

**THE IMPACT OF YOUTH ECONOMIC EMPOWERMENT PROGRAMME  
ON EMPLOYABILITY OF MARGINALISED YOUTH IN TANZANIA: A  
CASE STUDY OF ILALA MUNICIPALITY IN DAR ES SALAAM**

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REQUIREMENTS FOR THE DEGREE OF MASTER OF BUSINESS  
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**CERTIFICATION**

The undersigned certifies that he has read and here by recommends for acceptance by the Open University of Tanzania a dissertation entitled, **The Impact of Youth Economic Empowerment Programme on Employability of Marginalised Youth: A case study of Ilala Municipality in Dar Es Salaam**. In partial fulfillment of the requirements for the award of Degree of Master of Business Administration (MBA).

.....

**Dr Joseph Magali**

.....

**Date**

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I **Christopher Mbagwa** declare that, the work presented in this dissertation is original. It has never been presented to any other University or Institution. Where other people's works have been used, references have been provided. It is in this regard that I declare this work as originally mine. It is hereby presented in partial fulfillment of the requirement for the Degree of **Master of Business Administration**.

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Signature

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Date

## **DEDICATION**

I would like to dedicate this work to my beloved wife, from whom I first learned justice. Also, I dedicate this work in memory of Madame Rose W. Zyela, who encouraged and advised me to start this programme. Furthermore, she prayed for me and offered material, financial, and moral support that assured my programme's accomplishment. May the God Almighty rest her soul in eternal peace, Amen.

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## **ABSTRACT**

The study intended to assess the impact of a youth economic empowerment programme on marginalised youth's employability in Ilala Municipal in Dar es Salaam. The study was guided by three objectives which are: To examine the role of training on employability of marginalised youth in Ilala district; to find out the contribution of savings and credit facilities on the employability of marginalised youth in Ilala district, and last to determine the role of start-up tools provision on the employability of marginalised youth in Ilala Municipal. The study employed a mixed study design which enabled the application of quantitative and qualitative techniques. In data collection, the study collected primary and secondary data. The primary data were collected through a semi-structured questionnaire and focus group discussion, which involved 121 participants as a sample size approached through a stratified sampling technique. In data analysis, the study employed descriptive analysis and content analysis. Furthermore, the study employed multiple regression analysis. The findings show a significant positive relationship between the role of training, the contribution of savings and credit facilities, and the role of start-up tools provision on marginalized youth's employability in Ilala municipality. The study, therefore, recommends that the government and NGOs use the methodology used by the YEE project to promote youth employment in Tanzania.

**Keywords:** Youth Economic Empowerment Programme, Employability of youth, Tanzania.

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**LIST OF ABBREVIATIONS AND ACRONYMS**

URT	United Republic of Tanzania
SPSS	Statistical Package for the Social Science
VETA	Vocational Education and Training Authority
VET	Vocational Education Training
YEE	Youth Economic Empowerment
HCT	Human Capital Theory
RBV	Resource-Based View
UHIKI	Uhamasishaji Hifadhi Kisarawe
CORDERT	Community Development and Relief Trust
VSO	Voluntary Service Overseas

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Introduction**

The overall purpose of this study is to assess the impact of youth economic empowerment on youth employability at Ilala Municipality in the Dar es Salaam Region. This chapter provides an overview of the background of the study, the statement of the problem, general and specific objectives of the research as well it presents the significance, scope of the study, and limitations of the study.

#### **1.2 Background of the Study**

The strength and future of any nation in the world rely on its youth population. Moreover, the youth determine the development sustainability of the society; hence, investing in youth is a necessary step for the progress of any country (Butcher & Wilton, 2008; Santa Cruz *et al.*, 2011). The investment in youth is reflected through empowerment initiatives governed by government policies and collectively implemented by various stakeholders such as government ministries, agencies, non-governmental organisations, faith-based organisations, and other international development partners (Cheng, 2010; Ferguson, 2013). These empowerment initiatives have been practised differently by many countries in both developing countries as well as developed countries. Most commonly, empowerment programmes have existed in the form of political, social, economic, and technological empowerment, intending to address issues such as employment challenges, capacity building, and accessing markets (Hope, 2012). Additionally, other issues that are also aimed at when empowerment is applied are increasing

productivity, accessing education, and empowering decision-making through political processes. Typically, these empowerment initiatives have been conducted to assist vulnerable or marginalised groups to access opportunities that otherwise could be difficult for them to get through (Cheng, 2010).

In developed countries such as the USA, UK, Germany, and other European countries, various economic empowerment programmes to enhance youth employability have been implemented. Employability of youth is a deliberate initiative to enhance youth to be employed or employ themselves (Krahn *et al.*, 2015; Lindsay *et al.*, 2017). Youth in developed countries have been supported with capacity building, easy financing access, and marketing linkages as a means to increase their employability (Arai *et al.*, 2015). Most of the youth supported within the empowerment initiatives are such as black and Hispanic youth in the USA, coloured and disabled youth in the UK, Germany, and Turkey (McDonough & Revell, 2010; Stone *et al.*, 2015).

In developing countries from Asian and African nations, there have been many efforts to empower youth employability through several government-led programmes and private stakeholders' initiatives (Cheng, 2010; UNDP, 2012). Many of these programmes exist in the form of policies, projects, capacity building, and other support efforts to support the employability of youth, such as the social and financial empowerment of adolescents in Bangladesh. There are also youth employment strategies in African countries and others developing countries (Haji, 2015; Pecora *et al.*, 2006). In addition, there is evidence that one of the preferred approaches to

enhance employability among vulnerable, marginalised youth is through vocational education, where youth are given practical skills to engage in various economic activities.

Studies conducted in the European Union, which covered countries such as Germany, England, Belgium, Spain, Poland, and Ireland, showed that youths in Europe are also facing serious unemployment challenges that affect their prospects. The studies further noted that when vocational education is applied in parallel with conventional education, it can offer a long-lasting unemployment solution among youth (De Lange *et al.*, 2014; Maguire *et al.*, 2013).

Tanzania, like many other countries in the developing world, faces general employment challenges among its youth, as evidenced by a tracer study conducted by VETA (2019), which revealed that there is still an unemployment challenge in the country. The use of vocational education to address unemployment issues facing youth is also common in Tanzania, as highlighted by Ntalima (2014), Juma (2013) and VETA (2019). These studies show that vocational education is beneficial as it provides work competencies and plays a critical role in supporting youth employability, including the vulnerable group.

Apart from vocational education benefits, these studies also identified several vocational education challenges facing youth, ultimately affecting their employability. These challenges include inadequate training delivery, little time for practice, and lack of employment support from the government (Juma, 2013; VETA,

2019). Others are challenges hindering youth employability are the non-provision of start-up tools, insufficient teachers with doubtful competencies, delay of certificates, unclear progression towards higher levels such as diploma, and a more considerable number of time-consuming related subjects (Ntalima, 2014). Therefore, for VETA training to enhance employment, there is a need for vocational and training centres to be well organised, supervised, and organize effective field attachments (VETA, 2019).

Despite VETA, (2019) asserted that vocational education contributes to youth employability, there are also exists associated challenges which limit the employability of the trained youth. Thus, it is essential to study the impact of vocational education on vulnerable youth employability. This is because economic empowerment programmes for vulnerable youth have been existing despite their impacts being unknown publically. Therefore, this study assesses the impact of the youth economic empowerment programme on the employability of marginalised youth in Ilala Municipality, Tanzania.

### **1.3 Statement of the Problem**

Youth unemployment is among the significant challenges to the government and policymakers and society and families globally, Africa and Tanzania in particular (Baah-Boateng, 2016; Msigwa & Kipsha, 2013). According to the National Bureau of Statistics report (NBS, 2012), in Tanzania, there has been an increase of 2.1 million people in the labour force over the past five years, from 2015 to 2019. The national labour force has grown from 22.8 million people in 2015 to 24.9 million

people in 2019. On the contrary, there has been a decline in the economy's unemployment from 10.1 percentages in 2015 to 9.6 percentage in 2019.

Having the unemployment challenges among youth, the government undertook several strategies, including empowering youth through market access, credit, and other financial support from central and local government and offering vocational and entrepreneurship education for youth (Ntallima, 2014).

Many studies have been done to assess the impact of youth empowerment through vocational training in Tanzania, such as Ntallima (2014), Juma (2013) and VETA (2019). These studies found that vocational education can be a reliable solution for employment among youth. However, all these studies examined the impact of empowerment programmes among ordinary youth and not the marginalised youth in vocational education despite the existing support (VETA, 2019). This means little is known on the impact of empowerment programmes through vocational education among vulnerable youth. This includes their employability status after vocational training, acquiring start-up tools and access to credit facilities.

Thus, this study intends to examine the impact of youth economic empowerment on the employability of marginalised youth in Tanzania using the Ilala Municipality in the Dar es Salaam region as a case study. With this goal, the study used the Youth Economic Empowerment (YEE) project for marginalised youth to study the matter.

## **1.4 Research Objective**

### **1.4.1 General Objective**

To examine the impact of youth economic empowerment programme on the employability of marginalised youth in Ilala Municipal.

### **1.4.2 Specific Objectives**

- i. To examine the role of training on the employability of marginalised youth in Ilala Municipal.
- ii. To find out the contribution of savings and credit facilities on the employability of marginalised youth in Ilala Municipal.
- iii. To determine the role of start-up tools provision on the employability of marginalised youth in Ilala Municipal.

### **1.4.3 Research Questions**

#### **1.4.3.1 General Question**

What is the impact of the youth economic empowerment programme on the employability of marginalized youth in the Ilala District?

#### **1. 4.3.2 Specific question**

- i. What is the role of training on the employability of marginalized youth in the Ilala District?
- ii. What are the contributions of saving and credit facilities on the employability of marginalized youth in the Ilala District?

- iii. What is the role of start-up tools provision on the employability of marginalized youth in Ilala District

### **1.5 Significance of the Study**

This study's results are significant in better understanding the role of training, the contribution of savings and credit facilities, and the role of start-up tools provision on the employability of marginalised youth in Ilala Municipal. The study also provides information to planners, policymakers, academicians, NGOs, and other stakeholders to expand their knowledge of microfinance institutions' role in youth economic empowerment and employability. The study findings and recommendations provide an insight for the government to develop a policy that can be used to review its role in promoting microfinance institutions' role for socio-economic development domestically. The study also applies to future scholars, as it contributes to writing essential for future studies. Individuals who are keen on exploring the influence of marginalised youth employability have the option to construct their writing by perusing this investigation. Finally, this study serves as a reference for other researchers in a related area. Thus, it can minimise the literature gap by adding to the existing literature review in Tanzania.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Overview**

This section covers the review of various studies conducted on youth employability based on vocational education acquired. In addition, the definition of key terms, theoretical framework, empirical reviews, and conceptual framework concerning youth employability are also discussed in this part.

#### **2.2 Definition of Key Terms and Concepts**

##### **2.2.1 Youth Economic Empowerment**

Youth economic empowerment as a term has been defined and described differently by various scholars. However, to start with Chinedu and Yunusa (2014), youth economic empowerment refers to deliberate efforts to eliminate known impediments to youth's full involvement in economic activities that support their livelihood.

Hope (2012) also provides the meaning of youth economic empowerment as an initiative that enhances youth to acquire dominance and influence in the social, economic, and political aspects of their lives through which they satisfy their needs and sort out their challenges for a better life.

Furthermore, Postmus, Plummer, McMahon, and Zurlo (2013) elaborates youth economic empowerment as an attitudinal, structural, and cultural process whereby youths gain the ability, authority, and agency to make decisions and implement changes in their own lives and other people's lives including youth and adults.

The idea of empowerment stems from influence, an understanding that comprises persons and organisations' capacity in terms of behaviour or affluence to manipulate others or events (Postmus *et al.*, 2013).

Chinedu and Yunus (2014) describe youth economic empowerment as crucial stages in peoples' lives that intend to build human capital, enhance youth to circumvent poverty, lead a better and ultimately purposeful life. The operational definition of youth economic empowerment, according to this study, refers to a combination of efforts and initiatives emanating from development stakeholders with the sole purpose of enhancing youth to access, utilise and manage the factors of production for their betterment.

### **2.2.2 Youth Economic Empowerment Project**

Youth Economic Empowerment Project was a project financed by European Union, Plan International and VSO and implemented by various partners such as Plan International, VSO, UHIKI, VETA and CODERT. The project targeted the marginalised youth from Morogoro, Dar es salaam, Pwani, Lindi and Mtwara regions. The main objective was to empower marginalised youth in areas of Vocational Education Training (VET), Financial support through Credit and Saving groups and tool kits' provision (YEE, 2018). The beneficiaries were 10,132 marginalised youth. The project consisted of 53% female, 47% male and 10% youth with disabilities (YEE, 2018)

### **2.2.3 Vocational Education Training**

Another key term used in this study is vocational education training. This term has different meanings as applied by researchers and practitioners. Forster *et al.* (2016) define vocational education and training as an education based on practical workplace knowledge and skills acquired by individuals to prepare them for industrial work, trade, and other entrepreneurial undertakings.

Hoeckel (2014) describes vocational education as a kind of education aimed at preparing students for work in a commercial or technical field. The taught course content is mainly practical and enables graduates to enter the labour force.

UNESCO (2016) defined vocational education training as those aspects of the educational process involving general education, the study of technology and related sciences and the acquisition of practical skills, attitudes, understanding, and knowledge related to the occupation in various sectors of economic life. Therefore, vocational education is an essential institutional feature that refers to the degree to which a vocational specialisation already occurs within the education system (Craig *et al.*, 2014). According to this study, vocational education training's operational definition refers to formal VETA education extended to youth to provide hands-on skills to engage in various skilled trades.

#### **2.2.4 Marginalised Youth**

Marginalisation is both a condition and a process that prevents individuals and groups from full participation in the social, economic, and political life enjoyed by the wider society (Schwartz *et al.*, 2013).

USAID defines marginalised persons as the ones who are denied or have minimal access to the privileges enjoyed by the wider society (Tukundane, Minnaert, Zeelen, & Kanyandago, 2015). Furthermore, based on Somalia's experience, UNDP (2012) describes marginalised youths as those excluded from deciding for the household.

As highlighted above, Diemer *et al.* (2010) also define marginalised youth as lower-level youth of colour, who experience socio-economic and racial/ethnic marginalisation, discrimination, and social exclusion. Therefore, the operational meanings of marginalised youths are youths who are denied or have minimal access to the privileges enjoyed by the wider society. In this study, the marginalised youth included youths from the following groups; young mothers, orphans, people with disabilities, youth living in a risk environment.

#### **2.2.5 Employability**

Employability means a set of skills, knowledge, and personal attributes that make an individual more likely to secure and be successful in their chosen occupation (s) to benefit them, the workforce in the community, and the economy (Europe & Evans Wei, 2010). Evans and Shen (2010) perceived employability as the transferability skills needed by individuals to secure employment.

According to UNDP (2012), employability refers to preparing youth for employment by enhancing their employment readiness through building skills and connecting them to employment opportunities. For this study, an operational definition of employability refers to employment opportunities secured by youth after being trained by VETA. The employability also is facilitated by access of capital from savings and credits youth groups and the provision of startup tools.

### **2.3. Theoretical Framework**

#### **2.3.1 Human Capital Theory**

Human Capital Theory (HCT) is among the popular theories emanating from macro-economic development theory (Fix, 2018). This theory owes its background to the 1960s when Becker, in 1962, founded the idea of human capital, whereas he referred to human capital as the process of acquiring skills that can be attained through training and education (Mcintyre, 2010; Tan, 2014).

The HCT is based on the assumption that an advanced level of human capital is related to increased productivity, which is rewarded by high paying employment in the labour market (Mcintyre, 2010). Furthermore, the theory asserts that individual human capital accumulation varies by race and socio-economic background (Tan, 2014). This theory possesses several strengths, making it useful in some contexts, as proven in various studies.

First, this theory's strength is based on its explanation of how education increases efficiency and productivity. The theory further describes that when the human cognitive level is upgraded through education, then the individual's capability is enhanced; thus, efficiency and productivity will always be higher (Wright & Constantin, 2021). Secondly, this theory has the strength of providing an analysis of the economic context in education and training investment (Afolabi *et al.*, 2019).

Thus, to say, the theory provides a basis for investment decisions related to training and education.

Thirdly, the theory provides the relationship between the training process and its impact by showing the boundaries in the training and skills available out of its training process (Hook & Courtney, 2011). Fourth, the theory is used to evaluate education and training processes for policymakers and researchers. This means that using this theory has proven suitable and provides the correct relation between the two variables. Lastly, the theory is relevant for creating incentives based on an individual's investment in the education process, as when he or she acquires education, the reward of a high salary and other benefits is guaranteed.

Apart from the above strengths, HCT has weaknesses or criticisms just like other theories as described here below;

The theory has a usage gap with practice, whereas, between theory and practice, there is a lack of alignment. The investment in training does not necessarily lead to high productivity as the organisation may not utilise the benefits completely. This

contributes to misusing, wasting, and losing valuable human capital. Also, this theory assumes education increases productivity in the workplace, resulting in higher individual wages, but it provides little insight into the process through which education and training are translated into higher wages. This theory has been applied in several studies related to training in various countries such as Nigeria, South Africa, Germany, Britain, Switzerland, and Chile.

Afolabi (2019) conducted a study that examined the effect of entrepreneurship education on self-employment initiatives among Nigerian students. The theory was proven relevant as entrepreneurship education was studied and noted to provide essential skills, competence, and understanding that helped graduate students employ themselves and support the nation's development. In South Africa, a study was conducted to examine vocational secondary education, which similarly used HCT. In addition, the study traced the voices of academicians and students to examine vocational secondary education values (Balwanz, 2016).

Another study that also used HCT is the one conducted in Chile, which focused on the coordination of skill supply and demand in the market and noted the relationship between the supply of skills and their demand in the job market (Valiente *et al.*, 2020). Similarly, the theory was helpful in a study conducted in Britain, Germany, and Switzerland with the purpose to examine the relationship between apprentice pay, market forces, and market power. In contrast, it was noted that apprentice pay in Britain was high, middle in Germany, while low in Switzerland (Ryan *et al.*, 2013).

Therefore, this theory is instrumental in our study, as many studies similar to this have used the theory successfully. HCT is the most commonly used economic framework in educational research and policymaking (Netcoh, 2016). HCT emphasises the training on human employability; thus, the theory directly links with the study's primary objective, which intends to assess the impact of vocational education and training on youth employability.

In this study, the HCT has been linked to the first objective of the study, which intends to examine the role of training on marginalised youth's employability. Fragouli and Xristofilaki (2015) substantiated that HCT has the variable of education and training, whereby it is assumed that education and training increase efficiency and productivity. Thus, being the main reason to apply this theory in the study.

### **2.3.2 Resource-Based View Theory**

Another theory that is useful for this study is the resource-based view theory (RBV). This theory has been several times referred to as an economic framework relevant to recognise the strategic resources exposed to the organisation's advancement (AgusZainul Arifin, 2020).

The founding of the resource-based view theory is based on the view of Penrose (1959), who viewed the resources found in the organisation as a bundle of potential services through which the organisation as an administrative unit utilises those resources (Kraaijenbrink *et al.*, 2010). The theory was further developed by Wernerfelt in 1984, who elaborated that the organisation needs to strike a balance

between the utilisation of current resources and the advancing of the new resources (Armstrong, 2014).

This theory is based on the central assumption that valuable, costly to-copy firm resources and capabilities offer the crucial base of sustainable competitive advantage (Kraaijenbrink, Spender, & Groen, 2010). It further suggests that sustainable competitive advantage is achieved when the organisation has several employees who are difficult to replicate or replace by its rivals (Armstrong & Taylor, 2014). The RBV theory has been noted as used in various studies, cross-cutting different disciplines due to its strength when applied.

One of the strengths noted thus contributing to its wide application is the linkage with HCT, the resource-based view theory, just like HCT establishes an emphasis that when an organisation invests in people in terms of things such as capacity building, the value of the firm increases (Cruz & Haugan, 2019).

Also, the theory has strength as it is based on the assumptions regarding markets and competition; thus, it can be applied in a broader context in markets and competition on top of setting emphasis on resources (Ruivo *et al.*, 2015). Another strength of this theory is its ability to describe the relationships between the firm's resources and the capability of individual members of the organisation and its competitive advantage (Kraaijenbrink *et al.*, 2010).

On top of the strengths presented above, the theory has weaknesses or limitations in applying it.

First, some scholars such as Armstrong (2014) and Cruz and Haugan (2019) suggested that the RBV theory has incompatibility between what is regarded as the best strategy, of which RBV does not recognise that and the approach advocated by RBV theory, which recommends the use of differentiation strategies for attaining competitive advantage. Secondly, the theory portrays the enormous benefits of human capital. However, the theory fails to explain how the management process's challenges can prevent organisations from utilising (Gisip & Harun, 2013).

Armstrong (2014) argues that RBV has a limitation: first, it may be challenging to find resources that justify all criteria, and it provides generalised guidance on which resources. Second, the external factors, for instance, product-market pressure, are ignored, and a third different configuration can provide the same value for the firm.

Lastly, this theory was also used in the entrepreneurial study, specifically examining entrepreneurial orientation and organisational performance. The theory was sufficient to draw the relationship between entrepreneurial behaviour and organisations' performance (Gisip & Harun, 2013).

According to the above discussion, it is seen that the resource-based view theory is also essential in this as it has proven beneficial to examine variables such as training, which is among the components invested in human beings to increase their value, as

explained by Armstrong (2014) that the theory emphasises on investing in people which later increase their value to the firm.

Therefore, according to the above discussion, which covered both HCT and resource-based theory, this study opts to apply both theories in the investigation. The HCT is as useful as objectives such as training and employability are well accommodated. Also, the RBV theory is relevant for examining objectives related to training and start-up tools.

According to this study, the resource-based view has been linked with objectives two and three. These objectives are; to find out the contribution of savings and credit facilities on the employability of marginalised youth and determine the role of start-up tools provision on marginalised youth's employability. In a clear context, these objectives hold the notion of resources that include capital emanating from credit and savings extended to youth and infrastructure, emanating from start-up tools for marginalised youth as used in the study. The RBV theory assumes that individuals should utilise the resources at their disposal to further their individual and organisational goals (Gisip & Harun, 2013; Ismail *et al.*, 2020; Min *et al.*, 2016).

## **2.4 Empirical Literature Review**

### **2.4.1 The Role of Vocational Education Training on Employability of Youths.**

Ogbunaya and Udouo (2015) brought a practical highlight in their study on empowering youths through technical vocational education and training for enhancing national security conducted in Nigeria. The study used a descriptive survey design. The study found that youth require vocational skills in horticulture,

business, engineering, and construction work. However, the study used lecturers in vocational studies hence did not assess youth as beneficiaries of the skills they need for employability.

The study by Dummert (2020) on vocational training's contribution shed details on employment, job-related skills, and productivity in Germany. Under this study, the data were analysed through SEM data analysis. The study found that training is more effective among educated youth than for uneducated youth. Thus, it shows that vocational training is farther from being remedial. However, the study covered the general skills required for youth employability but did not examine the uneducated youth; most of them are vulnerable. Also, the study lacked sufficient details on how youth can benefit from vocational training and then become employable.

Sigu (2017) conducted a study on the impact of vocational training on social-economic in Kenya. The data were analysed through the descriptive method. The study found that 64.8% out of 1,800 respondents were employed, and 87% were benefited from vocational education; hence they were able to use their relevant skills. This study confirms previous studies that vocational education is relevant for increasing employability.

Dania, Bakar and Mohamed (2014), in their study on factors influencing the acquisition of employability skills conducted in Malaysia, revealed exciting employability levels. The study, whose data were analysed using regression analysis, found that vocational students in Malaysia had a moderately high level of

employability skills. This was influenced by self-perception, their level of industrial training, and participation in career development activities.

Another study on vocational education's contribution to youth employability was conducted by Ntallima (2014) in Morogoro, Tanzania by using descriptive design. The data were analysed through descriptive statistics. The study revealed that 28% out of 140 respondents were employed, and 72% were not employed. The study further revealed that vocational training contributes to youth employment in Tanzania. It further suggested that the government create a conducive environment for graduates to get capital or loans from financial institutions. This will help youth get more chances to be employed in the public and private sectors and expand self-employment chances. This study addressed the need for skills to enhance employability but did not consider youth with special needs, commonly known as vulnerable youth.

Munishi (2016) conducted a study in Tanzania on factors contributing to the lack of employable vocational education training among graduates. The study found that the lack of employable skills was fundamentally due to inadequate training at the primary and secondary levels emanating from inadequate teaching and learning resources and teachers. This study signifies that when youths are lacking vocational skills, they likely become unemployable.

Chijioke and Chiduhiegem (2016), in their study on the challenges of unemployment among technologists in Nigeria, revealed that unemployment among technologists

results from lack of technical skills, creativity engagement, or recruitment of expatriates and their engagement counterparts in Nigeria. The study used a sample of 560 respondents, and descriptive data analysis was used. The study did not cover the impacts of saving, credits and co-operative association and start-up tool provision on unemployment in Nigeria.

#### **2.4.2 The Contribution of Savings and Credits on Employability of Youths.**

Mbagga (2013) conducted a study on the role of the savings and credit co-operative society in poverty reduction, evidenced by the Same District in Tanzania. The study collected data using questionnaires, and the data were analysed using a descriptive method. This study found that extending credit to youth has a contribution to the employability of youth.

Another study on the role of credit for youth was conducted in Rwanda by Kabega (2017) on the Saving and Credit Association (SCA) contribution to members' welfare in Rwanda. The study used a sample of 100 respondents, and data were analysed by the descriptive method. The study revealed that SCA proved to be an excellent tool for empowering youth, whereby becoming rich was not a dream, but in reality, credit improved youths' lives.

A study by Obadia (2014), which was conducted in Tanzania to assess the contribution of SACCOS on the growth and sustenance of small businesses in Tanzania was helpful to provide better tips for empowering youth. The study used a

sample of 64 respondents and a descriptive statistics design. The study revealed that the contribution of SACCOS to promote the growth and sustenance of small businesses, which included youth was poor in Mbeya City due to several challenges. These challenges included high interest rates, the absence of seminars, and training for business proprietors. This study confirms the role of credit for youth, and failure to grow small businesses among youths is at risk, and the decline is inevitable.

Mwangi and Wanjau (2013) studied the role of SACCOS in the growth of youth entrepreneurship in Kenya. The study used a sample of 20 SACCOS and a descriptive research design. The study revealed an increased growth of youth entrepreneurship due to different aspects employed by SACCOS to increase access to finance and that entrepreneurship education enhanced positive attitudes and improved business management skills. Like the previous studies, the role of credit and cooperative initiatives are proven to be a reliable means to help youth engage and employ themselves in various entrepreneurship endeavours.

Furthermore, there is another study conducted by Nthiwa (2016) on the effect of bodaboda SACCOS on members' economic growth in Makueni, Kenya, which revealed that loans are necessary to support business growth among bodaboda youth. Additionally, the study stresses that through the loan given to members, they could operate their shop while others bought their motor circles. The study used a sample of 3 SACCOS out of 30 SACCOS, and the study was descriptive. Throughout various literature reviews, it is evident that co-operatives and credit facilities play a crucial role in enhancing employability among youth, especially in Africa. This is evidenced

in the study by Chinedu and Yunus (2014), who found that through the continued engagement of youth in co-operatives and with the support of other stakeholders such as government and NGOs, youth can overcome most of their credit challenges.

In Africa, youth savings and credit access seem to be more informal than formal, as Ansong and Chowa (2010) discussed in a study on youth saving preferences in Sub-Saharan Africa (SSA). In this study conducted in Masindi rural Uganda, the study found that most youths in SSA prefer informal saving to formal saving mechanisms. Thus, financial institutions need to tailor financial services to meet youth's needs and overcome the barriers constraining youth to use formal financial access.

Lastly, a study by Mangoche (2014) on the impact of technical and vocational education and training on youth vulnerability conducted in Malawi, considered the empowerment of vulnerable youth. The study used secondary data through published and unpublished reports. The study found that vocational education was a valuable approach to empower vulnerable youths towards employment. However, it can become more useful when attached to credit facilities to enhance vulnerable youth with a promising start-up.

#### **2.4.3 The Role of Start-up Tools on Employability of Youths**

Akazeze and Akazeze (2019), in their study on small business start-up funding for youth employment in Nigeria, revealed that youth are not able to provide collateral for their start-up business. Instead, youths rely on insufficient private finance and short-term overdrafts, which in most cases are expensive and thus fail to attain

financial liberation as anticipated. The study used a sample of 15 participants and a thematic analysis for data analysis. This study did not consider the contribution of vocational education and training and youth saving and loan association on youth employment.

Sopjani (2019), in a study conducted in Kosovo on challenges and opportunities for start-up innovation and entrepreneurship as a tool, revealed a contributive knowledge of youth start-ups' operation. The study further revealed that about 90 per cent of start-ups fail due to lack of initial experience, poor management team, and market problems. The researcher used exploratory and descriptive analysis with a sample of 30 respondents.

Rajeev, Afua, and Mohamed (2017), in the study on fostering entrepreneurship development among youth for job creation through industrial development at Zanzibar Technology and Business Incubator (ZTBI) revealed that youth could be empowered economically by getting entrepreneurship knowledge and start-up support. This can help youth plan and implement their employment strategies. Furthermore, the study found that ZTBI has a relevant framework for training 779 youth on entrepreneurship skills, incubating 11 companies, employing 59 youths, and providing loans to 6 companies. Moreover, this strategy stimulated an entrepreneurial mindset among youth through the year 2016 business plan competition. However, apart from this study's contribution, the researcher did not assess the role of vocational education and training on job creation.

Okoye and Arimonu (2016) conducted a study on vocational and business training in Osun State, Nigeria, found that vocational education, when blended with business knowledge, is the basis for sustainable youth job creation. However, the study revealed that vocational and business education alone is not enough for emancipating youth from unemployment disasters. They need to be complemented with the start-up of which can start their own business with ease.

Another study that revealed the significance of start-up tools on employment was conducted in Ghana by Gyampo (2012). The study intended to examine the impact of youth employment programmes and how they transformed youth lives. The study applied a descriptive research design and a sample size of 294 respondents. The study found that the employment programme as a tool for youth employability is essential for youth livelihood. However, some challenges affect its sustainability, including the absence of reliable start-up capital. Nevertheless, this confirms that when vocational and business education is provided, the youth employability programme sustainability can be completed with capital access.

Lastly, the study conducted by Maguire *et al.* (2013) on unemployment issues among youth, which was conducted in South Sudan, revealed enormous challenges facing youth in their efforts to solicit employment in the war-ravaged country of South Sudan. The study employed a case study design, whereas it was found that South Sudan youth unemployment is higher compared to her East African neighbours. The study revealed that unemployment challenges are attributed to multiple factors tied to the country's economic, social, and political instability. However, it was noted that if

a reliable and sustainable employment framework were created to include youth start-up support and unemployment would have been addressed to some extent in South Sudan.

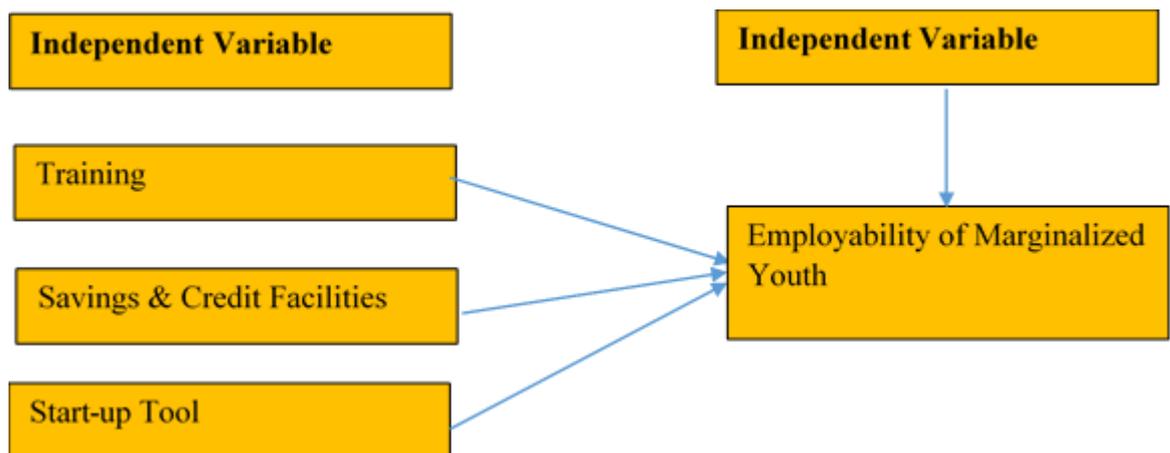
## **2.5 The Study Gap**

Several studies have been done to assess vocational training's role or impact on youth employability in Africa and Tanzania. In Africa, the study by Ogbunaya and Udoudo, (2015), Sigu (2017), Okoye and Arimonu (2016) revealed that vocational education training helps foster youth employment. In Tanzania, the studies by Ntallima (2014), Juma (2013), and VETA (2019) confirm the same findings that vocational education is the key to sustainable employability among youth. Furthermore, there are many studies conducted on the usefulness of credit and start-up tools or packages for youth to address unemployment (Ansong & Chowa, 2010; Magoche, 2014; Maguire *et al.*, 2013). These studies revealed that credit and start-up tools are relevant initiatives to enhance sustainable employability among youth when combined with vocational and business education.

Apart from these studies' essential contributions, they did not explore the role of vocational education, credit, and start-up tools on marginalised youths as the youth categories covered mostly were non –marginalised youths. Thus, this study intends to fill this gap by explicitly exploring the role of vocational education, credit, and start-up tools on the employability of marginalised youth in the Tanzanian context.

## 2.6 Conceptual Framework

A conceptual framework is a narrative outline representing the variables to be studied and the relationships between variables. The variables shown in the conceptual framework in Figure 2.1 include the independent variables such as training, savings and credit facilities, and start-up tools. It further shows the dependent variable, which is the employability of marginalised youth. The relationship between these variables is that the independent variables, namely training, savings, credit facilities, and start-up tools, affect marginalised youth's employability positively or negatively when applied. The marginalised youth increases their chance to be employed when they have vocational education training. The same applies to access credit, which also increases the chances for employability among marginalised youth. Finally, when a start-up tool is applied to marginalised youth, the possibility of increasing employability is higher.



**Figure 2.1: The Conceptual Framework**

**Source: Constructed by the Researcher, 2021**

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.1 Overview**

The chapter presents the research methodology relevant to study the impacts of youth economic empowerment on the employability of marginalised youth in the Ilala district. It comprises the research philosophy, research design, selected study area, target population of the study, sample and sampling techniques, methods and instruments of data collection, data analysis procedures, data reliability and validity, and ethical considerations.

#### **3.2 Research Philosophy**

The research philosophy is explained as 'a package of connected assumptions and ideas regarding the world for utilisation among researchers that provided a guideline for the whole study through the conceptual framework provided (Muhaise, Ejiri, Muwanga, Zake, & Kareyo, 2020). The research philosophy can be either positivism or interpretivism, also known as phenomenology (Becker & Niehaves, 2007). Positivism is a scientific approach that trusts objectivity during the data collection process, and the researcher continues to be independent and non-influential to the study (Dougherty, Slevc, & Grand, 2019). While positivism takes a scientific stance, interpretivism takes a humanistic approach and believes that researchers conduct their studies well by getting involved in the real social world. This is through interactions, hence acquiring a broader understanding of the issues under the study on a subjective basis (Mkansi & Acheampong, 2012). While positivism takes a scientific and quantitative stance, interpretivism takes a humanistic stance, thus a

qualitative approach to research. Furthermore, researchers developed another philosophy, known as pragmatic philosophy, that includes both positivism and interpretivism, thus suitable for mixed study design (Ragab & Arisha, 2017). Regarding this study, the use of a pragmatism philosophy has been chosen, hence suitable for a mixed research study design like this one as it covers both positivism and interpretivism philosophies.

### **3.3 Research Design**

Chu and Chang (2017) define research design as a programme that guides a researcher in collecting, analysing and interpreting research data. Research design is a master plan specifying the methods and procedures for collecting and analysing the required data. The choice of research design depends on the objectives that the researchers want to achieve (*ibid*). Therefore, the plan clarifies the study objectives and the techniques applied to attain the research objectives. The study selected a mixed-method research design to conduct the research. A mixed research design is a research design that applies both qualitative and quantitative approaches in the collection and analysis of data for a deeper understanding of the phenomenon and comparing cases (Creswell & Creswell, 2018). Therefore, this method was chosen because it enables an in-depth study of the phenomenon.

The objective to be achieved in the study is a base for determining the research approach for the study. In this case, if the problems identified are factors affecting the outcome having numeric values, it is thus worth applying a quantitative approach (Creswell, 2008). Therefore, the researcher employed a quantitative research

approach to see the regression result analysis with the respective empirical literature on marginalised youth employability determinants.

### **3.4 Area of the Study**

This refers to the geographical location where the study is carried out. It has been argued that the researcher has to find the correct area where the researcher can go direct to the phenomena under study by observing it as completed (Creswell, 2003). The study was conducted in the Ilala municipality in the Dar es Salaam region. Therefore, the researcher selected Ilala Municipal as one of the two areas where the youth economic empowerment project was conducted in Dar es Salaam. Another municipality where the project was conducted is Temeke Municipality. Specifically, the researcher chose the Ilala municipality for three reasons; first, the area has more respondents who are the youth empowerment project's beneficiaries than the Temeke municipality. Secondly, the researcher has personal contact with the project's beneficiaries hence easy access to data. Thirdly, the researcher resides in the Ilala municipality, thus becoming easy to access respondents and transport and meals costs can be minimized.

### **3.5 Population**

According to Thacker (2020), the population refers to the entire group of people, events, or things of interest that the researcher wishes to investigate. Thus, it is a group of people, events of interest for which the researcher wants to make inferences (based on sample statistics). This study's target population was the Youth Economic Empowerment graduates from Ilala municipality, covering Kivule, Kitunda,

Chanika, Majohe, Kiwalani, Msongola, Vingunguti, and Kipawa Wards. Thus, the population covers 1,202 persons who are graduates of vocational education training.

**Table 3.1: Population of the Study**

S/n	Area	Male	Female	Total
1	Kipawa	132	143	275
2	Vingunguti			
3	Majohe	80	90	170
4	Chanika			
5	Kivule	112	156	268
6	Kitunda	63	89	152
7	Kiwalani	99	108	207
8	Msongola	67	63	130
	Total	553	649	1,202

**Source: VETA (2019)**

### 3.6 Sample Size

A sample is a finite part of the statistical population whose properties are studied to gain information about the whole. Saunders, Lewis and Thornhill (2019) recommend that a 10% sample size of the whole population under the study is accepted as representative and suitable for the study. According to Brewer and Sindelar (1988), a sample is considered adequate if the sample is greater than 30 and more than 10% of the population. Therefore, the 10% of 553 males is 55.3, and the researcher has opted for 56 sample sizes for males while the total number of females is 649, whereas its 10% is 64.9, and the researcher opted to use 65 respondents as the sample size for females. All of these respondents make a total of 121 as a suitable sample size for

questionnaire data collection methods. On the other hand, 72 groups were given start-up tools, and the research has opted to use 12% of the leaders from the group, that is 8 leaders for focus group discussion.

### **3.7 Sampling Technique**

Sampling is the process of selecting a sufficient number of right elements from the population so that a study of the sample and an understanding of its properties or characteristics make it possible to generalise such properties or characteristics to the population element (Onwuegbuzie & Leech, 2015).

There are two major types of sampling design: Probabilistic and non-probabilistic sampling. The population element has some known nonzero chance or probability of being selected as a sample subject in probabilistic sampling. In non-probabilistic sampling, the elements do not have a known or predetermined chance of being selected as a subject (Onwuegbuzie & Collins, 2015). In this study, the researcher used a probability sampling design. The researcher used simple random sampling to get the respondents.

#### **3.7.1 Stratified Random Sampling**

Regarding sampling design, the researcher has resorted to applying stratified random sampling, which is frequently referred to as stratified sampling. Stratified sampling is a sampling method that views the population under study in the eye of categories or strata that enhance the representation of that particular population in the sample size. This method is very advantageous compared to simple random sampling. First, it

ensures the representation of various categories in the study. Furthermore, it has high precision; thus, the sample size may even be smaller and become cost-effective. Therefore, the study employed stratified sampling for two strata of males and females, which is 56 males and 65 females, which make 121 youths.

### **3.8 Data Collection Method**

According to Chambers, Chinnappa, Harriss, and Wickremanayake (2019), data collection is the process of gathering and measuring information on variables of interest in an established systematic fashion that enables one to answer stated research questions, test hypotheses, and evaluate outcomes. This study collected both primary data and secondary data. Primary data were collected through questionnaires and focus group discussion while secondary data were collected through documentary review.

#### **3.8.1 Questionnaire**

A questionnaire is a research instrument consisting of questions and other prompts for gathering information from the respondents (Chambers *et al.*, 2019). Questionnaires have an advantage over some types of surveys in that they are cheap, do not require as much effort from the questionnaire as a verbal or telephone survey, and often have standardised answers that make it simple to compile data. However, as a type of survey, the questionnaire also has many of the same problems relating to question constructions and wording that exists in other types of opinion polls. Nevertheless, the researcher employed this method of data collection when gathering data from 121 marginalized youth graduates.

Apart from its shortcomings, such as difficulty in framing questions, incomplete entries, bad handwriting from the respondent, inadequate response, and lack of reality, the researcher decided to use it to supplement the focus group discussion method because some questions may not get responses. Therefore, semi-structured questionnaires were used in this study to give the respondent a wide coverage to answer all questions and give viable *information*.

### **3.8.2 Focus Group Discussion**

Focus group discussion is an in-depth interview accomplished in a group whose meetings present characteristics defined concerning the proposal, size, composition and interview procedure (Matt Cooper-Wright, 2015). According to Matt Cooper-Wright (2015), the criterion for using the focus group includes:

- i. In multi-method design, explore a topic or collect group language or narratives to be used later.
- ii. To clarify, extend, qualify or challenge data collected through other methods. To provide feedback of results to research participants.
- iii. The research used the method to clarify, extend, qualify and challenge the data collected through questionnaire methods. The research had six to eight participants get involved in a focus group. The participants comprised youth leaders of Income-Generating Activities (IGA) groups referred to as start-up tool groups. The researcher used structured questions to lead the discussion of a focus group.

### **3.8.3. Secondary Data Collection**

Accordingly, the researcher used secondary sources of data that are panel in nature. The researcher preferred a secondary data source since it is less expensive in terms of time and money while collecting. Furthermore, it also allows collecting high-quality data (Sileyew, 2020). Secondary data may either be published or unpublished data (Kothari, 2004). Accordingly, secondary data was obtained from documents relating to training, saving and credit associations and start-up tool distribution.

#### **3.8.3.1 Training Document Review**

The researcher reviewed the training-related documents such as training manuals, training evaluation forms, and other reports to collect training-related information such as the number of trainees, trainers and qualifications.

#### **3.8.3.2 Credit and Saving Groups Document Review**

The researcher reviewed the saving and credit group documents and collected information such as the number of members of saving and credit associations, the number of loans issued, and amounts of dividends given to saving and credit association members.

#### **3.8.3.3 Start-up Tool Distribution**

A start-up tool distribution document was used to collect information related to the tool kit distributed to VETA graduates. The collected information included the number of youths given tool kits and the costs of tool kits given to youth.

### **3.9 Data Validity and Data Reliability**

#### **3.9.1 Data Validity**

According to Goodwin, Baker, Rosenthal, Sherman, and Finkel (2002) and Wales (2020), validity is about truthfulness. A measure shows validity if it measures what it claims (or is intended) to measure. Validity is the extent to which the research sample represents the content the sample has been designed to measure.

According to Golafshani (2015), there are three main types of validity: face validity, content validity, and construct validity. Therefore, the study enhanced these types of validity in its research tools.

**Face Validity:** Face validity is a subjective judgement on the operationalisation of the construct. Face validity is the degree to which a measure appears to be related to a specific construct in the judgement of non-expert such as test-takers representatives of the legal system. That is test validity if its content simply looks relevant to the person taking the test. It evaluates the questionnaire's appearance in terms of feasibility, readability, consistency of the style and formatting, and the clarity of the language used. In this case, to make the questionnaire readable and clear, the researcher translated it to fit the respondents.

**Content Validity:** Content validity is defined as the degree to which items in an instrument reflect the content universe to which the instrument is generalized, as quoted by Golafshani (2015). The questionnaire was checked to ensure that the questions' contents were asked to reflect the study's objectives.

### **3.9.2 Data Reliability**

Reliability is the extent to which a measure yields the same score across different times, groups of people, or versions of instruments. Reliability is about consistency. If a person takes an intelligence test several times, and each time a test produces a similar intelligence test score, that intelligence test has high reliability (Wales, 2020).

### **3.10 Pretesting of Questionnaires**

Before beginning the actual data collection, a researcher should test the questions in an authentic setting to see if the survey as a whole and individual questions make sense and are easily understood by the respondents. To do so, he could conduct a pilot study with a small subset of the original population to minimize problems before the actual data collection begins (Saunders *et al.*, 2019). Therefore, this pilot study was conducted by the researcher before actual data collection.

### **3.11 Data Analysis**

Kothari (2004) stressed that data must be analysed according to the research's purpose after data collection. Accordingly, VETA's secondary data were analysed to determine its suitability, reliability, adequacy, and accuracy. Thus, this study utilised both descriptive, regression and content analysis to examine the relationship between youth employability and its determinant factors in Ilala Municipal. First, the data collected from different sources were coded, checked and entered into the IBM Statistics version 21 programme to prepare them for analysis. Then the collected data from the returned questionnaires were processed and analysed through the IBM

Statistic version 21 package. Secondary data were also analysed through content analysis.

For descriptive analysis, tables and percentages were used to analyse the data. Besides, the results of the descriptive statistics such as mean, standard deviation, minimum and maximum values were reported to describe the characteristics of the variables under investigation. Furthermore, various diagnostic tests such as normality, heteroscedasticity, autocorrelation, and multicollinearity were conducted to decide whether the study's regression model is appropriate and fulfil the assumption of a classical linear regression model. Thus, to examine the possible degree of multicollinearity among variables, correlation matrixes and variance inflation factors were used. To this end, the researcher used the multiple regression model to examine how each explanatory variable affects youth employability in Ilala Municipal Council. Thus, the regression results were presented in a tabular form with the appropriate test statistics, and then an explanation of each parameter was given in line with the evidence in the literature.

### **3.12 Model Estimation**

This study examines the impact of youth economic empowerment on marginalized youth's employability in the Ilala Municipal Council. This study used marginalised youth employability as the dependent variable, similar to the most noticeable previous research on youth employability. The role of training, the contribution of saving, credit facilities and the role of start-up tools provision were used as the explanatory variables. These variables were chosen since they are widely existent in

Ijala Municipal Council. Accordingly, this study examined the impact of training, the contribution of savings and credit facilities, and the role of start-up tools provision on the employability of marginalized youth by adopting a model that exists in most literature. The regression model employed by Tukundane *et al.* (2015), which is existed in most literature, has the following general form;

$$Y_t = \beta_0 + \beta X_t + \varepsilon_t \dots \dots \dots (1)$$

Where: -  $Y_t$  is the dependent variable in year 't',  $\beta_0$  is the constant term,  $\beta$  is the coefficient of the independent variables of the study,  $X$  it is the independent variable in year 't' and  $\varepsilon_t$  the normal error term.

Thus, this study is based on the conceptual model adopted by Tukundane *et al.*, (2015). Accordingly, the estimated models used in this study are modified and presented as follow;

$$Y_t = \beta_0 + \beta_1 X_{1t} + \beta_2 X_{2t} + \beta_3 X_{3t} + \varepsilon_t \dots \dots \dots (2)$$

Where;

- $\beta_0$  is an intercept
- $\beta_1$ ,  $\beta_2$  and  $\beta_3$ , represent estimated coefficient  $X_1$ ,  $X_2$  and  $X_3$  respectively at time  $t$
- $X_1$  represent the role of training
- $X_2$  represent the contribution of credit and saving
- $X_3$  represent the role of start-up tool
- $\varepsilon_t$  represents error terms for intentionally/unintentionally omitted or added variables. It has zero mean, constant variance and non-autocorrelated. The

coefficients of the explanatory variable were estimated using the ordinary least square (OLS) technique.

### 3.13 Variables and Measurement

Table 3.2: Show variable, measures and expected signs

**Table 3.2: Variables and Measurements**

<b>VARIABLE</b>	<b>DENOTE</b>	<b>MEASURE</b>	<b>EXPECTED SIGNS</b>
$Y_t$	Youth Employability	Ordinal	Positive
$X_1$	Role of Training	Ordinal	Positive
$X_2$	Contribution of Credit and Savings	Ordinal	Positive
$X_3$	Role of Start-up tools	Ordinal	Positive

**Source: Researcher (2021)**

### 3.14 Model Evaluation and Diagnostic Tests

Before applying the model for testing the slopes' significance and analysing the regressed result of the model equation (2) above, a battery of the most common diagnostic tests was utilised. These tests include normality, multicollinearity, autocorrelation and heteroscedasticity tests.

## **CHAPTER FOUR**

### **DATA PRESENTATION AND ANALYSIS**

#### **4.1 Introduction**

In this chapter, data relating to the role of training, the contribution of saving and credit facilities and the role of start-up tools have been presented. Data analysis was done against the backdrop of the key study variables: to examine the role of training on employability of marginalized youth in Ilala Municipal; to find out the contribution of savings and credit facilities on the employability of marginalized youth in Ilala district and to determine the role of start-up tools provision on the employability of marginalized youth in Ilala Municipal. Data collected were coded and analysed using SPSS computer software IBM Statistics version 21.

#### **4.2 Questionnaire's Response Rate**

Copies of the questionnaire were administered to the respondents by the research assistants while closely supervised by the researcher and attained a 100% response rate as illustrated in Table 4.1. A response rate of 50% is deemed adequate for analysis and reporting, a response rate of 60% is reasonable, and a response rate of 70% and over is particularly good (Mugenda and Mugenda, 2003). In this respect, the study, therefore, returned an excellent questionnaire response rate. This was because copies of the questionnaire were administered and collected back by two well-trained and motivated research assistants, who consistently distributed the questionnaire's copies until all were administered. In addition, the research assistants emphasised to the respondents the need to fill the questionnaires as instructed. They

also assisted some respondents in completing the questionnaires in case of either commitment or other forms of incapacities.

**Table 4.1: Questionnaire's Response Rate**

<b>Total Population</b>	<b>Sample Size</b>	<b>Response</b>	<b>Response Percentage</b>
1202	121	121	100%

**Source:** Researcher (2021)

### **4.3 Demographic Characteristics of Respondents**

This section features the respondent's demographic characteristics that were considered significant to the study. Such demographic features include gender, level of education, age, marital status, year of training, group of beneficiaries, activities and duration of activities. The respondents' demographic characteristics were considered significant to the study because variations in such orientations would depict different attitudes towards marginalised youth's employability.

#### **4.3.1 Characteristics of the Respondents by Gender**

Both men and women were involved to avoid biases. The males involved were 56 (46.3%), and females were 65 (53.7%), as shown in Table 4.2. The study revealed that most respondents were females at 53.7% and 46.3% were males. These results, therefore, showed that the training was female-dominated as compared to males.

**Table 4.2: Characteristics of Respondents by Gender**

<b>Respondent Gender</b>	<b>Frequency</b>	<b>Percent</b>
Male	56	46.3
Female	65	53.7
<b>Total</b>	<b>121</b>	<b>100.0</b>

**Source:** Researcher (2021)

### 4.3.2 Characteristics of the Respondents by Education Level

The researcher intended to know the stratum of the respondents to establish their level of education. Regarding education, the findings showed that 4.1 percent of the marginalised youth in Ilala Municipal had attained diploma and above, 8.3 percent certificate education, 33.9 percent secondary school education, 49.6 percent primary education, and 4.1 percent had never gone to school, as indicated in Table 4.3

**Table 4.3: Characteristics of Respondents by Education Level**

<b>Respondent Level</b>	<b>Education</b>	<b>Frequency</b>	<b>Percent</b>
None		5	4.1
Primary		60	49.6
Secondary		41	33.9
Certificate		10	8.3
Diploma and above		5	4.1
<b>Total</b>		<b>121</b>	<b>100.0</b>

**Source:** Researcher (2021)

### **4.3.3 Characteristics of the Respondents by Age**

The researcher assumed that the respondents' age diversity would be of great significance to the study because unemployment was rampant in the country; hence, younger people were relatively few in the public sector. Moreover, the respondents' age variations could also correspond to their commitment to self-employment as young people may be very dynamic and committed to various entrepreneurial/business ventures.

The findings revealed that all respondents whose questionnaire copies were received fell below 39 years, indicating that their ages range from 17 to 38 years. This is the age period within which individuals become stable and most active labour force in their business. Also, this age group is regarded to be an essential asset for the social-economic development of the community and nation at large. The respondents were subsequently requested to complete the questionnaire indicating their ages and their responses recorded in Table 4.4.

**Table 4.4: Characteristics of Respondents by Age**

<b>Respondent Age</b>	<b>Frequency</b>	<b>Percent</b>
17	3	2.5
18	9	7.4
19	11	9.1
20	9	7.4
21	6	5.0
22	4	3.3
23	8	6.6
24	6	5.0
25	14	11.6
26	5	4.1
27	12	9.9
28	9	7.4
29	2	1.7
30	3	2.5
31	3	2.5
32	4	3.3
33	1	.8
34	3	2.5
36	5	4.1
37	3	2.5
38	1	.8
<b>Total</b>	<b>121</b>	<b>100.0</b>

**Source:** Researcher (2021)

#### 4.3.4 Characteristics of Respondents by Marital Status

Table 4.5 indicates that 14% of the respondents are married, 62.8% are single, 20.7% divorced, and 2.5% are widowed. This implies that most of the respondents are non-family people whose level of employee motivation is very higher.

**Table 4.5: Characteristics of Respondents by Marital Status**

<b>Marital Status</b>	<b>Frequency</b>	<b>Percent</b>
Single	76	62.8
Marriage	17	14.0
Divorce	25	20.7
Widowed	3	2.5
<b>Total</b>	<b>121</b>	<b>100.0</b>

**Source:** Researcher (2021)

#### 4.3.5 Characteristics of Respondents by Years of Training

The respondents were requested to complete a questionnaire stating their years of training. After that, their responses were noted, as illustrated in Table 4.6. The findings show that no one was trained in less than a year, 37.2% have 2 years of training, 31.4% have 3 years of training, 12.4% have 4 years of training, and 16.5% have 5 years of training, as shown in Table 4.6.

**Table 4.6: Characteristics of Respondents by Years of Training**

<b>Respondents by Years of Training</b>	<b>Frequency</b>	<b>Percent</b>
2	48	39.7
3	38	31.4
4	15	12.4
5	20	16.5
<b>Total</b>	<b>121</b>	<b>100.0</b>

**Source:** Researcher (2021)

#### **4.3.6 Characteristics of Respondents by Group of Beneficiaries**

The results revealed that most respondents (46.3 percent) worked in a risk environment, 14 percent were young mothers, 8.3 percent were orphans, and 31.4 percent were single parents. This result indicates that marginalised youth in Ilala municipality represents the larger population that needs economic empowerment to establish their own business and self-employment. The characteristics of respondents by group beneficiaries are shown in Table 4.7.

**Table 4.7: Characteristics of Respondents by Group of Beneficiaries**

<b>Respondents by Years of Training</b>	<b>Frequency</b>	<b>Percent</b>
Young mother	17	14.0
Working in a risk environment	56	46.3
Orphan	10	8.3
Single parent	38	31.4
<b>Total</b>	<b>121</b>	<b>100.0</b>

**Source:** Researcher (2021)

#### 4.3.7 Characteristics of Respondents by Activities

Based on data obtained from the field, the majority of respondents (66.1 percent) were self-employed. 8.3 percent were non-employed, and 25.6 percent conducted business. This result indicates that marginalised youth in Ilala Municipal represent a larger proportion of the population that can easily be swept by any dubious circumstance due to idleness if left idle. Hence, economic empowerment is required to strengthen the employability of the marginalised youth in the Municipal. The characteristics of respondents by activities are shown in Table 4.8.

**Table 4.8: Characteristics of Respondents by Activities**

<b>Respondents by Activities</b>	<b>Frequency</b>	<b>Percent</b>
Business	31	25.6
Self-employed	80	66.1
Unemployed	10	8.3
<b>Total</b>	<b>121</b>	<b>100.0</b>

**Source:** Researcher (2021)

#### 4.3.8 Characteristics of Respondents by Activities Duration

The respondents were requested to complete a questionnaire stating their duration since they established their activities, and their responses were noted, as illustrated in Table 4.9. The findings show that 25 percent conducted activities for one year, 37.1 percent have 2 years, 23.3 percent have 3 years, 6 percent have 4 years, 6 percent have 5 years, 1.7 percent has 6 years, and 0.9 percent has 6 years, as shown in Table 4.9. This result indicates that at least every youth in Ilala Municipal has one year of conducting an activity.

**Table 4.9: Characteristics of Respondents by Activities Duration**

<b>Respondents by Activities Duration</b>	<b>Frequency</b>	<b>Percent</b>
1	29	25.0
2	43	37.1
3	27	23.3
4	7	6.0
5	7	6.0
6	2	1.7
7	1	.9
<b>Total</b>	<b>116</b>	<b>100.0</b>

**Source:** Researcher (2021)

#### **4.4 The Role of Training, Contribution of Saving and Credit Facilities and the Role of Start-up Tools Provision on Employability of Marginalised Youth in Ilala Municipal**

Respondents were asked to know their feelings about the role of training, the contribution of savings and credit facilities, and the role of start-up tools provision on marginalised youth's employability in Ilala Municipal. Since the researcher was interested to know employees' level of satisfaction regarding the role of training, the list was provided to serve the purpose. The researcher assumed the list of items to be the basis for marginalised youth economic empowerment on employability that respondents indicated their satisfaction level from number one to five. A five-point Likert scale with the following options was used; 1 = Strongly Disagree, 2 =

Disagree, 3 = Neutral, 4 = Agree and 5 = Strongly Agree. And the results are shown as follows;

#### 4.4.1 Role of Training (RT)

**The training contents facilitated employability;** it was mentioned by 94.2 percent of the respondents agreed with this statement. However, in showing their satisfaction level regarding the training contents, the findings were as following; 4.1 percent disagreed, 1.7 percent remained neutral, and 94.2 percent agreed. The findings are illustrated in Table 4.10.

**Table 4.10: The Training Contents Facilitated Employability**

	Frequency	Percent
<b>Disagree</b>	5	4.1
<b>Neutral</b>	2	1.7
<b>Agree</b>	114	94.2
<b>Total</b>	121	100.0

**Source:** Researcher (2021)

**The training environment facilitated employability:** Often, people associate the importance of endeavour with the recognition that a specific training environment is satisfactory, such that with an improved training environment, people get motivated to learn what they taught during the training. On this account, the respondents were therefore asked to complete the questionnaire indicating their feelings on the training environment and their responses noted as illustrated in Table 4.11, whereby; 0.8 percent strongly disagreed, 5 percent disagreed, 5 percent remained neutral, 1.7 percent agreed, and 87.6 percent strongly agreed.

**Table 4.11: Training Environment Facilitated Employability**

	<b>Frequency</b>	<b>Percent</b>
<b>Strongly Disagree</b>	1	.8
<b>Disagree</b>	6	5.0
<b>Neutral</b>	6	5.0
<b>Agree</b>	2	1.7
<b>Strongly Agree</b>	106	87.6
<b>Total</b>	121	100.0

**Source:** Researcher findings (2021)

**The training facilities and materials facilitated employability;** 88 percent of the respondents mentioned this point as a basis for marginalised youth economic empowerment with employability in Ilala municipality. Also, 0.8 percent strongly disagreed, 5 percent disagreed, 5 percent remained neutral, 1.7 percent agreed, and 87.6 percent strongly agreed.

**The trainers' techniques and skills facilitated employability:** This turns out to be an outstanding criterion for marginalised youth economic empowerment with employability in Ilala municipality. It was mainly explained by those who were interviewed together with the other 70% of respondents who also mentioned it. In showing their satisfaction level regarding the trainers' techniques and skills, the findings were as following; 0.8 percent strongly disagreed, 3.3 percent disagreed, 1.7

percent remained neutral, 5.8 percent agreed, and 88.4 percent strongly agreed. The findings are illustrated in Table 4.12.

**Table 4.12: The trainers' techniques and skills facilitated employability**

	<b>Frequency</b>	<b>Percent</b>
<b>Strongly Disagree</b>	1	.8
<b>Disagree</b>	4	3.3
<b>Neutral</b>	2	1.7
<b>Agree</b>	7	5.8
<b>Strongly Agree</b>	107	88.4
<b>Total</b>	121	100.0

**Source:** Researcher findings (2021)

**The trainers' evaluation facilitated employability;** On this account, the respondents were asked to complete the questionnaire indicating their feelings on trainers' evaluation. In showing their satisfaction level, the findings were as following; 0.8 percent disagreed, 8.3 percent agreed, and 90.9 percent strongly agreed. The findings are illustrated in Table 4.13.

**Table 4.13: Trainers' Evaluation**

	<b>Frequency</b>	<b>Percent</b>
<b>Disagree</b>	1	.8
<b>Agree</b>	10	8.3
<b>Strongly Agree</b>	110	90.9
<b>Total</b>	121	100.0

**Source:** Researcher findings (2021)

**The training schedule facilitated employability:** The effective training schedule needs to be adaptable, engaged, relevant, and practical to trainers. The figure below indicates the votes of the respondents about the training schedule on employability. 89.3 percent of the respondents agreed strongly, 1.7 percent agreed, 2.5 percent remained neutral, 4.1 percent disagreed, and 2.5 percent strongly disagreed.

**Table 4.14: The training schedule facilitated employability**

	<b>Frequency</b>	<b>Percent</b>
<b>Strongly Disagree</b>	3	2.5
<b>Disagree</b>	5	4.1
<b>Neutral</b>	3	2.5
<b>Agree</b>	2	1.7
<b>Strongly Agree</b>	108	89.3
<b>Total</b>	121	100.0

**Source:** Researcher findings (2021)

#### 4.4.2 Contributions of Savings and Credit (CSC)

**The business facilitated employment:** Starting a business or engaging in self-employment is increasingly seen as part of a strategy to address the youth employment challenge. The purpose of the training was to provide information to youth on promising opportunities for starting, expanding and managing their businesses. Therefore, the researcher was interested to know the respondents' feelings on how business can facilitate employment. In the questionnaires, he suggested the possible questions that helped him identify business training's reality. The respondents responded accordingly, and it was explored that 4.1 percent of the respondents strongly disagreed, 0.8 percent disagreed, 5 percent remained neutral, and 90.1 percent agreed about the phenomenon, as illustrated in Table 4.15.

**Table 4.15: The Business Facilitated Employment**

	<b>Frequency</b>	<b>Percent</b>
<b>Strongly Disagree</b>	5	4.1
<b>Disagree</b>	1	.8
<b>Neutral</b>	6	5.0
<b>Agree</b>	109	90.1
<b>Total</b>	121	100.0

**Source:** Researcher findings (2021)

**The savings increased and facilitated employability:** The researcher used these remarks to get respondents views on whether savings increased their employability. The findings revealed that 38.8 percent of the respondents remained neutral, 24.8

percent agreed, while 36.4 percent strongly agreed. These findings imply that at least 61 percent of the respondents agreed on the relevance of savings to employability. This means that most of the respondents developed the culture of saving that this attitude, in turn, can be useful for business expansion. The findings are illustrated in Table 4.16.

**Table 4.16: The savings increased and facilitated employability**

	<b>Frequency</b>	<b>Percent</b>
<b>Neutral</b>	47	38.8
<b>Agree</b>	30	24.8
<b>Strongly Agree</b>	44	36.4
<b>Total</b>	121	100.0

**Source:** Researcher findings (2021)

#### **4.4.3 Role of Start-up Tool (RST)**

**Availability of start-up tools has assured employability;** Start-ups tools are often regarded as essential drivers of structural change and technological progress, and they have ascribed a vital role in job creation, thereby helping to reduce unemployment. Moreover, people associate the importance of endeavour with recognising that start-up tools' availability is satisfactory, and people get motivated to establish their business or activities by empowering the start-up tools. On this account, the respondents were asked to complete the questionnaire indicating their feelings on the availability of start-up and their responses, as illustrated in Table

4.17, whereby; 8.3 percent remained neutral, 55.4 percent agreed, and 36.4 percent strongly agreed.

**Table 4.17: Availability of Start-Up Tools has assured Employability**

	<b>Frequency</b>	<b>Percent</b>
<b>Neutral</b>	10	8.3
<b>Agree</b>	67	55.4
<b>Strongly Agree</b>	44	36.4
<b>Total</b>	121	100.0

**Source:** Researcher findings (2021)

**The efficiency of start-up tools facilitated employability:** Regarding the efficiency of start-up tools for employability, it was mentioned by 91 percent of the respondents. People regarding the importance of endeavour to recognise that start-up tools' efficiency is satisfactory, and people get motivated to establish their business or activities by providing efficient start-up tools. In rating the efficiency of start-up tools for employability in Ilala municipality, 9.1 percent remained neutral, 51.2 percent agreed, while 39.7 percent of the respondents strongly agreed, as illustrated in Table 4.18.

**Table 4.18: The efficiency of Start-up Tools Facilitated Employability**

	<b>Frequency</b>	<b>Percent</b>
<b>Neutral</b>	11	9.1
<b>Agree</b>	62	51.2
<b>Strongly Agree</b>	48	39.7
<b>Total</b>	121	100.0

**Source:** Researcher findings (2021)

## 4.5 Tests for the Classical Linear Regression Model (CLRM) Assumptions

### 4.5.1 Normality Test

The results in Table 4.19a indicate that all variables were not normally distributed as their respective means were great than zero. Skewness/kurtosis tests for normality were also conducted. The probabilities of the variables obtained were less than 0.1, indicating the absence of normality for the data used, as shown in Table 4.19b

**Table 4.19: Skewness/Kurtosis test for Normality**

Variable	Obs	Pr (Skewness)	Pr (Kurtosis)	Adj chi <sup>2</sup>	Prob > chi <sup>2</sup>
Y	4	0.012	0.026	2.3	0.024
X <sub>1</sub>	4	0.064	0.026	3.1	0.027
X <sub>2</sub>	4	0.002	0.009	11.2	0.001
X <sub>3</sub>	4	0.000	0.006	6.3	0.000

To minimize the normality problem, all variables were transformed into log form as indicated in Table 4.19c

**Table 4.20: Transformed Skewness/Kurtosis test for Normality**

Variable	Obs	Pr (Skewness)	Pr (Kurtosis)	Adj chi <sup>2</sup>	Prob > chi <sup>2</sup>
logy	4	0.769	0.002	1.2	0.03
logX <sub>1</sub>	4	0.656	0.000	1.6	0.00
logX <sub>2</sub>	4	0.769	0.002	1.9	0.04
logX <sub>3</sub>	4	0.723	0.000	2.0	0.05

**Source: Researcher (2021)**

**Note:**  $\log Y$  = log of youth employability,  $\log X_1$  = log of the role of training,  $\log X_2$  = log of the contribution of credit and saving,  $\log X_3$  = log of the role of start-up tool  
Since all probabilities of the transformed variables obtained are greater than 0.1, this indicates the normality of the data.

#### **4.5.2 Heteroscedasticity Test**

To detect the heteroscedasticity problems, Breusch-Pagan or Cook- Weisberg test was utilised in this study. This test states that if the p-value is significant at a 95% confidence interval, the data has a heteroscedasticity problem, whereas if the value is insignificant (greater than 0.05), the data has no heteroscedasticity problem. Thus, as shown in appendix 1A, there is no heteroscedasticity problem in this study; hence the p-value is 23.76% showing an insignificant value.

#### **4.5.3 Autocorrelation Test**

Kyriazidou (1998) noted that the best-renowned test for detecting serial correlation is the Durbin-Watson test. Accordingly, if the 'd' computed nearest to 2, it is assumed that there is no autocorrelation problem. Thus, as shown in appendix 1A, the computed "d" in this study was 1.875, which is the nearest to 2, implying the absence of an autocorrelation problem. Thus, this implies that the error terms are not correlated with one another for different observations in this study.

#### **4.5.4 Multicollinearity Test**

The term multicollinearity indicates the existence of an exact linear association among some or all explanatory variables in the regression model. When independent

variables are multicollinear, there is overlapping or sharing of predictive power. Thus, as it can be seen from Appendix 1B, the Pearson correlation matrix result indicates no significant multicollinearity problems among explanatory variables since each is not above the 0.8 thresholds. However, Kyriazidou (1998) noted that a serious multicollinearity problem occurs if the correlation is about 0.8 or larger.

However, multicollinearity between explanatory variables may result in a wrong sign in the estimated coefficients and bias the coefficients' standard errors (Theodros, 2011). To overcome this problem, a VIF test was conducted. That means the larger the value of VIF indicates the multicollinearity of the variables with each other. According to the rule of thumb, if the VIF of a variable exceeds 10, the variable is said to be highly collinear (Aremu, 2010). Accordingly, the variance inflation factor test is indicated in appendix 1C. Based on the results indicated in appendix 1C, there is no multicollinearity problem in this study. This is because the mean VIF of the variables is 1.52, which is much lower than the threshold of 10. Furthermore, the VIF for each variable is also extremely low. This indicates that the explanatory variables included in the model were not correlated with each other.

To sum up, besides the descriptive statistics, correlation analysis is made for an explanatory variable to detect the multicollinearity problem in the regression model. In this case, there is no multicollinearity problem between variables. Thus, the explanatory variables are the fundamental determinants of youth economic empowerment on marginalised youth's employability in Ilala municipality. This, of course, enhanced the reliability of the regression analysis.

#### 4.6. Random-Effect Versus Fixed-Effect Models

The model used to examine the role of training, the contribution of savings and credit facilities, and the role of start-up tools provision on marginalised youth's employability in Ilala municipality was a panel data regression model, which is either a fixed-effect or random-effect model. The appropriate test used to decide whether Fixed-Effect or random-effect model is appropriate was Hausman Specification Test. Thus, Hausman Specification Test identifies whether fixed-effects or random-effect models are most appropriate under the null hypothesis that unobservable individual effects ( $u_i$ ) are uncorrelated with one or more explanatory variables ( $X_i$ ). Kyriazidou (1998) noted that the Fixed-Effect Model is most appropriate when the null hypothesis is rejected, whereas the random-effect is appropriate when the null hypothesis is not rejected.

For the Hausman test, the null and alternative hypotheses are as follows:

Ho:  $u_i$  is not correlated with  $X_i$  (random-effects model appropriate)

H1:  $u_i$  is correlated with  $X_i$  (fixed-effects model appropriate)

Thus, testing the null hypothesis requires comparing the estimates from the random-effects and the fixed-effects estimator. The random-effect estimator is consistent under the null hypothesis but inconsistent under the alternative hypothesis, whereas the Fixed-Effect estimator is consistent under both the null and alternative hypothesis. If the estimates for the random-effects estimators are not significantly different from the estimates for the fixed-effects estimator, then the null hypothesis is accepted and concludes that  $u_i$  is not correlated with  $X_i$ . Therefore, the random-

effect model is the appropriate model. On the other hand, if the random-effect estimates are significantly different from the estimates for the regression estimator, the null is rejected and concludes that  $u_i$  is correlated with  $X_i$ , and therefore the Fixed-Effect Model is the appropriate model for the study.

Appendix 1D demonstrates the Hausman Specification Test was used to decide the best model for this study. The decision rule for Hausman Specification Test is rejecting the null hypothesis when the p-value is significant. Thus, as shown in Appendix 1D, the Hausman Specification Test for this study has a p-value of 0.0397 for the regression model. This indicates that the p-value is significant, and then the null hypothesis is rejected, justified as a regression model and is appropriate for the given data set in this study.

#### **4.7. Result of Regression Analysis**

The model used to examine the determinants of employability of marginalised youth in Ilala Municipal in this study was:

$$Y_t = \beta_0 + \beta_1 X_{1t} + \beta_2 X_{2t} + \beta_3 X_{3t} + \varepsilon_{it}$$

Where:  $Y$  = Youth Employability,  $X_1$  = Role of Training,  $X_2$  = Contribution of Credit and Saving,  $X_3$  = Role of Start-up tool.

Table 4.20 below presents regression model results to examine the impact of explanatory variables on marginalised youth's employability.

**Table 4.21: Results of Fixed-Effect Regression Model**

Explanatory Variables	Coefficient	Std. Error	P> t
Number of Trainees( <i>H1</i> *)	0.059738	0.0603928	0.917***
Credit extended ( <b>H2**</b> )	2.843288	0.6761642	0.000*
Start-up Tools ( <i>H3</i> *)	0.066195	0.0717177	0.366***
Constant	55.01	9.84697	0.000*
R <sup>2</sup> 0.6712 rho.4324 Prob > F = 0.0001			

**Source: Researcher (2021)**

*Note: \*significant at 1%, \*\*significant at 5%, and \*\*\*insignificant, H\* accept null and H\*\* reject null hypothesis*

The following model was developed from Table 4.11,

$$Y = 55.1 + 0.059 X_1 + 0.56 X_2 + 3.83 X_3 + \varepsilon$$

As shown in Table 4.20 above, the coefficient of determination was 67.12 percent revealing that 67.12 percent of the variation in youth employability is explained by the selected explanatory variables (role of training, the role of start-up tools and contribution of credit and saving). Since F- statistics is designed to jointly test the impact of explanatory variables on dependent variables, the F-statistics of this model has a p-value of 0.0001, indicating rejection of the null hypothesis. This implies that all selected explanatory variables affect the level of youth employability in common. By examining coefficients for the role of training, the role of start-up tools and contribution of credit and savings had a positive impact on marginalised youth's employability, having a coefficient of 0.059, 0.56 and 3.83, respectively. This indicates that one unit change in the role of training, the role of start-up tools and the contribution of credit and savings can result in a change in youth employability by 0.059, 0.56 and 3.83 units in the same direction, respectively.

## CHAPTER FIVE

### DISCUSSION OF THE FINDINGS

#### 5.1 Introduction

This chapter discusses findings regarding the impact of youth economic empowerment on marginalised youth's employability in the Ilala district. The analysis of data and information does not by itself provide answers to research questions; thus, it is necessary to interpret the data for a proper understanding of the findings (Arai *et al.*, 2015). In this chapter, the author examines the role of training on employability of marginalised youth, find out the contribution of saving and credit facilities on the employability of marginalised youth and determined the role of start-up tools provision on the employability of marginalised youth in Ilala Municipal by starting with the general information of the respondents.

#### 5.2 Demographic Characteristics

**Gender of the respondents:** A question was asked to identify the gender of the respondents because it was imperative to find out their gender to know whether there were balanced views between men and women. The findings imply that in Ilala municipality, there are more female trainees than males. Although the respondents' percentage differs in terms of their sex, this had no negative impact on the research as both sexes were included in the study, and their opinions were almost the same despite their gender difference.

**The respondents' education level:** The researcher intended to know the respondents' stratum on the impact of youth economic empowerment on the

employability of marginalized youth in Ilala district about their education level. The findings indicated that many Ilala Municipal trainees attended the primary and secondary education levels due to the significance of their designations and the tasks they perform. However, the findings also showed that people with high education levels (diploma and above) were few compared to those with a primary and secondary education level. This implies that most people with a high level of education are engaged in various occupations.

**Age of the respondents:** The respondents' age diversity would be of great significance to the study because unemployment was rampant in the country. Moreover, the respondents' age variation could also correspond to their commitment to self-employment as young people may be very dynamic and committed to various entrepreneurial/business ventures.

The findings revealed that most of the respondents were aged between 17 to 38 years. This is the age period within which individuals become more stable and the most active labour force. Also, this age group is regarded to be a vital asset for the social-economic development of the community and nation at large.

**Activities of the Respondents:** The findings imply that the majority of respondents were self-employed, a few percent were non-employed, and others conducted business. This result indicates that marginalized youth in Ilala Municipal represent a larger proportion of the population which, if left idle, can be easy for them to be swept by any dubious circumstance due to idleness (Hinks *et al.*, 2015).

### **5.3 Role of Training on Employability of Marginalized Youth in Ilala Municipal**

Cheng (2010) and Ferguson (2013) argued that training empowerment has a potential impact on marginalized youth's employability for job creation and growth in Tanzania. They also assert that youth training empowerment will be more effective when combined with microfinance services. There is evidence that one of the preferred approaches to enhance employability among vulnerable, marginalized youth is through vocational education, where youth are given practical skills to engage in various trades. Vocational education has been a crucial basis for marginalized youth to access their life employment, whether in self-employment, private organizations, and public organizations.

Training skills on entrepreneurship and business in microfinance lead to increased beneficiaries' ability to consider several investment opportunities and make a choice that would improve the return or profits. Moreover, training received by youth enables them to gain knowledge in doing business and other economic activities, leading to an increased income (Pedro, 2018).

Dummert (2020) found that training is more effective among educated youth than for uneducated youth in German. Thus, it shows that vocational training is basic than being remedial. The study covered the general skills required for youth employability but did not examine the uneducated youth who most of them are vulnerable youth, on how they can benefit from vocational training and then become employable.

Sigu (2017) conducted a study on the impact of vocational training on social-economic in Kenya. The result revealed that 64.8% out of 1,800 respondents were employed, and 87% were benefited from vocational education. Hence, they could use their relevant skills. This study confirms previous studies that vocational education is relevant for increasing employability.

The results of the study indicated that 121 respondents, equal to 100%, received the training. In addition, 15.7 percent of the respondents were trained in driving, 8.3 percent were trained in electrical installation, and 33.9 percent were trained in catering and decoration. Also, the results revealed that 5.0 percent of the respondents received training on welding, 8.3 percent received motor vehicle mechanics, 9.1 percent were trained on electric, and 19.8 percent received training on tailoring. This is summarised in Table 4.11.

The respondents' results indicated that training enables the respondents to manage their business and minimize the misuse of the loan secured for the intended purpose. The results indicated that 47.1% received an apprenticeship type of training, whereby 52.9% received an outreach type of training. The respondents revealed that microfinance training benefited them in acquiring knowledge on managing well funds circulating in business, benefited from savings and record-keeping, and learned about different entrepreneurial opportunities.

One of the female respondents revealed that

*“I received training on entrepreneurship, primarily catering and decoration. So now I manage to decorate 2 wedding events per week. By doing so, I manage to pay school fees for my child, and my business is still going on.”*

The male and female youths revealed that the microcredit training had enabled the beneficiary to learn a better way of production by managing productive resources, improving production and enhancing income increase. *For example, one of the male respondents revealed that running a business has increased my income which I use to complement other activities in meeting basic needs, especially foods, medical expenses and by doing so, it has empowered me economically.”*

Microcredit training on the employability of marginalized youth has a positive effect on youth's economic empowerment in Ilala municipality. Most of the respondents argued that they had been taught how to run an entrepreneurship activity, were trained in financial management skills. Also, YEE imparted youth with knowledge on loan purposes, received education on using the micro-credits obtained and benefited from knowledge on record-keeping and saving. The study revealed that training on microcredit improves the business's performance and increases income among the respondents. This finding is in line with Howard *et al.* (2011), who narrated that beneficiaries of microfinance who possess training skills enable them to start and manage their business in a manner that improves their business and increase their income. Hence, access to microfinance needs to be accompanied by the necessary entrepreneurship skills to achieve better results.

Furthermore, the training skills on microcredit offer youths the chance to learn a better way of production through effective management of productive resources and better management of production processes, leading to high-quality and quantity production. The study's finding is also in line with McDonough and Revell (2010) and Stone *et al.* (2015). They revealed that the purpose of microfinance and entrepreneurship training is to enable the beneficiaries of microfinance to manage well their entrepreneurship activities because microfinance is the financial booster of improving business and income.

The results also indicated that 21.5 percent agreed that training improved their skills, 19.8 percent agreed that training equipped them with new professional skills, 39.7 percent agreed that training improved their personal development, whereby 19.0 percent agreed that training increased their ability to start a new business.

In Tanzania, the study is in line with the research conducted by Ntalima (2014), who revealed that 28% were employed and 72% were not employed. Munishi (2016) found that the lack of employable skills was fundamental due to inadequate training at the primary and secondary levels emanating from inadequate teaching and learning resources and teachers. This study signifies that when youths are lacking vocational skills, they likely become unemployable.

Ogbunaya and Udouo (2015) brought an interesting highlight in their study on empowering youths through technical vocational education and training for enhancing national security conducted in Nigeria. The study found that youth require

vocational skills in areas such as horticulture, business, engineering, and construction work. The finding also revealed that vocational students in Nigeria had a moderately high level of employability skills. This was influenced by self-perception, their level of industrial training, and participation in career development activities.

#### **5.4 Contributions of Savings and Credit Facilities on the Employability of Marginalised Youth in Ilala Municipal**

Eighty-six (86) percent of the respondents established the business after receiving the credit from a microfinance institution to enable youth to have business as a source of income at the household level. This agrees with Chijioke and Chiduhiegem (2016), who revealed that microfinance empowers youth by placing money in their hands and allowing them to earn an independent income, donating economically to their households and communities. Furthermore, microfinance enables youth to engage in self-employment projects that generate income. This enables them to increase the standard of living for themselves and their families. Therefore, youth involvement in microfinance enables them to engage in successful income-generating activities, translating into great control and economic empowerment. The results of the research indicated that 56.1 percent received credit (borrowed). The maximum credit was Tshs 960,000/=, whereby the least amount was Tshs 30,000/=.

The results revealed that 88 percent of the respondents with the amount of credit/loan they received and invested their loans in income-generating activities like; electrical installation, catering and decoration, welding and tailoring. The figure indicated that marginalized youths engaged in income-generating activities, which enabled them to

acquire profits quickly and repay the loans on time. In addition, the male and female youth respondents revealed that accessing microfinance from microfinance institutions enabled them to improve their income.

One of the female respondents revealed that ‘*After I applied for loans to expand my venture, now I can increase my income, and I can buy clothes for a special occasion such as Christmas, having big families, whatever savings, we try to make, is still spent on children’s clothes, education and household*’.

The respondents also revealed that microfinance access enables them to improve their investment in economic activities in agricultural activities, gardening and keeping chickens, goats and cattle. These investment activities improved the economic empowerment of the marginalized youth in Ilala Municipal. One of the female respondents revealed that;

*‘I took 720,000/= Tanzania shilling loan for the second time, and I invested in a catering and decoration shop. After one year, I got 4,000,000 million in returns, and from that income, I managed to pay school fees for my three children studying in primary school in Ilala Municipal’.*

Another female respondent revealed that ‘*I took 600,000 Tanzania shillings for the second time, and I bought clothing materials and started tailoring activities; I sold pupils school uniforms for one year. This helped me to increase my household*

*income and investments*’. Thus, accessing credit has a positive impact on investment and improving the living standard of male and female youths.

The finding revealed that access to microfinance enabled beneficiaries to increase their level of savings. Most of the respondents engaged in income-generating activities and small businesses, which enable them to improve profits and savings. For example, one of the male respondents revealed that *‘I managed to establish a small business with the loan of 960,000 Tanzanian shillings, which gives me a reasonable profit. I decided to save my profit in my bank account. Also, savings enabled me to repay my loans’*.

The results also indicated that 15.7 percent agreed that credit and savings increase their business expansion, 14 percent agreed that credit and savings increase their working capital, 21.5 percent agreed that credit and savings improve their personal development, whereby 5.8 percent agreed that credit and savings increased their ability to start a new business.

The study results align with the study conducted by Mbagga (2013), who found that extending credit contributes to youth employability. Obadia (2014) intended to assess the contribution of SACCOS to the growth and sustenance of small businesses in Tanzania. The study revealed that the contribution of SACCOS to promote the growth and sustenance of small businesses, which included youth, was poor in Mbeya City due to several challenges. These challenges include; high-interest rates, absence of training for business proprietors and lack of start-up tools. This study

confirms the role of credit for youth, and failure to the growth of small businesses among youths is at risk, and the decline is inevitable.

The results are also in line with the study conducted by Nthiwa (2016) who studied how motorcycle loans enhanced the SACCOS on members' economic growth in Makueni in Kenya. The study revealed that loans are necessary to support business growth among motorcycle youth. Additionally, the study stressed that through the loans given to members, they were able to operate their shop while others bought their motor circles.

### **5.5 Role of Start-up Tools Provision on the Employability of Marginalized Youth in Ilala Municipal**

This study's third objective was to determine the role of start-up tools provision on the employability of marginalized youth in Ilala Municipal. The study by Okoye and Arimonu (2016) on vocational and business training conducted in Nigeria found that vocational education, when blended with business knowledge, is the basis for sustainable youth job creation. However, the study revealed that vocational and business education alone is not enough for emancipating youth from unemployment disasters. They need to be complemented with start-up tools for starting their business quickly.

Questionnaires, interviews, as well as observations, were used in collecting relevant information. In addition, a questionnaire was provided to determine the role of start-up tools. The results indicated that 24.8 percent agreed that start-up equipped them

with working tools, 19 percent agreed that start-up tools improved their personal development, where 33.9 percent agreed that start-up tools increased their ability to start a new business.

The findings are supported by Gyampo (2012), whose study intended to examine the impact of the youth employment programme and how it transformed the lives of youth in Ghana. The study found that the employment programme as a tool for youth employability is essential for youth livelihood. However, some challenges affected its sustainability, including the absence of reliable start-up tools. Nevertheless, this confirms that when vocational and business education is provided, the youth employability programme's sustainability can be completed with start-up tools.

The findings correspond with Rajeev *et al.* (2017), whose study revealed that youth could be empowered economically by getting entrepreneurship knowledge and start-up support. This can help youth plan and implement their employment strategies.

One of the female respondents exposed that *after getting the start-up tools, I can expand my business and raise my income, I am capable of purchasing land for cultivating commercial crops'' , now I can manage a big family, ''*.

The respondents also revealed that access to the start-up tools enables them to improve their investment by keeping cows, goats, sheep and engaging in agricultural activities. These investment activities improved the economic empowerment of the marginalized youth in Ilala Municipal.

One of the male respondents revealed that *“I took 988,000 Tanzania shilling (TZS) as the money for start-up tools for the third time, and I invested in agricultural activities. After one year, I got TZS 5,800,000 million in returns, and from that income, I managed to settle for my house rent, electricity bills, water expenses, and also I managed to pay school fees for my two daughters studying at Benjamin Mkapa Secondary School”*.

Another male respondent revealed that *‘I took 1,300,000 TZS for the first time, and I bought a sewing machine for tailoring and made school uniforms for a year. And I have increased my household income and investments’*. Thus, start-up tools positively impact the investment and improve the living standard for both males and females in Ilala Municipal.

The finding revealed that the start-up tools enabled beneficiaries to increase their level of income and savings. Most of the respondents engaged in income-generating activities and small businesses, which enable them to improve their profits and savings after getting the start-up tools. For example, one of the female respondents revealed that *‘With the loan of 890,000 TZS I managed to establish a small business which gives me a reasonable profit’*.

The results also indicated that 17 out of 121 respondents, equals to 14 percent, were young mothers, 46.3 percent were working under the risk environment, 8.3 percent were orphans, whereby 31.4 percent were single parents. This result is in line with Maguire *et al.* (2013), who contended that unemployment challenges are attributed to

multiple factors tied to the country's economic, social, and political instability. However, it was noted that if a reliable and sustainable employment framework were created to include youth start-up support to people who are working in the risk environment. The problems like unemployment would have been addressed to some extent in South Sudan.

## **5.6 Determinants of Marginalized Youth Employability in Ilala Municipal**

### **Role of Training ( $X_1$ )**

Regarding the role of training on the employability of marginalized youth in Ilala Municipal, this study identifies the statistically significant and positive impact of the role of training on youth employability. Thus, the regression result in Table 4.11 is consistent with the hypothesis developed in this study. Furthermore, the study hypothesised that there is a positive association between the roles of training and marginalized youth employability in Ilala Municipal. Thus, it implies that one unit change in the role of training while keeping other things constant, had resulted in 0.059 unit changes in the levels of youth employability.

This finding is consistent with Sigu (2017), who conducted a study on the impact of vocational training on social-economic in Kenya. The study found that 64.8% were employed, and 87% were benefited from vocational education; hence they were able to use their relevant skills. This study confirms the previous studies that vocational education is relevant for increasing youth employability. Another study on the contribution of vocational education to youth employability was conducted by

Ntallima (2014). The study revealed that vocational training contributes to youth employment.

### **Contribution of Saving and Credit(X<sub>2</sub>)**

Regarding the contribution of savings and credit facilities on the employability of marginalized youth in Ilala Municipal, this study identifies the statistically significant and positive impact of the role of the contribution of savings and credit on youth employability. Thus, the regression result in Table 4.11 is consistent with the hypothesis developed in this study. The study hypothesised that there is a positive association between the contribution of savings and credit and marginalized youth employability in Ilala Municipal. Thus, it implies that one unit change in the role of training while keeping other things constant, has resulted in 0.56 unit changes in the levels of youth employability.

The study results are in line with the studies conducted by Mbagga (2013), who conducted a study on the role of SACCOS in poverty reduction in Tanzania. This study found that extending credit to youth has a contribution to the employability of youth. Obadia (2014) intended to assess the contribution of SACCOS to the growth and sustenance of small businesses in Tanzania. The study revealed that the contribution of SACCOS to promote the growth and sustenance of small businesses, which included youth, was poor in Mbeya City due to several challenges. These challenges include; high-interest rates, absence of training for business proprietors and lack of start-up tools. This study confirms the role of credit for youth, and failure

to the growth of small businesses among youths is at risk, and the decline is inevitable.

### **The Role of Start-up Tools (X<sub>3</sub>)**

Regarding the role of start-up tools on the employability of marginalized youth in Ilala Municipal, this study identifies the statistically significant and positive impact of the role of start-up tools on youth employability. Thus, the regression result in Table 4.11 is consistent with the hypothesis developed in this study. The study hypothesised that there is a positive association between the role of start-up tools and marginalized youth employability in Ilala Municipal. Thus, it implies that for one unit change in start-up tools, keeping other things constant has resulted in 3.83 unit changes in youth employability levels.

The findings are supported by Gyampo (2012), whose study intended to examine the impact of the youth employment programme and how it transformed the lives of youth in Ghana. The study found that the employment programme as a tool for youth employability is essential for youth livelihood; however, some challenges affect its sustainability, including the absence of reliable start-up tools. This confirms that when vocational and business education is provided, the sustainability of the youth employability programme can be completed with start-up tools. The findings also correspond with Rajeev *et al.* (2017) who conducted a study on fostering entrepreneurship development among youth for job creation through industrial development at Zanzibar Technology and Business Incubator. His study revealed that youth could be empowered economically by getting entrepreneurship knowledge and

start-up support. This can help youth plan and implement their employment strategies.

## **CHAPTER SIX**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

#### **6.1 Introduction**

This chapter summarises the study and makes a conclusion based on the findings. The recommendations of the study and areas for further research are also presented. This section presents the findings from other studies compared to what other scholars have said, as noted under the literature review. This chapter is organised into the following subsections: introduction, a summary of the findings, conclusions, recommendations and suggestions for further studies.

#### **6.2 Summary of the Findings**

##### **6.2.1 The Role of Training on Employability of Youths**

Respondents were asked to know their feelings about the role of training, whereas 87.6 percent of respondents strongly agree with the key role of training. The respondents were asked to complete the questionnaire indicating their feelings on the training environment on this account. It was noted that 88 percent of the respondents mentioned this point as one of the bases for marginalised youth economic empowerment on employability in Ilala Municipal. The results revealed that microfinance training had benefited the trainees on acquiring knowledge on how to manage well funds circulating in business, benefited on savings and record-keeping, and knowledge on knowing different entrepreneurial opportunities.

The regression result of the regression model is consistent with the hypothesis developed, which identified a statistically significant and positive impact of the role

of training on youth employability. The study hypothesised that there is a positive association between the role of training and marginalised youth employability in Ilala Municipal.

### **6.2.2 Role of Savings and Credit on Employability of Youths**

Respondents were asked to know their feelings about the role of savings and credit on youths' employability. On this account, the findings revealed that 38.8 percent of the respondents remained neutral, 24.8 percent agreed, while 36.4 percent strongly agreed. These findings imply that at least 61 percent of the respondents agreed on the relevance of savings and credit on youths' employability. This means that most of the respondents developed the culture of saving; this attitude, in turn, can be useful for business expansion.

The regression result of the regression model is consistent with the hypothesis developed in this study. The study hypothesised that there is a positive association between the contribution of savings and credit and marginalised youth employability in Ilala Municipal. The study identifies the statistically significant and positive impact of the role of the contribution of savings and credit on youth employability.

### **6.2.3 Role of Start-up Tools on Employability of Youths**

This study's third objective was to determine the role of start-up tools provision on the employability of marginalised youth in Ilala municipality. The results indicated that 78 percent of the respondents agreed that start-up tools increased their ability to start a new business. The regression result of the regression model is consistent with

the hypothesis developed in this study. The study hypothesised that there is a positive association between the role of start-up tools and marginalised youth employability in Ilala Municipal.

### **6.3 Contribution of the Study to Theories**

In this study, the HCT has been linked to the first objective of the study, which intends to examine the role of training on marginalised youth's employability. Fragouli and Xristofilaki (2015) substantiated that HCT has the variable of education and training, whereby it is assumed that education and training increase efficiency and productivity.

The study hypothesised that there is a positive association between the role of savings and credit, the role of training, and the role of start-up tools on marginalised youth employability in Ilala Municipal. These results correspond with HCT based on the assumption that an advanced level of human capital is related to increased productivity, which is rewarded by high paying employment in the labour market (Mcintyre, 2010). Furthermore, the theory provides the relationship between the training process and its impact by showing the boundaries in the use of training and the skills available out of the firm's training process (Hook & Courtney, 2011).

Therefore, this theory is instrumental in our study, as many studies similar to this have used the theory successfully. HCT is the most commonly used economic framework in educational research and policymaking (Netcoh 2016). Human Capital Theory emphasises the training on human employability; thus, the theory directly

links with the study's primary objective, which intends to assess the impact of vocational education and training on youth employability.

Furthermore, our results correspond to the *resource-based view theory*, which has been linked with objectives two and three of the study. These objectives are; to find out the contribution of savings and credit facilities on the employability of marginalised youth and to determine the role of start-up tools provision on the employability of marginalised youth. In a clear context, these objectives hold the notion of resources that include capital emanating from credit and savings extended to youth and infrastructure, emanating from start-up tools for marginalised youth as used in the study. The resource-based view theory (RBV) theory assumes that individuals should utilise the resources at their disposal to further their achievement of individual and organisational goals (Gisip & Harun, 2013).

One of the strengths noted that contributes to its wide application is the linkage with human capital theory, the resource-based view theory, just like the human capital theory, establishes an emphasis that when an organisation invests in people in terms of things such as capacity building, the value of the firm increases (Cruz & Haugan, 2019).

Through this study, the theory was useful as human and non-human resources were studied to unfold the existing relationships in the functional organisational process (Cruz & Haugan, 2019). This theory was also used in the entrepreneurial study, which specifically examined entrepreneurial orientation and organisational

performance. The theory was sufficient to draw the relationship between entrepreneurial behaviour and organisations' performance (Gisip & Harun, 2013).

#### **6.4 Conclusion**

This study's main objective was to examine the impact of youth economic empowerment on the employability of marginalised youth in Ilala Municipal.

The study also concluded that; the role of training, contributions of savings and credit facilities and the role of start-up tools provision has a potential contribution to increasing the income of the youths and facilitating the employability of marginalised youth in Ilala Municipal.

#### **6.5 Recommendations**

Based on the findings, the study recommends the following:

It is recommended to Ilala Municipal through community development officers to help youth form economic groups to access loans/credit from microfinance institutions. This will help the youth to carry out their businesses and earn more income by engaging in various economic activities. Other recommendations include:

- i. Extend the vocational training to the community as it equips people with hands-on skills to start and manage their businesses.
- ii. To increase the amount of credit and start-up tools provided to vocational education trainees graduate and the community at the large especially marginalised group.
- iii. Improve the detailed knowledge of the borrowers who have borrowed credits and have been given start-up tools. Sometimes the lenders do not make

enough effort to know the borrower in detail. In such a situation, a borrower gets tempted into default intentionally since he knows that the lender does not know enough about him.

- iv. Provide comprehensive training to borrowers before issuing credit. This is a recommended act to all money lenders as the more the training, the less the defaulting as long as the training empowers the borrower with better skills to manage business credit. Hence, becomes a trustworthy customer, and this will reduce the risks of loans default.

### **6.6 Area for Further Study**

The study examined the influence of the youth economic empowerment project on the employability of marginalised youth in Ilala Municipal. Therefore, we perceive that there is a need to conduct another study to cover a wider project area in Tanzania. We recommend also a study to investigate the factors influencing the level of unemployment in Tanzania. The study further recommends that a study be carried out to determine the causes and management of non-performing loans of project microlending. Future researchers may also be interested to include variables like the loan-to-deposit ratio, return on assets and return on equity for youth borrowers.

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## APPENDICES

### Appendix1: Model Selection and Basic Tests for CLRM Assumptions

#### Appendix.1A: -Heteroscedasticity and autocorrelations test

Breusch-Pagan / Cook-Weisberg test	0.2376
Durbin-Watson stat	1.875856 $\approx 2$ )

*Note:* Breusch-Pagan / Cook-Weisberg test for heteroscedasticity whereas Durbin-Watson stat for autocorrelation

#### Appendix.1B: -Pearson Correlation Matrix

	Y	X <sub>1</sub>	X <sub>2</sub>	X <sub>3</sub>
Y	1.0000			
X <sub>1</sub>	0.0444	1.0000		
X <sub>2</sub>	-0.4595	-0.2434	1.0000	
X <sub>3</sub>	-0.2149	-0.2719	0.4000	1.0000

*Note;* Y stands for youth employability, X<sub>1</sub> stands for the number of trainees, X<sub>2</sub> stands for credit extended (million), and X<sub>3</sub> stands for Start-up Tools (million)

#### Appendix.1C: -Summary of VIF

Variable	VIF	1/VIF(Tolerance)
Y	1.53	0.542937
X <sub>1</sub>	1.51	0.584794
X <sub>2</sub>	1.53	0.632050
X <sub>3</sub>	1.51	0.660930
Mean VIF	1.52	

*Note;* Y stands for youth employability, X<sub>1</sub> stands for the number of trainees, X<sub>2</sub> stands for credit extended (million), and X<sub>3</sub> stands for Start-up Tools (million)

**Appendix 1 D: Hausman Specification Test**

Variables	(b)	(B)	(b-B)	sqrt(diag(V_b-V_B))
	Fixed	Random	Difference	S.E
Y	.0061738	-.0207366	.0269104	.0325664
X <sub>1</sub>	-.559224	-.5311307	-.0280933	.
X <sub>2</sub>	3.832226	3.145826	.6863999	.
X <sub>3</sub>	-1.046489	-1.762226	.715737	.1762966

b = consistent under Ho and Ha;

B = inconsistent under Ha, efficient under Ho;

Test: Ho: difference in coefficients not systematic

$$\chi^2(7) = (b-B)'[(V_b-V_B)^{-1}](b-B)$$

$$= 14.73$$

$$\text{Prob} > \chi^2 = 0.0397$$

(V\_b-V\_B is not positive definite)

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**Appendix 2: Raw Data**

YR	Y	X <sub>1</sub>	X <sub>2</sub>	X <sub>3</sub>
<b>2015</b>	17	20	3.5	12.1
<b>2016</b>	24	25	5.1	15
<b>2017</b>	26	30	8.0	18
<b>2018</b>	42	46	10.0	23

*Note; Y stands for youth employability, X<sub>1</sub> stands for the number of trainees, X<sub>2</sub> stands for credit extended (million), and X<sub>3</sub> stands for Start-up Tools (million)*

### APPENDIX III: DATA COLLECTION TOOLS

#### APPENDIX IIIA: QUESTIONNAIRES FOR YEE GRADUATES

Dear respondents. I **CHRISTOPHER MBAGWA**, a candidate of the Open University of Tanzania. Currently, I am conducting a research study on **‘The Impact of Youth Economic Empowerment Programme on Employability of Marginalised Youth’**. The study is for partial fulfilment of the requirements for Master of Business Administration.

Please kindly answer the questions below to the best of your knowledge.

1. Gender  
Male ( ) Female ( )
2. Education Level  
None ( ) Primary ( ) Secondary ( ) Certificate ( ) Diploma, Bachelor and above
3. What is your age ... ..years
4. Your group of beneficiaries  
Young mother ( ) Plan Child ( ) Working under risk environment ( ) Orphan ( )  
Single Parent ( )
5. Marital status  
Single ( ) Married ( ) Divorce/separated ( ) Widow ( )
6. Which training were you trained in?  
Driving ( ) Tailoring ( ) Catering and Decoration ( ) Motor Vehicle mechanics  
( ) Welding ( ) Auto Electric ( ) Electrical Installation ( )
7. Model of training undertaken your training  
Apprenticeship ( ) Outreach ( )
8. When have you been trained? Since .....

9. How training facilitated you to have self-employment?  
 None ( ) Improve my current skills ( ) New Professional skills ( ) Personal development ( ) Ability to start new business ( )
10. Did you receive the start-up tools..... Yes...( )....No.....( )
11. If Yes, what was the value of start-up tools?.....Tshs
12. How start-up tools facilitated you to be self-employed?  
 None ( ) Equip me with working tools ( ) Personal development ( ) Ability to start a new business ( )
13. Did you join the saving and credit group.....Yes...( )....No.....( )
14. When you joined the savings and credit group? In .....YEAR.....
15. What amount do you save in savings and credits group per year?  
 Tshs.....
16. What amount of loan do you borrow in savings and credit group per year?  
 Tshs.....
17. How the savings and credit group helped you to be self-employed or to secure employment?  
 None ( ) Business expansion ( ) Increase working capital ( ) Personal development ( ) Starting new business ( )
18. What activity are you involved with?
- a) Business ( ) Agriculture ( ) self-employed ( ) Non-employed ( )
- b) How long since you have established your activity?.....YEAR.....years
- a. The attitude of YEE graduates towards the Impacts of YEE Programme on Employability of Marginalised youth

The following set of statements relates to your feelings about ‘The Impact of Youth Economic Empowerment Programme on Employability of Marginalised Youth’. For each statement, please show the extent to which you believe your feelings are correct. On the scale of 1 -(Strongly disagree), 2 -(Disagree), 3 -(neutral), 4 -(Agree) and 5- (Strongly Agree). You may choose any of the numbers to show how strong your feelings are. There are no right or wrong answers; all we are interested in is a number that shows your perceptions about this system.

S/N	Items	1	2	3	4	5
<b>Role of Training (RT)</b>						
S1	The training contents facilitated employability					
S2	The training environment facilitated the employability					
S3	The training facilities and materials facilitated employability					
S4	The training schedule facilitated employability					
S5	The trainers' techniques and skills facilitated employability					
S6	The trainers' evaluation facilitated employability					
<b>Contributions of Savings and Credit (CSC)</b>						
S7.	The business facilitated my employment.					
S8.	The savings increased facilitated my employability.					
	Insurance services interconnected with savings and credit facilitated my employability					
S9	Savings and Credit has brought opportunities/networks which facilitated my employability					
<b>Role of Start-up Tool (RST)</b>						
S10.	The availability of start-up tools has assured my employability.					
S11	The adequacy of the start-up tool facilitated my employability					
S12	The efficiency of start-up tools facilitated my employability.					
<b>Employability (E)</b>						
S13	The YEE programme has enabled me to employ myself or employ other youths					