EFFECT OF YOUTH ENTERPRISES DEVELOPMENT FUND ON PERFORMANCE OF YOUTH ENTERPRISES
(A CASE STUDY ON KAJIADO COUNTY, KENYA)

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14/02994

THIS IS A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE FINAL YEAR PROJECT OF THE BACHELOR OF COMMERCE DEGREE KCA UNIVERSITY

AUGUST 2019
DECLARATION

This is my original work and it has not been presented for examination in any University or any award in this University or any other Institution of Higher Learning.

KOIGI JOSEPH NGIGI ………………….. …………………..
NAME SIGNATURE DATE

This research proposal has been submitted for examination with my approval as the university supervisor.

DR BRIGITTE OKONGA ………………….. …………………..
SUPERVISOR’S NAME SIGNATURE DATE
DEDICATION

I dedicate this work to my parents for their understanding, encouragement and appreciation during the time I spent studying this course and undertaking the research proposal.
ACKNOWLEDGMENT
I wish to sincerely express my deepest appreciation to my supervisor DR. Brigitte Okonga for her great support and guidance during the development of the research proposal
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<td>YEDF</td>
<td>Youth Enterprises Development Funds</td>
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<td>PoA</td>
<td>Program of Action</td>
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<td>IMF</td>
<td>International Monitory Funds</td>
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<td>KNBS</td>
<td>Kenya National Bureau of Statistics</td>
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<td>IFAD</td>
<td>International Fund for Agricultural Development</td>
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<td>ILO</td>
<td>International Labour Organization</td>
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<td>CDF</td>
<td>Through the Constituency Development Fund</td>
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<td>The Constituency Youth Enterprise Scheme</td>
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<td>LPO</td>
<td>Local Purchase Order</td>
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ABSTRACT
The main aim for this study was to investigate the effect of youth enterprises development fund on performance of youth enterprises in Kajiado County. The YEDF provide loans to start a business, expand a business and finance the groups that have received tenders from different organizations .The YEDF targets the young people ranging from 18 to 35 years. The objectives of the study were: to establish the effect of the constituency based loans on performance of youth enterprises, to establish the effect of business expansion loan on performance of youth enterprises and to establish the effect of local purchase order financing on performance of youth enterprises. Other factors that other researchers have studied on are market linkage, business skill training, provision of funds and many others. In this study there is a theoretical literature which gives more information on the research questions. The study used a descriptive research design for collecting data from the respondents. The study also used stratified sampling techniques to give all the elements in the population an equal chance. The study used Krejcie and Morgan Table to determine the sample size. Using Krejcie and Morgan Table, a sample size of 370 was used to represent a total population of 12,026 youth enterprises. The respondents were based in Kajiado County. The study used questionnaires which were given to the respondents. In the study data was collected and analyzed and the study presented the findings, conclusions and recommendations at the end of the study.
CHAPTER ONE
INTRODUCTION

1.1 Background of the Study
A program known as the World Program of Action (PoA) was adopted by the UN in 1995 for the youth to the year 2000 and beyond to address key issues raised in internationally negotiation documents such as the PoA of the 1994 international conference on population and development. Education, employment, hunger and poverty, health, environment, drug abuse, juvenile delinquency, leisure time activities, girls and young women, and participation are the ten areas of concern for young people as outlined by world PoA (Advocates for youth, 2012). This study will only focus on one of the concern which is unemployment. The world has youths estimated to be 1.6 Billion. In Kenya there are about 9.1 Million youths accounting for 38% of the total population and 60% of the total labour forces, but many of them have not been absorbed in the job market owing to the country's high unemployment level (Kenya National Youth Policy, 2007). The number of persons enumerated during 2009 population and housing census in Kenya was 38,610,097 representing an increase of about 35% from the 1999 census. The population pyramid shows that the population of Kenya is still very youthful (KNBS, Kenya Census 2009).

According to IMF (2014) due to the high level of unemployment, provision of funds to all the worthy youths has become necessary in the 21st century. Countries globally have come up with strategies on how to fund the youths to startup enterprises and strengthen the existing underperforming enterprises (ILO, 2010). After the provision of funds, management of this funds is still a problem this is seen when World Economy Outlook (2016) stated that Britain though having a developed economy and having well-structured departments, dealing with youth enterprises, the management of those funds is still a big challenge with million dollars donated to youth yet the youth enterprises continue to do poorly (IFAD, 2008). The Government of United Kingdom is working closely with financial institutions, parastatals and business to create a conducive environment for youths willing to start enterprises so that they can grow and succeed. Ministry of Youth Affairs with over 400 officers globally have been trained on entrepreneurship to equip the youths with the skills needed to make their enterprises vibrant.
Youth enterprises can improve through business mentorship in regard to access market linkages, finance and business skill developments. Mentoring should go on over a long strength of time, involving meetings between mentor and mentee every few months to make it more effective in ensuring youth enterprises to be more profitable (Barret, 2006). Training youths on entrepreneurship alone is not enough. Access to necessary resources is one of the most important aspects of expanding an existing business or starting a new one. Many entrepreneurs have a challenge of funds as starting capital or expanding their enterprises.

The government of Kenya launched the Youth Enterprise Development Fund (YEDF) through an act of parliament with the main purpose of reducing the 61% of the unemployed youths in the country. The loan products from YEDF are Local Purchase Order financing, Business Expansion Loans, and Constituency Based Loans. The fund should ensure continued provision of supportive activities or programs that will promote and enhance the success of youth enterprises in Kenya (RoK, 2009).

1.1.1 Youth enterprises development fund
YEDF was launched in 2006 with the main purpose of reducing unemployment among the young people. It was gazette on 8th December 2006 targeting the youths aged between 18 -35 years. It was later transformed into a state Corporation on 11th May 2007 being one of the flagship projects under social pillar of vision 2030. YEDF has three loan products. The first loan product is Local Purchase Order Financing which is given to the youths participating in government tenders. The second loan product is the Business Expansion Loan also known as the Vuka loan. This loan is given to the youths who already have a business and would wish to expand their business. The third loan product is Constituency Based Loans which is given out to youths at constituency level (www.youthfund.go.ke)

YEDF objectives are to attract and facilitate investments in youth enterprises, provide loans to the youth enterprises, develop linkages with large enterprises, facilitate marketing of the goods and services of youth enterprises, facilitate employment and provide business development
services. YEDF has additionally propelled a Film production loan and a Procurement loan to Fund Tenders given to the Youth after the mandate by the president that all State organizations should give 30% of their procurement to youth, women and people with handicaps. The Fund gives loans to youth through financial intermediaries and county committees who vet applications forwarded by youth groups.

YEDF has partnered with 36 more financial intermediaries from which the youth access funds and start or expand their business. The financial intermediaries include Savings and Credit Cooperatives, on-Government Organizations, and Micro-Finance Institutions.

The Divisional YEDF Committee evaluates the proposals and the recommended proposals are submitted to the District YEDF Committee for validation and approval. The district YEDF submits the approved proposals to the YEDF Secretariat who sends the funds directly to the bank account of the qualified groups. The groups start repaying the loan in installments after the grace period to the YEDF bank account (YEDF, 2009). The YEDF has currently given loans to 158000 youth enterprises amounting to Ksh.5.9 Billion. From this amount 13,341 groups have been funded a total of Ksh.615Million and at the constituency level Kshs.66million has been given to 2645 individual enterprises. The Fund has financed 141,552 groups and individual enterprises through financial intermediaries amount totaling to Kshs 5.2 Billion. 200,000 youths have been trained in entrepreneurship and 1800 youths have been assisted to market their products and services. A further 6,000 youth had been facilitated to obtain employment abroad (YEDF status report 2007-2012).

1.1.2 Youth Enterprises

Youth enterprises are increasingly becoming part of Kenya’s political grammar and efforts to develop entrepreneurial traits and activities in young people. The economic recession of 2008 in the country led to an increase of youth labor market which prompted a further increase in enterprises to act as appealing policy solutions to youth unemployment (Barret, 2006). The youth enterprises have enabled many young people from different educational backgrounds to create their own jobs and contribute to the economy in cases where traditional forms of employment are not an option. The emergence of youth enterprises has basically enabled the youth to engage in entrepreneurship. Youth entrepreneurship is defined as the practical application of enterprising ideas, Innovations, qualities, creativity, and risk taking that young
people deploy to bring about viable businesses with the aim of earning revenue and profit (Henry, 2010). For youth to engage in entrepreneurship, they have to engage risk to the extent profitable. Youth entrepreneurship therefore enhances and promotes innovation and resilience since it encourages the youth to find new solutions for existing economic, problems, or existing business opportunities (OECD, 2012).

Ramsden (2010) argues that it is increasingly accepted that youth entrepreneurs have the capabilities to develop and present alternative solutions to the organization of work, technology, and employment. Rajendar (2012) argue that youth entrepreneurship is one of the most viable alternatives for not only creating jobs, but also enhancing economic participation of young people in development. Policy makers for governments worldwide should ideally provide youth with mechanisms and frameworks that can enhance youth entrepreneurship. However, Philip (2010) cautions that policy makers should be careful not to fall into the trap of thinking that every youth is a viable candidate as an entrepreneur, and also, should not use youth entrepreneurship as a mechanism to cure social and societal ills. Poor planning by governments and lack of resources are considered as major causes of youth unemployment.

According to Richard, Kaboski and Buera, (2013) youth entrepreneurship promotes innovation that encourages the youth to find new solutions for the market through experience based learning. In the developed countries, youth entrepreneurship has thrived for decades due to conducive business environment, adequate government regulation on youth entrepreneurship, enabling mechanisms such as availability of funding both from the government and from the private sector, and good youth entrepreneurs training programs (Ramsden, 2010). Countries like USA, UK, France and Germany established entrepreneurship in the mid 1700’s, allowing growth, innovation, and creativity to shape the sector. In the early 20th century, countries like the United Kingdom had a robust youth entrepreneurship, and funding programs (Rajendar, 2012).

According to Barclays Bank survey (2009), young entrepreneurs aged between 18-24 years in the UK had found a flourishing youth entrepreneurship culture. The survey indicated that 65% of the youth entrepreneurs developed and implemented their entrepreneurial ideas at home.
The study also revealed that most (71.0 percent) of the youth survey had an annual turnover of under £100,000 (US$158,000). However, the study also indicated that 80% of the youth entrepreneurs had access to youth enterprise fund to set up their businesses. According to Marris and Somerset (2009), thousands of youth in the USA have had access to youth enterprise funding form government agencies and the private sector, making the USA the most successful in youth entrepreneurship. The study by Marris and Somerset (2009) found a strong correlation between youth access to enterprise fund, and the success of entrepreneurship venture.

In the developing countries, youth entrepreneurship has suffered a myriad of challenges that has not only crippled the growth of the sector, but also diminished youth morale for engaging in self-enterprise (Philip, 2010). In Africa, Latin America, and Asian countries, youth not only find it difficult to conduct business, but also to access funding both from the government and the private sector. According to OECD (2012), youth in Africa, don’t have the capacity to access funding from the private sector due to legal regulations set by financial institutions. For instance, in Zimbabwe, Nigeria, and South Africa, youth must have collateral to access loans. Equally, they have to present audited books of accounts as a testament that they can handle money (International Labour Organization (ILO), 2015)

1.1.3 Kajiado County
Kajiado County is located in the southern part of Kenya. It borders Nairobi County to the North East, Narok County to the West, Nakuru and Kiambu Counties to the North, TaitaTaveta County to the South East, Machakos and Makueni Counties to the North East and East respectively, and the Republic of Tanzania to the South. It is situated between Longitudes 36° 5' and 37° 5' East and between Latitudes 1° 0' and 3° 0' south. The county covers an area of 21,900.9 square kilometers (Km²). Topographically, the county is divided into three different areas namely; Rift Valley, AthiKapiti plains and Central Broken Ground. The important physical features are Mount Suswa and Lake Magadi. The county is divided into five administrative sub-counties namely; Kajiado Central, Kajiado North, Loitokitok, Isinya and Mashuuru, with a total of 17 administrative divisions, 5 constituencies and 25 county wards.
The population for Kajiado County was 687,312 according to the 2009 Kenya Population and Housing Census and is projected to rise to 1,504,406 in 2050. 42 percent of the population is below the age of 15 years and is projected to decline to 35 percent in 2030 and to 26 percent in 2050, while the population in the working ages (15-64) is projected to increase to 63 percent and 67 percent over the same period (Kenya National Bureau of Statistics, 2010). The dependency ratio is therefore 78 and is expected to decline to 60 in 2030 and 49 in 2050. The population of older people above age 64 will also increase to 3 percent and 7 percent over the same period. The demographic window of opportunity for the county will open in 2041 and close in 2081.

The health status of a population has a direct impact on productivity and enhanced quality of life. The main health issues affecting the youth in Kajiado County include STI, HIV and AIDS, drug and substance abuse and teenage pregnancy (Ministry of Health, 2014). Studies indicate that majority of young people in the county after being initiated into “Morans” (cultural group of young people), tend to have several sexual partners and engage in unprotected sex. Similarly, a study conducted by Ministry of Health (2014) on health issues in Kajiado revealed that some youth reported to be under pressure and influence not to use condoms while others maintained that they were faced with shortage of condoms. Such practices are the major contributors in the increase of STI/HIV infections and rising cases of sexual violence against women (SGBV). Most adolescent girls in Kajiado County often fall victims of sexual violence which makes them drop out of school and get married to the Morans after being pregnant.

Drug and substance abuse is an issue affecting the education system of the youth in Kajiado County with the primary children being influenced by their peers to abuse drugs (Ministry of Health, 2014). Other issues affecting education in the county includes, lack of school fees, few schools with few teachers, poor roads and lack of enough materials to study. NGO, the government, and FBOs are the main organizations addressing education and training issues of young people in Kajiado County. The government, through the Constituency Development Fund (CDF) has made efforts to construct classrooms, schools and provide bursaries for poor
children. NGOs and FBOs sponsor education in the county by promoting enrolment, providing sponsorship for school fees, uniforms and stationery, building classrooms, fighting FGM and building rescue.

Main employment and income opportunities for young people in Kajiado County include livestock rearing, crop farming, trade or business—mainly in livestock, shops and grocery, bodaboda (motorcycle) business, construction, industry (Magadi Soda Company). However, the youth face a lot of challenges as they engage in various economic activities within the country. The Constituency Youth Enterprise Scheme (C-YES) which funds enterprises of youth groups in all constituencies has been helpful in addressing the challenges in ways such as availing loans, savings and credit facilities to young people, improving infrastructure and creating markets for goods and services in the county, building skills in business and industry, and enforcing the law on child labour and introducing alternative measures to retain children in schools (YEDF, 2009).

1.2 Statement of the Problem
Different youth development initiatives have been launched in Kenya mainly to support and empower the youth. Despite their launching, unemployment in Kenya has become a problem affecting youths who after are graduating from the university and other learning institutions. The new businesses that the youth operate fail within the first few months of operation. Scholars have identified reasons for low entrepreneurship among the youth. According to Rahmawati, Hasyyati and Yusran, 2012 stated that there are six obstacles that result in low youth entrepreneurship. The obstacles include environment not enabling for youth entrepreneurship, lack of relevant networks, insufficient knowledge and education, economic and financial barriers, lack of role models in entrepreneurship, and regulatory barriers. Past statistics show that three out of five businesses fail within few months of operation (Kenya National Bureau of Statistics, 2007)

The government of Kenya considered the idea of launching a program to provide young people with access to finance for self-employment activities and business skills development as a way of reducing unemployment and poverty which affect the youth. The Government of Kenya launched the Youth Enterprise Development Fund in the year 2006. The objectives of
the funds is to provide continuous funds to youth enterprises, attract and facilitate investments that are beneficial to youth enterprises, develop linkages and facilitate marketing of products and services of youth enterprises. YEDF provides funds to the youths between 18-35 years to start and expand their businesses. YEDF has been the most elaborate and deliberate effort by the Kenyan Government in trying to address the issue of youth unemployment by developing youth enterprises to create jobs. The subject on Youth Enterprise Funding Kajiado County has not been deeply explored and has to rely on government reports to get an insight into the programs clearly depicted from literature. This research will seek to answer the question as to whether there is a mismatch between the expected performances of YEDF in addressing this issue and its set objectives.

The study aims to assess the effect of the youth enterprises development fund on youth enterprises in Kajiado County. There has not been a study conducted in this particular area on effect of the youth enterprises development fund on youth enterprises.

1.3 Objectives of the study
The main objective of the study is to establish the Effect of youth enterprises development fund on youth enterprises in Kajiado County.

The following are the specific objectives;

i.) To establish the effect of the constituency based loans on performance of youth enterprises.

ii.) To establish the effect of business expansion loan on performance of youth enterprises.

iii.) To establish the effect of local purchase order financing on performance of youth enterprises

1.4 Research questions
The research questions are:

i.) What is the effect of the constituency based loans on performance of youth enterprises?

ii.) What is the effect of business expansion loan on performance of youth enterprises?

iii.) What is the effect of local purchase order financing on performance of youth enterprises?
1.5 Justification of the Study
Kenya remains with the highest rate of unemployment among the youths even after the heavy investments in the youths through YEDF, NYS, Youth Polytechnics, Kazi kwa vijana, the Youth Empowerment Centers and other initiatives. Little attention has been given on measuring the extent which this initiatives have empowered the young people. The study will focus on the investment of the YEDF on empowering the young people through income generation activities. The study has selected Kajiado County because of its low rate in loan application.

1.6 Significance of the Study
The study will help the Government to formulate most appropriate policies that are friendly and that provide conducive environments for doing business in terms of regulatory framework and infrastructure development. The Study will help the YEDF Board in providing a view of how YEDF is perceived by the youths and the wider public in Kenya. The Study will be used by other researchers and scholar interested in this area of research.

1.7 Scope of the Study
The Research will focus on the Effect of youth enterprises development fund on performance of youth enterprises. The Study will only concentrate on Kajiado County. The study will be focused on youth Entrepreneurs who have been funded by YEDF as a group or individually and are registered with The Ministry of Social Services.
CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction
This chapter contains a theoretical framework, empirical review and also presents a conceptual framework.

2.2 Theoretical Framework
The study will be guided by three theories that is the Attribute Theory by Heider(1958) which emphasizes on internality and externality of outcomes, the Theory of Business Enterprise by Thorstein Veblen (1904) and lastly Stochastic Theory.

2.2.1 Attribution Theory
Heider (1958) and furthered by other scholar Hine, D. W., & Montiel, C. J. (1999). Heider states that causes of social problems such as poverty, inequality and youth unemployment play an important role in determining individuals’ attitudes and behavioral responses towards developing programs. Hine states that the way the youths perceive their status and role played by institutions around them affect their response to development strategies. The theory emphasizes on the internality and externality of outcomes. From the foregoing the researcher perceives low access of the youth enterprise development fund program as caused by both external and internal inefficiencies, that is, inefficiency on the recipient youth (internal) and also the inefficiency on the part of the government (external).

Attribution theory assumes that people try to determine why people do what they do by attributing causes to behavior. A person seeking to understand why another person did something may attribute one or more causes to that behavior. A three-stage process underlies an attribution and the stages include: the person must perceive or observe the behavior, then the person must believe that the behavior was intentionally performed, and then the person must determine if they believe the other person was forced to perform the behavior in which case the cause is attributed to the situation or not in which case the cause is attributed to the other person.
Weiner (1974) focused his attribution theory on achievement by identifying ability, effort, task difficulty, and luck as the most important factors affecting attributions for achievement. Attributions are classified along three causal dimensions: locus of control, stability, and controllability. The locus of control dimension has two poles: internal versus external locus of control. The stability dimension captures whether causes change over time or not. For instance, ability can be classified as a stable, internal cause, and effort classified as unstable and internal. Controllability contrasts causes one can control, such as skill/efficacy, from causes one cannot control, such as aptitude, mood, others’ actions, and luck.

Internal attribution also known as dispositional attribution refers to the tendency of assigning the cause or responsibility of a certain behavior or action to internal characteristic, rather than to outside forces. Internal attributions that we often hold responsible for others behavior are motives, personality, beliefs and so on. For instance, the youth often feel that their progress and success as entrepreneurs is because of their hard work and determination rather than the help of others. External attribution also known as situational attribution is exactly in contrast to internal attribution. The tendency of assigning the cause or responsibility of a certain behavior or action to outside forces rather than international characteristic is called external attribution. We often explain our new actions and behavior using the environment or situational features, something that is beyond our control. For instance, when the youth enterprise development fund fails to provide sufficient education to the youth on how to use the resources allocated to them, they often put the blame on the government for allocating fewer resources to them and not training the youth to be better entrepreneurs at school.

There are also various factors influencing the formation of attributions such as consistency information which is the degree to which the actor performs that same behavior towards an object on different occasions. Consensus information is another factor which refers to the extent to which other actors perform the same behavior with the same object. Distinctiveness information is the extent to which the actor performs different behavior using different objects. Such factors can be controlled depending on an individual’s internal or external attributions.
2.2.2. The Theory of Business Enterprise

Thorstein Veblen (1904) looks at the growing corporate domination of culture and the economy. He claims that businessmen are motivated solely by financial gain through purchase and sales, the aim being an accumulation of wealth which helps in reduction of poverty. Veblen (1904) placed the large business concerns in the context of the increasing industrialization of American life by arguing that even though there is a commercial need for industry, the machine process has outrun commercial needs and has penetrated every corner of mechanical industries. This process is characterized by the obligation for standardization, certainty and quantitative accuracy and precision.

The growth of industrial processes is certainly conquering the small business firms that have earlier evolved to organize craft production on a disjointed and small scale. Before industrialization, the only businesses that required significant investments were in shipping across oceans. Consequently, the only organizations with a pure business motivation were banking and merchant firms who dealt mainly with loaning, buying and selling. The development of industrialization has brought about new order in business which enables businessmen to leverage machine processes for pecuniary gain even it means undermining the smooth functioning of the machine processes.

Veblen (1904) argues that business interests does not coincide with that of the community because business is concerned with competitive selling through advertising, selling, buying and charging what the market will bear. Individuals doing business often pay wages of those who engage in competitive selling such as sales man, buyers and accountants because their work mostly brings a gain to the employers. The wages paid to employees and workmen are often competitively adjusted on the basis of vendibility of the product which is determined by the profitable sale that the product brings.

The theory of business enterprises analyzes the growing corporate domination of culture and the economy. Veblen (1904) points out that there is an existence of clashing motives between the business and the industry. For instance, the main aim of the business is to maximize profits while the main function of the industry is to manufacture goods. On the contrary, the captains of industry such as capitalists often restrain production as a way of keeping prices and profits high. The action of the capitalists is the worst fear of businessmen because it can lead to free run of production causing the collapse of all profits. According to Veblen (1904), the machine
processes has outrun commercial needs and has penetrated every corner of mechanical industries which is characterized by the obligation of standardization, accuracy and precision, certainty and quantitative. Based on Veblen’s arguments it is evident that business instincts are likely to lead to waste and predation that aims at enhancing the social status of those who could benefit from predatory claims to goods and services. Work that seems to be useless to the community at large may be gainful to the businessman and to the workmen whom he employs as work that contributes substantially to the aggregate livelihood (Veblen, 1904).

2.2.3. Stochastic Theory
The stochastic model, which is also known as the Gibrat's Law, argues that all changes in size are due to chance. Thus, the size and age of firms has no effect on the growth of SMEs and Youth enterprises. According to Becchetti and Trovato (2002) empirical of the law has indicated that it only considers size and age as potential variables which may significantly affect firm growth by neglecting other explanatory variables which may significantly affect firm growth. The deterministic approach assumes, on the contrary, that differences in the rates of growth across firms depend on a set of observable industry and firm specific characteristics (Becchetti and Trovato, 2002 and Pier Giovanni et al, 2002).

According to Bruton et al. 2006, entrepreneurship training provided skills and training for business creation and development. It could play a major role in changing attitudes of young people and providing them with skills that would enable them to start and manage small enterprises at some point in their lives. In a report developed collaboratively with the UNDP and the ILO, Kenya was encouraged to develop a training capacity in entrepreneurship that could lead to the creation of an enterprise culture in the country.

Lack of business skills had been identified as a key barrier to youth’s entrepreneurship. According to Ghai cited in Chigunta et al., 2005), entrepreneurship among young people is affected by a number of factors, including lack of skills, social capital, knowledge and experience which have led to poor overall performance of youth enterprises. On this account, youth enterprises are highly vulnerable to failure (Entwistle, 2008).
From an economic perspective, however, enterprises are not just suppliers, but also consumers. This plays an important role if they are able to position themselves in a market with purchasing power, their demand for industrial or consumer goods will stimulate the activity of their suppliers, just as their own activity is stimulated by the demands of their clients. Demand in the form of investment plays a dual role, both from a demand-side (with regard to the suppliers of industrial goods) and on the supply side (through the potential for new production arising from upgraded equipment). In addition, demand is important to the income-generation potential of SMEs and their ability to stimulate the demand for both consumer and capital goods (Berry et al., 2002).

Selling ideas and their products is an entrepreneurial skill that cannot be undervalued. Appealing presentations, direct selling and determining sales quotas accurately are tasks that entrepreneurs must be able to achieve. Enhancing their marketing skills by acquiring knowledge and practice is essential. Being customer oriented is an entrepreneurial skill that helps them to satisfy the needs of their customers.

2.3 Empirical review
In empirical review the study has reviewed the literature on Business skills training, market linkage and provision of funds through local, African and global perspectives.

2.3.1 Constituency Based Loans on Performance of Business Enterprises
Omukhango, (2012) in her study found that amount of the loan disbursed under constituency youth enterprise scheme had a positive influence of the youth business enterprises in Kenya. Amenya, (2011) in his study found that YEDF had not received sufficient funding from their constituencies to finance the youth business enterprise. This translated to that, some business enterprise upon receiving Kshs 50,000/= (YEDF guide, 2013) were not performing well leading to the business closure. Majority of young people start their business enterprises with lower levels of initial capital hence exposed to risks of failing (Chigunta, 2002). Fitzsimmons and Douglas, (2005) established that inadequate financial resource is a major constraint in one’s gaining the initial business inertia for further growth to successful entrepreneur. Therefore, in any state inadequacy of the government revenue to provide adequate financial
allocation for YEDF is limiting factor towards enhancement of the performance of the youth business enterprises (Fitzsimmons & Douglas, 2005).

Even after the adoption of YEDF policy in Kenya, majority 62% of the youth claim that they have not felt the impact of the youth fund in the Ministry of youth affairs and sports. However, where financial resources are the constraint, innovation are the more important in enhancing performance of the youth business enterprises (Baker & Sinkula, 2009). Wolf and Pett, (2006) observe that inadequate financial resource endowment may be compensated for by flexibility, agility and innovation. Thus, Kenya requires the mobilization of its government resource to provide adequate financial allocation to its current YEDF programme.

Despite the government putting in efforts in providing loans for the youth in every constituency, there is still low performance of business enterprises because the youth are not well educated regarding the business and the loans. A number of studies have established that there exists a numerous and complete constraints that face young people in the process of owning, managing, operating and developing their enterprises (Semboja, 2005). In the case of Kenya, many micro small and medium enterprises remain informal because the administrative procedures for business registration are cumbersome, long-winded and/or costly.

The barriers to setting new business are particularly huge for youth who on the other hand, face complete entrepreneurship barriers. These structural problems include lack of voice and representation; lack access to credit and seed funding, isolation and lack of support which makes different youth owned enterprises to gain foot hold in the modern expansive business advises and support services, absence of entrepreneurship mentorship programs remain part of the key challenges facing youth integration into MSMES, and national economic grid (Omollo, 2010). For constituency loans to impact positively on the performance of business enterprises, it is therefore important for the youth in each constituency to be trained on how to handle various challenges that may arise in the process of owning, managing, operating and developing their enterprises using the available resources.

2.3.2 Business Expansion Loans and Performance of Business Enterprises
History and experience in most business enterprises has shown that the amount of the capital invested determines the success or failure of the business enterprises. Most youth enterprises
fail to survive due to the low amounts of capital for running the business. Pretorius and Shaw, (2004) and Atieno, (2009) reported that lack of finance is one of the major constraints to the formation of new enterprises. Entrepreneurs need to access both internal and external finance to ensure survival and growth. Pretorius and Shaw, (2004) observes that large percentage of the failure of entrepreneurial ventures in South Africa is attributed to inadequate capital structure or resource property.

According to YEDF status report (2011), the provision of continuous and relevant business development services to the youth entrepreneurs is a key to the success of the business enterprises initiatives in creating, long term employment. The provision of entrepreneurship training, to sensitize and inculcate entrepreneurial culture among the young people is crucial to identifying emerging business talents. The fund has done this through itself and other partners trained 200,000 youth on entrepreneurship and 400 youth development officers for further training to the youth at local areas. Omukhango, (2012) in her study found that training youth on the entrepreneurship has positive influence on the performance of youth business enterprises. Most youth business enterprises fail due to the lack of entrepreneurship culture which needs to be adopted through entrepreneurship training. According to Amenya, (2011) 50% of the respondents said that they very often lack capacity building in term of financial management.

Despite the youth being provided with business expansion loans, majority of them fail to utilize the loan in expanding the business and they end up closing the business after making losses and failing to manage resources. Training should be provided to the youth on how they can be able to manage the resources well and expand their business without making losses from time to time. Consequently, lack of monitoring and evaluation of the use of business expansion loans has negatively affected the performance of business enterprises. Project monitoring is a continuous and periodical review, and overseeing of the project to ensure that input deliveries, work schedules, target outputs and other required actions proceed according to the project plan (Nyonje, Kyalo and Mulwa, 2012). Monitoring is a continuous process of collecting information at regular intervals about ongoing projects or programmes concerning the nature and the level of their performance (Nyonje, Kyalo and Mulwa, 2012). Project evaluation is a process that involves systematic collection, analysis and interpretation of project related data.
that can be used to understand how the project is functioning in relation to project objectives. It is a process of ascertaining decision area of concern, selecting appropriate information, collecting and analyzing information in order to report summary data useful to decision makers in selecting among alternatives.

Nuguti, (2009) discussed importance of monitoring and evaluation for projects. He said that any credible project manager wants to get feedback on the project being implemented. This feedback is very important in ascertaining the strengths and weakness of the project being implemented. Monitoring and evaluation assists to see whether the project is on track and if there is need to change direction. Monitoring and evaluation provides full picture of the project performance as per particular time. This gives full indication of what should be expected at the end of the project cycle. For business expansion loans to be effective on performance of business enterprises, it is important for the providers of business expansion loans to monitor and evaluate the progress of the expansion.

2.3.3 Local Purchase Order Financing and Performance of Business Enterprises
An LPO document can be used in financing contracts and with it, youth enterprises can obtain business funding that will help in fulfilling the objective stated in the order. For a local purchase order to be effective in financing business enterprises there should be an existence of a readily available market so that the businesses can be able to return back the finances in good time.

Mollentz, (2002) affirm that market issues and demand for product are the most important factors that positively influence new enterprises growth. This is true for an industry to continue production; its products should have been bought or ordered if there is demand for the products automatically there is a high probability of enterprises growth. According to Chigunta, (2002) most enterprises owned by young people have lower market value or inventory hence many youth-run enterprises both in developed and developing countries largely rely on the local markets. Evidence available suggests that heavy reliance on the local market, especially in poor countries is a key constraint on earnings and growth of enterprises (Chigunta, 2002). However, there are circumstances in which local market has adequate market for its products and services. In such cases there is great possibility of the enterprises growth.
Philip, (2002) noted that the critical advantage of producing for local market is that the entrepreneurs know and understand local needs and opportunities, as well as the quality standards and expectations of that market. Since majority of youth enterprises rely on local markets, the local purchase order will be useful in financing business enterprises that operates within the local markets. Another consequence of producing for local markets is known as copycat entrepreneurship where one successful enterprise was copied by everyone else, until they all collapse under the weight of their own competition or lack of diversity in the local economy (Philip, 2002). Too often, the young youth and female proprietors are concentrated in a narrow range of micro enterprise activities largely trading (Chigunta, 2002).

In Kenya, though the Ministry of youth affairs and sports (MOYAS) and YEDF is mandated in establishing market linkages for the youth enterprises products and services both locally and internationally (YEDF status report, 2011), as per the status report of the fund 2011, the fund has organized national trade fairs for over 1800 youth entrepreneurs drawn across the country to show case their products and services to the public. During this event, youth exhibition, made critical contact for selling their products/services with most successfully reporting good sales. The fund has also provided support to youth market days organized at the district and provincial levels. It has lobbied the government to support youth enterprises through deliberate policy of buying goods/services. Thus the local purchase order will be more effective in financing business enterprises if the businesses avoid copycat entrepreneurship and focus on selling the goods and services to different clients both locally and internationally.

2.3.4 Business growth
Growth is the product of internal process in the development of an enterprise and an increase in quality and/or expansion (Penrose, 2006). Growth is simply defined as change in size in a determined lifespan. Growth of a business ia as a result of a good management of resources and capacity available in the business (Coad, 2013). Wright and Stigliani, (2012) say that management need to identify the origin of resources, capacity and learn on accumulation methods and the generation of profits, coupled to the examination of how and when the resources of the enterprise and financing are accessed and how the external investors may be informed on the subject. They further state that from the strategic perspective, It is very
important to trust people with cognitive capacity for growth since the holders are not the sole protagonists of growth.

Schooling level and experience may influence the business growth (Barringer, 2005). Enterprises need to connect the level of training afforded to the firms propensity to grow (Savery, 2004). Once employees numbers expand to certain levels, enterprises must require services of individuals in management roles. These management roles need a trained individual. Enterprises must develop strategies (Dobbs and Hamilton, 2007). For a business to formulate working strategies, there must be an individual with the knowledge and skills of formulating this working strategies. According to Barringer, (2005) knowledge was positively associated with growth.

In case of enterprises, growth enhances survival and the benefits of growth may last for many years (Coad, 2013). It should be underscored that growth implies in the increase of management and organizational complexity (Davidsson, 2010). According to the transaction theory, costs are the result of hierarchy. Managers frequently prefer to sub-hire (Chandler, 2009). Enterprises may expand sales without increase of the number of employees and on the other hand employees rates may increase without simultaneously increasing sales (Chandler, 2009). The variation in the number of employees may not demand increase in sales and growth and profit is not conclusive (Davidsson, 2010).
2.4 Conceptual framework.
Fig 1 offers the conceptual framework on which the study is based.

![Conceptual Framework Diagram]

Figure 2.1-The Conceptual Framework
CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction
This chapter shows the methods that were used by the research to carry out the study. It describes the research design, targeted population, sampling procedures, methods of data collection, and methods of data analysis.

3.2 Research Design
Descriptive research portrays an accurate profile of persons, events, or situation (Robson 2002). The study used a descriptive research design to collect data from the respondents because the design is able to describe the characteristics or know the current status of study phenomenon. The design was used in preliminary and explanatory part of the study to allow the researcher to gather information, summarize it, present and interpret it for the purpose of clarification. The method is flexible and helps in collecting allot of statistical information where in this case it is needed to describe the effects of youth enterprises development fund on performance of youth enterprises.

3.3 Target Population
A target population is a study of a set of people or objects that a researcher wishes to generate the result. The target population for this study is the Youth entrepreneurs who have been funded by YEDF in Kajiado Central, Kajiado North, Loitokitok, Isinya, and Mashuuru totaling to12,026. The funded Youth entrepreneurs will consist of both individual persons and groups.

3.4 Sampling Size and Sampling Procedure
The study used the Krejcie and Morgan table, (1970) in appendix 1 to determine the sample size. According to the table, N is the total population and S is the sample size. The sample size for this study was 370.
For the study to get the correct representation of the findings, it used a stratified sampling technique for each sub-county. The sample size for each sub-location was to determine the sample size in population to the youth population in the target population. The study used a simple random sampling to select the required youth enterprises in each sub-location according to table 3.1.the study used pieces of papers odd and even numbers written on them and those
with the odd numbers will be selected and the process repeated until the researcher gets the lists of youth enterprises shown in table 3.1

**Table 3.1 sample size for each sub county**

<table>
<thead>
<tr>
<th>Sub county</th>
<th>Number of youths</th>
<th>Stratified sampling</th>
<th>Sample size in each location.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kajiado central</td>
<td>3,064</td>
<td>(3064x370)/12026</td>
<td>94</td>
</tr>
<tr>
<td>Kajiado north</td>
<td>6,535</td>
<td>(6535x370)/12026</td>
<td>201</td>
</tr>
<tr>
<td>Loitokitok</td>
<td>1,826</td>
<td>(1826x370)/12026</td>
<td>57</td>
</tr>
<tr>
<td>Isinya</td>
<td>34</td>
<td>(34x370)/12026</td>
<td>1</td>
</tr>
<tr>
<td>Mashuuru</td>
<td>567</td>
<td>(567x370)/12026</td>
<td>17</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>12,026</strong></td>
<td></td>
<td><strong>370</strong></td>
</tr>
</tbody>
</table>

**3.5 Instrumentation and Data Collection**

The study used a questionnaire for collecting data. A questionnaire is a set of questions for obtaining statistical useful or personal information from the respondents. The study ensured that the questionnaire consisted of easy, understandable close ended and open ended questions which will easily be answered by both literate and illiterate respondents. The study explained the questions to those who did not understand them. The questions focused on the effect of YEDF on the performance of youth enterprises.

The questionnaire was divided into the following parts:

i.) Demographic data as part A
ii.) Constituency Based Loans as part B
iii.) Business Expansion Loans as part C
iv.) Local Purchasing Order Financing as part D
v.) Business growth as part E
3.7 Data Analysis and Presentation
The study analyzed data using descriptive methods. The study used Microsoft Excel as a tool for data analysis and also used tables, graphs and charts as tools for data presentation. Percentages were used for comparison of the data that differed in size. Graphs were used to show clearly the trends of the distribution of the data and tables to summaries the collected data.
CHAPTER FOUR
DATA ANALYSIS, PRESENTATIONS AND DISCUSSIONS

4.1 Introduction
This chapter presents results of the study based on the formulated objectives as presented in chapter one. The chapter analyzes the variables involved in the study and explains the conceptual model described in chapter two. Data description and analysis is presented.

4.2. Response rate
The study had a sample size of 370 respondents from all the 5 sub counties in Kajiado Constituency. Out of the 370 respondents sampled, 364 of the respondents filled in and returned questionnaires giving a response rate of 93% as shown in the table below.

Table 4.1: Response Rate

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Responded</td>
<td>364</td>
<td>93%</td>
</tr>
<tr>
<td>Not Responded</td>
<td>6</td>
<td>7%</td>
</tr>
<tr>
<td>Total</td>
<td>370</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Researcher 2019

4.3 Demographic Data
Out of the 364 respondents, 53 were registered as youth groups and 311 were individual youths as shown in the figure 4.1 below.
4.4 Constituency Based Loans

4.4.1 Number of respondents who have received Constituency Based Loans

The respondents were asked if they had ever received any Constituency Based loans from the YEDF and only 68.9% of the respondents had received the loan as shown below.

Table 4.2: Number of respondents who have received Constituency Based Loans

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Received</td>
<td>251</td>
<td>68.9%</td>
</tr>
<tr>
<td>Not received</td>
<td>113</td>
<td>31.1%</td>
</tr>
<tr>
<td>Total</td>
<td>364</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Researcher 2019
4.4.2 The period of the loan process

The respondents were asked to indicate how long the loan took to be processed. The results are summarized in table 4.3

Table 4.3: The period of the loan process

<table>
<thead>
<tr>
<th>months</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-3</td>
<td>125</td>
<td>49.8%</td>
</tr>
<tr>
<td>4-6</td>
<td>103</td>
<td>41.0%</td>
</tr>
<tr>
<td>Over 6</td>
<td>23</td>
<td>9.2%</td>
</tr>
<tr>
<td>Total</td>
<td>251</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Researcher 2019

4.4.3 Amount of constituency based loan accessed by the respondents

The study asked the respondents to indicate the amount of loan accessed. The following are the results.

Table 4.4: Amount of constituency based loan accessed by the respondents

<table>
<thead>
<tr>
<th>Amount (Kshs)</th>
<th>frequency</th>
<th>percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1000-100,000</td>
<td>96</td>
<td>38.2%</td>
</tr>
<tr>
<td>100,001-500,000</td>
<td>83</td>
<td>33.1%</td>
</tr>
<tr>
<td>500,001-1,000,000</td>
<td>48</td>
<td>19.1%</td>
</tr>
<tr>
<td>More than 1,000,000</td>
<td>24</td>
<td>9.6%</td>
</tr>
<tr>
<td>Total</td>
<td>251</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Researcher 2019

4.4.4 Rating of the Constituency Based Loans amount given to them

The respondents were asked by the study to indicate if the loan given to them at the Constituency Based Loans were sufficient or insufficient to them. 32.7% of the respondents said that the funds were extremely sufficient, 27.5% of the respondents said that the loan was sufficient, 15.1% of the respondents said it was neutral, 13.1% of the respondents said it was
insufficient, and 11.6% of the respondents said that it was extremely insufficient. The results are shown in table 4.5

Table 4.5: Rating of the Constituency Based Loans amount given to them

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely sufficient</td>
<td>82</td>
<td>32.7%</td>
</tr>
<tr>
<td>Sufficient</td>
<td>69</td>
<td>27.5%</td>
</tr>
<tr>
<td>Neutral</td>
<td>38</td>
<td>15.1%</td>
</tr>
<tr>
<td>Insufficient</td>
<td>33</td>
<td>13.1%</td>
</tr>
<tr>
<td>Extremely insufficient</td>
<td>29</td>
<td>11.6%</td>
</tr>
<tr>
<td>Total</td>
<td>251</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Researcher 2019

4.5 Business Expansion loans

4.5.1 Number of respondents who have received Business Expansion Loans

The respondents were asked if they had ever received any Constituency Based loans from the YEDF and only 78.8% of the respondents had received the loan as shown below.

Table 4.6: Number of respondents who have received Business Expansion Loans

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Received</td>
<td>287</td>
<td>78.8%</td>
</tr>
<tr>
<td>Not received</td>
<td>77</td>
<td>21.2%</td>
</tr>
<tr>
<td>Total</td>
<td>364</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Researcher 2019
4.5.2 Number of times the respondents have received the Business Expansion Loans

The respondents were asked the times they have received the Business Expansion Loans from YEDF and the following in table were the results.

Table 4.7: Number of times the respondents have received the Business Expansion Loans

<table>
<thead>
<tr>
<th>Number of respondents</th>
<th>percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-2</td>
<td>101</td>
</tr>
<tr>
<td>3-4</td>
<td>79</td>
</tr>
<tr>
<td>5-6</td>
<td>60</td>
</tr>
<tr>
<td>Over 7 times</td>
<td>47</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>287</strong></td>
</tr>
</tbody>
</table>

Source: Researcher 2019

4.5.2 Sufficiency of the Business Expansion Loan

The study asked the respondents to indicate the sufficiency of the Loan. 30.7% of the respondents said that the funds were extremely sufficient, 26.1% of the respondents said that the loan was sufficient, 16.0% of the respondents said it was neutral, 14.3% of the respondents said it was insufficient, and 12.9% of the respondents said that it was extremely insufficient. The results are shown in table 4.8.

Table 4.8: Sufficiency of the Business Expansion Loan

<table>
<thead>
<tr>
<th>frequency</th>
<th>percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely sufficient</td>
<td>88</td>
</tr>
<tr>
<td>Sufficient</td>
<td>75</td>
</tr>
<tr>
<td>Neutral</td>
<td>46</td>
</tr>
<tr>
<td>Insufficient</td>
<td>41</td>
</tr>
<tr>
<td>Extremely insufficient</td>
<td>37</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>287</strong></td>
</tr>
</tbody>
</table>

Source: Researcher 2019
4.5.3 Training provided by the Business Expansion Loans

The respondents were asked if they received any entrepreneurship training after they received the loans. 84% of the respondents indicated that they were trained on entrepreneurship skills as shown on table 4.9.

Table 4.9: Training provided by the Business Expansion

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Received</td>
<td>241</td>
<td>84%</td>
</tr>
<tr>
<td>Not received</td>
<td>46</td>
<td>16%</td>
</tr>
<tr>
<td>Total</td>
<td>287</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Researcher 2019

4.5.4 Monitoring and evaluation of the respondents business

The respondents were asked to show if the Business Expansion Loans trained them on how to evaluate and monitor their enterprises. Only 79.4% of the respondents were trained on monitoring and evaluation of their enterprises as showed in table 4.10

Table 4.10: Monitoring and evaluation of the respondents

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Received</td>
<td>228</td>
<td>79.4%</td>
</tr>
<tr>
<td>Not received</td>
<td>59</td>
<td>20.6%</td>
</tr>
<tr>
<td>Total</td>
<td>287</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Researcher 2019

4.5.5 Impact of monitoring and evaluating of the respondents enterprises

The study asked the respondents to indicate the impact of monitoring and evaluating their business. 44.3% of the respondents said that there was a very high impact, 37.7% of the
respondents said that there was a high impact, 10.1% of the respondents said that there was low impact and 7.9% of the respondents said that there was a very low impact. The results are shown in table 4.11

**Table 4.11: Impact of monitoring and evaluating of the respondents enterprises**

<table>
<thead>
<tr>
<th>Impact</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very high impact</td>
<td>101</td>
<td>44.3%</td>
</tr>
<tr>
<td>High impact</td>
<td>86</td>
<td>37.7%</td>
</tr>
<tr>
<td>Low impact</td>
<td>23</td>
<td>10.1%</td>
</tr>
<tr>
<td>Very low impact</td>
<td>18</td>
<td>7.9%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>228</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Researcher 2019

4.6 Local Purchasing Order

4.6.1 Number of the times the respondents have taken tenders from any company

The respondents were asked if their business enterprises receive tenders from other companies and the results were as follows.

**Table 4.12: Number of the times the respondents have taken tenders from any company**

<table>
<thead>
<tr>
<th>Received/Not received</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Received</td>
<td>127</td>
<td>34.9%</td>
</tr>
<tr>
<td>Not received</td>
<td>237</td>
<td>65.1%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>364</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Researcher 2019

The respondents who participate in receiving of tenders were asked the number of times they have used Local Purchase Order Financing to fund their enterprises.
Table 4.13: Times the respondents have used the Local Purchase Order

<table>
<thead>
<tr>
<th>Number of respondents</th>
<th>percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-2</td>
<td>61</td>
</tr>
<tr>
<td>3-4</td>
<td>39</td>
</tr>
<tr>
<td>5-6</td>
<td>19</td>
</tr>
<tr>
<td>Over 7 times</td>
<td>8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>127</strong></td>
</tr>
</tbody>
</table>

Source: Researcher 2019

4.6.2 Period for the loan to be processed.

From the respondents, 121 respondents said that it takes 0 to 3 months for the loan to be processed, 6 respondents said that the loan takes 4-6 months and 0 respondents said that the loan takes over 6 months. The results are shown in the figure below.

Figure 4.2: Period for the loan
4.6.3 Sufficiency of the Local Purchase Order Financing

The study asked the respondents to indicate the sufficiency of the Loan. 44.1% of the respondents said that the funds were extremely sufficient, 33.9% of the respondents said that the loan was sufficient, 11% of the respondents said it was neutral, 7.1% of the respondents said it was insufficient, and 3.9% of the respondents said that it was extremely insufficient. The results are shown in table 4.14

Table 4.14: Sufficiency of the Local Purchase Order Financing

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely sufficient</td>
<td>56</td>
<td>44.1%</td>
</tr>
<tr>
<td>Sufficient</td>
<td>43</td>
<td>33.9%</td>
</tr>
<tr>
<td>Neutral</td>
<td>14</td>
<td>11%</td>
</tr>
<tr>
<td>Insufficient</td>
<td>9</td>
<td>7.1%</td>
</tr>
<tr>
<td>Extremely insufficient</td>
<td>5</td>
<td>3.9%</td>
</tr>
<tr>
<td>Total</td>
<td>127</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Researcher 2019

4.6.4 Impact of Local Purchase Order Financing to the respondents business

The study asked the respondents to show the extent by which the loan had an impact to their enterprises. The results are shown in table 4.15

Table 4.15: Impact of Local Purchase Order Financing to the respondents business

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very high impact</td>
<td>69</td>
<td>54.3%</td>
</tr>
<tr>
<td>High impact</td>
<td>44</td>
<td>34.6%</td>
</tr>
<tr>
<td>Low impact</td>
<td>10</td>
<td>7.9%</td>
</tr>
<tr>
<td>Very low impact</td>
<td>4</td>
<td>3.2%</td>
</tr>
<tr>
<td>Total</td>
<td>127</td>
<td>100</td>
</tr>
</tbody>
</table>
4.7 Business Growth

4.7.1 Number of employees

The study asked the respondents to indicate the number of employees in their enterprises so that the study can know if there was changes in number of employees after the enterprises were funded by the YEDF. The following are the results of the number of employees in the enterprises before the loans and the extent by which the number of employees increased after the loans.

Table 4.16: Number of employees

<table>
<thead>
<tr>
<th>Number of employees</th>
<th>frequency</th>
<th>percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 5</td>
<td>214</td>
<td>58.8%</td>
</tr>
<tr>
<td>6-10</td>
<td>97</td>
<td>26.6%</td>
</tr>
<tr>
<td>11-15</td>
<td>41</td>
<td>11.3%</td>
</tr>
<tr>
<td>16-20</td>
<td>12</td>
<td>3.3%</td>
</tr>
<tr>
<td>More than 21</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>364</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Researcher 2019

137 respondents indicated that there was a very high increase of employees after the loan, 123 respondents indicated there was high increase, 43 respondents said that there was no change in number of employees, 36 respondents indicated that there was low increase and 25 respondents said that there was very low increase of employees. This is shown in figure 4.3
4.7.2 Value of the business
The study asked the respondents to indicate the value of the business so that the study can know if there was growth in the value of the business after the loans were given to the business. The following are the results of the value of the business and to the extent by which the value of the business increased.

Table 4.17: Value of the business

<table>
<thead>
<tr>
<th>Value(Kshs)</th>
<th>frequency</th>
<th>percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1000-100,000</td>
<td>147</td>
<td>40.4%</td>
</tr>
<tr>
<td>100,001-500,000</td>
<td>121</td>
<td>33.2%</td>
</tr>
<tr>
<td>500,001-1,000,000</td>
<td>69</td>
<td>19%</td>
</tr>
<tr>
<td>More than 1,000,000</td>
<td>27</td>
<td>7.4%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>364</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Researcher 2019
2.5% of the respondents indicated that there was no increase in value of the business, 1.6% indicated that there was a small extent, 5.8% indicated that to some extent there was increase in the business value, 22.8% indicated that there was a moderate extent, 31.3% said that there was a great extent, and 36% indicated that there was a very great extent of increase of value after the loan was provided to the enterprise.

Table 4.18: Extent of increase of the business value

<table>
<thead>
<tr>
<th>Frequency</th>
<th>percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No extent</td>
<td>9</td>
</tr>
<tr>
<td>A small extent</td>
<td>6</td>
</tr>
<tr>
<td>Some extent</td>
<td>21</td>
</tr>
<tr>
<td>A moderate extent</td>
<td>83</td>
</tr>
<tr>
<td>A great extent</td>
<td>114</td>
</tr>
<tr>
<td>A very great extent</td>
<td>131</td>
</tr>
<tr>
<td>Total</td>
<td>364</td>
</tr>
</tbody>
</table>

Source: Researcher 2019

4.7.3 The effect of YEDF on the respondent’s enterprise

The study asked the respondents to indicate the extent of YEDF on their enterprises. 2.2% of the respondents indicated that there was no increase in value of the business, 6.3% indicated that there was a small extent, 8% indicated that to some extent there was increase in the business value, 20.9% indicated that there was a moderate extent, 29.4% said that there was a great extent, and 33.2% indicated that there was a very great effect of YEDF on their enterprise. The results are show in table 4.19.
<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No extent</td>
<td>8</td>
<td>2.2%</td>
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<tr>
<td>A small extent</td>
<td>23</td>
<td>6.3%</td>
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<tr>
<td>Some extent</td>
<td>29</td>
<td>8%</td>
</tr>
<tr>
<td>A moderate extent</td>
<td>76</td>
<td>20.9%</td>
</tr>
<tr>
<td>A great extent</td>
<td>107</td>
<td>29.4%</td>
</tr>
<tr>
<td>A very great extent</td>
<td>121</td>
<td>33.2%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>364</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Researcher 2019
CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction
The chapter discusses the summary of the findings of the study, conclusions and recommendations. The purpose for this study was to establish the effects of YEDF on the performance of youth enterprises in Kajiado County.

5.2 Summary of the Findings
The purpose of this study was to investigate the effect of YEDF on the youth enterprises. So as to achieve this purpose, the study determined the relationship between youth fund and the performance of youth enterprises. In the research, there was testing of dependent variable and independent variables. There is a discussion of youth fund and youth enterprises. The independent variables in this study include Constituency based loans, Business expansion loans and Local purchases order financing loans. The study was an investigation on the effects of Youth Enterprise Development Fund on performance of Youth Enterprises in Kajiado County. The study showed that youth enterprise development funds have an effect on performance of youth owned enterprises in Kajiado County.

5.2.1 Constituency Based Loans
The study shows that 68.9% of the respondents received the constituency based loans. This shows that most of the respondents were able to have access to the loans.38.2% of the respondents were able to have access of loan amounting between Kshs. 1000 to Kshs. 100,000 being the range with the highest percentage of the amount received.49.8% of the loan took between 0 to 3 months, 41.0% between 4-6 months and 9.2% over 6 months. This shows that the loan took less time as many respondents said that it took 0 to 3 months.32.7% of the respondents said that the loan was extremely sufficient and 27.5% of the respondents said that the loan was sufficient.60.2% of the total respondents gave a positive response on the amount being sufficient to their business. The results agree with Omukhango, (2012) study where she found that amount of the loan disbursed under constituency youth enterprise scheme had a positive influence of the youth business enterprises in Kenya.
5.2.2 Business Expansion Loan.

The study shows that 78.8% of the respondents received loans from Business Expansion Loan. 35.2% of the respondents had taken the loan one or two times, 27.2% three and four times and 37.3 percent more than five times. This indicates that most of the respondents had taken the loan more than one time. 30.7% indicated that the loan was extremely sufficient and 26.1% indicated that it was sufficient. There was a positive response to the sufficiency of the loan because 56.7% of the respondents indicated that the loan was sufficient. 84% of the respondents received training from the Business Expansion loan where 79.4% of the 84% were trained on monitoring and evaluation. 81% of the 79.4% said that there was a high impact of monitoring and evaluating their business. The results agree with Nuguti, (2009) where he discussed importance of monitoring and evaluation for projects. He said that any credible project manager wants to get feedback on the project being implemented. This feedback is very important in ascertaining the strengths and weakness of the project being implemented. Monitoring and evaluation assists to see whether the project is on track and if there is need to change direction.

5.2.3 Local Purchasing Order Financing

The study shows that only 34.9% of the respondents have taken tenders from other companies. Out of 34.9% of the respondents 40.9% of the respondents had taken the Local Purchase Order Financing loan one to two times, 26% three to four times, 14.2% five to six times and 18.9% over seven times. This shows that most of the respondents took the loan more than once to finance their tenders. 121 respondents indicated that the loan took a period of between zero to three months for the loan to be accessed and only 6 respondents indicated that they accessed the loan in between four to six months. This shows that most of the respondents received loans in less than three months. These results agree with Pretorius and Shaw, (2004) and Atieno, (2009) who reported that lack of finance is one of the major constraints to the formation of enterprises. Entrepreneurs need to access both internal and external finance on time to ensure survival and growth.
5.2 Conclusions
The results from this study have shown that Constituency based loans, Business expansion loans and Local purchases order financing loans relate with the performance of youth enterprises. This implies that the availability of youth development fund is important and is of much help to the youth. It assists them to have the finances necessary for the business growth. It does not only finance the enterprises with funds but provide the enterprises with sufficient funds for more than once and at a very less period of time as seen in the study’s results. The loans also provide the enterprises with training which helps in the management of the enterprises as seen in the Business expansion Loan where the respondents were trained on evaluating and monitoring their business which has a big impact in their business. This shows that all the variables applied in this study are relevant and can be applied to make the business of the youth to grow.

5.3 Recommendations
The recommendations of this study are based on the results on the study objectives as well as the conclusion which relates to the study. Youth enterprises development fund need to be more aggressive in loan recovery to ensure that more fund is recovered and is available to others who are interested in borrowing. Access loans play a great role in growth of youth enterprises thus more youth should be granted these funds to create self-employment. If more jobs are created the youth will be able to sustain themselves and will not be involved in other crude ways of getting income. The youth fund needs to avail incentives for earlier loan repayment so that the youth can be motivated to repay their loans earlier. This includes reducing the interest rate for those who are able to pay faster. The youth fund should formulate strategies for improved technology so that the youth can be informed when their loans fall due. The youth fund needs to aggressively be providing the capacity building to the youth so that they can get the necessary skills to manage their businesses. Seminars and workshops needs to be organized so that the youth can get skills and expertise required for managing their businesses effectively. The youth can be provided with basic managerial skills which are relevant to their business.
5.4 Areas for Further Research
The youth unemployment continues to increase despite granting of the youth fund. A study need to be done on the effects of the youth development fund on more job creation in Kajiado County
REFERENCES


Government Printer.


Nairobi: Government Printer


APPENDIX 1

KREJCI AND MORGAN TABLE DETERMINING SAMPLE SIZE FOR RESEARCH ACTIVITIES

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<td>127</td>
<td>950</td>
<td>274</td>
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<td>210</td>
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<td>1100</td>
<td>285</td>
<td>100000</td>
<td>384</td>
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</tbody>
</table>
APPENDIX 2
SAMPLE QUESTIONNAIRE
I am Koigi Joseph Ngigi currently pursuing a Bachelor in commerce in KCA University. I am carrying out a research project entitled **EFFECT OF YOUTH ENTERPRISES DEVELOPMENT FUND ON PERFORMANCE OF YOUTH ENTERPRISES**. Kindly assist in filling this questionnaire where applicable.

A. DEMOGRAPHIC DATA

1. What is your gender?
   Male ( )   Female ( )

2. What age brackets are you in?
   a.) Below 18 years ( )
   b.) 19-24 years ( )
   c.) 25-30 years ( )
   d.) 31-34 years ( )
   e.) Above 35 years ( )

3. Marital status (Tick the appropriate bracket)
   a.) Single ( )
   b.) Married ( )
   c.) Divorced( )
   d.) Widowed ( )

4. Location of the youth enterprise ...........................................

5. How many members does your group have?..................................

6. Age of your registered group
   a)  0-2years ( )
   b)  3-4years ( )
7. Highest level of formal education attained by the respondent (Owner of youth enterprise)
   a) None ( )
   b) Primary education ( )
   c) Secondary education ( )
   d) Tertiary/College ( )
   e) University Degree ( )
   f) Postgraduate & Above ( )
   g) Other qualification …………………

8. How many years have you been in business?
   0-1 ( )
   2-3 ( )
   4-5 ( )
   Over 6 years ( )

9. What is your enterprise turnover/gross in Kshs?
   0-100,000 ( )
   100,001-500,000 ( )
   500,001-1,000,000( )
   Over 1,000,001 ( )

10. What is your enterprise net in Kshs?
    0-100,000 ( )
    100,001-500,000 ( )
    500,001-1,000,000( )
    Over 1,000,001 ( )

11. To what extent would you say you keep adequate records?
    Not at all ( ) to a moderate extent ( )
    To a small extent ( ) to a great extent ( )
    To some extent ( ) to a very great extent ( )
B. CONSTITUENCY BASED LOANS

1. Have you received any constituency based loans from YEDF?
   a) Yes ( )
   b) No ( )

2. How long did it take to process the loan?
   a) 0-3 months ( )
   b) 4-6 months ()
   c) Over 6 months ( )

3. How much constituency based loans have you accessed since you started your enterprise (in KSHS)?
   0-100,000 ( )
   100,001-500,000 ( )
   500,001-1,000,000 ( )
   Over 1,000,001 ( )

4. How would you rate the constituency based loans amount given to you?
   a.) Extremely Sufficient ( )
   b.) Sufficient ( )
   c.) Neutral ()
   d.) Insufficient ()
   e.) Extremely insufficient ( )

5. What comment can you give on the charges of the constituency based loans?
   .........................................................................................................................
   .........................................................................................................................
   .........................................................................................................................
   .........................................................................................................................

C. BUSINESS EXPANSION LOANS

1. Have you received any business expansion loans from YEDF?
   a) Yes ( )
   b) No ( )

2. If yes, how many times have you received business expansion loans from the YEDF?
3. How sufficient was the business expansion loan to your business expansion?
   a.) Extremely Sufficient  
   b.) Sufficient  
   c.) Neutral  
   d.) Insufficient  
   e.) Extremely insufficient  

4. Did the business expansion loan product train you in entrepreneurship skills? 
   a.) Yes  
   b.) No  

5. If yes, how would you rate the entrepreneurship skill training from the business expansion loan product on a scale of 1-5?

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Disagree Strongly</th>
<th>Undecided</th>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The trainings were relevant to my needs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The length of the trainings was sufficient</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>The frequency of the trainings was sufficient</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
6. Were you taught on monitoring and evaluating your business?
   a.) Yes ( )
   b.) No ( )

7. How do you monitor and evaluate your business?
   ………………………………………………………………………
   ………………………………………………………………………
   ………………………………………………………………………
   ………………………………………………………………………

8. What impact does monitoring and evaluating have in your business?
   a.) Very high impact ( )
   b.) High impact ( )
   c.) Low impact ( )
   d.) Very low impact ( )

D. LOCAL PURCHASE ORDER FINANCE

1. Does the enterprise receive tenders from other companies?
   a) Yes ( )
   b) No ( )

2. How many times have you used the Local Purchase Order Financing from the YEDF?
   a) 1-2 ( )
   b) 3-4 ( )
   c) 5-6 ( )
   d) Over 7 times ( )

3. How long did it take to process the loan?
   a) 0-3 months ( )
   b) 4-6 months ( )
   c) Over 6 months ( )

4. How sufficient was the local purchase order finance amount given to you?
5. To what extent did the local purchase order finance have an impact in your business
   a.) Very high impact ( )
   b.) High impact ( )
   c.) Low impact ( )
   d.) Very low impact ( )

6. Comment on what you think should be done to make the local purchase order finance to be better
   ……………………………………………………………………………………………………………………
   ……………………………………………………………………………………………………………………
   ……………………………………………………………………………………………………………………
   ……………………………………………………………………………………………………………………

E. BUSINESS GROWTH

1. How many employees does your enterprise have beside you?

<table>
<thead>
<tr>
<th>Less than 5</th>
<th>6-10</th>
<th>11-15</th>
<th>16-20</th>
<th>More than 21</th>
</tr>
</thead>
</table>

2. By how much did the number of employees increase in your enterprise after the loan?
   a) Very high ( )
   b) High ( )
   c) No change ( )
d) Low ( )

e) Very low ( )

3. At the beginning, what was the value of your enterprise assets (in KSHS)?
   0-100,000 ( )
   100,001-500,000 ( )
   500,001-1,000,000( )
   Over 1,000,001 ( )

4. To what extent did the value of the business increase after the Loan from YEDF?
   Not at all ( ) to a moderate extent ( )
   To a small extent ( ) to a great extent ( )
   To some extent ( ) to a very great extent ( )

5. To what extent is the effect of YEDF on your enterprise?
   Not at all ( ) to a moderate extent ( )
   To a small extent ( ) to a great extent ( )
   To some extent ( ) to a very great extent ( )

6. What is your recommendation on how to improve the impact of YEDF on youth enterprises?
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ........................................................................................................................................
   ...............................................
   ..............................................

THE END