Training, Education Level and Youth Employment Creation

Results show that trainings offered to youth and education level of youth had positive coefficients of 0.125 and 0.416 hence influencing business performance and employment creation (Table 2). This suggests that the more trainings received to youth and the higher education level of respondent the increase in the number of youth employed by the respondent. Generally, acquisition of entrepreneurship trainings and increase in level of education lead to increase in entrepreneur awareness and perceptions. This was also reported by Robb *et al.* (2014) that entrepreneurship training helps in building necessary skills for business start-up, management, risk control as well as enterprise expansion. Therefore, this study argues that the impact of training on employment creation promotes enterprise growth which ultimately trigger additional labour requirements.

4.0 Conclusion and Recommendations

The main objective of this manuscript was to examine the contribution of YDF in employment creation. The findings indicate that YDF loans have a significant contribution on youth employment creation. The loans were provided along with other services like trainings and business linkages that helped youth on proper investment choices, management and marketing. These enabled investments to grow and offer opportunities to employ other youths along the investment chain. The study therefore concludes that, contributed to self-employment of YDF beneficiaries and through employing other youths. The study recommends the following:

i. District community development departments should continue with providing trainings to youth. This can be done in collaboration with other stakeholders like NGOs, financial institutions, agro-dealers, processors as well as potential buyers of youth products. These collaborations and linkages will help in the provision of specialized training to improve the performance of the enterprises.

ii. YDF should focus on youth/ youth groups with existing businesses so that the loans can be used for business expansion rather than new businesses establishment to take advantage of business experience for proper investments and easy

management.

iii. District community development departments should undertake capacity building on the establishment of permanent and sustainable IGAs for youth for more meaningful youth empowerment and poverty reduction. This will facilitate income flow throughout the year among youth and improve their livelihood.

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