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Youth Development Fund for Addressing Youths' Unemployment in Hai District Council-Tanzania: Deterring Challenges

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ABSTRACT

The Youth Development Fund (YDF) in Tanzania was established in 1994 to address youth unemployment by providing empowerment loans to support youth development. These loans are financed by 4% of the revenue generated by local councils, which is specifically allocated for youth initiatives. However, the effectiveness of these loans has faced significant challenges, as youth unemployment has slightly risen to 12.6% among individuals aged 15 to 35. This trend raises concerns regarding the YDF's efficacy in combating youth unemployment. Consequently, this study aims to investigate the challenges that impede the YDF's capacity to alleviate youth unemployment within the Hai District Council. Employing the empowerment theory framework for analysis, the findings reveal several obstacles to YDF's effectiveness, including insufficient financial resources, complex application and approval processes, poorly executed programs, and inadequate monitoring and evaluation mechanisms. They collectively hinder the YDF's ability to enhance and facilitate economic conditions and job creation. Hence, there is an urgent need to streamline the application and disbursement processes by simplifying documentation requirements and establishing transparent guidelines. Furthermore, investing in staff training and allocating necessary resources can significantly reduce processing times and ensure the timely disbursement of funds. In mitigating political interference, the YDF management needs to strictly observe bureaucratic coordination and implement a robust monitoring and evaluation system that tracks the progress of youths' projects and identifies areas for improvement. This study offers a comprehensive examination of the limitations of the YDF's effectiveness. Also, it applies the empowerment theory framework to propose a strategic approach to enhance the fund's operational efficiency.

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INTRODUCTION

The role of young people in shaping contemporary and future societies worldwide is of paramount importance (Scandurra et al., 2020). As of 2022, the world's population had reached an estimated 8 billion individuals, with approximately 1.8 billion, or 22.5%, categorised as youth (United Nations, 2022). This burgeoning demographic has brought youth empowerment to the forefront as a critical and multifaceted issue, particularly in addressing concerns about unemployment and other pressing issues. Indeed, the global youth unemployment rate was reported to be 15.58% (International Labour Organisation (ILO, 2020), underscoring the pressing need for targeted interventions and policies (Coppola & Destefanis, 2021).

Nations worldwide have implemented various programs to support their youth through capacity building, facilitating access to financing, and establishing marketing linkages to enhance youth employment opportunities (Sehaba & Nyanda, 2022). These empowerment initiatives often target marginalised groups, such as black and Hispanic youth in the United States, and individuals of colour and those with disabilities in the United Kingdom, Germany, and Turkey (Mbagwa, 2021). These efforts underscore the global nature of youth unemployment, a phenomenon that transcends geographical boundaries. Research by the United Nations (2019), Kamer (2023) and Canzian *et al*. (2020) highlight several European initiatives addressing youth unemployment. For instance, the Greek government, with support from the European Union, launched the Youth Guarantee program in 2014 to address employment challenges following the 2008 financial crisis. This program aims to provide high-quality job opportunities for young people. Similarly, the Italian government introduced Garanzia Giovani as part of the broader European Youth Guarantee scheme, aiming to target youth unemployment and enhance opportunities for young people. In Spain, the government implemented the Plan de Choque por el Empleo (Employment Shock Plan) to stimulate job creation and reduce unemployment rates, particularly among the youth. However, these efforts resulted in varying degrees of success; implementation encountered inadequate funding, mismanagement of program resources, corruption, and insufficient education (International Labour Organisation [ILO], 2012; Ochieng, 2021). Youth unemployment rates remain elevated globally, subsequently contributing to increased poverty and economic insecurity among young people. Additionally, the situation exacerbates social tensions and may lead to higher rates of crime and social unrest, as marginalised youths might resort to illegal activities as a means of survival (Sehaba & Nyanda, 2022; Mbagwa, 2021).

In response to the youth unemployment crisis in Africa, leaders have implemented various programs aimed at enhancing employability through government and private sector initiatives, often influenced by international organisations such as the ILO, World Bank, and UN-Habitat (ILO, 2020; Sitompul & Athoillah, 2023; United Nations, 2020). These efforts include Youth Development Funds in countries such as Botswana, Tunisia, and Mali, which aim to diversify economies and enhance global competitiveness (ILO, 2012-2020; Ochieng, 2021; Kamer, 2023). Notwithstanding these initiatives, youth unemployment remains a persistent challenge in Africa (International Labour Organisation (ILO), 2020, with notable disparities across regions. North Africa exhibits the highest youth unemployment rate at 29.6% (Fox & Gandhi, 2021), while Sub-Saharan Africa reports a rate of 8.7% (ILO, 2020; Sumberg et al., 2021). Some highlighted challenges include, but are not limited to, inadequate funding, corruption, and insufficient education, as well as a lack of recognition for the potential of the informal sector (Byiers & Pharatlhatlhe, 2019). The persistent unemployment issues among the youth exacerbate social unrest, political instability, and crime (ILO, 2020), with Nigeria experiencing significant security challenges due to high youth unemployment (Yeboah & Flynn, 2021).

Youth unemployment in Tanzania poses a significant developmental challenge, with an estimated rate of 12.6%, accounting for 35.6% of the total youth population aged 15-35 years (URT, 2022; Statista, 2023). In response to this issue, the Tanzanian government established the Youth Development Fund (YDF) in 1994 as a strategic initiative to address the unemployment problem, supported by the Local government Act of

1982 and the Local government Financial Act of 1982 (Kitabu, 2021; Dogeje, 2023). The YDF aims to enhance youth employment, generate income, and provide financial support for youth-operated businesses and employment-related programs (John et al., 2020; Regina et al., 2020; Sehaba, 2022). Thus, endorsement of policies and legal frameworks to address youth unemployment, such as the revised Youth Policy of 2007 and the 2018 amendment to the Local government Financial Act (Temu, 2019; URT, 2020; URT, 2017). The determinations were to create a supportive environment for youth empowerment, enhance employment opportunities, and allocate resources to marginalised groups, including youth. Additionally, the youths would acquire self-reliance and skills for development (URT, 2020; URT, 2017). However, some recent data indicate a slight increase in unemployment rates (National Bureau of Statistics-NBS, 2021-2022; O'Neill, 2023). This persistent challenge has led to detrimental social consequences, with many youths resorting to behaviours such as drug abuse, resulting in increased poverty, crime rates, and social dependency, which collectively impede the country's economic and social progress (John et al., 2020; Regina et al., 2020; Dogeje, 2023). This far contrary to the essence of YDF in Tanzania, hence a need to examine the hindrance of YDF

Existing studies (i.e., Sehaba & Nyanda, 2022; Dogeje, 2023; Regina, 2021; Banafa & Wanjala, 2023) have explored various aspects of youth development funds and their impact on employment in East Africa. Sehaba and Nyanda have examined the Youth Development Fund's contribution to youth employment in Kilosa district, Morogoro. Dogeje investigates the effects of Youth Development Fund access on income levels in North-West Tanzania. Regina examines the impact of Youth Development Fund-supported income-generating activities on the livelihoods of youth in Morogoro and Mvomero Districts. Banafa and Wanjala analyse the impact of Youth Funds and Empowerment Programmes on youth employment and economic growth in Kenya. Previous findings have revealed the contributions, effects, influences, and impacts of youth development funds, economic empowerment, and credit accessibility on youth, women, and people with disabilities. Despite the contributions of existing studies, there is a lack of comprehensive research on the challenges hindering the 4% Youth Development Fund's ability to address youth unemployment in Tanzania. Subsequently, this study attempts to examine the specific problems encountered in implementing and utilising the 4% Youth Development Fund to combat youth unemployment in the Hai District Council in Tanzania. It is worth understanding the challenges encountered to facilitate better policy improvement and solutions for value for money, as the impact of every cent spent on youth development should improve their wellbeing and that of the entire society.

THEORETICAL FRAMEWORK

This study subscribes to the Empowerment theory. It emphasises that individuals possess the capacity to act autonomously and make choices that shape their life outcomes. This postulation highlights the importance of self-determination and personal responsibility (Jalali & Sadeghi, 2022). The theory posits that personal experiences have a significant impact on how individuals perceive their power and agency. Recognising one's strengths and challenges is vital for effective engagement (Mehmetoglu & Eger, 2021). Empowerment theory acknowledges that systemic barriers, such as socio-economic inequalities, significantly affect individual agency. The social context can either facilitate or restrict access to opportunities (Friedman & Krosnick, 2022). The theory posits that access to essential resources, such as funds, education, information, and networks, is crucial for empowerment. Resources enable individuals to develop the necessary skills and confidence to pursue opportunities (Mohan & Chatterjee, 2023).

Empowerment theory emphasises the significance of social networks in providing support and facilitating opportunities (Jalali & Sadeghi, 2022). The quality and strength of one's social connections greatly influence access to employment and resources (Bourdieu, 2021). The theory posits that empowerment involves continuous skill development aligned with market demands. Education and training are vital for enhancing employability and adaptability in the workforce (Hanafi et al., 2023). Empowerment is closely linked to the ability to advocate for systemic reforms that address fundamental social issues. Individual and collective advocacy can drive changes that enhance opportunities for marginalised groups (Ojiambo et al., 2022). Empowerment theory adopts a holistic view, recognising the interconnectedness of psychological, social, and economic factors that influence overall wellbeing. A comprehensive approach addresses various dimensions of an individual's life (Santos & Rios, 2023). The theory emphasises that community engagement and collaboration are crucial for creating environments that foster empowerment, encouraging individuals to seek support and pursue opportunities (Carrillo & Ponce, 2021). Empowerment theory offers a comprehensive framework for analysing youth unemployment, emphasising the importance of individual agency, social structures, and community resources. The following points elucidate how empowerment theory accounts for this issue:

Empowerment theory stresses the importance of individuals' ability to exert control over their lives. Youth who perceive themselves as empowered are more inclined to pursue job opportunities, enhance their skills, and navigate the labour market effectively (Zimmerman, 2000). Conversely, young individuals who encounter barriers to their agency—such as inadequate support, education, or experience—are more likely to experience higher unemployment rates (Wong et al., 2019). The theory recognises that social structures play a crucial role in influencing youth employment outcomes. Factors such as socio-economic status, educational attainment, and family background can either facilitate or hinder a young person's ability to obtain employment (Marmot et al., 2020). For instance, individuals from marginalised communities may confront systemic obstacles that limit their access to quality education and job opportunities, resulting in elevated unemployment rates.

Empowerment theory emphasises the necessity of access to various resources, including information, training, and networking opportunities. Young people who benefit from robust support systems, such as mentorship programs or vocational training, are more likely to acquire the requisite skills and connections needed for employment (Verhaeghe et al., 2020). Conversely, a deficiency in these resources can exacerbate unemployment challenges. The theory highlights the importance of social capital in facilitating employment opportunities. Youth with strong social networks are often more successful in securing jobs through referrals, while those lacking such support may face isolation and reduced job prospects (Lin, 2021). Enhancing social capital within communities can empower young people by improving their access to employment opportunities.

Empowerment theory advocates for the cultivation of skills aligned with market demands. Participation in training and educational programs can foster a sense of empowerment among young people, making them more competitive in the workforce (Choudaha & Chang, 2021). When young individuals receive access to relevant training and education, they are better positioned to secure and sustain employment. Empowerment involves local government authorities advocating for systemic reforms that address the fundamental causes of youth unemployment. This includes policy changes that enhance access to education, create job opportunities, or provide support for young entrepreneurs (Zhou et al., 2021). Even decisive decisions, such as dedicating 4% of the collected own sources for youths, underscore local government initiatives to work collaboratively towards reducing unemployment. In summary, empowerment theory elucidates youth unemployment by examining the interplay between individual agency, social structures, access to resources, social capital, skill development, and advocacy efforts. By prioritising the empowerment of young individuals, communities can create environments that enhance job readiness and mitigate unemployment rates.

METHODS

This study employed a case study design and a qualitative research approach to examine the challenges hindering the Youth Development Fund's ability to address youth unemployment in Hai District, Tanzania. The location was chosen based on the Hai District Council's dedication to providing 4% youth empowerment loans. However, the level of challenges hindering the 4% Youth Development Fund in addressing youth unemployment is not well known (Jafo, 2019). Additionally, the study area is cost-effective in terms of transportation and accommodation. A total of 34 respondents were purposively and conveniently selected based on their direct involvement with the YDF to provide a comprehensive understanding of the fund's ability to address unemployment. The study employed interviews and focus group discussions to gather primary data. Interviews were conducted with government officials using open-ended questions, lasting 30 to 35 minutes, to explore essential requirements and perspectives. The interviewer prepared carefully to avoid interruptions and utilised an interview guide for reliable data. Additionally, focus group discussions involved 30 youths from five beneficiary groups, namely Light Youth Group "A", Youth Green Movement "B", Kibaha Group "C", SS Glassworks "D", Kiwababo Group "E" and New Generation Group "F", ensuring vibrant dialogue about fund management and coordination. The researcher ensured that ethical considerations, proper procedures, and confidentiality were maintained throughout both data collection methods.

RESULTS AND DISCUSSIONS

This study examines the challenges hindering the 4% Youth Development Fund's (YDF) ability to address youth unemployment in Hai District Council, Tanzania. Data were generated from interviews, FGDs and documentary reviews. The analysis and findings are presented in order of responses from the respondents.

Inadequate Financial Resources for YDF

Insufficient funding was found to be the main obstacle to implementing the program in the Hai district council, primarily due to inadequate financing. This financial shortfall limits the fund's ability to provide enough loans or grants to youth entrepreneurs, reducing the program's reach and impact. Consequently, fewer youths can start or expand businesses, hindering job creation and economic development. A glance at Table 1 shows it.

Table 1: Hai District Council Own Source Collection and Disbursements of YDF 4% Trends from 2017/2018-2021/2022

Years	Internal Revenue collection (Tsh)	YDF (4%) (Tsh)	Targeted/ Requested (Tsh)	Disbursed (Tsh)	Variation (Tsh)
2017/2018	1,919,865,749	76,794,629	240,000,000	76,000,000	164,000,000
2018/2019	2,551,895,514	102,075,820	301,000,000	102,000,000	199,000,000
2019/2020	2,835,949,990	113,437,999	379,000,000	113,000,000	266,000,000
2020/2021	3,097,481,822	123,899,272	500,000,000	123,000,000	377,000,000
2021/2022	3,340,936,229	133,637,449	611,000,000	133,000,000	478,000,000
TOTAL	**11,195,131,852**	**549,845,169**	**2,031,000,000**	**547,000,000**	**1,484,000,000**

Source: Hai District, 2024

Table 1 shows that the Hai District Council's internal revenue collection from 2017/2018 to 2021/2022 totalled Tsh 11,195,131,852, from which 4% (Tsh 549,845,169) was allocated to the Youth Development Fund (YDF). Despite the significant revenue, the disbursed funds (Tsh 547,000,000) were consistently far below the targeted/requested amounts (Tsh 2,031,000,000), leading to a cumulative shortfall of Tsh 1,484,000,000 over five years.

Additionally, limited resources restrict the provision of essential support services, such as training and mentorship, which are crucial for sustaining youth-led enterprises. Ultimately, the goal of reducing youth unemployment remains unmet due to these financial constraints. The response from the respondent witnesses the situation as follows;

> Relying on limited local revenue results in insufficient funds for youth entrepreneurship, as even the mandated 4% allocation falls short of demand. This financial shortfall leaves many viable business proposals unfunded, stifling economic growth and demoralising young entrepreneurs who are essential for local development (Interviewee 1, April 24, 2024).

Inadequate funding severely hinders the YDF's ability to address youth unemployment effectively, as the funds disbursed are consistently less than half of what is requested, limiting the program's impact on supporting youth initiatives and reducing unemployment rates in the district. The comments from FGDs were;

> Many young entrepreneurs with promising ideas struggle due to a lack of financial support from the YDF, leading to missed opportunities. The government must recognise that investing in youth entrepreneurship is crucial for both economic development and the community's future. Without proper funding, the YDF cannot fulfil its mandate, leaving a generation of young entrepreneurs behind (FGD's "C", April 30, 2024).

Complex Application and Approval Processes for Funds

The effective management of the YDF was hampered by cumbersome, extensive paperwork, bureaucratic hurdles, and lengthy waiting periods, deterring many eligible youths from even applying for financial support. Moreover, the stringent criteria and documentation requirements pose additional challenges, particularly for those with limited access to resources or education. Consequently, it delays implementation and discourages potential beneficiaries from using the fund if multiple levels of approval are required for project funding or payout. Due to the time spent on the process, the youth perceive it as a time-consuming and difficult application process, as well as lengthy approval procedures. The group members provide additional support for this.

> The loan application process faces prolonged delays due to local government disorganisation and manual procedures. Our group applied for 40 million TZS in 2021 but had to restart in 2022, receiving only 12 million TZS. Three members over 35 were disqualified despite their expertise in aluminium fabrication, welding, and glasswork. The age limits (i.e., 30-45 years of age) were one of the challenges many youths come across (FGDs 'D', April 30, 2024).

Insufficient Staff Capacity

There was a lack of staff with the necessary skills to manage the effective assessment, allocation, and management of funds, resulting in inefficient resource utilisation and poorly designed programs that failed to meet the needs of youth. This situation hindered the monitoring and evaluation processes, preventing the timely identification of qualified loan applicants. Consequently, the YDF's goal of reducing youth unemployment remains unachieved. Moreover, feedback from focus group discussions and interviews emphasises the severe impact of understaffing on loan and grant distribution, causing delays that stifle innovation and economic growth. The respondents from FGDs quoted:

> Insufficient staff capacity severely hinders the distribution of loans and grants to young entrepreneurs, resulting in extended delays in processing applications and providing support.

> This bottleneck results in missed opportunities to grow businesses, stifling innovation and economic growth in the community. The understaffing issue affects individual entrepreneurs and impacts the district's overall development, as youth entrepreneurship drives economic progress and job creation (FGD's "B", April 26, 2024).

Another respondent from the interview reported that;

> Managing people and financial resources effectively requires specialised skills, enough workforce, and essential resources. Ward-level coordinators, with their daily interactions with beneficiaries, provide crucial real-time feedback and personalised support, unlike district-level officials. Therefore, the government must mandate comprehensive training and capacity-building programs for all staff to equip them for these dual responsibilities (Interviewee 2, April 24, 2024).

The findings reveal that insufficient staffing levels and inadequate training programs hinder application processing times, leading to inefficiencies in managing allocated funds. This hinders the YDF's ability to efficiently reach and support youth entrepreneurs, ultimately limiting its potential to create long-term and impactful employment opportunities.

Limited Youth Projects monitoring and Evaluation

The Youth Development Fund faces significant challenges due to inadequate monitoring and evaluation mechanisms, affecting project outcomes and loan repayments. Management's selective oversight and lack of consistent progress monitoring contribute to these issues. This is due to various factors, including insufficient funds for regular field visits and assessments, particularly given the geographical spread of the groups. Young entrepreneurs often struggle without regular expert guidance, which can lead to business failures and repayment difficulties. The problem is acknowledged to exist across all administrative levels. Furthermore, Council representatives cite budget constraints limiting their ability to conduct frequent visits and provide necessary support.

> Inadequate council funds hinder regular field visits, training, and project assessments for supervised groups. Limited budgets restrict visit frequency, especially given the groups' diverse urban and rural locations. Other issues, such as fund mismanagement, illnesses, and absconding members, also contribute to the failures of some groups (Interviewee 3, April 24, 2024).

In the same manner, another respondent comments that;

> The issues with loan management are widespread across all administrative levels, from the Ward to the Central. The prevalence of fake groups and poor supervision has led to significant losses, including the 88 billion attributed to government negligence. To address this, the government must hire additional personnel for better monitoring. Blame should not fall solely on recipients, as funds are often allocated to unqualified groups, as evidenced by the CAG report (FGD's "B", April 26, 2024).

The findings found that resource constraints limit the frequency of field visits and ongoing support for funded projects. This hinders the YDF's capacity to assess project progress, identify areas for improvement, and ensure proper fund utilisation. The lack of effective oversight is linked to project stagnation, mismanagement, and difficulties with loan repayment, ultimately jeopardising the program's ability to achieve its intended outcomes.

Insufficient Amounts Disbursed against Amount Requested

The 4% Youth Development Fund (YDF) struggles to address youth unemployment due to significant shortfalls between requested and disbursed amounts. Young entrepreneurs often receive insufficient funding, leading to delays and incomplete projects that hinder business growth and job creation. This mismatch undermines the YDF's goal of reducing youth unemployment, as businesses cannot operate effectively or scale as Table 4.5 portrays below.

Table 2 Amounts Disbursed against Amount Requested to six groups in Hai District council in 2021/2022

No	Groups	Amount Requested (Tsh)	Amount Disbursed (Tsh)	Variation/Short fall (Tsh)
1.	Light Youth Group "A"	25,000,000	13,000,000	12,000,000
2.	Youth Green Movement "B"	45,000,000	12,000,000	33,000,000
3.	Kibaha Group "C"	5,000,000	5,000,000	-
4.	SS Glassworks "D"	16,000,000	6,000,000	10,000,000
5.	Kiwababo Group "E"	50,000,000	18,000,000	32,000,000
6.	New Generation Group "F"	40,000,000	14,000,000	26,000,000
	TOTAL	276,000,000	86,000,000	190,000,000

Source: Hai District, 2024

The data from Table 2 highlights significant discrepancies between the requested and disbursed amounts for six groups in the Hai District Council during the 2021/2022 fiscal year. For example, Group A requested 100 million TZS but received only 30 million TZS, and Group B sought 45 million TZS but got 12 million TZS, resulting in total shortfalls. With a total requested amount of 276 million TZS and only 86 million TZS disbursed, the 190 million TZS shortfall hinders the group's ability to execute its business plans fully. This limits job creation and undermines the YDF's objective of reducing youth unemployment. The group's quote was as follows.

> I find the inadequate financial resources allocated by the YDF deeply frustrating. My group requested TZS 100,000,000 to kick-start our business, but we received only TZS 30,000,000. This substantial shortfall of TZS 70,000,000 prevents us from purchasing essential equipment and materials, limiting our ability to operate effectively and hire additional staff. The insufficient funding not only stalls our business growth but also hinders our potential to contribute to the local economy by creating new job opportunities for other young people in the community (FGD's "C", April 30, 2024).

The results from recipient groups reveal a consistently experienced shortage of allocations, severely affecting their business operations and job creation. Limited funds prevent entrepreneurs from acquiring the necessary equipment, materials, and personnel, thereby undermining their ability to implement and scale their business plans. This reduces the YDF's impact on fostering growth and creating jobs. The significant discrepancies, such as Group A receiving only 30 million TZS of their 100 million TZS request, indicate a need for reevaluating the disbursement strategy.

DISCUSSION

This study investigates the obstacles affecting the effectiveness of the 4% Youth Development Fund (YDF) in tackling youth unemployment within the Hai District Council. This section elaborates on the significant issues identified earlier, specifically those impeding the YDF's capacity to alleviate youth unemployment in the Hai District Council.

Inadequate Financial Resources for YDF

Among the notable concerns reported is inadequate funding for the Youth Development Fund (YDF) (URT, 2023), particularly in the allocation and disbursement of funds in Tanzania. This lack of adequate financial resources leads to underutilisation of the YDF (Rugeiyamu, 2023; Martim, 2019), hindering the achievement of its objectives and the government's expectations, such as reducing youth unemployment and fostering entrepreneurship in Tanzania (Mukiite, 2016; John, 2021). According to Empowerment Theory, the YDF requires adequate financial resources, consistent allocations, and a positive attitude towards youth empowerment (Smith, 2021). In Kenya, similar limitations in funding and resource allocation have prevented youth empowerment programs from meeting government expectations (Banafa & Wanjala, 2023). These limitations result in restricted support for youth employments, limiting business startups and expansions, and hindering job creation and economic growth, which contradicts the expectations of citizens for optimal youth development outcomes (Rugeiyamu, 2023). Likewise, Telwa (2020) and Rugeiyamu (2023) disclose that inadequate funding and limited awareness of the importance of loan repayment compromise the fund's operation and service quality.

Drawing from Empowerment Theory, government intervention through increased spending is expected to stimulate economic growth and reduce unemployment (Jones, 2022). The YDF is required to have sufficient financial resources, consistent allocations, and effective distribution mechanisms to operate the system successfully (Rugeiyamu, 2023). Referring to Smith (2021), fundamental economic policies implemented by institutions shape economic outcomes. The emerging norms and attitudes of YDF beneficiaries are likely to influence the fund's ability to facilitate youth employment. Likewise, socio-economic theory affirms that the effectiveness of the YDF depends on the quality of financial support and stakeholder engagement (Martim, 2019). Rapid economic changes necessitate constant adaptation of funding strategies to meet internal and external demands (Mukiite, 2016). The interaction between the YDF and its social and economic context is complex (John, 2021). Highly interdependent and unified social and economic elements suggest that inadequate funding among youth employments results in the underperformance of the YDF in supporting youth employment and economic growth in Tanzania (Rugeiyamu, 2023; Telwa, 2020). These findings align with theoretical premises, portraying a mismatch between social expectations and economic realities, which causes services to fall short of the expected quality. Similarly, inadequate institutional support for the YDF in Tanzania results in delayed and substandard services. Thus, increased financial allocation is essential, and awareness training is a necessary step for all beneficiaries to enhance the effectiveness, utilisation, and sustainability of the Youth Development Fund.

Insufficient Staff Capacity

Insufficient staff capacity remains a significant barrier to effectively utilising the Youth Development Fund (YDF) at the local level. The lack of adequately skilled and experienced personnel hampers crucial tasks, including fund allocation, program execution, and monitoring and evaluation (URT, 2023; Abah, 2019). This shortfall often compromises critical processes, such as verifying loan applications, preparing disbursement schedules, and monitoring recipient enterprises, which can lead to inefficiencies, resource misallocation, and financial losses due to inadequate oversight (Khan et al., 2022). This situation contrasts sharply with the youth empowerment strategic plan, which underscores the necessity of competent program management and effective resource allocation (URT, 2021).

The principles of empowerment theory advocate for enhancing individuals' and communities' capabilities to attain control over their lives and resources (Rappaport, 1987; Freire, 1970). Empowerment involves enabling individuals to recognise their strengths and mobilise resources effectively, enhancing their participation in decision-making processes (Zimmerman, 2000; Perkins & Zimmerman, 1995). In the context of the YDF, insufficient staff capacity reflects not only a lack of technical skills but also a missed opportunity for empowering local authorities to foster youth development. Empowerment theory suggests that by equipping local staff with the requisite skills and competencies, we can enable them to take ownership of the YDF and its implementation (Wang, 2002).

Government efforts to enhance public institutional capacity for implementing youth empowerment initiatives have not yet reached their full potential (URT, 2023; 2016; Mhando, 2021). The persistent underperformance of the YDF in local government authorities in Tanzania can be attributed to the inadequate skills of program coordinators and administrators within these institutions (Telwa, 2020; Nanjala, 2020). Empowerment theory posits that building these skills through targeted training programs can significantly increase the competence of staff, thereby enhancing the overall effectiveness of the YDF (Sullivan et al., 2000; Camacho & Tello, 2021).

A theoretical framework grounded in empowerment theory highlights the integration of human capital development with program implementation (Becker, 1964; Schultz, 1961). Given that youth empowerment programs target similar demographics across various regions and sectors, the effectiveness of these initiatives hinges on the competence of the administrators managing their execution (Mbaluko, 2014; Magembe, 2023; Wanga, 2019). Each local authority must possess well-trained staff capable of implementing the YDF effectively (Mhando, 2021; Nambangi, 2022).

Moreover, empowerment theory emphasises the importance of stakeholder collaboration, which can be harnessed to improve program outcomes (Kretzmann & McKnight, 1993; Capacchione, 2020). By fostering partnerships among local government authorities, youth organisations, and community members, a more robust support network can be established, promoting shared responsibility and effective resource utilisation (Agarwal, 2021). This collaborative approach can lead to more sustainable empowerment outcomes, as local stakeholders become more engaged and committed to the success of the YDF. To overcome these challenges, there is a pressing need to standardise and enhance staff capacity within local government authorities using a framework that integrates skilled personnel, continuous training, and performance evaluation (Schultz, 1961; McCoy, 2019). By leveraging expertise and best practices from successful program implementations, we can create a more efficient and effective workforce dedicated to empowering youth and ensuring the successful execution of the YDF (Kisumu & Sami, 2022).

Limited Youth Projects Monitoring and Evaluation

One major challenge in utilising the Youth Development Fund (YDF) at the local level is the lack of effective monitoring and evaluation (M&E) practices. Interviews with program beneficiaries and administrators reveal that budget constraints limit field visits and ongoing support, resulting in insufficient follow-up and assessment. This oversight gap leads to delays in project progress, guidance, and debt collection, resulting in stagnation and repayment issues (URT, 2016, 2021, 2023). The lack of timely intervention and support from administrators hampers youth enterprise development. However, Martim (2019) identifies technical, organisational, and environmental challenges in youth empowerment programs, highlighting the importance of effective monitoring and evaluation (M&E) for the success of YDF. Robust M&E practices are crucial for project execution, feedback mechanisms, and performance assessments (Martim, 2019; Mburu, 2015;

Mpalala, 2023). Significant investment is necessary, but administrative commitment amidst competing priorities is also essential (Mburu, 2015; Mpalala, 2023). Without commitment to M&E, there are no effective tools, benchmarks, or financial audits, nor sustained capacity development for youth entrepreneurs.

Empowerment Theory posits that fostering autonomy, self-efficacy, and active participation among individuals and communities leads to more sustainable outcomes (Rappaport, 1984; Zimmerman, 1995). In the context of the Youth Development Fund, this theory emphasises the importance of involving young people in the decision-making processes that impact their lives. Empowerment is achieved when youth are equipped with the tools, resources, and support necessary to take control of their development (Spreitzer, 1995). When adequate monitoring and evaluation (M&E) practices are absent, opportunities for youth empowerment diminish, limiting their capacity to engage in and grow their enterprises. The success of empowerment initiatives is closely linked to regular assessment and feedback loops, as highlighted by Mpalala (2023), who notes the importance of follow-up support in fostering youth agency. Furthermore, ANSAF's (2019) recommendations for local government authorities to invest in capacity development align with empowerment principles, advocating for a supportive environment that enables youth to thrive. Without a structured approach to monitoring and evaluation (M&E), the potential for empowerment and the overall sustainability of youth-led enterprises is jeopardised.

Insufficient Amounts Disbursed against Amount Requested

The Youth Development Fund (YDF) faces significant challenges due to insufficient disbursements compared to the amounts requested by young entrepreneurs (see Tables 1 & 2). One of the primary reasons for limited disbursements is the overall budgetary limitations faced by the Tanzanian government. Similar observation was portrayed by the Policy Forum (2021, pp.1) report as follows: …" for instance, TSZ 61.6 billion was allocated to 18233 groups (both women and youth), but only 15.6 billion were disbursed to 8672 groups during the 2017/2018 financial year. In the next year, only TZS 13.3 billion out of TZS 54 billion (24.4%) had been disbursed to 5628 out of 28025 groups. Out of this amount, 1606 youth groups had accessed TSZ 4.7 billion". In the example, the gap was between the budgeted and disbursed amounts, and between the disbursed and accessed amounts by the youth groups. It is possible to consider insufficient national and local government budgets, but, likely, empowering the youth group is not a priority. Despite the ideals of the YDF, as outlined by the ILO (2011) and the African Union Commission (2015) Agenda 2063, which both prioritise the youth at the centre of development, the reality of empowering the youth is still lagging.

Policy Forum (n.d.) notes that the allocations for youth development are often overshadowed by other pressing national priorities, leaving insufficient resources to meet the financial needs of young entrepreneurs. Another reason is inadequate needs assessment. ILO (2011) highlights that many projects submitted by youth groups may not be thoroughly vetted, leading to underfunding that fails to align with the resource requirements outlined in business plans. This oversight can stem from a lack of capacity within funding bodies to accurately evaluate project proposals. Equally important, an insufficient budget for youth development may be due to the government's prioritisation of funding for established businesses over startups, creating a disparity that adversely affects youth-led initiatives (Policy Forum, n.d.). This funding shortfall hinders business initiation and expansion, leading to delayed or incomplete projects and missed employment opportunities. This pervasive underfunding stifles the growth and development of youth-led businesses, consequently undermining the YDF's core objective of mitigating youth unemployment (African Union Commission, 2015). According to the ILO (2011), to enhance the program's effectiveness and empower young entrepreneurs, a comprehensive reevaluation of the current disbursement strategy is warranted. This strategic review should ensure a closer alignment between allocated funds and the actual resource requirements outlined in youth business plans. Drawing from the empowerment theory, youth groups that are denied, receive insufficient, or delayed access to resources (YDF) often fail, partially, or distort their objectives

(Friedman & Krosnick, 2022). The net effect of insufficient funds on the youth groups is the denial of youth participation in significantly contributing to national and personal growth. The Africa we want, without empowered youth groups, is a delayed dream.

CONCLUSION AND RECOMMENDATIONS

The challenges of youth unemployment in Tanzania, particularly regarding the Youth Development Fund (YDF), highlight the complexities of this pressing social issue. Established in 1994, the YDF aimed to empower young people through financial support for various economic opportunities. However, it has not effectively reduced rising youth unemployment rates, revealing significant implementation shortcomings.

One major issue is the insufficient allocation of financial resources, limiting the number of young people who can benefit. This lack of funding leaves many without the necessary support to start businesses or secure employment. Additionally, the application processes for accessing these funds are often cumbersome and confusing, deterring many potential applicants.

The programs offered through the YDF also suffer from poor execution, including inadequate training for beneficiaries, a lack of follow-up support, and insufficient market analysis to align skills training with current job demands. These shortcomings make programs less effective and lead to disillusionment among participants.

Furthermore, the absence of robust monitoring mechanisms hampers accountability and effective assessment of impact. Without adequate oversight, it is challenging to identify successful strategies or necessary improvements. In summary, while the YDF was established with good intentions, its limitations in addressing youth unemployment in the Hai District Council are apparent. To make a more significant impact, a comprehensive review and reform of the YDF's operations, alongside a commitment to investing in Tanzanian youth, are crucial.

Recommendations

Findings show inadequate amount of fund allocated for and disbursed to YDF in Hai District. Hence, there is a need for increase of the percentage of local council revenue allocated to the YDF. This could involve advocating for policy changes at higher government levels to ensure a more substantial financial commitment to youth initiatives. Explore alternative funding sources, such as partnerships with non-governmental organisations (NGOs) and private sector contributions, to supplement the YDF's financial pool. Drawing from the findings, there is a need to simplify the application process, reduce the documentation required, and create user-friendly application forms that utilise ICT-supported operations, such as online application platforms, which provide clear guidelines and support for applicants, ensuring transparency and accessibility throughout the process. Additionally, there is a need for the proper execution of youth fund development programs, from which experiences from the beneficiaries and responsible officers could portray a true picture of meeting the youth's needs. It can help in redesigning the programme. The YDF was designed to be a revolving fund. However, without proper Monitoring and Evaluation Mechanisms, it is not easy to measure performance indicators and track the outcomes of projects funded by the YDF. Hence, there is a need for Training staff on effective M&E practices to ensure consistent data collection and analysis, which will inform future program adjustments and improvements. Training could be extended to include skills in project management, financial administration, and customer service, utilising technology and tools that facilitate efficient fund management and enhance communication with applicants. By addressing these recommendations, the YDF can significantly enhance its operational efficiency and effectiveness in addressing youth unemployment in the Hai District Council, thereby contributing to broader economic and social stability.

Areas for further studies

According to the scope of the study, there are some suggested areas for further studies related to the Youth Development Fund (YDF) and youth unemployment in the Hai District Council, Tanzania. Researchers can conduct longitudinal studies to evaluate the long-term effects of the YDF on youth employment outcomes and economic stability in the Hai District. This could help identify whether the loans lead to sustainable job creation over time. Secondly, researchers can analyse and compare the effectiveness of the YDF with similar youth financing initiatives in different regions or countries. Identifying best practices and lessons learned could provide valuable insights for improving the YDF. Thirdly, topics can cover Gender-Specific Challenges by investigating how gender dynamics affect access to YDF loans and the unique challenges faced by young women in securing employment. Such a study could inform the development of tailored strategies to enhance gender equity in youth empowerment initiatives.

Contribution of the study

This study makes a significant contribution to the understanding of youth unemployment and development policies, particularly in relation to the Youth Development Fund (YDF) in Tanzania. It identifies key challenges hindering the fund's effectiveness in addressing youth unemployment in the Hai District Council, such as insufficient financial resources, complex application processes, and inadequate monitoring mechanisms. Employing the empowerment theory framework, the research contextualises these issues, enhancing the understanding of how empowerment can be integrated into youth development initiatives. The study provides actionable recommendations for enhancing the YDF's effectiveness, including simplifying application procedures, investing in staff training, and improving monitoring and evaluation mechanisms. These suggestions provide practical pathways for policymakers and stakeholders to improve operational efficiency. The findings contribute to the discourse on youth unemployment in Hai District and inform policymakers about necessary reforms in existing programs. The study also advocates for streamlined processes and strong management practices that could serve as a model for similar initiatives in regions facing youth unemployment. By documenting the limitations of the YDF, the study lays the groundwork for future research into the relationship between youth empowerment strategies and employment outcomes, applicable not only in Tanzania but also in other similar contexts. It situates local challenges within the broader context of global youth unemployment, underscoring the need for international cooperation and drawing lessons from best practices in other countries. Ultimately, the research enriches both academic literature and practical policy implementation aimed at promoting youth employment in Tanzania.

Authors Contributions

Rehema Hoza collected and analysed data; Rehema Hoza and Oscar Tefurukwa drafted a manuscript. Rehema submitted it to JPL. Tefurukwa continued to receive feedback and made corrections; proofread and edited the manuscript. Rehema Hoza reviewed the final version before she consented to its publication on behalf of the team and submitted it for publication.

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