

# **Impact of Youth Development Fund on Self-development Creation Among Youth in Hai District, Tanzania**

**By**

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Unemployment can be viewed as an enforced idleness of potential wage earners or self-employed persons who are able and willing to work, but cannot find work. The situation is most affecting youth in both developed and developing countries. Regardless of the efforts which have been made, youth unemployment exists; hence the study sought to look for the impact of Youth Development Fund (YDF) on self-employment creation among youth in Hai District. Specifically, the study sought to examine the type of self-employment activities undertaken by youth who accessed the YDF, determine the level of self-employment generated by youth who accessed YDF, determine social and economic benefits which result from self-employment through YDF and assess the perceptions of youth towards YDF operation. A cross-sectional research design was adopted, and open and closed questions were used to collect primary data from a sample size of 200 respondents. Data analysis was done using Statistical Package for Social Sciences (SPSS). Findings revealed that most activities performed by YDF beneficiaries were pastoralism, petty business and agriculture. The results further indicated that activities performed by YDF beneficiaries influence self-employment creation. The study also showed an increase in the level of self-employment after loan access. Benefits attained by fund beneficiaries included increase of income/ capital, acquisition of assets such as radio and television, access to medical care and access to basic needs. Some benefits attained from loan are used as capital and create self-employment. It is recommended that close supervision and site visit could be done frequently for better performance of loan activities. Similarly, an increase of loan amount and amendment of YDF procedure have to be considered.