

Contribution of Youth Self Help Group Initiatives to Socio-Economic Wellbeing of Youth in Dandora, Nairobi City County, Kenya

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Abstract: *Approximately 36% of Kenya's population are youths who remain marginalized and unable to contribute to their full potential in national development. Whereas numerous studies have been conducted on youth issues, a review of literature reveals a gap of information on how Youth Self Help Group initiatives transform the youths' socio-economic wellbeing. This study sought to assess the contribution of youth self help group initiatives to socio-economic wellbeing of youth in Dandora, Nairobi County, Kenya. Objective of this study was to examine whether initiatives undertaken by youth in registered YSHGs in Dandora contribute to their socio-economic wellbeing. The study used the cross-sectional survey research design. The target population was all the 16 registered YSHGs in Dandora. From the research findings, it was concluded that YSHGs are a good platform via which development programs can target youth to improve their social economic well being. It was recommended that youth in self helps groups be provided with financial training, formal education, psycho-social support and training in project management and proposal writing. There is need for government to streamline financing mechanisms for access to devolved funds particularly Youth Enterprise Development Fund and Uwezo Fund by the youth.*

Keywords – *Youth, Self Help Group, Social-economic, Wellbeing, Dandora*

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I. Introduction

Estimates reveal that 1.2 billion (17%) of the world is youth aged 15 to 24 years who constitute 40% of the world's unemployed. Global youth unemployment in 2013 was very high (in Kenya 23 per cent, in the Middle East and North Africa, at 28.3 per cent and 23.7 per cent, respectively). From 2012 to 2018, the youth employment-to-population ratio is projected to decrease in all regions except in the Developed Economies and European Union (Thurlow, 2015). While the developed world has some strategies to cushion youth against unemployment, the developing and underdeveloped world are struggling with this phenomenon.

Unemployment is only one of many challenges facing young people. Youth have for a long time faced challenges related to drug abuse, crime, violence, sexuality and poverty. New issues have added to the list of challenges facing youth globally. They include identity crisis, lack of self-confidence and low self-esteem, a sense of hopelessness, negative impact of the electronic media and suppression of their role in society. All these affect socio economic development of young people. People in Sub-Saharan Africa, and also in South Asia, are among the poorest in the world, both in real income and in access to social services (Odhiambo & Hesse, 2006). Approximately 36 percent of Kenya's population are youths who remain marginalized and unable to contribute to their full potential in national development. Kenya National Human Development Report (United Nations Development Programme, 2009) considers the relationship between youth economic productivity and youth wellbeing. The report indicates presence of a low inclusion and social integration of the youth in national development processes with respect to education, leadership, health and economic empowerment.

The youth in Kenya make up to about 32% of the population and 60% of the total labour force (Yambi, 2009). While the number of youth and tertiary institutions has increased, the labour market in Kenya is not able to accommodate this large group of skilled young graduates because there is minimal link between the education system and the labour market (MOYA 2007-2012). The Kenya National Youth Policy document identifies core issues underpinning the problems facing the youth. They include pressure from the high population growth, unemployment and underemployment, lack of appropriate skills, health related problems, crime and deviant behaviour, limited sports and recreation facilities, resource constraints, low status given to youth, abuse and exploitation, limited and poor housing, low access to information and communication technology (ICT), unclear

and uncoordinated youth policies and programs (Youth Enterprise Development Fund, 2012 & Blum, 2007). This problem exists amid initiation of youth programs targeted at marginalized groups by the national government.

Research suggests that community involvement in the design, governance and delivery of services can improve the socio-economic status of the community members and make policy initiatives more sustainable (Wallerstein, 2006). Collier and Hoeffler (2004), Jensen (2008) and Kasper, Fleck, Gardner, Mahboub, Mohamed (2009) have seen that youth involved in group activities and civic engagement are less likely to be involved in violence and delinquency, acquire a stronger work ethic, are more likely to maintain their cultural identity, achieve higher levels of education and obtain employment. In response, governments and non-governmental organizations (NGOs), through youth self-help groups, have developed policies and initiated strategies to ameliorate this problem (Bennel, 2000). Largely, youth self-help group is a conduit through which micro-credit and other developmental issues are routed to the youth in the belief that they prove catalytic in helping pull them out of poverty (Dinning & Thompson, 2010).

World over, Youth Self Help Groups are started with key intentions of improving the social, cultural and economic status of the members (Gore, 2003), (Olawale & Lynety, 2011). Objectives of YSHGs revolve around sensitization, health promotion, education, enterprise, environmental improvement, resource mobilization and information transfer or some form of empowerment of members in response to social economic marginalization. The Kenya government has established youth interventions including Youth Enterprise Development Fund (YEDF) as a kitty through which youths, individually or in organized groups, can borrow funds to establish small enterprises (Onugu, 2005). But information lacks on how well youth led organizations continue to perform both globally and regionally.

II. Statement of the Program

Kenya's population growth rate has been rising steadily from about 2.5 percent per annum in 1948 to around 3.8 percent per annum in the 1980s a trend which has maintained beyond the year 2000. Of the current population of almost 42 million (2012 estimates based on KNBS, 2009), 32% are youth. This youthful segment of the population is expected to play vital role in the future social economic aspirations of Kenyan republic as per Vision 2030. The chapter on Human Resource Development and Education more specifically on the Gender, Vulnerable Groups and Youth under the social pillar underscores the need for a globally competitive and prosperous youth. Unfortunately, young people are faced by enormous challenges with repercussions in demographic, social, economic, health, and environmental spheres. This situation has attracted the interest of quite a number of stakeholders such as donor agencies, governments and NGOs who have committed their resources to mitigate the issue (Kiama, 2011).

YSHG are interventions aimed at youth development globally (Olawale & Lynety, 2011). Numerous studies have been conducted in the past on youth issues (Amenya, Onsongo & Guyo, 2011; Schoof, 2006; Rogito, 2010; Omolo, 2010) that focused on issues ranging from youth unemployment to factors affecting their initiatives. However, a review of literature reveals a gap of information on how Youth Self Help Group initiatives transform the youths' socio-economic wellbeing. Without such information, programs aimed at youth groups such as the state-led Youth Enterprise Development Fund among other relief agency initiatives could be efforts in futility. Policy and investment decisions are also currently data driven, yet data on youth development and wellbeing is often fragmented, inconsistent, or non-existent, thus, leaving youths' needs unexposed and marginalized. William and Peters (2008) suggest that it is essential to review the operational characteristics of the business (i.e. barriers, opportunities, and indicators) as a way to evaluate success or at least understand how to attain successful outcomes. Therefore, the present study sought to assess the contribution of YSHG initiatives to socio-economic wellbeing of youth in Kenya focusing on Dandora, Nairobi County.

III. Objectives of the Study

To examine whether initiatives undertaken by youth in registered youth self help groups in Dandora contribute to their socio-economic wellbeing.

IV. Research Hypothesis

There is no significant relationship between youth self help group initiatives and socio-economic wellbeing of members.

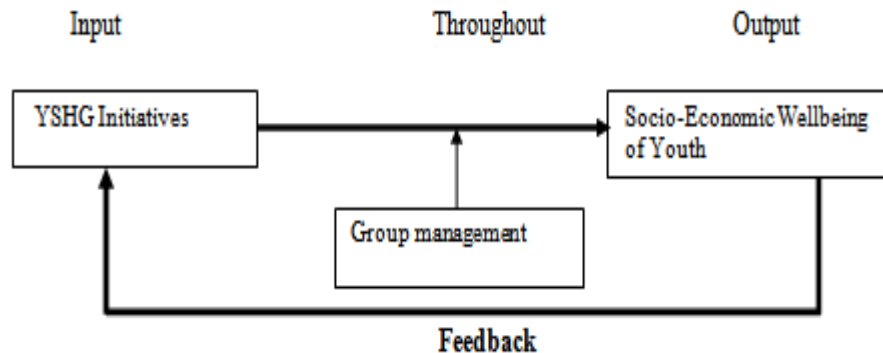
V. Theoretical Framework

This study was guided by the resource management model of Deacon and Firebaugh (1988). Deacon and Firebaugh model has four basic elements, namely: input, throughput, output and feedback. Input included demands from the individual person, family and associations/groups and resources from income, personal capabilities and support from family among other relationships.

Throughputs denoted the entire planning and implementation of resource use to meet the demands facing an individual or other entity. Finally, outputs represent the attainment of goals and resource changes while feedback includes the ability to internalize lessons learnt and re-entry of outputs as inputs back to the system.

Groups are conceived as entities that reasonably can be differentiated from their environment. Groups have some kind of boundaries across which interactions take place within the environment. System boundaries can be drawn, to differentiate a systems activity from other activities in the community.

VI. Conceptual Framework



VII. Youth Self-Help Groups Initiatives and Socio-Economic Wellbeing

World over, the youth are playing an increasingly important role in the development of themselves and their communities (Rosemary and Kumaran, 2009 and Brennan, Barnett & Lesmeister, 2008). According to the National Research Council and Institute of Medicine (2002), youth must be seen to develop their physical, intellectual, psychological and social development. Social development expects that they stay connected to good relationships and trust with family, peers and adults, social integration and commitment to civic engagement (Hamilton, & Pittman, 2004; Hamilton, 2009). Program and policy planners need to better understand the role and impact of youth in the community development process.

In response to the unemployment challenge, many youths are actively pursuing entrepreneurship as a way out of the situation. However, the motivation for entrepreneurship varies with a country's socio-economic profile and the programs in place to encourage young entrepreneurs. According to Verheugen (2004) there are various reasons why young people decide to start a business, relating to their living circumstances, their personal attitudes, preferences and objectives and their particular interests and individual strengths. In industrialized countries, young people cite various personal motivations and reasons to start their own business: to be one's own boss, to be more independent and flexible, to pursue a new job perspective, to seek a new challenge, to earn more money (or to become wealthy), to realize a vision or an idea, to get more reputation and to connect a passion with the job (in order to obtain better quality of life), to continue family traditions (Schoof, 2006). This is in contrast to low income countries where most young people do not complete secondary level education and thus start a business earlier, whereas in high-income countries education seems to be positively related to business start-ups (Martin, 2009).

In order to benefit from the programs meant to empower them, youth are forming and joining self help groups. Amutha (2011) defines a Self Help Group, as a group of people with similar economic profiles that communally saves a small amount daily so as to use the funds to meet the member's needs in the form of loans. Self Help Groups are formed up as a result of youth from similar economic background forming a union to strengthen their economic capability. They create synergy from pooling together resources some of which serve as collateral for securing funds from donors. In Kenya, Self Help Groups (popularly known in Swahili as "chamas") have been on the rise since establishment of devolved funds; Youth Enterprise Development Fund and Women Enterprise Development Fund, the latter been predominantly utilized by women or at least groups with a minimum of 70% women membership. World over, the youth are playing an increasingly important role in the development of themselves and their communities (Rosemary and Kumaran, 2009 and Brennan, Barnett & Lesmeister, 2008).

Activities for self help groups include income generating activities such as car wash and tree planting, trade, microcredit savings and credit, capacity building for individual members such as imparting life skills, HIV/AIDS prevention, environmental clean-up, networking with other like-minded organizations,

engaging in policy advocacy, exchange programs, mobilizing resources for the purpose of promoting youth related projects, talent and sports development, organizing events among other activities (Wheeler, 2003).

Youth are also viewed as resources to be developed by theorists and researchers (Pittman, Irby, & Ferber, 2001 and Cummings, 2003). This school of thought emphasizes the strengths present within all young people. Under this perspective, young people can be associated with developmental assets, moral development, civic engagement (Benson, 2003), wellbeing and thriving (Dowling, Gestsdottir, Anderson, Eye, Almerigi & Lerner, 2004) and (Bornstein, Davidson, Keyse & Moore, 2003). Hence, every young person has the potential for successful, healthy development and that all youth possess the capacity for positive development.

The technical and administrative skills of project evaluation among leaders of youth self help groups have been seen to significantly determine the success of youth self help groups. Such skills can be acquired by undertaking them through mentorship under other successful projects or via exchange programs. A study by Zizzi, Rye, Vitullo, and O'Hara-Tompkins (2009) of after school youth in West Virginia established that, active participation of youth in evaluation and research projects can empower youth and effect community change.

The Kenyan government acknowledges the influence that groups have on the Kenyan Economy and contribution towards reducing the severity of key issues such as unemployment among the youth. As a result all YSHGs registration is done by the Ministries concerned with Gender, Youth and Social Services. Registration requires YSHGs to adhere to certain management practices the most primary being possession of a constitution and that 70 per cent of their members are youthful (MOYA, 2007). The constitution guides the groups in day to day decision making such as joining of new member, choosing of leaders, making investment decisions and other financial decisions, penalties and fines among others.

VIII. Research Methodology

For this study, the cross sectional survey research design was adopted. Survey research design was deemed appropriate for the study as it allowed describing, recording, analyzing and reporting conditions that existed (Mugenda and Mugenda, 2003). It was very appropriate since the researcher intended to describe the situation in terms of “what was” as opposed to analyzing why it was so. Survey research design was used because of its convenience in explaining the situation of the YSHGs in Dandora. The target population included all the youths who are registered members in YSHGs with YIKE (Youth Initiative Kenya) in Dandora ward. There were a total of 16 YSHGs registered under YIKE. The accessible population was all the 165 respondents. The 16 registered YSHGs therefore had a total of 880 members (target population). YSHGs comprised of 10-100 membership so proportionate random sampling was used to acquire the number of respondents from each YSHG. Simple random sampling was used to acquire the respondents for the study. Names of all members who were aged 18-35 in each YSHG were put in jar and number of respondents required from the group randomly picked. A structured interview schedule was used to collect responses from the 165 youth members from the various YSHGs. This was because the interview schedule allowed probing and observation to get more in-depth information. The instruments were constructed based on the research objectives and contained both closed-ended and open-ended questions. Quantitative data collected was analysed using the Statistical Package for Social Sciences (SPSS). Data was cleaned and then coded. Both descriptive and inferential data analysis techniques were used. For descriptive statistics, frequencies tables and percentages were used to describe and summarize the data. Inferential statistics used included chi-square to test for relationship between independent and dependent variable

IX. Results and Findings

Respondents views on Initiatives undertaken by youth in YSHGs

The respondents were also asked to rate how they felt regarding certain statements describing the initiatives undertaken by youth in your YSHG. These was rated on a 5 point Likert scale ranging from; 1 = strongly disagree to 5 = strongly agree. The results on this are summarized in Table 4.5.

Table 4.5: Respondents views on Initiatives undertaken by youth in YSHGs

Statement	Mean	Std. Dev.	Totals
All our members abide by contents of our group's constitution	3.19	1.445	147
We have a well instituted investment committee within our group who make investment proposals and advise the group members accordingly	3.57	1.248	147
All the proposals for investment are subjected to feasibility analysis before they are adopted	3.34	1.193	147
All the proposals for investment are subjected to popular vote by members before they are adopted	3.51	1.203	147
It is our group policy to ensure that any investment proposal adopted must be consistent with the group's objectives and financial capability	3.51	1.213	147
We strive to ensure that the business projects we engage in are very profitable and involve less risks	3.74	1.227	147
Our projects are designed to absorb every member either in the management or as fulltime employees	3.83	1.127	147
Engagement of group members in the running of the projects enables some of them to get the monthly	3.52	1.104	147

subscription fees			
All the projects are registered under the group's name and every product developed within the group remains the property of the group	3.19	1.249	147
We started with one project then diversified when it became profitable	3.34	1.193	147

The results in Table 4.5 suggest that respondents (mean = 3.19) abide by the contents of the groups constitution. Findings also indicate that respondents (mean = 3.57) felt that the groups did have a well instituted investment committees within them who make investment proposals and advise the group members accordingly indicating that they were well structured in terms of management. Respondents (mean = 3.34) felt that the proposals for investment are subjected to feasibility analysis before they are adopted and were then subjected to popular vote by members before they were adopted (mean = 3.51). Respondents (mean = 3.51) agreed that groups' policies stipulated that any investment proposal adopted must be consistent with the group's objectives and financial capability so as not to strain their resources or get them into unnecessary debt. As a result, the YSHGs strove to ensure that the business projects they engaged in were very profitable and involved less risks (mean = 3.74). It can also be deduced from the findings that most of the YSHGs projects were designed to absorb every member either in the management or as fulltime employees (mean = 3.83) possibly as an economic incentive meant to give them immediate employment or inculcate valuable skills in them for future employers. This had positive results as engagement of group members in the running of the projects enabled some of them to get the monthly subscription fees (mean = 3.52) and this served as an incentive to stay in the group and also stabilized its finances. Respondents (mean = 3.19) felt that groups had their projects registered under their group's name and every product developed within the group remained the property of the group. This indicates that the groups had anticipated legal battles for their property in the future and as such had safeguarded them for posterity. Respondents (mean = 3.34) agreed that groups had also started with one project then diversified them when it became profitable suggesting that their projects were sustainable.

Assessing the socio-economic wellbeing of YSHG members in Dandora

The fifth objective of the study was to assess the socio- economic wellbeing of the youth before and after joining the YSHG. This was the dependent variable of the study and was realized by asking the respondents to respond to various statements pertaining to the changes in their socio-economic wellbeing. The responses of this variable were rated on a 5 point Likert scale ranging from; 1 = strongly agree to 5 = strongly disagree for Table 4.17 and 1= strongly disagree to 5 = strongly agree for Table 4.18. These results are summarized and discussed as follows.

Table 4.17: Socio-economic wellbeing of youth in Dandora before joining the YSHGs

Statement	Mean	Std. Dev	Totals
Before I joined my Youth Group I have been able to improve my access to funds without need for collateral	3.09	1.249	147
Before I joined my Youth Group I was financially stable	3.72	0.989	147
Before I joined my Youth Group I had made savings in other organizations	3.57	1.248	147
I had a regular income before I joined my Youth Group even if it was not so much	3.34	1.193	147
My standard of life was good even before I joined my Youth Group	2.63	1.192	147
I was able to support my family members and other dependants well even before I joined my Youth Group	3.33	1.238	147
Many youth in my area were already doing well even before joining Youth Groups	3.11	1.067	147
Even before joining YSHGs we were able to learn how to live and work as a community	3.42	1.135	147
Crime rates were low in the area even before the introduction of YSHG in the area	3.33	1.268	147
We had better access to education even before we joined Youth Groups in the area	4.05	0.903	147
Most of our group members were already employed as skilled workers in other organizations even before we joined the YSHG	4.11	0.734	147
Most of us had already the values of self- reliance and teamwork even before joining the YSHG	3.52	1.104	147

It is evident from the findings in Table 4.17 that (mean = 3.09) of the respondents were unable to improve their access to funds without need for collateral before they joined their Youth group. As such (mean = 3.72) were not financially stable and had not made any substantial savings in other organizations (mean = 3.57). Respondents (mean = 3.34) also said they did not have regular income before joining the YHSG. The results also indicate that the standard of life was not good (mean = 2.63) for the respondents before they joined their YSHG. Consequently, (mean = 3.33) of respondents were unable to support their family members and other dependants well. Respondents were not doing well before joining youth groups as indicated by (mean = 3.11). On whether the respondents were able to learn how to live and work as a community even before joining YSHGs, the findings show that (mean = 3.42) of the respondents disagreed indicating that the YSHGs were instrumental in mobilizing the youth into responsible communities. Respondents (mean = 3.33) also disagreed with the statement suggesting that crime rates were low in the area even before the introduction of YSHG in the area. For respondents (mean = 4.05), access to higher education before they joined YSHG in the area was not good. Some of them were now able to join colleges to pursue short courses and other programs since they were able to access funds. Respondents were not employed as skilled workers in other organizations before they joined the YSHGs as indicated by (mean = 4.11) of the respondents. The results also indicate that (mean 3.52) of the respondents did not have the values of self-reliance and teamwork before joining the YSHGs. Membership to the YSHG had enabled (mean = 4.15) of the respondents to improve their access to funds without need for collateral as shown in Table 4.18. The improved access to funds had enabled them to become more financially stable (mean = 4.00). Membership to the YSHGs had also enabled (mean = 3.55) respondents to increase their savings in the form of shares. According to (mean = 4.07) of the respondents, the initiatives created by my YSHG had enabled them to have a regular income even though it was not so much. As a result, their standards of living had improved (mean = 4.13) and they were now able to support their family members and other dependants (mean = 3.62).

Table 4.18: Socio-economic wellbeing of youth in Dandora after joining the YSHGs

Statement	Mean	Std. Deviation	Total
Through membership to my current Youth Group I have been able to improve my access to funds without need for collateral	4.15	0.903	147
Membership to my youth group has enabled me to more financially stable	4.00	0.734	147
Membership to my YSHG has enabled me to increase my savings in the form of shares	3.55	1.268	147
The initiatives created by my YSHG has enabled me to have a regular income even if it is not so much	4.07	0.903	147
My standard of life has improved as a result of my joining the YSHG and actively participating in its initiatives	4.13	0.734	147
I am now able to support my family members and other dependants as a result of engaging in the YSHG activities	3.62	1.109	147
Many youth in my area are benefiting considerably from the social programs promoted by the YSHG	3.88	1.127	147
Through the YSHGs we have been able to learn how to live and work as a community	3.52	1.104	147
Crime rates have reduced considerably since the introductions of YSHG in the area	3.17	1.249	147
The YSHGs have enabled us to access better education	3.22	0.989	147
Membership to the YSHG has exposed us to other employment opportunities due to the skills we are able to acquire through it	3.77	1.248	147
Membership to the YSHG has taught me both the values of self-reliance and teamwork	3.14	1.193	147

Respondents were benefiting considerably from the social programs promoted by the YSHG as indicated by (mean = 3.88) of the respondents. Moreover, through the YSHGs they had learned how to live and work as a community (mean = 3.52) and consequently, the crime rates had reduced considerably in the area (mean = 3.17). In addition, (mean = 3.22) of the respondents claimed the YSHGs had enabled them to access better education. Membership to the YSHG had also exposed them to other employment opportunities due to the skills they acquired (mean = 3.77) such as self-reliance and teamwork (mean = 3.14).

CHI-SQUARE ANALYSIS

In this subsection a summary of the Chi-square analysis is presented. It seeks to determine the relationship between independent variable with the dependent variable.

Ho₁: There is no significant relationship between the initiatives undertaken by YSHGs and socio-economic wellbeing of the youth.

Findings in Table 4.22 reveal that more than half (58.3%) felt that the socio-economic wellbeing of the YSHG had improved as a result of the YSHG initiatives whereas 41.7 % felt that the socio-economic wellbeing of their YSHG had not improved as result of YSHG initiatives.

Table 4.22: Chi-square Test to Determine relationship between the initiatives undertaken by YSHGs and socio-economic wellbeing of the youth

Initiatives undertaken by youth	Socio-economic well being		Total
	Improved	Not improved	
Relevant	56	40	96
	58.3%	41.7%	100.0%
Not relevant	24	27	51
	47.1%	52.9%	100.0%
Total	80	67	147
	54.4%	45.6%	100.0%
$\chi^2=1.170$; $df=1$; $p=0.015$			

Chi-square results ($\chi^2= 1.170$; $df =1$; $p=0.015$) show there was a significant relationship between initiatives undertaken by youth and socio economic well being at significance level of 0.05. The relationship evidenced by this finding suggests that the initiatives undertaken by the YSHGs were contributors for the socio-economic wellbeing of the members. Therefore the null hypothesis that there is no significant relationship between the initiatives undertaken by YSHGs and socio-economic wellbeing of the youth was rejected for this study.

X. Conclusions

The findings revealed that there was a significant relationship between the initiatives undertaken by youth in registered YSHGs in Dandora and their socio-economic wellbeing implying that that the initiatives being undertaken by the YSHGs in the area were contributing considerably to the socio-economic wellbeing of their members ($\chi^2=1.170$; $df=1$; $p=0.01$). The initiatives being undertaken by the YSHGs in the area were strongly contributing to the socio-economic wellbeing of their members. The study recommended that There is need for government and NGOs to train the members of the YSHGs in business and project management so as to enable them anticipate and handle the challenges they faced more effectively. This was informed by the finding that in most groups’ members lacked training in business and project management and this could have had a huge impact on their project prospects. Further, the study recommended that there is need for the Ministry of Public Service, Youth and Gender to re-think around mechanisms to ease access to Youth Fund.

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