

Research article

Challenges Facing Youth Entrepreneurs in Slums in Kenya: A case of Kisumu Ndogo Slums in Eldoret Municipality Kenya

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Abstract

This study sought to investigate the challenges facing youth entrepreneurs in slums in Kenya. The study was carried out in Kisumu Ndogo Slums in Eldoret Municipality. The specific objectives were to: analyze policy measures in place by the government to improve youth entrepreneurship in slums; examine the obstacles youth entrepreneurs operating in slums face; analyze the potential of the businesses operated by the youth entrepreneurs in the slums; establish the complementary services available to youth entrepreneurs operating in slums. A descriptive research design was adopted for the study. Primary data was collected using questionnaires which contained structured and semi-structured questions. Interviews were conducted to solicit opinions to enable the researchers to capture attitudes, knowledge and perceptions of the youth entrepreneurs. The face to face interview enabled the researchers to make observations and seek clarification. Secondary data was collected from records kept by the youth

entrepreneurs, journals, articles and other publications. Data was analyzed and presented using descriptive statistics. The study recommends that the government increase funds for capacity building, support training and development of youth entrepreneurs through entrepreneurial development. Training and development could help youth entrepreneurs acquire management skills in financial management and preparation of business plans. The study findings show that youth entrepreneurs face unique challenges. This study assessed only some of the challenges facing youth entrepreneurs operating in slums, therefore these findings presents challenges for further research to understand the dynamics of youth entrepreneurship in Kenya.

Key Words: Youth entrepreneurs, Obstacles, youth unemployment, empowerment, slums.

Introduction

According to the Strategic Plan 2007-2012 on youth, the government of Kenya fully appreciate some of the underlying challenges facing the youth .Whilst many challenges face young people, undoubtedly the most acute is the inability to access employment – the lack of opportunities to earn a decent and honest living. It is this that drives young people into crime and drugs, and into a general state of hopelessness and despair. The issue of creating employment opportunities for the youth (formal, informal and self employment) needs therefore to be addressed urgently and with the kind of resources, focus and commitment as has been directed at HIV/AIDS. In fact, an investment in building the capacity of Kenyan youth by targeted interventions and in addressing their specific needs in terms of education, skills training and gainful employment is seen as imperative for national development and the realization of the Millennium Development Goals in Kenya by 2015. (Rok 2007)

Kenya's population is predominantly young with the age group 15-35 years accounting for approximately 38 per cent of the total population. It is at this age that much of the human capital is formed consequently, human development strategies implemented during this transitional period have long-term impacts on the structure and quality of human capital (Rok 1999). Kenyan youth face many challenges. These include limited opportunities for educational advancement and technical training, limited opportunities for employment, high levels of poverty, lack of finance or access to credit, disproportionate exposure to high health and social risk and lack of opportunities and mechanisms to participate in decisions that affect their lives. Kenyan youth have a higher dependency rate compared to comparable countries, which is attributed to unemployment, limited skills, and lack of resources and opportunities (Gok 2004a). As a consequence, many youth are tempted to engage in crime, drug abuse and prostitution, among other vices, and are also likely to enter into early marriage. Lack of resources and opportunities also increase the vulnerability of youth. Kenya's urban areas have over the years suffered from poor planning, which has resulted in the proliferation of informal settlements with poor housing and little or no infrastructure services. Urban areas have grown haphazardly, most without physical development plans, which have caused economic inefficiency and environmental degradation and led to poor living conditions. (Gok 2007)

The United Nation's report about the state of youth in Kenya in 2004 gave a glaring picture about youth involvement in crime. The report shows how young Kenyan males aged between 16 and 25 years are languishing in Kenyan prisons because of their involvement in crime ranging from petty crimes to robbery with violence. According to the report the motivation to commit crime among the youth is lack of finances and meaningful employment. The report further notes that if urgent measures are not taken to combat the situation then the rate of violent crimes involving young people in the country will double by 2017 (United Nation, 2004). According to the World Bank (2005) young people in Kenya lack capital to engage in business, the formal sector does not have the capacity to create job opportunities for the youth who remain unemployed even after completion of college and university education. The problem of youth unemployment continues to persist in Kenya due to the poor low growth rate of the economy and hostile financial institutions not willing to finance the youthful entrepreneurs who lack collateral for loans. (World Bank, 2005)

Statement of the Research Problem

Kenya is faced with the complex challenge of poor economic participation of young people, which inhibits the country's economic development and high dependency on the working population. The salient features of this stunted participation are high persistent youth unemployment and low entrepreneurial activities among young people. The Economic Recovery Strategy (ERS) of 2003-2007 for Wealth and Employment identifies the youth as the economic power house of the nation (Rok 2005). Despite constituting 38% of the population in Kenya as per census report of 1999 this segment of the population has not been brought into the nation's economic spectrum. Most of the youth entrepreneurs are unable to manage successful enterprises. Despite lack of skills and capital to manage enterprises successfully, youthful entrepreneurs have started businesses and have gone into self employment (Gok 2004b). The government of Kenya has instituted measures to curb the high unemployment levels among the youth in the country, however these measures have not helped to solve the problem of youth unemployment in the country. Majority of the people living in the slums in Kenya continue to experience high levels of poverty, poor living conditions and often find it difficult to engage in business due to lack of capital, lack of collateral to secure loans from banks. Youth entrepreneurs operating in slums in Kenya are faced with numerous challenges in their quest to pursue entrepreneurship as an option to meaningful employment and earn decent income for sustainable development and wealth creation. This necessitated the need to investigate the challenges facing youth entrepreneurs operating in slums in Kenya, the study was carried out in Kisumu Ndogo slums within Eldoret Municipality.

Objectives of the study

The study sought to investigate the challenges facing youth entrepreneurs in slums in Kenya. The study was carried out in Kisumu Ndogo Slums in Eldoret Municipality. More specifically, the study sought to;

- i) Analyze policy measures in place by the government to improve youth entrepreneurship in slums.
- ii) Examine the obstacles youth entrepreneurs operating in slums face.
- iii) Analyze the potential of the businesses operated by the youth entrepreneurs in the slums.
- iv) Establish the complementary services available to youth entrepreneurs operating in slums.

Research Questions

- i) What policy measures has the government put in place to improve youth entrepreneurship in slums?
- ii) What obstacles do youth entrepreneurs operating in slums face?
- iii) How potential are the businesses operated by youth entrepreneurs in slums?
- iv) What complementary services are available to youth entrepreneurs operating in slums?

Literature Review

Nyangito et al (2002) in the KIPPRA Discussion Paper No. 20 -Review of Government Policies for the Promotion of Micro and Small scale Enterprises asserts that Micro and Small scale Enterprises' (MSEs) sector in Kenya has grown tremendously over the last two decades despite poor policy conceptualization and implementation in the sector. However, this growth is characterized by low productivity and survivalist activities despite the fact that this sector is very strategic in providing future employment. Many developing countries have large and growing Micro and Small scale Enterprise (MSE) sectors. In Kenya, the MSE sector is the biggest employer outside agriculture. This phenomenal growth in the MSE sector has increased policy focus on the development of this sector as an engine of economic growth, employment creation and poverty reduction. Lack of coordination of the various implementing agencies, poor resource management, and lack of enthusiasm by policy makers to encourage the growth of the informal sector in urban areas may explain the poor implementation record in the MSE sector. This may also be due to a perception among policy makers that the sector signifies failure in other areas. From a cursory glance at national statistics, economic growth has not been able to generate the kind of jobs desired by many and as the agricultural sector has stagnated, the informal sector has grown. Poor implementation of MSE policies could also be attributed to the considerable ambiguity concerning the definition of micro and small scale enterprises, which makes targeting of the right enterprises difficult.

The government of Kenya in its Strategic Plan (2007-2012) defines youth as young women and men aged 15 to 35 years, moving between childhood and adulthood. Young people in Kenya today live in complex and challenging times. The political and social turmoil of the 1990s left scars that today are being borne disproportionately by young people. By 2000, Kenya's economy was at its lowest point since independence, with 56 percent of the population living in poverty and a negative growth rate of 0.2 percent. This economic environment inevitably had a destructive impact on the social fabric of the country. Despite this gloomy picture however, developments in more recent years have given grounds for optimism (Rok 2005). Seventy-five percent of Kenya's population is under 35 years of age. Young people – using the term to include those between 15 and 35 years of age – number 10.8 million or about 32 percent of the 2005 population projection. Of these, 57% are female and they form about 60% of the total active labour force in the country. However due to high levels of unemployment, most of them have not been absorbed in the job market. Existing data further shows that young people engaged in entrepreneurship are setting up informal micro-enterprises as an alternative to formal employment and as a way to achieve their independence. However, other information suggests that young people still regard the formal sector as their main employment option. Despite efforts over the last decade to create an entrepreneurial culture, the impression is that self employment is the second or third choice for those who cannot find wage employment (Gok 2007)

To address youth problems and more specifically unemployment and empowerment, efforts have been made by the Government to initiate youth development programmes through policy documents such as: Sessional Paper Number 4 of 2005, Sessional Paper Number 2 of 1992 on Small Scale and Jua Kali Enterprises, Development Plan 1997-2001, and the Poverty Eradication Plan 1999-2015, among others. The Youth Enterprise Development Fund (YEDF) was conceived by the government in June 2006 as a strategic move toward arresting unemployment among the youth in Kenya. This fund was established to achieve the following objectives: to provide loans to existing micro-finance institutions (MFIs), registered non-governmental organizations (NGOs) involved in micro-financing, and savings and credit co-operative organizations (SACCOS) for lending to youth enterprises; to attract and facilitate investment in micro, small and medium enterprises, oriented commercial infrastructure such as business or industrial parks, and markets or business incubators that will be beneficial to youth enterprises; to support youth-oriented micro, small and medium enterprises to develop linkages with large enterprises; to facilitate marketing of products and services of youth enterprises in both domestic and international markets; to facilitate employment of youth in the international labour market (YEDF 2011)

The YEDF Status Report as at 30th September 2011 indicated that the Fund had advanced loans worth KES 5.2 billion to 144,000 youth enterprises. The Fund has further trained over 200,000 youth in entrepreneurship and assisted 1,800 to market their products and services. A further 6,000 youth have been facilitated to obtain employment abroad. The Fund has supported 1,800 youth enterprises to market their products through trade fairs. Other 32 youth enterprises have been supported to exhibit in Egypt, Tanzania, Burundi and Rwanda. They have recorded booming business and made useful business contacts. Courtesy of this programme, a number of youth are now in export trade. The Fund has started a mandatory pre-financing training programme to enhance sustainability of youth enterprises. To date, the Fund has provided entrepreneurship training to over 200,000 youth. The Fund has trained 2,500 youth in 24 constituencies on how to access procurement from the public sector. The Fund has supported two business plan competitions in which over 10,000 youth entrepreneurs have been trained and winners awarded. Over 6,000 youth have been facilitated to secure employment abroad particularly in the Middle East. (YEDF 2011)

RESEARCH METHODOLOGY

The target population consisted of all youth entrepreneurs who operate businesses in Kisumu Ndogo Slums within Eldoret Municipality in Kenya. The youth who were considered for the study as entrepreneurs were those who own and ran businesses in the slum and have physical presence in the slums such as workshop, garage, stall, house, shop, from where they operate. The target population was 98 youth entrepreneurs who operate registered businesses

within the study area and who have benefited from the Youth Enterprise Development Fund loans. A descriptive research design was adopted for the study as the data which was required involves persons, organizations and phenomena. The design maximizes the reliability of data and enables the researchers to analyze specific variables (Mugenda and Mugenda, 1999). The researchers opted to take a census since the target population was small. Primary data was collected using questionnaires which contained structured and semi-structured questions. Interviews were conducted to solicit opinions to enable the researchers to capture attitudes, knowledge and perceptions of the youth entrepreneurs (Kothari 2003). The face to face interview enabled the researchers to make observations and seek clarification. Secondary data was collected from records kept by the youth entrepreneurs, journals, articles and other publications. To test the reliability of the questionnaire a pilot study was undertaken before the main study. The questionnaires were administered to 25 youth entrepreneurs in the adjacent Kasarani slums, the findings of the pilot study were used to make improvements in the questionnaire. The completed questionnaires were edited for completeness and consistency. Data was coded and checked for any errors and omissions. Data was analyzed and presented using descriptive statistics.

RESULTS AND DISCUSSIONS

Response rate

Data was obtained from 90 questionnaires returned out of 98 questionnaires administered; the response rate was 91.84% which is satisfactory to make conclusions for the study. The high response rate was due to the assurance to the respondents by the researchers that the information sought was solely for research purposes and high degree of confidentiality for non disclosure of the information obtained in the course of the study.

Age of youth entrepreneurs (respondents)

The research sought to analyze the demographic profile of the youth entrepreneurs involved in the study. The findings are shown in table 1

Table 1: Age of youth entrepreneurs (respondents)

Age bracket	Frequency	Percentage
18 -20 years	11	12.22%
21-24 years	17	18.89%
25-29 years	42	46.67%
30-35 years	20	22.22%
Total	90	100%

Source: Research data

The study findings established the age distribution of the youth entrepreneurs (respondents). Majority 46.67% (42) of the respondents are in the age bracket of 25-29 years. The age bracket of 18-20 years constitutes the least number of respondents who represent 12.22% of the youth entrepreneurs operating in the study area. 22.22% of the youth entrepreneurs are in the age bracket of 30-35 years. While 18.89% (17) of the respondents are aged between 21-24 years. The finding shows that a big percentage of the respondent who are engaged in business activities in the study area are above 25 years (68.89%) this may be due to increased family responsibilities. As the youth become older they become more innovative and creative which propels them to start business.

Gender of respondents

The study sought to find out the gender composition of the youth entrepreneurs who participated in the study. The study findings in table 2 shows that 64.44% of the respondents were male while female accounted for 35.56% of the respondents. The study finding reveals wide disparity between male and female in terms of business ownership.

Male still dominate female in business due to the social-economic factors. Women still find it difficult to engage in business due to family pressure on child care and other daily chores.

Table 2: Gender of respondents

Gender	Frequency	Percentage
Female	32	35.56%
Male	58	64.44%
Total	90	100%

Source: Research data

Level of education of the respondents

The study sought to establish the highest level of education of the respondents. The study found that majority 56.67% (51) of the entrepreneurs had attained secondary education; they were followed by 18.89% (17) respondents with primary education. Those with university education were represented by 7.78% (7) of the respondents while 16.67% (15) of the respondents had college education as indicated in table 3. It is apparent from the results that the participating youth entrepreneurs only 7.78% had obtained the highest academic qualifications, this shows that the youthful graduates from universities do not consider engaging in business as an option, they consider it as a last resort. Deakens (1999), made an observation that education and training an individual has received affects discovery of entrepreneurial opportunity. However there are examples of successful entrepreneurs who had little or no formal education but went ahead to become business magnets. In Kenya the late Hon Njenga Karume is a case of brilliant successful entrepreneur who is credited and billed as an individual who built multibillion business empire yet he did not have formal education.

Table 3 : Level of education of the respondents

Education Level	Frequency	Percentage
University	7	7.78%
College	15	16.67%
Secondary	51	56.67%
Primary	17	18.89%
Total	90	100%

Source: Research data

Type of business operated by youth entrepreneurs

To understand the kind of business engagement among the youth entrepreneurs, the study sought to establish the type of business operated by the youth in the study area the findings are indicated in table 4

Table 4 : Type of business operated by the respondents

Type of business	Frequency	Percentage
Retail shop	23	25.56%
Wholesale	3	3.33%
Workshop	11	12.22%
Spare parts	6	6.67%
Transport	16	17.78%
Hotel	8	8.89%
Saloon/Beauty	13	14.44%
Construction	2	2.22%
Others	8	8.89%

Total	90	100%
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Source: Research data

The results in table 4 indicates that 25.56% of the respondents operate retail shops, 17.78% are in transport business, 14.44% are engaged in saloon/beauty enterprises, 12.22% own workshops, 8.89% operate hotels, another 8.89% operate other businesses, 6.67% deal with spare parts, 3.33% deal in wholesale while only 2.22% are involved in construction. The results clearly shows that the youth are engaged in various business activities. However there is duplication among them as the majority who own retail shops seem to compete with each other.

Length of time respondents have been in business

The study sought to determine the length of time the youth entrepreneurs had been in business, the findings are as shown in table 5.

Table 5 : Length of time respondents have been in business

Length of time in years	Frequency	Percentage
Less than 1 year	27	30.0%
Between 1-2 years	39	43.33%
Between 3-5 years	14	15.56%
Between 6-9 years	7	7.78%
More than 10 years	3	3.33%
Total	90	100%

Source: Research data

As indicated in table 5, 43.33%(39) of the respondents indicated that they had operated their businesses for a period of between one and two years. 30.0% (27) of the respondents had only operated for less than one year. Those who lie between three and five years of operation constituted 15.56%, while 7.78% had been in operation between six and nine years. Those entrepreneurs who had been in operation for more than ten years consist 3.33% of the respondents. The results show that most of the businesses (73.33%) have been in existence less than two years old. This may explain the reason why most financial institutions tend to shun youth entrepreneurs and limit the amount of loans advanced to the youth enterprises which they consider to be risky and fear that these enterprises may not survive in the next five years.

Complementary services available to youth entrepreneurs operating in slums

The sought to establish the complementary services the youth entrepreneurs operating in slums get access to. The study findings are presented in table 6.

Table 6 : Complementary services available to youth entrepreneurs operating in slums

Complementary service	Frequency	Percentage
Monitoring business performance	18	20.0%
Market information	7	7.78%
Business plan training	5	5.56%
Business development advisory	9	10.0%
Bookkeeping training	26	28.89%
Savings and investment awareness	8	8.89%
Financial and risk management awareness	4	4.44%
Others	13	14.44%
Total	90	100%

Source: Research data

The results in table 6, indicates that bookkeeping training was the most widely provided complementary service with 28.89% of the youth entrepreneurs benefiting, it was followed by monitoring business performance with 20.0 % of the entrepreneurs indicating that they had benefited.14.44% of the respondents indicated that they had benefited from other complementary services.10.0% of the respondents benefited from business development advisory services. 8.89% of the respondents had been trained savings and investment, 7.78% indicated market information while 5.56% had training on business plan. Only 4.44% of the youth entrepreneurs had received financial and risk management training. It should be noted that most of the youth entrepreneurs had benefited from the complementary services from the lenders .

Complementary service providers

The study sought to establish the providers of complementary services to youth entrepreneurs operating the slums. The findings are shown in table 7.

Table 7 : Complementary service providers to youth entrepreneurs operating in slums

Complementary service Provider	Frequency	Percentage
Community based organisations (CBOs)	23	25.56%
Government Agency	2	2.22%
Ministry of youth officers	6	6.67%
Youth Enterprise Fund Officers	11	12.22%
Non-governmental organisations (NGOs)	15	16.67%
Micro-Finance Organisations	29	32.22%
Others	4	4.44%
Total	90	100%

Source : Research data

Findings presented in table 7 shows that Micro finance institutions led in the provision of complementary services to the youth entrepreneurs in the slums with 32.22% of the respondents indicating them as the main provider of the complementary services. Community based organizations were second with 25.56% of the respondents indicating them.16.67% of the respondents indicated Non –governmental organizations,12.22% indicated youth enterprise fund officers,6.67% of the youth entrepreneurs indicated ministry of youth officers, 4.44% of the respondents indicated others and only 2.22% of the respondents indicated government agency. It may be observed from the study findings that Micro-Finance institutions, Community based organizations and Non –governmental organizations dominate in the provision of complementary services to the youth entrepreneurs operating in the slums as indicated by 74.45% of the respondent. Generally the youth entrepreneurs have greatly benefited from complementary service providers.

Obstacles faced by youth entrepreneurs operating in slums

The study sought to investigate the obstacles that youth entrepreneurs operating in slums face. The findings are as shown in table 8

Table 8 : Obstacles faced by youth entrepreneurs operating in slums

Obstacle	Frequency	Percentage
Lack of suitable business premises	16	17.78%
Lack of credit facilities	4	4.44%
Inadequate capital	27	30.0%
High rent	14	15.56%
Increased competition	5	5.56%
High interest rates on loans	8	8.89%
Insecurity	13	14.44%

Others	3	3.33%
Total	90	100%

Source: Research data

The results in table 8 shows that 30.0% (27) of the respondents indicated inadequate capital as the immediate obstacle they face. Lack of suitable business premises was second with 17.78% (16) of the respondents indicating it, 15.56% (14) of the respondents cited high rent as an impediment. Insecurity as an obstacle was indicated by 14.44% (13) of the respondents. High interest rates, increased competition and lack of credit facilities were not pressing obstacles these were indicated by less than 20% of the respondents. These entrepreneurs are faced with numerous challenges which inhibit expansion and growth of their businesses.

CONCLUSIONS

The findings regarding the institutional framework on the financing of the youth entrepreneurs revealed the government had not established enabling institutions to reach the disadvantaged and marginalized entrepreneurs who operate in hostile environment. Most respondents indicated Microfinance and Non-governmental organizations as the main source of funds to their enterprises shows how the youth entrepreneurs operating in the slums view these organizations as the most caring financial partners to their needs. The structure where the Youth Enterprise Development Fund to disburse the funds through financial intermediaries may lock out young entrepreneurs who do not have current accounts. There is need to relook at the way the government disburses funds to support youth entrepreneurs. There is no profile of the youth entrepreneurs in the slums, this hampers the vetting process and often causes delays in the receipt of the loans from the Fund. The study findings clearly indicates that youth entrepreneurs operating in slums lack knowledge about organizations specifically established for youth entrepreneurs by the government. The reality is that there are insufficient organizations for youth development in Kenya. Most respondents interviewed felt that the government had not supported them in their quest to expand their enterprises they were of the opinion that the government agencies were operating under different Acts and were duplicating their functions. Those who had received loans from YEDF did not feel the immediate impact on their enterprises as they were advanced loans in groups. The individuals who wanted personal loans were unable to get such from the Fund. Youth entrepreneurs have specific needs such as training and skills development. The study recommends that the government increase funds for capacity building, support training and development of youth entrepreneurs through entrepreneurial development. Training and development could help youth entrepreneurs acquire management skills in financial management and preparation of business plans. Based on the study findings youth entrepreneurs face unique challenges the study assessed only some of these challenges concerning youth entrepreneurship therefore these findings presents challenges for further research to validate them.

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