

## **Youth Empowerment and Livelihoods: A Case of Rural Youth Registered in Groups Involved in Horticulture Production in Trans Nzoia County, Kenya**

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### **ABSTRACT**

*In Kenya, 35% of the Kenyan population is youth of ages between 15 to 34 years old. They are recognized as Kenya's most critical untapped resource with the highest unemployment rate of 67%. Due to the increasing population of unemployed youths in Kenya, the Government of Kenya (GoK) started youth initiatives programs to provide training and Internship aimed at providing relevant work experience and skills to enhance sustainable livelihoods and self-employment. Kenya's agriculture sector is the largest foreign exchange earner taking 10 per cent annual economic growth, with horticulture taking 4 per cent making it a popular industry for providing informal self-employment and income generating opportunities. The purpose of the study was to establish the extent to which youth empowerment activities will have on their livelihoods. The study was guided by the following specific objectives: To determine how financial literacy trainings influence livelihoods of youth, to determine how the provision of start-up capital influence the livelihood of youth, to examine how market linkages influences livelihoods of the youth and to determine the influence of horticulture empowerment on livelihood of the youth in Trans Nzoia East. The study was guided by Critical social theory of youth empowerment, Maslow's hierarchy of needs theory and theory of growth. The study employed descriptive research design where a target population of 99 registered youth groups in Trans Nzoia East Sub County consisting of 2,024 members and a target sample size of 110 was drawn. These groups participated in the youth empowerment in sustainable agriculture (YESA) project. Probability sampling and Yamane's formula were used to draw 22 groups that participated in the study. Systematic sampling was used to select number of members per group. Primary data collection was done using structured questionnaire. Reliability of the variables under investigation was done using Cronbach's alpha. Validity was done through pre-test to check inadequacies on the tools before actual data collection. Descriptive statistics was used to analyze the data by giving the standard deviations, mean, percentages and inferential statistics in the form of correlation tests and regression analysis. Presentation of the results was done using tables, pie charts and bar graphs. The study established that financial literacy trainings had significant and positive effect on the livelihoods of the youth as the youth realized that they had a challenge in keeping records and that their level of education contributed to the slow uptake of understanding the record keeping concepts. The study also revealed that there was a significant and positive effect on the provision of start-up capital to the livelihoods of the youth which enabled them to start their horticulture enterprises, enabled them to borrow loans and earn incomes. The linkage to markets also revealed a significant and positive effect on the youths' livelihoods as it showed that market accessibility and information was important as it allowed availability of ready market for their horticulture products boosted their income generation. Horticulture empowerment of the youth also displayed a significant and positive effect on their livelihoods as it provided an opportunity for the youth to*

*participate in savings and credit activities that allowed them to accumulate money to invest in the horticulture enterprises. It also allowed them to appreciate that horticulture provides an avenue for self-employment as it gave most of the youth opportunity to manage and make decisions on the operations of their own horticulture enterprises. It was recommended that youth empowerment programs. Promotion of horticulture production as an employment opportunity for the youth should be emphasized with the aim of increasing quality and quantity of harvest and income to achieve lasting impacts.*

**Key Words:** *Youth Empowerment, Youth Livelihoods, Rural Youth Registered in Groups, Horticulture Production, Trans Nzoia County, Kenya*

## 1. INTRODUCTION

The number of today's young people generation is slightly below 1.8 billion against a world's population of 7.5 billion (World population prospects UN report, 2017). The emergence of a sudden increase in large population of the youth can have an unprecedented effect on any country. This largely depends on governments' response to either the positive or negative effect of this growing population by laying out means of taking care of the young people's needs and assisting them to engage fully and responsibly in their economic and civic affairs (UNFPA report, 2014). There are limitations that are often experienced by the rural youth while accessing the Livelihood opportunities which include high dependence on the services and networks which enable entry into work and help to support youth at work. There is a broad requirement for multiple livelihood strategies in rural areas which encompass the search of white collar jobs (Gina Porter, 2008). The access to sustain rural livelihoods is necessitated by the Natural Resource management and agricultural information, knowledge and public services which are of crucial significance in supporting natural resource-based livelihoods, predominantly in the aspect of environmental, climatic, and market changes that command adaptation of new solutions. The existing power relations often marginalized the rural poor are from accessing knowledge, production activities to improved technology. Importantly, the main aim of research and technology development in natural resource management and agriculture is to attend to the wealthy or large-scale farmers and livestock producers, while the inadequacy in acknowledging and backing the formal research & development for the smallholder-led technology and knowledge production remains unrecognized (OECD, 2012).

As the search for employment heightens amongst the rural youth, the growth of the global economic outlook for 2017 and 2018 seems to positively increase because of the advanced economies that are moderately picking up due to investment and trade. Despite the economic growth, there is no tangible economic recovery, a status specifically affecting the large numbers of young people entering the job market. There is an expected rise of the global youth unemployment rate in 2017 to 13.1 per cent, with the expectation of having 70.9 million young people unemployed, a figure that is well below the crisis peak of 76.7 million in 2009 (ILO, Global employment trends for youth, 2017). The Kenya's population has a 35% of it as young people aged 15 - 34 year olds, with a 67% as the highest unemployment rate. The annual labor market welcomes over one million young people who are without any skills with some having either dropped out of school or completed school and not enrolled in any college (Kenya National Bureau of Statistics, 2009). Though the youth are integral part of society, they lack skills to manage enterprises successfully and young people who choose to go into self-employment have to face the problem of access to capital. The majority of Kenyan youths are unemployed, underemployed or underpaid. Youth unemployment protracts reliance on parents, reduces self-esteem and promotes

dissatisfactions which increase the likelihood of violence, crime and conflict (Richard, Cincotta). Kenya has clearly identified employment creation as a key policy objective as envisioned in Vision 2030. Government of Kenya report (2009) noted that to address economic inequalities there was need to create more income generating opportunities especially for the youth.

The government is currently implementing programs with the broad outcome of empowering youth under the National Action plan. They include expanding the National youth service and revitalization of youth polytechnic training, There are other key youth programs in the area of sports and talent development. The subsequent inventiveness presently being employed by the government to reduce youth unemployment include; Youth Enterprise Development Fund (YEDF), Women Enterprise Development Fund (WEDF) and Kenya Youth Empowerment Project (KYEP). In Kenya, there are various projects on Youth Empowerment which are geared to better the lives of youths living and working in Kenyan rural settings. To ensure provision of skills training and capacity building to young people in rural settlements is the overarching aim of youth empowerment in rural settlements. The programs are being executed in Kenya to generate employment prospects for continued development of young people. The main goal is to enhance the livelihoods of both men and women, living and working in rural settlements, by providing interactive training skills in agri-business development in horticulture production that will lead to skills, financial literacy and farm management skills experience to compete for production and marketing space in the horticultural industry (OECD, 2012). In view of the Youth empowerment in sustainable Agriculture (YESA) project, it strengthened and assisted the youth groups to start and manage agricultural businesses. Training and technical assistance in agronomy and marketing were delivered by the project. These assisted the groups to access markets for their products, and encouraged the young members to participate actively in local leadership and governance. In addition, the YESA project developed linkages with private sector companies that provide market opportunities, which ensured that the youth groups continued to generate income. The project aimed to have at least 60% commercially viable enterprises with clear linkages to profitable markets. To ensure sustainability, the project helped the youth groups to register CBO's (Community based organizations) or commercial enterprises and trained them on business management as private or social enterprises (Farm Africa YESA project report, 2015). These include Supporting the youth with both technical and financial training, facilitating them with seed capital to start up the agri-enterprises, facilitating market linkage and contractual farming agreements, savings and linking the farmers to credit institutions and create employment.

The horticultural sector in Kenya is comprised of fresh vegetable, fruits, spices root crops, flowers and herbs production. Small scale farmers with acreage of below 10 acres are the major producers of these crops with their total production contributing around 50- 60%, implying that the horticultural segment occupies a big part in improving the rural wealth status by creating jobs and wealth. The commercial production under this sector is largely occupies by large-scale farmers who own above 20 acres of land (Ministry of Agriculture, 2010). An average growth of the sector has been experienced at 12% thus contributing 13% to the GDP. At least 2.5 million people are employed within the horticultural sector making it one of the largest foreign exchange earners in Kenya. The small scale farmers provide 2% of the total 4% produce on the horticultural exports (Ministry of Agriculture, 2012) compare to 90% the total horticultural production utilized in the domestic market. Since the majority contributors to this sector are the small holders, it is prudent to ensure crop productivity improvement while aiming at reducing the cost of production through maximum utilization of

area under production to increase revenue (Minot & Ngigi, 2002). Despite having 75% reliance on agriculture production for supporting the rural people in Kenya, unemployment is still a big menace.

With an aging farming population close to sixty 60 years (UNDP, 2011), showed that in a decade or two farming activities will reduce if this is not made attractive for the youth to participate in. In this decade, a lot of activities are being digitized, thus farming technologies should be modernized in order to have youth interested. These modern technologies reduce the bulkiness of agricultural work, increases the returns per unit area thus providing a regular income for the youth. The answer is in horticulture production for export, where only 4% of the total horticulture production is exported and 96% goes to the domestic markets. In 2012, the revenue from domestic horticulture was at Ksh 217billion covered an extent of 662,835 hectare with a volume of 12.6 million tons produced, while the export market produced 380,000 MT of exported produce which was valued at Ksh 87 billion which is a contribution of a probable 36 percent of the agricultural GDP and is one of the fastest growing sub-sectors with growth rates of between 15 and 20 percent per year (Horticulture validated report, 2012). This project was conducted in Trans Nzoia County which is one of the forty seven (47) counties in Kenya. This County is located in the former Rift Valley Provinces, and its main urban center is Kitale. This County was selected because of its vibrant agricultural activities with a popularity in maize production, good climatic conditions and vast water sources which can be tapped for irrigated agriculture. The 2009 Population and Housing Census enumerated a total of 818,757 persons in the County. The largest cohort in Trans Nzoia County is covered by the youth which takes 80.9% of the population. The biggest burden that the young people encounter is unemployment, which leads to devastations and consequent engagement to many unsafe behaviors such as drugs abuse, criminality and other forms of decent dissipation (Trans Nzoia County Integrated Development Plan report, 2013-2017).

The main reason for lack of employment opportunities for the youth was lack of or inadequate employable skills and entrepreneurial culture. Statistics show that 82% of the youth have primary and secondary education, 92% have formal education but no technical / entrepreneurial skills and this creates a huge gap. This gap has exposed the youth to lack sustainable income generating activities that support provision of their basic needs i.e. accessing higher education, improved dietary intakes, better housing, social & welfare relations and access to better health services (Trans Nzoia County Integrated Development Plan report, 2013-2017). In recognition of this situation, expanding economic opportunities for the youth was cited as a priority in the 2008/2009 Government of Kenya Fiscal Budget. This programme ensured active participation and positive engagement of the youth in recovery efforts that included skills development for business, labor intensive employment activities such as agriculture, construction of community infrastructure roads, dams, boreholes, cattle dips and re-forestation activities (UNDP, livelihoods recovery document). Youth exposure to the agricultural opportunities in the region had not been highlighted by the County despite the fact that the County is traditionally a maize growing zone; farmers require huge tracks of land to ensure profitability, a venture which the youth cannot afford. To address this gap, Farm Africa through the youth Empowerment in sustainable Agriculture project, engaged the young farmers in Trans Nzoia County in export horticultural production and marketing with the aim of reducing poverty through agricultural enterprises with a market led production concept that guarantees produce sale and income generation (Farm Africa YESA Report 2013). Specifically, the project assessed the levels at which the horticulture enterprises affected the accessibility to the youths basic needs.

## 2. STATEMENT OF THE PROBLEM

A research done by Badejo, Agunyai and Adenyemi (2015) on the effect of youth empowerment in the state and job creation for the Osun State Youth empowerment Scheme (OYES) was to identify the challenges in its implementation and evaluate the effect on capacity building of the youth. The general results showed that the OYES only provided palliative measure that created few jobs. Since the OYES scheme focused on unskilled menial jobs, it was felt that the capacity building provided did not improve the youths lives. This was attributed to the numerous faults and challenges that the OYES faced due its implementation hence the research established that the achievements and the expected outcomes of OYES did not have a direct link hence leaving a glaring gap between them. The economies world-wide are progressively incapable of providing the young people with jobs due to the increase in the global youth population which have reached a historical high of 1.8 billion people. A youth employment crisis is being felt around the world with the livelihoods challenges surrounding youth becoming progressively difficult. Therefore, to ensure these young people are able to lead healthy and productive life, innovative and sustainable approaches should be invented so as to contribute to socioeconomic development in their communities (MCI, 2007).

In Kenya, the youth faces a series of challenges which include lack of employment opportunities; every year a total number of 500,000 youth graduate from diverse tertiary institutions, but due to slow economic growth, corruption, nepotism and demand for experience, 75% of these youth remain unemployed. The other greatest challenge is based on youth empowerment and participation which encompasses the involvement of youth in transformative activities. In Kenya, the youth are side lined in participating in public forums as they are seen as idle, immature, disrespectful and not concerned about the community's well-being. These young people need to be branded in platforms where they can speak and express themselves and inspire belief that can catalyze impact through youth led development initiatives (Liebrandt and Mlatsheni, 2004). Lack of exposure to education and training has resulted in denying the young people access to quality education due to high costs, poverty and lack of appropriate facilities resulting to high school drop outs (World Bank, 2004c). None completion or completion of university or college without having the necessary skill set for self-employment. Also the country's training institutions either lack the appropriate facilities and technologies to prepare students adequately, creating a challenge to meet the market demand for professionals. Young peoples' access to finance is a huddle due to their passive inability to comply with the high transaction costs, lack of collateral, appropriated financial documentation and difficulty in managing and assessing the youth's profile thus a prerequisite for the lending institutions to avoid the youth. Other challenges the young people face are involvement with crime and drugs which is mostly financially motivated "(United Nations, 2004), inaccessibility to proper health care, access to information and communication technology, involvement in environmental activities and depressed leisure, recreation and community services that can be used to nature the young peoples' talents.

In Kenya, Studies on youth empowerment to improve livelihoods have taken different forms. A study done by Agufana (2015) on the influence of youth empowerment programmes on national development in Kenya showed that the importance of youth empowerment programs at the regional, national as well as international levels was evidenced by increased interest among policymakers, researchers as well as practitioners in the participation of youths in different areas of the economy. The study showed that youth operate small scale business ventures mainly for maintenance and earn only small profits that hinder business expansion opportunities thus resulting in heavy reliance on credit to increase stock. Therefore, this study

depicts the reason for carrying out this study as it focused on youth empowered by both resources in terms of access to capital in kind and trainings in technical and business skills to improve their horticultural enterprises and have healthy relations with markets for growth of their enterprises. The empowerment activities are geared to assisting the young farmers to create self-employment opportunities and increase incomes to improve their wellbeing. It's only that this study focuses on horticulture industry which has a lot of room for growth as opposed to the kind of businesses promoted or supported by the YEDF and Uwezo funds.

### **3. OBJECTIVES OF THE STUDY**

The general objective of this study is to establish the extent to which youth empowerment activities will have on their livelihoods.

The specific objectives of the study were:

- i. To determine how financial literacy trainings influence livelihoods of youth in Trans Nzoia East.
- ii. To determine how the provision of start-up capital influence the livelihood of youth in Trans Nzoia East.
- iii. To examine how market linkages influences livelihoods of youth in Trans Nzoia East.
- iv. To determine the influence of horticulture empowerment on livelihoods of youth in Trans Nzoia East.

### **4. THEORETICAL REVIEW**

This study was be guided by four theoretical models; Critical Social Theory of Youth Empowerment (CYE), theory of empowerment, Maslow's Hierarchy of Needs Theory and the theory of growth.

#### **4.1 Critical Social Theory of Youth Empowerment**

The contribution of the development of a critical social theory of youth empowerment began with a theoretical synopsis of examination and empowerment of conceptual models of youth empowerment. These were built on six important scopes of Critical Youth Empowerment (CYE) which was developed by Jennings et al. (2006). This was designed to integrate chances for the youth to be empowered (Jennings et al., 2006), which is in accordance with the aim of this research. The six dimensions of critical youth empowerment theory are elaborated as follows: The youth will feel valued, respected, encouraged, and supported when the social environment is welcoming and provides them with a safe environment (Jennings et al., 2006). The environment provides a comfort zone that brings an opportunity for the youth to disclose their state of belonging, able to take risks and their feelings (Heath, 1991). It is where youth are able to be themselves, try out new roles and skills, find a sense of ownership, articulate their own ingenuity, articulate their opinions in decision-making processes, rise to challenges and are then by the adults who assist them to experience both failure and success by supporting them to move away from their normal comfort zone.

Meaningful Participation and Engagement are essential in providing the youth with opportunities to participate in useful activities that will enable them generate meaningful impact and also given an opportunity for youth to practice and learn essential participatory and leadership skills (e.g., oral and written communication, organizing, planning) (Jennings et al., 2006). Adults and Youth to have reasonable Power-Sharing between them; the framework of the CYE has a number of models that have addressed chances leadership roles for the youth to participate in (Chinman & Linney, 1998; Kim *et al.*, 1998), which have supported the development of valuable leadership skills amongst the youth. The youth should

be support by an adult leader with no dominance so as to attain combined power between adults and youth, which is important for youth empowerment (Jennings *et al.*, 2006). Community-Level and Integrated Individual Empowerment; Opportunities need to be provided by the Youth empowerment agendas for the growth at both community and individual levels where these two stages interlink (Jennings *et al.*, 2006). Individual level empowerment should have a positive impact on the community level (Jennings *et al.*, 2006). The author also mentions Zimmerman's Psychological Empowerment theory and emphasizes that the inclusion of resource accessibility, use of open governance structures and tolerance for diversity assist in the community level empowerment process.

Sociopolitical and Interpersonal Processes Engagement in Critical Reflection; Most of youth empowerment models do not include critical reflection as one of the important dimension (Jennings *et al.*, 2006). The CYE confers that empowerment will not be possible where lack of awareness to the invisible and visible processes and structures in social institutions are not taken care of fully. Reflection is least recognized in youth programmes as more emphasis is more on activities. Involvement in Socio-political Processes in Order to Effect Change; some of the activities in the community for youth engagement are in social change and sociopolitical processes (Jennings *et al.*, 2006). Therefore, without the capability of the youth to address the social values, structures, processes and practices of the issues at hand, then they are not justly empowered. Zimmerman (1995) argued that gaining mastery within a given social environment is considered to be empowerment. These skills involve the consideration of the fundamental practices and processes of that environment and the best way to have an effect on them. Hence, this theory supports this study as it depicts the need to provide economic opportunities to the youth through empowerment on skills that can influence their decision making in society and take part in social change efforts.

#### **4.2 Maslow's Hierarchy of Needs Theory**

This research has adopted the theory of motivation by Abraham Maslow. Maslow addresses the issue of motivation in his famous Maslow's Hierarchy of Needs Theory. In his theory, Maslow's Hierarchy of Needs states that each need must be satisfied in turn, by having the need that deals with the most obvious needs for survival itself come first. Importantly, the satisfaction of the lower order needs of emotional and physical well-being should be fulfilled; hence the concern of personal and influence development which are of the higher order needs follow. On the other hand, there will be no concern about maintaining the higher order needs if the essentials that fulfill our lower order needs are removed (Maslow, 1970). Motivation is an internal state that serves to activate and give direction to our thoughts. According to the African Union Commission's, the empowerment of the young people can only be realized if there is an acknowledgement that they have or can make knowledgeable decisions freely, take action based on those decisions, form opportunities in life, are cognizant of the consequences of those selections, and agree to take responsibility for the outcomes of their actions (AU, 2010). Motivation is considered as a key ingredient for success. An economically empowered person gains more confidence, has elevated self-esteem and earns respect from his peers and the society in general. The different measures of success are termed as the achievement motivation (Elliot & Church, 1997). Our motives are organized in form of a hierarchy where the most basic needs are at the bottom and must be met first, and onto other needs.

When considering youth empowerment, it is only after the youth have fulfilled their basic needs of food and shelter that they can move to the other higher needs including social interactions and active participation in the community. Therefore, social empowerment

means that one must achieve a certain level of success so as to earn them respect from others, and raises self-esteem. A socially empowered youth tends to be more active in community development activities and also participate in policy planning and implementation at community levels (Curtis, 2008). However, it is important to note that financial support still remains the anchor for real empowerment for the youth, because this will warrant their participation in policies or issues that they feel are directly profiting them. When they feel included, they are more likely to participate (Carver & Baird, 1998). The willingness of the youth to take the first step and take advantage of the finances available to them through the Youth Fund is the only way to for youth empowerment take off. Accessing capital for starting up businesses is a difficult task for the youth, and few of them cannot get loans from established commercial and financial institutions due to lack of collateral. A business can grow even from meager capital as long as it is turning in regular revenue. When the loans are disbursed on time and in the amounts requested, then the youths can grow their businesses and empower themselves. There is positive synergy in groups and exchange of ideas, leading to better outcomes (Sorkin et al., 2001). Therefore, with a business enterprise that is successful, the youth can move from basic needs to fulfilling higher needs. This theory of motivation may partly explain why the youth who have not met their lower level needs are poor participants in social and community affairs. This theory supports this study as it evaluates a case study where the Youth Empowerment in sustainable Agriculture project is promoting horticulture enterprises by encouraging participation of the youth in both technical and financial literacy trainings for improved crop production skills and better utilization of incomes, providing start-up capital to motivate the youth engage in agri-businesses and linking them with markets for sustainability in income generation. These supports are hoped to improve their livelihoods by accessing the basic needs like provision of foods, better shelter, and access to education and health care.

### **4.3 The Growth Theory**

This theory was propounded by Paul Romer in 1980's. The theory embraces the fact that economic growth is not external forces but predominantly as a result of endogenous forces. The main engine supporting endogenous development is the exclusion of the conjecture of reducing returns to investment hence endogenous development theory which states that investment in human wealth/ capital, knowledge, and innovation are important contributors to economic growth. The focus of the theory is also on external positivity and a knowledge-based economy which is a as a result of spillover effects leading to economic development. The policy measures are highly depended upon by the long run growth rate of an economy as described by the endogenous growth theory (Economics course book, 2012). Romer (1990) also identifies the significance of research such that the more we conduct research the quicker we can grow and invent. The implication of an endogenous growth theory is that strategies which encompass change, competition, innovation, and openness will stimulate growth. On the other hand, strategies which have the outcome of limiting or slackening change by favoring or protecting specific existing industries or firms are prone to slow growth to the disadvantage of the community over time. Valuable use of resources and proper management by people stimulates Economic growth. Romer has argued that underdeveloped nations can be set on a different and better trajectory for growth when there are improved institutions and rules (Endogenous technological change, Paul Romer). This study examined the economic gain of the youth after they have been empowered with capital and skilled trainings to run horticulture enterprises within their localities. The horticulture enterprises in which the youth will be engaged in require intensive labor and acquisition of land either through renting or donation from the community members. Therefore this will provide an avenue for the

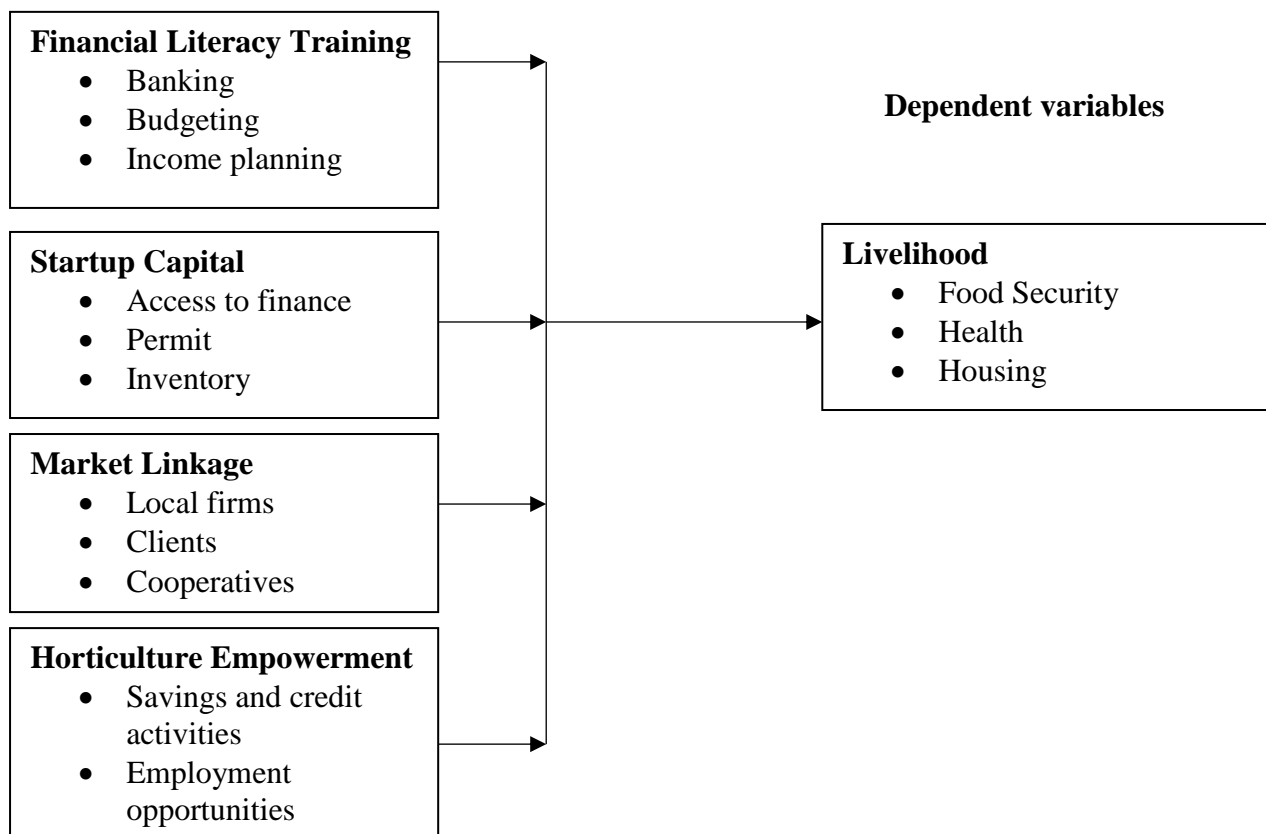


supported groups to engage the larger community in providing services that attract wages, hence bringing about economic growth through an overflow of benefits to both the empowered youth and the community.

## 5. CONCEPTUAL FRAMEWORK

A conceptual framework is a brief account of the phenomenon being researched accompanied by a visual or graphic depiction of the main variables of the research (Mugenda, 2008). From the conceptual framework shown in Figure 2.1, the independent variable is youth empowerment which is operationalized as financial initiatives, market linkage and employment. The dependent variable in the study is on livelihood which will take into consideration the general livelihood for the respondents. The moderating variables to measure the general livelihood will include; horticulture enterprises, consumption patterns, income pattern, education, age and gender.

### Independent Variables



**Figure 1: Conceptual Framework**

Figure 1 shows the relationship amid dependent variables and independent variable. The independent variables are financial literacy training, startup capital, market linkage and horticulture empowerment and the dependent variable is the livelihood. The intermediate variables are consumption pattern, income pattern, education, age and gender.

## 6. RESEARCH METHODOLOGY

This study used a research design called descriptive survey. Descriptive survey research designs are employed in exploratory and preliminary studies to permit the study to collect information, summarize, present and construe for the principle reason of clarification

(Orodho, 2002). The target population for this project consisted of all the registered youth groups in Trans Nzoia East Sub County. According to the statistics from the Farm Africa empowerment office, there were 99 registered youth groups. The target population for this study was 2,024 members of the groups. These groups consisted of rural youth farmers who had engaged in horticultural production lined to specific market outlets under the Farm Africa's youth empowerment in sustainable Agriculture (YESA) project. The main technique used to get the sampled participants was the systematic sampling technique from which the given list of  $N$  (99) groups, after the first group, every 5<sup>th</sup> unit (i.e.  $N/n=5$ ) was selected up to 22 units of groups as in Table 3.1. Yamane's formula was used to get the number of units. Sample size of the groups was determined by the help of Yamane formula. After the 22 youth groups were identified, the respondents were then drawn based on the size of each group using proportional sampling given the assumption that not all the members of the groups could be available during data collection period. Therefore a sample size of 110 was employed in the project. The data sources employed in this research project was on primary data. The project employed the use of questionnaires for primary data collection. The questionnaires were preferred because they are straight forward and less time consuming for both the researcher and the participants (Owens, 2002). The researcher conducted data cleaning after all data was collected. The data cleaning involved identification of inaccurate or incomplete responses, which were rectified to improve the quality of the responses. After data cleaning, the data was coded and entered in the computer for analysis using the Statistical Package for Social Sciences version 22. This research produced both quantitative and qualitative data. The data was analyzed in line with the objectives of the study. Qualitative data was analyzed qualitatively using content analysis based on analysis of meanings and implications emanating from respondents information and documented data.

## 7. RESEARCH FINDINGS

The study sought to establish the goodness of fit by summarizing the discrepancy between the observed values and the values expected under the regression model. To test the regression model, R-squared (Co-efficient of determination) was used which is the proportion of the variance in the dependent variable that is predictable from the independent variable. Therefore, the study used the  $R^2$  between 0 and 1 to indicate the extent to which the dependent variable is predictable.

**Table 1: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.514	0.279	0.166	0.696	1.624
<i>a. Predictors: (Constant), Financial literacy, Provision of start-up capital, Market Linkage, horticulture empowerment</i>					
<i>b. Dependent Variable: Livelihood (food, housing and health)</i>					

For this project, an R-squared of 0.279, was obtained indicating that the data is not close to the fitted regression line  $\alpha p \leq 0.001$ . This is because the  $R^2$  is closer to zero than 1. However, the predictor values (financial literacy training, provision of start-up capital, market linkage, and horticulture empowerment) are directly associated with the observed value (food security, health and housing). This shows that there is a 27.9%, of variation in the observed values that is explained by the predictor values respectively. These results indicate that the observed values on food security, health and housing are slightly influenced by the predictor values of financial literacy trainings, provision of start-up capital, market linkage, and

horticulture empowerment. Perhaps, indicating that the youth had not fully optimized their engagement in the horticultural enterprises and needed more time to stabilize these businesses to experience the full impact on food security.

**Table 2: Summary of One-Way ANOVA**

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	13.7292	9.6	1.385	2.455	.0926 <sup>b</sup>
	Residual	48.5326	65.4	0.753	0	
	Total	62.2618	75	0	0	
<i>a. Predictors: (Constant), Financial literacy, Provision of start-up capital, Market Linkage, horticulture empowerment</i>						
<i>b. Dependent Variable: Livelihood (Food, housing, health)</i>						

The results revealed that the main effect of the dependent variables (food security, health and housing) were  $F(9.6, 65.4) = 1.385, p \geq 0.05$ . It is obvious from the above that financial literacy trainings provided, provision of start-up capital, market linkages and horticulture empowerment were significant at 5% level of significance ( $F=2.455; P=0.0926$ ) thus contributing to the youth's improvement on food security, health and housing. The results further show that the predictor values (financial literacy trainings, provision of start-up capital, market linkages and horticulture empowerment) are assumed to have provided avenues to acquired more income or retain income from the youths' horticultural activities hence enabling the youth to improve their livelihoods through proper utilization of money hence leading to some income being invested in housing, health and food security. The provision of financial literacy trainings is in line with the findings of King and McGrath (2012) who observe that training is essential in ensuring the farmers are equipped with the knowledge of keeping the record for every transaction they make and hence be in a position to account for what they have put into taken out of the enterprise.

The study further determined the beta coefficients of financial literacy, provision of start-up capital, market linkage and horticulture empowerment verses the dependent variables on livelihoods (Health, food security and housing). The findings are presented in Table 4.27.

**Table 3: Multiple regression analysis**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	0.818	1.067	0	0.819	0.453
1	Financial literacy	0.27	0.312	0.129	0.807	0.379
2	Provision of start-up capital	0.016	0.155	0.039	0.314	0.325
3	Market linkage	0.101	0.096	0.105	1.008	0.387
4	Horticulture empowerment	0.205	0.558	0.054	0.393	0.444

*a. Dependent Variable: Livelihood (Health, Housing, Food security)*

The model can be represented as:  $\text{Livelihood} = 0.818 + 0.270 \text{ financial literacy} + 0.016 \text{ Provision of start-up capital} + 0.101 \text{ market linkage} + 0.205 \text{ horticulture empowerment}$ . The study shows that  $\beta_1 = 0.270$  (p-value = 0.379 which is more than  $\alpha = 0.05$ ). This suggests that we fail to reject the null hypothesis that there is no significant relationship between financial literacy and livelihood. The results mean that each unit increase in the positive effect of financial literacy, there is a 0.270 unit increase in the livelihood. These findings concur with the findings by Lusimbo (2011) that there has been no growth for businesses whose managers have low financial literacy. The recommendations from this study show that financial literacy training programs should be organized for MSEs across the county, incorporating financial education in the school curriculum from Primary level so that individuals are financially informed early in life. Other findings indicated that the main aim of including financial activities is to draw the “unbanked” population into a financial system that is formal, to enhance their skills to acquire financial facilities varying from payments, savings and transfers to insurance and credit (Hannig & Jansen, 2010). The study also shows that  $\beta_2 = 0.061$  (p-value = 0.325 which is more than  $\alpha = 0.05$ ) which indicates that we fail to reject the null hypothesis stating that there is no significant relationship between provision of start-up capital and livelihood. This indicates that for each unit increase in the positive effect of top management commitment, there is 0.061 units increase in livelihood. The study is supported by Eija Soini's (2005) report whose findings show that the financial capital is the most crucial amongst other various types of capital. The rising requirements of cash for health care school fees, and farm inputs, added to the decrease farm produce is forcing growers to look for off-farm jobs.

The value of  $\beta_3 = 0.101$  (p-value = 0.387 which is more than  $\alpha = 0.05$ ) which implies that we fail to reject the null hypothesis stating that there is no significant relationship between market linkage and livelihood. This indicates that for each unit increase in market linkage, there is up to 0.101 units increase in livelihood. These findings are in consistent with Dorward, Poole, Jammie and Kydd (2003) who found that there is a significance of the private sector and markets for pro-poor poverty reduction and well-being development. The report deduces that the poor peoples' well-being is directly dependent on their participation in a variety of markets as private agents, employees or suppliers and the poor themselves recognize the challenges with markets as significant to their well-being. The value of  $\beta_4 = 0.205$  (p-value = 0.444 which is greater than  $\alpha = 0.05$ ) which implies that we fail to reject the null hypothesis stating that there is no significant relationship between Horticulture empowerment and livelihood. This indicates that for each unit increase in horticulture empowerment, there is up to 0.205 units increase in livelihood which is very negligible.

The research on the Inland Niger Delta region of Mali showed that crop producers and livestock boosted diversification of their well-being systems to distribute risk on generation of income from their farms, but this diversification is fetching less and less effectiveness in providing producers with their needs (Davies 1996a:284). Conferring to Davies, every family selects an intricate mix of activities corresponding to a variety of well-being criteria in the bigger context of more dependence on the market, and of a current recognized negative cycle of adaptation and subsistence. In general the results of the study from the inferential statistics showed that youth empowerment had a positive effect on the youth's livelihoods. The findings are supported by Mautos (2013) whose study showed that livelihood projects that are youth-led improved youth access to physical, social, human, natural and financial assets to a limited extent. The reports emphasized that dedicated, innovative and enthusiastic youth business persons worked together to incapacitate impediments that led to the formation of youth-led microenterprises which brought the youth together.

## **8. CONCLUSIONS**

From the findings, the research concludes that the youth empowerment positively influenced the rural youth's livelihoods. On financial literacy training, the study concludes that financial literacy training programs for the youths contributed heavily to the establishment of sustainable horticultural production enterprises in Trans Nzoia County. However, these trainings did not have a positive impact as the farmers had a challenge in keeping proper records to which they could gauge their businesses with. It was noted that the education level was one of the key issues that contributed to the slow rate of uptake of any trainings on business skills and entrepreneurship thus bringing out that gap on record keeping. These trainings on financial literacy were intended to equip the youths with knowledge and skills to manage their business successfully, and make sound financial decisions. On startup capital the study concludes that youths were facing challenges in accessing credit from financial institutions and initiatives such as those undertaken by Farm Africa YESA project in providing support on start-up capital enabled them to start business. It was also seen that the youths could likely grow dependent of the programs, thus a need to ensure that they got used to financing their own businesses with time through the project for sustainability in growth. On marketing linkages, the study concluded that women were found to be active in marketing of the produce and organizations such as Farm Africa helped link most of the youths to their current markets. On horticultural empowerment, this study concluded that the introduction of savings and credit activities enabled most respondents to participate as this was attributed to the widespread awareness programs which were initiated by Farm Africa YESA project as well as National Government initiatives such as Youth empowerment programs. The horticultural empowerment also provided an employment opportunity for the youth to which they were able to produce horticultural products thus accomplishing the need to increase incomes leading to improved economic status as well as having a high nutritive base of crop products that helped in improving their health.

## **9. RECOMMENDATIONS OF THE STUDY**

On financial literacy training, the study recommends that financial literacy is a vital training that should be conducted to help entrepreneurs save enough to provide adequate capital to invest in their businesses. Financial literacy training should be based on income and education levels because highly educated consumers with high incomes can be just as ignorant about financial issues as less educated, lower income consumers. People should be asked to choose among various investment and savings products because the financial landscape is very dynamic. The Government, through youth empowerment programs should continuously offer training to youths especially those with no technical skills, on new production and marketing strategies/ techniques that aim at increasing quality and quantity of harvest to achieve lasting impacts. On startup capital, this study recommends that public partnerships should be fostered between the government, development partners, non-governmental organizations, financial institutions and other relevant financial institutions to ensure that people can access capital towards investing in horticulture production as well as entrepreneurship in Trans Nzoia County.

On market linkages, this study recommends the inspiring of formation of growers' or an assembly market through the promotion of new market by supporting improved planning in the local towns. The study also recommends assisting the start of new trading relationships that help to arbitrate in the event of breakdowns in communication and disputes. Good relationships should be established to better the knowledge of growers about their markets and how they can benefit additional profitable and more commercially oriented by increasing

market demand through the production of market preferred crops. Information should be provided in advance, like traders' business terms, probable array of prices and other companies worth contacting etc. On horticulture empowerment, this study recommends that industrialization should be boosted to create more opportunities and employment to the ever rising number of unemployed youths in the country since horticulture farming is not a holistic panacea to lack of employment among the youths and not every youth is interested in horticulture farming. In general, the study recommends that youth livelihood development must be supported by the willingness to share knowledge and collectively work together so that to expand outreach to the youth growing populations enabling a collective environment that will maximize the impact of the surge of youth entering the workforce hence curbing the unemployment menace.

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