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Original Article

Effect of Youth Development Fund Access on Youths' Income Levels in North-West Tanzania: Case of Kahama District

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Youth Development Fund (YDF) contributes to enhanced youth income and livelihoods, yet its impact on youth income levels remains paradoxical. This paper examines the effect of YDF access on North-West Tanzania youths' income levels. A cross-sectional survey was used to collect data from 100 youth in the Kahama District in the Shinyanga region. The ordinal logistic regression model tested the null hypothesis that YDF has no significant impact on youth income levels. The results indicate that YDF access is associated with higher youth incomes, but the effect lacks statistical significance ($p=0.940$), raising questions about the YDF's overall effectiveness in improving youth income and livelihood. Moreover, findings reveal that, although young women showed lower income levels, young males could get higher incomes, but this distinction is not statistically significant ($p=0.088$). Equally, higher-educated youth, group membership, precisely in tailoring, food vending, and motorbike cycling groups, suggests higher income, but these effects lack statistical significance at $p=0.05$. Unexpectedly, youth without business planning skills may have higher incomes than those with such skills, yet this too lacks statistical significance at $p=0.05$. This suggests the limited impact of these variables on youths' income. This study concludes that there is no significant impact of YDF access or other factors like gender, education, youth group membership, or business planning services on youths' income. To enhance YDF effectiveness, it recommends adjusting YDF strategies through complementary initiatives, prioritising financial literacy, and exploring alternative policy approaches. Future research may investigate integrated strategies, financial literacy effects, policy analysis, youth participation, and livelihood outcomes in Tanzania and beyond.

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INTRODUCTION

The role of youth in shaping the current and future of various communities across the world cannot be overemphasised. By 2022, the world's population was estimated to be 8 billion people, out of which 1.8 billion people, which is about 22.5%, were youth (United Nations, 2022a; PMNCH, 2022). It is estimated that by 2050, the world's population will be 9.7 billion, out of which about 67% of this growth will be contributed by youth (United Nations, 2022b). The current African population is estimated to be 1.46 billion people, equivalent to 18.2 per cent of the world population, whereby 70 per cent of sub-Saharan Africans are under the age of 30, making Africa the continent with the youngest population in the world (Worldometer, 2023; United Nations, 2022c). The significant number of youths in the world's population, predominantly in Africa, suggests that they will be essential in determining how the globe develops because they have the power to propel economic growth, social change, and technical advancements with their enthusiasm, creativity, and potential. Tanzania is estimated to have about 59.9 people, out of which 21.3 (35.6%) are youth aged 15-35 years (United Republic of Tanzania (URT), 2022a).

Notwithstanding this demographic trend, youth are confronted with several challenges, including unemployment, gender inequality, poverty, migration, conflicts, limited access to proper information, poor education, drug abuse, time mismanagement, and climate change impacts across the world (United Nations, 2019; International Labour Organisation (ILO), 2012; Ochieng, 2021). For instance, the global level of youth unemployment was estimated to be 15.58

per cent in 2022 (O'Neill, 2023). Relatedly, the current unemployment rate of youth aged from 15 to 24 years in Africa is estimated to be 11.2 per cent (Kamer, 2023). In Tanzania, including in the study area, youth are faced with several challenges, including poverty, unemployment, economic exclusion, and limited participation in political and governance processes (USAID, 2023; UNFPA, 2019; Kimaro, 2017). In 2022, the level of youth unemployment in Tanzania was estimated to be 12.6 per cent, which is about three times higher than the average youth unemployment rate in East Africa, which was approximately 4.7 per cent (URT, 2022b; Statista, 2023). These statistics related to youth unemployment suggest that a sizable portion of young people in Tanzania, East Africa and beyond are struggling to secure employment. Limited youth employment is likely to be detrimental to their ability to become financially independent and their general wellbeing, as such, jeopardise their potential for their respective economies and overall world equitable growth.

Youth Development Fund (YDF) is amongst other critical solutions in addressing various socioeconomic challenges facing youth across the world, including unemployment and overall livelihood (ILO, 2012). YDF focus varies across countries depending on underlying policy aspects and specific bottlenecks addressed. For instance, Botswana established the fund for out-of-school youth to address diversifying its economy, while in Tunisia, the Tunisia Fund was founded with the goal of employing young people with inadequate training to reduce unemployment and maintain global competitiveness. Additionally, the Mali intervention fund was established to develop a new model for how employment offices operate,

improve support for entrepreneurs, establish public-private partnerships to boost employment efficiency and promote Tunisia's competitiveness in the international labour market (ILO, 2012). In Tanzania, the government established YDF in 1994 with the goal of promoting youth employment and income production through financial support and assistance for youth-led businesses and employment programmes (John et al., 2020). The established YDF in Tanzania is aligned with the Youth Policy 1996 as revised in 2007, both of which, amongst others, are hinged towards fostering a supportive atmosphere for youth empowerment, increased employment potential, and job security (URT, 2007).

Notwithstanding the importance of YDF to youths' income and livelihood, the literature examining the effect of YDF access to income levels in Tanzania remains scanty. Additionally, even for the scholars who attempted to establish this relationship, their results are still contested. For instance, some scholars like John et al. (2020), Maisiba and George (2013), and Ogembo et al. (2022) argue that YDF access leads to improved youth income. Besides, other scholars indicate that access to YDF has a limited impact on youth income (Diraditsile, 2021; Mussa, 2013). Moreover, there is limited evidence of studies showing the impact of YDF access on income levels. This study intends to fill this gap by studying the effect of YDF access to income levels focusing on North-West Tanzania. Specifically, this seeks to test the null hypothesis that there is no significant effect of YDF on youth's income levels in North-West Tanzania. The importance of this study is in determining whether YDF access has an impact on income levels in North-West Tanzania and beyond. Understanding the success of YDF can help direct resource allocation and policy choices aimed at enhancing economic opportunities for young people in the area. The results also add to broader conversations on economic empowerment, poverty reduction, and youth development by providing information that may be used in other similar contexts in Tanzania and around the world.

LITERATURE REVIEW

Theoretical Literature Review

This study is grounded in the Poverty Trap Theory. This theory was founded in the 1930s by Sir Arthur Lewis as an economic phenomenon that contends that communities or people living in extreme poverty may become stuck in a cycle of poverty as a result of a self-reinforcing mechanism (Ingham & Mosley, 2013). This entails that the poverty trap happens as a result of a self-sustaining cycle in which low income causes limited savings and investment, which then causes persistently poor productivity and a never-ending effort to escape poverty. Connectedly, the poverty trap may be referred to as an economic system in which it is extremely difficult to come out of poverty (Chen, 2023). The poverty trap is exacerbated by a number of causes, including low credit availability, diminished agricultural potential due to environmental degradation, corrupt government, capital flight, insufficient education, diseases, inadequate healthcare, conflict, poor infrastructure, geographical location of countries, low technology, inequality, and population growth (Sachs, 2006; Collier, 2008). In the context of this study, youth as part of the global community have no exception to these challenges. For instance, they are confronted with challenges like unemployment, conflicts, gender inequality, and migration (ILO, 2012; O'Neill, 2023). These challenges are likely linked to the factors identified by Sachs (2006) and Collier (2008), for instance, limited access to capital to engage in various economic activities.

To come out of poverty, it is critical to invest in improving infrastructure and human capital, controlling diseases, boosting agricultural productivity, promoting private sector investment, enhancing governance, controlling diseases, providing debt relief, fostering global cooperation, and aligning with Sustainable Development Goals. The same can be accomplished by giving community members loans or subsidies, particularly in support of entrepreneurship, agricultural development, and small businesses (Sachs, 2006; Collier, 2008). In

the context of this study, YDF is aligned with some measures proposed by these scholars in relation to improved access to capital to improve employability, youth income and overall livelihood.

Empirical Literature Review

Evidence from various empirical studies in different parts of the world indicates that youth are confronted with various challenges, including unemployment, which subsequently leads to relatively low-income levels and poverty. For example, a study by Barsoum (2023) states that the majority of unemployed people in Egypt are young people, with young women having a particularly high rate of unemployment. This finding implies that young people in Egypt are likely to have low incomes because of being unemployed. Similarly, a study by Jamatia and Gurumoorthy (2023) revealed a relatively higher level of youth unemployed in North-East India compared to other parts of India. Relatedly, another study undertaken in Pakistan by Asif et al. (2023) found a relatively higher level of unemployment among youth, which is mainly attributed to limited investment of the government in the economy. Similarly, a study in Indonesia by Sitompul and Athoillah (2023) showed that the majority of youth, especially those who are educated, are unemployed because of limited experience, education training, and geographical location (rural or urban residence). Findings from these studies also suggest that low-income levels amongst youth from these countries are related to unemployment.

Delving in Africa, a study undertaken by Olubusoye et al. (2022) argues that youth unemployment in Nigeria is prevalent and is on the rise because the government takes frictional measures to address the same as opposed to structural remedies, for instance, by tackling structural young unemployment with demand-side subsidies, and monetary and fiscal policy easing. A study by Asiimwe (2022) in Uganda revealed that even though Uganda has been experiencing economic growth following various neo-liberal reforms, the majority of youth remain

unemployed mainly due to neoliberal global inequalities frameworks, decline of labour-absorbing industries, and constraints in the informal sector. Likewise, a study by Denano et al. (2023) posits that higher level of unemployment in Ethiopia due to various factors, including limited access to credit and level of education. These observations suggest that youth are likely to have low-income levels and an overall lower standard of living. Despite the efforts made by the government and other development partners to curb unemployment through different socioeconomic programs, the level of unemployment remains relatively higher compared to the East Africa region average (URT, 2022b; Statista, 2023). This observation suggests that youth in Tanzania are more likely to experience relatively low income than adults.

YDF is one of the most important solutions in tackling the different socioeconomic issues that youth around the world face, such as unemployment and general quality of life (ILO, 2012). For instance, a study by Maisiba and George (2013) in Kenya revealed that YDF helps to reduce youth unemployment. Connectedly, a study in Kenya by Ogembo et al. (2022) found that business support services and youth income have a significant positive association with YDF access. On the other hand, a cross-sectional study by John et al. (2023) in Morogoro, Tanzania, revealed that YDF significantly contributes to improved income and overall livelihood of youth. These findings indicate the likelihood of higher income levels for the youth who access YDF. Conversely, a study in Uganda by Gemma and Ibrahim (2015) found that YDF has a limited impact on job creation and overall youths' income and livelihood. Similarly, a cross-sectional study undertaken in Botswana by Diraditsile (2021) found a limited impact of YDF on youth livelihood. Moreover, another cross-sectional study undertaken by Mussa (2013) in Kahama, Tanzania, revealed a limited significant effect of YDF access on youth income. These findings imply that notwithstanding youth access to YDF, the same may have a limited effect on improved income levels in this age demographic.

According to Belay (2023), Mutumba and Schulenberg (2019), Xiao et al. (2011), and Akpan et al. (2016), other socio-economic variables that significantly positively contribute to youth improved income and livelihood include gender, education, age, residence place, and proficiency of language such as English. Connectedly, studies by scholars like Nmeragini et al. (2020) and Akpan et al. (2016) indicated that membership and years in groups contribute to a reduced poverty incidence. This implies that the youth's group membership and the nature of activities undertaken within groups contribute to improved income levels. Relatedly, the possession of business planning skills by youth is considered to contribute to improved youth income levels (Stavropoulou, 2018; Gever et al., 2023; Chiebonam et al., 2023; Siska et al., 2023). Despite YDF's potential for youth's improved income and livelihoods, the literature on its impact on income levels is limited and inconclusive. This study aims to address this gap by examining YDF access and its effect on income levels in North-West Tanzania, testing the null hypothesis of no significant impact on youth's income levels in North-West Tanzania.

MATERIAL AND METHODS

Research Design

The study employed a descriptive research design, which helped to estimate the likelihood of youth income falling into a particular income category based on the influence of specific predictors. This approach formed the basis for testing the null hypothesis as it provided trends and income level patterns of the study population.

Table 1: Income Level (Dependent Variable)

Annual Income Categories (TZS)	Income Level Description
1000,000 - 2,000,000	Low income
360,001-1,080,000	Average income
1,080,001-1,440,000	High income

Independent Variables

YDF access, together with gender, education level, youth group membership, youth group activities, and possession of business

Data Collection and Sampling Procedures

A cross-sectional survey was used to collect primary data from 100 youth from three villages located in Nyihogo ward in Kahama district located in Shinyanga region, which is within North-West Tanzania. The study villages were purposively selected based on the availability of youth who accessed YDF and those who did not over the last 12 months (January – December 2022). A random sampling approach was employed to ensure reasonable representation, where the participants were segregated into two distinct groups (64% of youth accessed YDF, and 34% of those who did not access YDF). Random samples were taken from those two specific groups within three villages involved in this study.

Data Collection Method

This study collected quantitative data from 100 sampled youth by using a structured closed-ended questionnaire in a cross-sectional survey that was undertaken in three villages in Kahama districts in the Shinyanga region.

Variables Measurement

Dependent Variable

Youth income level is the dependent variable in this study. Youth income levels in Tanzania Shillings (TZS) are categorised into three average annual groups over the last 12 months (2022) namely, low, average, and high. As these income categories have more than two ordered income levels, the same qualifies the condition of using the Ordinal Logistic Regression Model. The specific details related to income levels are provided in *Table 1*.

planning/development skills, were used as independent variables in this study. YDF was measured as a binary variable (1 or 0) indicating whether a youth has access to the YDF or not.

Gender denotes two categories (male and female); education entails various education levels; bachelor's degree, diploma, certificate, and primary school. On the other hand, youth group membership is binary (1 or 0), indicating whether a youth is in a group or not, while group activities level categorises various economic activities undertaken by the youth group, precisely motorbike cycling, popularly known as *Boda-*

boda in Kiswahili, tailoring, food vending and other small businesses like small shops and mobile money shops. Additionally, business plan skills possession is a dichotomous variable (1 or 0) indicating possession or lack of business planning/development skills. A summary of the measurement of each independent variable is provided in *Table 2*.

Table 2: Variables Measurement

Abbreviation	Description	Variable Type	Measurement
YDFA	Youth Development Fund Access	Nominal	1=Accessed; 0=Not accessed/otherwise
GEN	Youth's gender	Nominal	1=Male; 0=Female/otherwise
ED	Youth's age and education level	Ordinal	1=Bachelor's degree 2=Diploma 3=Certificate 4=Primary
YGM	Youth Group Membership	Nominal	1=Member; 0=Not a member/otherwise
GAL	Youth Group Activity Level	Nominal	1=Boda-boda 2=Tailoring 3=Food vending 4=Other small businesses
BPSP	Business Plan Skills Possession	Nominal	1=Possess; 0=Do not possess/otherwise

Structural Equations

Expanding upon the previously mentioned variables, an Ordinal Logistic Regression model was used as depicted below to estimate the youth's income level by YDF access alongside other social economic variables (gender, education level, youth group membership, youth group activities, and possession of business planning/development skills). The equations are provided below.

$$\text{Log } p(\text{YIL}_j=k) = P(\text{YIL}_j \leq k) - P(\text{YIL}_j \leq k-1) \quad (\text{i})$$

Whereby: YIL_j = Youth income level for the j^{th} youth, $\text{Log } p(\text{YIL}_j=k)$ is the probability of being in category "k", k is the specific income level category (1=Low; 2 Medium; 3=High), $\text{Log } p(\text{YIL}_j \leq j)$ is the cumulative probability of being in or below category "k," " $P(\text{YIL}_j \leq k-1)$ " is the

cumulative probability of being in or below the category immediately below category "k."

When YIL_j intercept and estimation error terms are introduced, Equation (i) may be rewritten as Equation (ii).

$$\text{Log } p(\text{YIL}_j=k) = \beta_0 + \beta_1 Y_j + \epsilon \quad (\text{ii})$$

Whereby: YIL_j = Youth income level for the j^{th} youth, β_0 = Intercept representing value of YIL_j when all independent variables are equal to zero, Y_j = Coefficients showing a change in YIL_j following a one-unit change in a specific independent variable while keeping other factors constant, ϵ = error term

The Ordinal Logistic Regression Equation (ii) can be structurally translated into Equation (iii) by including particular independent variables listed in *Table 2* as follows:

$$\text{Log } p(\text{YIL}_j=k) = \beta_0 + \beta_1 \text{YDFA}_j + \beta_2 \text{GEN}_j + \beta_3 \text{ED}_j + \beta_4 \text{YGM}_j + \beta_5 \text{GAL}_j + \beta_6 \text{BPSP}_j + \epsilon \quad (\text{iii})$$

Whereby: YDFA=Youth Development Fund Access for j^{th} youth, GEN=Gender for j^{th} youth, ED= Education for j^{th} youth, YGM=Youth Group Membership for j^{th} youth, GAL=Group Activity Level for j^{th} youth group, BPSP=Business Plan Skills Possession for j^{th} youth

Data Analysis

The collected data was cleaned in Excel and imported into SPSS IBM Statistics for Mac Version 26 for analysis. Descriptive analysis of independent and dependent variables was done by using frequency and proportions. The inferential statistical analysis was done by using Ordinal Logistic Regression Analysis to estimate the likelihood of youth falling in either income level based on the predictors in the model. The same was also used to test the null hypothesis that there

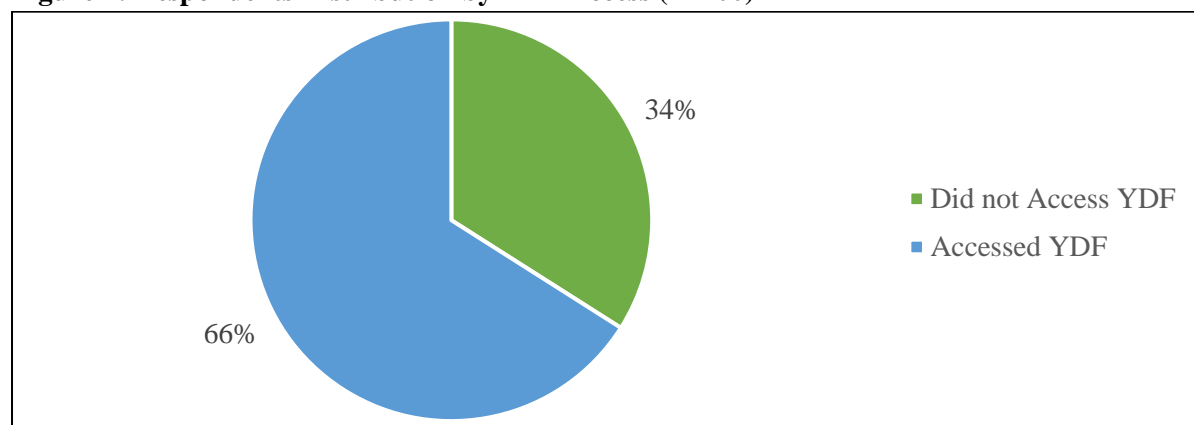
is no significant effect of YDF on youth's income levels in North-West Tanzania. The adopted decision criteria for supporting or not supporting the null hypotheses was at a 5 per cent precision level (95% confidence level). The test of parallel lines, which is a crucial premise for this model, was evaluated and passed prior to running the ordinal logistic regression analysis.

RESULTS AND DISCUSSION

Descriptive Results

The study findings show that the proportion of female study participants (58%) was higher than males (42%). Likewise, the per centage of youth who reported to have accessed YDF (66%) was higher compared to those who did not access YDF (34%) (see *Figure 1*).

Figure 1: Respondents Distribution by YDF Access (n=100)



The majority of the youth involved in this study (56%) earned high income (TZS 4,100,000 or more) in 2022. Further results show that 100 per cent of those who accessed YDF had average and higher income, while 100 per cent of those who

did not access YDF had lower annual income. This association was statistically significant at $p=0.000$. This implies that the association is not by chance but rather by YDF access (see the details in *Table 3*).

Table 3: Annual Income Levels Vs. YDFs Access Crosstabulation

Description			YDFs Access		Total
			Did not access	Accessed	
Annual income levels (TZS)	1,000,000-2,000,000 (Low)	n	34	0	34
		% within income	100%	0%	100%
	2,100,000-4,000,000 (Average)	n	0	10	10
		% within income	0%	100%	100%
	4,100,000+ (High)	n	0	56	56
		%	0%	100%	100%
Total		n	34	66	100
		% within income	34%	66%	100%

Pearson Chi-Square Asymptotic Significant(2-tailed) ($p=0.000$)

On the other hand, the majority of youth involved in this study had attained the certificate level of education (57%), followed by those who completed primary school (28%). Similarly, the majority of the youth involved in this study (71%) were members of a youth group. Those youth groups were mainly engaged in the boda-boda

business (65), followed by those engaged in tailoring (18%), food vending (12%), and small businesses (5%). Connectedly, 77% of the youth involved in this study indicated to have higher possession of business planning/development skills (see *Table 4* for details).

Table 4: Summary of Other Independent Variables Descriptive Results (n=100)

Variable Category	Description	Frequency	%
Youth group membership status	Female	58	58%
	Male	42	42%
Education	Bachelor degree	9	9%
	Diploma	6	6%
	Certificate	57	57%
	Primary	28	28%
Youth group membership status	Not a member	29	29%
	Member	71	71%
Youth group activities	Boda-boda	65	65%
	Tailoring	18	18%
	Food vendors	12	12%
	Other small business	5	5%
Business planning/development skills	Do not possess	23	23%
	Possess	77	77%

Inferential Statistics Results

Before embarking on the model parameters estimation, critical assumptions relevant to this model were made and passed. Precisely, the test of parallel lines, which is a critical ordinal logistic assumption, was assumed because the p-value was insignificant at a 5 per cent precision level ($p=1.000$). The model fitted the data at $p=0.000$ while the goodness of fit was also satisfied whereby Pearson and Deviance p-value were insignificant at a 5 per cent significant level ($p=1.000$). The McFadden value of 0.849 indicates an income level improvement of 84.9% of youth who accessed YDF when considering the independent variables compared to the null model. The results of parameter estimates, which show the probability of a case falling below or above the given category of income levels of youth who accessed YDF, are provided in *Table 5*. The reference income level is “High Income”

Effect of YDF Access on Youth Income Levels

The results demonstrate that lack of YDF access increases the probability of lower income levels,

highlighting the positive impact of YDF access on youth earning higher incomes. Besides, the effect was not statistically significant at a 5 per cent precision level ($p=0.940$). These results suggest that notwithstanding the positive effect of YDF on youth higher income levels, the lack of statistical significance may suggest the ineffectiveness of the provided funds in improving youth income and overall livelihood. This result resonates with findings from scholars like Gemma and Ibrahim (2015), Diraditsile (2021), and Mussa (2013), who posit that YDF access has limited impact on youth livelihood. In this context, the study's findings suggest a potential limitation of the YDF effect on youth's income level due to various reasons which may require further research. The potential bottlenecks include limited financial literacy, insufficient funding, inadequate training and YDF financed projects monitoring and backstopping support, short-termism of YDF, and other YDF design aspects.

Table 5: Ordinal Regression Logistic Parameter Estimates Results

Description			Estimate (B)	Std. Error	Wald	Sig.	95% CI	
							Lower	Upper
Threshold1	Income levels	Low annual income	-12.388	85.932	0.021	0.885	-180.811	156.036
		Average annual income	-0.497	1.545	0.103	0.748	-3.526	2.532
Location	YDF access	Not accessed	-29.203	388.005	0.006	0.940	-789.680	731.274
		Accessed	0 ^a					
	Gender	Females	-2.229	1.305	2.919	0.088	-4.786	0.328
		Males	0 ^a					
	Education level	Bachelor degree	11.821	137.634	0.007	0.932	-257.936	281.578
		Diploma	9.482	127.502	0.006	0.941	-240.417	259.381
		Certificate	0.513	0.905	0.322	0.571	-1.260	2.287
		Primary school	0 ^a					
	Youth group membership status	Not a group member	-8.265	324.563	0.001	0.980	-644.397	627.867
		Group member	0 ^a					
	Youth group activities	Boda-boda	2.406	1.564	2.366	0.124	-0.660	5.471
		Tailoring	3.184	1.661	3.672	0.055**	-0.073	6.440
		Food vending	2.718	1.678	2.625	0.105	-0.570	6.006
		Other small businesses	0 ^a					
	Business planning/development skills	Don't have business plan/development skills	2.376	272.812	0.000	0.993	-532.326	537.078
		Have business plan/development skills	0 ^a					

Link function: Logit 1. Income reference group (High income)
a. This parameter is set to zero because it is redundant.
***Statistically significant at $p < 0.1$*

Effect of Other Social-Economic Variables on Youth Income Levels

Gender and education: These variables were other factors examined alongside YDF access on the impact of youth's income levels of study respondents. The results show that being female increases the probability of lower income levels, implying young males are likely to earn higher incomes. However, the influence was not statically significant at a 5 per cent precision level ($p=0.088$). Likewise, the study results demonstrate that higher-educated youth possibly have higher incomes compared to those with lower education. Nevertheless, the difference did not reach the statistical significance at 5 per cent. These findings contrast with other studies like those undertaken by Belay (2023), Mutumba and Schulenberg (2019), Xiao et al. (2011), and Akpan et al. (2016), which revealed that gender and education significantly positively affect youths' income levels. Therefore, while gender and education exhibit similar effects on youths' income levels, their influence differs from findings in other studies.

Youth group membership and level of group activities: The study results show that youth who are members of a youth group are likely to have higher incomes compared to those not engaged in youth groups. Nevertheless, the difference did not reach the statistical significance at 5 per cent. Connectedly, the study further shows that youths who are members of groups engaged in tailoring, food vending and motorbike cycling (*Boda-boda*) are likely to have a higher income than those engaged in groups dealing with other small businesses like small shops. However, the effect in both cases is not statistically significant at $p=0.05$. These results diverge from other scholars like Stavropoulou (2018), Gever et al. (2023), Chiebonam et al. (2023), and Siska et al. (2023), which showed that youths' group membership and level of group activities contribute to improved youth's income level.

Business planning/development skills: In contrast with theoretical expectations, youth without business planning or business

development skills are likely to have higher incomes compared to those with business plan knowledge. But this, too did not reach the statistical significance at $p=0.05$. This result implies that youth with a grasp of business planning/development skills are unlikely to exhibit higher income levels. This finding contradicts other scholars like Gever et al. (2023), Chiebonam et al. (2023), and Siska et al. (2023), which showed that youth's possession of business planning/development skills is seen as a factor that can significantly enhance their income.

To sum up, the differences between these non-YDF access social-economic variables (gender, education, youth group membership and level of group activities, and business planning/development skills) affect the youths' income level when compared with other scholars entail that differences in youths' income level may be attributed to the study area contextual factors. These factors may be associated with cultural norms, economic structure, access to resources, and government policies, which may warrant further studies.

CONCLUSION AND RECOMMENDATIONS

This study concludes that there is no significant effect of YDF access on the youths' income levels in North-West Tanzania. Similarly, other variables such as gender, education, membership in youth groups and business plan/development skills do not have a significant effect on youths' income levels. This study recommends that to further improve the effectiveness of YDF, the government, alongside other actors, should consider adjusting program strategies, for instance, through supporting complementary initiatives alongside YDF provision. This is because income levels are likely to be influenced by various factors as such YDF access may not be sufficient to influence a significant positive outcome. Likewise, it is recommended to prioritise financial literacy for youth to improve their ability to make informed financial choices and optimise income benefits from the YDF accessed. Moreover, policymakers should explore

alternative strategies in designing and implementing YDF in order to effectively address youth income and overall livelihood disparities. Future studies may consider examining the strategies integrating YDF with other initiatives. Additionally, further studies may put an emphasis on the effects of financial literacy, policy analysis, youth participation in YDF programme design, and broader livelihood outcomes in North-West Tanzania and beyond.

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