

# Influence of Youth Enterprise Development Fund (YEDF) on Creation of Employment in Trans-Nzoia County

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**Abstract-** The main aim of the study was to establish the influence of Youth Enterprise development fund (YEDF) in Trans-Nzoia County in Kenya. The study was guided by three specific objectives which included the role of YEDF in creation of employment, how disbursement and market linkage influence the success of YEDF in job creation and how YEDF training has influenced the successful implementation and creation of employment in Trans-Nzoia County in Kenya. Job creation is a very vital element in any developing economy like Kenya in light of the increasing population of the youths. One of the goals of the SDG is decent work and economic growth. To enable the country to grow, there is need for creation of employment in the country as the country is rich in human capital. This is the reason behind the creation of the youth enterprise development fund as the government aimed to reduce youth unemployment. Lack of employment has resulted to various vices among the youths including drug trafficking, robbery, prostitution among others. The study used several theories related to creation of employment to illustrate and bring a closer understanding of how YEDF has helped to create employment in Trans-Nzoia County in Kenya. The study sought to bridge the gap between unemployment of youth Trans-Nzoia County and job creation through YEDF. Purposive sampling technique was used in sampling a target population of 137 youths from the 5 sub counties in Trans-Nzoia County and stratified sampling technique helped the researcher to select a sample size of 58 respondents from the 5 sub counties. Questionnaires and interviews were used to collect primary data while the secondary data was collected through review of pre written documents. The presentation of data was through frequency tables. The findings from the study indicate that YEDF timelines and disbursement, training and market linkages had a very important role to play in creating of employment by YEDF in Trans-Nzoia County as they influenced greatly the role of YEDF in creation of employment. The study thus recommended that for YEDF to be more effective, the government should create more awareness about the fund and also search for new markets for goods and services resulting from YEDF projects. The study also suggested for further studies to be conducted on how to incorporate the YEDF projects in the county to governments' procurement system in a bid to open up more market for the goods and services resulting from these projects.

**Index Terms-** Employment creation, Youth empowerment, Employment sustainability

## I. INTRODUCTION

Unemployment is a major issue globally, according to the International labor organization and European youth forum's paper on youth employment, more than 75million youths are unemployed globally and as a result increased level of poverty and social exclusion is being experienced among the youth. There is also a widening economic gap between the young and older generation. Unemployment varies from country to country depending on their economic capability; despite this even the most developed countries that have strong economies are still experiencing this issue. According to Pieter (2013), youth employment outcome has a spillover across society affecting social and political stability and to future generation. This illustrates how dangerous a country can get when a huge percentage of its youths are unemployed. He points out that south Asia and sub-Saharan Africa face the largest youth unemployment challenge in terms of size and share of youth population and also attributes high levels of vulnerable employment shares (self-employment, unpaid work) as one of the results of unemployment in these regions. He says that women fair much worse than men in these regions in terms of unemployment and vulnerable employment.

Kenya population is highly characterized by youths with various index statistics placing them at 70% of the total population. The constitution of Kenya in article 260 describes a youth as the collectivity of all individuals in the republic who have attained the age of 18years but have not attained the age of 35years. Youth unemployment rate is a major problem in Kenya. Unemployment in most cases is used to measure the health of the economy of a country. According to Davidson (1998), unemployment occurs when a person who is actively searching for employment is unable to find work. Unemployment rate is calculated by dividing the number of unemployed persons by the number of people in the labor force. In 2011, the unemployment rate was calculated to be at 40% in the country with 64% of them being youths. In 2007, Kenyan youth literacy levels stood at 82.4% yet most of them lack employment and have no basic skills to pursue employment. The youth are considered the

productive member of any economy as they provide the workforce and thus this situation is a big drawback for Kenya. It's for this reason that the formulation and implementation of a sound and viable youth development policy is not only considered a moral responsibility but also imperative for any meaningful national development. High unemployment remains one of the greatest to Africa development and hence a major concern to policy makers and other stakeholders in Africa (KIPPRRA, 2009).

Developed countries like Germany, Switzerland and Australia have used the apprentice system i.e. young people are in school for a half a week and the other half engage in vocational training at work places. As a result; these countries have a very low unemployment rate. The constitution of Kenya promulgated in 2010 tries to put such issues into perspective through various articles that give provision on how to provide opportunities for the youths. Article 55, 27(4), 97(1), 98 and 177(c) both provides for opportunities for youths in the senate, national assembly and county assembly. However this is not enough as it caters for only a handful of the youths.

### **Statement of the Problem**

The problem of unemployment is not a new phenomenon in Kenya as it has been here time immemorial. It has caused the underutilization of labor as a human resource despite the country having a lot of youths that are graduates who are suitable to work. The country has had different policies that have resulted into major failures. The population of youths has been growing rapidly making it hard for the government to identify a suitable policy that will solve the situation. Broad policy frameworks e.g. the Economic recovery strategy for wealth and employment creation (ERSWEC) (GOK, 2003) helped in reversing the economy in 2003 to an average growth of 5.44% that year from 1.72 in the previous years. However the impact was not great enough to create massive employment and solve the situation. Although many jobs were created, only the informal sector benefited thus many youths especially graduates felt left out. Other not so successful policies would include sessional paper no.2 of 1992 on small enterprise and Jua kali development in Kenya, and sessional paper no.2 of 2005 on development of micro and small development enterprise for wealth and employment creation for poverty reduction ,that put great emphasis on micro and small enterprises(MSE)sector(Gitonga, 2008).The papers concentrated on what YEDF is doing now that is providing credit to people in order to create businesses that could provide employment. The failures arose due to the lack of a clear demarcation of the formal from informal sector, thus failing to provide clear incentives for firms to formalize. The policy also failed due to failure to demarcate between survivalist and growth-oriented enterprises (Gitonga, 2008).Another challenge was that the access to credit was very low by a majority of SMEs.

Overall, the YEDF has been reached a lot of youths nationally with the ministry in charge stating that they have benefitted 867,000 youths with a total of Kshs11, 486,181,157 across the 47 counties. The ministry further states that the fund has benefitted 32,566 groups through direct funding and another 27,234 groups through indirect funding. However, a lot needs to be done as there is a very huge number of unemployed youths in

the country considering the country has a working age population of 25.5m which the World Bank has estimated to grow to 39.2m in the next 14years.These numbers show that should the population growth rate continue at this pace then it will be hard for the government to compound the problem of youth unemployment through policies alone, Trans-Nzoia county being one of the 47 counties has also benefited from the YEDF with the total disbursed standing at kshs 950,000 compared to kshs 120,976,000 that was disbursed in Nairobi county. According to the government, since its inception YEDF has trained over 250,000 youths and financed over 260,000 enterprises (YEDF, 2013). According to a 2010 report by the ministry of youth, gender and sports, the growth of uptake of loans by the youth was up by 20% per annum. There is need for the country and all the 47 counties and stakeholders to find out if effective policies is a solution that will help solve the problem of unemployment in the country and in particular the new structure of governance that encompasses counties.

### **Objectives of the Study**

- i. To establish the role of YEDF in creation of employment in Trans-Nzoia County.
- ii. To examine the influence of disbursement timelines and market linkage on the success of the YEDF fund in creation of employment in Trans-Nzoia County.

### **Significance of the Study**

It is evident that youth unemployment has negatively impacted on the growth of the country's economy. Despite the high rate of literacy in the country, most youths continue to idle around searching for a source of income. Human labor being the great resource that the continent has is slowly becoming a curse with most youths who lack employment turning to dangerous vices. It is therefore appropriate to conduct this research to enable stakeholders realize the gap that exists between the youth and their employment opportunities in a bid to bridge it.

Most youths in Kenya have various talents that only a handful of them have exploited in income generating ventures. The current education system has not allowed the young people to diversify and explore their talents. The youths are concerned with passing exams rather than acquiring knowledge that will enable them to secure employment or use their talents. This is because the talented youths lack financial support with YEDF only financing entrepreneurial ventures.

Most counties have no talent based academies that can recruit the youths and enable them develop their talents. Parents as the main stakeholders don't give support to their talented children rather they force them to study what they are least interested in e.g. science subjects thus leading to these children not being able to utilize what they have to generate employment. They end up competing for few slots in the formal sectors where there is survival for the fittest scenario. This study is aimed at giving knowledge on how youths can be able to invest this fund in their talent and reap benefits by employing their fellow youths.

This study will enable the government and especially the newly established county government to engage in developing and implementing policies that are in line with the unique nature of each county to help the youths to engage in income generating

ventures in their various counties. Each county is unique in a special way in that what one country produces the other one does not. This will help to bridge the employment gap that exists through trade. Through acknowledging the shortfall of the fund the government will be able to seal loopholes in the system. The ministry will be able to know how the fund has benefitted the youths at the county level and how they can make it suit the counties.

Parents are also the most important part of their children's life. This study will enable the parents to appreciate the fact that it's not only the formal sector that is able to employ their children but that most people are being employed in the informal sector e.g. sports, theatre, music etc. and that most of them are doing so well. The study is aimed at curbing the misplaced

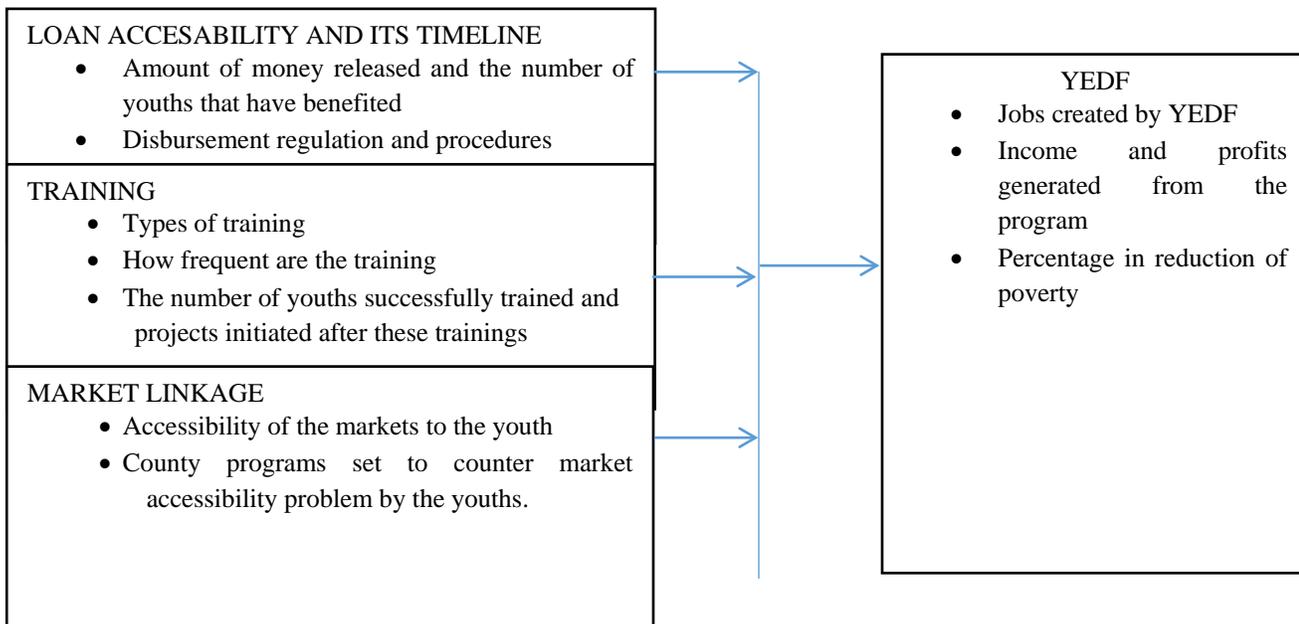
perception that the informal sector is the only respected employer. It's aimed at encouraging parents to support their children and the government to consider other avenues of generating income. The study will benefit parents through giving them insight on how much their support in investing in talents can benefit the youths in Trans-Nzoia County gain employment.

The study is also aimed at encouraging the youths to pursue various ventures and discourage them from relying on the government to always provide solution to the problems facing them. The youths will benefit from the knowledge of how other youths from the same county have been able to successfully invest money from the fund.

### Conceptual Framework

#### Independent Variables

#### Dependent Variable



**Figure 1: Conceptual framework**

## II. RESEARCH METHODOLOGY

According to Burn and Grooves (2003) research design is the blue print for conducting a study with a maximum control over factors that may interfere with the validity of the findings. Parahoo (1997) describes it as a plan that describes how, when and where the data are to be collected and analyzed. This study adopted the descriptive survey research design and inferential research design. According to Burn and grooves the descriptive research design is designed to provide a picture of a situation as it naturally happens. It may be used to justify current practices and make judgments and also to develop theories. For the purpose of this study, descriptive research design was used to obtain a picture of statistical information about aspects of YEDF especially the ever-changing graduate population and the different needs that most careers now require and the ever-changing business environment in Kenya.

Population is defined by Mugenda (2011), as an entire group of individuals, events or objects that have similar observable characteristics from where a sample is drawn from the study. Such studies are representative as each one has a chance of being included in the final sample that is drawn. Considering the high population in the 5 sub counties in Trans-Nzoia and the county and time limit, I only used a few responses from respondents that I sent the questionnaires to. This study was therefore centrally focused on the C-YES fund which is part of the YEDF fund in Trans-Nzoia County. The target population consisted of the number of youths in the C-YES groups which is estimated to be 22800.

**Table 1: Target population in sub counties on the C-YES fund in Trans-Nzoia County**

Sub counties	No. of youth groups that have benefitted	No. of regional coordinators	officials Target population
Kiminini	125	1	20
Cherangany	150	1	38
Saboti	110	1	32
Endebess	50		30
kwanza	21	1	17
<b>Total</b>	<b>456</b>	<b>4</b>	<b>137</b>

Sampling Frame describes how the researcher determined her sample size and sampling techniques used. A sample is that number of people selected from the entire population for the purpose of research by the researcher. This study adopted the stratified and purposive technique as an alternative to probability technique due to limited time and resources. The researcher made contact with the respondents through telephone and email as a participatory tool in the research. An email was sent to each responded with a letter explaining the purpose of the research. These samples were on the basis of the researcher’s knowledge, judgment and connection with officials at the YEDF offices in Trans-Nzoia County. The sample size of the study was determined using slovin’s determination formula that is given by:-

$$n = \frac{N}{(1+Ne^2)}$$

.....Equation 1

Where; n = Desired sample size  
 N = population  
 e = Error tolerance.

The study confidence level was 95% which gave a margin error of 10% i.e. (e = 0.1)

Thus;

$$n = \frac{137}{(1 + 137 * 0.1^2)}$$

n =57.8

Sample size is therefore 58

The sample size of the youths represents 42% of the total population. According to Mugenda (2011), a sample of at least 30% is recommended as it is considered a good representation of the target population since reliable levels of accuracy for testing significance of differences between estimates is allowed. Hence the 42% of the target population is adequate to allow for reliable levels of accuracy hence adopted for this study’s analysis.

**Table 2: Sample Size**

Sub-counties	Target Population (N)	Sample Size (42%) N
Kiminini	20	8
Saboti	32	14
Kwanza	17	7
Cherangany	38	16
Endebess	30	13
<b>Total</b>	<b>137</b>	<b>58</b>

The researcher used purposive sampling techniques when sampling the target population whereby the five sub counties in Trans-Nzoia County were purposively selected due to the diversity of the county’s population, in this case, Cherangany has the largest population while Kwanza has the lowest population in Trans-Nzoia County. The researcher therefore used a larger sample in Cherangany with the lowest sample from Kwanza. In the determination of the sample size, the researcher opted for the stratified sampling technique since, as per Mugenda (2011); it

produces estimates of overall population with greater precision which ensures that a more representative sample is derived from a relatively homogenous population.

The researcher used both primary and secondary data collection instruments to get the data used in the study. Primary data is firsthand information which is unprocessed and the researcher has to conduct research to get such data. Secondary data collection is done through literature review of already documented information. The researcher collected the primary

data through sending structured questionnaires to respondents by email and later conducted telephone interviews with the same respondents. Both open and close ended questions were used to avoid any biasness.

Dwivedi (2006) defines questionnaires as a tool for securing answers to questions by using a set of questions. A questionnaire was used to collect data from the sampled youths. The respondents being mostly literate; use of questionnaire was the most desirable data collection instrument as it saved on time and resources, given the constraints that the researcher had in terms of the two.

On approval of the proposal by the supervisor of the project, the researcher presented a letter to the YEDF offices and respondents requesting for information on the subject of the study. The researcher also attached questionnaires on the letters that were sent to respondents where the purpose for the study was clearly stated to allay fears from the respondents on the reason for conducting the study. The researcher limited by time constraints made a follow up with telephone interviews with officials and regional coordinators at Kitale who helped in filling most gaps that were left in the course of the study.

To test the validity and reliability of the instrument to be used in the data collection process, the researcher selected two groups in two of the sub counties, that is, Cherangany and Kwanza. This was to ensure that the questions that were to be asked are not complex or ambiguous. The researcher made sure that the pilot project covered youths at all levels of education including those that were primary school drop outs. The responses provided by the respondents in the pilot testing enabled the researcher to modify the questionnaire to fit all groups of people. Pollard (2005), argues that the main aim of pilot testing is to determine the accuracy and consistence of the instruments before they were used for actual data collection.

Leedy and Ormrod (2005) and Silverman (2005) state that content and construct validity is supposed to be established by referring the content for professional judgment to check if it measures what it claims to measure. The validity of the instrument was determined through consultations with various friends that are experts in research sector through discussions on research findings and their corrections and suggestions enabled me validate the instrument.

This is the degree to which a given research instrument is able to be used to measure what it is intended to measure and yields consistent results every time it is used, it can be referred to as the degree of consistency of a research instrument. According to Silverman, 2005, this is the extent to which findings can be replicated by another researcher. To test the consistency of the instrument used, the researcher computed the Cronbach's alpha coefficient. This is the statistics co-efficient with a value, 0-1, that is used to measure the reliability of a research instrument.

Kothari suggests that an instrument that produces an alpha coefficient of 0.70 and above indicate that the gathered data is

reliable and have a relatively high internal consistency which can be concluded to reflect the opinion of all respondent in the target population. All study variables that were found to have the Cronbach alpha coefficient close to 1 were preserved for further analysis.

Data Analysis and Presentation involves examining what has been collected and making meaningful inferences. This section therefore discusses the method used in data analysis and how this data was presented. Both qualitative and quantitative data were generated by use of questionnaires and interview process. To enhance accuracy and precision, questionnaires were coded and edited to detect an errors and omissions. Inferential and descriptive statistics were used in the analysis. Measures of frequencies and percentages were used to analyze data collected. The researcher engaged the use of SPSS computer software version 20 which allowed the researcher to follow clear set of data analysis procedure that led to increased reliability and validity and helped show the relationship between various variables under study.

Interviews through phone calls were auto taped and transcribed. The researcher then employed a qualitative thematic strategy of data analysis where inferences were made objectively and systematically through searching for emerging themes. The researcher summarized the information under common themes and presented them as narratives.

The researcher used tables and graphs to present information from questionnaires while he preferred to summarize information from the interviews under common themes and engaged narratives in the presentation.

### III. RESEARCH FINDINGS AND DISCUSSIONS

#### **Pilot Testing Results**

Before the main study was conducted, a pilot testing was conducted to ensure reliability and validity. Mugenda and Mugenda (2003) argue a pilot study of at least 10% of the target population has to be conducted to prove reliability and validity of the research instrument. The pre testing involved 25 respondents who represent 18% of the targeted population.

Cronbach's alpha coefficient which is used to assess the internal consistency among research instrument items was used to test whether the variables are within the acceptable range. The Cronbach's  $\alpha$  (alpha) coefficient ranges from zero to one where zero means no consistency, and one means there is complete. The closer the Cronbach Alpha coefficient is to 1.0, the greater the internal consistency of the items in the scale and the closer the Cronbach coefficient is to zero (0), the less the internal consistency of the items in the scale. Table 4.1 presents the Cronbach's  $\alpha$  values of the questionnaire items.

**Table 3: Results of Reliability Test**

Variable	Number of items	Cronbach's Alpha	Decision
Demographics	9	0.923	Reliable
Creation of Employment	7	0.991	Reliable
Training	5	0.884	Reliable
Loan Disbursement Timelines	5	0.914	Reliable
Market Linkage	6	0.950	Reliable

Source: Field Data (2016)

This study adopted a Cronbach's  $\alpha$  (alpha) lower limit of from 0.7. Table 3 above presents the alpha values of the questionnaire items. The results of reliability indicate that all variables are highly reliable.

**Response Rate**

This is the representation of the sample that participated in the research procedure. Out of the 58 questionnaires that were sent to respondents, the researcher managed to interview 40 of the respondents. This represents 68% of the response rate which according to Mugenda and Mugenda (2008), is a satisfactory figure to draw conclusions and therefore the study was representative, they suggest that a response rate of 50% is adequate for analyzing and reporting, 60% is generally good while that above 70% is excellent.

The medium response can be attributed to the fact that there was time and resource constraints and that many of the participants were unwilling to give enough information on the subject under study. This response rate however was above the required percentage and thus adequate to facilitate the gathering of information on the effectiveness of YEDF in job creation among the youths. Table 4 below shows the response rate of respondents who agreed to fill the questionnaire and respond to the interview.

**Table 4: Response Rate**

Number of Questionnaires Issued	Number of Questionnaires Filled and response via interview	Response Rate (%)
58	40	68%

**Summary of Findings**

The major aim of the study was to find out the effectiveness that YEDF has had in creation of employment in Trans-Nzoia County in Kenya. It sought to find out role of the loan accessibility and timelines, YEDF training and YEDF market linkage in helping create employment in Trans-Nzoia County the researcher used questionnaires and also conducted interviews to collect the data that aided in the study. The data collected was analyzed through descriptive statistics which were presented through frequency tables.

The study found out that only 37.5% of the female participated in the YEDF youth projects while the rest, 62.5% of them having been male. The age of the youths that actively participated in the YEDF projects constituted those between the

age of 25-30 years and 30-35 years at 37.5% for both of them. The level of education of youths that participated in the youth projects was also investigated and the researcher found out that those with high school education participated more at 50%. The marital status of the participants was also under study and the study realized that the married youths participated more with their number being at 63.5% which is extremely high compared to that of their single counterparts. The self-employed were the majority of all the employed individuals with 62.5% of the total.

**Timelines and disbursements**

The study also sought to establish whether the timelines and loan accessibility had an impact on the uptake of loans by the youths in the county. The respondents denied the fact that lack of information and communication was what influenced accessibility of the loan negatively with 56% disagreeing with that there was lack of information and communication.

The study found out that the tedious procedures and rigid regulations were negatively influencing the uptake of the loan. 47% of the respondents agreed that most youths could not stand the regulations and the procedure that came with accessing the loan.

The study also indicated that timelines of disbursement and the duration taken to process the loan negatively impacted on the accessibility of the loan with 40% of the respondents agreeing to it. They argued that these loans took longer to be processed and disbursed and therefore a delay in initiating projects.

Terms of repayment and the procedure was also an issue with 70% of the respondents saying it was a major hindrance for the youths that wanted to access these loans. The type of projects and project ideas was proposed to hinder accessibility of the loan by 30% of the respondents.

The study also sought to understand how training had impacted on the youth projects in the county. 85% of the respondents agreed that the trainings were important in imparting skills and knowledge. 45% also agreed that the frequency and content of the training is sufficient and relevant to the trainees.

**Market Linkage**

The study found out that the government didn't give much support in patenting of innovative ideas that the youths came up with 40% said that the government was not doing enough to help with this thus their ideas end up stolen. 40% also suggested that the follow ups were wanting and that the officials at the county should do more to ensure that the situation is rectified. Only 30% of the youths the researcher spoke to agreed that the government was linking these youth groups to the available market to sell their produce while another 30% suggested that the government

was empowering youths by providing a platform to market their products and services both locally and internationally.

### Creation of employment

The main aim of this study being to investigate the effectiveness of YEDF in creation of employment, the study set out to find out if this has been achieved according to the respondents. Only 30% of the youths thought that YEDF had helped in solving the problem of unemployment among the youths. 40% of the respondents also commended the efforts of the county government and the national government in boosting the YEDF efforts through putting up legislations to favor the business environment for youth projects with most citing the 30% procurement opportunity policy by the national government which though not fully implemented has helped in providing market for their products and services.

The study established that 50% of the youths thought that the YEDF project was effective and urged the government to come up with similar project in order to solve youth unemployment. 50% of the same youths also argued that policies alone are not enough to solve the problems of youth unemployment and that the government should strengthen government institutions that deal with matters of youths to enable them solve problems that youth face. They also wanted the government to consider talking to private sector association to help in solving youth unemployment since most employers are in the private sector.

The study found out that only 20% thought that the education system was not evolving with the global trends and the job market. Most of them suggested that the lack of employment can be attributed to the government agencies not giving priority and incentives to the youths while employing their staff.

## IV. CONCLUSION AND RECOMMENDATIONS

### Job creation

The YEDF project is a prudent move by the government to curb the employment crisis that is being experienced all over the world. For this the government needs to be applauded for creating an enabling environment for the youths to be not only employed but also be lucrative employers. The youth groups developed using the YEDF has enabled youths to come together and form blocks that given enough support could be revolutionary and help youths invent new and innovative ideas to solve global crisis. The study however established that growth and development of youth projects is influenced by various factors namely the accessibility and disbursement timelines, the YEDF training and market linkage for this youth groups.

### Timelines and disbursements

The study established that the accessibility and disbursement timelines was a major factor in determining the timely investment procedure. However, the formalities and procedures influenced the time of dispatch of these funds. The youths were glad that the government was able to come up with such an initiative as many of them were now able to fend for themselves and their families through these projects. The government of Kenya has also established an individual fund that will serve the same purpose as this group fund although this will be for the

already skilled people with pre-existing business. YEDF has favorable lending rates compared to other financial institution thereby making it a favorite among the young people.

### Market linkage

The study observed that market linkage was a problem in the YEDF project and that the market provided was not adequate enough to cater for youths' products and services. The government had helped to curb the situation through legislation like the 30% procurement policy which was not being fully implemented by all the public departments. The youths have however been able to access new markets which have tremendously increased the sale of their goods and services especially with the devolution process that has increased market volume.

Lastly it was revealed that the youth would like the government to initiate more programmes of similar nature to cater for the widening gap in the job market. However such policies should be implemented through strong institution which will be concerned with youth issues and should be implemented by these county officers. Strengthening of institutions will ensure that youth problems are solved promptly.

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