

Full Length Research paper

# The role of youth development fund in youth employment creation in Kilosa District in Morogoro Region, Tanzania.

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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 was 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  $p \leq 0.05$  while marital status and income generated per year were significant at  $p \leq 0.01$  level. A significant percentage of respondents who accessed loan (89%) had managed to create employment for themselves and other youths. The study concludes that, YDF loans has contributed to employment creation among youth. It is therefore recommended that, the Ministry of Labour, Youth, Employment, and Persons with disability in Tanzania should strengthen youth support through YDF coupled with relevant training on entrepreneurship skills.

**Keywords:** Youths, Youth Development Fund, unemployment, employment creation.

## 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 Pharatkhatlthe, 2019). In Africa, youth unemployment keeps growing whereby North Africa is leading and youth unemployment rate is 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 youths and increase economic growth (Byiers and Pharatkhatlthe, 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).

The population of Tanzania is 60 million and it is esti-

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mated to increase at the rate of 3 percent per year which was experienced since 2018 (World Meter, 2019; World Meter, 2020). The population growth in Tanzania has brought both opportunities as well as 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 and increase their income. YDF was first launched in Tanzania in 1994 with the main objective of reducing 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) where he assessed the general performance of YDF in Kahama District. All these studies did not examine the influence of YDF in youth employment creation in Tanzania which is the focus of this particular

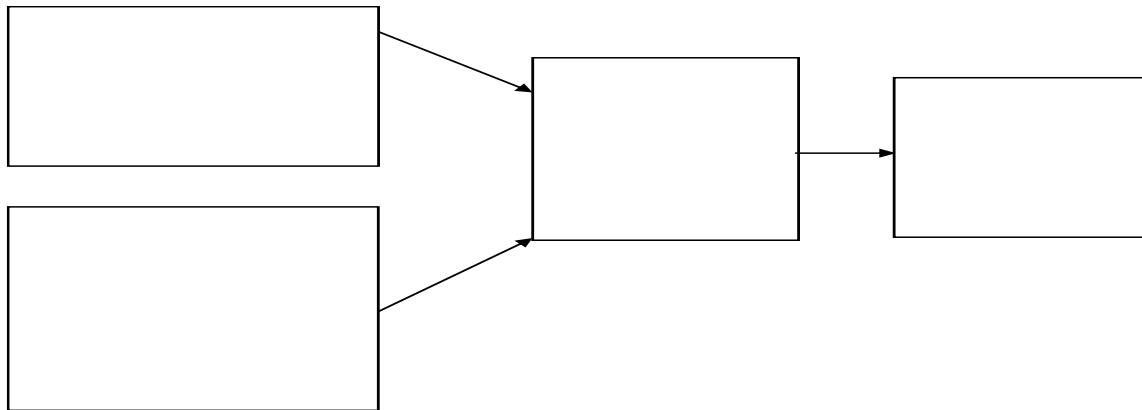
study. The study findings provide a highlight on the contribution of YDF in jobs creation which may be of great use to policy makers, YDF operators and youth themselves in their efforts to reduce unemployment challenge. Reduced youth unemployment contributes to the achievement of the Tanzania Third Five Years Development Plan (FYDP 2021/22 - 2025/26) specifically objective number (8) on accelerating inclusive economic growth through poverty reduction and social development strategies as well as productive capacity for youth, women and people with disabilities.

The study hypothesized that loan from YDF together with other supporting factors influence youth participation in economic activities through providing the 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 received loan from YDF depend on good environment for business establishment and background characteristics of youth who received the loan which are age, sex, education level, marital status and business experience. It is 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 increase number of youths employed in an enterprise (Figure. 1).

## METHODOLOGY

### Description of the study area

The study was conducted in Kilosa District, Morogoro Region. Kilosa District has a population of 438 175 people (URT, 2013). According to national census URT (2013), Morogoro Region is among the regions with high percentage of youth population which is 18.5%. Kilosa District is located in East Central Tanzania, about 148 km from Morogoro town. The district is located between latitudes 5°55' and 7°53' South and longitudes 36°30' and 37°30' east. It covers 12 394 square kilometres and divided into 35 wards and 118 villages. According to the records from Morogoro Regional community development office, the amount of YDF disbursed to youth up to 2020 was apparently high 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). Table 1 shows Kilosa district has a higher the average amount of YDF loan disbursed to youth groups compared to other districts within Morogoro Region (URT, 2020b). For instance, 2018/2019 the average amount of money provided to 46 youth groups in Kilosa District was Tanzanian Shillings 4 818 796/= and in 2019/2020, 7 558 425/= was dished out to 39 groups (URT, 2020c). Eighty percent of the land in Kilosa District is utilized for agriculture (URT, 2015a). Generally, people



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

in Kilosa District engage in petty businesses, vegetable production, subsistence farming of food crops and few cash crops like sugarcane, sisal and ginger (URT, 2015b). 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.

### Study design

A cross-sectional research design was used in this study; the design allowed collection of similar data from youth groups at different geographical locations, one point at a time (Creswell, 2014). It 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 collection

Data were collected through survey, focus group discussions (FGDs) and key informants' interviews (KIs). The survey was conducted through the use of a questionnaire to collect data on the capital invested by youth in their enterprises, average income generated per year, employment opportunities created by youth as a result of YDF loan bounded with other services, number of youths employed under the established or expanded businesses, as well as the status of the created employment whether it is temporary or permanent employment.

In addition, 10 FGDs were conducted involving 6-12 participants. Lastly, 6 KIs were conducted. The interview involved five (5) Ward community development officers and one (1) District YDF coordinator. It was through FGDs and KIs that qualitative data were gathered. 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.

### Sampling procedure and sample size

A total of 100 Youth Development Fund recipients were involved in this study. Two stage random sampling was done to select the respondents. First, random sampling was done to select 10 youth groups. This was followed by simple random sampling to select 100 YDF beneficiaries from the 10 selected youth groups. Different literature highlights 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. In order to collect different views from the groups, FGD participants were selected basing on i) sex, because both men and women were involved in the programme and ii) member participation in group meetings and group activities. Lastly, 6 key informants who were the community development officers and YDF coordinator were purposively selected basing on their role in the programme and community development in general.

### Data analysis

Qualitative data were analysed through content analysis whereby responses collected were categorised and presented in meaningful themes basing on the study objectives. Additionally, quantitative data were analysed through (IBM- SPSS) version 20 whereby both descriptive (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 youths 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.

**Table 1:** YDF loan disbursement roaster in Morogoro region

Name of the district	Financial years 2018/2019			2019/20120		
	Total amount (TZS)	Number of groups supported	Loan average (TZS)	Total amount (TZS)	Number of groups supported	Loan average (TZS)
Manispaa	402 500 000	140	2 875 000	355 800 000	96	3 706 250
Ifakara	118 000 000	69	1 710 145	190 000 000	39	4 871 795
Moro DC	32 391 300	26	1 245 819	111 600 000	56	1 992 857
Kilosa	221 664 630	46	4 818 796	294 778 565	39	7 558 425
Mlimba	394 000 000	151	2 609 272	400 000 000	91	4 395 604
Ulanga	152 258 000	77	1 977 377	166 209 168	65	2 557 064
Mvomero	100 000 000	45	2 222 222	156 405 432	62	2 522 668
Gairo	16 990 000	16	1 061 875	44 405 432	18	2,466 968
Malinyi	201 781 000	81	2 491 123	361 972 000	80	4 524 650
Total	1 639 584 930	651	2 518 564	2 081 170 597	546	3 811 667

Source: Regional Community Development Office, 2020.

**Table 2:** Groups and number of respondents who participated in the study

Name of the group	Total number of group members	Number of respondents
Mshikamano	22	11
Nyota	16	9
Ushirikiano	18	9
Vijana Agrovet	17	10
Tupendane	24	11
UVCCM Group	25	10
Mbogasaba	25	11
VijanaBodaboda	20	10
Vijanallonga	20	10
Youth Entrepreneurs	21	10
Total	208	100

A multiple linear regression equation used in this study was:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \dots + \beta_nX_n + \mu$$

Whereby

Y= Number of youths employed per respondent

B= Beta Coefficients

$\beta_0$  = Intercept

X<sub>1</sub>= Age of the respondent (years)

X<sub>2</sub>= Education level of the respondent (1= primary, 2= secondary, 3= certificate, 4= diploma, 5= degree, 6= no formal education)

X<sub>3</sub>= Amount of capital from YDF invested (actual amount of money)

X<sub>4</sub>= Number of economic activities established or expanded (numbers)

X<sub>5</sub>= Number of years in the operation of the business (years)

X<sub>6</sub>= Average income generated per year (actual amount of money gained per year)

X<sub>7</sub>= Estimated distance from the residence to the enterprise area (kilometres)

X<sub>8</sub>= Number of the trainings received (numbers)

X<sub>9</sub>= Location of the youth enterprise (1= urban, 2= rural, 3= per-urban)

X<sub>10</sub>= Marital status (1= married, 2= divorced, 3= single, 4= widow, 5= widower)

$\mu$ = Random error term

**Statistical tests**

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 in Table 4 shows that the independent variable had a tolerance value of VIF "1-e (r<sup>2</sup>)" VIF = " 1/ (1-e (r<sup>2</sup>)) 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

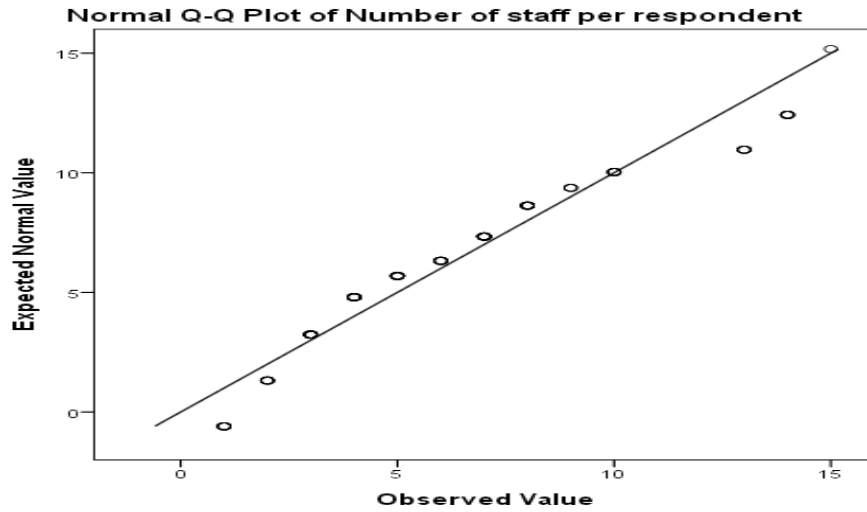


Figure 2: Normal Q-Q plots for dependent variable, Number of staffs employed by respondent

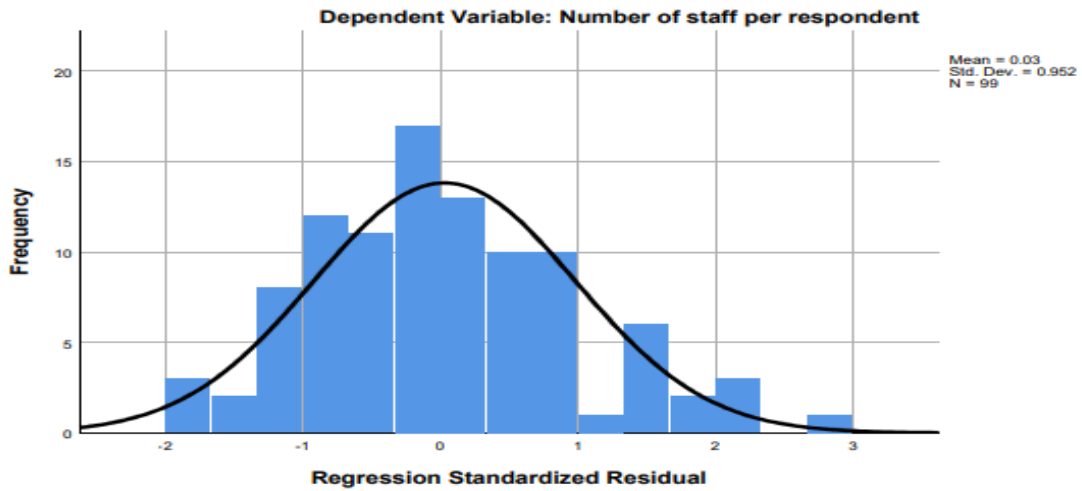


Figure 3: Normal distribution curve of the response variable

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 youths employed by the respondents. A normal Q-Q plot and normal curve distribution were used to present normality. The results show the scatters lie close to the line (Figure. 3.2) justifying that there is a normal distribution of errors. Moreover, a normal distribution curve (Figure. 3.3) had a peak at the middle and it is equitably regular hence they

are normally distributed. Thus, the normality assumption was met.

## RESULTS AND DISCUSSIONS

### YDF loan utilization

Table 3 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

**Table 3:** Employments created by youth (n=100)

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

**Table 4:** 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 observations = 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

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 3). They are based on days, weeks, 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. 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 and easily move from one place to another to look for employment opportunities. This was also confirmed by Banks (2016) who reported that most youth in Tanzania focus on conducting survival jobs rather than jobs for long term improvements of their livelihoods.

#### YDF and youth employment creation

A multiple linear regression model was used to determine the association between YDF loan and employment creation. In order to attain unbiased causal effect estimates, control variables included in the model were age, education level of the respondent, marital status amount of capital invested, number of economic activities opened or expanded, experience, distance from youth residence to enterprise, location of the enterprise and the number of the trainings received. Additionally, according to Table 4 below, 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.

#### Age of respondents

Results in Table 4 show that age of the respondent had positive influence in employment creation. It had a beta coefficient of 1.098388 and it was statistically significant at ( $p \leq 0.05$ ) on youth employment creation. This implies that, youth who were older 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 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. The possible explanation of the results could be 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. This was also pointed out by one of the key informants who said 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” (Key informant interview conducted on 03<sup>rd</sup> March 2021).*

### Marital status

The study results show that marital status had positive beta coefficient of 1.270114 and it was statistically significant at  $P \leq 0.01$  on employment creation. This indicates that married couples who had secured a loan from YDF had higher number of youths employed in their enterprises. That is to say, due to responsibilities married couples had, majority of them were committed in investments. The commitment in investments for married youth was also pointed out by one of the respondents:

*“I am doing transportation activities using the motorcycle loan from the district. Additionally, I have used the profit I got to open a small shop at home which my wife and one young boy are working at. Therefore, within these two economic activities I have employed three people including myself” (A 31 years old married man, FGD Kilangali ward on 7<sup>th</sup> February 2021).*

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, Baqueet *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. On the other hand, single people are less committed in making investments due to few responsibilities and fast life satisfaction. This was also commented by one of the respondents during FGD who said;

*“In our group we have given motorcycles as a loan. However, I am riding it myself and it is enough for me to meet my social/life needs. Every week I can get an estimate of 150,000/= TZS, which is enough for me to sustain life and slowly repay back the loan” (A 24 years old single man, FGD Kasiki ward on 9<sup>th</sup> February 2021).*

### Average income generated

The average income generated by a respondent per year had positive beta coefficient of 3.79 and was statistically significant at ( $p \leq 0.01$ ) on employment creation (Table 4). Results indicate that youth who had invested in economic activities and their average income increased more per year had employed more youth than their counterparts. Results also indicate the same as one of the FGD participant 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 17<sup>th</sup> February 2021).*

Increased income leads to an 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.

### Business experience

Findings further indicate that, the number of years in operation of the business (experience) was statistically significant at ( $P \leq 0.05$ ) on employment creation (Table 4). Generally, business experience results in the gaining of skills and knowledge especially on the key opportunities and challenges of the business as well as developing strategies on how to tap the opportunities and overcome the challenges. These lead to the growth in the size of enterprise and demand for the workers hence increase in employment creation. Therefore, it is argued that respondents who had good business experience were in a good position of employing large number of youth in their enterprises. 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. Contrary to the findings, Khahemba

(2017) found that business experience did not have an influence in business performance and employment creation, instead entrepreneurship trainings had significant influence on employment creation.

### Amount of capital from YDF invested in the enterprise

Table 4 shows that the amount of capital invested in the business was statistically significant at ( $P \leq 0.05$ ) on employment creation. This means that the increase in the capital invested in the business 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; Mutenyoka, 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. However, in the study area, youth complained on the wrong timing of the fund's disbursement, small amount of loans disbursed (did not match with the needs) and the procedures for loan acquisition were not friendly. Confirming the above one of the respondents said;

*"Loan provided helped us to start new businesses and expand the existing ones. Although we submitted the business plans to the office the amount of money provided was small and did not match our needs. This made us invest small amount and produce less profit". (A female FGD participant aged 29 years old at Luhembe ward, 25<sup>th</sup> February 2021)*

### 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. This suggest 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. On the other hand, Chapman *et al.*, (2016) presented contrary findings as there is unclear link between the trainings received by youth with income increase, financial independence and

unemployment reduction in Tanzania. The study argues that the impact of training on employment creation promotes enterprise growth which ultimately trigger additional labour requirements.

### CONCLUSION AND RECOMMENDATIONS

The main objective of this manuscript was to examine the influence of YDF in employment creation. Based on the findings and discussions, the study concludes that YDF had positive contribution on the creation of youth employment opportunities. Apart from loan provided to youth, age of the respondent, income generated per year, business experience and amount of capital invested in the business showed positive determination in employment creation. Majority of the youth accessed loan from YDF had created temporary employment that had contribution in sustaining their livelihoods. Based on the findings of the study, the following recommendations are made to the Ministry of Labour, Youth, Employment and Persons with Disabilities (Youth Division), to district community development departments and youth themselves.

District community development departments should continue with providing trainings to youth. This can be done in collaboration with other stakeholders like NGO's, 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.

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.

District community development departments should undertake capacity building on the establishment of permanent and sustainable IGA's 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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