

# Review of Government-Sponsored Youth Empowerment Programmes in Kenya

Bosire Eric Mokwaro and Nduvi Stephen Nyamu

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THE KENYA INSTITUTE FOR PUBLIC POLICY RESEARCH AND ANALYSIS (KIPPRA)

YOUNG PROFESSIONALS (YPs) TRAINING PROGRAMME

# Review of Government-Sponsored Youth Empowerment Programmes in Kenya

Bosire Eric Mokwaro Nduvi Stephen Nyamu

Kenya Institute for Public Policy Research and Analysis

KIPPRA Discussion Paper No. 211 2018

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#### **Abstract**

As the world embraces inclusive growth agenda where everyone's contribution to economic growth and development is emphasized, the contribution of the youth cannot be ignored. However, over the years, the Kenyan youth has been disadvantaged due to low demand for labour amidst a bulging supply of labour. This necessitated the government to shift its focus on youth by tailoring programmes that support the youth in enhancing entrepreneurship, improving employability and moulding their life skills. The entrepreneurship programmes, including the Youth Enterprise Development Fund, Women Enterprise Fund and Uwezo Fund, disbursed a total of about Ksh 28.9 billion to almost 3 million beneficiaries by end of December 2017. While the agencies have well established outreach at county level, there is disparity on the amounts disbursed across the counties which generally reflects the type and levels of economic activity and the population size. Youth employability programmes managed to get 1,439 youth into public service internships and a further 13,305 through the Kenya Youth Empowerment programme (KYEP). KYEP has now mutated into the Kenya Youth Empowerment and Opportunities Programme which is in its first cycle of implementation. In supporting the programmes to continue delivering on their mandate, there is need to formulate a national youth entrepreneurship strategy and expedite the implementation of the Kenya Youth Agribusiness Strategy. Enhanced collaboration with the private sector and development partners is important as the government cannot address youth unemployment alone. Furthermore, additional budgetary allocation to support the internship programme is important. Also, the agencies need to have in place a comprehensive monitoring and evaluation framework to enhance their performance.

### **Abbreviations and Acronyms**

ERSW Economic Recovery Strategy for Wealth and Employment Creation

FDI Foreign Direct Investment

GDP Gross Domestic Product

ICT Information Communication Technology

ILO International Labour Organization

KEPSA Kenya Private Sector Alliance

KIHBS Kenya Integrated Household Budget Survey

KIPPRA Kenya Institute for Public Policy Research and Analysis

KNBS Kenya National Bureau of Statistics

KYEOP Kenya Youth Employment and Opportunities Project

KYEP Kenya Youth Employment Project

LPO Local Purchasing Order

MSMEs Micro, Small and Medium Enterprises

NYS National Youth Service

SME Small and Micro Enterprises

TVET Technical and Vocational Education and Training

UNDP United Nations Development Programme

UN United Nations

USAID United States Agency for International Development

WB World Bank

WEF Women Enterprise Fund

YEDF Youth Enterprise and Development Fund

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#### 1. Introduction

Kenya has a youthful population with persons aged 15-35 years (Figure 1.1) accounting for more than 76 per cent of the total population (KNBS, 2018). Of this, the male gender constitutes 7.7 million and the female gender 8.1 million. Given that the youth are at their prime age of productivity, their engagement in economic activities is critical in achievement of the national development agenda. In this regard, deliberate efforts are required to investment on the youth to tap into their potential.

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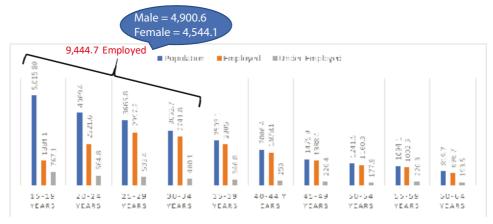
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Figure 1.1: Distribution of population by cohorts (millions)

Source: KNBS (2018)

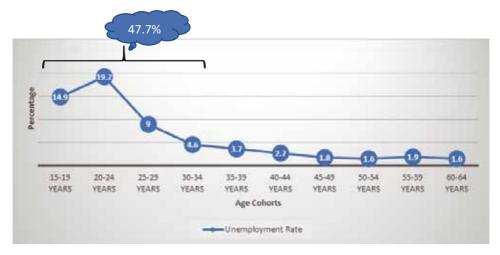
Over 50 per cent of the youth were employed as at 2016 (Figure 1.2). Of the 9.4 million employed youth, 4.9 million were males and 4.5 million females. As such, the males dominated in youth participating labour force, despite the female dominating the youth population. There were differences in level of employment across the various cohorts with only 27.6 per cent and 57.1 per cent of the youth between 15 and 19 years and 20 and 24 years, respectively. In addition, majority of the employed youth were in the informal sector. Furthermore, 55 per cent of the employed youth between the ages of 15 and 19 are under-employed while 24 per cent of those between 20 and 24 years are employed in unproductive jobs. In total, 47.7 per cent of the youth between 15 and 35 years are experiencing unemployment as indicated in Figure 1.3.

Figure 1. 2: Distribution of working age population by employment, 2016 (000)



Source: KNBS (2018)

Figure 1.3: Unemployment rates over age cohorts



Source: KIHBS (2018)

With high population growth rate (estimated at 2.6% by the World Bank, 2012) compounded with low rates of job creation, the total dependency rate was estimated at 81.6 per cent in 2016. The dependency ratio is higher in rural areas at 97 per cent compared to urban areas at 60 per cent (KNBS, 2018). High dependency adversely affects the rate of household savings as income from the few in employment ends up in consumption while supporting the majority who are dependents. Consequently, a low savings culture undermines domestic investments which is the bedrock for job creation, and therefore poverty levels continue to be unfavourable.

Over time, the government has put in place initiatives to promote youth employment. For example, in the context of the Kenya Vision 2030 which acknowledges the place of youth in the society and promises them programmes and interventions, the government has come up with various initiatives to assist in tapping on the youth potential. Among them are programmes that seek to foster the entrepreneurial culture not only among the youth in Kenya but also women and people with disabilities who are largely marginalized groups. These programmes include; *Uwezo* Fund, Women Enterprise Fund, Youth Enterprise Development Fund, and Access to 30 per cent Government Procurement Opportunities.

There are also those who seek to improve youth employability by providing them with a link between training and institutions of higher learning and work environment. This is mainly by providing internship opportunities, work experience and mentorship to youth who are fresh from colleges and universities. Such programmes include the Government Internship Programme run by the Public Service Commission of Kenya, Kenya Youth Empowerment Project run by the Kenya Private Sector Alliance, the Presidential Digital Talent Programme by the ICT Authority, and the Kenya Youth Empowerment and Opportunities Project by the Ministry of Public Service, Youth and Gender Affairs. Further, there are programmes that seek to provide youth with life skills and engage them in direct employment through community projects, thus enabling them to sustain themselves and reduce dependency levels.

This notwithstanding, the targets set for employment creation in implementing the Kenya Vision 2030, through the Medium-Term Plan I and II were not achieved. For example, MTP I projected a 6 per cent annual growth rate in employment translating to about 740,000 new jobs annually but managed about 511,000 jobs. The Medium-Term Plan II, promised 1 million new jobs annually with a key focus on youth training and skills development, but the target that was not achieved.

It is against this background that this paper reviews the status of youth empowerment programmes in Kenya to provide policy guidelines in promoting youth employment. To achieve this, the study looks at performance of these programmes, using secondary data derived from specific institutions charged with responsibilities of implementing youth empowerment programmes in Kenya. In addition, a survey was conducted with beneficiaries in selected counties to capture their experiences with the programmes.

The rest of the paper is organized as follows. Section 2 investigates the existing policy framework supporting youth employment in Kenya. Sections 3 through 6 present the findings of the study and section 7 brings out the conclusion and policy recommendations.

### 2. Policy Framework for Youth Employment in Kenya

The Kenya Vision 2030 acknowledges the role of youth in the development agenda and puts in place a number of strategies to address challenges facing them, including trainings on vocational, technical, technological, entrepreneurial and life skills; revising education and training curriculums and refocusing them towards industrial and demand-driven skills; supporting the development of creative sectors of the economy; and tailor-making programmes to enhance employment opportunities and enable the youth to fully participate in leadership. The Kenya Vision 2030 was enacted in 2007 and is being implemented through five-year medium-term plans.

The first Medium-Term Plan 2008-2012 had projected a 6 per cent annual growth rate in employment with a total of 3.7 million new jobs, equivalent to about 740,000 new jobs annually but only an average of 511,000 jobs were achieved, 80 per cent of which came from the informal sector which is characterized by low productivity and under-employment. The second Medium Term Plan 2013-2017 came with a commitment from government to create 1 million new jobs annually and address challenges with youth training and skill improvement. Formal employment was to be given priority with an aim of improving the country's share of modern sector employment from 12 per cent in 2012 to 40 per cent in 2017. Some of the strategies identified by the plan include; initiation of labour-intensive public works, supporting SMEs to expand and create more jobs, facilitating the establishment of industrial parks and special economic zones, and exploitation of green employment opportunities.

Article 41 of the Constitution of Kenya 2010 appreciates the significance of employment and stresses on the right to fair labour practices which includes; fair pay for work done, conducive working environment, joining and participating in trade union activities, and the right to go on strike. Article 43 further explains on economic and social fundamentals which give Kenyans the right to social security. Article 55 gives the state a duty of ensuring the youth have adequate access to employment and Article 56 also gives the state a responsibility of ensuring marginalized groups have access to special opportunities and employment. Youth are classified as a marginalized group.

The National Youth Policy was enacted in 2002 and later revised in 2006 to promote youth involvement in governance and economic growth. The policy was to identify the challenges hindering the youth from achieving their potential, promote principles of hard work and productivity and propose ways that willing youth can use to access employment. The policy was also to put in place strategies aimed at enhancing education and training that fosters entrepreneurship and job

creation among the youth. The National Youth Council was created by the policy to coordinate youth organizations and come up with a well thought out national youth development plan.

The East African Community Youth Policy 2013 was enacted with a view to mainstreaming youth issues at a community level, sensitizing both the regional and States on the identification and mainstreaming of youth issues and empowering the youth to develop their potential. The policy envisages a situation where the youth are involved in both the democratic and decision-making processes within the community. One of the key rights appreciated by the policy is the right to freely choose a lawful employment, receive equal pay for equal work and work under equitable and satisfactory environment. The youth shall not be exploited and shall not be prevented from gaining education. The core strategies to facilitating youth engagement in nation building include sustainable livelihood and youth empowerment, education and skills development. The policy also created the East Africa Youth Council with a mandate to provide a platform for youth to engage and make contributions towards integration process.

Sessional Paper No. 4 of 2013 on employment policy and strategy for Kenya is anchored on the Kenya Vision 2030 with a goal of ensuring full employment and enabling economically able population access to sustainable sources of income through productive employment. The strategy aims at stimulating employment creation, facilitating skilled labour and entrenching entrepreneurial culture among the Kenyan population, improving the efficiency of the labour market and strengthening labour administration and social dialogue. The employment policy proposed measures to help reduce unemployment in Kenya, such as: establishment of special economic zones, supporting the development of Small, Micro and Medium Enterprises, embracing technology and promoting its adoption, enhancing linkages between industry and training institutions, and implementation of integrated industrial training and attachment.

Kenya as a member of International Labour Organization (ILO) is further bound by deliberations from the Employment Policy Convention (No. 122 of 1964) which tasks nations to prioritize the enactment of policies promoting full, productive and freely selected employment. Anchored on a decent work agenda, in 1999, the ILO founded employment opportunities, workers' rights and social protection as key in creating employment. In 2000, member countries committed to the implementation of the Millennium Development Goals which, among other things aimed at eradicating poverty through productive employment for all. Then the global jobs pact in the year 2009 was adopted to help curb global increase in unemployment, poverty and inequalities. In 2015, member countries adopted Sustainable Development Goals (SDGs) which, among other things, stresses on

the need for employment and decent work for all, reduction of inequalities and putting poverty in all its forms to an end.

In 2013, His Excellency the President of Kenya, Uhuru Kenyatta, directed that procurement rules be amended to allow 30 per cent of contracts to be given to youth, women and persons with disability without competition from established firms (Treasury Circular No. 14/2013). The aim of the Access to Government Procurement Opportunities programme is to enable enterprises owned by the youth, women and persons with disability be able to participate in government procurement. The directive by the President was further strengthened by the Procurement Law that aims to reserve 30 per cent of government tenders for women, youth and persons with disability. However, the uptake has been lower than expected due to various challenges such as information asymmetry, bureaucracy in tendering, lack of adequate training of the youth on the criteria followed, and lack of easy access to funds.

Due to challenges of high rates of youth unemployment in Kenya, attributed to lack of adequate practical work experience, the Government of Kenya through the Public Service Commission came up with an internship policy and guidelines for the public service in 2016. The main objective of the policy was to provide opportunities in the public service for the youth to get practical work place experience to enhance their employability. Other objectives include ensuring there exists a well-structured and coordinated internship programme within the public service and incentivizing the private sector to take up interns. The policy also intended to provide a good framework and standards upon which internship programmes were to be based, bring efficiency and effectiveness in the implementation process of internship programme, and then provide a well thought out monitoring and evaluation framework. The policy also set out principles of internship within the country. During the period of internship, interns are entitled to stipend but there is no obligation upon the public service to employ them upon successful completion of the programme. However, the policy is facing implementation challenges which include inadequate budget in government ministries, departments and agencies, low number of vacancies for internships and inadequate awareness among the youth.

The Kenya Youth Agribusiness Strategy of 2017 seeks to position the youth at the forefront of agricultural growth and transformation. This is with the aim of boosting youth employment through agriculture, which is the number one contributor to GDP. The strategy identifies opportunities that can promote youth participation in agriculture and brings out strategic issues to be addressed by the government in the process of motivating the youth into agri-business. Some of the strategic issues include dealing with negative perception to agriculture by the youth,

inadequate skills and information about agri-business, and access to finance. Others are access to land for agri-business, agricultural innovations, research and technology adoption, value addition and climate change. The strategy targets to reach 30 per cent of unemployed youth, translating to about 384,450 youth who are out of school, still in school and special groups and another 1,153,350 indirect beneficiaries out of the programme. The strategy sets out a national strategy implementation unit to spearhead the implementation process and the county agri-business youth strategy coordination committee which will be responsible for reviewing and approving county budget, coordination and monitoring and evaluation.

Micro, Small and Medium Enterprises (MSMEs) play a crucial role in job and wealth creation in Kenya. Nevertheless, MSMEs face several challenges that constrain their growth and survival, including: access to information, financial services, land and infrastructure, skills and technology, licensing and other trade, labour laws, forward and backward linkages. To address these challenges, the Micro and Small Enterprise Act 2012 sets up new rules and institutions to support micro and small enterprise development in Kenya. Further, the Vision 2030 outlines the crucial role of MSMEs in transforming the quality of life to all its citizens by 2030. Accordingly, the Vision 2030 underscores the need to deal with the informal economy through measures aimed at raising productivity, generation of jobs, owner's incomes and public revenues. It also recognizes the need for capacity buildings and appropriate financial services for MSEs and proposes the establishment of Small and Medium Enterprise (SME) industrial parks.

A number of institutions have been established to assist the youth in either getting employment or getting into self-reliance programmes. For example, the National Employment Bureau was established in 1988 following a presidential directive and charged with responsibilities of collaborating with both the private sector and the public sector to create employment opportunities for the youth. The National Employment Authority was created by an Act of Parliament in 2016 to succeed the National Employment Bureau. The National Youth Council was established in 2009 to champion youth affairs in the country. Finally, the Youth Enterprise Development Fund was established in 2007 to assist the youth get into entrepreneurship by providing them with affordable capital and training.

# 3. Government-Sponsored Youth Entrepreneurship Programmes

Different institutions were set up to spearhead youth entrepreneurship in Kenya including: the Youth Enterprise Fund, Women Enterprise Fund, *Uwezo* Fund and Access to Government Procurement Opportunities. These programmes provide business start-up and subsequent expansion capital at lower cost as compared to commercial banks. They also provide other business support services such as training on business management, financial literacy, business incubation services and mentorship. Further, they provide business infrastructure and assist the youth in accessing the market through exhibitions. Access to Government Procurement Opportunities ensures that 30 per cent of all government procurement is reserved for the youth and other marginalized groups within the society such as women and people with disabilities.

#### 3.1 Women Enterprise Fund

The Women Enterprise Fund (WEF) was started through Legal Notice No. 147 of 2007 as a semi-autonomous agency under the Ministry of Public Service, Youth and Gender Affairs. The Fund is mandated to support women-owned enterprises by providing them with ease of access to low cost credit, trainings and marketing of their produce with a view to enhancing their entrepreneurial culture. In achieving this objective, the Fund builds capacity for women entrepreneurs, helps women in business to develop links with other large enterprises, facilitates women in marketing their produce and attracts investments in SMEs which will help women to grow economically. The status of the Fund was enhanced by amendments to the Public Finance Management Act of 2012 which categorized it as a national fund. The Fund has now grown to command presence in all counties and constituencies in Kenya in fostering service delivery to its clients throughout the country. However, the Fund needs to be anchored by an Act of Parliament to give it more powers in pursuing loan defaulters.

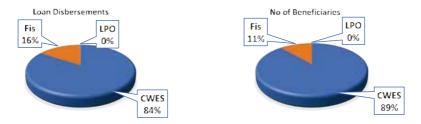
As at December 2017, more than Ksh 11.6 billion had been disbursed to various women groups and individuals who were youth and those over 35 years of age. Most of the funds (84% or Ksh 9.8 billion) were channelled through the Constituency Women Enterprise Schemes (CWES). Another 16 per cent, amounting to Ksh 1.8 billion, was channelled through financial intermediaries and about Ksh 43 million through LPO financing. Despite the red tape with government financing, potential beneficiaries tend to prefer direct engagements with specific institutions than going through financial intermediaries. This may be because of leaner collateral requirements as compared to commercial banks. Local purchase order financing

is not performing well despite the introduction of the 30 per cent Access to Government Procurement Opportunities by the youth, which could be explained by the long procedures associated with government tendering and business registration which demotivates most youth and women.

A total of 80,954 groups had benefited from the Fund as at December 2017. These groups comprised of both women over 35 and those under 35 years of age. A total of 1,275,394 women benefited directly through the Constituency Women Enterprise Scheme (CWES) and another 163,380 women benefited through financial intermediaries (Figure 3.1). Due to the slow pick up in local purchase order financing, only 81 individuals had benefited.

Although the Fund commands presence at the constituency level with various regional administrative units, loan applications are made at the constituency level with the help of constituency officers and then forwarded to the headquarters based in Nairobi for determination. Constituency officers oversee administrative functions at the constituency level. They help in appraisal of applicants, monitoring and evaluation of applicants and their businesses and in trainings.

Figure 3.1: Loan disbursements and number of beneficiaries



*Source: WEF (2018)* 

Regarding trainings, the Fund targeted to reach a total of 1 million women by the end of 2017 as per the 2012-2017 strategic plan. By December 2017, the Fund had managed to train a total of 969,376 women spread across the different financial years (Figure 3.2), falling short by just about 30,000 to reach the target. The number of those trained fluctuated over time from 142,512 women in 2013/14 to 126,819 in 2014/15 before increasing to 135,334 women in 2016/17 financial year. In the 2017/18 financial year, a total of 36,794 women were trained as at December 2017 with more expected in the remaining period. This is an indication that the Fund has established good structures to assist in the implementation of its mandate.

The Fund also managed to link 27 women-owned businesses to large enterprises against an initial plan to link 500 enterprises. Out of these, 18 enterprises received

certifications from the Kenya Bureau of Standards (KEBS). Further, 1,102 women were enabled to get their products to the market and an additional 3,792 sensitized on businesses incubation. The number of women sensitized on business incubation is also spread across different years as shown in Figure 3.2. Financial year 2014/15 recorded a total of 178 women, 1,321 in the financial year 2015/16 and 1,298 in the financial year 2016/17. The financial year 2017/2018 has benefited 995 women as at December 2017 with more expected during the remaining months.

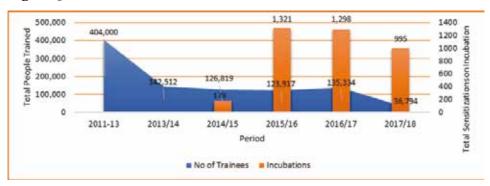


Figure 3.2: Number of trainees and Incubation Sensitization

*Source: WEF (2018)* 

At county level, Table 3.1 and Appendix 1 show that Kiambu County received the highest amount at Ksh 644.8 million with a total of 5,149 groups which were composed of 78,046 individual members. Nyeri County came second with Ksh 638.1 million and 63,599 members organized into 4,139 groups. Nakuru was third with Ksh 547.1 million to 61,599 members organized into 4,034 groups. Nairobi county came in at position four with Ksh 537.2 million, Kakamega at position five with Ksh 411.8 million, and Muranga sixth with Ksh 377.06 million. Meru, Mombasa, Homa Bay and Bungoma counties came at positions 7, 8, 9 and 10, respectively. Most of the top 10 counties are well known for their entrepreneurship aggressiveness hence the ability to attract that magnitude of funding.

West Pokot County received the lowest amount of money, managing Ksh 19.2 million to 2,985 members organized into 202 groups. Mandera county followed with Ksh 33.8 million to 5,412 members organized into 332 groups. Marsabit county was the third lowest recipient of women enterprise funds with Ksh 41.9 million to 6,782 members organized into 438 groups. Tana River, Isiolo, Samburu, Garissa, Turkana, Lamu and Nyamira counties closed the bottom 10 list. Most of the bottom 10 counties are in North eastern and Coast regions which are characterized by nomadic pastoralism. Depending on climatic conditions, the pastoralists often move from one place to another, making it difficult to engage in other entrepreneurship activities.

Table 3.1: Top 10 and bottom 10 counties in disbursements (WEF)

	<b>Top 10</b>	Counties			Bottom 1	o Countie	es
County	No of Groups	No. of Benefi- ciaries	Amount Received	County	No of Groups	No. of Benefi- ciaries	Amount Received
Kiambu	5,149	78,046	644,800,000	West Pokot	202	2,985	19,200,000
Nyeri	4,139	63,723	638,100,000	Mandera	332	5,412	33,800,000
Nakuru	4,034	61,599	537,100,000	Marsabit	438	6,782	41,938,000
Nairobi	4,008	59,049	537,198,000	Tana River	472	6,562	45,850,000
Kakamega	3,447	55,566	411,803,000	Isiolo	517	8,137	51,700,000
Murang'a	3,099	50,846	377,058,000	Samburu	401	6,150	52,207,000
Meru	2,711	44,726	339,402,000	Garissa	544	8,573	55,350,000
Mombasa	2,224	33,435	334,620,450	Turkana	531	8,524	56,000,000
Homabay	2,589	42,741	317,433,200	Lamu	498	7,322	57,600,000
Bungoma	2,396	37,767	287,863,000	Nyamira	639	10,459	60,247,300

*Source: WEF (2018)* 

#### 3.2 Youth Enterprise Development Fund

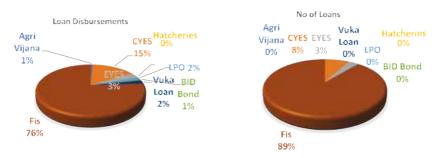
The Youth Enterprise Development Fund (YEDF) seeks to create employment opportunities for young people through entrepreneurship and encouraging the youth to be job creators rather than job seekers. The fund does this by providing easy and affordable financial and business development support services to youths who are planning to start or expand their businesses. The Fund was established through Legal Notice No. 167 of 2006. It was later transformed into a State Corporation under the Ministry of Public Service, Gender and Youth Affairs through Legal Notice No. 63 of 2007. The Fund is one of the flagship projects of the Vision 2030, under the social pillar. The mandate of YEDF includes providing loans to youth owned enterprises, providing market support to youth enterprises, facilitating youth enterprises to develop linkages with large enterprises, providing trading premises and worksites, providing business development services to youth-owned enterprises and facilitating youth to obtain jobs abroad. The Fund sought to be established in an Act Parliament to get more powers in pursuing loan defaulters which currently is a big challenge.

Over the years, the Youth Enterprise Development Fund has established structures down to the constituency level with qualified officers. For administrative purposes the Fund has established 12 regions as a strategy to ease coordination of activities. On loan application and processing, officers at the constituency office receive applications from borrowers, vet them and then forward the applications to the head office for determination and consequent disbursement. Officers at the

constituency office also help in training, monitoring and evaluation youth owned businesses that has received funding from the fund.

As indicated in Figure 3.3 and Appendix 2, as at June 2016, the Youth Enterprise Fund had disbursed a total of Ksh 11.9 billion to various youth groups and individual youths. The Fund has established different types of loan products to fit the needs of the youth who are in business. Through these loan products, the Fund disbursed funding as follows: the Agri-business loans advanced 238 loans making a total of about Ksh 88 million. The Constituency Youth Enterprise Scheme (CYES) disbursed 20,099 loans amounting to Ksh 1.8 billion and the Easy Youth Enterprise Scheme (EYES) disbursed 8,283 loans amounting to Ksh 324.7 million. Through funding of hatcheries, the fund disbursed 134 loans amounting to Ksh 28.6 million and LPO financing 378 loans making up to Ksh 235.4 million. Further, the youth with BID Bonds were supported with 144 loans amounting to Ksh 77.7 million and Vuka Loan 561 loans amounting to Ksh 274.19 million. Further, the Fund partnered with various financial intermediaries such as commercial banks to support in disbursing funds to the youth in a more efficient way. From the data available, the Fund prefers to disburse most of its funds through financial intermediaries as it channelled 76 per cent of funds disbursed and processes 89 per cent of the loans recorded. This is explained by due diligence procedures undertaken by commercials banks in terms of loan appraisal and follows ups aimed at minimizing default rates. Through this channel, the Fund advanced a total of 231,109 loans (beneficiaries in form of groups and individuals) amounting to Ksh 9.06 billion.

Figure 3.3: Loan products



Source: YEDF (2018)

At the county level, Nairobi County was the most aggressive, receiving a total of Ksh 2.3 billion with 36,318 loans (Table 3.2). Kiambu County come in second with Ksh 894 million from 14,370 loans and Nakuru County follows in at third place with Ksh 746.58 million from 16,673 loans. Meru County is fourth, managing to receive Ksh 690.6 million and Ksh 690 million with 19,230 loans. Nyandarua

county follows with Ksh 491.6 million, Uasin Gishu with Ksh 452 million and Murang'a with Ksh 427.6 million. Others are Mombasa, Kisii and Kericho at position 8, 9 and 10, respectively. Most of the top 10 counties are in regions well versed with entrepreneurship as their common economic activity, and therefore tend to be more ggressive in seeking for funding.

On the other extreme, Samburu County received the least amount of money disbursed through the Youth Fund, attracting only Ksh 11.5 million with about 275 loans. It was followed by Mandera with Ksh 17.98 million, Tana River with Ksh 22.56 million and Marsabit with Ksh 23.6 million. Others include Lamu with Ksh 24.17 million, Wajir with Ksh 27.55 million, West Pokot with Ksh 40.94 million and Isiolo with Ksh 46.57 million. Closing the list are Turkana county with Ksh 53.27 million and Elgeyo Marakwet with Ksh 54.34 million. These counties are from North Eastern and Coast regions which are characterized with nomadic pastoralism.

Table 3.2: Top 10 and Bottom 10 counties in disbursements (YEDF)

1	Op 10 Co	unties	Bottom 10 Counties			
County	No of Loans	Amount Received (Ksh)	County	No. of Loans	Amount Received (Ksh)	
Nairobi	36,318	2,322,066,730.51	Samburu	275	11,459,230.00	
Kiambu	14,370	894,169,955.00	Mandera	254	17,977,500.00	
Nakuru	16,673	746,579,755.00	Tana River	511	22,557,602.00	
Meru	19,230	690,615,179.80	Marsabit	539	23,644,975.00	
Nyandarua	9,131	491,610,567.00	Lamu	965	24,165,590.00	
Uasin Gishu	6,232	452,092,532.00	Wajir	378	27,551,452.00	
Murang'a	8,955	427,660,523.80	West Pokot	765	40,940,500.00	
Mombasa	7,124	410,771,186.00	Isiolo	1,587	46,567,860.00	
Kisii	6,982	362,238,879.40	Turkana	1,263	53,265,910.00	
Kericho	10,480	330,068,350.00	Elgeyo Marakwet	888	54,340,097.60	

Source: YEDF (2018)

Besides assisting youth-owned businesses with capital and trainings, in partnership with local employment agencies, Youth Fund facilitates the youth seeking employment abroad through pre-departure trainings and sensitizations. In implementation of this mandate as at June 2017, the fund had facilitated 5,039 youth (2,050 female and 2,989 male). Through pre-departure trainings, a total of 1,011 benefited whereas 3,799 were sensitized on employment abroad. Those who received trainings were headed to various countries such as Qatar, Bahrain and Afghanistan. The jobs were sourced in partnership with local agencies and include but not limited to security, technicians, drivers, housekeeping, waiters and waitresses, gardeners, secretaries and labourers.

#### 3.3 Uwezo Fund

The *Uwezo* (Swahili for ability) Fund is a flagship programme of the Vision 2030 aimed at enabling women, youth and persons with disability access finances to promote businesses and enterprises at the constituency level, thereby enhancing economic growth. It was launched by His Excellency the President of the Republic of Kenya on 8th September 2013 and enacted through Legal Notice No. 21 of the Public Finance Management Act 2014, and published on 21st February 2014. *Uwezo* Fund seeks to facilitate the youth, women and people with disabilities with business support in form of loans to enhance self-employment among vulnerable groups. The fund has also put in place structures going down to the constituency level where they have offices and officers manning them. Loan applications are done from the constituency level then forwarded to the head office for approval before disbursement is done. It also provides mentorship opportunities to enable the beneficiaries take advantage of the 30 per cent government procurement preference through its Capacity Building Programme.

As at September 2017, the Fund had allocated Ksh 5.8 billion to various constituencies, out of which Ksh 5.3 billion had already been disbursed. A total of 61,675 groups have so far benefited from the Fund, translating to 920,162 individual beneficiaries. The groups are composed of 38,700 women groups which are further categorized as 152,753 youth women individuals, and 483,312 women individuals above the age of 354. 1,428 youth groups which are further made up of 139,282 male individuals and 114,100 female individuals. And 1,547 groups of people with disabilities further broken down into 15,332 male individuals and 15,383 female individuals (Figure 3.4).

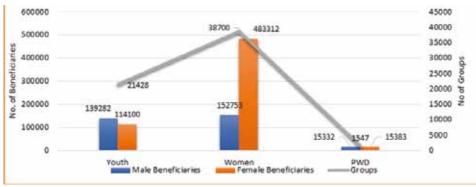


Figure 3.4: Beneficiaries and Groups

Source: Uwezo Fund, 2018

It is clear that women are the most beneficiaries of the Fund. as the focus is mainly on Women. The youth only come in from the perspective of the female gender under the age of 35. From Figure 4.3, under the women's category, a total of 636,065 individuals benefited from the funds, out of which 76 per cent were women over the age of 35 years. Most women are organized in groups in form of *chamas* (ROSCAS – rotating savings and credit associations) and therefore have the advantage over other group in benefiting from established empowerment programmes such as *Uwezo* Fund as opposed to the youth. However, looking at the youth, out of a total of 253,382 beneficiaries, 55 per cent are of the male gender, leaving their female counterparts with only 45 per cent. Despite affirmative action policies under implementation, participation of the female gender in most sectors is still below their male counter parts.

From the counties perspective, Table 3.3 shows that Nairobi County is the greatest beneficiary of *Uwezo* Fund, having received Ksh 273.6 million from the Ksh 284.19 million allocated to the county. It is followed by Nakuru County with Ksh 244.18 million received from the Ksh 209.83 million allocated to the county. Kiambu was third with Ksh 243.01 million from the 215.68 allocated. Figures show that it absorbed more than it was allocated, perhaps due to aggressiveness in seeking for funds. Kakamega County came in fourth with Ksh 234.28 million, Bungoma with 181.81 million and Kisii with Ksh 171.16 million. Others are Kitui with Ksh 164.84 million, Meru with Ksh 164.53 million, Machakos with Ksh 154.09 million and Homa Bay County closed the list with Ksh 151.30 million from the Ksh 161.48 allocated to the county. These counties also demonstrate some aggressiveness in seeking for business funding than other regions.

Lamu county was the least aggressive, managing only about Ksh 22.38 million out of the Ksh 33.12 million allocated to them. It was followed by Isiolo county with Ksh 33.28 million out of the Ksh 38.55 million allocated to the county. Tana River is also in the list of the least performing according to *Uwezo* Fund, then Marsabit, Samburu and Tharaka Nithi counties. Others include Taita Taveta, Embu and Nyamira counties closing the list with Ksh 74.51 million out of the Ksh 86.82 allocated to the respective counties. The counties from the Coast region and North-eastern regions are characterized with nomadic pastoralism, which perhaps limits their ability to stationery business ventures.

Table 3.3: Top 10 and bottom 10 counties in disbursements (Uwezo)

	Top 10 Counties					В	ottom 10	Counties	
County	Grps	No. of Benefi- ciaries	Amount Allocated	Amount Received	County	Grps	No. of Benefi- ciaries	Amount Allocated	Amount Received
Nairobi	3,092	41,453	284,193,359	273,600,000	Lamu	281	4,956	33,115,849	22,375,000
Nakuru	2,954	46,569	209,826,248	244,181,000	Isiolo	343	4,913	38,548,433	33,279,916
Kiambu	2,432	31,048	215,682,943	243,010,000	Tana River	440	5,704	61,116,894	44,550,000
Kakamega	2,646	36,565	252,292,015	234,284,000	Marsabit	524	18,724	79,634,219	47,440,000
Bungoma	1,839	27,099	192,487,152	181,814,325	Samburu	585	8,548	59,239,596	47,620,000
Kisii	2,382	34,318	187,481,271	171,164,900	Tharaka Nithi	614	8,653	58,350,364	58,168,705
Kitui	2,187	35,845	173,765,235	164,843,000	Laikipia	763	12,517	61,895,640	62,600,000
Meru	2,007	32,308	172,608,015	164,532,000	Taita Taveta	656	7,937	72,943,789	66,948,000
Machakos	1,898	38,990	161,583,887	154,093,280	Embu	730	15,199	76,307,324	68,273,623
Homabay	1,594	26,974	161,479,554	151,301,500	Nyamira	967	12,073	86,816,998	74,512,000

Source: Uwezo Fund (2018)

In addition, the Fund trains beneficiaries on business management and development, financial literacy and life skills. To this extent, the fund has facilitated 870 trainers of trainers from all the constituency committee representatives. These trainers are to assist in training beneficiaries within their constituencies. Further, the fund was instrumental in facilitating 846,949 individuals (595,111 women, 223,378 youth and 28,460 PWDs) to expand their businesses and build their skills in entrepreneurship and public procurement together with inculcating a saving culture in them. One of the greatest challenge that the Fund faces is low repayment rates, currently estimated at 26 per cent. This is occasioned by political interference when political leaders incite beneficiaries against repaying the loans advanced.

A summary of the achievements of various mandates of the programmes are shown in Table 3.4 which indicates that a total of Ksh 28.9 Billion had been disbursed by December 2017 to about 403,575 groups which comprise of 3.6 million members.

Table 3.4: Summary of funds disbursements

	WE Fund	YED Fund	Uwezo Fund	Total
Amount Disbursed (Ksh billions)	11.7	11.9	5.3	28.9
No. of Groups	80,954	260,946	61,675	403,575
No. of Beneficiaries	1,438,855	1,304,730	920,162	3,663,747
No. of Trainees	969,376	356000	846,949	
No. of Businesses Linked with Larger Enterprises	27	-	-	27
No. of Businesses Facilitated in Marketing	1,102	-	-	1,102
No. of Business Incubation Sensitization	3,792	-	-	3,792
Employment Abroad Sensitizations	-	8,838	-	8,838
Loan Repayment Rate (%)	94	84	26	

Source: WEF, YEDF, Uwezo Fund (2018)

Figure 3.5 shows the distribution of receipts across counties where Nairobi County came out very strongly having received Ksh 3.13 billion, followed by Kiambu with Ksh 1.78 billion and Nakuru with 1.54 billion. Being the capital city, most people move to Nairobi in search of employment, failure to which they end up setting up businesses. In addition, most of the headquarters of basic institutions such as the Youth Enterprise Development Fund, Women Enterprise Fund and *Uwezo* Fund and ministries are based in Nairobi, making them more accessible to Nairobians.



Figure 3.5: Total disbursements per county

Source: WEF, YEDF, Uwezo Fund (2018)

Having a closer look at counties that received the highest share of funds, we establish that these areas are better informed, aggressive and possess an entrepreneurship acumen than other counties. As indicated in Figure 3.6, they also have the highest number of MSMEs in record as per the KNBS (2016) MSMEs Survey. For instance, Nairobi has a total of 1,050,600 MSMEs accounting for why it received the highest share of funds. It is followed by Nakuru with 376,100 MSMEs, then Kakamega with 353,400 and Kiambu with 263,200 MSMEs. Others are Meru with 238,500, Mombasa with 205,800, Kisii with 197,300 and Nyeri with 116,400 MSMEs. Looking at the total population in these counties as per the 2009 census, they also come out with highest population. For example, Nairobi County recorded 3.12 million, followed by Kiambu with 1.62 million and Nakuru with 1.60 million. Others are Meru with 1.36 million, Kisii with 1.15 million, Mandera with 1.03 million, Muranga with 0.9426 million and Mombasa with 0.9394 million. This may explain why they received the highest share of funds disbursed.

3,500,000.00 1,200.00 3,000,000.00 1,000.00 5 2,500,000.00 800.00 2,000,000.00 600.00 1,500,000.00 B 1,000,000.00 400.00 500,000,00 0.00 0.00 — Lotal MSMEs ■ Total Population, 09 census

Figure 3.6: Total population and number of MSMEs in counties

Source: KNBS MSMEs Survey, 2016 and 2009 Population Census

# 4. Government-Sponsored Youth Employability Programmes

This section looks into the programmes that assist the youth enhance their chances of employability by providing necessary hands on experience through internships, apprenticeships and other work-related training opportunities. They include the government internship programmes by the Ministry of Public Services, Kenya Youth Empowerment Programmes (KYEP) by the World Bank in collaboration with the private sector alliance and the Kenya Youth Empowerment and Opportunities Programme (KYEOP).

#### 4.1 Government Internship Programme

With inadequate practical skills and experience as a key challenge for youth employment, the government came up with an internship policy and guidelines aimed at giving the youth a chance of gaining experience in the public service to afford them an opportunity to network. The programme had five (5) main objectives including creating a link between work and training and therefore enhancing employability of the youth, and to provide the youth with an opportunity to build hands on experience. Others are, enabling the youth to attain minimum legal requirements for them to be registered with a professional body, developing a positive work attitude and a culture of quality learning, and establishing a pool of skilled and experienced labour for the public service.

The programmes intended to absorb only graduates for a period of three and twelve months according to the prescriptions of the professional body. They would be entitled not to remuneration but to a stipend as determined by the Public Service Commission from time to time. For the period October 2016 to date, the programme has engaged a total of 1,439 interns in various government ministries, departments and agencies as shown in Table 4.1. According to Article 2.5.1 of the Internship Policy and Guidelines of 2016, the public service shall be under no obligation to provide interns with employment after successful completion of the programme. However, interns will be at liberty to competitively apply for positions as they are advertised by the Commission.

Table 4.1: Number of Interns in the Public Service

Ministry/Department/Agency	No. of Interns engaged
State Department of Gender Affairs	10
Kenya Tsetse and Trypanosomiasis Eradication Council	33
Kenya Revenue Authority	66
Uwezo Fund Oversight Board	28
Direct Of Public Prosecutions	61
National Aids Control Council	10
Public Private Partnership Unit of the National Treasury	10
State Department for Public Service and Youth	33
State Department for Transport	10
Office of the Attorney General and Department of Justice	50
Ministry of Tourism	10
State Department of Environment	10
State Department of Housing and Urban Development	10
Kenya Rural Roads Authority	10
State Department for Water Services	25
Engineer Board of Kenya	3
State Department for Livestock	1,060
Totals	1,439

Source: Public Service Commission (2018)

To scale up internships and apprenticeships within the private sector, the government enacted through Legal Notice No. 97 of 2016 – tax rebates for graduate apprenticeships regulations. Through these regulations, employers who hire at least 10 fresh graduates as interns will receive a tax rebate equivalent to 50 per cent of the trainees' salaries and wages. Employers are required to seek the written permission of the Director-General of the National Industrial Training Authority (NITA) before they engage the graduates. In addition, the contract between the employer and the intern is registered with NITA for it to be recognized. Once the internship period ends, the employer is expected to submit a certificate of completion to NITA and a copy to the intern. To ensure transparency in engaging interns, the Public Service Commission (PSC) in 2016 announced plans to declare all internship opportunities in government on a public platform to curb the current practice where agencies independently dish out internship slots, creating room for abuse and favouritism by some officials.

#### 4.2 Kenya Youth Empowerment Programme

The internship project was led by the Kenya Private Sector Alliance (KEPSA) but funded by the World Bank. It was launched in 2010 and ended in 2016 after completion of the first phase. The programme targeted youth between the ages of 15 and 29 with at least eight (8) years of schooling, been out of school for at least a year and not engaged in any paid employment. It was implemented in Nairobi, Mombasa and Kisumu and plans to roll it to the rural areas did not come into fruition due to lack of employers willing to take in interns. It was implemented in cycles of six (6) months split into two different parts - 2 months of training and 4 months of workplace experience. The youth received a stipend of Ksh 6,000 each and employers were also compensated for productivity lost at a rate of Ksh 3,000 per youth absorbed. Trainings were structured into three phases: life skills training that was aimed at strengthening non-cognitive skills among the youth, core business skill training and development, and sector specific skills training which was aimed at bringing out specific technical skills. A total of 13,305 youth benefited from internship programme and another 19,532 received trainings (Table 4.2). The total cost of the project was US\$ 15.5 million.

Table 4.2: KYEP target verses achievements

Description	Target	<b>Actual Achievement</b>
No. of youth participated	10,000	13,305
Internship weeks provided	200,000	289,781
Training weeks provided	100,000	148,273
Internship completion rate	95%	86%
No. of youth completed life skills training	15,000	19,532

Source: KEPSA

From the project impact evaluation, it was established that 78 per cent of youth (83% men and 74%women) who completed internship were immediately employed above the target of 35 per cent. Further, six (6) months after internship completion, 76 per cent were employed (82% male and 70% female) above the target of 50 per cent. 14 months after completing the programme, 80 per cent of men and 50 per cent of women were still in paid employment whereas 86 per cent of participants in cycle 4 expressed their satisfaction with the programme as did 84 per cent of employers. Some of the challenges that weighed down the project include: difficulties in verification of eligibility criteria in that it was not easy to establish that the youth were not in school and were not in any paid employment; the process of matching youth with employers was not an easy one; and some youth dropped out of the project due to problems with implementation delays, employers mismatch, loss of interest in the training and personal and family

engagements. Lastly, the number of female in participation was not pleasing at the beginning as more young men came out than young women bringing about gender imbalance.

The government felt the programme needed closer supervision and it was rebranded to the Kenya Youth Empowerment and Opportunities Project led by the Ministry of Public Service, Youth and Gender Affairs (World Bank, 2016). In May 2016, the World Bank approved US\$. 150 million and targeted 280,000 youth aged between 18 years and 29 without a job and without tertiary level of education. It is expected to run for 5 years from 2016 through 2021. The main objective of the project is to improve the employability and earning opportunities of the targeted Kenyan youth. The project has four components of empowerment. First is to provide skills training to young people through technical and vocational training and internships in the formal sector and apprenticeship in the informal sector with master craftsmen. Further, all the youth will receive life skills training and core business skills as initial training of the programme. The second component responded to the need of employability/job creation through start up grants and business development services for self-employed youth, business competition for start-up firms and innovation challenge to finance new ideas. The third component focused on improving access to and the quality of labour market information and finally providing support to strengthen youth policy development, monitoring and evaluation. The key interesting features and innovations of this programme is business plan competition to identify high potential young entrepreneurs, entrepreneurship aptitude test to identify youth preferences, upgrading of master craftsmen skills and certifying the trained youth at entry level apprenticeship trades. It further embraces results-based contracting to enhance linkage of trained youth to employers. The first cycle of the programme closed the call for applications to the programme on 10 January 2018 in which more than 3,000 unemployed youth from Mombasa, Nairobi, Nakuru, Kisumu and Kwale were taken on board.

### 5. Government-Sponsored Youth Life Skills and Employment Programmes

#### 5.1 National Youth Service

The National Youth Service (NYS), established in 1964, is a uniformed service with the aim to train Kenyan youth, function as a reserve force for the Kenyan Armed Forces, provide for rehabilitation and training of disadvantaged and orphaned youth, and contribute to nation building. The NYS runs 16 training institutions throughout the country catering for some 10,000 to 15,000 youth at any time. The current annual intake is 5,000 recruited in 285 centres at district level. According to the NYS' management, the annual intake could be doubled if sufficient funding was available. The target group is youth aged 18 to 22, unmarried and without dependents, usually with a minimum KCSE D+ educational attainment. Up to 40 per cent of the intake is reserved for orphans and vulnerable youth. Candidates from these target groups are also taken with a lower educational qualification, usually at least with a complete primary education. Girls represent around 30 per cent of the recruited youth.

To enhance youth empowerment the government implemented a transformative youth empowerment programme through the 5-Point Vision. In this respect, the Kenya Vision 2030 and the Medium-Term Plan II (2013-2017) seek to promote transformative youth empowerment through skills and talent development and exploitation of the entrepreneurial potential of the youth. The National Youth Service exists to mould the youth into a responsible and a disciplined pool of manpower who will participate in the country's social economic development. The service recruited 37,005 youth and took them through both paramilitary and social trainings and engaged another 7,100 in community development projects. This was especially in informal settlements like Kibera, Korogocho, Mukuru kwa Njenga and Kiandutu in Kiambu. It is established that 96 ablution blocks were established and 9 Posho mills (Table 5.1).

Table 5.1: NYS targets verses achievements

Activity	Target	Actual Achievement
Youth engaged in community development projects	-	3,600 + 3,500 = 7,100
Youth recruited and taken through paramilitary and social trainings	-	37,005
Ablution blocks constructed and connected to sewer lines	228	96
Model houses built and completed and Posho mills	38	9
Fish tanks established	304	72
Beyond zero health clinics fabricated	38	9

Police posts established	38	9
Urban agricultural sacks set up	85,014	13,000
Kilometres of access roads established	13.44	3.5km tarmac 405.6 km murram
High mast security flood lights set up	52	
Dams and water pans completed	1,200	213
Ex-NYS service men and women facilitated to get jobs abroad	100,000	10,000
Boreholes in north eastern	-	56
Police houses contracted	200	-
Vector control, Lambwe Valley, Homa Bay, Runa National Park	100%	Lambwe 100% Homa Bay 75%

Source: NYS website (2018)

#### 5.2 Kazi kwa Vijana

The Kazi kwa Vijana programme was conceptualized in 2009 through a Cabinet memorandum as a stimulus package under the office of then Prime Minister. Its main objective was to cushion the youth from the effects of hunger and starvation by economically engaging them in community-based projects, ultimately reducing poverty levels within the country. The project aimed at providing between 200,000 and 300,000 youth across the country with gainful employment. It had a budget of Ksh 15 billion funded by the Government of Kenya in collaboration with other development partners such as the World Bank. In 2010, the World Bank came on board with an aim of expanding the programme into a Kenya youth empowerment project with three components. The first was the labour intensive (commonly known as Kazi kwa Vijana) manned by the Office of the Prime Minister, the second was private sector trainings and internships coordinated by the Kenya Private Sector Alliance (KEPSA), and the third was capacity building and policy development handled by the Ministry of Youth.

The project eyed low skilled youth who were selected from villages within 5 kilometres of the project radius and were to range from 18 years to 35 years taking gender and disability into consideration. They were to be paid an average of Ksh 250 per day which by then was sufficient in sustaining the youth. The project successfully benefited a total of 296,000 youth by its immature close. The youth did not go through any training prior to engagement, basically because the projects did not require any technical skills and there was always a high supply of labour than what the project could absorb hence first come first served principal. Eventually, the project was marred with allegations of misappropriation of funds and it had to be aborted prematurely.

#### 6. Beneficiaries of the Various Initiatives

In attempting to capture the views of the beneficiaries on the performance of the various initiatives, a survey was conducted for the beneficiaries in four counties including Nairobi, Homa Bay, Taita Taveta and Makueni. These counties represented various segments considering the amount of funds disbursed under the entrepreneurship programmes as indicated in Figure 3.5. The survey distributed 300 questionnaires but only managed to get 182 responses which were relied upon for this analysis.

#### 6.1 Characteristics of the beneficiaries

As expected, 75 per cent of the beneficiaries sampled were in groups and only 25 per cent benefited as individual entrepreneurs (Table 6.1). Individual entrepreneurs were dominated by the male gender at 58 per cent whereas female gender was 42 per cent. Majority of the youth have invested in wholesale and retail trade followed by agriculture. ICT and transport sectors record minimal activity and only a few have ventured into manufacturing. Further, 86 per cent of youth businesses employed 1 to 9 employees and therefore within the category of MSMEs. Youth were attracted to specific businesses according to unique business environments within different regions and, with inadequate capital it was difficult to venture into manufacturing. These findings are well collaborated by the KNBS (2016) MSMEs Survey which found that majority (92%) of establishments in Kenya are micro, 7 per cent small and 1 per cent being medium. In addition, most MSMEs fall under wholesale, retail and repair of motor vehicles. Agriculture, forestry, fishing, transport and storage also have a good share of businesses.

Table 6.1: Basic information on youth-owned businesses

Organization of Youth Owned Businesses	
	%
Individual Owned	24.7
Group Owned	75.3
Total	100
Gender of Owners	•
	%
Male	58
Female	42
Total	100
Number of Members in Youth Groups in I	Businesses
	%
1-5 Members	15.6
6-10 Members	30.3
11-15 Members	25.8
16-20 Members	20.6
Above 21 Members	7.7
Total	100
Nature of Youth Owned Businesses by Sec	tor
	%
Agriculture	23.6
Wholesale and Retail	25.3
Service industry	19.2
Transport Industry	11.5
ICT	13.7
Manufacturing	4.4
Others	0.5
Quarrying	1.8
Total	100
Size of Businesses	
	Percent
Micro	86.3
Small	12.1
Medium	1.9
Total	100

Source: Beneficiaries Survey (2018)

### 6.2 Training received by beneficiaries

On the training received by the beneficiaries, 82 per cent of the youth in business reported to have attended some form of entrepreneurship training. Most of the trainings lasted for less than a week and was sponsored by the organization supporting the initiative, and the county governments. They acquired relevant skills to help them drive their businesses into success and some of the skills acquired include but not limited to general business management to enable them to run their businesses effectively, financial literacy to enable them plan for their finances efficiently, accounting and book keeping to enable them monitor and evaluate the progress of the business regularly, and life skills and investment management to enable them grow their wealth (Table 6.2). The trainings were very effective as indicated in figure 6.1 in enabling them to advance their skills in business management and giving them abilities to run their businesses. More than half of the respondents affirmed that fact, with none of them giving a contradicting opinion.

Table 6.2: Entrepreneurship trainings

	Entrepreneur	ship Trainings	
Length of	Trainings	Sponsors o	of Trainings
Period	Frequency (%)	Organization	Frequency (%)
1 week and below	68.7	Org. supporting Initiatives	30.8
2-3 weeks	9.3	County Govt	20.3
4 weeks	4.4	National Govt	11
1 month and above	3.3	NGOs	17.6
		Private Sector	6.6
		Development Partners	0.5
	Skills Acquired	from Trainings	
Skill	Frequency (%)	Skill	Frequency (%)
Financial Literacy	30.8	Investment Management	16.5
Accounting and record keeping	29.1	Life Skills	23.1
General Business Management	32.4		

Source: Beneficiaries Survey (2018)

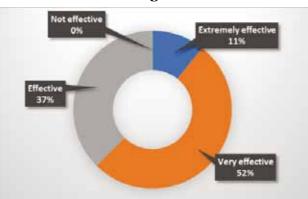


Figure 6.1: Effectiveness of trainings

Source: Beneficiaries Survey (2018)

Marketing is one of the functions necessary for businesses to run effectively. Poor marketing may lead to low revenues which may lead the business out of the market sooner than later. In this regard, youth owned businesses recorded a challenge in reaching markets due to their small size. They therefore, depended on the market within their county of business and the markets within their village. Endeavours to reach both national and international markets were futile (Figure 6.2). Further, both county governments and national government tenders are so bureaucratic in terms of complexity, making it hard for the youth to access them. This is compounded with the already established big businesses which compete with them, inadequate business infrastructures for their businesses, poor business locations and high cost of business licensing. However, institutions running various entrepreneurship programmes come in occasionally to support the youth in marketing their produce. This is normally done through exhibitions and other forums such as agricultural shows and training forums. Youth in business are also encouraged to support each other by buying from one another.

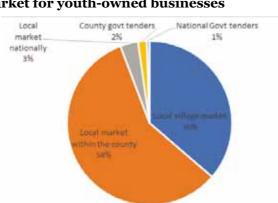


Figure 6.2: Market for youth-owned businesses

Source: Beneficiaries Survey (2018)

Other than provision of capital, training and support in marketing of products/ services from youth-owned businesses, other business support that is necessary in aiding business success include mentorship in business, business incubation services and development of business plans. Additionally, accounting and financial support, business coaching and business networking services are also offered. Business incubation is a very important aspect of business development and youth owned business need to be supported in terms of incubation. Some institutions implementing youth entrepreneurship programmes are very supportive in incubating youth-owned businesses. Majority of businesses that received incubation support recorded success as indicated in Figure 6.3. Those that were not successful reported various issues such as owner engaged somewhere else, inadequate capital for expansion, and political uncertainties, natural calamities such as floods and droughts.

Neutral S%

Signature S%

Highly Successful 31%

Successful 62%

Figure 6.3: Business incubation

Source: Beneficiaries Survey (2018)

Businesses succeed when they are monitored and evaluated on a regular basis either by the business owner or by any other appointed agent. Due to the size of the business owned by the youth, they may not be able to afford sophisticated and more effective and efficient frameworks. However, as shown in Figure 6.4, majority of them have a simple framework in place to enable them monitor their businesses regularly. Some of the frameworks in use include cashbooks, bank account statements, M-Pesa statements and stock books.

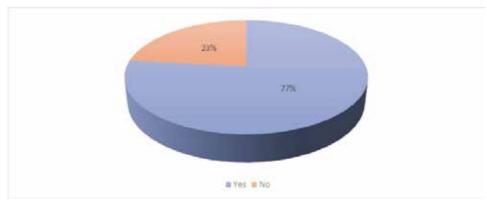


Figure 6.4: Monitoring and evaluation framework

Source: Beneficiaries Survey (2018)

On the side of institutions that support various entrepreneurship programmes, it was established they do not have a comprehensive business monitoring and evaluation framework to help them assess the success of businesses supported by them. However, as shown in Figure 6.5, officers at the constituency level do occasional checks and visitations. It was also noted that these organizations do not have adequate capacity in terms of qualified human resource and adequate financial resources and equipment to facilitate them in establishing and running an effective monitoring and evaluation framework.

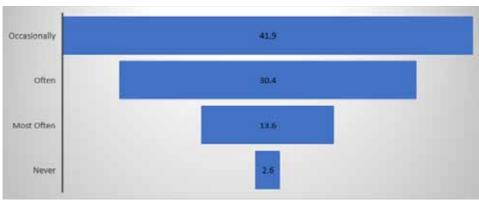


Figure 6.5: Frequency of monitoring

Source: Beneficiaries Survey (2018)

### 6.3 Financing

All the beneficiaries' surveyed were those receiving financing from various government institutions as elaborated in section 3 above. Some factors have made institutions implementing entrepreneurship programmes in Kenya successful, including fairness and equity in distribution of the funds (Figure 6.6). The funds are easily accessible as the operations of implementing institutions are decentralized to constituency level and regional offices opened for administrative purposes. They also have well trained and qualified personnel to aid the youth through the process of sensitization, application, appraisal and monitoring.

| Save of access of Y.F. Initiatives, | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8 | 75.8

Figure 6.6: Fairness and equity of funds, ease of access of funds

Source: Beneficiaries Survey (2018)

### 6.4 Creating jobs

The main objective of establishing these programmes was to ensure that youth unemployment rate is reduced through provision of self-employment opportunities. In so doing, the culture of entrepreneurship is inculcated among youth and dependency on white colour employment is minimized. Figure 6.7 indicates that most of the respondents feel youth empowerment programmes have been successful in both enhancing entrepreneurial culture among the youth and in reducing unemployment among the youth in Kenya.

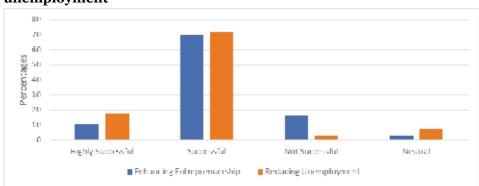


Figure 6.7: Helpfulness in enhancing entrepreneurship and reducing unemployment

Source: Beneficiaries Survey (2018)

This finding is supported by Figure 6.8 which indicates that from the year 2007, when the first entrepreneurship programme was launched in Kenya, the status of both self-employment and the share of the informal sector to employment has been going up. For example, in 2007 the number of self-employed and unpaid family workers were 66,800 and in 2017 the number had risen to 139,400. This increase has partly been attributed to programmes enhancing entrepreneurship in the country, such as the Youth Enterprise Fund, Women Enterprise Fund and *Uwezo* Fund. Similarly, employment in the informal sector has been going up exponentially; for example, in 2007, the sector had approximately 7.5 million employees and in 2017 the number had risen to 14.1 million employees. As at 2017, the share of the informal sector to the total employment in the country was estimated to be 83.5 per cent.

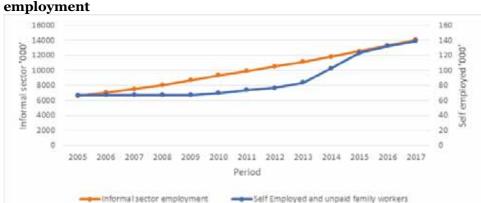


Figure 6.8: Number of self employment and informal sector employment

Source: KNBS (2010, 2013 and 2017), Economic Survey

Since most of youth-owned businesses are micro and largely informal we therefore expect the rate of under-employment to go up substantially as the rate of unemployment reduces. Figure 6.9 indicates that over the years since 1999 to date, Kenya's outlook on total unemployment is improving from 14.6 per cent to the current 7.4 per cent. Nevertheless, the rate of under employment is increasing significantly from 4.8 per cent in 1999 to 20.4 per cent in 2016. From this, we can make an inference to some extent that investments in entrepreneurship programmes has made an impact on the level of unemployment within the country but the kind of jobs being created are mostly in the informal sector which is largely characterized by under employment.

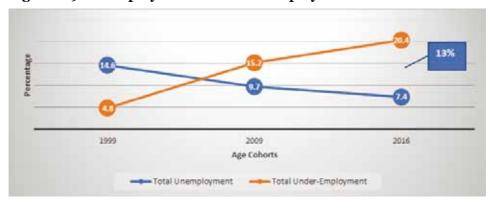


Figure 6.9: Unemployment and underemployment rates

Source: KNBS (1999, 2009), Population census and KHBS (2018)

### 6.5 Challenges to Youth Empowerment Programmes in Kenya

The challenges to youth employment programme in Kenya are in two-fold: those affecting entrepreneurship programmes, and those affecting youth employability programmes.

### Challenges to Youth entrepreneurship programmes in Kenya.

For purposes of this study, challenges are categorized into two, those affecting the youth while trying to access funds from implementing agencies and those hindering implementing agencies from successfully achieving their mandate.

From the beneficiaries' perspective, one of the challenges is the high licensing fees and other charges levied by county government. High fees and charges increase the cost of operation of the businesses, making it hard for them to break even and leading to many businesses closing before their fifth anniversary. Complex business registration process has also cited as a hindrance to youth advancement of business ventures. Moreover complex government bureaucracy often delays disbursement of funds. Also, business skills among most youth limits their capacity to utilize the available opportunities. Other factors include inadequate business infrastructure, society's poor attitude of the youth engaging themselves in entrepreneurship. Further, the education system has been tailored for office employment and not self-employment, making the youth possess insufficient skills on how to run their businesses. At bottom of the rank is lack of collateral for funds that are channelled through financial intermediaries, and low amounts of loans offered which cannot sustain the business and move it to the next level of maturity (Figure 6.10). It was reported that some fund offers as low as Ksh 50,000 to groups.

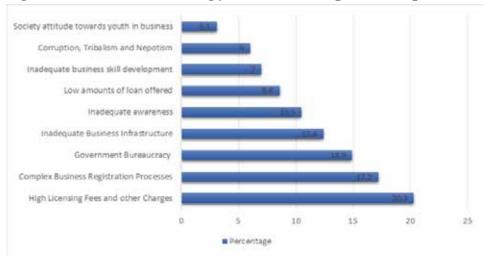


Figure 6.10: Factors hindering youth from entrepreneurship.

Source: Beneficiaries Survey (2018)

From the perspective of institutions charged with the responsibilities of implementing youth entrepreneurship programmes, the several factors were reported to have hindered successful implementation of the programmes (Figure 6.11). On top of the list is weak legal standing. All the three funds were founded under respective Legal Notices by the government. This hampers their operations because they are unable to, for example, enforce loan recoveries from defaulters due to legal incapacitation. Second is inadequate financing which is not only affecting service delivery but also curtailing abilities of the funds to reach more people. Also political influence on the youth has sometimes led to loan defalt; some political leaders have made some youth believe that they should not repay the loans. Further, some youth prefer formal employment than involvement in entrepreneurship. Also, the mandate of some of the programmes overlaps with

other agencies doing the same thing. This creates confusion and increases the cost of operation since all the three funds will need funds for administrative roles instead of consolidating it and focus on loan disbursements.

Other factors include negative publicity. Some funds have suffered serious public contempt due to past engagements in financial impropriety. This has made them lose some credibility in the eyes of the public. Cultural and religious factors also affect uptake of the funds. For instance, some communities do not appreciate women engagement in gainful employment. Further, the Islamic perception about payment of interest prevents some from seeking funding from entrepreneurship programmes. Inadequate monitoring and evaluation framework, low literacy levels, high default rates and unfavourable working conditions are other factors affecting implementation of youth entrepreneurship programmes.

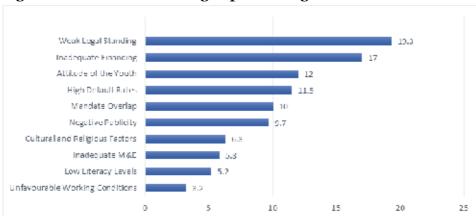


Figure 6.11: Factors hindering implementing institutions

Source: Beneficiaries Survey (2018)

### Challenges to youth employability programmes in Kenya

Internship programmes in Kenya face challenges that include inadequate financial resources set aside for the programme, necessitating implementing agencies to absorb just a few interns for a given period. Some agencies and departments do not have a budget for such activity, making it difficult to implement the programme. Inadequate awareness and sensitization on the programme has been witnessed when interns are making applications for government internship programmes. They channel their applications to the Public Service Commission instead of to specific ministries/department/agency they wish to be given an opportunity in. Also, the opportunities available are few against high demand and this makes the selection process complex. Further, except where diploma holders are required to have an experience for them to be registered with a professional body, they are left

out by the policy which focuses on degree holders alone. Finally, the private sector feels inadequately incentivized to take interns on board, and therefore not willing to absorb the youth for internship programmes due to the costs associated. The few who are willing do so have adequate capacity to take on board a large number.

### 7. Conclusions and Policy Recommendations

### 7.1 Conclusion

The youth are the pillars of the society which need to be utilized properly in harnessing the potential of the economy into growth and development. Unfortunately, high levels of unemployment have disillusioned the youth, making them dependents. The modern sector of employment is not expanding fast enough to absorb the youth entering the labour market. The government has come up with various programmes, including entrepreneurship programmes, youth employability programmes, and life skills and direct employment programmes.

The entrepreneurship programmes were meant to motivate the youth into business by providing affordable credit and business management trainings. By end of December 2017, a total of about Ksh 28.9 billion had been disbursed by the Women Enterprise Fund, Youth Enterprise Fund and *Uwezo* Fund, with more than three (3) million beneficiaries across the country. The youth employability programmes were meant to prepare the youth for the job market through internships, and as at December 2017, a total of 1,439 youth had been engaged in the public service and a further 13,000 through the Kenya Youth Empowerment Programme (KYEP) which later rebranded into the Kenya Youth Empowerment and Opportunities Project (KYEOP). KYEOP is now on its first cycle having recruited more than 3,000 youth in January/February 2018.

That said, the programmes are characterized by various challenges. The beneficiaries observe that a favourable business environment is critical in attracting the youth to self-employment. The agencies, however, view the youth as not yet ready to embrace entrepreneurship and there are also cultural and social constraints that confront potential beneficiaries. Moreover, inadequate budgetary allocations are constraining the government internship programme.

### 7.2 Policy Recommendations

Based on the above findings, this study therefore recommends the following measures to be undertaken to address the problem of youth unemployment in Kenya.

1. The government alone cannot solve the problem of youth un-employment. Therefore, there is need to boost collaboration with the private sector and development partners. This calls for regular interaction forum for all partners with an aim of aligning policy with the youth agenda in the country and re-emphasizing on alternative methods of employment creation such as entrepreneurship, agribusiness and creative industries to fill the gap left by a

- stagnant modern sector employment. Such collaborations can also make the private sector play a more active role, such as mentoring education centres (students and teachers) on entrepreneurship as part of the corporate social responsibility and also provide platforms for talent nurturing.
- 2. To enhance youth entrepreneurship programmes, a national youth entrepreneurship strategy is critical in unlocking the potential of entrepreneurship among the youth and encouraging them for start-ups. The strategy will, among other things, focus on the country's unique challenges as pertains youth unemployment, bring out ways of inculcating entrepreneurship education and skills development to the youth, facilitate technology exchange and innovation programmes, improve access to low cost finance, and promote awareness and networking among the youth. Further, the strategy should seek to simplify business registration processes and procedures for the youth, reduce or waiver licensing fees and other county charges for youth-owned businesses, and provide business infrastructure. Finally, there is need to incorporate a comprehensive monitoring and evaluation framework in the strategy.
- 3. To encourage the youth into agri-business, speedy implementation of the Kenya youth agribusiness strategy enacted by the Ministry of Agriculture in collaboration with the Council of Governors is a priority. The strategy runs from 2017 through 2021 and seeks to position the youth at the forefront of agricultural growth and transformation. Agriculture is a key sector to the Kenyan economy, contributing 31.5 per cent to GDP as at 2017 (KNBS, 2018), making it the highest contributor to national output. Therefore, the Kenya youth agribusiness strategy presents the youth with additional opportunities in agriculture and its value chain. It seeks to address negative perceptions by the youth towards agriculture, impart agricultural skills among the youth, enhance access to finance, and ensure access to agricultural land and agricultural innovations, research and technology adoption. Other areas that the policy seeks to highlight include value addition, market information and climate change. The strategy brings out coordination mechanisms which will be beneficial in managing the sector, and a participatory monitoring, evaluation and reporting mechanism.
- 4. On youth employability programmes, the government needs to consider enhancing the budget for internship programmes to various ministries, departments and agencies for them to take on board more interns. This will enable professional graduates to attain minimum qualifications for professional registration and mentorship of those willing to start their own professional firms without watering down professionalism and quality. This

- will not only expose qualified graduates to the work environment but also give them a chance to think about their careers. This will also afford them a chance of attaining hands on work experience and build networks necessary in the labour market.
- 5. Finally, there is need for the implementing agencies to consider putting in place a comprehensive information and documentation system to provide regular data on the status of such programmes. At the same time, there is need for a comprehensive monitoring and evaluation framework. This will ensure adequate information at any given time to aid in evaluating the internal performance of the institutions and tracing and tracking their beneficiaries.

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### **Appendices**

## Appendix 1: Women Enterprise Development Fund Disbursement by county

County	No. of Groups	No. of Members	<b>Amount Disbursed</b>
Kiambu	5149	78,046	644,800,000.00
Nyeri	4139	63,723	638,100,000.00
Nakuru	4034	61,599	547,100,000.00
Nairobi	4008	59,049	537,198,000.00
Kakamega	3447	55,566	411,803,000.00
Murang'a	3099	50,846	377,058,000.00
Meru	2711	44,726	339,402,000.00
Mombasa	2224	33,435	334,620,450.00
Homa Bay	2589	42,741	317,433,200.00
Bungoma	2396	37,767	287,863,000.00
Kisumu	2423	39,560	271,700,000.00
Nyandarua	2168	34,593	269,760,000.00
Kitui	2640	42,063	266,688,000.00
Embu	1823	28,514	248,024,200.00
Kirinyaga	1868	30,703	246,889,000.00
Kilifi	2223	33,485	243,838,980.00
Machakos	2038	31,967	219,830,000.00
Kisii	2254	36,725	216,926,000.00
Nandi	1502	23,989	189,349,000.00
Trans Nzoia	1506	23,578	177,675,000.00
Vihiga	1472	23,087	177,300,000.00
Kericho	1626	25,810	177,100,000.00
Migori	2009	34,493	176,800,000.00
Uasin Gishu	1530	24,558	174,600,000.00
Busia	1354	21,644	166,525,000.00
Kajiado	1211	18,899	155,700,000.00
Taita Taveta	1263	19,758	153,904,500.00
Bomet	1450	22,523	150,160,000.00
Kwale	1262	18,637	139,150,000.00
Makueni	1404	22,894	135,119,000.00
Siaya	1468	24,404	131,212,900.00
Tharaka Nithi	1068	17,531	130,950,000.00
Baringo	1,049	17,108	121,150,000.00

Laikipia	871	13,914	110,750,000.00
Narok	875	13,560	96,450,000.00
Wajir	829	13,861	73,850,000.00
Elgeyo Marakwet	574	8,953	62,550,000.00
Nyamira	639	10,459	60,247,300.00
Lamu	498	7,322	57,600,000.00
Turkana	531	8,524	56,000,000.00
Garissa	544	8573	55,350,000.00
Samburu	401	6,150	52,207,000.00
Isiolo	517	8,137	51,700,000.00
Tana River	472	6,562	45,850,000.00
Marsabit	438	6,782	41,938,000.00
Mandera	332	5412	33,800,000.00
West Pokot	202	2985	19,200,000.00

*Source: WEF (2018)* 

# Appendix 2: Youth Development Fund Disbursements by County

							' 0,0		!
177,642,295.20	159,408,955.00	-	-	450,000.00		1,025,000.00	15,683,308.20	1,075,032.00	Trans Nzoia
184,274,199.60	154,441,190.00	-	-	-	1,042,650.00	5,657,188.00	20,983,107.60	2,150,064.00	Nandi
184,372,478.00	152,874,315.00	1,775,000.00	-	490,000.00		1,671,344.00	25,944,475.00	1,617,344.00	Kilifi
187,407,765.60	152,864,800.00	1,900,000.00	•	160,000.00	208,530.00	8,150,046.00	22,292,013.60	1,832,376.00	Tharaka Nithi
190,767,681.20	119,644,166.00	5,800,000.00	-	14,440,000.00	834,120.00	6,217,342.00	35,446,893.20	8,385,160.00	Kajiado
270,589235.80	184,338,771.00	5,225,000.00	-	1,060,000.00	417,060.00	8,877,344.00	68,879,340.80	1,791,720.00	Kisumu
286,382,833.00	162,360,420.00	7,750,000.00	200,000.00	1,300,000.00	834,120.00	26,426,510.00	87,511,783.00	-	Kakamega
293,993,306.80	219,126,613.00	4,065,000.00	-	1,769,000.00	2,710,890.00	10,827,982.00	50,652,381.80	4,841,440.00	Machakos
294,172,957.20	238,377,000.00	1,500,000.00	-	5,940,000.00	1,668,240.00	11,728,874.00	33,525,467.20	1,433,376.00	Kirinyaga
296,733,487.40	203,540,517.00	13,080,000.00	100,000.00	8,496,000.00	208,530.00	15,905,936.00	48,594,968.40	6,807,536.00	Nyeri
315,276,683.20	258,222,109.00	6,420,000.00	-	4,120,000.00	1	7,690,032.00	36,172,822.20	2,651,720.00	Embu
330,068,350.20	272,182,633.00	3,900,000.00	-	3,020,000.00	625,590.00	6,311,974.00	42,953,121.20	1,075,032.00	Kericho
362,238,879.40	291,471,041.00	-	-	700,000.00	208,530.00	11,576,380.00	58,282,928.40	-	Kisii
410,771,186.00	350,435,630.00	12,305,000.00	-	2,285,000.00	625,590.00	3,164,120.00	41,597,502.00	358,344.00	Mombasa
427,660,523.80	364,993,910.00	5,850,000.00	-	-	2,710,890.00	3,610,000.00	48,345,659.80	2,150,064.00	Murang'a
452,092,532.80	397,262,078.00	5,050,000.00	-	-	417,060.00	6,792,456.00	39,704,186.80	2,866,752.00	Uasin Gishu
491,610,567.00	436,181,087.00	1,500,000.00	-	-	2,502,360.00	5,186,688.00	45,165,400.00	1,075,032.00	Nyandarua
690,615,179.80	550,064,122.00	13,245,000.00	-	1,000,000.00	417,060.00	38,819,746.00	82,984,155.80	4,085,096.00	Meru
746,579,755.60	623,666,493.00	13,425,000.00	500,000.00	8,048,000.00	208,530.00	8,712,682.00	89,153,298.60	2,865,752.00	Nakuru
894,169,955.00	687,424,547.00	27,950,000.00	-	26,836,000.00	1,668,240.00	18,817,202.60	116,457,581.40	15,016,384.00	Kiambu
2,322,066,730.51	1,789,381,989.00	123,036,000.00	76,205,174.00	129,105,000.00	1,876,770.00	21,369,071.81	169,656,781.70	11,435,944.00	Nairobi
Grand Total	FIs Loan Amount	Vuka Loan Amount	Bid Bond	LPO Financing	Hatcheries Amount	E YES Amount	C YES Amount	Agri Vijana Amount	County

Source: YED, 2018

90.41 28,568,610.00	- 8,210,000.00 25,000.00	0 010 000 00	Mandera - 14,232,500.00 3,745,000.00 -	-/ C)	er - 10,224,270.00 275,000.00	Marsabit - 10,350,000.00 725,000.00 2,293,830 -	Lamu - 7,027,060.00 1,475,000.00 208,530.00 -	Wajir - 15,200,000.00 2,475,600.00 -	West Pokot - 10,950,000.00 906,000.00	Isiolo - 6,960,500.00 175,000.00 -	Turkana - 15,300,000.00 3,155,000.00 1,251,180.00 500,	Elgeyo 716,688.00 22,375,051.60 7,250,000.00	Garrisa - 8,045,000.00 200,000.00	Bomet 788,344.00 42,547,513.60 3,980,133.00	Migori 716,688.00 32,721,400.00 1,575,000.00 625,590.00 1,860	Taita Taveta 358,344.00 20,513,920.00 4,229,200.00 646,	Baringo 358,344.00 35,483,220.00 2,633,934.00 834,120.00 400,	Narok 1,433,376.00 48,694,443.60 2,067,464.00 208,530.00 700,	Nyamira 358,344.00 15,715,752.00 5,570,241.00 417,060.00 -	Busia - 34,823,030.00 6,479,530.00 625,590.00 400,	Kwale         716,688.00         20,331,163.00         1,190,000.00         208,530.00         -	Makueni 2,150,064.00 55,546,341.80 6,702,524.00 1,251,180.00 4,360	Laikipia 358,344.00 11,400,000.00 2,735,000.00 -	Vihiga         1,791,720.00         45,987,526.60         12,376,218.00         7,550	Kitui 1,433,376.00 53,581,256.00 7,635,624.00 417,060.00 6,170	Bungoma 1,791,720.00 40,565,118.00 8,813,030.00 417,060.00 3,140	Homa 1,074,032.00 39,457,834.00 5,468,344.00 -	
	10,9 15,2 7,02 10,3 10,2 14,2	10,9 15,2 7,02 10,3 10,2	10,9 15,2 7,02 10,3	10,9 15,2 7,05	10,96 10,96 15,2 7,02	6,96 10,9 15,2 7,02	6,96 10,9 15,2	6,96	6,96		15,3		8,02							34,8								
						0 0 0 0			0 1	0						_												
7,250,000.00 3,155,000.00 175,000.00 906,000.00 2,475,600.00 1,475,000.00 725,000.00 275,000.00 3,745,000.00 25,000.00 324,698,290.41	7,250,000.00 3,155,000.00 75,000.00 9,6,000.00 9,475,600.00 1,475,000.00 25,000.00 9,745,000.00 9,745,000.00 9,745,000.00	7,250,000.00 3,155,000.00 175,000.00 175,000.00 175,000.00 175,000.00 175,000.00 175,000.00 175,000.00 175,000.00	7,250,000.00 3,155,000.00 175,000.00 175,000.00 175,000.00 175,000.00 175,000.00 175,000.00	7,250,000.00 3,155,000.00 75,000.00 9,475,600.00 1,475,000.00 25,000.00	7,250,000.00 3,155,000.00 75,000.00 906,000.00 2,475,600.00 1,475,000.00 25,000.00	7,250,000.00 3,155,000.00 75,000.00 906,000.00 2,475,600.00 1,475,000.00	7,250,000.00 3,155,000.00 175,000.00 906,000.00 2,475,600.00	7,250,000.00 3,155,000.00 75,000.00 906,000.00	7,250,000.00 3,155,000.00 7,5,000.00	7,250,000.00 3,155,000.00	7,250,000.00		200,000.00	3,980,133.00	,575,000.00	1,229,200.00	2,633,934.00	2,067,464.00	5,570,241.00	5,479,530.00	,190,000.00	5,702,524.00	2,735,000.00	2,376,218.00	7,635,624.00	3,813,030.00	5,468,344.00	
- 1,251,180.00 208,530.00 2,293,830 208,530.00 208,530.00 208,530.00 28,568,610.00	- 1,251,180.00 1,251,180.00 208,530.00 208,530.00 208,530.00	- 1,251,180.00 1,251,180.00 208,530.00 208,530.00 208,530.00	- 1,251,180.00 1,251,180.00 - 208,530.00 208,530.00	- 1,251,180.00 1,251,180.00 208,530.00 2,293,830 208,530.00	1,251,180.00	1,251,180.00	1,251,180.00	1,251,180.00	1,251,180.00	1,251,180.00	1 1	-		-	625,590.00		834,120.00	208,530.00	417,060.00	625,590.00	208,530.00	1,251,180.00			417,060.00	417,060.00		
500,000.00	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00	1 1	1			1,860,000.00	646,590.00	400,000.00	700,000.00	-	400,000.00	-	4,360,000.00	-	7,550,000.00	6,170,000.00	3,140,000.00	-	
											1	1		•	-	1	700,000.00	-	-	-		-	-	-	-	1	1	
100,000.00 500,000.00 - 1,400,000.00	100,000.00	1,400,000.00	1,400,000.00	100,000.00	100,000.00 500,000.00	100,000.00 500,000.00 - 1,400,000.00	100,000.00 500,000.00 - 1,400,000.00	500,000.00	500,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100 000 00	3,550,000.00	1,200,000.00	900,000.00	625,000.00	1,000,000.00	1,000,000.00	1,200,000.00	1,950,000.00	2,100,000.00	2,140,000.00	1,050,000.00	-	1,000,000.00	
23,498,358.00 33,059,730.00 38,032,360.00 29,084,500.00 9,875,852.00 15,455,000.00 10,276,145.00 11,849,802.00 - 3,015,700.00 9,062,065,466.00	23,498,358.00 33,059,730.00 38,032,360.00 29,084,500.00 9,875,852.00 15,455,000.00 10,276,145.00 11,849,802.00 - 3,015,700.00	23.498.358.00 33.059,730.00 38,032,360.00 29,084,500.00 9,875,852.00 15,455,000.00 10,276,145.00 11,849,802.00	23.498.358.00 33.059,730.00 38,032,360.00 29,084,500.00 9,875,852.00 15,455,000.00 10,276,145.00 11,849,802.00	23,498,358.00 33,059,730.00 38,032,360.00 29,084,500.00 9,875,852.00 15,455,000.00 10,276,145.00	23,498,358.00 33,059,730.00 38,032,360.00 29,084,500.00 9,875,852.00 15,455,000.00 10,276,145.00	23.498,358.00 33.059,730.00 38,032,360.00 29,084,500.00 9,875,852.00	23,498,358.00 33,059,730.00 38,032,360.00 29,084,500.00 9,875,852.00	23,498,358.00 33,059,730.00 38,032,360.00 29,084,500.00	23,498,358.00 33,059,730.00 38,032,360.00	23,498,358.00	23,498,358.00		52,769,129.00	19,410,848.00	29,857,975.00	44,904,305.00	33,479,500.00	46,313,665.00	79,924,175.00	62,957,032.00	82,840,665.00	39,358,435.00	113,313,350.00	63,907,760.00	78,424,590.00	109,069,511.00	123,813,367.00	
53,265,910.00 46,567,860.00 40,940,500.00 27,551,452.00 24,165,590.00 23,644,975.00 22,557,602.00 17,977,500.00 11,459,230.00	53,265,910.00 46,567,860.00 40,940,500.00 27,551,452.00 24,165,590.00 23,644,975.00 22,557,602.00 17,977,500.00 11,459,230.00	53,265,910.00 46,567,860.00 40,940,500.00 27,551,452.00 24,165,590.00 23,644,975.00 22,557,602.00 17,977,500.00	53,265,910.00 46,567,860.00 40,940,500.00 27,551,452.00 24,165,590.00 23,644,975.00 22,557,602.00	53,265,910.00 46,567,860.00 40,940,500.00 27,551,452.00 24,165,590.00 23,644,975.00	53,265,910.00 46,567,860.00 40,940,500.00 27,551,452.00 24,165,590.00 23,644,975.00	53,265,910.00 46,567,860.00 40,940,500.00 27,551,452.00 24,165,590.00	53,265,910.00 46,567,860.00 40,940,500.00 27,551,452.00	53,265,910.00 46,567,860.00 40,940,500.00	53,265,910.00	53,265,910.00		54,340,097.60	61,114,129.00	66,826,838.60	70,906,653.00	71,852,359.00	74,789,118.00	100,042,478.60	102,985,572.00	106,285,182.00	106,487,046.00	111,318,544.80	129,906,694.00	133,753,224.60	148,711,906.00	163,796,439.00	170,813,577.00	

## Appendix 3: Uwezo Fund Disbursements by County

County	Cumulative County	Amount Disbursed	Absor-	Amounts Repaid	Repay- ment	Groups	Groups Approved for Funding	d for	Total No. of			Disaggregated Data No. Of Beneficiaries	gregated Data f Beneficiaries			Total Indiv.	Total Appli
	Allocations	at County Level(Kes)	Rate		Rate (%)	Women	Youth	PWD	Groups Funded	Youth (18-35)	8-35)	Women		PWD		Benfici- aries	ions (Groups)
										Male	Female	Youth	Others	Male	Female		
Mombasa	104,163,243	95,319,428	92	24,545,410	38.18	679	434	28	1141	2575	1938	1499	6435	197	234	12,878	1,691
Kwale	100,254,724	95,550,000	95	27,475,555	46.20	588	327	26	941	1671	1304	2071	7395	199	234	12,874	1,227
Kilifi	162,051,031	144,415,000	89	24,409,285	24.62	1083	478	40	1601	2025	2275	4446	10448	268	391	19853	2,158
Tana River	61,116,894	44,550,000	73	928,312	3.17	263	167	10	440	875	633	986	3,019	87	104	5,704	486
Lamu	33,115,849	22,375,000	68	2,577,636	14.99	151	122	8	281	257	468	1,009	2,791	194	237	4,956	375
Taita Taveta	72,943,789	66,948,000	92	31,178,636	68.32	550	91	15	656	387	331	1143	5924	67	85	7,937	850
Garissa	120,508,506	110,060,000	91	6,536,027	8.42	569	551	19	1139	2483	2116	1463	5458	165	207	11,892	1,349
Wajir	138,568,907	110,205,000	80	3,443,484	4.24	311	585	46	942	3334	1838	3293	3567	188	177	12,397	1,574
Mandera	166,533,090	128,698,110	77	664,405	0.64	426	538	27	991	2280	2956	3081	5672	308	393	14,690	1,387
Marsabit	79,634,219	47,440,000	60	2,518,128	7.21	245	271	8	524	4238	2984	4549	6539	209	205	18,724	1,107
Isiolo	38,548,433	33,279,916	86	5,858,792	40.11	203	135	5	343	696	739	806	2580	63	29	4,913	478
Meru	172,608,015	164,532,000	95	55,207,021	45.53	1,385	556	66	2,007	3,317	3,341	3,753	20,622	473	802	32,308	2,422
Tharaka Nithi	58,350,364	58,168,705	100	23,365,545	54.96	387	207	20	614	1,338	912	1,255	4,843	128	177	8,653	849
Embu	76,307,324	68,273,623	89	32,575,294	56.70	469	238	23	730	1474	984	2061	10230	193	257	15,199	1,232
Kitui	173,765,235	164,843,000	95	65,336,310	49.18	1649	501	37	2187	1478	2843	4631	25885	682	326	35845	2788
Machakos	161,583,887	154,093,280	95	48,597,557	40.88	1503	346	49	1898	3667	2924	4896	26709	358	436	38,990	2,363
Makueni	137,210,278	136,132,980	99	42,226,521	41.41	1100	244	48	1392	1661	1360	2735	13320	448	694	20218	1956
Nyandarua	95,733,228	107,882,900	113	41,493,698	62.78	1099	309	33	1441	2257	1931	2647	11341	236	277	18,689	1,956
Nyeri	105,942,989	117,365,000	111	42,589,165	67.95	1092	324	36	1452	1592	1211	1671	7604	143	184	12,405	1904
Kirinyaga	72,409,830	74,648,000	103	37,977,836	77.84	530	261	41	832	1782	1003	2341	7252	773	271	13,422	1,106
Muranga	133,077,725	146,061,100	110	58,731,507	58.09	1021	608	52	1681	3850	3156	3041	14312	334	460	25,153	1,909
Kiambu	215,682,943	243,010,000	113	91,390,191	57.48	1486	877	69	2432	5339	3170	4640	16178	1140	581	31,048	3,178
Turkana	155,468,097	110,440,000	71	9,487,825	15.57	436	666	19	1121	9097	4336	6035	7807	450	318	28,043	1,393

Source: Uwezo Fund, 2018

Totals	Nairobi	Nyamira	Kisii	Migori	Homabay	Kisumu	Siaya	Busia	Bungoma	Vihiga	Kakamega	Bomet	Kericho	Kajiado	Narok	Nakuru	Laikipia	Baringo	Nandi	Elgeyo Marakwet	Uasin Gishu	Trans Nzoia	Samburu	West Pokot
5,854,400,004	285,193,359	86,816,998	187,481,271	160,480,946	161,479,554	137,907,224	118,663,066	144,758,575	192,487,152	94,336,496	252,292,015	108,100,861	116,360,878	98,304,333	121,005,181	209,826,248	61,895,640	115,926,610	116,842,628	77,414,509	117,011,196	104,831,135	59,239,596	90,165,935
5,522,026,939	273,600,000	74,512,000	171,164,900	142,968,001	151,301,500	146,472,000	125,851,354	138,435,000	181,814,325	91,247,000	234,284,000	103,365,650	104,740,550	94,268,000	108,793,977	244,181,000	62,600,000	109,925,000	107,870,000	75,083,865	111,545,000	98,990,775	47,620,000	77,102,000
4,373	96	86	91	89	94	106	106	96	94	97	93	96	90	96	90	116	101	95	92	97	95	94	80	86
1,435,876,238	67,015,089	4,450,869	9,542,479.50	17,950,193	28,737,109	37,003,961	37,524,088	36,377,369	52,439,390	25,015,687	57,591,384	23,611,528	32,630,707	23,008,565	17,153,777	88,732,517	19,263,273	34,660,361	35,238,018	29,880,455	40,212,218	21,345,142	7,675,760	9,702,166
26.0	35.97	7.50	7.10	14.70	24.32	32.76	44.52	31.42	33.40	31.35	29.35	26.57	35.71	30.17	18.53	52.68	53.37	46.92	39.64	54.64	45.53	27.46	22.19	14.64
38,700	1486	551	1,423	1,074	1,105	996	911	1005	1190	704	1743	624	522	695	710	1991	527	575	740	471	826	719	422	465
21,428	1536	396	878	715	451	615	441	420	600	252	840	663	344	340	561	882	219	328	383	345	432	431	155	365
1,547	70	20	81	39	38	61	34	32	49	18	63	19	17	10	33	81	17	17	44	ю	30	26	00	13
61,675	3092	967	2382	1828	1594	1672	1386	1457	1839	974	2646	1306	883	1045	1304	2954	763	920	1167	818	1,288	1,176	585	843
139,282	9831	3045	5,414	4732	3304	4055	3792	2574	4895	1562	4591	3972	2236	2236	3293	6040	2042	1924	2372	1937	2,210	3,107	723	1722
114,100	7373	2023	4,863	4025	3747	3039	2897	2671	4717	1562	4723	3377	1965	951	2053	5575	1855	1300	2068	1790	1,832	2,338	399	2204
152,753	6730	1,632	6,074	4,687	3431	6370	4922	3756	4581	2525	7568	5019	3204	2240	3243	7325	1470	2094	1454	1820	2,907	2,816	1804	1029
483,312	16,585	5,095	16,864	12,094	15,182	19,857	12,126	9,625	11,878	9,141	18,553	8,408	6,791	6,193	8,993	26445	6817	6152	8706	4322	9,844	8,540	5147	4023
15,332	456	121	528	482	509	528	440	420	543	155	772	108	194	63	406	638	135	219	200	37	86	340	402	247
15,383	478	157	575	614	801	796	602	486	485	279	358	115	153	39	284	546	198	212	311	29	140	379	73	194
920,162	41453	12,073	34,318	26,634	26,974	34,645	24,779	19,532	27,099	15,224	36,565	20,999	14,543	11,722	18,272	46,569	12,517	11,901	15,111	9,935	17,019	17,520	8,548	9,419
81,415	4123	1,172	3,197	2,455	2,029	2,112	1,721	2,172	2,449	1,449	3,812	1,240	1,302	1,233	1,844	3,917	1,138	1,079	1,429	955	1,509	1,678	616	1,046

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