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Promoting Youth Employment through Enterprise Development: Lessons from The STRYDE Intervention

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ABSTRACT

This paper presents insights drawn from the youth enterprise initiative called Strengthening Rural Youth Development through Enterprise (STRYDE). The intervention that took place in Mbeya region, Tanzania from 2015 to 2019 had targeted more than 10,000 youths. Its central assumption was that providing entrepreneurship training coupled with mentorship would empower the targeted youths to engage in entrepreneurship or secure paid jobs. This, paper, therefore, explores the outcomes of this intervention and the attendant process. Data was collected using focus group discussions involving 74 beneficiaries. Moreover, the study used semi-structured interviews conducted with project staff to collect additional data. Using an induction approach, we reviewed data and sorted it into emerging themes. The results show that the intervention enabled recipients to develop psychological and human capital required to start new or grow existing businesses or secure and retain a paid job. Despite these positive findings, questions linger on whether training alone is adequate to address the seemingly intractable problem of youth unemployment in the long-term. Thus, the study findings are essential for policy-makers and researchers interested in youth unemployment.

Key Words: Enterprise Development, Self-Employment, Psychological Capital, Entrepreneurship, Business Skill Training

INTRODUCTION

The International Labour Organisation (ILO, 2019) reports that unemployment rate in Sub-Saharan Africa (SSA) stood at 5.9 in 2018 and is expected to remain unchanged through 2020. The population growth of Africa projected to reach 2.7 billion by 2050 (Africa Development Bank, 2011) underscores the importance of concerted efforts to address youth unemployment. Closer home, youth unemployment remains a problem as recent official statistics show that youth unemployment in Tanzania stands at 6.5 percent among youths aged 14-25 years and 9.9 percent among those aged 15-35 years (Haji, 2015). However, these figures mask a larger problem of chronic underemployment. Three-quarters of youth employment is in agriculture, and much of it is informal, hence highlighting the youths' vulnerability within the Tanzanian labour market.

Indeed, youth unemployment may result in lasting problems for youths. For example, it tends to expose youths and their communities to undesirable consequences including poverty that may, in turn, lead to social exclusion (Room, 1995 see Dietrich, 2012); youth disconnection, which could translate into loss of networks for emotional support and financial assistance (Dietrich, 2012). Moreover, unemployment may affect the youth's future chances of securing gainful employment due to failure to accumulate the much needed work experience coupled with the deterioration of their skills, which ultimately, signal negative effects on future incomes and networks (Arulampalam, 2001). Furthermore, unemployed youths risk becoming political thugs and bloodthirsty hoodlums, who may be manipulated by politicians to harass their opponents for pay,

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hence fuelling social instability; or can be used as local militants to attack and vandalise public and private property or engage in other projects including blackmailing (Okafor, 2011).

Due to the aforementioned problems, attention to the youth unemployment is important for African countries where youths constitute most of the population. Efforts geared towards addressing youth unemployment primarily seek to avoid the menace that could result from widespread youth unemployment (Okafor, 2011; Dietrich, 2012). Enterprise development initiatives have become popular strategies for addressing youth unemployment, especially in developing countries, in the form of promoting self-employment and entrepreneurship (International Labour Organization [ILO], 2017). Self-employment is more common in developing countries including Sub-Saharan Africa (SSA) than in developed countries and tends to concentrate in some sectors: Construction, agriculture and street trades (Gindling & Newhouse, 2014).

Like other countries, the Tanzania government has been taking various steps aimed at addressing youth unemployment. These initiatives include the creation of organisations that support entrepreneurs. In particular, the Small Industries Development Organisation (SIDO) and the National Economic Empowerment Council (NEEC) offer different types of support (training, finance, mentorship) to deserving individuals including youths (Bella & Melyoki, 2018). There are also time-bound initiatives implemented in collaboration with other actors including the *Kijana Jiajiri* (Self-employment for Youth), which was implemented in collaboration with the private sector in the southwest region of Mtwara (Melyoki & Kessy, 2020). This paper explores one of the time-bound interventions that was implemented in Mbeya from 2015 to 2019 in a bid to promote youth employment through enterprise development.

The paper's thrust is to develop an understanding of the outcomes stemming from this initiative and underlying processes. Youths under this intervention refer to people aged between 18-30 years. This is a definition that has been adopted in this paper as well. Our assumption is that the lessons drawn from the initiative could enable policy-makers not only to appreciate better the approach but also incorporate the lessons into policy-decisions in addition to informing future research. The subsequent literature review starts by presenting the concept of enterprise development before discussing the theory of psychological capital and its connection with enterprise development. Then, we present the research methodology in which we provide details on the STRYDE intervention, including the design and pedagogy, data collection methods and process, as well as analysis. Finally, we present the research findings, discussions and conclusions.

LITERATURE REVIEW

Enterprise development

An enterprise is any entity engaged in an economic activity. It includes self-employed persons and family businesses, partnerships or associations regularly engaged in an economic activity (European Union, 2020, July 16). An enterprise development, therefore, refers to the actions aimed to stimulate or motivate the establishment of entities that engage in economic activity. As noted earlier, self-employment and entrepreneurship are increasingly receiving support in African and other countries as potential strategies for promoting enterprise development (ILO, 2017; Sheehan & McNamara, 2015). Self-employment is "an employment situation where the employed person is working on his/her own account with or without employees" (Sheehan & McNamara, 2015, p. 12). Such self-employment differs from traditional employment, whereby an employer pays the wages to the employee.

Self-employment also differs from entrepreneurship as the latter involves recognising business

opportunities and exploiting them by introducing a product or service into the market (Sheehan & McNamara, 2015). Although overlaps may exist between self-employment and entrepreneurship, ownership of a business sets the two apart. Entrepreneurs are business-owners seeking to generate value by creating or expanding economic activities through the identification and exploitation of opportunities (OECD/EU, 2013 in Sheehan & McNamara, 2015). Moreover, self-employed persons differ from entrepreneurs in terms of their motivations for starting a business. Whereas entrepreneurs get motivation to start a business by opportunities they see in the market to exploit them (Segal et al, 2005), circumstances such as lack of employment opportunities or push factors-drive self-employed people into business ventures (McClelland et al., 2005). In this paper, we make no strict distinction between self-employment and entrepreneurship, as these terms tend to overlap and share strategies for promoting them. In fact, the development of both forms of enterprises requires similar psychological capital, economic capital, social and human capital (Luthans et al., 2007).

In relation to youth enterprise development, the concept of empowerment is both relevant and important. Empowerment entails removing the constraints that prevent youths from exercising self-agency, including a psychological sense of personal control (Riger, 1993). The Commonwealth Secretariat (2007) treats empowerment as an act of “creating and supporting the enabling conditions under which young people can act on their own behalf, and on their own terms, rather than at the direction of others” (p.15). In terms of engaging in economic activities, empowerment addresses the constraining factors at personal and contextual levels that prevent youths from securing either hired or self-employment. Zimmerman (1990) posits that psychological empowerment addresses beliefs about one’s competence and efficacy, and a willingness to become involved in activities to exert control in the social environment, including economic activities. Thus, psychological empowerment is an attitudinal, structural, and cultural process through which people (including youths) gain the ability, authority, and confidence to make decisions and institute change in their own lives (Hope, 2012), which may include engaging in entrepreneurship or seeking paid employment.

Empowering youths is a process of activating and strengthening the capacity of the youth to solve their own problems and acquire the necessary resources to take control over their lives. The Commonwealth Secretariat (2007) posits that the key empowerment conditions include the ability for youth to access knowledge and skills and other resources. In this regard, youth empowerment also requires that youths access different types of capital to succeed in self-employment through entrepreneurship as well as hired employment. Luthans et al. (2007) identify four different types of capital: economic, social, psychological and human/intellectual capitals. In this study, we focus on psychological capital particularly how the STRYDE intervention attempted to develop this form of capital among the youths and associated engendering process for successful outcomes.

Psychological capital Theory and Enterprise development

Luthans et al.’s (2007) psychological capital theory is based on the concept of an individual’s positive psychological state of development whose core idea is ‘*who I am*’. This state is characterized by (1) having confidence (self-efficacy) to take on and put in necessary effort to overcome challenging tasks; (2) making a positive reference (optimism) about succeeding now and in future; (3) persevering toward goals and, when necessary, redirecting paths to goals (hope) to succeed; and (4) when beset by problems and adversity, sustaining and bouncing back and even beyond (resilience) to attain success (Luthans et al., 2007). Self-efficacy is one’s belief that a particular course of action will produce certain outcomes (Bandura, 1997), and is connected to

human capital. Equipped with competencies such as knowledge and skills, which are aspects of human capital, people engender a belief that taking a certain course of action, including creating an enterprise, would lead to positive tangible outcomes.

Regarding enterprise development, youths need empowerment by acquiring psychological capital. This empowerment consists of imparting in them skills including having business competencies necessary to become enterprising (Commonwealth Secretariat, 2007; Mjema, 1999). According to Davis et al. (2004), competencies encompass skills, knowledge, abilities, and behaviours that enable people to succeed in business or traditional jobs. Entrepreneurship training empowers by imparting in youth entrepreneurship competencies such as knowledge, skills and attitudes, particularly self-confidence, that help them to employ themselves in entrepreneurship or perform better in traditional employment (Awogbenle & Iwuamadi, 2010; Wu, 2009; Hope, 2012; Melyoki & Gielnik, 2020).

Kiggundu (2004) describes entrepreneurship competencies to consist of attitudes, values, beliefs, knowledge, skills, abilities, personality, wisdom, expertise (social, technical, managerial), mind set and behavioural tendencies essential in running a successful business. Additionally, entrepreneurial competency could refer to the integrated ability to perform entrepreneurial activities effectively. Such competency is also helpful when starting an enterprise and helping it survive and grow (Wu, 2009). Specifically, Huck (1991) outlines twelve competencies that are required to achieve success in entrepreneurship: Starting a business, planning and budgeting, management, marketing/selling, advertising and sales promotion, merchandising, financing and accounting, personnel relations, purchasing, production, facilities and equipment, and controlling risk. Intelligence may also constitute as a specific competency that an entrepreneur needs to balance among analytical, creative, and practical abilities and hence become successful (Sternberg, 2004). The entrepreneurial competency approach consists of the process of inculcating in people the ability to recognise and analyse market opportunities; the ability to communicate, identify mentally, persuade and discuss with key stakeholders; and the ability to establish networks linking with business persons and stakeholders for mutual learning and collaborative undertaking (Onstenk, 2003).

As psychological capital theory integrates the elements of competencies, particularly the aspects of skills and attitudes, and self-confidence for effecting enterprise, it provides a sound framework in this study for understanding the STRYDE intervention aimed to promote enterprise development among youths. After all, developing or strengthening the psychological capital of youths empowers them to engage effectively in entrepreneurship or seek employment from others and excel. This positive engagement would, in turn, enable youths to avoid poverty and lead better lives (Awogbenle & Iwuamadi, 2010; Africa Development Bank, 2011). Exploring the process and outcomes of initiatives to develop youth enterprise through development/enhancement of psychological capital offers the possibility of generating insights essential in policy-making. Moreover, doing so also helps to establish areas for further research. In this respect, the study employed a qualitative approach as it was deemed the most suitable approach for generating an understanding of these outcomes and the underlying processes.

METHODOLOGY

STRYDE in brief

The STRYDE intervention consisted of a process of identifying, recruiting and training less-educated youths (those without a college education) and providing them with varying levels of

mentorship. The assumption is that trained youths would gain employment either through entrepreneurship (self-employment) or hire. The intervention in Tanzania's southern highlands region of Mbeya (see map in Fig. 1) was carried out from 2015 to 2019 in Mbozi, Rungwe, Kyela, Mbeya rural, and Mbarali districts, and the city of Mbeya. The target was to train and mentor 10,800 youths and provide some funds to trained youths who competitively won with their business plan.

Technoserve (TNS), a US-based non-governmental organisation (NGO), was commissioned by the MasterCard Foundation to execute STRYDE, in collaboration with local government authorities (LGAs). First, the LGA and TNS selected the wards and villages/*mitaa*² from which they identified and recruited the youths for the intervention. The criteria for selecting the wards/or villages/*mitaa* were number of youths in the ward, village/*mtaa*, economic activities and judgment of the TNS staff regarding the prospect of the project's success in a specific location. In the end, 15,773 (146% of the original estimate), from 220 wards, and 600 villages/*mitaa* received training. Of the trained youths, 60 percent were females and 40 percent males. In delivering STRYDE, the majority (i.e. 71%) of the beneficiaries received the intervention directly from TNS whereas others indirectly through other local training institutions under the supervision of TNS to ensure quality and consistency of the training.

The intervention was introduced in the communities residing in the selected wards and villages/*mitaa* through ward or village/*mtaa* meetings. Community Development Officers from the LGAs, who also served as focal persons for STRYDE, organised the meetings in collaboration with ward/village-level officers/leaders. Youths, who showed up at these meetings and expressed interest in joining the intervention, were shortlisted by the Business Councillors (BCs)³ who then followed them up for detailed one-on-one discussions to enable the BCs to complete the screening and enrolment of youths.

The youths were admitted into the programme based on the following criteria: Age of between 18 and 30 years, ability to read and write, willingness to learn in a group, preparedness to complete three-months training and attend after-care sessions, and setting aside four hours of study per day for two days in a week. The process ended up with two groups of youths: The treatment group (receiving the intervention) and the control group (receiving no intervention). Separate work is ongoing to examine the effectiveness of STRYDE by comparing the control and the treatment groups using Randomized Control Trial techniques (Nathan et al., 2019).

The process of engaging a community and enrolling the youth into STRYDE took at least two days. Each BC was required to recruit 27-30 youth per cohort/group. Five cohorts were finally selected and received the intervention. The treatment consisted of a three-month intensive classroom-based training, followed by a nine-month period of mentorship or aftercare. The classroom-based training exposed participants to various skills using a curriculum prepared by TNS, whose content covered self-awareness (personal effectiveness: learning environment and self-awareness, goal-setting, communication skills and interpersonal relationships, and decision-making), personal finance (financial personality, money management, and financial institutions), savings (youth savings and group businesses covering youth savings and lending groups, and youth business development). Other modules are professional effectiveness (employment and

² Mtaa (plural mitaa) is an equivalent of a village found in urban areas. Thus, while a village is found in rural areas, its equivalent in an urban setting is called a mtaa.

³ Business Councillors (BCs) were TNS staff, who were responsible for the recruitment and training youths. They were specially trained to deliver STRYDE.

employability, searching and applying for and keeping a job), agribusiness (farm facts, farm record-keeping, productivity, and profit), entrepreneurship (understanding entrepreneurs and entrepreneurship, idea generation, business plan development, co-sign for profit, business management practices). Also, included in the training were business planning (what is my idea, what about skills/experience, marketing, operations and financing, business plan presentation) and gender (together we fly—freeing ourselves from constricting social roles).

The training materials were also prepared and delivered following participatory learning approaches. For example, learning materials contained engaging examples and stories that the trainers used. In addition, the training sessions were well-organised/arranged to accommodate the circumstances of participants who lived far from training venues. The training was delivered in Kiswahili to ensure that all the participants followed and understood the presentations and the ensuing discussions in a language accessible to them all.

Figure 1: Map of Tanzania highlighting Mbeya region



Methods: design, participant sampling, data collection and analysis

Protocol development

To achieve the objective of this study, qualitative data was collected using focus group discussions (FGDs). A focus group discussion is a technique that involves interviewing in-depth a purposively selected group of participants sampled from a specific population focusing on a defined topic (Lederman see Rabiee 2004). To guide the group discussion, the study employed a research protocol, which is important in qualitative research data collection because it provides order to the data collection process in addition to ensuring important issues/questions for the research are not left out (Yin, 1989).

This instrument consisted of questions covering a broad range of issues including such as the household of the study participant, STRYDE experience, and financial or economic activities of the study participants. The protocol had three main areas. These three areas contained questions on the participants' households (e.g. family size, who made key decisions in the family); on personal and business financial details (keeping a bank account, saving behaviour, type of business); and on their experience with STRYDE (e.g. How has STRYDE changed your life? Did you learn more from classroom or aftercare?) and what youths need to succeed in life. Some questions demanded a group response/discussion whereas others required individualised responses from the FGDs participants.

Sampling of FGD members

Data was collected from 74 study participants who were organised in nine FGDs. Forty (54%) of the study participants were females whereas 34 (46%) were males. Members of FGDs were drawn from cohorts that received direct training from TNS and those that received training indirectly through other institutions, that is, Katumba FDC, Nzowe FDC, Green Hills Institute, and Phiretajo VICOBA. Technoserve (TNS) and the Innovation for Poverty Action (IPA), both US-based NGOs that were commissioned by MasterCard Foundation to carry out evaluation of the intervention selected the FGD participants. The criteria for selecting participants into an FGD were gender (to ensure gender balance in the representation), age mix and distance from the site where FGDs' discussions took place, and willingness to participate in these focused discussions. The size of the FGDs, their respective gender compositions and venues where discussions were held are presented in Table 1:

Table 1: Information on FGDs

Venue for the FGD	FGD Participants		
	Male	Female	Total
Mbeya City (indirect)	3	4	7
Kiwira/TNS- Direct	6	3	9
Iyela (Indirect)	5	5	10
Inyala/TNS- Direct	3	4	7
Inyala Indirect	4	3	7
Phiratejo (indirect)	2	4	6
Katumba (Indirect)	5	5	10
Green Hills (indirect)	3	6	9
Nzowe (Indirect)	3	6	9
	34	40	74

In terms of the participants' profiles, the average age of STRYDE study participants was 24 years and most had primary school education. Most (50%) of the FGD participants came from large families consisting of more than five people whereas 40 percent came from families consisting of 3-4 people. This family configuration reflects the typical family/household size in Tanzania, which on average stands at 4.9 people (United Republic of Tanzania [URT], 2012). The remaining 10 percent came from families consisting of 1-2 people, implying unmarried or participants who just got married at the time the study was being carried out.

A large section of FGD study participants (30%) were engaged in the services sectors (including hairdressing/saloon, small restaurants, and tailoring. Another 24 per cent of study participants were involved in trading (running a shop, buying and selling used clothing [*mitumba*], and trade

in agricultural produce). Others were engaged in livestock keeping and poultry (20%), farming (18%) and by other employers (8%).

In terms of decision-making, the key decision-makers in most families (28%) of study participants were other people not themselves (i.e. elder brothers, sisters and grandparents), followed by the father (25%). In 22 percent of the study participant families', major decisions were made by youths themselves whereas both parents did so in 16 percent of study participants' families. The mother made decisions in 9 percent of the study participants' families. Implicitly, youths are increasingly assuming the decision-making roles reflecting increase in their influence in their families, in hitherto traditional set-ups whose decisions were defined by family hierarchy. Regarding incomes, most participants (44%) mentioned the father as the person who earned the highest income in their respective families, followed by the mother (23%) and the self (17%). Sixteen percent of the participants reported other people (brother, sister, grandparents) as the ones earning the highest income in their families.

Data collection

Two rounds of data collection sessions were performed: January 2017 and March 2018. All the FGDs were tape-recorded and transcribed with the participant's prior permission. The resultant transcripts were used for analysis. Information available in project documents was also extracted including the number of participants trained, their gender, number of businesses newly-established and expanded by STRYDE participants, and amount of funds awarded to business plan winners. In addition, data compiled by IPA through observations including classroom attendance and observers' assessment of the training process was also collected. Furthermore, four interviews with a project co-ordinator and three staff (i.e. BCs) were carried out in Mbeya to obtain additional data. Six staff from local government Mbeya City (2) and Mbeya DC (4), who were involved in co-ordinating STRYDE training activities in their respective LGAs, were also interviewed. Finally, the training materials used were collected and reviewed to understand the content of the classroom—training sessions, and the overall delivery methods. These pieces of information were helpful in triangulating the evidence accruing during data collection.

Data analysis and reporting

The study used an inductive approach to analyse data. Inductive analysis refers to '*approaches that use detailed readings of raw data to derive concepts, themes, or a model through interpretations made from the raw data by an evaluator or researcher*' (Thomas, 2006, p. 238). Nvivo was used to organise qualitative data for analysis. To begin with, the transcriptions (from word file) were printed and read out to identify words or groups of words to serve as catchwords. The catchwords were identified from the data based on the information presented in the transcripts. Determination of the catchwords was based on the recurrence of words or ideas in the transcripts reviewed. In other words, the reading out of the transcripts facilitated the picking up of recurring ideas, words, or group of words for use as catchwords. Four broad-based catchwords were determined: Family and personal information, STRYDE effectiveness, Changes to current life, and other issues. These catchwords classified as category 1 helped to organise or group data/text in the transcripts.

The four category 1 catchwords and the underlying text were then printed out as four different raw reports with the catchwords as titles. We then reviewed each report to ensure that text was related to the idea represented by the catchwords. Texts were moved around in individual raw reports as well as across them to ensure they ended up where they were the best fit. After that process, another

layer of catchwords (dubbed category 2) was determined based on the recurrence as text or ideas within each of the raw reports.

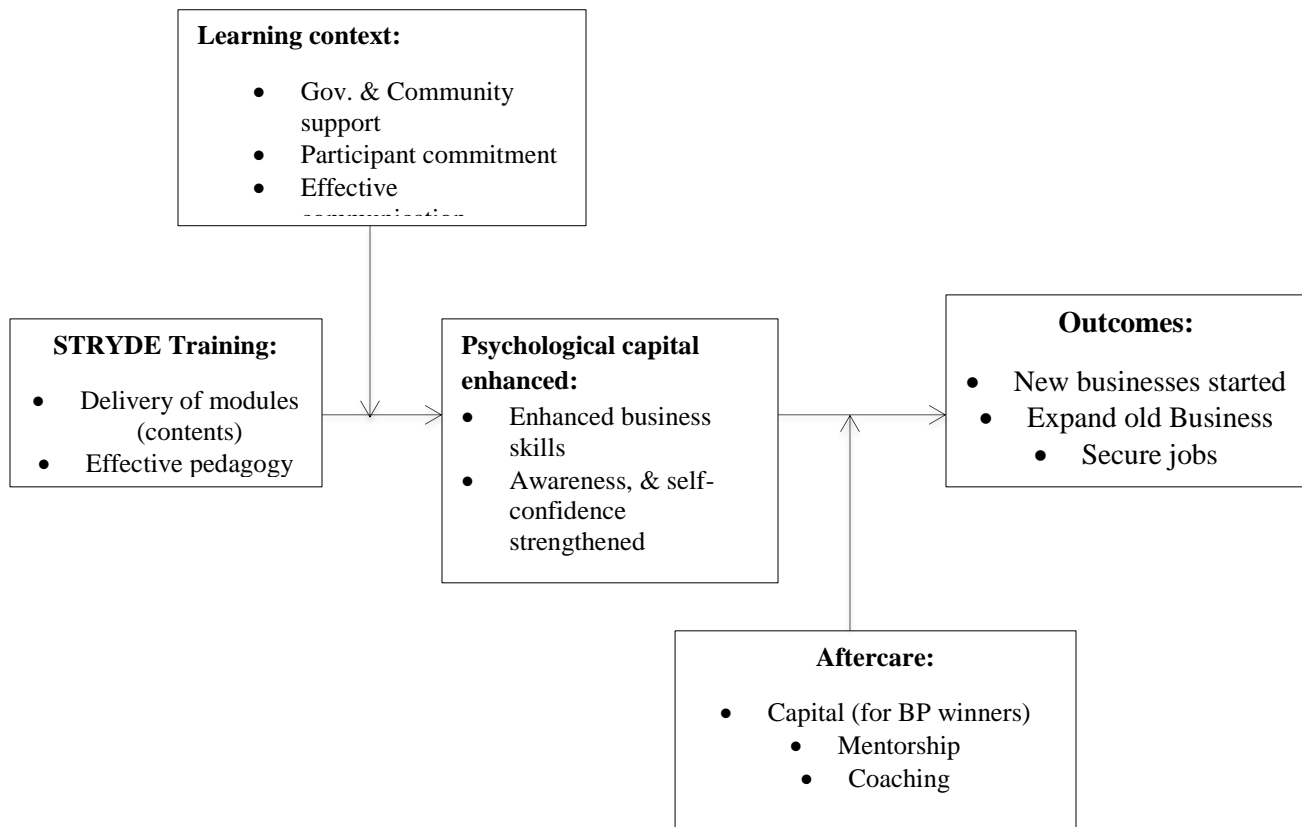
The texts, reflecting a particular catchword (category 2), were placed under that catchword and described accordingly. Next, the four raw reports were combined to produce one report. In this process, overlaps were identified and merged and repetitions removed to leave behind clear broad themes. The additional data collected from the project documents, interviews and other sources complemented the findings under respective themes. Findings are presented descriptively, a common feature in presenting qualitative data (Eisenhardt, 1989). We used verbatim quotations to give a ‘voice’ to participants in line with qualitative studies soliciting information from the participants’ environment.

FINDINGS

The outcome realisation process of STRYDE is presented in Fig. 2. The framework consists of several elements that start with the training (as described above) during which recipients were exposed to carefully crafted modules (described earlier) aimed to bring about the desired effect. The training was geared towards building psychological capital as manifested in the participants’ acquired/enhanced entrepreneurship/business skills and improved self-confidence. Learning context moderated the relationship between the training and the psychological capital enhancement. It encompasses community support rendered to the youths, effective communication between trainers and training recipients, and commitment of recipients, which together strengthened the effect of the training on participants by creating a conducive context facilitative of learning.

Equipped with developed/enhanced psychological capital, recipients managed to start new businesses, expand old ones or look for paid jobs. In other words, the outcomes manifested in the attitudinal changes, improved self-efficacy, and skills led to the realisation of enterprise development typified by the creation of new businesses, growth/expansion of old business or/and access to jobs in organisations. The link between psychological capital and these final outcomes is moderated by aftercare activities, comprising mentorship, coaching and financing of some training recipients who edged others in the business plan competition. The causal linkages between the elements of Figure 2 and the respective logical justifications are presented later under the discussion section. We next describe each of the outcomes and the moderating factors as illustrated in Fig. 2.

Fig. 2. STRYDE's Process of Outcome Generation



Participants' psychological capital enhanced

Most of the participants reported that the STRYDE training had helped them become more self-aware and self-confident than prior to the intervention. They reported that before they had attended the STRYDE training, they were more dependent on their parents as they had no idea about how or what to do to become self-reliant. Their accounts indicate that self-awareness enabled them to make the right choices and implement value-adding activities. For example, rather than being too selective or look down upon jobs, they developed a more positive attitude towards different types of activities/work. This enabled them to realise more opportunities in their environment than previously. One of the participants made the following point which received support at the respective FGD:

The training helped us to discover our abilities, talents and interests, which in turn encouraged us to become engaged by taking action to initiate activities including starting small businesses or looking for jobs (FGD2, 2017).

Other members expanded on the notion of self-awareness to include being able to self-regulate their own lives through planning. Elaborating this point, an FGD participant cited a situation of a youth without self-knowledge or awareness who ended up spending his/her hard-earned income on alcohol abuse or similar items while a more self-conscious youth would use the money more productively including starting a small business to generate more income. In addition, discipline toward work also emerged to be related to self-awareness. A member of the FGD exemplified this idea thusly:

If a youth was self-employed and owned a business such as a shop, the youth should not think that since he/she is not supervised by anybody, he/she could open the shop anytime [without thinking about what the market wants], instead one should report to work on time (FGD1, 2017).

Other FGD members concurred with this testimony.

From a human/intellectual perspective, a substantial number of study participants (24.5%) reported that they acquired skills on keeping savings, a skill they claimed to have a huge impact on their lives. Participants reported that before attending the STRYDE training, they did not keep any savings, as they had little knowledge and appreciation of the importance of savings. In this regard, their accounts affirm that, after the training, participants started to save any amount from TZS 1,000 (\$0.5) per week to TZS 10,000 (\$5) a month. This realisation and actual practice of keeping savings was positive development they had experienced in their business life. Several examples were given during the FGDs. The following statement is as illustration:

I work as an electrician. But there were certain tools that I did not have. After attending a STRYDE training and learned about keeping savings. I applied this lesson by setting aside small amounts of money, which helped to build some capital that I used to buy tools for my business. This was really a step forward for me (FGD5, 2018).

Participants also stated that the STRYDE training enhanced their knowledge and skills pertaining to how to grow or expand their businesses. The following statement serves as an example of the experiences shared during the FGD:

... Although I used to rear chicken, attending the STRYDE training exposed me to better ways of keeping them, using the revenue obtained from sales to expand the business... For example, I had a coop where I kept the local chicken but they used to scavenge around to fee. During the STRYDE training, I learned how to better keep them and by applying these lessons I was able to increase production of eggs, which I sold and used the money to expand my business even further (FGD6, 2018).

Participants also reported that they acquired other skills including business planning (goal-setting and budgeting), entrepreneurship and conflict management. Those that excelled and demonstrated a mastery of these requisite skills were awarded prize money, which in turn enabled them to expand their businesses. A participant, who owned a tailoring facility, described his experience as follows:

When the market stall was gutted by fire, I had to resort to working from home as I did not have work space. In addition to gaining knowledge and skills because of attending STRYDE training, I was also lucky to be one of the winners in the business plan competition. When I received the prize money, I used it to secure a work space and refurbished it. I now have a new office space from which I run my business (FGD4, 2017).

Another participant described her experience, which resonated with that of other FGD members, as follows:

.... although I owned a business, the way I was managing it before attending the training was awkward. For example, I kept no records, did not advertise the business, and spent money on things that were not important for the business. Now I keep records of the business and advertise it. I am also able to do some analysis to see if the business is growing or declining (FGD6, 2018).

Learning context moderating the enhancement of psychological capital

The participants attributed the success of the STRYDE intervention to targeting and enrolling in the project the right people (youths), that is, the people who actually needed the STRYDE-type of intervention, and the involvement of local authorities in the recruitment efforts coupled with the expectations of accessing finance. Participants intimated that, as most youths faced the problem of unemployment, the arrival of STRYDE liberated them. This suggests that government and society as whole should seriously consider ways to keep youths engaged. In other words, the youths were ready for such positive engagements. This view emerged and was upheld in all the focus group discussions. The following statement captures their common sentiment:

STRYDE was successful because it targeted the youths; and it is youths who are experiencing a hard time. these youths were immediately attracted to join STRYDE training. They saw it as [an opportunity] addressing their real needs (FGD2, 2017).

In addition, the information provided during mobilisation by the local authorities in collaboration with TNS had a motivating effect on the youths to embrace the STRYDE intervention with both hands. The involvement of the local authorities made youths believe that the intervention was genuine and sound enough to accommodate their interests. The following statement emerged during one of the focus discussions:

... I think the local authorities at the wards and villages/mitaa levels made the right efforts to mobilise us/youths to come for the training. The involvement of the local authorities made the youths believe that this is a serious and useful project. This motivated the youths to take it seriously and become committed to the intervention (FGD2, 2017).

Similarly, the social environment particularly the support from the community contributed to effective learning. In this regard, an FGD participant observed:

The community did not make it difficult for participants to attend the training. There are other communities where participants are so constrained by parents that they find the training bothersome. ... To a large extent, our communities realised the importance of the entrepreneurship training, hence allowed their youths to attend it (FGD2, 2017).

STRYDE trainers' personal commitment was also central in making participants find the training effective. For example, they were always on time, motivated, and used polite language to communicate with the participants. They also supported participants to learn by reminding them about upcoming sessions and shared questions with them, which were to be discussed in the upcoming sessions.

...it went well and information was communicated... our trainers were really dedicated and communicated with us in detail and regularly. If there is a session at a certain time they would remind us about questions to be discussed. All this helped a lot.... (FGD2, 2017).

...What made us do well in the classroom-based training is the facilitator. He worked hard to make sure we understood what we were supposed to know. In my group, there were parts of the module, which participants did not understand well and had even started wishing they could go elsewhere to find a better facilitator. But the facilitator persisted and tried hard to clarify things until we understood them (FGD4, 2017).

Classroom-based training was supported with reference materials including the possibility for participants to take their own notes for reference when classroom sessions ended. This aspect was highly valued by the participants. One of them said:

The classroom component was the best moment for learning because when the facilitator/tutor teaches, you also take notes. When he/she teaches how to make a batik or cake you write down those required ingredients including how to mix them and when you settle later you start to remind yourself of the lesson by referring to the notes (FGD4, 2017).

Adequate time to learn things and ask questions also emerged during the focus discussions. These two aspects contributed to enhanced learning:

.... I can say that I learned more from the classroom training than during the aftercare because in class, I was given a lot of time to learn. I also was given an opportunity to ask questions on things that I did not understand. This is different from the practical training. First, there was not enough time and we were given a trainer that was new to us. He trained fast because he was trying to catch up with time, then he left. So, now when you want to put into practice what he taught, it becomes difficult. ... As a result, we did not apply the lessons to real life situation (FGD5, 2018).

The expectation that financial grants to start or expand their business would be provided after the training also attracted some youths to join the intervention and boosted their committed to learning. Thus, it emerged:

'For me, I was attracted to the programme and when I joined the training, they said that after completing it, a financial grant would be given for starting a business. So that was also another attraction for why we came in large numbers. We knew it was for those who would win the business competition but usually everyone hopes that they would emerge winners (FGD3, 2017).

Outcomes - creation/expansion of businesses

In terms of enterprise development, many study participants stated that, as a result of the STRYDE training, they were able to establish new businesses while others were able to grow or expand their old ventures. They attributed the growth of the old businesses to improved business operations, which was supported by enhanced record-keeping skills that participants had acquired during the training. Application of the acquired capacities enabled participants to create new businesses or expand existing ones in addition to accessing jobs in other firms. Furthermore, it emerged with project management and BCs during interviews that parents and relatives of the STRYDE participants communicated to them that the trained youths had changed behaviour and had become more engaged in various economic activities. One the interviewees said:

The youths have become more engaged and have started to make a positive contribution to the welfare of families by starting and running their own small businesses (STRYDE BC, 2019).

Indeed, these claims made are supported by routine monitoring reports of TNS (see Table 1) which shows that, STRYDE had an impact on more than 5,000 businesses whereas 2,466 were new businesses established by STRYDE graduates and 2,544 were existing ones, which had expanded/grew with higher sales volume. In addition, 301 youths, who participated in the STRYDE intervention, secured jobs in various other organisations. Study participants attributed these feats to the STRYDE intervention.

During focus group discussions, participants revealed that the type of business activities they were involved in include trading (operating a shop, buying and selling various types of wares including second-hand clothes and foodstuff), hairdressing, agriculture, tailoring, restaurant and poultry. Table 1 presents data on the businesses that thrived because of the STRYDE intervention:

Table 1: Business Establishment/Expansion, and Employment

District	New Businesses	Expanded businesses	Employment
Mbeya city	466	321	56
Mbeya rural	474	398	20
Mbozi	372	649	93
Kyela	471	555	77
RUNGWE	683	621	55
Total	2,466	2,544	301

Source: TNS M& E data base, 2018

Aftercare - moderating creation/expansion of businesses

Whereas on balance, more participants stated that they learned more from classroom-based training than from the aftercare, there were some study participants who reported equally benefiting from the aftercare period. Their positivity about the aftercare exposure is summed up in the candid statements that emerged during the focus discussions:

As youths, we need knowledge on entrepreneurship or how to be self-employed because most youths join groups but oftentimes these groups do not advise them in a meaningful way. But, if the youths who join groups undergo training in entrepreneurship, some capital and good supervision, they would have the ability to confront the situation and manage their lives better and much more meaningfully (FGD1, 2017).

... for me, the aftercare was good because, they visited me at my business premises, gave me advice related to the business including the volume of business and what I can do to achieve more success (FGD6, 2018).

Apart from the practical tips on how to improve business, the aftercare opportunity allowed participants to share their ideas/views with TNS experts. This aspect of aftercare interactivity with experts was appreciated. A member of an FGD shared the following experienced which resonated with other members:

The STRYDE people also visited me. They were more interested in my vision. So, I shared the vision with them, the purpose of starting the business, and the support I needed to get to a higher level. So I can say, the aftercare was better (FGD5, 2018).

In support of creating of new businesses or expanding old ones, 1,487 participants (9.4% of the total) who won the business plan competition received prize money. In this regard, TNS and IPA provide TZS 449.9 million (about US\$ 200,000) as prize money, as Table 2 illustrates.

Table 2. Direct Business Plan Competition Winners from Five Cohorts

Name of district	TNS-awardees	IPA-awardees	Total # of awardees	Amount (in TZS)
Kyela	201	110	311	90,200,000.00
Rungwe	198	70	268	83,100,000.00
Mbozi	198	110	308	89,100,000.00
Mbeya city	231	80	311	96,700,000.00
Mbarali	9	0	9	3,300,000.00
Mbeya rural	210	70	280	87,500,000.00
Total	1047	440	1487	449,900,000.00

Source: TNS M& E database, 2018

Notwithstanding the foregoing and consistent with earlier statements, STRYDE participants underscored the importance of finance capital in kick-starting a business. They reported that a combination of skills, capital and self-motivation constitute true empowerment, as it enabled the youths to initiate their activities. This view was supported by discussions held with the local government officials, which revealed that some youths, especially females who benefited from the intervention could not actualise their empowerment in relation to entrepreneurship due to their financial limitation. It was reported that, the youths who did not win in the business plan competition, were unable to raise capital to enable them to start any business venture.

DISCUSSION

As portrayed in Figure 2, the process of realising entrepreneurial outcomes (starting businesses, expanding old ones as well as getting jobs) was moderated by the provision of mentorship and coaching activities. A moderating factor/variable modifies the relationship between variables (MacKinnon, 2011). In the case of STRYDE, mentorship, coaching and provision of capital were reported to have helped budding young STRYDE entrepreneurs to further sharpen the skills and the supported the actual processes of enterprising (either starting a business or looking for a job). Thus, these moderating factors enabled recipients to apply the skills already obtained during training or to overcome challenges experienced while starting a new business, operating an existing one or looking for employment. Appreciatively, these causal relationships are based on the principles of realism and process theory as philosophical perspectives for establishing causal relationships between variables in qualitative research (Maxwell, 2002).

As Maxwell (2004) states, causality, according to the realist perspective, consists not only of regularities as claimed in positivist perspectives but also of real and observable causal mechanisms and processes which may or may not produce regularities. Similarly, the process theory, as developed by Mohr (1982 as cited in Maxwell, 2004), deals with events and the processes that connect them. It is, thus, based on the analysis of the causal processes by which some events influence others. In consequence, the process explanation is less amenable to statistical approaches. In the context of the STRYDE intervention and the related outcomes, we have described events and the process that were implemented and culminated in the generation of the reported outcomes.

The findings in this study are consistent with other previous research on the effect of skill training on the mind-set (e.g. self-awareness) of the recipients of the training. Campos et al. (2017) conducted a survey of micro-enterprise owners in Togo, West Africa, to determine whether a business skills training influenced the personal initiative of the recipients. They found that the profits of the recipients had increased by 30 percent after two years following their training. Another study carried out by McKenzie and Woodruff (2014) found that business training programmes helped entrepreneurs launch new businesses although the survival of these businesses was modest. Similarly, though the findings in this study help strengthen the belief that business training interventions such as STRYDE are effective in enhancing both the human and psychological capital of people and may motivate them to start businesses, they also leave some questions unanswered. The question of the sustainability of these businesses over a long-term e.g. beyond two years since their establishment remains unclear. In addition, the nature of jobs they secure and how, indeed, their job performance remains largely unclear. Yet, these issues are vital in providing stronger evidence regarding the effectiveness of these types of interventions for addressing the youth unemployment problem. Thus, future research should examine these issues.

Our findings in this study have also exposed the limitation of the intervention from the design point-of-view. The combination of class-room based training and aftercare was meant to make the programme a truly action-based training whereby concepts that are trained in classroom are immediately applied in the real world (Gielnik et al., 2015; Melyoki & Gielnick, and Lex, 2018; Melyoki & Gielnick, 2020) to reinforce learning and conviction that certain actions lead to certain outcomes (Bandura, 1997). As not every training participant had a business at the time of joining the training the practical component of the training worked only for those who already had businesses or who were able to start business during the training/treatment.

In view of the foregoing, it remains unclear whether most of recipients of the treatment/intervention were able to beneficially apply the knowledge and skills learned during the intervention. This means, the results in this research sheds critical light on the view of the anticipated results of the on-going research by Nathan et al. (2019). This implies that although human capital of the youths was developed, the lack of economic capital continued to deny them an opportunity to be engaged. This means that human and psychological capitals are not sufficient to get youths engaged in situations where self-employment (entrepreneurship) is the main option; economic capital in the form of credit or grants is still a requirement. This finding is consistent with the recommendations offered by the Commonwealth Secretariat (2007).

CONCLUSION

This study provides insights drawn from research into a youth enterprise development intervention that was implemented in Mbeya region of Tanzania. We found that the intervention enabled about one third of the youths who benefited from the intervention to start new business, or expand old ones or seek employment from other entities after developing key aspects of psychological capital (i.e. competencies and self-confidence). This is to say that the interventions produced results similar to those produced by other resembling interventions that targeted and empowered youths so as to make them engaged. Notwithstanding this, it is unclear what would happen to most of the recipients who did get access to economic capital to start or expand a business, factors that had a moderating effect in this researched intervention. We hence recommend that interventions aimed to promote enterprise should integrate a component of funding in their design so that the trained youths can start business after they have received skills training. Future research should examine

the sustainability of enterprises started by youths result from the intervention as well as the nature of jobs and performance of the youths who get employed in other organisation.

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