

# Determinants of livelihood diversification among Youth Development Fund beneficiaries in Chalinze District and Dar es Salaam City Councils, Tanzania

Laurent D. Ngoyo, Gervas M. Machimu & Cyril K. Komba

**To cite this article:** Laurent D. Ngoyo, Gervas M. Machimu & Cyril K. Komba (2026) Determinants of livelihood diversification among Youth Development Fund beneficiaries in Chalinze District and Dar es Salaam City Councils, Tanzania, Cogent Social Sciences, 12:1, 2624133, DOI: [10.1080/23311886.2026.2624133](https://doi.org/10.1080/23311886.2026.2624133)

**To link to this article:** <https://doi.org/10.1080/23311886.2026.2624133>



© 2026 The Author(s). Published by Informa UK Limited, trading as Taylor & Francis Group



Published online: 06 Feb 2026.



Submit your article to this journal [↗](#)



Article views: 431





View related articles [↗](#)



View Crossmark data [↗](#)

# Determinants of livelihood diversification among Youth Development Fund beneficiaries in Chalinze District and Dar es Salaam City Councils, Tanzania

Laurent D. Ngoyo<sup>a</sup> , Gervas M. Machimu<sup>b</sup> and Cyril K. Komba<sup>b</sup> 

<sup>a</sup>Local Government Training Institute (LGTI), Dodoma, Tanzania; <sup>b</sup>Moshi Co-operative University (MoCU), Dodoma, Tanzania

## ABSTRACT

Livelihood diversification is the strategy to reduce vulnerabilities by engaging in multiple income generating activities. This study analyses the determinants of diversification of livelihood activities undertaken by Youth Development Fund beneficiaries in Chalinze District and Dar es Salaam City Councils. The cross-sectional research design was used with a sample size of 200 beneficiaries. Focus Group Discussions and Key informant interviews were used to collect the qualitative data while the semi-structured questionnaires were used to collect the quantitative data. Descriptive statistics, and binary logistic regression were used to analyse the quantitative data while content analysis was used to analyse the qualitative data. Findings showed that, business experience, marital status and entrepreneurship skills are the key and significant determinants of livelihood diversification where male beneficiaries diversified their livelihood than female. Motorcycle riding business was the highest diversified activity undertaken by 30% of respondents. The findings suggest that, beneficiaries their livelihoods had prior experience and entrepreneurship skills. The study recommends that the government should provide mentorship and coaching to youth and equip them with entrepreneurship skills in order to diversify income sources. The government should also create or revitalise youth-friendly policies in order to create supportive environment for livelihood diversification.

## ARTICLE HISTORY

Received 12 September 2025  
Revised 14 January 2026  
Accepted 25 January 2026

## KEYWORDS

Diversification; livelihood; livelihood strategies; Youth Development Fund; Sustainable Livelihood Approach

## SUBJECTS

Development Studies; Rural Development; Economics and Development

## 1. Introduction

Livelihood diversification is among the livelihood strategies in which people build a diverse portfolio of activities in their struggle to earn a living and improve their living standard (Ayana et al., 2022; Dai et al., 2020). People who depend on a single source of income particularly youth are prone to livelihood shocks due to socio-economic vulnerabilities (International Labour Organization, 2020). Livelihood diversification intends to avoid dependence on a single livelihood activity (Dai et al., 2020; Onuoha, 2024). Therefore through livelihood diversification people are able to cope or recover from shocks and stress, reduce livelihood risks and vulnerabilities, improve livelihood resilience and sustainability (Avila-Foucat et al., 2018; Dai et al., 2020). People diversify their livelihood in order to broaden options and incentives to improve their incomes and living conditions (Mudzielwana et al., 2022). Therefore, livelihood diversification is continuous and adaptive process through which people add new practices, enhance or drop the existing ones to cope with or recover from stress and shocks (Ayana et al., 2022).

Livelihood occurs in a continuum of three levels namely survival, security and growth (Ngige & Njuguna, 2020). Survival level is when households attain their primary concern while in security level, households diversify their livelihood strategies to reduce risks, shocks and increase flexibility. In growth

**CONTACT** Laurent D. Ngoyo  [laurent.ngoyo@gmail.com](mailto:laurent.ngoyo@gmail.com)  Local Government Training Institute (LGTI), Dodoma, Tanzania.

© 2026 The Author(s). Published by Informa UK Limited, trading as Taylor & Francis Group

This is an Open Access article distributed under the terms of the Creative Commons Attribution License (<http://creativecommons.org/licenses/by/4.0/>), which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited. The terms on which this article has been published allow the posting of the Accepted Manuscript in a repository by the author(s) or with their consent.

level households or people invest in capital-intensive livelihood strategies like microenterprises and get higher profits. Livelihood diversification requires assets endowment, therefore people or individuals endowed with sufficient assets are in a better position to diversify their livelihood than others. It is from the assets where people through their capabilities draw livelihood strategies to earn a living. The assets or capital as per the Sustainable Livelihood Approach (SLA) refer to; human, social, natural, physical and financial capital (Roy & Basu, 2020). Households across the developing countries put more effort into diversifying their livelihood activities to secure from risks (Akyoo, 2021).

Globally youth constitute large part of the population, however their livelihoods are affected by unemployment, poverty, limited access to resources, poor education and drug abuse which affect their livelihood (Francis et al., 2020). According to the International Labour Organization's (2020) report on global employment trends for youth approximately 42 percent of youth in sub-Saharan Africa equivalent to 38.6 million youth are living in extreme poverty. The Arab States is reported being the second with the highest rate of extreme working poverty (13.3%) of young workers estimated to earn less than 1.90 US dollars per day (ILO, 2020). The International Labour Organization report (2020) on the employment trend indicate that, youth unemployment is more than three times higher than adult unemployment, precarious and informal jobs are common, and many young people are unable to earn enough to escape poverty for themselves and their families. The high level of youth unemployment and untapped potential labour force affects their livelihoods through poverty (International Labour Organization, 2020). Globally youth form the largest share of the population, but their lives are constrained by unemployment and high levels of poverty (Dogeje, 2023). The unemployment of youth impact negatively their livelihood since it leads to a lack of start-up capital for self-employment resulted from lack of access to financial resources. World Bank (2023), reported that, approximately 40% of adolescents and youth are not able to consume three or more meals per day, 1% of youth spend entire day without eating. The report further indicated that around 50% of young people who managed to secure a loan like YDF faced challenges in identifying potential markets for their products.

The study by Avila-Foucat et al. (2018) on determinants of livelihood diversification in Oaxaca Mexico found that livelihood diversification is determined by average age of the household, government transfers, land characteristics and a person's membership in the cooperatives. Furthermore, the study by Ayana et al. (2022) on the determinants of livelihood diversification in Assosa, Wereda, Western Ethiopia and found that, the key determinants of livelihood diversification are education level, access to irrigation, dependency ratio, and household urban linkage. Furthermore, the findings revealed that, age, sex, distance to roads, access to credit, household media access, and total household income have no significant influence on livelihood diversification.

Therefore, in order to tackle youth unemployment, Youth Development Funds (YDF) was established to support self-employment among the unemployed youth by encouraging them to engage in income generating activities (IGAs) and to diversify their activities in order to improve their livelihood (Bantu & Malik, 2022). Youth Development Funds are common socio-economic empowerment programs in different countries. In Kenya, it is known as the Youth Enterprise Development Fund (YEDF) established to spearhead creation of employment for youth through enterprise development. In Botswana, similar program was established to finance business start-ups for the unemployed out-of-school youth (Mafoko, 2019). In Uganda, Youth Venture Capital Fund (UYVCF) was established to simplify access to capital for business start-ups among unemployed youth. Correspondingly, in Ethiopia, the Youth Revolving Fund (YRF) was created to support unemployed young people by offering financial and technical assistance and promoting group-based income-generating activities to help reduce socio-economic embargo (Bantu & Malik, 2022). In Tanzania, Youth Development Fund was established in the fiscal year 1993/1994 under exchequer and Audit Ordinance Act section 17(1) part 439(1) of 1961 to support youth to access affordable loans and build their economic capabilities. However, in 2017/2018 the Act was revised and apportioned 10% of unprotected own sources revenues of the Local Government Authorities to 4-4-2 percent (4% for women, 4% for youth and 2% for people with disabilities (Phillipo, 2022).

Despite the support from YDF in different countries, including Tanzania, there is scanty no evidence to substantiate livelihood diversification among beneficiaries of YDF. This claim supports findings from a study by Diraditsile (2021) on Youth Development Fund in Botswana that, youth businesses (IGAs) face high rental cost, inadequate capital, poor business premises and high transport costs which limit growth.

Additionally, the study also found that, 68% of supported income-generating activities (IGAs) failed to create employment, 54% of the youth could only cover their basic needs, and only 18.5% were able to acquire the economic assets to improve their livelihood. Similarly, a study conducted in Morogoro Municipality and Mvomero District Council in Tanzania found that, although YDF beneficiaries created IGAs like shops, cooking gas stoves, food vending and motor cycle transport, their activities were mainly single source of income vulnerable to collapse due to lack of diversification (Regina et al., 2020). Moreover, Mugisha and Sigalla (2021) studied the living conditions of the urban youth in Kagera region-Tanzania and found that, youth have poor living conditions which subject them to poor housing and low-quality diet due to low income.

Furthermore, Mwakilema (2020), revealed that the unsustainable livelihoods among the youth is caused by low levels of ownership of the livelihood assets. The study also found that, youths highly depend on a single income source, which make them unable to withstand livelihood shocks and stresses. This suggests that youth were unable to create multiple sources of income rather they ended depending on a single source of income. While single source IGAs seemed to be prone to shocks, a study by Ahmad (2020) suggest that YDF funded projects were effective in reducing unemployment, as 78.1% of beneficiaries were self-employed, however, the study is silence on livelihood diversification.

Despite the government's efforts in youth economic empowerment among YDF beneficiaries in Tanzania, the evidence on youths' livelihoods diversification is not empirically known. The report from Controller Auditor General (CAG) for 2021/2022 revealed that 201 youth groups deviated TZS 774.66 million from approved projects and distributed the loans among themselves. The report further indicated that 627 youth groups which received TZS 2.25 billion ceased their business operations due to absence of customers. Other reasons for cessation were raw-materials price increase, members migrating to other locations which led to substantial loss and business failures. The report further indicated the outstanding loan of TZS 39.79 billion among YDF beneficiaries. Other challenges among the beneficiaries of YDF include, poor record keeping, lack of technical skills to run selected IGAs, poor group administration, misunderstandings among members and poor resource mobilization (Ahmad, 2020).

Reviewed literatures (Bantu & Malik, 2022; Diraditsile, 2021; Dogeje, 2023; Mafoko, 2019; Rugeiyamu, 2022; Rugeiyamu et al., 2019; Telwa, 2020) found that, 60% of the supported youth IGAs collapse or cannot survive beyond three to five years since their commencement. The studies also reported illegal change of approved business plan and failure to repay the loan among the beneficiaries of YDF (Bantu & Malik, 2022). Furthermore, literatures indicated that, youth intervention programmes experience high failure rate but also only few beneficiaries succeed in establishing their own businesses or permanent jobs. The literatures indicated the tendency to measure success of YDF through the number of beneficiaries enrolled, projects approved, and financed, and the amount of fund disbursed (Nthomang & Diraditsile, 2016). While such reporting tendency favours the loan providers like YDF, much is unknown on loan beneficiaries in as far as diversification of activities is concerned. Consequently, this study intended to analyse the determinants of livelihood diversification among the beneficiaries of YDF in Chalinze District and Dar es Salaam City Councils in Tanzania.

Specifically, this study intended to; examine the existing livelihood diversification activities undertaken by YDF beneficiaries and analyse the determinants of livelihood diversification among the beneficiaries. The study hypothesised that; Prior business experience has no significant influence on the diversification of livelihoods among YDF beneficiaries. It was also hypothesised that; prior entrepreneurship skills have no significant influence on the diversification of livelihood among YDF beneficiaries.

## **2. Theoretical review**

### **2.1. Sustainable Livelihood Approach**

In this study Sustainable Livelihood Approach (SLA), was utilized to examine the determinants of livelihood diversification. The SLA suggests that, livelihoods of an individual or a household depend on the endowment of human, social, physical, financial, and natural, assets which collectively allow them to achieve a sustainable livelihood. SLA supports people in identifying and implementing diverse livelihood strategies that improve their well-being and livelihood security. Various scholars have used SLA in

livelihood diversification (Demeke, 2024; Mishi et al., 2020; Mwakilema, 2023). Therefore, by applying SLA, the study aimed to understand the determinants of livelihood diversification among the beneficiaries of Youth Development Fund.

### **3. Methodology**

#### **3.1. Description of the study area**

The research was conducted in Chalinze District Council and Dar es Salaam City Council. Chalinze District and Dar es Salaam City Councils were selected because they are among the Local Government Authorities (LGAs) in Tanzania which provide loans to the unemployed youth through the Youth Development Fund (YDF). The two LGAs were also selected because they are ranked high in terms of number of YDF loan beneficiaries compared to other Local Government Authorities (LGAs) in Tanzania (National Economic Empowerment Council (NEEC) report (2021).

According to NEEC report (2021), Chalinze District Council had 2819 beneficiaries of YDF while Dar es Salaam City Council had 6525 beneficiaries. These number of beneficiaries being the largest of all LGAs, stood to be the data rich case in analysing livelihood activities undertaken and the determinant of livelihood diversification in the current study. The LGAs were also because they implement YDF which conforms to Tanzania Development Vision 2050 which aspire to build a robust financial inclusion system that empowers all citizens, with a special focus on women, youth and people with disabilities. The areas were also selected because the implementation of YDF is inline with (URT-National Youth Development policy (2007) revised 2024 which promote self- employment through access to resources and credit schemes.

#### **3.2. Research design**

The study adopted a cross-sectional research design, as it enabled data to be collected from a wide range of individuals at a single point in time and used to test hypotheses. The design further enabled analysis of the determinants of livelihood diversification among YDF loan beneficiaries.

#### **3.3. Population and sampling procedures**

The study targeted individuals aged 18–35 years who had benefited from the Youth Development Fund (YDF) within the past three to five years. The sampling frame comprised youth groups that received YDF support in Chalinze District Council and Dar es Salaam City Council. Accordingly, the researcher compiled a list of YDF beneficiary groups from the two local government authorities. Additionally, the list based on the year in which beneficiaries received the loan and included only youth groups that obtained YDF support between 2017/2018 and 2021/2022. From this list, the researcher selected 40 youth groups from 10 wards in Chalinze District Council and Dar es Salaam City Council. The selection was based on group size and length of operation.

#### **3.3. Sampling procedures and sample size determination**

A four-stage multistage sampling technique was employed to select respondents. In the first stage, two Local Government Authorities (LGAs) were purposively chosen. The second stage involved the purposive selection of ten wards (five from each LGA) based on the number of beneficiaries. In the third stage, 40 youth groups were selected from the respective wards basing on the number of beneficiaries. The final stage involved random selection of individual respondents from the groups to meet the required sample size. Simple random sampling was appropriate to ensure that all individuals had an equal chance of being included in the study. For this study, 200 respondents were randomly selected, in line with literature suggesting that a sample size of at least 10% of the total population is sufficient for reliable statistical analysis (Clarke & Green, 1988). Specifically, the total population for the study was estimated to be approximately 2000 individuals.

### 3.4. Data collection method and tools

Primary data were collected using semi-structured questionnaires, Focus Group Discussions (FGDs), Key Informant Interviews (KIs), and direct observations. A total of ten (10) FGD sessions, each with seven (07) participants, were conducted across two Local Government Authorities (LGAs), where five (05) FGD sessions were held in each LGA. Stewart and Shamdasani (2014) established that, six to twelve participants are ideal for FGD as it is easy to manage, however fewer than six participants in FGD may give less information (Njau and Matto, 2024). The FGD participants group included chairpersons, vice chairpersons, secretary, vice secretaries and treasurers. A total of ten (10) KIs were conducted that is five in each LGA comprising LGAs Directors, Community Development Officers, Youth Development Officers, Councils' planning officers, Ward Executive Officers and 2 Councillors who are members of planning and finance committee. Primary data collected included, livelihood diversification activities undertaken and determinants of livelihood diversification. Secondary data collected involved amount of loan disbursed, list of YDF beneficiaries and their IGAs and LGAs budget.

#### 3.4.1. Respondents' informed consent

Ethical consideration was ensured where the informed verbal consent, was sought and obtained from all participants. Earlier before starting the interviews, the researcher briefly explained the study's purpose to participants and informed them of their right to participate voluntarily or withdraw at any time without penalty. The participants were assured of maintaining confidentiality, where no personal information they provide will be disclosed in the report. The participants were informed and agreed that the information sought aimed to inform the government on how to improve the fund scheme. Eventually, the interview commenced when the participant has understood and has shown the willingness to participate in the study.

The verbal consent was preferred over written consent due to the fact that the study had no associated risk to participants, because the selected participants were beneficiaries of the government supported loan scheme. Furthermore, verbal informed consent was appropriate since the written consent could result to raising fear or suspicious to research participants. In order to conform with research ethics, the ethical clearance and approval was sought and obtained from the Regional Administrative Secretary (RAS) for Dar es Salaam and Pwani Region. Also, the introductory letter from council directors for Dar es Salaam City Council and Chalinze District Council to introduce the researcher to Ward Executive officers and Village Executive officers was issued.

### 3.5. Data analysis

Both qualitative and quantitative methods were used for data analysis. Content analysis was applied to examine qualitative data collected from open-ended questionnaire responses, Focus Group Discussions, and Key Informant Interviews. Descriptive statistics and binary logistic regression were used to analyse the quantitative data. Binary logistic regression was employed to examine the factors influencing livelihood diversification among beneficiaries of the Youth Development Fund (YDF). The independent variables (Table 1) included age, sex, entrepreneurial skills, business experience, and marital status. This model was chosen because the variables consisted of both nominal and ratio scales.

$$\log \left[ \frac{\rho}{1-\rho} \right] = \beta_0 + \beta_1, EXP + \beta_2, AGE + \beta_3, SEX + \beta_4, MARIT + \beta_5, ENTREP + \dots \varepsilon_1$$

**Table 1.** Description of the model variables and measurement levels.

Variables	Variable definition	Level of measurement
P (Diversification)	Probability of Y occurring, given known values of Xs	Binary
X <sub>1</sub> (EXP)	Experience in business (years in a business)	Continuous
X <sub>2</sub> (AGE)	Age of respondents (Years)	Continuous
X <sub>3</sub> (SEX)	Sex of respondents (1 =Male; 2=Female)	Dummy
X <sub>4</sub> (MARIT)	Marital status (1 =Married; 0=Otherwise)	Dummy
X <sub>5</sub> (ENTREP)	Entrepreneurship skills (1= Yes, 0 =No)	Dummy

Where;

P Probability of 1 in any given value of x

$\beta_0$  Constant coefficient

$\beta_1$  to  $\beta_5$  Coefficient of explanatory variables

$X_1$  to  $X_5$  Predictors or independent variables entered to the model

e natural logarithm base

## 4. Findings and discussion

### 4.1. Demographic characteristics of respondents

The findings in Table 2 shows that 6% of respondents were aged 20–24 years, 34.5% were 25–29 years, 48.5% were 30–34 years, and 11% were over 35 years. This implies that majority of the beneficiaries of YDF are aged between 25 and 34 this proves that, age is an important factor for individuals who wish to engage in entrepreneurship. Furthermore, the results indicate that 63% of YDF beneficiaries were male, while 37% were female. This could either mean YDF benefits more male than female beneficiaries or in the study area, a greater number of income-generating activities (IGAs) are owned by males than females. Likewise, on livelihood diversification it was revealed that male beneficiaries diversified their livelihood by 63.5% while female beneficiaries of YDF diversified their livelihood by 36.5%. These findings are consistent with those of John (2021), who reported that the YDF benefits more males than females. This may be because women have access to alternative funding sources, such as the Women's Fund, which they may prefer over the YDF which has limited age for eligibility.

The finding on marital status revealed that, 68% of the YDF beneficiaries were married, while 32% were single. Additionally, on diversification by marital status it was revealed that male married youth diversified their livelihood by 63.5% while the female married diversified their livelihood by 36.5%. The findings further revealed that the overall livelihood diversification is 31.5% which is an indication that 68.5% of respondents did not diversify livelihoods. This implies that majority of youth are still vulnerable and cannot withstand economic shocks associated with relying on single source of income.

**Table 2.** Demographic characteristics of the respondents ( $n=200$ ).

Variable	Frequency	%
<b>Age of respondent</b>		
20–24	12	6.0
25–29	69	34.5
30–34	97	48.5
≥35	22	11.0
<b>Sex of respondent</b>		
Male	126	63.0
Female	74	37.0
<b>Education level</b>		
Primary	74	37.0
Ordinary Secondary	99	49.5
High School	6	3.0
Vacation/Basic/Technician Certificate	3	1.5
Diploma	9	4.5
University Degree	9	4.5
<b>Experience in business</b>		
3–4	76	38.0
5–6	97	48.5
≥7	27	13.5
<b>Marital status</b>		
Single	64	32.0
Married	136	68.0
<b>Diversification</b>		
Yes	63	31.5
No	137	68.5
<b>Diversification by sex</b>		
Male	127	63.5
Female	73	36.5
<b>Diversification by marital status</b>		
Single	67	33.5
Married	133	66.5

Findings in Table 2 further indicated that beneficiaries of YDF had different levels of experience in IGAs management and operations where about half (48.5%) had 5-6years of business experience, 38% had 3-4years and 13.5% had 7years of experience in business management. This implies that beneficiaries of YDF had prior business experience before commencing their IGAs which can be a determinant for diversifying their livelihood.

### 4.3. Livelihood diversification activities undertaken by beneficiaries of Youth Development Fund

Findings presented in Table 3 indicate that, in Dar es salaam 30% of beneficiaries chose motorcycle riding business as their means of livelihood diversification. Additionally, 27.5% opted for Kiosk/shop, 12.5% food vending and 7.5% mobile money agent. In Chalinze livelihood diversification activities included 35% operating kiosk or min-shops, 17.4% poultry keeping, 13% operating maize flour/milling machine and 9% motorcycle riding. The findings align with John (2021) who found that, among the YDF beneficiaries in Morogoro Municipality and Mvomero District Council opted for motorcycle riding after accessing loan from the Youth Development Fund.

### 4.4. Determinants of livelihood diversification in Chalinze District Council and Dar es Salaam City Council

The Sustainable Livelihood Framework (SLF) informed the selection of determinants of livelihood diversification. Binary logistic regression analysis was conducted to assess five key determinants of livelihood diversification including, Age, Sex, Marital status, Entrepreneurship skills and Business experience.

The analysis revealed a statistically significant overall Wald statistic for the determinants of livelihood diversification among YDF beneficiaries at ( $p < 0.05$ ). Thus, the overall model indicates that the selected determinants played a significant role in influencing livelihood diversification among YDF beneficiaries (Table 4). The chi-square for the Omnibus Tests of the model coefficient was significant at ( $p = 0.000$ ), which indicate that livelihood diversification attributes in the overall model influenced livelihood diversification. Results of the Hosmer and Lemeshow test show that the model fit the data well, as the chi-square value was not statistically significant ( $p = 0.201$ ). The Cox and Snell  $R^2$  and Nagelkerke  $R^2$  values were 0.525 and 0.739, respectively, indicating that, the predictors collectively explained between 53% and 74% of the variance in the likelihood of livelihood diversification among YDF beneficiaries. The implications of these findings suggest that targeted interventions addressing the identified determinants could significantly enhance livelihood diversification efforts.

The findings indicate that business experience and possession of entrepreneurship skills among beneficiaries of YDF had significant effect on chances of livelihood diversification (Table 4). The results show

**Table 3.** Diversified activities.

Name of LGA	Diversified activity	Percent	
Dar es Salaam City Council	Mobile money agents	7.5	
	Motorcycle	30.0	
	Kiosk/shop	27.5	
	Poultry	5.0	
	Vegetable gardening	5.0	
	Cake making	2.5	
	Food vending	12.5	
	Flower selling/Decorations	2.5	
	Voucher Selling	2.5	
	Selling timber	2.5	
	Catering services	2.5	
	Chalinze District Council	Motorcycle	9.0
		Kiosk/shop	35.0
Poultry		17.4	
Vegetable gardening		4.3	
Livestock-Cow		4.3	
Packaging maize flour		4.3	
Cake making		4.3	
Tap water selling		4.3	
Food vending		4.3	
Maize flour processing		13.0	

**Table 4.** Determinants of livelihood diversification in Dar es Salaam City Council and Chalinze District Council among YDF beneficiaries.

Independent Variables	B	S.E	Wald	df	Sig	Exp(B)
EXP	-1.138	0.308	13.673	1	0.000	0.321
AGE	0.000	0.074	0.000	1	0.998	1.000
SEX	-0.064	0.556	0.013	1	0.908	0.938
MARIT	2.23	0.84	7.10	1	0.008	9.310
ENTREP	6.805	1.019	44.599	1	0.000	902.111

Overall Wald statistic = 0.583.

Omnibus Test of Model Coefficients Chi-square = 148.345 ( $p=0.000$ ).

Hosmer and Lemeshow Test Chi-square = 11.004 ( $p=0.201$ ).

Cox and Snell  $R^2 = 0.525$ .

Nagelkerke  $R^2 = 0.739$ .

that age, and sex did not significantly affect livelihood diversification ( $p > 0.05$ ), indicating that only three of the five determinants substantially influenced beneficiaries' chances of diversifying their livelihoods.

The results presented in Table 4 indicate that, the acquisition of business experience significantly predicted livelihood diversification among Youth Development Fund (YDF) beneficiaries ( $p=0.000$ ;  $\text{Exp}(B) = 0.321$ ;  $\text{Wald} = 13.673$ ). The  $\text{Exp}(B)$  coefficient of 0.321 indicates that for each unit increase in business experience, the probabilities of livelihood diversification among YDF beneficiaries with greater experience are 0.332 times those of beneficiaries with lesser experience. A negative coefficient ( $B = -1.138$ ) indicates that as experience increases, the likelihood of livelihood diversification decreases. Furthermore, the result is statistically significant at  $p=0.001$  level, indicating a strong negative relationship between business experience and livelihood diversification. The qualitative findings indicated that, regardless of long experience youth fail to diversify since all income is used to meet basic needs. This implies that, the business experience is not the only prerequisite for diversification of livelihood. Accordingly, the null hypothesis that, business experience has no significant influence on livelihood diversification among YDF beneficiaries is rejected, and the alternative hypothesis is accepted. These findings are consistent with those of Mudzielwana et al. (2022), who reported that farming experience had a negative and statistically significant effect on livelihood diversification among farmers.

Furthermore, one of the KIs in Dar es Salaam City reported that;

Majority of youth fail to diversify the livelihoods regardless of their long experience due to the fact that, they do not make saving since all money is used to cater for basic needs. Another youth in Chalinze said we do not create multiple sources of incomes because expenses exceed the income from YDF supported IGA

(Interview, Tabata Dar es Salaam 22<sup>nd</sup> March, 2023).

This indicates that while YDF aim to support youth entrepreneurship, the financial returns from these Income Generating Activities (IGA) are often insufficient to cover living costs, this limit ambitions to create alternative sources of income.

Entrepreneurship skills of the beneficiaries of YDF had the highest Wald statistic test of 44.599, implying that possession of entrepreneurship skills and business experience significantly contributed in predicting livelihood diversification by 45%. Entrepreneurship skills had an  $\text{Exp}(B)$  of 902.111, indicating that for each unit increase in entrepreneurship skills, the odds of livelihood diversification among YDF beneficiaries with higher skills were 902.111 times greater than those with lower levels of entrepreneurship skills (Table 4). The findings are in support of Mwakilema (2021) who found that, self-employment among VET graduates is influenced by possession of entrepreneurship skills. The findings support a study by Mdendemi (2017), who confirmed that, SMEs performance and diversification of livelihood is determined by owner's entrepreneurship skills in this case the beneficiaries of YDF. Additionally, the findings support Dai et al. (2020) who found that, livelihood diversification depends on human skills than physical capability.

Marital status had a significant effect on predicting livelihood diversification among YDF beneficiaries, as indicated by Wald statistic of 7.10, an  $\text{Exp}(B)$  of 9.310 and  $p=0.008$  (Table 4). This indicates that married YDF beneficiaries had odds of diversifying their livelihoods that were 9.310 times greater than those of single beneficiaries. These findings are consistent with Mudzielwana et al. (2022), who reported a statistically significant and positive relationship between marital status and livelihood income-generating strategies among irrigation farmworkers. Furthermore, the findings are consistent with results by Etuk

et al. (2019) who established that, there is a direct relationship between increase in amount of income, marital status and the likelihood of livelihood diversification.

#### 4.5. Determinants of livelihood diversification among beneficiaries of YDF per LGA

The findings in Table 5 indicate that the overall Wald statistic of 7.627 shows that all coefficients in the model are significantly different from zero. The omnibus test of model coefficients yielded a chi-square of 85.020 ( $p=0.000$ ), indicating that the overall model is statistically significant ( $p<0.05$ ). This indicates that the variables in the overall model had a significant effect on livelihood diversification among YDF beneficiaries. The Hosmer and Lemeshow test yielded a chi-square of 9.758 ( $p=0.258$ ), indicating that the model fits the data well. The Cox and Snell  $R^2$  (0.573) and Nagelkerke  $R^2$  (0.785) suggest that the model explains between 57.3% and 78.5% of the variance in the dependent variable, demonstrating strong explanatory power.

For Chalinze District Council, the Wald statistic (19.499,  $p=0.000$ ) and omnibus chi-square (74.062,  $p=0.000$ ) show the model significantly predicts the outcome. The Hosmer and Lemeshow test ( $\chi^2 = 2.028$ ,  $p=0.980$ ) indicates excellent fit, while Cox and Snell  $R^2$  (0.523) and Nagelkerke  $R^2$  (0.760) show the model explains 52.3%–76.0% of the variance.

The findings in Table 5 shows that, unlike in Chalinze District Council, business experience and entrepreneurship skills ( $p<0.005$ ) significantly affected livelihood diversification in Dar es Salaam City Council. Dar es Salaam, being a highly urbanized and economically vibrant area, offers a wide range of income-generating opportunities. In such an environment, individuals with entrepreneurial skills and business experience are better positioned to identify, access, and exploit these opportunities for livelihood diversification. This finding aligns with Mudzielwana et al. (2022), who established that, experience has a statistically significant impact on livelihood diversification. Additionally, the diversified activities between the two LGAs also differ basing on the accumulated business experience (Table 3) where in Dar es Salaam youth diversified activities were motorcycle 30%, kiosk/shop 27.5% and food vending (12.5%). Similarly, youth in Chalinze District Council used their experience to undertake livelihood activities like kiosk/shop by 35% poultry and maize flour processing 17.4% as indicated in the level of significance where experience is significant determinant of livelihood diversification in Dar es Salaam city council while the same is insignificant in Chalinze District Council.

The results of entrepreneurship skills indicate a statistically significant and substantial positive effect on livelihood diversification among YDF beneficiaries in Dar es Salaam City Council. The logistic

**Table 5.** Binary logistic regression for determinants of livelihood diversification in Chalinze District Council and Dar es Salaam City Council.

Name of LGA	Variable	B	S.E	Wald	df	Sig	Exp(B)
Dar es Salaam City Council	EXP	-1.389	0.491	8.012	1	0.005	0.249
	AGE	-0.113	0.095	1.429	1	0.232	0.893
	SEX	-0.310	0.812	0.146	1	0.703	0.733
	MARIT	-0.474	1.004	0.223	1	0.637	0.623
	ENTREP	7.448	1.488	25.064	1	0.000	1715.819
	Constant	6.999	4.112	2.897	1	0.089	1096.022

Overall Wald statistic = 7.627 (0.056);

Omnibus Test of Model Coefficients Chi-square = 85.020 ( $p=0.000$ );

Hosmer and Lemeshow Test Chi-square = 9.758 ( $p=0.258$ );

Cox and Snell  $R^2 = 0.573$ ;

Nagelkerke  $R^2 = 0.785$ .

Chalinze District Council	EXP	0.564	0.956	0.347	1	0.556	1.757
	AGE	0.326	0.168	3.754	1	0.053	1.386
	SEX	0.101	0.913	0.012	1	0.912	1.106
	MARIT	1.265	0.916	1.910	1	0.167	3.545
	ENTREP	23.872	8591.624	0.000	1	0.998	23,309,587,998.14
	Constant	-15.435	7.487	4.251	1	0.039	0.000

Overall Wald statistic = 19.499 ( $p=0.000$ ).

Omnibus Test of Model Coefficients Chi-square = 74.062 ( $p=0.000$ ).

Hosmer and Lemeshow Test Chi-square = 2.028 ( $p=0.980$ ).

Cox and Snell  $R^2 = 0.523$ .

Nagelkerke  $R^2 = 0.760$ .

regression results demonstrate a strong and statistically significant relationship between entrepreneurship skills and livelihood diversification, ( $B=7.448$ ,  $p<0.001$ ) with higher levels of entrepreneurship skills substantially increasing the likelihood of engagement in diverse livelihood activities. The odds ratio ( $\text{Exp}(B) = 1715.819$ ) indicates that individuals with entrepreneurship skills have a markedly higher likelihood over 1700 times greater of engaging in diversified livelihood activities than those lacking such skills. In contrast, the inferential analysis revealed that entrepreneurship skills in Chalinze District Council do not significantly influence livelihood diversification. These results suggest a variation in entrepreneurship skills among the beneficiaries of the Youth Development Fund (YDF) across the two local government authorities (LGAs). As shown in (Table 2), 38% of beneficiaries reported having 3–4 years of business experience, 48.5% had 5 to 6 years of experience, while only 13.5% possessed more than six years of business experience. These findings underscore the critical role of entrepreneurial competencies in enabling youth to adapt and capitalize on varied economic opportunities available. The result underscores the critical need for policy makers especially at the local government level to integrate entrepreneurship training as a core component of youth empowerment. Therefore, YDF implementers in this case LGAs, should take into consideration that provision of capital alone is insufficient for livelihood diversification unless there are adequate skills among the prospective YDF beneficiaries. Therefore, more emphasis should be made on practical entrepreneurship training, mentoring, and business incubation to enhance the likelihood of successful and diversified ventures.

The findings in Table 6 indicate that among the beneficiaries of YDF who diversified their livelihood in Chalinze District Council 29% were single, 71% are married. In Dar es Salaam City Councils 34% are single and 65% married. This implies that marital status in both LGAs determines the livelihood diversification since the married beneficiaries diversified more than others. The regression analysis results indicated that, marital status has a significant influence on the diversification of livelihood among YDF beneficiaries. The findings are in support of Mbewana and Kaseeram (2024), who linked livelihood diversification to the household head's marital status.

The findings in (Table 6) indicate that among the beneficiaries in Chalinze District Council 60% are male while female are 40%. Similarly in Dar es Salaam City Council 66% of the beneficiaries who diversified their livelihoods are male while 35% are female. The findings entail that, in both LGAs male beneficiaries diversified their livelihoods more than female beneficiaries. The findings align with Ayana et al. (2022), who found that sex is a not significant predictor of livelihood diversification.

The findings indicated in (Table 6), show that among youth who diversified their livelihoods in Dar es Salaam City Council 30% had the age between 25 and 29 years, while 55% had the age between 30 and 34 years, while 15% had age above 35 years. Similarly, in Chalinze District Council 12% of YDF beneficiaries who diversified their livelihoods had age between 20 and 24 years, while 39% had age between 25 and 29 years, furthermore 42% had the age between 30 and 34 and 7% had the age above 35. This indicates that in both LGAs, most youths who had diversified their livelihoods were aged between 25

**Table 6.** Socio demographic characteristics.

Dar es Salaam City Council		Chalinze District Council	
Variables	Percent	Variables	Percent
<b>Age</b>		<b>Age</b>	
20–24	0	20–24	12
25–29	30	25–29	39
30–34	55	30–34	42
≥35	15	≥35	07
<b>Sex:</b>		<b>Sex</b>	
Male	67	Male	60
Female	33	Female	40
<b>Marital status:</b>		<b>Marital status:</b>	
Married	66	Married	29
Single	34	Single	71
<b>Education Level:</b>		<b>Education level</b>	
Primary	19	Primary	55
Ordinary Secondary	57	Ordinary secondary	42
High school	04	High school	02
Technician certificate	02	Technician certificate	01
Diploma	09	Diploma	0
Bachelor Degree	09	Bachelor Degree	0

and 34 years. Youth at this age have family obligations, therefore diversifying income sources is indispensable in order to be able to provide essential needs. The findings are in support of Avila-Foucat et al. (2018) who found that livelihood diversification is determined by average household age.

## 5. Conclusions and recommendations

### 5.1. Conclusion

Diversification of livelihood among the beneficiaries of YDF is positively and significantly determined by youth's entrepreneurship skills, business experience and marital status. The individual age and sex were not significant determinants of livelihood diversification. Motorcycle riding business, kiosks/shops and food vending were major livelihood diversification activities undertaken in Dar es Salaam. Additionally, in Chalinze District Council, kiosks, poultry keeping and milling machines were livelihood diversification activities undertaken. Therefore, it can be concluded that, entrepreneurial skills, prior business experience and marital status are the strongest determinant of livelihood diversification among Youth Development Fund beneficiaries.

### 5.2. Recommendations

The study recommends that, the government should create training programs on entrepreneurship by organising mentorship, incubation, apprenticeship programmes and practical business management to the beneficiaries and prospected beneficiaries of YDF for acquisition of entrepreneurship skills. The government should also support youth in livelihood diversification strategies by developing policies that incentivize youth to diversify income streams. Tailor made empowerment programme should be directed to women for uplifting and enabling them to diversify their IGAs like male beneficiaries. For beneficiaries of YDF, it is recommended to, actively participate in training programmes and take full advantage of available entrepreneurial training to gain essential skills for diversifying livelihoods. But also identify and explore multiple income opportunities to reduce reliance on a single source of livelihood. To stakeholders (NGOs, Financial Institutions, Private Sector) it is recommended to collaborate with Government in providing technical assistance, funding, and market linkages to young entrepreneurs. Also, promote financial literacy through provision of trainings on financial management and entrepreneurship to beneficiaries of YDF. To inform practice and policy implementation, the study recommends the government to publish a policy brief based on these findings.

## Acknowledgment

Laurent D. Ngoyo in this study was responsible for the design, writing and development of the manuscript. Gervas M. Machimu and Cyril K. Komba provided the critical supervision, review and editing the manuscript but also reading and approving the final version of the manuscript. CRediT: **Laurent D. Ngoyo**: contributed to the study's conceptual design, data curation, and formal analysis; secured funding; conducted the investigation; developed the methodology; and led both the initial drafting and subsequent review and editing of the manuscript; **Gervas M. Machimu**: Supervision, Writing, review & editing; **Cyril K. Komba**: Supervision, Writing, review and editing.

## Ethical approval

The study was granted ethical approval by the Moshi Cooperative University Ethical Committee under reference number MoCU/UGS/3/41.

## Consent

During data collection all respondents consent was sought and they all were ready to participate and provide requested information.

## Authors contributions

CRedit: **Laurent D. Ngoyo**: Conceptualization, Data curation, Formal analysis, Funding acquisition, Investigation, Methodology, Project administration, Writing – original draft; **Gervas M. Machimu**: Supervision, Writing – review & editing; **Cyril K. Komba**: Supervision, Writing – review & editing.

## Disclosure statement

No potential conflict of interest was reported by the author(s).

## Funding

This research was supported by the Local Government Training Institute (LGTI) through an internal staff sponsorship for PhD studies.

## About the authors

**Laurent D. Ngoyo**, is a Lecturer of Community Development at Local Government Training Institute, Tanzania. He has a Master Degree in Community Economic Development and an Advanced Diploma in Community Development. Currently is pursuing a PhD at Moshi Co-operative University (MoCU). His areas of interest and expertise include; Management of community development programs, project planning and management, result based monitoring and evaluation, integrated planning, livelihoods, community development, youth development, gender analysis, gender responsive planning and budgeting and gender-based violence.

**Gervas M. Machimu**, is an Associate Professor at Moshi Co-operative University (MoCU), teaching courses on rural development. Machimu holds a Doctor of Philosophy in Rural Development; a Master's Degree in Rural Development from the Sokoine University of Agriculture in Tanzania; a Postgraduate Diploma in Poverty Analysis from Erasmus University Rotterdam in the Netherlands; and a Bachelor of Philosophy from the Pontifical Urbaniana University in Rome, Italy. His areas of expertise are contract farming, rural development, gender, and co-operative governance.

**Cyril K. Komba**, holds a PhD in Community Development from Sokoine University of Agriculture, Post Graduate Diploma in Poverty Analysis for Socioeconomic Security and Development from the Institute of Social Studies, Netherlands (ISS), Masters in Demography and bachelor of Geography and Environmental Studies both from the University of Dar es Salaam, Tanzania. His areas of interest and competence include: Agriculture and Community development, Co-operative development, Gender issues in development and women empowerment, Population, resources and environment, Community livelihoods and community driven development, Environment and natural resource management, Environmental and Social Impacts Assessments, Community socio-economic development and resource mobilisation, Development policy analysis, Development impact evaluation and Participatory development.

## ORCID

Laurent D. Ngoyo  <http://orcid.org/0009-0001-6118-8647>

Cyril K. Komba  <http://orcid.org/0009-0004-3395-6540>

## Data availability statement

The data supporting this study are available from the corresponding author upon reasonable request.

## References

- Ahmad, A. (2020). *Effectiveness of youth funded projects in containing youth unemployment in Tanzania: A case of Youth empowerment funds in Dodoma city* [Doctoral dissertation]. Open University of Tanzania.
- Akyoo, E. (2021). Determinants of livelihood diversification strategies in communities adjacent to large scale agricultural investment in Kilombero Valley, Tanzania. *Tengeru Community Development Journal*, 8(1), 1–15.
- Avila-Foucat, V. S., Rodríguez-Robayo., & Juliana, K. (2018). Determinants of livelihood diversification: The case wildlife tourism in four coastal communities in Oaxaca, Mexico. *Tourism Management*, 69, 223–231. <https://doi.org/10.1016/j.tourman.2018.06.021>

- Ayana, G. F., Megento, T. L., & Kussa, F. G. (2022). The extent of livelihood diversification on the determinants of livelihood diversification in Assosa Wereda, Western. *GeoJournal*, 87(4), 2525–2549. <https://doi.org/10.1007/s10708-021-10379-5>
- Bantu, A. N., & Malik, N. S. (2022). Effect of socio-economic factors on loan repayment performance of youth revolving fund in Oromia. *Arab Economic and Business Journal*, 14(2), 1–15. <https://doi.org/10.38039/2214-4625.1020>
- Clarke, K., & Green, R. (1988). Statistical design and analysis for a “biological effects” study. *Marine Ecology Progress Series*, 46, 213–226. <https://doi.org/10.3354/meps046213>
- Dai, X., Wu, Z., Fan, Y., Li, B., Yang, Z., Nan, B., & Bi, X. (2020). Characteristics and determinants of livelihood diversification of different household types in far northwestern China. *Sustainability*, 12(1), 64. <https://doi.org/10.3390/su12010064>
- Demeke, L. (2024). The contribution of livelihood diversification activities to poverty mitigation in Dodota Woreda, Arsi Zone, Central Ethiopia. *Journal of Economics and Sustainable Development*, 15(5), 1–14.
- Diraditsile, K. (2021). Alleviating poverty among the youth in Botswana: Assessment of the potential and prospects of the Youth Development Fund. *Journal of Global Entrepreneurship Research*, 11(1), 269–277. <https://doi.org/10.1007/s40497-021-00293-y>
- Dogeje, F. (2023). Effect of Youth Development Fund access on youths’ income levels in North-West Tanzania. *East African Journal of Business and Economics*, 6(1), 395–408. <https://doi.org/10.37284/eajbe.6.1.1440.IEEE>
- Etuk, E. A., Udoe, P. O., & Okon, I. I. (2019). Determinants of livelihood diversification among farm households in Akamkpa Local Government Area, Cross River State, Nigeria. *Agrosearch*, 18(2), 99. <https://doi.org/10.4314/agrosh.v18i2.8>
- Francis, T., Ochieng, N. A., & Norman, F. (2020). Skills landscape and sustainability of youth-led business establishments in Dar es Salaam, Tanzania [www.repoa.or.tz](http://www.repoa.or.tz)
- International Labour Organization. (2020). *Global employment trends for youth 2020: Technology and the future of jobs*.
- John, R. (2021). *Contribution of Youth Development Fund-supported income generating activities to youth livelihoods in Morogoro Municipality and Mvomero District, Tanzania* [Thesis for award of Doctor of Philosophy (PhD)]. Sokoine University Morogoro.
- Mafoko, L. (2019). Assessing factors affecting the performance of youth owned manufacturing SMEs. *The International Journal of Multi-Disciplinary Research*, 1(1), 1–33.
- Mbewana, V., & Kaseeram, I. (2024). The determinants of livelihood diversification among small-scale rural farmers in Alfred Nzo and King Cetshwayo District, South Africa. *Cogent Economics & Finance*, 12(1), 2368901. <https://doi.org/10.1080/23322039.2024.2368901>
- Mdendemi, T. R. (2017). Determinants of the performance of small and medium scale enterprises (SMEs) in Tanzania. A case of SMEs business owners in Songea Municipality. *Rural Planning Journal*, 19(2), 69–84.
- Mishi, S., Sikhunyana, Z., Ngonyama, N., & Sibanda, K. (2020). Livelihood strategies and diversification amongst the poor: Evidence from South African household surveys. *The Journal for Transdisciplinary Research in Southern Africa*, 16(1), 726. <https://doi.org/10.4102/td.v16i1.726>
- Mudzzielwana, R. V. A., Mafongoya, P., & Mudhara, M. (2022). An analysis of livelihood-diversification strategies among farmworker households: A case study of the Tshiombo irrigation scheme, Vhembe district, South Africa. *Agriculture*, 12(11), 1866. <https://doi.org/10.3390/agriculture12111866>
- Mugisha, L. R., & Sigalla, H. L. (2021). Disenchanted but optimistic: The living conditions of the urban youth in Kagera Region, Tanzania. *Tanzania Journal of Sociology*, 7(2), 157–173.
- Mwakilema, N. (2020). *Effects of vocational education training on business performance among self-employed vocational and non-vocational graduates in Arusha and Dar es Salaam cities, Tanzania* [Doctor dissertation]. Moshi Co-operative University.
- Mwakilema, N. (2021). Factors Influencing-self-employment among vocational and non-vocational graduates in Arusha and Dar es Salaam Cities, Tanzania. *Journal of Co-Operative and Business Studies*, 6(2), 74–86.
- Mwakilema, N. (2023). Asset owned and livelihood sustainability among self-employed vocational and non-vocational graduates in Arusha and Dar es Salaam Cities, Tanzania. *Journal of Co-Operative and Business Studies*, 7(1), 22–39.
- Ngige, L. W., & Njuguna, C. W. (2020). Impact of public, private and non- governmental organisations’ financial interventions on youth livelihood outcomes in Kenya. *East African Journal of Arts and Social Sciences*, 2(1), 73–86. <https://doi.org/10.37284/eajass.2.1.204.IEEE>
- Njau, L., & Matto, G. (2024). Socio-cultural practices and improved cooking stove technology choices among agro-pastoral communities in Arumeru District, Tanzania. *Interdisciplinary Journal of Rural and Community Studies*, 6, 1–14. <https://doi.org/10.38140/ijrcs-2024.vol6.08>
- Nthomang, K., & Diraditsile, K. (2016). Improving youth employment in Botswana: The need for evidence-based policy and programme development. *Mosenodi Journal*, 19(1), 45–55.
- Onuoha, C. O. (2024). *Push-pull determinants of livelihood diversification among rural dwellers in oil-polluted communities in Niger Delta*. Nigeria.University of Bedfordshire.
- Phillipo, F. (2022). Business practices of beneficiaries of women development fund in Iringa Municipal Council, Iringa Region, Tanzania. *South Asian Journal of Social Studies and Economics*, 16(3), 1–9. <https://doi.org/10.9734/sa-jssse/2022/v16i3611>

- Regina, J. R., Mattee, A. Z., & Nyamba, S. Y. (2020). Contribution of youth development fund -supported income generating activities to youth livelihood in Morogoro municipality and Mvomero district. *Tengeru Community Development Journal*, 7(2), 15–27.
- Roy, A., & Basu, S. (2020). Determinants of livelihood diversification under environmental change in coastal community of Bangladesh. *Asia-Pacific Journal of Rural Development*, 30(1-2), 7–26. <https://doi.org/10.1177/1018529120946159>
- Rugeiyamu, R. (2022). Impromptu decisions: Tanzania's local government authorities' challenge in establishing and managing the women, youth, and people with disabilities fund. *International Journal of Public Leadership*, 15, 345–362. <https://doi.org/10.1108/IJPL-08-2022-0045>
- Rugeiyamu, R., Shayo, A., Mohamed, B., & Kashonda, E. (2019). Role of local government authorities in promoting local economic development and service delivery to local community in Tanzania. *Community, Tengeru Journal, Development*, 6(2), 105–125.
- Stewart, D. W., & Shamdasani, P. N. (2014). *Focus groups: Theory and practice* (Vol. 20). Sage.
- Telwa, I. (2020). *Knowledge, attitudes and challenges facing youth in accessing youth development fund* [Doctoral dissertation]. Mzumbe University.
- URT. (2007). United Republic of Tanzania -National Youth Development Policy.
- URT. (2021). *National economic empowerment council report*. <https://www.uwezeshaji.go.tz>
- World Bank. (2023). *The trends in adolescent and youth well-being the United Republic of Tanzania. Harnessing the potential of adolescents and youth in Tanzania*.