Effect of the youth development fund on livelihood asset ownership among youth in Chalinze District and Dar es Salaam city councils, Tanzania

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ABSTRACT

Asset ownership plays a crucial role in improving livelihoods and reducing poverty among beneficiaries of the Youth Development Fund (YDF). However, ownership of productive assets has remained a significant challenge among these beneficiaries. Guided by the Sustainable Livelihood Framework, this study examines the effect of the YDF on asset ownership among its beneficiaries. A cross-sectional research design involving multistage sampling targeted 10 wards in two Local Government Authorities. Data were collected from 200 YDF beneficiaries through semi-structured questionnaires and key informant interviews. Descriptive statistics and an asset ownership index were used to analyse the quantitative data, while the qualitative data was analysed through content analysis. The findings revealed that 50% of YDF beneficiaries are at a high level of asset ownership, 49% are at a low level, and 1% are at a moderate level. The results further show a more remarkable change in the ownership of non-productive assets than productive assets, which does not guarantee sustainable livelihoods. For example, ownership of economic assets like motorcycles increased from 3.5% to 33.5% after accessing the YDF. The findings also indicate ownership of new productive assets acquired after accessing the YDF, such as photocopiers, welding machines, sewing machines, tricycles, and milling machines. Despite these changes, 49% of the beneficiaries are still in low asset ownership, with limited ability to sustain their livelihoods. The study recommends that Local Government Authorities (LGAs) should increase funding for youth loans to enable beneficiaries to engage in income-generating activities (IGAs) for the acquisition of livelihood assets. Additionally, LGAs should collaborate with like-minded stakeholders in all youth empowerment interventions to provide mentorship and coaching. This would enable youth to gain the skills required for effectively using resources by investing in productive assets instead of non-productive household assets.

Keywords: Asset Ownership, Livelihood Assets, Local Government Authorities, Sustainable livelihood Approach, Youth Development Fund

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I. INTRODUCTION

The Youth Development Fund (YDF) is an intervention established across the world to tackle socioeconomic challenges facing youth such as unemployment and poverty which impede the capacity to acquire livelihood assets for improving their wellbeing (Dogeje, 2023). The operationalisation and objectives of the YDF vary across countries based on policies, needs, and priorities but mainly to create friendly environments for the unemployed youth to access affordable loans for self-employment. For example, in the UK, the Princes Trust Enterprise was established to help unemployed people (youth) between the ages of 18 and 30 to access loans in order to develop their business and improve their livelihoods. In Canada the government gives collateral free loans to the unemployed young people to commence or develop their own businesses. In the same vein the government of Nova Scotia in 1995, introduced a centre for entrepreneurship and Development to promote the business start-up culture among the unemployed youth (Otiende *et al*., 2020).

Youth development funds are common in most Africans countries as the intervention to reduce youth unemployment, poverty and economic empowerment. YDF are also initiated to support access to affordable loans for self-employment and access to livelihood assets. For-instance in Kenya, the Youth Enterprise Development Fund (YEDF) was established in 2006 to promote youth employment, whereas in Botswana, the YDF was established to support the star-ups of business for unemployed and out-of-school youth (Otiende *et al*., 2020; Mafoko, 2019). In Uganda, the Youth Venture Capital Fund aimed to facilitate access to financing for entrepreneurial ventures among unemployed youth (Bantu & Maliki, 2022). Furthermore, in Ethiopia, the YDF sought to furnish technical and financial support to unemployed youth by promoting participation through group-based income-generating activities to alleviate economic and social challenges.

The Integrated Labour Force Survey (ILFS) report of 2021, indicate that the labour force for Tanzania is 25,861,023 people, out of which 14,219,191, equivalent to 55.6% were youth. The report indicated that, of the total youth labour force the employed were 12,486,683 equivalents to 87.8% (United Republic of Tanzania [URT], 2024). Despite government efforts to promote youth employment, the youth unemployment remains a challenge due to the large number of young people entering the labour market each year. In Tanzania, every year one million youth enter into the labour market while the labour market is able to absorb two hundred youth leaving eight hundred thousand unemployed and impoverished. The national statistics on youth unemployment rate including the study area stands at 12.2%, which is over and above the government's target of 8% (Tanzania National Bureau of Statistics [TNBS], 2022). Youth unemployment affects social and economic development of youth as individuals and their respective households. The unemployment results to lack of reliable income which in turn leads lowered self-esteem and social exclusion.

Therefore, the government of the United Republic of Tanzania (URT) like other countries established the YDF in 1993/1994 under the Exchequer and Audit Ordinance Act section 17(1) part 439(1) of 1961 (URT, 2024; Dogeje, 2023). YDF aimed to support the unemployed youth between the age of 18 and 45 years old to access affordable loans and build their economic capabilities. Through this loan youth are expected to have access and control to financial resources and make them participate actively in production in order to improve their lives and well-being. Under this Act, Local Government Authorities (LGAs) are obliged to allocate 10 percent of their internal revenue and apportion four percent for women, and four percent for youth, and two percent for people with disabilities (URT, 2024; Phillipo, 2022).

Over three-decade (30) years since its establishment YDF has been offering loans to the unemployed youth to commence or develop their income generating activities or self-employment for social and economic development by improving their incomes and other assets. However, Bilegeya and Rocky (2025) noted that of all YDF supported income generating activities only 42% continue to survive beyond two years of their commencement. This highlight significant question on whether youth supported by YDF are able to improve their livelihoods by acquiring different of livelihood assets to withstand shocks and stress. Additionally, it is not empirically known whether the youth supported by YDF have improved their lives through asset acquisition. Therefore, this study analysed the effect of the Youth Development Fund on the ownership of the livelihood assets in Chalinze District and Dar es Salaam City Councils, Tanzania.

1.1 Statement of the Problem

Assets ownership is vital for livelihood improvement because assets can be liquidated to acquire funds for managing livelihood risks and vulnerabilities. The beneficiaries of YDF who were vulnerable due to unemployment and poverty are expected to use the YDF loan for commencing IGAs to generate incomes and acquire livelihood assets which will enable them to withstand livelihood risks and vulnerabilities. The study by Nkelame (2024) revealed that youth's income generated from YDF supported IGAs in Kasulu town decreased due to increase in taxes. The decrease in net income affected the net income, purchasing power, saving and investment. The study further revealed the variability of income trends among the beneficiaries while about 50% earned losses equivalent to Tanzanian shillings 550,000 monthly. Furthermore, Dogeje (2023) revealed that YDF loans is ineffective in improving the income of its beneficiaries due to limited financial literacy, inadequate training and insufficient funding. The study by Madonda *et al.* (2020) on the impact of microfinance to asset ownership among youth revealed that youth who are beneficiaries of the microfinance acquired different assets and improved their living standards. However, this study was on microfinance which are commercially run and not Youth Development Fund which is government collateral and owned interest free scheme.

Njuguna *et al*. (2017) revealed the increase in asset ownership among youth who joined self-help groups such as sewing machines, motorbikes, refrigerators, cookers, television sets, chairs, and mobile phones and personal saving. However, the study noted that, individual asset ownership for some assets decreased after joining youth groups because assets were sold to repay the loan. Therefore, these contradictory findings from the previous studies on youth asset ownership raises a fundamental question to ask, do YDF have a positive effect on the asset ownership among the beneficiaries. The evidence available on the effect of YDF on youth asset ownership has not been able to empirically demonstrate how Youth Development Fund has improved asset ownership.

1.2 Research Objectives

The primary objective of this paper is to assess the effects of the Youth Development Fund on asset ownership among the beneficiaries. Specifically, the paper is guided by the following objectives;

i. To examine the types of assets owned by YDF beneficiaries before and after accessing loan in terms of types, quantity, and monetary values
ii. To examine the level of asset ownership among the beneficiaries of YDF in Chalinze District and the Dar es Salaam City Councils after accessing loan.

II. LITERATURE REVIEW

2.1 Theoretical Review

2.1.1 Sustainable Livelihoods Framework (SLF)

This study is guided by the sustainable livelihood Framework founded by Chambers and Conway (1992). Accordingly, SLF provides conceptual tools such as assets, capabilities and capitals that enable people in this context YDF beneficiaries to make a sustainable living (Raniga, 2022). The SLF indicates that livelihoods depend on the endowment of livelihood assets mainly human (abilities, experience, skills and the good health), social (networks and connections), physical (infrastructure, tools) financial (savings, credit and debt, remittances, pensions, wages) and natural (land, water, trees, wildlife) capitals which together enable households or individuals to pursue a sustainable livelihood. These livelihood assets support people in identifying and implementing various livelihood activities that improve their lives (Demeke, 2024; Mwakilema, 2023). In this study SLF is used to assess how the YDF contributes to asset ownership among youth. Specifically, SLA is used to assess types, quantity and monetary value of owned assets but also in assessing the changes in assets owned before and after accessing YDF.

2.2 Empirical Review

Asset Ownership is the legal ownership of material assets by an individual or entity. Assets are important because they have financial benefits, and can improve the living standard of the people (Magambo & Nyamwesa, 2022). It is believed that if people including youth are financially included can have greater access to capital assets. Ownership of assets such as land and a house provides them with security and tends to moderate men's violent practices because economically empowered people are in better chance to have greater access to economic assets. Mbiti (2024) referred assets as the resources available to individuals, organisations or entire communities that can be used to create more wealth, reduce or prevent poverty, and redress skewed distribution. Broadly, assets may therefore be stocks that can be developed, transferred, managed and shared across generations.

Owning livelihood assets has an impact on livelihood improvement because assets can be liquidated to provide funds for managing risks and vulnerabilities (Munanura *et al.*, 2021). Additionally, Yerrabati (2023) confirmed that livelihood assets serve as a foundation for livelihoods and significantly contribute to poverty reduction in both rural and urban settings. Livelihood assets provide potential for job creation as alternative employment options for the predominant labour force in nations where substantial and escalating unemployment has emerged as a critical economic issue (Mwakilema, 2023).

According to Tambe (2022) livelihood assets consist of five assets such as human capital, which include, skills, knowledge and capability, and good health to enable people to create and secure livelihoods. In this regard, the assets play an important role in generating livelihood outcomes that increase well-being (Munanura *et al.*, 2021). Therefore, ownership of livelihood assets among the beneficiaries of YDF determines the achievement of sustainable livelihoods. Livelihood assets have a significant impact on livelihood options and income in the framework of sustainable livelihoods (Guo *et al.*, 2022; Ma *et al.*, 2018). The ability of people to generate income depends on access and ownership of livelihood assets (Yang *et al.*, 2021; Li *et al.*, 2020). Therefore, lack of livelihood assets is both a symptom and a cause of poverty among vulnerable individuals, including youth (Soma *et al.*, 2022). This demonstrates that the poor households are vulnerable as they are unable to take up economic activities with higher returns due to a lack of access and ownership of assets (Soma *et al.*, 2022; Bird *et al.*, 2022). (Sibarani & Somboonsuke, 2024) revealed that the achievement of sustainable livelihood is influenced by the ownership of livelihood assets. This also proves that people who do not own assets are vulnerable due to their inability to withstand livelihood shocks and risks.

The study by Ibrahim *et al*. (2018) on the level of livelihood assets ownership among vulnerable groups on the east coast of Malaysia, found that, among the assets, human asset has the highest value, followed by social assets and natural assets ownership. According to this study, ownership of financial and physical assets had low index score values, indicating that a lack of financial assets inhibits production and sales increases. The study by Nyamu (2015) on entrepreneurship training and growth of youth enterprises among YEDF beneficiaries in Kenya revealed that the growth and development of youth enterprises do not have a significant relationship with the level and quality of entrepreneurship training. This implies that the training received did not contribute to the growth of enterprises and thus did not contribute to the asset ownership. The VSO report of 2018, on youth entrepreneurship and empowerment, in Uganda and Kenya found that young entrepreneurs lack competencies and employable skills therefore, they are vulnerable as they cannot own livelihood assets (Francis *et al*., 2020).

Njuguna *et al*. (2017) revealed that there is an increase in asset ownership and personal savings among urban youth due to their engagement in self-help groups. The study categorised assets into housing, electrical, machinery and furniture and found increased asset ownership among youth before and after joining youth groups. For instance, ownership of sewing machines, motorbikes, refrigerators, cookers, television sets, chairs, and mobile phones. Unexpectedly, the study revealed that individual asset ownership for some assets decreased after joining youth groups implying that ownership of assets for sustainable livelihood among youth remains a challenge. According to Li *et al.* (2020), low incomes constrain people to increase production and in the acquisition of essential livelihood assets for coping with livelihood shocks and stresses.

John (2021) revealed that YDF in Morogoro municipality and Mvomero District councils contributed slightly to the ownership of assets such as motorcycles. However, the study revealed that the increased change in asset ownership is not contributed only by YDF alone but also by the incomes from the other sources. According to Mwakilema (2023) VET youth graduates had a higher level of asset ownership than non-VET graduates. Nkelame, (2024) asserted that, the net income of YDF beneficiaries in Kasulu Town Council decreased after accessing YDF due to the increase in taxes which reduce their net income, purchasing power, ability to save and invest. Similarly, Dodeje (2023) asserted that, YDF is ineffective in improving the overall income due to limited financial literacy, inadequate training and insufficient funding.

Furthermore, Diraditsile (2021) corroborated that, YDF in Botswana has no significant contribution to the livelihoods of youth where very few managed to acquire economic assets while the majority were only able to meet their basic needs. Njuguna *et al*. (2017) revealed that the unemployed urban youth in Kenya who received YEDF sold their assets as a way of coping with unemployment challenges and in the struggle to repay debts and ended-up being more vulnerable. This contradicts Chambers (1997), who argued that livelihood is sustainable when it has the capacity to cope with and recover from the stress and shocks while enhancing its capabilities and assets.

The study by Bilegeya and Rocky (2025) on effects of Youth Development Fund in Business Performance among Beneficiaries found that, YDF beneficiaries had more assets that the non-beneficiaries. However, the most owned asset is television set by 52%, family house 37% and sofa set, 32.3%. The types of assets owned does not assure youth to withstand livelihood risks and shocks because they are not for income generation. Also, the study is silence on the level of asset ownership before and after accessing YDF. The findings also indicated a slight change on annual sales revenues, 29.5% of beneficiaries had sales revenues between 900,000-2,000,000 Tanzanian Shillings where the majority earned lower indicating level of vulnerability. This still leads to more empirical analysis on effect of YDF on acquisition of financial asset.

Madonda *et al.* (2020) conducted the study on the impact of youth microfinance on asset ownership and found that, microfinance has a positive impact on improving the living standard of the people, where the profit generated is used in purchasing various assets such as land, power tiller machines, poultry, construction of houses, buying livestock (poultry, goats, cows) and motorcycle for transport or taxi. Terano *et al*. (2015) revealed that, microfinance has a positive impact to the borrowers, because the access to microfinance has an impact in terms of job creation, business profits and assets creation. The study further indicated that, most of the youth spent the loan from microfinance in improving both the quality and quantity of the business and in expanding ongoing entrepreneurial activity. However, the study was on microfinance and is not specifically on youth development fund offered by the Local Government Authorities.

Mkenda (2023) conducted study on economic empowerment of Tanzanian women through ownership of tourism Micro, Small, and Medium Enterprises (MSMEs) and found that people who are economically empowered are in better position to acquire assets. The study further indicated that, asset ownership is an important indicator of economic empowerment because it enables people purchase large productive assets such as land. Additionally owning assets like land and houses increases chances of obtaining formal loans, making people less vulnerable and more resilient to shocks. Assets ownership is an important component of empowerment as it creates economic independence among the marginalised group such as women and youth.

Notwithstanding the importance of the YDF in Tanzania to asset ownership among the youth, the literature examining its effects on asset ownership among the beneficiaries remains scant. Some of the existing studies on this theme have focused on the effects of YDF on employment creation, livelihood improvement, growth of enterprises and effect of YDF on income levels, impact of microfinance (Dogeje, 2023; John, 2021; Madonda et al., 2020; Diraditsile, 2021; Nyamu, 2015). Therefore, this paper examines the effects of YDF on asset ownership among the beneficiaries.

III. METHODOLOGY

3.1 The Study Area and Location

The study was conducted in the Chalinze District Council and the Dar es Salaam City Council. These LGAs were chosen because they had a high number of YDF loan beneficiaries compared to other Local Government Authorities (NEEC, 2021). According to the National Economic Empowerment Council (NEEC) report (2021) Chalinze District Council had 2819 beneficiaries of YDF while Dar es Salaam City Council had 6525. Since the chosen LGAs had the highest number of YDF beneficiaries it was worth being used in analysing livelihood activities undertaken and the asset ownership. The Local Government Authorities (LGAs) were also chosen based on the volume of loans provided to youth, with the Dar es Salaam City Council disbursing TZS 5.4 billion in 2020/2021 (President's Office Regional Administration and Local Government [PO-RALG], 2022). The Chalinze District Council report (2022) revealed that from 2016/2017 to 2021/2022, the YDF disbursed TZS 8.6 billion to 4,290 recipients from 323 groups.

3.2 Research Design

The study employed a cross-sectional research design, allowing for simultaneous data collection and the examination of variables at a particular point in time. The design facilitated the investigation of the types of assets, monetary value and levels of asset ownership among the beneficiaries of the YDF (Ibrahim *et al.*, 2018). The study population comprised beneficiaries of YDF in Chalinze District and Dar es Salaam City Council who received YDF loan in the past five years that is between 2017/2018 and 2021/2022. The unit of analysis is individual beneficiaries.

3.3 Sampling Procedures and Data Collection Methods

A four-step multi-stage sampling procedure was used for sampling the beneficiaries of YDF. The first step was purposive selection of the two Local Government Authorities (LGAs). The second step involved purposive selection of ten (10) wards (five wards from each LGA) based on the number of beneficiaries. The third step was the selection of 40 groups from respective wards based on the number of beneficiaries. The fourth stage was the use of a simple random procedure in the selection of individual respondents from the groups to fit the number of respondents. Simple random sampling was used because it gives equal chances to participate in the interview. This study used 200 respondents who were randomly selected as Mbiti (2024), and Clarke and Green (1988) recommend that, a sample size of at least 10% is enough for statistical analysis. Furthermore, the sample size of 200 drawn from the population of 2000 is in line with Komba (2025) who argued that, a sample size of 30 respondents is a basic minimum for statistical analysis regardless of the size of the population. In the same vein, Sekaran and Bougie (2016) argued that a sample of 200 is adequate for statistical generalization in social science research.

Quantitative data collected included the type of assets owned, the quantity and monetary values owned assets by the beneficiaries of YDF was collected by using a structured questionnaire**.** Qualitative data were collected through Focus Group Discussions (FGDs), key informant interviews (KIIs) and observations. The FGD participants included chairpersons, vice chairpersons, secretary, vice secretaries, one co-opted member and treasurers for beneficiaries of YDF who were chosen based on their knowledge and experience. A total of ten FGD sessions, each with seven participants, were conducted across two Local Government Authorities (LGAs), where five FGD sessions were held in each LGA. The number of FGD participants based on Stewart and Shamadasani (2014), who established that, six to twelve participants are ideal for focus group discussion as it is easy to manage. Additionally, fewer than six participants may give less information (Njau & Matto, 2024).

A total of ten KIIs were conducted, that is five KIIs in each LGA involving Councils' Directors, Community Development Officers, Youth Development Officers, Councils' planning officers and the Council's treasurers. Primary data included demographic characteristics, types of assets owned, quantity and monetary value of assets owned. Secondary data including, list of beneficiaries and their IGAs, YDF loan disbursed, LGAs budget, published documents, unpublished documents and reports from different sources such as, LGAs reports, National Economic Empowerment Council (NEEC) reports, Journals and websites.

3.3 Data Analysis

The qualitative data obtained from the open-ended questions in the questionnaire, FGD, and key informant interviews were analysed by using the content analysis. The qualitative data which were recorded in notebooks and audio were transcribed, coded, categorised and thereafter grouped into themes in relation to the objectives of the study. The quantitative data were analysed using descriptive statistics and asset ownership index to better understand the types, quantity and levels of asset ownership among beneficiaries of YDF. The level of asset ownership was measured by an asset ownership index (AOI). The response weights were yes (1) and no (0). Thereafter, each asset ownership indicator was assigned points, and all the points were added up to get the overall scores on asset ownership where the overall scores ranged from 0 to 1.

The index scores were then categorized based on the calculated median cutoff points and were then classified into levels (Table 5) to differentiate the asset ownership among the beneficiaries of YDF after computing the median score, minimum and maximum scores. Given that, the categories for the beneficiaries of YDF were high asset ownership, moderate asset ownership level and low asset ownership level. The cut-off points were chosen by using the computed median where median (0.47) was used as a moderate category (Mwakilema, 2023; Mchopa, 2019; Ibrahim *et al*., 2018; Machimu, 2016). The levels of asset ownership were high assets ownership (0.48-1.00), moderate (0.47) and low asset ownership (0.00-0.46) The assets in this regard as indicated in Table 1 are categorised into five groups recommended by Njuguna *et al*. (2017) which are electrical, furniture, financial, machinery and physical assets. The group of electrical-related assets includes television, mobile phones, radio, iron-box, fan and refrigerators. Furniture-related assets include dining table, beds and sofa set, while financial assets related to cash and saving. The machinery-related assets comprise of motorcycle, tricycle, photocopier, bricks making machine, welding machine, sewing machine and milling machine. The assets grouped as physical involve house, building plots and livestock.

IV. FINDINGS & DISCUSSION

4.1 Asset Ownership before and after Accessing YDF Support

Asset ownership before and after accessing YDF was analysed by considering type, quantity and monetary values of assets in Tanzanian Shillings (TZS). The findings in Table 1 indicate the category of electrical assets owned before and after YDF. The findings revealed that value of electrical related assets changed from TZS 48.6 million to TZS 61.8 million after accessing YDF. The findings further indicated the increase of beneficiaries owing television sets from 14.5% before to 39.5% after where the value of the assets increased from TZS 10 million to an average value of TZS 20 million. This is in support with Bilegeya and Rokcy (2025) who found that YDF increased ownership of Television set by 52% among the beneficiaries. Similarly, the ownership mobile phones increased from 71.5% to 72.5% after accessing YDF with the decreased from TZS 18.9 million to TZS 12.6 million. The decrease in values of the mobile-phones indicate a shift in financial priorities where beneficiaries invest the money in other assets rather than mobile devices, possibly focusing on business or household improvements. Additionally, the ownership of other electrical assets like gas-cookers increased from 20% to 59.5% and its values from TZS 5.5 million to 8.3 million. Similarly, the ownership of radio increased from 13% to 37.5% and its values from TZS 1.8 million to TZS 3.4 million after accessing YDF. The similar trend is observed in the ownership of refrigerators whose quantity and value increased respectively.

The increase in ownership of the non-productive assets contradicts the government intension to empower youth economically by supporting entrepreneurship activities. Lack of ownership of economic or productive assets is an indicator of poor socioeconomic status and remain vulnerable to economic shocks and risks. Besides, ownership of non-productive assets affects intensification and diversification of livelihood strategies hence degrading the livelihood outcomes of the youth (Njuguna *et al*., 2017). The findings further imply that, youth utilised YDF loan and associated income to acquire non-productive assets. The findings are in line with (Ibrahim *et al*., 2018) who established that, lack of economic assets inhibits people from increasing production scales and consequently, makes it difficult to diversify livelihoods. The ownership of the productive assets would facilitate and inspire the improvement of other livelihood assets, thus contributing to the improvement of the level of livelihood among the YDF beneficiaries.

Table 1
Electrical Asset ownership

Category	Asset owned before YDF				Category	Assets owned after YDF			
	Assets	Freq.	(%)	Value (TZS)		Assets	Freq.	(%)	Value (TZS)
Electrical	Television set	29	14.5	10,330,000	Electrical	Television set	79	39.5	20,010,000
	Mobile Phone	143	71.5	18,945,000		Mobile-phone	145	72.5	12,650,000
	Gas-cooker	40	20	5,466,000		Gas-cooker	119	59.5	8,331,000
	Radio	26	13	1,818,000		Radio	75	37.5	3,365,000
	Iron-box	57	28.5	2,439,000		Iron-box	53	26.5	1,463,000
	Fan	30	15	1,819,000		Fan	14	7	1,943,000
	Refrigerator	18	9	7,810,000		Refrigerator	28	14	14,075,000
			Total	**48,627,000**				**Total**	**61,837,000**

4.1.1 Ownership of Furniture and Financial Assets

The findings in table (2) indicate that, the total value of furniture assets changed from TZS 54.5 million to TZS 55.4 million. The ownership of beds decreased from 73% to 45% and its value decreased from TZS 37.3 million to 28.6 million after accessing YDF. The ownership of sofa set increased from 15.5% to 63.5% after accessing YDF and the values increased from TZS 12.7 to TZS 22.9 million. This support Bilegeya and Rocky (2025) who established that, YDF loan increased ownership of Sofa sets by 32.3% among beneficiaries in Ukerewe. Similarly, the ownership of dining table increased from 6% to 13.5% and the value decreased from TZS 4.5 million to 3.9 after accessing YDF. The findings imply that, youth used the fund for acquiring non-economic assets which does not foster their economic empowerment. The use of fund to acquire the non-productive assets may result to loan defaulting due to misuse of the income or capital. Additionally, owning non-productive assets do not assure sustainable livelihoods due to associated vulnerability, and inability to withstand economic stress and shocks (Chambers, 1997).

The findings in (Table 2) indicate that, the ownership of cash increased from 2.5% to 6% where the amount increased from TZS 2.5 million to 5.6 million. Similarly, saving changed from 3% to 11% and the savings increased from TZS 2.5 to 10.4 million. This indicates the financial capability growth of youth who accessed YDF, probably due to increased income from their businesses. Despite of the notable change in financial assets still the change is negligible due to the fact that the fund was used to acquire non-productive assets instead of saving or re-investing it for generating more income. The findings are in support of Azumah *et al*. (2023) who revealed that financial assets positively influence livelihood strategies and outcomes.

Table 2

Ownership of Furniture and Financial assets

Category	Assets owned before YDF				Category	Assets owned after			
	Assets	**Freq.**	**(%)**	**VALUE (TZS)**		**Assets**	**Freq.**	**(%)**	**VALUE (TZS)**
Furniture	Dining-table	12	6	4,515,000	**Furniture**	Dining-table	27	13.5	3,910,000
	Bed	146	73	37,285,000		Bed	90	45	28,585,000
	Sofa	31	15.5	12,705,000		Sofa	127	63.5	22,920,00
			Total	**54,505,000**				**Total**	**55,415,000**
Financial	Cash	5	2.5	2,500,000	**Financial**	Cash	12	6	5,687,000
	Saving	6	3	2,570,000		Saving	22	11	10,415,000
			Total	**5,070,000**				**Total**	**16,102,000**

4.1.2 Ownership of Machinery Assets

The findings in (Table 3) indicate that total value of the machinery assets increased from TZS 15.3 million to TZS 303 million after accessing YDF. Furthermore, the ownership of motorcycles increases from 3.5% to 33.5% while the value increase from TZS 15.3 million to TZS 152. 5 million. This increase in the ownership of motorcycle indicates that some youth invested in income generating or economic assets to improve their economic status. The findings support Dogeje (2023) and John (2021) who argued that, youth engage in motorcycle transport because it has a quick return when compared to other IGAs. The findings further support Msangi and Pesha (2023) who posit that, motorcycle transportation has played an essential role in promoting socioeconomic development among youth. The findings were supported by KII in Dar es Salaam City Council who argued that;

> *"Motorcycle riding business has simplified transportation and marketing access to small scale business persons, but also have been of a great support in motorcyclist livelihoods in the city. The motorcyclists are also among the youths who repay their loans timely".* (Key informant interview in Dar es Salaam City Council March, 2023)

Furthermore, the findings in (Table 3) shows that ownership of tricycle grew from 0% to 10.5% photocopier to 2.5%, brick making machine 2%, welding machine 1.5%, sewing machine (6.5%) and milling machine 4% after accessing YDF. The findings imply that YDF has played an important role in enhancing the economic status of youth by enabling them to acquire machinery assets. This not only improves their financial sustainability but also contributes to their wellbeing, therefore, investing in youth empowerment interventions like YDF enables youth to acquire assets and sustain their livelihoods. Furthermore, the increase in machinery ownership means that youth are investing in productive assets, which can generate income over the long term but also may create employment opportunities, both for the youth themselves and for others. Despite of the realised change still these assets are owned by the minority, meaning the majority are still susceptible to vulnerability and shocks.

Table 3
Ownership of Machinery Assets

Category	Assets owned before YDF				Category	Assets owned after YDF			
	Assets	Freq.	(%)	VALUE (TZS)		Assets	Freq.	(%)	VALUE (TZS)
Machinery	Motorcycle	7	3.5	15,300,000	Machinery	Motorcycle	67	33.5	152,500,000
	Tricycle	0	0	-		Tricycle	21	10.5	66,800,000
	Photocopier	0	0	-		Photocopier	5	2.5	9,480,000
	Bricks-making machine	0	0	-		Bricks-making machine	4	2	11,500,000
	Welding-machine	0	0	-		Welding-machine	3	1.5	2,160,000
	Sewing-machine	0	0	-		Sewing-machine	13	6.5	9,610,000
	Milling-machine	0	0	-		Milling - machine	8	4	51,000,000
			Total	**15,300,000**				**Total**	**303,050,000**

The findings in Table 4 indicate that, the total value of physical assets changed from TZS 165.1 million to TZS 358.1 after accessing YDF. The ownership of house increased from 5% to 11.5% after accessing YDF while the value of the house changed from TZS 139.6 million to TZS 203.2 million. The findings are in support of Tambe (2022) who posit that, the access to credit leads to improvements in housing conditions, as households prioritize durable investments once income stabilizes. The ownership of livestock increased from 7.5% to 34% while value increased from TZS 11.8 million to TZS 54.2 million. The increase in livestock ownership among YDF beneficiaries suggests they are building resilience and future income sources as Randela et al. (2000) argued that; the smallholder farmers often use livestock as a store of wealth and as an insurance against shocks. The findings are in support of (Madonda *et al.*, 2020) who opined that, microfinance has a positive impact on improving the living standard of the people and part of their profit is used in creation of the assets such as buying of land, keeping poultry, construct residential houses and buying goats/cows. This growth in physical assets not only strengthens household economic stability but also enhances long-term livelihood security.

Table 4
Ownership of Physical Assets before and after YDF

Category	Assets owned before YDF				Category	Assets owned after YDF			
	Assets	Freq.	(%)	Value (TZS)		Assets	Freq.	(%)	Value (TZS)
Physical	House	10	5	139,680,000	**Physical**	House	23	11.5	202,200,000
	Building plot	42	21	13,570,000		Building plot	6	3	100,650,000
	Livestock	15	7.5	11,830,000		Livestock	68	34	54,206,000
			Total	**165,080,000**	**Total**				**358,056,000**

4.1.3 Levels of Asset Ownership among Beneficiaries of YDF

Asset ownership among the beneficiaries of YDF was computed and categorised into three levels namely high, moderate and low. The findings in Table 5 indicate that 50% of the beneficiaries of YDF had a higher level of asset ownership. The existence of (50%) of youth in high asset ownership level confirms that the YDF is effective by the beneficiaries to acquire assets. However, with nearly half (49%) of the beneficiaries at the low level indicates that the benefits are not equitably distributed, and some beneficiaries suffer to acquire tangible assets. The low asset ownership makes beneficiaries to remain economically vulnerable, with limited ability to cope with shocks contrary to the goal of YD. The findings are in line with (Weyer *et al.*, 2017) who revealed that, rural youth hardly own assets, indicating that only 15% owned the land or building plot and only 1% had the title deeds that serve as the proof of ownership.

The findings are also supported by the YDF beneficiaries during FGD who argued that:

> *"The amount of loan we receive is not sufficient to make us improve our livelihoods by owning various livelihoods assets (*FGD, Kinyerezi Dar es Salaam, March, 2023).

The quote establishes that, the YDF provided was not sufficient to make the beneficiaries own livelihood assets and increase their ability to withstand shocks and vulnerabilities. Furthermore, the fact that nearly half of the beneficiaries of YDF are still in the lower level of asset ownership challenges the effectiveness of the YDF in improving the livelihood of the youth in terms of asset ownership. This also confirms that, beneficiaries of YDF did not make sufficient incomes from their businesses which could enable them to own assets since the majority have a lower level of asset ownership. The high proportion of the beneficiaries in the low asset ownership level implies that YDF overall effectiveness in enhancing youth economic resilience and asset ownership is limited or uneven. The findings are in support of Mwakilema (2023) who established that self-employed graduate youths did not make sufficient incomes from self-employment thus remaining vulnerable to unforeseen livelihood shocks.

Table 5
Levels of asset ownership among the beneficiaries of YDF

Index Value	Index category	Level of asset ownership
0.00 – 0.46	Low	Low asset ownership level
0.47	Moderate	Moderate asset ownership level
0.48-1.00	High	High asset ownership level

V. CONCLUSION & RECOMMENDATIONS

5.1 Conclusion

Youth Development Fund has contributed in the ownership of assets in-terms of quantity and monetary value. The increase in ownership of non-productive livelihood assets inhibit empowerment and livelihood diversification which is contrary to government’s purpose on YDF. The low level of ownership of productive assets indicates that an overall effectiveness of YDF in enhancing youth economic resilience is limited. The ownership of cash and saving is the least owned asset in all categories of assets. Therefore, regardless of the YDF support the level of livelihood asset ownership is still low indicating that, beneficiaries are still vulnerable as they are unable to withstand shocks, risks and stresses.

5.2 Recommendations

Based on the findings, it is recommended that, the Local Government Authorities (LGAs) should provide entrepreneurship trainings, mentorship, and practical demand-led business development and management to YDF beneficiaries for proper fund and IGAs management and generate income and own livelihood of assets. The LGAs should also provide sufficient loans to youth, empower them on financial management and investment in order to improve their livelihood. The LGAs should collaborate with other like-minded stakeholders in the operationalisation of youth empowerment interventions like YDF by linking unemployed youth to other potential service providers. This will enable youth to access different opportunities like financial and other services that the government cannot afford aiming to improve the level of asset ownership. The LGAs should establish or strengthen monitoring mechanisms to ensure YDF loans are used productively. For beneficiaries of YDF, it is recommended to, actively and wisely use the loan for economic empowerment by acquiring productive assets and improve their livelihoods.

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