

Assessment of the contribution of the youth development fund in addressing youth unemployment in rural Tanzania: a case of Ngorongoro District, Arusha Region

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This study aimed at investigating contribution attained by the YDF in addressing youth unemployment in rural Tanzania with focus on Ngorongoro District. This study employed exploratory research design in which both qualitative and quantitative techniques of data collection were used. To achieve the desired results from the study, a questionnaire, interviews and field observations were used for data collection. The study findings revealed that the magnitude of youth unemployment in study area was in a great extent. However, Youth Development Funds had provided loans to youth groups for establishing income generating projects but played a very minimal role in addressing youth unemployment. Reasons that led to yield minimal contributions were lack of training during that after receiving loan, lack of extension services, lack of market of youth products, small amount of loan disbursed to group members, inadequate budget allocated to YDF for disbursing credit to youth, seasonal business, and lack of commitment among group members who diverged credit to luxury. The study recommends to policy makers and predictions that YDF should be allocated sufficient funds to disburse loans to many youth as possible, provision of training during and after loan acquisition, provision of extension services, monitoring and follow-up of youth IGPs. Furthermore, the government should promote and provide necessary market information to youths' product in order to enter into competitive markets. Finally, the Government should take initiatives to employ qualified YDF officers who will be responsible for managing and monitoring all activities of YDF credits for efficient and effective loans disbursement.