CHALLENGES IN THE DISBURSEMENT OF THE YOUTH ENTERPRISE DEVELOPMENT FUND: A CASE OF MOMBASA COUNTY, KENYA

Harrison M. Gachuru

Student, Jomo Kenyatta University of Agriculture and Technology, Kenya

Dr. Fred M. Mwirigi (PhD)

Lecturer, Jomo Kenyatta University of Agriculture and Technology, Kenya

CITATION: Gachuru, H. M. & Mwirigi, F. M. (2014). Challenges in the disbursement of the Youth Enterprise Development Fund: A case of Mombasa County, Kenya. *International Journal of Social Sciences and Entrepreneurship, 1* (10), 292-304.

ABSTRACT

Kenya's population is largely youthful. Indeed, according to the Kenya national youth policies, Kenyans under 30 years of age constitute 75% of the population, forming a massive human resource. Despite their numeric strength, the youth have been marginalized at all levels of decision making and access to economic opportunities (NPI, 2008). Consequentially, the youth face enormous challenges that include unemployment. It is because of these challenges that the youth enterprise development fund was created in 2006 with the sole purpose of reducing unemployed among the youth through the provision of a revolving fund to provide cheap loans to the youth. This paper analyzes the challenges in the disbursement of the youth enterprise development fund, Kenya. A sample of 91 youth participated in the study through stratified random sampling. Two youth officers, two youth fund officials and two micro – finance experts also participated in the study. Questionnaires were used to obtain data. Results of the findings indicate that the youth enterprise development fund is yet to make a significant impact. The attitude of the youth towards loans is poor and their knowledge level on the youth fund is low. Other major challenges identified were delay in loan processing, culture of handouts and lack of initiative on the part of the youth. Group loans were also found not to be viable owing to the fact that it is very difficult to raise a group of 12 youth who can work harmoniously in a joint business. From the findings, there is need to review the lending policy and to sensitize the youth so they can fully appreciate the ability of the youth fund in uplifting their standard of living.

***Key Words**: Youth, Youth Fund, Disbursement, Access, Development, Inequality.*

Introduction

The world is home to 1.2 billion young men and women (UNICEF 2009). These young people have lived all their lives under the millennium declaration, the unprecedented global initiative that has since 2000 sought to make the world a better place for all. After the MDG's came widespread globalization. Despite creating great potential for economic and social development worldwide, globalization has contributed immensely to heightened social economic inequality and problems associated with rapid urbanization (UNICEF 2009).

UNICEF (2009) further notes that the global economic crisis has produced a large cohort of unemployed youth, who in 2009, stood at around 181 million worldwide, For those who are employed, decent work is scarce. As at 2011, the global economic outlook remained highly uncertain and the possibility of a prolonged economic malaise with negative implications for economic progress in many countries still loomed. Over the past 10 years, many countries have adopted innovative and successful initiatives to encourage youth participating in development.

According To World Bank (2009), the top three priorities for most youth organizations are increased youth participation, youth empowerment and youth employment. The global and regional challenges have not spared the Kenyan youth. To address youth challenges, efforts have been made by the Kenyan government to initiate youth development programs such as sessional paper No. 4 of 2005, sessional paper No. 2 of 1992 on small scale and Jua Kali enterprises and poverty eradication plan (1999-2015) among others. These initiatives were met with many challenges. Firstly, there was a high population growth rate which exerted and continue to exert pressure on available resources. Secondly, there was low economic growth rate. An education system that produces graduates who are ill equipped for entry to the Job market did not help matters either.

According to GoK (2009), the prevailing atmosphere did not provide an enabling environment for the youth to participate in economy activities. There were inadequate resources to implement the programs and the programs themselves were not harmonized. Pursuant to the above, the Kenyan ministry of youth affairs was created in December 2005 with a mandate to fully develop the potential of the youth as well as prepare and engage them in the socio- economic development of Kenya. Specific priority areas include empowering the youth to engage in economic activities, creating employment opportunities that benefit the youth and providing the youth with necessary financial support and market linkages. To ensure the youth get access to cheap loans, the youth enterprise development fund was created in December 2006 through a legal notice. YEDF (2010) estimates that the youth account for 61% of the unemployed in Kenya and number 13 million. Information available on the YEDF website shows that the Kenyan government has so far released Ksh. 3.8 billion to the fund which has so far financed 157,000 youth enterprises thus helping create over 300,000 jobs in five years. In a country where the number of unemployed youth is estimated at 8million (YEDF, 2010), creation of 300,000 jobs is like a drop in the lake. At this rate, the youth fund my never create the 8m jobs needed.

In 1999, Sam Oluko, a Nigerian economist famously said; "The poor cannot sleep, because they are hungry. And the rich cannot sleep because the poor are hungry and awake" The implication of this famous quote is that all people are affected by deep disparities in income and wealth. In fact, the post election violence that rocked Kenya in 2007 was largely blamed on idle youth (NPI, 2008). According to Kaberuka (2014), the GINI coefficient, a measure of economic inequality, has been rising for many years in both developing and developed countries. The youth fund was the long awaited medicine to cure the malaise of poverty among the youth (GOK, 2010). So, are the youth enthusiastic about the youth fund? Are they applying for loans in large numbers as was initially intended? What challenges are being experienced in the disbursement of the youth enterprise development fund and how can they be overcomed? The urge to get answers to these and many more questions made it necessary to carry out this study.

Statement of the problem

According to GoK (2010), East Africa's unemployment rate of 20% is the second highest after north Africa. The high rate of unemployment is attributed to little or no experience among the youth and inadequate Job creation. Most youth employed in the informal sector are poorly paid thus continue living in poverty. GoK (2010) notes that the failure to engage the youth decently and productively has driven them into crime. Fundamentally, without active youth participation in the economic sector, the region may never realize its full economic potential. Creation of entrepreneurial activities was seen as the way out of the employment crisis. It is for this reason that the Kenyan government created the youth enterprise development fund to fast track the issuance of cheap loans to the youth. According to Wario (2010), out of the ksh.1.98 billion allocated to the youth enterprise development fund by 2010, only Ksh, 382,467,669 had been disbursed, representing a paltry 19.3% disbursement rate. According to YEDF (2012),as at 31st December 2011, the fund had disbursed Ksh 614.8m to 13,341 youth groups and Ksh 66.1m to 2,645 individual enterprises, making a total of 680.9m.When compared to the Ksh 3.3B released by then, translates to a disbursement rate 20.6 %. A low disbursement rate as illustrated by the above figures is an indication that what the government set out to achieve through the youth enterprise development fund is not being achieved. It is therefore imperative to establish the challenges being experienced in the disbursement of the fund.

General Objective

The general objective of the study was to investigate challenges in the disbursement of the youth enterprise development fund in Kenya.

Specific Objectives

1. Analyze the attitude of the youth towards loans.
2. Determine the level of knowledge on the youth enterprise development fund among the youth.
3. Find out the challenges hampering disbursement of the youth enterprise development fund.
4. Establish how disbursement of the youth enterprise development fund can be improved.

Literature review

Access of loans to the youth

Since the mid 1990's, many nations have recognized the need to develop opportunities facing the youth. Simon et al (2009) notes that such initiatives have been supported internationally by such organizations as UNESCO and the commonwealth secretariat. UNICEF (2009) notes that in Canada, the Canadian Youth Business Association runs a successful loan program for the youth. No collateral is needed other than genuine commitment, appropriate business training, a valid business plan and a mandatory mentor program. In India, IYF (2009) notes that the BharatiaYura Shakti trust provides successful loans of up to Rs 50,000 with repayments based upon projected cash flow. in South Africa , Edwin (2007) asserts that small and medium enterprises face challenges of accessing loans from banks as they are regarded as high risk and unprofitable. Here in Kenya, Michael (2007) is of the view that the youth have not been keen to access loans mainly due to lack of secure income streams for loan repayment. Consequently, they fear arrest should they default. This view is supported by World Bank (2009). According to World Bank (2009), what works to support young people in developing countries is very weak. Many developing countries allegedly continue to spend scarce resources on youth loans that have no proven impact. Simon et al (2009) concurs and points out that the authorities have not been keen to increase the rate of youth loan absorption and the survival rate of new youth enterprises. As a result, the youth continue languishing in poverty while the money is gathering dust in bank shelves.

In a study examining accessibility of the youth fund, 54% of the respondents felt that the fund was not accessible while the remaining 46% affirmed that it was accessible. (NPI 2008) concluded that the planning stage of the youth fund was hastened but fairly okay. The implementation has been the problem. Information on the youth fund is not adequately disseminated and the loaning process is cumbersome. The whole process needs to be made more youth friendly. This view is supported by Amenya (2011) who feels that the youth fund could be a preferred source of funding to the youth. Accessing it however, remained a great challenge with majority of youth shunning it. There was also lack of monitoring and evaluation that affected its implementation. All the above views however, contradict the view of GoK (2010) which insinuated that the youth fund was easily accessible. All the youth needed is to visit the youth fund offices at the constituency level.

Attitude of the youth towards loans

NPI (2008) asserts that the Kenyan youth have consistently harbored the feeling that the sharing of the cake has been biased against them. Consequently, 50% of the youth feel marginalized when it comes to accessing loans. To them, the requirements for accessing loans have been crafted to suit the elderly, citing log books and title deeds as an example. Michael (2007) concurs and attributes the poor attitude to inferiority complex and being risk averse. This opinion is not supported by Simon et al (2009). According to Simon, most young people have the will to forge ahead and succeed in business. All they need is continuous support and advice.

Knowledge level on youth fund among the youth

In a study titled addressing youth livelihood needs, IYF (2009), concluded that the youth still have a lot to learn about available livelihood options. The knowledge they learned in class prepared them for white collar jobs which are scarce. NPI (2008) disagrees. According to NPI (2008), the youth have a relatively good knowledge of their surroundings. In a study carried out to find the level of awareness among the youth, 84% confirmed to be aware of the youth found. What they lacked were the essential details on how the fund is being managed to address their challenges.

Theoretical review

This study was based on four theories: Trait theory, McGregor's theory X and Y, Mc Lelland's achievements theory and the neo-classical theory of supply and demand. Under McGregor's and Mc Lelland's theories, the researcher made an attempt to establish how inherent motivational characteristics impact on the desire and drive to succeed in life. Under the neo-classical theory of supply and demand, the researcher was interested in finding out how an oversupply or undersupply of loans impact on the demand and supply of the same.

McGregory's Theory X and Y

Theory X is based on the assumption that people are inherently lazy, passive and unambitious. They hate work and have to be threatened with punishment or deprivation to impel them to work. The average person prefers to be directed and will avoid responsibility if possible. Theory Y on the other hand assumes that work if meaningful, is a source of satisfaction and can be performed voluntarily. Human beings, under proper conditions, will not only accept responsibility but will also seek it, (Sherleker , 2005).

Achievement theory (nACH)

According to this theory, the need to achieve, excel and be the best without necessary looking for monetary gains is the driving force. People with high need for achievement are persistent, self confident, show initiative, fast learners and take responsibility willingly (Sherleker, 2005). People with low need for achievement give up easily, are critical of their good achievements, show little or no initiative and will pick tasks that are less challenging (Sherleker, 2005). Morgan (1997) notes that early learning during childhood has a significant impact on this motive. Children who are encouraged and given proper support during their early years are more likely to have a higher need for achievement.

The neo-classical theory of supply and demand

The theory of supply and demand points out that the higher the price, the higher the quantity supplied and the lower the quantity demanded. When there is an increase in supply and a decrease in demand, the supply curve shifts to the right and the demand curve shifts to the left. The new curves intercept at point E1, which indicates the new equilibrium and a lower market price. Narrowing this to loans, it may be argued that where there is an oversupply of loans with low interest rates, the demand for loans go down. Amenya et al (2010) notes that there has been a proliferation of micro-finance institutions over the last 3 years. Loans are literally being hawked along the streets thereby increasing competition. It was this mode of argument that guided the study.

Research Methodology

The research was a descriptive survey of the youth in Mombasa County. According to Mugenda and Mugenda (1993), a descriptive survey research is probably the best method in collecting original data for the purpose of describing a population which is too large to be observed directly. Mugenda and Mugenda (1993) further notes that surveys are excellent vehicles for the measurements of characteristics of a large population. According to Kathuri and Pals (1993), the size of a sample should be sufficiently large to allow an accurate interpretation of the results and at the same time ensure that the data is manageable. A total of 91 youth from Mombasa County, Kenya were sampled through random stratification along sub-county and gender basis. Two youth officers, two youth fund officers and two micro finance experts were also interviewed. The experts were sampled through snow ball. The questionnaires for the youth consisted of three sections A, B and C. section A was specifically designed to bring out their attitudes towards loans. Section B comprised multiple choice questions and was designed to capture their general knowledge on the youth fund. Section C comprised structured questions designed to find out the challenges in the disbursement of the youth fund and how the challenges can be overcome. Most of the questionnaires were group administered. Group administered questionnaires were deemed more appropriate because, as noted by Kerlinger (1973), many people are more willing to communicate orally than in a self administered questionnaire. In the questionnaire for the attitude test, respondents were given statements on the youth fund that were either negative or positive about the fund. The respondents were required to agree or disagree with the statements. In the questionnaire for knowledge test, respondents were given multiple choice questions on information about the youth fund in order to find out how much they know. The data was analyzed using both descriptive and inferential statistics.

Research Findings and Discussion

Attitude of the youth towards loans

From the analysis, the youth scored a mean score attitude score of -0.3187 from a possible strongly positive mean score of 2 and strongly negative mean score of -2. The attitude of the youth towards loans is therefore **negative**. This finding supports the findings of NPI (2008) whose finding was that the youth feel marginalized when it comes to accessing loans, a situation that is slowly but surely translating into a negative attitude. The findings further support the findings of Michael (2007) and Amenya (2011). According to Michael (2007), the youth have not been keen to access youth loans. He attributes it to inferiority complex, poor attitude and being risk averse. Amenya (2011) was of the opinion that the youth fund could be a preferred source of funding to the youth. Accessing it remained a great challenge. The findings however do not support the opinion of Simon et al (2009) whose view was that most young people have the will to forge ahead and succeed in business. All they need is continued support and advice. Four more important findings also came up in this study. Firstly, the low disbursement of the youth fund has nothing to do with the proliferation of loans in the market because the youth are also not going for other loans.

Secondly whilst the attitude of the youth is generally negative, 89% of the youth did not want the fund to be disbanded. This is an indication that the youth have an issue with the way the fund is being managed and not the fund itself. They can therefore see potential in the youth fund. Third, most of the youth going for the youth fund loans are going for it not because they are ready and interested in starting a business but because it is available. Most such youth end up misusing the loan and spending the rest of their time hiding from youth fund officers to escape repayment. This explains why the loan recovery rate for the youth fund is low. According to the youth status report 2013, the average loan recovery rate for Mombasa County was 20.14% with Changamwe sub-county recovering the highest at 28.4% and Likoni sub-county recording the lowest at 9.28%.

These findings however do not support the opinion of GoK (2010) whose view was that the youth are ready for the youth fund. Rather, it tends to support the Trait theory that entrepreneurs are born not made. Lastly, 71% of the groups break up within the first month of getting the loan, meaning they were interested in the money more than the business.

Level of knowledge on the youth fund

From the analysis, the youth scored a mean knowledge level of 38.03% out of a possible 100%. This is an indication that the level of knowledge on the youth fund among the youth is low. This finding supports the findings of IYF (2009) who concluded that the youth still have a lot to learn on matters of business and finance. It further supports the findings of NPI (2008) whose conclusion was that the youth are aware of the existence of the youth fund. What they lack are the essential details on how the fund is being managed to address their challenges. An important finding from this study is that the disparity in knowledge levels based on gender and sub-counties was negligible. Youth from all the four sub-counties scored nearly the same. This is possible because the four sub-counties are cosmopolitan and share the same settings. This finding therefore could not establish the truth about the findings of Edwin (2007), who noted that the youth from rural areas have lower knowledge levels on loans due to their relatively low level of sophistication.

One of the reasons why the level of knowledge on youth fund is low is because the youth fund board has not done enough sensitization. The sensitization workshops done so far are too few and far apart and mostly target the youth leaders in major towns who rarely disseminate the same information to their fellow youth after the workshops. Another reason is that some of the youth live in the interior. They require up to Ksh. 700 fare to visit the sub-county youth fund offices. Sometimes, they may not have the money or may not be willing to spend it on fare. 79% of the respondents claimed not to know their sub-county youth fund officers, an indication of lack of initiative.

Challenges hampering disbursement of the youth fund

According to the youth, disbursement of the youth fund is being hampered by:

1. **Low level knowledge:** Most youth do not know how to write proposals and are fearful of application forms. To them, an application form for a business loan is a complex document only the learned can understand.
2. **Fear of failure:** Majority of the youth lack entrepreneurial skills, and therefore fear the business may not succeed. This may lead to failure to repay the loan and subsequent arrest.
3. **Lack of infrastructure to reach the youth:** Many youth live deep into the interior and youth fund officers allegedly lack the capacity to reach them. This line of thought could however not explain why the youth within the sub-county headquarters were not collecting the application forms in large numbers.
4. **Group loans not viable:** When it comes to business, it is difficult to work with eleven people, who are all different with different ideas and perceptions. Raising a group of twelve trustworthy youth is very difficult.

5. **Excessive delay; loans taking too long:** The researcher established that it took between 3 to 6 months for loans to be processed which the youth felt was too long. Some banks process forms within 48 hours
6. **The maximum amount given out as group loan (Ksh 50,000) too little:** This translates to Ksh 4,200 per youth for a group of 12 which the youth felt could not do much.

In terms of percentages, the major challenges hampering disbursement of the youth fund as identified by the youth are low level knowledge 28% ,group of 12 not viable 24%, excessive delay in loan processing 20%, fear of failure 12%, Ksh 50,000 too little 11%, others 5%.

Views of the youth officers, youth fund officers and micro finance experts on challenges hampering disbursement of the youth fund

According to the youth officers, youth fund officers and micro finance experts; disbursement of the youth fund is being hampered by:

1. **Lack of initiative:** whilst it is understandable that most youth lack business skills e.g. of writing a proposal, they do not come out to ask for assistance.
2. **Culture of handouts:** for a long time, the youth were used to a culture of handouts and therefore shun any source of funds that is to be repaid.
3. **Fear of failure:** most youth lack viable business ideas and entrepreneurial skills. They therefore fear the business may not succeed, bringing shame to them.
4. **Restrictive religious beliefs:** Some religions prohibit their adherents from taking loans with an interest.
5. **Group of at least 12 not viable:** it is very difficult to smoothly run a small business owned by 12 jobless youth.
6. **Loans taking too long:** The youth know some of their fellow youth who applied for the youth fund loan 6 months ago and are yet to get it. This discourages them.
7. **Ksh. 50,000 inadequate:** Considering current inflation rates, Ksh. 50,000 is not enough to start a reasonable project.

In terms of percentages, the major challenges hampering disbursement of the youth fund as identified by the youth officers, youth fund officers and micro finance experts are culture of handouts 28%, lack of initiative 21%, fear of failure 17%, loans taking too long 15%, group of 12 not viable 10%, Ksh. 50,000 too little 10%, restrictive religious beliefs 5% and others 4%. It is clear from the result that the two groups do not agree, though there are areas of convergence. While the youth admit that they have weaknesses, they largely tend to blame the system. On the other hand, though the officers and micro finance experts agree the system has a weakness, they largely tend to blame the youth. The researcher viewed this as a practical case of Johari’s window. There is what the youth know about themselves and what others know about them.

Improving disbursement of the youth fund

A structured questionnaire was given to the youth, the officers and micro finance experts and all seemed to agree on what needs to be done. In their view, the following actions need to be taken:

1. Decentralize the youth fund so the money is available at the county level to cut down on delays. Post youth fund officers to wards to help in information dissemination.
2. Lay clear legal steps to help in the recovery of the loans. This will ensure the money circulates.
3. Do away with group loans. Strengthen individual loans e.g. by use of salaried guarantors.
4. Increase the maximum allowable loan to Ksh. 100,000 to cushion the young investors from the effects of inflation.
5. Conduct periodical entrepreneurship training to the youth. This will sharpen their skills in proposal writing and business management.
6. Follow up loaned projects and support them continuously. Consider refinancing viable but limping projects to help increase the survival rate.
7. Give preference to youth who already have a small business through their own initiative. This will ensure that most of the money goes to serious investors.
8. Tighten the scrutiny of applications to ensure that only viable proposals are supported. This will help curb duplication of projects and businesses.
9. Make use of the credit reference bureau to address the challenge of loan defaulters coming for more loans.
10. Introduce a mandatory mentor program for all youth with loans. This will help improve the survival rate.
11. Address religious barriers by removing all “interests” payable.
12. Document and share success stories to encourage the youth.

Conclusions

The study showed that both the attitude of the youth and their level of knowledge on the youth fund are low. This may have led to the low disbursement of the youth fund. Other challenges that may have led to the low disbursement includes delay in loan processing, fear of failure, lack of initiative, requirement for groups of at least 12 members, religious barriers and culture of handouts. Other than religious barriers which depend on the dominant religion of the area, other challenges can be generalized to all the youth in Kenya.

Recommendations

From the study, it is clear that the youth enterprise fund board needs to come out strongly, with clear strategies in support of youth enterprises. This can be achieved through:

1. Decentralizing the money to counties.
2. Posting adequate staff to the field.
3. Upgrading the loan recovery mechanism.
4. Targeting more of existing businesses and projects for expansion rather than start ups.
5. Conducting periodical entrepreneurial training sessions for the youth.
6. Making follow up of all funded projects and supporting them along the way.
7. Making use of the credit reference bureau to address the challenge of loan defaulters coming for more loans.
8. Increasing the maximum allowable loan to at least Ksh. 100,000.
9. Doing away with group loans and instead strengthening individual loans with flexible collateral.
10. Thoroughly scrutinizing proposals to ensure that only viable projects are funded.
11. Addressing religious barriers by removing "interest" payable.
12. Documenting and sharing success stories to encourage the youth.
13. Introducing a mandatory mentor program for all youth with loans.

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