iJETRM
INTERNATIONAL JOURNAL OF ENGINEERING TECHNOLOGY RESEARCH & MANAGEMENT (IJETRM)
https://ijetrm.com/

THE EFFECTS OF YOUTH DEVELOPMENT FUNDS ON YOUTH SELF-EMPLOYMENT IN TANZANIA. A CASE OF TEMEKE MUNICIPALITY

Msafiri Elias Masambuli
Kampala International University in Tanzania, Directorate of Postgraduate Studies and Research, P.O. Box 9790, Gongo la Mboto, Dar es Salaam, Tanzania, +255683282404,
Email: msafirielias1998@gmail.com

Dr. Rashid Kiliza
Kampala International University in Tanzania, P.O. Box 9790, Gongo la Mboto, Dar es Salaam, Tanzania. Phone +255784293017 Email rkiliza@gmail.com

Dr. Lucas Antony Kisasa
Kampala International University in Tanzania, P.O. Box 9790, Gongo la Mboto, Dar es Salaam, Tanzania. Email: kisasa2000@yahoo.com.

ABSTRACT
This study examined the effects of Youth Development Funds (YDFs) on youth self-employment in Tanzania, focusing on Temeke Municipality. Specifically, it assessed the accessibility of the funds and the effects of institutional support associated with Youth Development Funds on youth self-employment. Guided by Schumpeter's Theory of Entrepreneurship, Social Learning Theory and Institutional Theory, the study employed a mixed-methods descriptive cross-sectional design. Quantitative data were collected from 236 youth beneficiaries through structured questionnaires, while qualitative data were obtained from 11 key-informant interviews with officers of the Community Development, Youth and Social Welfare Department. Quantitative data were analysed using SPSS Version 27 (descriptive statistics, Pearson correlation and multiple regression), and qualitative data were analysed thematically. Findings revealed that accessibility of Youth Development Funds was relatively low (overall mean = 3.922, SD = 1.245), mainly due to inadequate information, complicated application procedures, documentation requirements and group-formation conditions. Institutional support was also inadequate (overall mean = 3.713, SD = 1.230), reflecting insufficient entrepreneurial guidance, business training, business-idea development assistance and post-disbursement follow-up. Despite these constraints, youth self-employment outcomes were positive (overall mean = 2.352, SD = 1.335), indicating that the funds contributed to business start-ups, enterprise expansion, income generation, employment creation and business sustainability. The study concludes that Youth Development Funds contribute to youth self-employment in Temeke Municipality, yet their effectiveness is constrained by limited accessibility and weak institutional support. Recommendations include simplifying application procedures, strengthening entrepreneurship training and mentorship, improving information dissemination and enhancing post-disbursement follow-up mechanisms.

Keywords:
Youth Development Funds, youth self-employment, accessibility, institutional support, Temeke Municipality, entrepreneurship

INTRODUCTION

Youth self-employment academically conceptualized as a process whereby young people aged 15–35 establish, own, and manage their own income-generating activities outside formal wage employment. It encompasses various forms of entrepreneurial and business initiatives that enable youth to create sustainable livelihoods through self-managed economic ventures. It includes all the ways in which young people engage in productive economic activities by utilizing their knowledge, skills, creativity, and available resources to generate income and employment opportunities. Hence, youth self-employment is essential for reducing poverty, promoting economic growth, enhancing human capital utilization, and harnessing the demographic dividend, provided that it is supported through access to finance, entrepreneurial training, mentorship, market linkages, and effective

 © Author(s) | CC BY 4.0 International License.

iJETRM
INTERNATIONAL JOURNAL OF ENGINEERING TECHNOLOGY RESEARCH & MANAGEMENT (IJETRM)
https://ijetrm.com/

institutional mechanisms that address barriers to enterprise development (ILO, 2020; OECD, 2017; World Bank, 2019).

From a global perspective, youth self-employment is widely recognized by international organizations as a key strategy for reducing unemployment, promoting inclusive economic growth, and achieving the Sustainable Development Goals (SDGs). Countries implement Youth Development Funds and entrepreneurship programmes that combine grants, concessional loans, business training, mentorship, and market linkages to enable young people to establish sustainable enterprises. Young people are often motivated to engage in self-employment by limited formal employment opportunities, the desire for economic independence, and income generation. The effectiveness of these programmes is commonly assessed through business survival, employment creation, income growth, enterprise formalization, and the sustainability of youth-owned businesses (ILO, 2024; OECD, 2017; World Bank, 2019).

In developed and emerging economies such as India, youth self-employment is promoted through the Prime Minister's Employment Generation Programme (PMEGP), Stand-Up India, and Startup India initiatives, which provide subsidized loans, grants, entrepreneurial training, and business support services to youth, women, and marginalized groups. These programmes were designed to increase business creation, enterprise formalization, innovation, and employment opportunities by improving access to finance and entrepreneurial skills. Their implementation has contributed to the recognition of thousands of startups and expansion of youth-owned enterprises across the country. However, the effectiveness of these initiatives is often constrained by the persistence of informal employment, unequal access to finance, and limited business capacity among disadvantaged entrepreneurs.

Similarly, Brazil promotes youth self-employment through the Aliança Empreendedora programme, which provides free entrepreneurship training, mentorship, networking opportunities, and business advisory services to underserved micro-entrepreneurs across several states. The programme focuses on strengthening entrepreneurial capacity, expanding market opportunities, and supporting the transition of informal businesses into sustainable enterprises. This intervention contributes to improved business performance, enterprise growth, and increased economic inclusion among disadvantaged youth and small entrepreneurs. Nevertheless, many beneficiaries continue to face challenges related to limited capital, market competition, and long-term business sustainability despite receiving institutional support.

Across North Africa, Tunisia has strengthened youth self-employment through the UNIDO-supported Mashrou3i programme, which provides entrepreneurship training, technical assistance, coaching, and business incubation services to young entrepreneurs across different governorates. The programme aims to improve entrepreneurial skills, increase business creation, generate employment opportunities, and promote innovation among youth and women through integrated enterprise development interventions. Its implementation has contributed to the establishment of new enterprises, job creation, entrepreneurship education, and increased participation of women in business ownership. However, sustaining enterprise growth remains dependent on continued access to finance, supportive business environments, and effective post-start-up mentorship services.

In South Africa, youth self-employment is promoted through the National Youth Development Agency (NYDA), which provides financial assistance, business development services, and entrepreneurial training, mentorship, and partnership opportunities for youth-owned enterprises. The programme seeks to strengthen youth entrepreneurship by improving access to finance, enterprise development support, and employment opportunities for young entrepreneurs across different economic sectors. This intervention has expanded support for youth enterprises while increasing investments in skills development, internships, and business growth initiatives. However, its implementation continues to face significant pressure from extremely high youth unemployment, growing demand for financial support, and limited resources relative to the number of potential beneficiaries.

Similarly, Nigeria promotes youth self-employment through initiatives such as the Youth Entrepreneurship Investment Bank, SMEDAN's GROW Fund, and the Nigeria Youth Futures Fund, which provide grants, concessional loans, entrepreneurship training, and business development support to young entrepreneurs. These programmes are intended to strengthen youth enterprises, improve financial inclusion, and encourage business expansion within both formal and informal sectors of the economy. Their implementation has enhanced entrepreneurial capacity and supported the establishment and growth of numerous micro-enterprises. Nevertheless, high youth unemployment, widespread informality, inadequate access to finance, and business survival challenges continue to limit the overall effectiveness of these interventions.

In Tanzania, Youth Development Funds operate under the National Youth Development Policy and local-government frameworks that allocate a portion of municipal revenues to youth groups. Temeke Municipality, one of the largest urban councils in Dar es Salaam, implements these funds through the Community Development, Youth and Social Welfare Department. Despite the existence of the funds, many young people continue to face

 © Author(s) | CC BY 4.0 International License.

iJETRM
INTERNATIONAL JOURNAL OF ENGINEERING TECHNOLOGY RESEARCH & MANAGEMENT (IJETRM)
https://ijetrm.com/

barriers related to information access, complex application procedures, limited business skills and inadequate post-disbursement support. This study therefore examined the accessibility of Youth Development Funds and the institutional support associated with them, and how these two dimensions influence youth self-employment outcomes in Temeke Municipality.

Within the Tanzanian context, youth self-employment is recognized as an important strategy for addressing youth unemployment, poverty reduction, and economic empowerment amid limited formal employment opportunities. The Youth Development Fund (YDF), established under the Local Government Finance Act, requires Local Government Authorities to allocate ten percent of their own-source revenue using the 4-4-2 formula to support youth, women, and people with disabilities through collateral-free group lending. The fund finances income-generating activities in agriculture, livestock, fisheries, trade, services, and innovation while promoting entrepreneurship, asset accumulation, and self-reliance among youth groups. This intervention reflects the government's commitment to expanding youth participation in productive economic activities through decentralized financial support (URT, 2021; Local Government Authorities Financial Memorandum, 2009) Implementation of the Youth Development Fund is decentralized through Local Government Authorities, with recent reforms assigning loan management to commercial banks such as CRDB and NMB to improve loan recovery, technical supervision, accountability, and eliminate fraudulent beneficiary groups. Government financial commitments have increased substantially through larger annual allocations, policy reforms, and integration of digital economy initiatives under the National Youth Development Policy and the National Youth Council. Despite these achievements, programme implementation continues to face challenges including small loan sizes, delayed disbursement, inadequate entrepreneurial skills, weak mentorship, limited market access, urban competition, and business failures. Consequently, localized studies remain necessary to examine fund utilization, implementation challenges, and integrated interventions that combine finance, entrepreneurship training, mentorship, and market access to strengthen sustainable youth self-employment.

STATEMENT OF THE PROBLEM

Ideally, Youth unemployment remains one of the most pressing socio-economic challenges in Tanzania. According to the Integrated Labour Force Survey (2024), the national unemployment rate stands at 6.2%, increasing to about 10% among youth aged 15–35 years. Every year, approximately 800,000–1,000,000 young people enter the labour market, while the formal economy generates fewer than 500,000 jobs, forcing more than 75% of youth into informal self-employment characterized by low productivity, unstable incomes, and limited business sustainability (Integrated Labour Force Survey, 2024).

Although the Government of Tanzania continues to promote youth economic empowerment through the Youth Development Fund (YDF), there remains a significant gap between financial support provided and sustainable self-employment outcomes among beneficiaries. Through the Local Government Finance Act (Cap. 290), Local Government Authorities are required to allocate 10% of their own-source revenues using the 4-4-2 formula, while government allocations have increased from TZS 2.3 billion in 2015 to over TZS 72 billion in 2022, followed by TZS 36 billion during 2024/25 and an additional TZS 200 billion allocation in 2026 (Ministry of Finance, 2025; Mfaume & Leonard, 2020).

Despite the continued implementation of the Youth Development Fund across Local Government Authorities, sustainable youth self-employment has not significantly improved, indicating a gap between policy intentions and actual programme outcomes. Although the fund is intended to improve youth entrepreneurship through accessible collateral-free loans, many beneficiaries experience business failure shortly after receiving financial support, with approximately 60–70% of startups collapsing within three years and urban SME failure rates reaching 70–80% due to market saturation, inadequate business support services, and high operating costs, particularly in municipalities such as Temeke (The Citizen, 2025; Ngoyo, 2026; CAG, 2023).

Therefore, this study seeks to examine the effects of the Youth Development Fund on youth self-employment in Tanzania, focusing on Temeke Municipality. Specifically, the study aims to assess the extent to which the Youth Development Fund contributes to sustainable youth self-employment and to examine the operational, financial, and institutional factors influencing its effectiveness.

SPECIFIC OBJECTIVES

1) To examine the accessibility of Youth Development Funds for promoting youth self-employment in Temeke Municipality.
2) To assess the effects of institutional support associated with Youth Development Funds on youth self-employment in Temeke Municipality.

 © Author(s) | CC BY 4.0 International License.

iJETRM
INTERNATIONAL JOURNAL OF ENGINEERING TECHNOLOGY RESEARCH & MANAGEMENT (IJETRM)
https://ijetrm.com/

LITERATURE REVIEW

2.1 Theoretical Framework

The study was guided by three complementary theories. Schumpeter's Theory of Entrepreneurship (1934) emphasises the role of innovation, risk-taking and access to finance in enabling individuals to create new enterprises. Social Learning Theory (Bandura, 1977) highlights the importance of observational learning, modelling, training and mentorship in the acquisition of entrepreneurial skills and behaviours. Institutional Theory (North, 1990; DiMaggio & Powell, 1983) underscores how formal rules, organisational procedures and support systems shape individual and collective economic action. Together, these theories explain why financial resources alone are insufficient and why accessibility and institutional support must operate in tandem to produce sustainable self-employment outcomes.

2.2 Accessibility of Youth Development Funds for Promoting Youth Self-Employment

Kluve et al. 2019, conducted a global systematic review on youth employment interventions across low- and middle-income countries to assess the effectiveness of financial and entrepreneurship support programmes. The study found that access to start-up finance significantly increased the likelihood of youth engaging in self-employment, particularly when financial support was combined with entrepreneurship training and business advisory services. However, many young people were unable to access financial programmes due to stringent eligibility requirements, inadequate information, and bureaucratic application procedures. These findings suggest that improving accessibility to Youth Development Funds requires transparent selection criteria, simplified application processes, and increased awareness among potential beneficiaries to enhance youth participation in self-employment initiatives.

Filmer and Fox (2014) examined youth employment challenges in Sub-Saharan Africa and found that limited access to finance remains one of the major barriers preventing young people from establishing and expanding businesses. The study revealed that many youth possess viable business ideas but lack collateral, credit history, and financial literacy required by formal lending institutions. Government-supported youth financing programmes were found to improve business start-up opportunities where financial services were accessible and supported by favourable policies. The study implies that expanding access to Youth Development Funds can reduce financial exclusion and increase the participation of youth in productive self-employment activities.

Ahaibwe, Mbowa and Lwanga (2016) examined the implementation of Uganda's Youth Livelihood Programme (YLP) to assess its contribution to youth employment and enterprise development. The study found that the programme increased youth access to financial capital, enabling many young people to establish small businesses in agriculture, trade, and service sectors. However, accessibility was constrained by inadequate dissemination of programme information, bureaucratic application procedures, and political interference during beneficiary selection, and delays in loan disbursement. The researchers further observed that many eligible youth, particularly those in rural areas, were excluded due to limited awareness of programme requirements. These findings suggest that improving transparency, simplifying application procedures, and strengthening information dissemination are essential for enhancing accessibility of youth development funds and promoting sustainable self-employment.

Sumberg, Flynn and Anyidoho (2017) investigated youth employment interventions across sub-Saharan Africa with emphasis on access to entrepreneurship finance. The study found that although governments had established several youth financing initiatives, many young entrepreneurs continued to experience difficulties in accessing financial support because of strict eligibility requirements, inadequate documentation, limited financial literacy, and weak institutional outreach. The study also found that women and rural youth faced greater barriers than urban youth in accessing entrepreneurship funds. The findings suggest that improving financial inclusion policies and reducing administrative barriers would significantly increase youth participation in self-employment programmes.

Flynn and Sumberg (2018) examined youth access to finance and entrepreneurship programmes in Ghana, Tanzania, Uganda and Zambia. The study found that limited collateral, poor credit history, lack of information, and weak linkages between financial institutions and young entrepreneurs significantly reduced access to business financing. The researchers further established that many youth relied on informal financial sources because government financing programmes remained difficult to access. The study concludes that improving institutional outreach, financial literacy, and flexible lending requirements would increase accessibility of youth development funds and stimulate youth entrepreneurship.

2.3 Institutional Support Associated with Youth Development Funds on Youth Self-Employment

Anyanwu (2021) on youth entrepreneurship in Sub-Saharan Africa found that while financial capital is a necessary catalyst, the "survival rate" of youth-led start-ups is fundamentally determined by the owner's ability to recognize opportunities and manage risks. This is supported by Abebe (2020), who argued that in emerging economies, youth often enter self-employment out of necessity; however, those who possess structured business planning and

 © Author(s) | CC BY 4.0 International License.

iJETRM
INTERNATIONAL JOURNAL OF ENGINEERING TECHNOLOGY RESEARCH & MANAGEMENT (IJETRM)
https://ijetrm.com/

financial management skills are significantly more likely to transition from "survivalist" petty trading to more stable, growth-oriented micro-enterprises.

Within Tanzania, recent empirical evidence emphasizes the critical role of "entrepreneurship competence" in overcoming the barriers of a saturated informal market. Mashenene and Mawi (2024) examined the influence of these skills among Tanzanian youth and found a positive and significant relationship between entrepreneurial competence and the ability to sustain self-employment. Their findings suggest that skills such as innovation and creativity are essential for youth in urban areas like Dar es Salaam to differentiate their businesses in highly competitive environments. Furthermore, a study by Kato (2022) in the Nyamagana District revealed that skills development programs are the primary factor helping youth identify new market opportunities and create vital links between different economic sectors, thereby enhancing the overall resilience of their enterprises.

Financial literacy, as a specific subset of entrepreneurial skills, has emerged as a decisive factor in the success of Tanzanian youth businesses. Research by Mitchell and Lusardi (2023) and localized evidence from Katavi (2024) indicate that entrepreneurs who understand financial concepts such as debt management, interest rates, and reinvestment demonstrate significantly better business performance. In Tanzania, where the Youth Development Fund (YDF) uses a group-based lending model, financial literacy is particularly crucial. UNDP (2021) reported that youth participating in financial literacy initiatives in Tanzania saw a 40% increase in their business management skills, which directly translated into better loan repayment rates and a reduced likelihood of falling into "debt traps" that often lead to business failure.

Despite the clear benefits of skill acquisition, scholars highlight a "skills-gap" among Tanzanian graduates. Tutuba (2023) and Ogondiek (2024) note that while entrepreneurship education is now integrated into the national curriculum, the focus often remains on theoretical knowledge rather than practical, experiential learning. Empirical findings from Arusha (2025) show that while youth can identify business opportunities, they often lack the "calculated risk-taking" and "strategic planning" abilities required to scale their businesses. This suggests that for the youth in Temeke, the influence of entrepreneurial skills on self-employment is not just about having attended a seminar, but about receiving continuous, practical mentorship that aligns with the realities of the local urban economy.

Empirical findings in Tanzania demonstrate that the quality of entrepreneurial skills is a stronger predictor of business survival than the mere volume of capital received. A study by Mashenene and Mawi (2024) found that in major urban centers, only about 20% of youth ventures survive beyond two years, largely due to a critical gap between theoretical knowledge and practical application. Their research highlights that while many youth have "entrepreneurial aspirations," they lack the "opportunity recognition" skills required to pivot when their initial business model fails in the face of market saturation. This is particularly relevant in districts like Temeke, where youth-led businesses often replicate existing models (like food vending or transport) without the innovation skills necessary to differentiate their services.

Capital literacy has emerged as a specific cornerstone of sustainability in the Tanzanian youth entrepreneurship landscape. Empirical evidence from the International Organization for Migration (IOM) Tanzania (2025) indicates that integrated "incubation models" which combine startup grants with intensive financial management training resulted in significantly more scalable enterprises compared to those receiving credit alone. Furthermore, research by Isaga (2025) underscores the mediating role of "financial behavior," arguing that knowledge of budgeting, saving, and debt management is what translates the Youth Development Fund (YDF) from a survivalist handout into a productive investment. In fact, studies from the Katavi region (2024) suggest that entrepreneurs with high financial literacy are better able to manage the high interest-rate risks associated with scaling beyond municipal loans.

METHODOLOGY

The study adopted a mixed-methods descriptive cross-sectional design. The target population comprised youth beneficiaries of Youth Development Funds in Temeke Municipality and officers of the Community Development, Youth and Social Welfare Department. A sample of 236 youth beneficiaries completed structured Likert-scale questionnaires, while 11 key informants were purposively selected for in-depth interviews. Simple random sampling was used for questionnaire respondents and purposive sampling for key informants.

Quantitative data were analysed using SPSS Version 27. Descriptive statistics (frequencies, means and standard deviations) summarised perceptions of accessibility and institutional support. Pearson correlation and multiple regression examined the relationships between the independent variables and youth self-employment outcomes. Qualitative data were analysed thematically. Validity was established through expert review; reliability was confirmed by Cronbach's alpha coefficients exceeding 0.70. Ethical clearance was obtained from Kampala International University in Tanzania and informed consent was secured from all participants.

 © Author(s) | CC BY 4.0 International License.

iJETRM
INTERNATIONAL JOURNAL OF ENGINEERING TECHNOLOGY RESEARCH & MANAGEMENT (IJETRM)
https://ijetrm.com/

RESEARCH FINDINGS

4.1 This section presents findings on the accessibility of Youth Development Funds (YDF) among youth in Temeke Municipality. It examines the extent to which young people can obtain information about the availability of the funds and understand the requirements and procedures for accessing them. The analysis focuses on respondents' experiences and perceptions regarding access to these financial opportunities. The findings are presented, analysed and discussed to establish how accessibility influences youth participation in self-employment activities.

Table 4.1: Application for YDF

Statement	SA	A	N	D	SD	Mean	Std. Dev.
1. Information about the availability of Youth Development Funds is easily accessible to young people.	15	29	17	75	100	3.92	1.248
2. The procedures for applying for Youth Development Funds are clear and easy for youth to understand.	14	28	18	72	104	3.95	1.237
3. Youth can easily access information about the requirements for obtaining Youth Development Funds.	12	31	17	76	100	3.94	1.217
4. The application process for Youth Development Funds is accessible to most young people in the community.	16	34	20	66	100	3.85	1.296
5. Youth Development Funds are accessible to young people who want to start self-employment activities.	13	29	17	74	103	3.95	1.225
Overall Mean						**3.922**	**1.245**

Source: Field Data, 2026

In relation to the first statement, the findings revealed that 100 respondents strongly disagreed, 75 respondents disagreed, 29 respondents agreed, 17 respondents were undecided, while 15 respondents strongly agreed that information about the availability of Youth Development Funds was easily accessible to young people. The respondents' disagree with a mean value of 3.92 and a standard deviation of 1.248, respectively. This indicates that the majority of respondents disagreed that information about the availability of Youth Development Funds was easily accessible to young people. The findings suggest that many young people experience difficulties in obtaining timely and reliable information about the existence of the funds, eligibility criteria and procedures for accessing financial support. Limited dissemination of information may prevent potential beneficiaries from becoming aware of available funding opportunities and consequently reduce their participation in government-supported self-employment programmes.

Regarding the clarity of application procedures, respondents expressed their views as follows 104 respondents strongly disagreed, 72 respondents disagreed, 28 respondents agreed, 18 respondents were undecided, while 14 respondents strongly agreed that the procedures for applying for Youth Development Funds were clear and easy for young people to understand. The respondents' perceptions recorded a mean value of 3.95 and a standard deviation of 1.237, respectively. This indicates that the majority of respondents disagreed that the application procedures were clear and easy to understand. The findings suggest that the procedures used to access Youth Development Funds may involve requirements and administrative processes that are difficult for some young people to understand and fulfil. Such difficulties may arise from inadequate explanations of application guidelines, complicated documentation requirements and limited assistance from responsible institutions during the application process. Consequently, some eligible young people may become discouraged from applying for the funds because they lack sufficient knowledge of the required procedures.

Concerning access to information about funding requirements, the study established that 100 respondents strongly disagreed, 76 respondents disagreed, 31 respondents agreed, 17 respondents were undecided, while 12 respondents strongly agreed that young people could easily access information about the requirements for obtaining Youth Development Funds. The respondents' perceptions recorded a mean value of 3.94 and a standard deviation of 1.217, respectively. This indicates that the majority of respondents disagreed that information about the requirements for obtaining Youth Development Funds was easily accessible to young people. The findings suggest that many potential beneficiaries may not receive adequate information concerning eligibility conditions, application documents, group formation requirements and other conditions associated with obtaining financial assistance. Limited access to such information may create uncertainty among young people and make it difficult for them to prepare and submit complete applications. Furthermore, inadequate communication between

 © Author(s) | CC BY 4.0 International License.

iJETRM
INTERNATIONAL JOURNAL OF ENGINEERING TECHNOLOGY RESEARCH & MANAGEMENT (IJETRM)
https://ijetrm.com/

responsible institutions and potential beneficiaries may increase the possibility of misunderstandings and discourage eligible youth from participating in the programme.

With regard to the accessibility of the application process, the responses showed that 100 respondents strongly disagreed, 66 respondents disagreed, 34 respondents agreed, 20 respondents were undecided, while 16 respondents strongly agreed that the application process for Youth Development Funds was accessible to most young people in the community. The respondents' perceptions recorded a mean value of 3.85 and a standard deviation of 1.296, respectively. This indicates that the majority of respondents disagreed that the application process was accessible to most young people in the community. The findings suggest that various administrative and practical challenges may prevent eligible young people from completing the application process successfully. Such challenges may include complicated application procedures, difficulties in preparing the required documents, limited guidance from responsible officers and delays in processing applications. These difficulties may particularly affect young people who have limited educational backgrounds, inadequate business management skills or insufficient experience in dealing with formal institutional procedures. Nevertheless, the findings demonstrate the importance of simplifying application procedures and strengthening institutional assistance to ensure that more young people can participate in the Youth Development Fund programme.

In relation to the fifth statement, the findings revealed that 103 respondents strongly disagreed, 74 respondents disagreed, 29 respondents agreed, 17 respondents were undecided, while 13 respondents strongly agreed that Youth Development Funds were accessible to young people who wanted to start self-employment activities. The respondents' perceptions recorded a mean value of 3.95 and a standard deviation of 1.225, respectively. This indicates that the majority of respondents disagreed that Youth Development Funds were accessible to young people intending to establish self-employment activities. The findings suggest that although the funds are intended to support youth economic empowerment and entrepreneurship, some young people continue to experience challenges in obtaining the financial assistance required to establish their own businesses. These challenges may be associated with limited awareness of funding opportunities, complicated application requirements, inadequate institutional guidance and difficulties in meeting the conditions for accessing the funds. Consequently, some young people who have viable business ideas may fail to obtain the necessary financial resources to translate those ideas into sustainable income-generating activities.

The qualitative findings are presented according to the three specific objectives of the study, namely accessibility of Youth Development Funds, institutional support associated with the funds, and fund management practices in relation to youth self-employment in Temeke Municipality. The dissertation identifies 11 key informants from the Community Development, Youth and Social Welfare Department as the intended interview participants. The interview evidence available in the document mainly presents responses from a Community Development Officer and a Senior Officer at municipal level.

Here is what an interviewee said:

> ***"One of the challenges we experience is that many young people do not receive adequate information about the availability of Youth Development Funds. Some young people become aware of the funds when the application period is almost over. Others do not understand the eligibility conditions, the required documents or where they should submit their applications. This makes it difficult for them to participate in the programme, even when they have business ideas and are interested in starting their own activities."***

The interview response indicates that inadequate access to information remains an important barrier to obtaining Youth Development Funds. It suggests that the availability of financial assistance does not necessarily mean that all young people know about the programme. Limited awareness may prevent eligible youth from preparing and submitting applications within the required period. The response also highlights the importance of communicating eligibility conditions and application requirements clearly. Young people who do not understand the requirements may submit incomplete applications or abandon the process altogether. This situation can disadvantage those who have viable business ideas but lack experience with formal administrative procedures. The response therefore demonstrates that effective access requires more than announcing the existence of the funds. It requires continuous public awareness, clear communication and accessible information channels. Improving information dissemination could enable more young people in Temeke Municipality to participate in the programme and pursue self-employment opportunities.

Here is what an interviewee said:

 © Author(s) | CC BY 4.0 International License.

iJETRM
INTERNATIONAL JOURNAL OF ENGINEERING TECHNOLOGY RESEARCH & MANAGEMENT (IJETRM)
https://ijetrm.com/

"The application process sometimes becomes difficult for young people because several requirements must be fulfilled before they can receive the funds. Some applicants struggle to prepare the necessary documents, while others experience difficulties in meeting the group formation requirements. Even when young people have good business ideas, these administrative procedures can discourage them from continuing with their applications. We need to make the process easier to understand and provide guidance to applicants before they submit their applications."

This response shows that administrative procedures influence the ability of young people to access Youth Development Funds. It identifies documentation and group formation requirements as possible obstacles during the application process. These requirements may be particularly difficult for young people who have limited knowledge of formal government procedures. The response further suggests that complicated application procedures can discourage potential beneficiaries from completing their applications. Consequently, some young people with business ideas may fail to obtain financial assistance because they cannot meet the administrative conditions. This situation may limit the contribution of YDF to the establishment of youth-owned enterprises. The response also demonstrates the importance of providing applicants with appropriate guidance before and during the application process. Simplifying procedures and explaining requirements clearly could reduce unnecessary barriers. Therefore, improving administrative accessibility would help ensure that the funds reach more eligible young people who intend to establish self-employment activities.

4.5 Institutional Support Associated with YDF

Table 4.2: Access to Skills Training and Mentorship

Statement	SA	A	N	D	SD	Mean	Std. Dev.
1. Institutions responsible for Youth Development Funds provide adequate guidance to youth on how to establish self-employment activities.	18	31	24	91	72	3.71	1.242
2. Youth receiving the funds are provided with adequate business training and skills.	17	30	25	88	76	3.75	1.236
3. Relevant institutions provide adequate support to youth in developing viable business ideas.	17	30	27	93	69	3.71	1.218
4. Institutions responsible for Youth Development Funds provide adequate follow-up support to youth after receiving the funds.	17	32	28	92	67	3.68	1.223
Overall Mean						**3.713**	**1.230**

Source: Field Data, 2026

The responses concerning institutional guidance on establishing self-employment activities indicated that 91 respondents disagreed, 72 respondents strongly disagreed, 31 respondents agreed, 24 respondents were undecided, while 18 respondents strongly agreed that institutions responsible for Youth Development Funds provided adequate guidance to young people. The respondents' perceptions recorded a mean value of 3.71 and a standard deviation of 1.242, respectively. This indicates that the majority of respondents disagreed that adequate guidance was provided to youth on how to establish self-employment activities. The findings suggest that young beneficiaries may not receive sufficient practical advice on identifying business opportunities, selecting suitable business activities, preparing business plans and managing start-up resources. Inadequate guidance may consequently limit the ability of young people to translate their business ideas into viable self-employment activities, even when financial support is available. Furthermore, limited interaction between beneficiaries and responsible institutions may prevent young entrepreneurs from obtaining the professional assistance needed during the early stages of business establishment.

Regarding the availability of business training and skills among beneficiaries, the findings showed that 88 respondents disagreed, 76 respondents strongly disagreed, 30 respondents agreed, 25 respondents were undecided, while 17 respondents strongly agreed that young people receiving the funds were provided with adequate business training and skills. The respondents' perceptions recorded a mean value of 3.75 and a standard deviation of 1.236, respectively. This indicates that most respondents disagreed that beneficiaries received adequate business training and skills after accessing Youth Development Funds. The findings suggest that some young entrepreneurs may lack the necessary knowledge and practical competencies to manage their businesses effectively, particularly in areas such as financial management, record keeping, marketing, customer care and business planning. Inadequate training may affect the proper utilisation of financial resources and reduce the ability of beneficiaries to respond to business challenges. Moreover, providing financial assistance without corresponding capacity-building

 © Author(s) | CC BY 4.0 International License.

iJETRM
INTERNATIONAL JOURNAL OF ENGINEERING TECHNOLOGY RESEARCH & MANAGEMENT (IJETRM)
https://ijetrm.com/

programmes may limit the potential contribution of the funds to sustainable self-employment. Therefore, responsible institutions should strengthen entrepreneurship training programmes and ensure that beneficiaries acquire relevant business management skills before and after receiving financial support.

Concerning institutional support in developing viable business ideas, the study established that 93 respondents disagreed, 69 respondents strongly disagreed, 30 respondents agreed, 27 respondents were undecided, while 17 respondents strongly agreed that relevant institutions provided adequate support to young people in developing viable business ideas. The respondents' perceptions recorded a mean value of 3.71 and a standard deviation of 1.218, respectively. This indicates that the majority of respondents disagreed that adequate institutional support was provided in developing viable business ideas. The findings suggest that many young people may experience difficulties in identifying business opportunities, assessing market demand, determining suitable products or services and evaluating the financial requirements of their proposed enterprises. Without adequate institutional assistance, some beneficiaries may develop business ideas that are not sufficiently informed by market conditions, customer needs or available resources. This situation may affect business performance and make it difficult for youth enterprises to generate sustainable income. Furthermore, limited technical support during the business development stage may reduce the capacity of young entrepreneurs to identify potential risks and make informed business decisions. Consequently, relevant institutions should provide business advisory services, market information and practical mentorship to help young people develop realistic and sustainable business ideas.

With regard to follow-up support provided after beneficiaries receive Youth Development Funds, the responses indicated that 92 respondents disagreed, 67 respondents strongly disagreed, 32 respondents agreed, 28 respondents were undecided, while 17 respondents strongly agreed that responsible institutions provided adequate follow-up support to young people. The respondents' perceptions recorded a mean value of 3.68 and a standard deviation of 1.223, respectively. This indicates that most respondents disagreed that adequate follow-up support was provided after receiving the funds. The findings suggest that institutional assistance may be limited once financial resources have been disbursed, leaving some beneficiaries without continuous guidance when managing their businesses. Follow-up support is important because young entrepreneurs may encounter challenges relating to financial management, market competition, business expansion, repayment obligations and the sustainability of their enterprises. Where regular monitoring and mentorship are inadequate, such challenges may remain unresolved and negatively affect business performance. The findings therefore imply that the effectiveness of Youth Development Funds should not be measured only by the provision of financial resources but also by the availability of continuous support after disbursement. Responsible institutions should establish effective monitoring mechanisms, conduct regular business visits and provide mentorship to help beneficiaries address emerging challenges and sustain their self-employment activities.

The qualitative findings are presented according to the three specific objectives of the study, namely accessibility of Youth Development Funds, institutional support associated with the funds, and fund management practices in relation to youth self-employment in Temeke Municipality. The dissertation identifies 11 key informants from the Community Development, Youth and Social Welfare Department as the intended interview participants. The interview evidence available in the document mainly presents responses from a Community Development Officer and a Senior Officer at municipal level

Here is what an interviewee said:

> ***"Providing money to young people is not enough to guarantee that their businesses will succeed. Some beneficiaries receive financial assistance but do not have sufficient knowledge of business planning, financial management, record keeping and marketing. We try to provide guidance, but the available resources and time do not always allow us to reach every beneficiary. Young people need practical training before receiving the funds and continuous advice after starting their businesses so that they can manage their enterprises properly."***

The response indicates that institutional support is an important component of the Youth Development Fund programme. It suggests that financial assistance alone may not provide beneficiaries with all the knowledge required to establish and manage successful enterprises. Business planning, financial management, record keeping and marketing are identified as important areas where young entrepreneurs may need assistance. The response also highlights limitations in the capacity of responsible institutions to provide adequate guidance to all beneficiaries. Without appropriate training, some young people may experience difficulties in making effective business decisions. This may affect the proper utilisation of financial resources and the sustainability of their enterprises. The response further demonstrates that institutional support should begin before beneficiaries receive the funds and continue during business operations. Practical training and regular advisory services could improve

 © Author(s) | CC BY 4.0 International License.

iJETRM
INTERNATIONAL JOURNAL OF ENGINEERING TECHNOLOGY RESEARCH & MANAGEMENT (IJETRM)
https://ijetrm.com/

beneficiaries' entrepreneurial knowledge and confidence. Therefore, strengthening institutional support would increase the likelihood that YDF contributes to sustainable youth self-employment.
Here is what an interviewee said:

> ***"After young people receive the funds and establish their businesses, they still need follow-up support from the responsible officers. Some beneficiaries face challenges such as finding customers, managing business expenses and dealing with competition in the market. When these problems occur, they need someone who can guide them on how to respond. However, follow-up activities are sometimes limited, and not every beneficiary receives regular assistance. If we strengthen mentorship and business follow-up, young people will have a better opportunity to maintain and expand their businesses."***

The interview response emphasises the importance of follow-up support after young people receive Youth Development Funds. It shows that establishing a business does not automatically guarantee its continued operation or success. Beneficiaries may experience challenges involving customer acquisition, business expenses and market competition. Such challenges require practical advice and continuous institutional guidance. The response suggests that limited follow-up may leave some young entrepreneurs without the assistance needed to address operational problems. As a result, difficulties that could be resolved through timely advice may threaten business continuity. The response also demonstrates that institutional support should not end when funds are disbursed. Mentorship and regular follow-up can help beneficiaries improve their business decisions and respond to changing market conditions. Strengthening these services could improve the sustainability and growth of youth-owned enterprises in Temeke Municipality.

4.8 Discussion of Findings

4.8.1 Discussion of Findings on Accessibility of Youth Development Funds for Promoting Youth Self-Employment

The first objective examined the accessibility of Youth Development Funds for promoting youth self-employment in Temeke Municipality, and the findings demonstrated that accessibility remained relatively low, despite the existence of the YDF programme as an important government mechanism for enabling young people to overcome start-up capital constraints, because the five indicators measuring availability of information, clarity of application procedures, access to requirements, ease of the application process and accessibility of funds for starting self-employment produced an overall mean of 3.922 (SD = 1.245), which falls within the low accessibility category, while the qualitative evidence further identified bureaucratic procedures, documentation requirements and group-formation requirements as important barriers that increased the time, effort and administrative burden associated with accessing the funds. This finding is consistent with Hoza and Tefurukwa (2025), whose study on the Youth Development Fund for Addressing Youth Unemployment in Hai District Council, Tanzania: Deterring Challenges found that complex application and approval procedures, insufficient financial resources, inadequate monitoring and poorly implemented programmes constrained the ability of YDF to address youth unemployment, and, in the view of this researcher, the similarity is particularly important because it demonstrates that the accessibility challenge identified in Temeke is not merely an isolated administrative weakness but reflects a wider implementation problem within Tanzania's youth financing arrangements, where the existence of funds does not necessarily translate into effective access when prospective beneficiaries must navigate complicated procedures and multiple administrative requirements. JPL Mzumbe

The finding is further supported by Neke and Kaburire (2026) in their study entitled Effects of Youth Development Fund on the Establishment and Growth of Youth-Led Enterprises in Mpwapwa District, Tanzania, which reported that access to YDF had improved following improvements in administrative procedures, although most funded enterprises remained small-scale and continued to experience difficulties associated with inadequate training, weak market linkages and competition, and the researchers concluded that administrative improvement was necessary but insufficient unless it was accompanied by wider enterprise-development support. African Journals Online From the perspective of the present researcher, this evidence helps explain the Temeke finding because accessibility should not be understood simply as the physical existence of a loan window or the announcement of funding opportunities; rather, meaningful accessibility requires young people to understand eligibility conditions, obtain the necessary documents, complete applications without excessive administrative difficulty, receive the approved amount within a reasonable period and possess sufficient information to use the opportunity productively, meaning that simplifying procedures could substantially increase participation but should be accompanied by entrepreneurship support if the ultimate objective is sustainable self-employment.

Similarly, Elias, George, and Masalu (2026), in their study on Beyond Funding: How Institutional Arrangements Shape Youth Employment Outcomes in Tanzania's Youth Development Fund Program, found that although awareness of procedures among beneficiaries was relatively high, cumbersome requirements involving multiple

 © Author(s) | CC BY 4.0 International License.

iJETRM
INTERNATIONAL JOURNAL OF ENGINEERING TECHNOLOGY RESEARCH & MANAGEMENT (IJETRM)
https://ijetrm.com/

documents, inter-agency travel and registration fees continued to create bureaucratic burdens, while a substantial difference existed between amounts requested and amounts actually disbursed, resulting in undercapitalised enterprises. SSJSSH This evidence closely corresponds with the present finding because the Temeke respondents did not merely complain about the absence of funds but perceived the wider access system as difficult, suggesting that accessibility is shaped by the administrative environment surrounding the fund rather than by financial availability alone, and the researcher therefore argues that a youth financing programme can only be considered genuinely accessible when information, application procedures, eligibility requirements, approval mechanisms and disbursement systems are sufficiently simple and transparent to allow ordinary young people, including those with limited experience in dealing with government institutions, to participate without being discouraged by procedural complexity.

The finding also agrees with John and Mattee (2021), who investigated Determinants of Choices of the Income Generating Activities among Youth Beneficiaries of Youth Development Fund in Morogoro Municipality and Mvomero District in Tanzania, and established that attitudes, family and friends' support, customer and market availability, skilled labour, business competition, skills possession and cooperation influenced the income-generating activities selected by YDF beneficiaries, with the researchers recommending greater awareness and training to help young people make appropriate business choices. SUAIRE The relevance of this study to the present findings is that access to YDF should be understood beyond the narrow question of whether a young person can obtain money, because a beneficiary may successfully overcome the initial application barrier but still lack the information and capacity required to select a viable business, and therefore the low accessibility reported in Temeke may be compounded by information deficiencies that affect not only entry into the programme but also the quality of entrepreneurial decisions made after funding is obtained, which supports the researcher's view that awareness campaigns should explain not only where and how to apply but also how to identify viable enterprises, understand market conditions and prepare realistic business proposals.

4.8.2 Discussion of Findings on Institutional Support Associated with Youth Development Funds on Youth Self-Employment

The second objective of the study assessed the effect of institutional support associated with Youth Development Funds on youth self-employment in Temeke Municipality. The findings revealed that institutional support was inadequate, as demonstrated by an overall mean score of 3.713 and a standard deviation of 1.230. This indicates that the majority of respondents were dissatisfied with the institutional support provided to young beneficiaries, particularly regarding guidance on establishing self-employment activities, business training and skills development, assistance in developing viable business ideas and follow-up support after receiving financial assistance.

These findings are supported by Mwaifunga, Msendekwa, and Maanaka (2026), in their study titled Entrepreneurship Training, Business Support, and Community Security: Evidence from the Youth Development Fund in Mtwara Region, Tanzania. Their findings established that structured entrepreneurship training, mentorship and business advisory services positively contributed to improved entrepreneurial outcomes among YDF beneficiaries. The study further demonstrated that continuous and context-specific institutional support enhanced business practices, self-discipline and collaboration among young entrepreneurs. However, the findings from Temeke Municipality reveal that beneficiaries experienced inadequate access to such support services. From the researcher's perspective, this suggests that although Youth Development Funds provide financial resources to young entrepreneurs, insufficient complementary training and mentorship may limit their ability to translate financial assistance into sustainable business activities. Therefore, financial support should be accompanied by practical entrepreneurship training, continuous mentorship and business advisory services to improve the performance and sustainability of youth enterprises.

Similarly, the findings correspond with Mwambuli and Mshokela (2025), in their study titled Loan Repayment Performance: What Most Influences in Youth Groups Loan Uptake? which examined Youth Development Fund beneficiaries in Dar es Salaam. Their findings revealed that the financial assistance provided was sometimes insufficient to meet enterprise requirements and that inadequate entrepreneurship, financial-management and business-management training contributed to challenges in loan repayment. They further established that beneficiaries who accessed entrepreneurship training were more likely to improve their loan repayment performance. These findings are consistent with the present study, which indicates that institutional support was inadequate, as reflected by the mean score of 3.713. The researcher argues that insufficient institutional guidance and business training may undermine the ability of young entrepreneurs to manage financial resources, maintain proper business records, control operational costs and generate sufficient income. Consequently, strengthening institutional support is important not only for improving business performance but also for enhancing loan repayment and the sustainability of the revolving fund mechanism.

 © Author(s) | CC BY 4.0 International License.

iJETRM
INTERNATIONAL JOURNAL OF ENGINEERING TECHNOLOGY RESEARCH & MANAGEMENT (IJETRM)
https://ijetrm.com/

Furthermore, the findings are consistent with Rwebangira, Elias, George, and Masalu (2025/2026), in their study titled Enabling Environment for the Youth Development Fund in Mwanza City, Tanzania. Their study established that YDF beneficiaries experienced inadequate access to information centres and business incubation services, insufficient mentorship and uneven provision of entrepreneurship training. The researchers recommended establishing information and incubation centres, strengthening mentorship frameworks and providing regular and inclusive training programmes. These findings reinforce the results from Temeke Municipality, where respondents generally disagreed that relevant institutions provided adequate guidance, business training, assistance in developing viable business ideas and post-disbursement follow-up support. The researcher interprets these findings to mean that institutional weaknesses extend beyond the provision of financial resources to include inadequate technical assistance and limited business development support. Therefore, responsible institutions should establish effective business advisory mechanisms and ensure that beneficiaries receive continuous guidance throughout the business development process.

The findings also relate to the study by Ngoyo, Machimu, and Komba (2025), titled Effect of the Youth Development Fund on Livelihood Asset Ownership among Youth in Chalinze District and Dar es Salaam City Councils, Tanzania. Their study examined the contribution of Youth Development Funds to livelihood improvement among young beneficiaries, highlighting the importance of understanding youth financing within a broader livelihood-development framework. In relation to the present study, the researcher observes that access to financial resources alone may not guarantee sustainable self-employment when beneficiaries lack adequate institutional guidance and business management competencies. Young entrepreneurs require continuous assistance in financial management, marketing, record keeping, business planning and identifying viable business opportunities. Therefore, institutional support should be considered an essential component of youth economic empowerment because it enables beneficiaries to utilise financial resources effectively and improve the sustainability of their enterprises.

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of Findings

5.2.1 Accessibility of Youth Development Funds for Promoting Youth Self-Employment

The first objective examined the accessibility of Youth Development Funds for promoting youth self-employment in Temeke Municipality, and the findings generally revealed that although the Youth Development Fund programme was available as an important source of financial assistance for young people intending to establish or strengthen self-employment activities, practical accessibility remained relatively low because many respondents experienced difficulties in obtaining adequate information about the availability of the funds, understanding the application procedures, obtaining clear information concerning eligibility and documentation requirements, navigating the application process and ultimately accessing financial resources for starting self-employment activities, as demonstrated statistically by the overall mean score of 3.922 with a standard deviation of 1.245, which fell within the mean range of 3.41–4.20 and therefore indicated a low level of accessibility; more specifically, information concerning the availability of Youth Development Funds recorded a mean of 3.92 (SD = 1.248), the procedures for applying for the funds recorded a mean of 3.95 (SD = 1.237), information about the requirements for obtaining the funds recorded a mean of 3.94 (SD = 1.217), the general application process recorded a mean of 3.85 (SD = 1.296), while accessibility of the funds to youth intending to establish self-employment activities recorded a mean of 3.95 (SD = 1.225), with the descriptive findings therefore showing a consistent pattern of limited accessibility across all five dimensions rather than a problem concentrated in only one stage of the funding process; in addition, the qualitative evidence indicated that bureaucratic procedures, documentation requirements and group formation requirements created additional administrative burdens for potential beneficiaries, particularly those with limited financial resources and limited experience in dealing with formal institutional procedures, thereby increasing the time, financial cost and effort required to obtain assistance, and the overall finding consequently suggests that the existence of Youth Development Funds does not automatically translate into effective access to finance because accessibility depends equally on the availability of understandable information, simple and transparent procedures, clear eligibility requirements and an application system that enables ordinary young people to move successfully from awareness of the programme to actual receipt of financial support.

5.2.2 Institutional Support Associated with Youth Development Funds on Youth Self-Employment

The second objective assessed the effect of institutional support associated with Youth Development Funds on youth self-employment in Temeke Municipality. The findings established that institutional support was inadequate. Specifically, beneficiaries expressed dissatisfaction with the guidance provided on establishing self-employment activities, access to business training and entrepreneurial skills, assistance in developing viable

 © Author(s) | CC BY 4.0 International License.

iJETRM
INTERNATIONAL JOURNAL OF ENGINEERING TECHNOLOGY RESEARCH & MANAGEMENT (IJETRM)
https://ijetrm.com/

business ideas and follow-up support after receiving financial assistance. These findings suggest that institutions responsible for administering Youth Development Funds have not provided sufficient non-financial support to enable young beneficiaries to establish, manage and sustain their businesses effectively.

At the individual indicator level, guidance on establishing self-employment activities recorded a mean of 3.712 (SD = 1.242), while the provision of business training and entrepreneurial skills recorded a mean of 3.746 (SD = 1.236). Similarly, institutional support in developing viable business ideas recorded a mean of 3.708 (SD = 1.218), whereas follow-up support after receiving financial assistance recorded a mean of 3.678 (SD = 1.223). All four indicators fall within the Low (Disagree) interpretation category, demonstrating weaknesses in the provision of institutional support across the different stages of business development. The findings particularly highlight the need to strengthen entrepreneurship training, practical business guidance, business idea development and post-disbursement monitoring.

This indicates that the contribution of Youth Development Funds extends beyond the availability of financial resources, as beneficiaries also require relevant business knowledge, technical guidance and continuous institutional assistance to translate financial support into sustainable economic activities. However, the descriptive findings demonstrate that these complementary services remain inadequate for many beneficiaries. Therefore, the study concludes that strengthening institutional support is necessary to improve business management competencies, enterprise sustainability, income generation and employment creation among young beneficiaries. Consequently, the study recommends that Temeke Municipal Council, through its Community Development Office, strengthen entrepreneurship training programmes, provide structured business mentorship, improve guidance on business opportunity identification and feasibility assessment, and establish regular post-disbursement monitoring and advisory services. These interventions should be provided before and after loan disbursement to ensure that beneficiaries acquire the practical competencies required to establish, manage and sustain viable self-employment activities.

5.2 Conclusion

The study concludes that Youth Development Funds make a meaningful contribution to youth self-employment in Temeke Municipality. However, their effectiveness is significantly constrained by low accessibility and inadequate institutional support. Financial resources alone are insufficient; without clear information, simplified procedures, practical entrepreneurship training, mentorship and regular follow-up, many potential beneficiaries remain excluded or under-supported. Strengthening both accessibility and institutional support is therefore essential for maximising the contribution of Youth Development Funds to sustainable youth self-employment.

5.3 Recommendations

1) Temeke Municipal authorities and the responsible youth-development agencies should simplify application procedures, reduce unnecessary documentation requirements and establish accessible information points so that at least 80 % of eligible youth can obtain clear information and complete the application process without undue administrative barriers.
2) Structured entrepreneurship training, business-idea development support and continuous mentorship should be institutionalised as mandatory components of the Youth Development Fund package, ensuring that every beneficiary receives practical skills before and after fund disbursement.
3) Post-disbursement follow-up mechanisms should be strengthened through regular monitoring visits, updated enterprise records and corrective guidance for beneficiaries facing operational difficulties.
4) Clear communication of eligibility criteria, allocation processes and disbursement timelines should be prioritised in order to enhance transparency and reduce perceptions of exclusion or favouritism.

REFERENCES

1) African Development Bank (AfDB). (2020). African youth report: Unlocking the potential of Africa's youth. African Development Bank.
2) Bandura, A. (1977). Social learning theory. Prentice Hall.
3) Cho, Y., & Honorati, M. (2014). Entrepreneurship programs in developing countries: A meta-regression analysis. World Bank Policy Research Working Paper No. 6744.
4) DiMaggio, P. J., & Powell, W. W. (1983). The iron cage revisited: Institutional isomorphism and collective rationality in organizational fields. American Sociological Review, 48(2), 147–160.
5) Elias, A. R., George, V., & Masalu, H. (2026). Beyond funding: How institutional arrangements shape youth employment outcomes in Tanzania's Youth Development Fund program. The Sub Saharan Journal of Social Sciences and Humanities, 1(1).
6) Fox, L., & Kaul, U. (2018). Youth employment: Issues and interventions. International Labour Organization.

 © Author(s) | CC BY 4.0 International License.

iJETRM
INTERNATIONAL JOURNAL OF ENGINEERING TECHNOLOGY RESEARCH & MANAGEMENT (IJETRM)
https://ijetrm.com/

7) Hoza, R. S., & Tefurukwa, O. (2025). Youth Development Fund for addressing youths' unemployment in Hai District Council-Tanzania: Deterring challenges. Journal of Policy and Leadership, 12(1), 33–49.
8) International Labour Organization (ILO). (2020). World employment and social outlook: Trends for youth 2020. International Labour Organization.
9) International Labour Organization (ILO). (2022). Promoting youth entrepreneurship: Evidence-based strategies. International Labour Organization.
10) International Labour Organization (ILO). (2024). Global employment trends for youth 2024. International Labour Organization.
11) Kluve, J., Puerto, S., Robalino, D., Romero, J. M., Rother, F., Stöterau, J., Weidenkaff, F., & Witte, M. (2019). Interventions to improve the labour market outcomes of youth: A systematic review. Campbell Systematic Reviews, 15(1), 1–351.
12) Mwaifunga, N. R., Msendekwa, M., & Maanaka, O. (2026). Entrepreneurship training, business support, and community security: Evidence from the Youth Development Fund in Mtwara Region, Tanzania. Journal of Research Innovation and Implications in Education, 9(4), 735–745.
13) Neke, A. H., & Kaburire, L. (2026). Effects of Youth Development Fund on the establishment and growth of youth-led enterprises in Mpwapwa District, Tanzania. Journal of Research Innovation and Implications in Education, 9(3), 1391–1400.
14) North, D. C. (1990). Institutions, institutional change and economic performance. Cambridge University Press.
15) Organisation for Economic Co-operation and Development (OECD). (2017). Policy responses to youth unemployment in developing countries. OECD.
16) Schumpeter, J. A. (1934). The theory of economic development. Harvard University Press.
17) United Republic of Tanzania (URT). (2024). National youth development policy (Amended). Prime Minister's Office – Labour, Youth, Employment and Persons with Disability.
18) World Bank. (2019). Global youth unemployment trends and policy responses. World Bank Publications.

 © Author(s) | CC BY 4.0 International License.