



Challenges of Youth Revolving Credit Fund Implementation in Addis Ababa City Administration: A Case of Gulele sub city (Woreda 7 & 8)

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Declaration

I, Mekonnen Abebe, declare that this Master's thesis, entitled — Challenges of Youth Revolving Credit Fund Implementation in Addis Ababa City Administration: A Case of Gulele sub city (Woreda 7 & 8) is my original work submitted for the award of Master's Degree in Development Management at the Department of Public Administration and Development Management, College of Business and Economics, Addis Ababa University. It has not been presented for the award of any degree or other similar titles in any other institution of higher learning to the best of my knowledge, and all sources used have been duly acknowledged.

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Challenges of Youth Revolving Credit Fund Implementation in Addis Ababa
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Acronyms

ACEVO= Association of Chief Executives of Voluntary Organizations

CDFA=Council for Development Finance Agencies

CSA=Central Statistics Agency

FAO= Food and agriculture Organization

FDRE- Federal democratic republic of Ethiopia

ILO= International Labor organization

MYSC=Ministry of youth sports and culture

NEPS= National Employment Policy Strategy

SME=Small and Medium Enterprises

YEN= Youth Employment Network

YRF=Youth Revolving Fund

UNESCO= United Nations Educational, Scientific and Cultural Organization

UNDP=United Nations Development Program

Abstract

The purpose of this study was to identify the challenges of Youth Revolving Credit Fund (YRF) implementation in Addis Ababa City Administration taking the case of Gulele sub city (Woreda 7 & 8). The study specifically aimed at assessing how Lack of Government Support, the credit procedures, the administrative commitment of the top management, and attitude of the beneficiary youths affect the implementation of the Youth Revolving Credit Fund in Gulele Sub-city of Addis Ababa City Administration. In attaining the objectives, the study employed a case study design with a mix of both a qualitative and quantitative research approaches. The study used a closed ended questionnaire and open-ended interview to collect primary data. Descriptive statistics was used to analyze frequencies, and percentages. Data analysis was conducted using Statistical Package for Social Sciences (SPSS). The study findings were presented using tables and figures. The findings revealed that Manufacturing and Construction are the major sectors that Youth Revolving Fund program beneficiaries are involved followed by Trade, Service and Urban Agriculture. Lack of alternative job and the accessibility of YRF are the major reasons for the youths to start their business. The most difficult pre-conditions to get the Youth Revolving Fund are put in the order of getting loyal, committed and long-lasting business member for association, ten percent advance saving, legal requirements like license, authentication and tax identification number, getting of suitable business location and work place, prepare and submit sound and acceptable business proposal. Youth revolving fund beneficiary's perception to micro and small-scale enterprise and its output were negative. The effort of government to change the attitude of youth revolving fund beneficiaries about micro and small-scale enterprise's role, hard work habit and job creation were limited. There is a limited management experience in transforming the fund to the Youth Revolving Fund beneficiaries. Also, management ability in creating internal and external relationship is low. Credit procedure is not encouraging and there is a belief that Political favoritism is the main criterion for obtaining loan. Governments' support towards financial institutions to provide fund, training and skill upgrading for youth business leaders and entrepreneurs as well as the required business infrastructure arranged by the government is limited. Furthermore, the startup working capital provide to Youth Revolving Fund beneficiaries is not sufficient and didn't found the right place to work. Most of the beneficiaries are not familiar with business/financial information. The study concluded that based on the findings and suggest recommendation based on the conclusions made.

Keywords: Credit, Fund, Youth, Revolving Fund, Addis Ababa

CHAPTER ONE: INTRODUCTION

1.1 Background of the study

Youth unemployment is a critical socio-economic problem. According to ILO, more than one-third of the world's youth are currently either seeking however unable to find work, have given up on the job search totally, or are working but still living below the \$2 a day poverty line, this result in loss of ability and self-confidence for the adolescents (Nayak, 2014:35).

In the world, young people are not in employment, education or training. Unemployment remains high and youth are more unemployed than adults around the world, low productivity, informality, and poverty remain major challenges (Yitateku, 2019).

In response, the youth revolving credit fund is a global program that aims to alleviate the effects of youth unemployment in different parts of the world. This gives sense for development policy makers as the youth constitute the large segment of the society is the future of any economy and key drivers of employment growth and economic activities through ownership of SMEs (UNDP 2009). Revolving credit loans are a gap financing measure primarily used for development and expansion of small business. It is a self-replenishing pool of money utilizing interest and principal payments on old loans to issue new. These loans are ether provided by banks or microfinance institutions.

In order to see some experience in the world concerning youth revolving credit fund, The Royal Bank of Scotland Group support Prince Trust Enterprise program by providing young people with access to funding, mentoring and networking assistance to enable them to startup businesses and explore their entrepreneurial ideas (Hulme & Mosley 1996).

In Canada, Canadian Youth Business Foundation was started in 1996 to run specialized Youth Business Loan Program designed to help young women and men who are unemployed and underemployed. The youth are required to be committed and sign an agreement to mandatory mentorship program, get appropriate training and write a valid business plan without providing any collateral to access the loan (Karlán & Morduch, 2009).

In Africa, during the eighties, an intensification of interest in improving youth access to funds and a consequent expansion of policy into the youth-oriented program mainly the micro-enterprises, following

the discovery of widespread entrepreneurial activity among the youths in both developed and developing countries (Sebstad& Monique, 2001).

In Uganda according to Million, et. al., (2012), micro credit institutions place more emphasis on the number of loans made and less on the actual change effects experienced by the borrowing enterprises.

Ethiopia is the second most populous country in Africa with approximately 109 Million populations, an annual birth rate of 2.5% and an age structure in which 56% of the population is greater than 15 years (World Bank, 2018).

Like all other African countries' youth unemployment is also a problem of Ethiopian Government. According to (Gudda & Ngoze, 2009), the high unemployment rate amongst the youth has variously been attributed weak implementation and coordination of youth targeted employment interventions, lack of appropriate skills, and job selectiveness. These are conceived as a complex function of lack of employability, limited employment creation or absorptive capacity of the economy, weak entrepreneurship culture and unequal opportunities. To address this challenge the government of Ethiopia approved the youth revolving fund (YRF 2017) on March 10, 2017 in Proclamation No. 995/2017. The proclamation dictated that the federal government allots 10 billion ETB (427 million USD) for regional governments for the fund to serve as a permanent source of finance to assist youth to employ their capabilities in creating job opportunities. The target beneficiaries of the fund are the youth (aged between 18 and 34 years old) proc.1995/2017, Art.2 No 7. This research mainly focused youths found in Addis Ababa city administration especially in Gulele sub city wordea 7 & 8.

1.2. Statement of the Problem

Youth unemployment has become one of Ethiopia's major issues, and it is more than just not having a job; it also undermines one's self-esteem and sense of intent. Unemployment is one of the most challenging economic problems facing developing world policymakers, since it has a negative impact on the economy and leads to insecure economic conditions. Martha (2012) in her regard conducted a research on the challenges of unemployment from the government policy perspective. She concluded that “unemployment (mainly as an urban phenomenon) and underemployment continued to be serious social problems in Ethiopia despite some improvements in recent years.”

Asalefew (2011) also on his regard studied the roles of labor market for the accumulation of youth unemployment in urban areas, evidently poor absorption capacity of the economy combined with higher rate of rural-urban migration are the prior courses. The study further concludes that youth unemployment is rapidly growing in Addis Ababa and it results social exclusion and sense of hopelessness on youth. Learning from experiences of abroad countries the Ethiopian government believes that such problems could minimized by helping unemployed youth groups providing access to capital through youth revolving fund. As i mentioned above the government allocated 10 billion Birr as a revolving fund for job creation through microenterprise promotion (FDRE, 2017). The program aims at achieving the following objectives (FDRE, 2011a):

1. Generate massive employment opportunities that would increase the income levels of the target population and thereby reduce poverty and inequality,
2. Create a mass of developmental entrepreneurs in urban centers, and
3. Enable the microenterprise sector lay the ground for a strong and broad-based industrial sector.

In regarding to the sector's contribution to job creation, some studies reveal that it is yielding positive outcomes in creating employment opportunities and reducing poverty. Tegege and Meheret (2010, p. 68) provided an assessment of the program and concluded that "the sector has undeniable positive impacts on employment creation and poverty reduction".

Likewise, Bekele (2017) argued that the program is in fact benefiting poor and unemployed persons. Generally, previous researchers tries to show the positive role of the sector in creating employment opportunities and reducing poverty. Several researches focused on the impact of YRF on job creation. The one which makes this study different from the other is that it tries to address the implementation process of YRF, its challenges and achievements too.

1.3. Objective of the study

1.3.1. General Objectives

The major objective of this study is to identify the challenges of youth revolving credit fund implementation in Addis Ababa City Administration: the case of Gulele sub-city Woreda 7 and 8.

1.3.2. Specific objectives

- Identifying Failure of Government support on implementing youth revolving fund program
- Identifying the credit procedure and the start up working capital set up that affect the implementation of youth revolving fund.
- Identifying the attitude of the youth that affect the implementation.
- Identifying the management commitment in transforming the fund and creating internal and external relationship

1.3.3. Research questions

- 1) How does the Failure of Government support affect the implementation of youth revolving fund program in Gulele Sub-city (Woreda 7&8)?
- 2) How does the credit procedure and the start up working capital set up affect the implementation of youth revolving fund in Gulele Sub-city of Addis Ababa City Administration Woreda 7&8?
- 3) How does the attitude of the beneficiary youth affect the youth revolving credit fund in the Sub-city?
- 4) How does the management commitment in transforming the fund and ability creating internal and external communication affect the program?

1.4. Significance of the study

The findings of this study will help to observe the challenges of youth revolving fund implementation in Addis Ababa City Administration special emphasis to Gulele Sub City Woreda 7 and 8. In addition, the findings of the study can be used by other researchers as a source of information on the contribution of tracking youth revolving fund implementation. Generally, the findings of this study could be useful to:

i. Academics/Researchers

Findings from this study can assist academicians in broadening of the prospectus with respect to this study by providing a deeper understanding of the major constraints that affect the implementation of YRF.

ii. Micro and Small Enterprises

The findings of this study help SME operators in Addis Ababa City, to have a better understanding about YRF implementation and to identify their weaknesses which make inaccessible to implement the program. Identifying their weaknesses related to government support programs, may facilitate corrective actions to be taken by the operators.

iii. Governmental Policy Makers

The findings of this study can be used by the government to help reformulate policies, ensure an effective and efficient implementation process, and take appropriate corrective action.

1.5. Scope of the study

This study doesn't incorporate YRF beneficiaries in other sub-city because of time and financial constraints. The study also focuses on Small and Micro Enterprises because most of the sectors created by YRF program are still in small and micro enterprise level.

1.6. Limitations of the study

The main limitations of the study were higher officials become reluctant to give relevant data due to poor data management system and unwillingness to cooperate with the researcher. Some respondents perceived the questionnaire as politically-oriented, which made them uncomfortable to be open and honest on their answers concerning government support services. Besides, Lack of sufficient literature also other limitation of the study and these factors compromise the quality of the research findings.

1.7. Organizations of the thesis

This research thesis is organized as follows. Chapter one covers background of the study, statement of the problem, objectives of the study, significance and limitations of the study. Chapter two covers literature review of past researches done in relation to youth unemployment and un-employment in general. The third chapter deals with methodology and design, source of data and data collection method. Chapter four

discusses the findings of the result; chapter five discusses conclusions and recommendation of the research.

CHAPTER TWO: REVIEW OF THEORETICAL LITERATURE AND EMPIRICAL EVIDENCE

2.1. Introduction

This section briefly describes various elements that have been shown to be successful in supplying, promoting, and interrelated principles for managing the practice of the youth revolving fund and its relation to job opportunities. The revolving fund (source of finance), the government that established the fund, the financial institutions that are responsible for administering the fund on behalf of the government, the target groups that benefited from the fund (youth unemployment), and MSEs are the areas where the project is implemented are the components.

2.2. Operational definition of terms

Fund: is a sum of money that is used to lend to one or more creditors. The borrower is required to repay the original amount that replenishes the fund over a period of time, plus additional sum charges such as interest and operating costs to the borrower as a fee for delivering the service.

Revolving Fund: is a permanent or temporary parliamentary authority to allow contributions from the consolidate tax fund for working capital, capital purchases, and temporary funding of accrued operating deficits. It is a mechanism by which parliament continues to authorize an activity that is partially financed by users and partly funded by subsidies. The reason for using a revolving fund is to provide a business-oriented financing mechanism for units that provide commercial or quasi-commercial products or services. Revolving funds should encourage good business practices in such an operating environment by: Nurturing a "going concern" mentality. Operating losses must be offset by draw-downs that incur interest costs, so administrators must have a medium to long-term outlook on operations. By combining all sources of funding into a non-lapsing authority and enabling organizations to better manage their financial requirements by drawdown authority, revolving funds increase revenue opportunities. They also improve resource management and decision-making by optimizing resource usage.

Youth: means any male or female of Ethiopian Nationality falling within the age range of eighteen to thirty-four.

Beneficiaries: means youth organized under micro enterprises who qualify to benefit from the fund in accordance with the criteria set out in the Proclamation.

Human capital: is the stock of competencies, knowledge, social and personality attributes, including creativity, embodied in the ability to perform labor as to produce economic value.

2.3. Access to youth revolving fund

2.3.1. Institutional setup

The Ministry of women, youth and Children Affairs is primarily responsible for youth and success in producing the first ever National Youth Policy of Ethiopia in 2004. Its vision is "the creation of youth with Rounded Personality, Transforming Ethiopia from Backwardness and poverty in to prosperity and Democratic society." The ministry has mission "to create youth that are mentally and physically developed; that know and respect the cultural values of their people, and that are proud of their country. Its aim is to encourage youth to be creative, industrious, internationally competent, and empowered to

participate in the development and democratization of Ethiopia. The Ministry of Finance (MoF) is authorized to transfer from the consolidated fund the proceeds of the fund entrusted in the provision of the bill to administer the fund. According to the bill, the Commercial Bank of Ethiopia (CBE) would be responsible for administering the fund on behalf of the federal government. The fund would be used for the supply of capital goods necessary for implementing income-generating projects proposed by the beneficiaries supported by “an appropriate authority and a micro financing institutions or bank.” It can also be used to cover the operating costs of projects.

2.3.2. Youth revolving fund establishment in Ethiopia

As per the Proclamation No. 995/2017 the reason behind the establishment of the Ethiopian Youth Revolving Fund was motivated by the fact that achieving a country’s development goals necessitates the direct involvement of youth in economic activities; to provide youth with financial and technical assistance to assist them in alleviating their economic and social problems through participation in organized income-generating activities in order to ensure their all-round development participation and benefit; and to make available the financial resource needed to enable youth realize their productive potential and become direct participants in the economic activities of our country.

According to Proclamation No. 995/2017, the Fund has the following objectives

- To assist youth in putting their skills to use in order to create job opportunities
- To provide financial support for youth-led coordinated income-generating activities and
- To ensure that youth have a diverse range of opportunities and benefits.

The source of a fund was a budget allocated by the federal government. The amount of the fund is 10 billion (ten billion) Birr for regional governments that serve as a permanent source of finance to assist youth to employ their capabilities in creating job opportunities. Youths (aged between 18 and 34 years old) are target beneficiaries of the fund. The Minister (finance and economic) is authorized to transfer from the consolidated fund, the proceeds of the fund to the body entrusted by Article 7 of this Proclamation to administer the fund (Ethiopian Youth Revolving Fund Establishment Proclamation No. 995/2017).

2.3.3. Administration of the fund

As per proclamation no. 995/2017 part two no.7 Commercial Bank of Ethiopia is responsible to administer the fund on behalf of the federal Government. For the account of the Fund, the Bank must keep a separate, full, and correct book of accounts. The Auditor General or an auditor named by him shall audit the Fund's account once a year.

The Ministry: Calculate and communicate to the bank each state's share of the fund's proceeds based on the size of each state's youth population, and determine the terms and conditions under which the bank transfers the fund's proceeds to beneficiaries through microfinance institutions in consultation with the appropriate entities.

The Microfinance Institutions: enter into an arrangement with beneficiaries and provide the necessary amount of loan in compliance with the Ministry's terms and conditions upon receipt of income-generating project documents from beneficiaries that have been assessed and approved by the appropriate authority, and where it is satisfied that the project is feasible, submit a comprehensive report on the utilization of the proceeds of the fund to the bank every six month.

2.4. Unemployment and Youth unemployment

Countries build their own age categories to be referred to as "youth" based on their socioeconomic status. As a result, there is no single meaning for the term "youth." In some countries, youth are classified as people who are between the ages of adolescence and adulthood. In some other countries, "youth" is described as young people who begin to participate in activities that the culture considers to be expressions of adulthood. Others describe "youth" as biological growth, which involves both physical and psychological changes. For research purposes and policy suitability, the one with age boundaries is favored (MYSC, 2004).

Youth is an impressionable stage, a time of emotional development, rapid change, idealism, adventure and even uprising which, if not well managed, may be channeled into the harmful, unproductive and destructive occupations and activity (Gowon, 1994).

Unemployment is the failure to obtain employment that earns wages or salaries while a person is actively seeking a job in the labor market. "It is one of the macro-economic problems which every responsible government is expected to monitor and regulate. The higher the unemployment rate in an economy is, the higher would be the poverty level and associated welfare deterioration" (Oladele et al., 2001, pp.251-252).

According to economists, a person who is categorized as employed or unemployed must meet certain requirements, including being of working age and actively pursuing jobs. “A person is employed if he or she spent some of the previous week working at a paid job. A person is unemployed if he or she is not employed and has been looking for a job or is on temporary layoff. A person who fits into neither of the first two categories such as a full-time student or retiree is not in the labor force” (Mankiw, 2001, P.34).

Work is fundamental to most of our lives, not only as a way of living in the world, but also as a factor in how we see and describe ourselves, as well as our sense of self-worth. Being unemployed, by contrast hurt. And most of us will know, either firsthand or through people we know, that being unemployed is particularly painful when you are young (ACEVO, 2011).

Unemployment refers to a condition that characterized with the incapability of an individual to find work in any capacity. The issue of unemployment is becoming more severe with each passing year, as the global population continues to increase and employers are unable to meet everyone's needs.

According to the ILO (2005) as cited by Nebil et al (2010), more than one-third of the world’s youth are either seeking but unable to find work, have given up on the job search entirely, or are working but still living below the \$2 a day poverty line.

There is a realization that the level of youth unemployment is not simply a mirror of the business cycle, but a persistent structural issue that has distinct causes and requires distinct solutions that cut across fiscal, labor, social security, and education policies (ILO, 2012).

2.5. Youth Unemployment in Ethiopia

The young segment of society is classified differently in various countries. The United Nations defines youth as those between the ages of 15 and 24. Ethiopia, on the other hand, considers youth to be those aged 15 to 29. (MYSC, 2004). In Ethiopia, the working population, ages 15 to 64, accounts for 56.5 percent of the total population, while the youth account for 28.3 percent (CSA, 2008).

The standard definition of unemployment, with its focus on finding jobs, may be restrictive and may not completely reflect the current employment situations in many developing countries, including Ethiopia, where the labor market is largely unorganized or restricted in reach, labor absorption is insufficient, and the labor force is largely self-employed.

As cited by GYD Consulting Plc. (2010), young people in Ethiopia are confronted with many difficulties when it comes to their integration in the labor markets and their search for decent and productive jobs. Youth unemployment, which is substantially higher than global adult unemployment, has been growing in the last decade. In spite of the dramatic economic, social and political consequences of Ethiopian youth employment problems, few studies focus on this population (WB, 2009).

Unemployment keeps being one of the dominant socio-economic and political challenges in Ethiopia. As cited by Martha (2012), Ethiopia is a poor agrarian country with per capita income of USD 350 (World Bank, 2011). Recently, however, the country has been achieving a promising economic growth.

2.6. Conventions and Legislations on Unemployment

Ethiopian Constitution Article 41(6) demonstrates a strong commitment on the part of the state to promote policies that increase job opportunities.

“The State shall pursue policies which aim to expand job opportunities for the unemployed and the poor and shall accordingly undertake programs and public works projects” (FDRE, 1993).

Late in 2004, the focus on employment in general, and youth unemployment in particular, drew the attention of the government. Ethiopian youth policy was endorsed at the 100th council of Ministers meeting in 2004 (MYSC, 2004). The Ethiopian government developed the National Employment Policy Strategy (NEPS) in 2009 as part of an effort to address the clear socioeconomic threat. According to Nzinga & Tsegay (2012) recognizing the weaknesses of the existing labor market structure and the need to align it with economic development and poverty reduction policies, the plan was devised. The NEPS of Ethiopia offers a structure to direct policies aimed at improving employment and its poverty outcomes in the country (MoLSA,2009) as sited by Nzinga & Tsegay (2012).

The NEPS aims to address problems of unemployment; underemployment, poor working conditions, and the lack of job security especially in the informal sector through a structured employment policy that ensures a smooth operation of labor demand, labor supply and labor market institutions.

2.7. Ways of minimizing youth unemployment

There is no one-size-fits-all solution to the problem of youth unemployment. Policy responses are determined by the circumstances in each nation. Policy choices should be part of a larger system that encourages economic growth and job creation. This necessitates a combination of job-creation initiatives and tailored programs to address the specific labor market issues that many young people face.

Strong basic education, vocational training or higher education, and initial job experience remain the best ways for youth to enter the labor market. Policies and national programs that encourage businesses to recruit young people, foster youth entrepreneurship, and make finance and other targeted productive labor market initiatives more accessible can all help countries increase the opportunities for decent jobs for their young people. The development of national action plans on youth employment that are focused on these elements can guide countries to translate national commitment in to action (ILO, 2010).

Based on research done by Lizzie, Katy, Nye and Jenny (2009) In order to improve the problems of youth unemployment, many primary alternatives have been established. These are: Build strong co-ordination system that can facilitate transitions between school and work. Establish paramount and active labor market policy can reduce the duration of unemployment. The availability of part-time flexible employment opportunity supports high levels of youth employment.

According to a United Nations survey, young people account for a significant portion of the population in most Sub-Saharan African countries and the region as a whole. This necessitates the creation of realistic policies and programs to effectively engage youth in all aspects of their countries' development (UN DESA, 2007). Governments should also concentrate on quality education, a productive school-to-work transition, and regional integration to prevent the occurrence of this issue. Entrepreneurial adventure is a widely proposed and long-lasting solution to youth unemployment. A government may employ citizens on its own or build a conducive atmosphere for the private sector to do so. At the same time encouraging young entrepreneurs and preparing favorable environment for them will be some of the methods that could minimize youth unemployment.

2.8. Theoretical and Conceptual Framework

Current world economic, social and technological changes altered youth`s growing up experiences. It is important to understand how these and other constraints affect the lives of young people. The human capital theory, youth transition model, and employment and unemployment theories and concepts were used in this study with a belief that they explain the determinants of employability how.

2.8.1. Human Capital Theory

The basic tenant of human capital theory is that by importing knowledge and skills via education and training, worker`s productivity raised so that workers` future income raised and hence increase their lifetime earnings. Since it is undertaken with the view of increasing personal income and since education and training is costly, it should be considered as investment (Becker 1993). School (general human capital

development), in the apprenticeship of early work experience development, acquire training on specific work are areas where young people's skill development takes place (Adams 2007). Becker (1962) argues that individuals' level of skills they possessed is positively related to earning and the level of skills acquired and the probability of unemployment tend to be negatively correlated. The theory also considered that innate ability, schooling (general human capital development), training, and pre-labor market influences are the main sources of human capital differences.

According to UNESCO (2012), attention given to informal education and entrepreneurial skill development in urban settings in developing countries is minimum. This becomes major challenge and significantly affect in urban youth employment opportunities in these countries. Middleton et al. (1993) indicated that due to poor investment on training and the associated economy, skilled labor demand grows slowly. Furthermore, they also pointed out that the following factors contributed to reduce the returns to training investment including poor administration, the level of training capacity, the quantity and quality of training, and the economic policies that do not favor incentives to firms and individuals to invest training.

2.8.2. Youth transition in the Current Labor Market

Traditionally, youth transition refers to the move into more permanent adult status including school to work (education to employment, move from family home to independent living, marriage) According to UN (2005), in today's world there is a dynamic change in the economy, technology, social cultural and political environment due to globalization effect and young people make transitions into adulthood varies across generations. Punch (2002) argues that in economically disadvantaged condition young people may not undergo transition from dependent to independent life phase (assume social and citizenship responsibilities); they rather experience interdependent relationship with their families. There is no clear, distinct boundary can be made between adulthood and childhood due to the fact that the changes are largely influenced by individuals' opportunities associated with social variations such as gender, class, sexuality and place differences (Valentine 2003). As a result, current generation young people are quite different from any other generations of the past.

2.8.3. Unemployment Concept

The International Labor Organization (2013) defined unemployment as occurs when people are without jobs and they have actively looked for work within the past four weeks. The term unemployment rate is frequently used to measure the prevalence of unemployment and is calculated as a percentage of the

number of unemployed individuals to all individuals currently in the labor force. However, as Belchamber and Schetagne (2013) argued the definition of unemployment doesn't fully capture the real picture unemployment in developing countries. For instance, those engaged in household activities (house workers) didn't considered as either labor force or unemployed. This makes the concept of unemployment problematic. The labor market for youth in developing countries is characterized by irregular youth employment, working poor (working people whose incomes fall below a given poverty line), underemployment and informal sector employment.

Resolution by the 19th International Conference of Labor Statisticians (ICLS), outlines the international standards for (youth) unemployment. The resolution states that the unemployed comprise all persons above a specified age who, during the reference period, were: (a) without work; (b) currently available for work; and (c) actively seeking work.

2.8.4. Conceptual framework

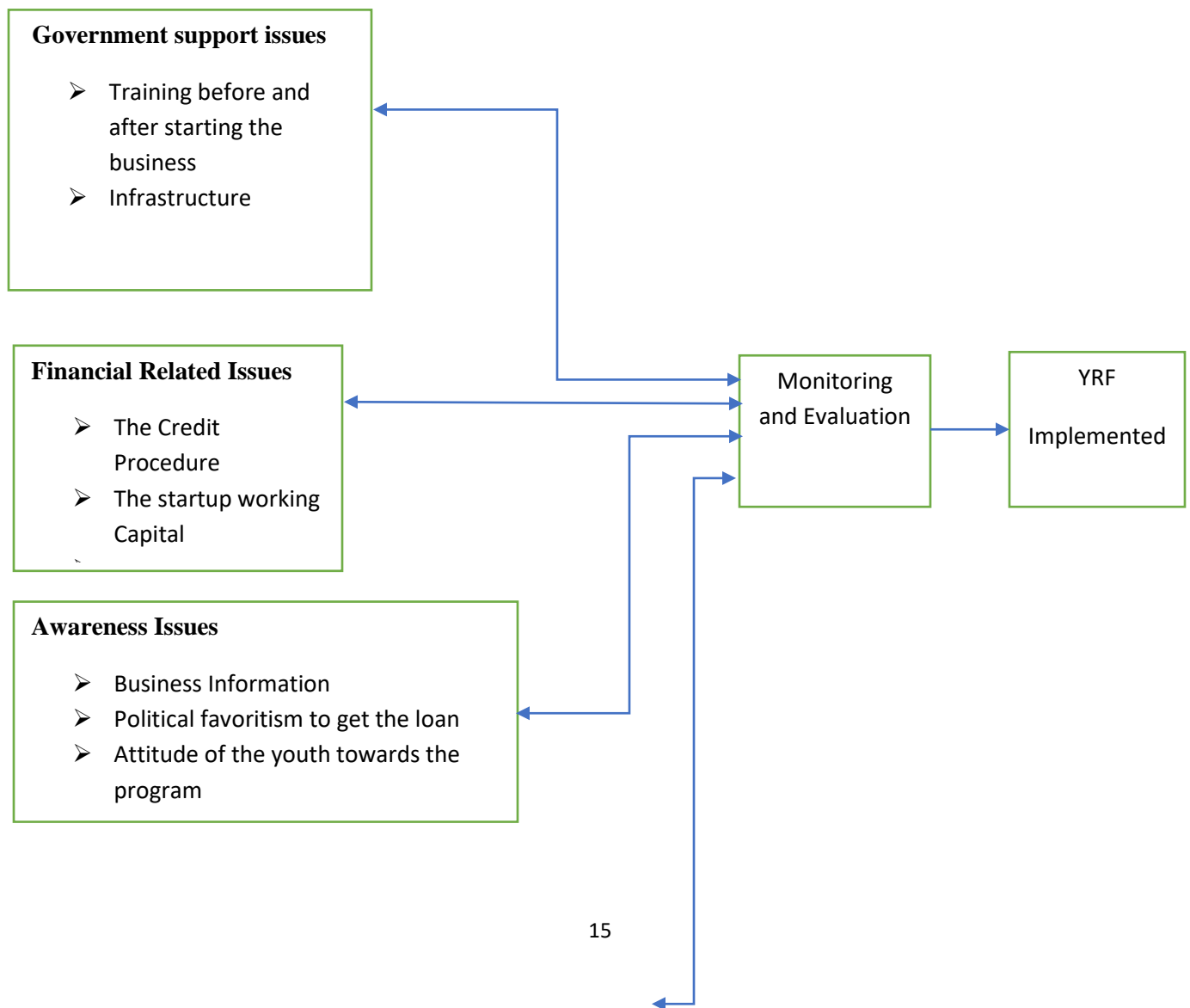
Today, youths face increasing uncertainty in their hopes of undergoing a satisfactory entry to the labor market. This kind of uncertainty brought damaging effects on individuals, communities, economies and society at large. There are a number of socio-economic, political and moral consequences as result of the inadequate employment situation of youth that are an important factor of production and labor. Economically deprived youths as a result of unemployment are less able to contribute effectively to national development, have fewer opportunities to exercise their rights as citizens, bring no change in their lives and communities. If countries reject existing socio-economic system by young people, social unrest might come in place. According to ILO (2004), there is a potential GDP increase of 12 to 19 per cent in the Sub-Saharan region if they create decent and productive work for young people. Therefore, by making youth unemployment as priority policy issue and developing programs, countries should determine youth's future prospects through innovating and developing competitive advantages based on human capital investment.

The Ethiopian Central Statistical Agency report indicated that 31.8% of Ethiopian Population is youth. The Ethiopian government takes initiative to inclusive Youth Engagement and Employment through various policies, programs and strategies. The National Youth policy of Ethiopia, for example, adopted in 2004 /Amended in 2017 aimed at enabling Youth to participate in an organized manner in the process of Building a Democratic system, Good Governance and Development Endeavors. The National Youth Policy of Ethiopia marks a major step in Recognizing and Promoting the Rights of Young People in the

Country. Other Existing policies and Strategies that are legally binding the youth Development and Empowerment in Ethiopia include Industrial Development policy, Investment policy, Natural Resource and Environmental protection policy, Micro and Small-scale Enterprises Development Strategy, Social Security Policy, The National Youth Development and Reform Package.

The establishment of Ethiopian Youth Revolving Fund, which exclusively serves as a permanent source for financing youth-centered projects, the bill was said to be instrumental to realizing development goals that required the direct participation of the youth in economic activities of the country. The proclamation provides the youth with financial and technical support to help them alleviate their economic and social problems. The Youth Revolving Fund would make financial resources available to enable them to realize their productive potential and become direct participants in the development of the country. If the program is not effectively implemented the overall target of the program will be missed.

Fig 3. Conceptual Framework



Management related Issues

- Management Experience in transforming the fund
- Management ability in creating internal and external relationship

Source: Owen Conceptualization

CHAPTER THREE: RESEARCH DESIGN AND METHODOLOGY

3.1. Description of research study area

This research is being carried out in Addis Ababa, the capital city of the Federal Democratic Republic of Ethiopia. International organizations such as the African Union (AU) and the United Nations Economic Commission for Africa (UNECA) have their headquarters in Addis Ababa. As a result, it has become a hub for many people looking for work from all across the country. As a result, Addis Ababa is one of Africa's fastest growing cities, with strong natural population increase and a high rate of rural urban migration. This leads to serious issues such as unemployment and congestion.

The city is divided into eleven sub-cities for administrative purposes. The city's sub-cities are further divided into woredas, which are the city's third and smallest organizational subdivisions. In the city administration, there are 116 woredas (CSA, 2013).

The focus of this study is Gulele sub-city. Gullele Sub City is situated at the north of Addis Ababa city. It is bounded in the south east with Yeka, in the south west with Kolfe-Keranyo, in the south with Addis Ketema and Arada Sub city. Historically, Addis Ababa grew out of an area that is found in Gulele sub city which is named Entoto. This area had been selected as a royal camp by Menilek in 1881. However, the pace of development of this historical part of the city has stagnated for the past decades (Encarta, 2007). In Gulele sub city increasing rate of unemployment, shortage of housing, poverty, increased number of beggars, street children and other social evils are rampant (Plan and Economy Office Gulele sub –city, 2012). It has area of 30.18sq.km and 284,865 populations from this number of populations 137,690 are male and rest which is 147,175 people is female.



Figure 1. Map of Gulele Sub-city

Source: addisababa.gov.et

3.2. Research Design

A research design is the framework or guide used for the planning, implementation, and analysis of a study. To gain an in-depth understanding of the topic, this study has been carried out using the convergent parallel design (mixed-methods designs). Mixed method research design is a procedure for collecting, analyzing, and “mixing” both quantitative and qualitative methods in a single study or a series of studies to understand a research problem (Creswell & Plano Clark, 2011). A convergent parallel design entails that the researcher concurrently conducts the quantitative and qualitative elements in the same phase of the research process, weighs the methods equally, analyzes the two components independently, and interprets the results together (Creswell & Pablo-Clark, 2011). Convergent research design is more appropriate to this study because it is conducted for research when the researcher has no past data or only a few studies

for reference. Therefore, the study was employed both qualitative and quantitative data for the purpose of deep analysis and understanding of the challenges of youth revolving credit fund implementation in Addis Ababa city Administration (Gulele sub-city Woreda 7 & 8).

To study challenges of youth revolving fund implementation in Addis Ababa in all 10 sub-cities practically not possible, so, a convenient size of specific area of the study is mandatory in order to effectively conduct a study within a given time and resource constraints. Gulele sub-city is purposively selected among 10 sub-cities found in Addis Ababa, whereas, woreda 7 and 8 were selected due to number of unemployed youth and the fund allocated.

3.2.1. Population

According to Blumberg, B. Fet.al (2014) population of a study is defined as the total unit of elements that are used to measure a study or that are used to determine the sample of the study. The total beneficiaries under youth revolving fund in Gulele Sub-City Woreda 7 and woreda 8 engaged in five Sectors i.e., Manufacturing, Trade, Urban Agriculture, construction and service are 600 but currently only 144 enterprises and 408 beneficiaries are active.

3.2.2. Sampling techniques, Procedures and Sample Size

To study the entire population of youth revolving fund beneficiaries in Addis Ababa practically not possible, a convenient size of specific area of the study is mandatory in order to effectively accomplish the study within a given time and resource constraints. Having this in mind, to select one among the 10 sub cities found in Addis Ababa and two woredas from the selected sub city, purposive sampling method were used as a key non probability sampling method. Gulele sub-city and the two woreda found in the sub city (*Wereda7 and woreda 8*) were also selected *purposively*. These specific woredas selected based on the fact that the numbers of unemployed youth are high and due to this there are plenty of YRF program beneficiaries. Based on Woreda 7 and 8 Addis saving and credit office experts and SMEs office head among 202 enterprises and 600 YRF beneficiaries but currently only 144 enterprises and 408 beneficiaries are active.

Sector (Stratum)	Number of Enterprise	Number of Participants (N)
Construction	13	121
Manufacturing	68	180
Urban Agriculture	12	12
Trade	20	42
Service	31	53
Total	144	408

3.2.3. Sample Size

Since the target population of the study is members SMEs who are beneficiaries of youth revolving fund In Gulele Sub city Woreda 7 and 8. To determine the sample size the researcher use the following formula

$$n = \frac{N}{1 + N(e^2)}$$

Where= n is the sample size,

N represent the population and

e= the margin of error

$$n = \frac{408}{1 + 408(0.05)^2}$$

$$n = 202$$

With proportionate stratification, the sample size of each stratum is proportional to the population size of the stratum. This means each stratum has the same [sampling fraction](#) and also Proportionate stratification provides equal or better precision than a simple random sample of the same size.

$$S = (\text{stratum}/N) \times 202$$

Where S= Sample N= Population

Sample Calculation	Number of Participants	Sample No. Of Participant ÷ N (408) × Sample size (202)
Construction	121	60
Manufacturing	180	89
Urban Agriculture	12	6
Trade	42	21
Service	53	26
Total	408 (N)	202(Sample Size)

As shown in the table above the researcher gets samples from each stratum. Then to identify respondents a purposive sampling technique is used. Such type of sampling method is used when items from the sample are selected deliberately by the researcher. Purposive sampling helps researchers to intentionally select samples that have experience with the central phenomena or the key concept being studied or explored (Creswell and Clark, 2007:113).

3.3. Source of Data and Data collection techniques

In order to collect reliable data, both primary and secondary sources of data were the major focus of the researcher. To achieve the objective of the study primary data were collected through both open and close

ended questionnaires from the fund beneficiaries' and an in-depth interview from Government officials (Experts) who are authorized to run the program. Secondary Data that are relevant for the research were collected from different published documents that are prepared by different governmental and nongovernmental organizations.

3.4. Data Presentation and Analysis

After gathering the raw data, qualitative and quantitative data analysis approaches will be used. A descriptive statistical analysis approach used with quantitative data collected via questionnaire. Descriptive analysis entails collecting data about events, organizing, tabulating, and describing the phenomenon. To process the data from different angles the researcher used all the necessary data, and the raw data were organized and grouped on the basis of common characteristics. As a result, the data obtained via the questionnaire were summed and analyzed by using SPSS V.23. If required, the researcher will use visual aids such as tables and charts to help the reader understand the paper.

3.5. Ethical Consideration of the research

The study was founded on a set of critical ethical principles. Respect for individuals, informed consent, confidentiality, and integrity are among them. The researcher acquired an official letter from Addis Ababa University's Public Administration and Development Management department before going out into the field to collect data. As a result, in order to obtain the necessary cooperation from SMEs and Addis savings and credit institutions in the Gulele sub-city, and to react to the woreda office respondents. Throughout the study process, the researcher has taken great care to avoid transgressing those ethical issues that are considered to be evil, and to uphold those ethical issues that are considered to be good.

Chapter Four: Data Presentation, Analysis and Discussions

4.1. Description of Sample Respondents

Sex and Age of the respondents: The demographic information of the respondents is the initial section of the questionnaires provided to YRF beneficiaries.

Table 1. Sex of the respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Female	103	51.0	51.0	51.0
Male	99	49.0	49.0	100.0
Total	202	100.0	100.0	

Source: Field survey data, 2021

As indicated in table 1. Above, 51% of total sample respondents are Female while 49% are male. So, one can understand from this that there was good sex representation on participating to use YRF.

Age of the respondent: Based on table 2. Below 54% of the respondents are between the age of 26-34 where as 46% are 18-25. The proclamation written on Ethiopian Youth Revolving Fund Establishment in its definition part (No.7) defines “youth” as any male or female of Ethiopian Nationality falling within the age range of eighteen to thirty-four. Based on this the respondents age range fall in the range of the proclamation.

Table 2. Age of the respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-25	93	46.0	46.0	46.0
26-34	109	54.0	54.0	100.0
Total	202	100.0	100.0	

Source: Field survey data, 2021

Marital status: Marital status of the respondent presented on table 3. Indicates that 78.2 % of the respondents are single and the rest are married. According to the Woredas' Addis Saving and Credit Association Bureau experts believed that majority of the beneficiaries being single were the reason behind not to return their dept on time because they fill that they will take any risk by themselves.

Table 3. Marital status of the respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Married	44	21.8	21.8	21.8
Single	158	78.2	78.2	100.0
Total	202	100.0	100.0	

Source: Field survey data, 2021

Educational background: As depicted in table 4. Below 44.6% of the respondents are university or college graduates and 34.7% graduated from Vocational school. The percentage share of the college or university graduates implies that the number of students graduated from university or college and the employment opportunity to absorb the graduates are not proportional.

Table 4. Educational background

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Elementary school	9	4.5	4.5	4.5
Senior high school	33	16.3	16.3	20.8
Vocational school	70	34.7	34.7	55.4
University/College	90	44.6	44.6	100.0
Total	202	100.0	100.0	

Source: Field survey data, 2021

4.2. Data Presentation and Major Findings of the research

4.2.1. Government Support

4.2.1.1 Training

Any transfer of knowledge, skills, or attitude that is structured to prepare employees for more productive activities or to modify their working environment is referred to as training. Unlike traditional educational

programs, short-term skill training has an impact on MSE operators' performance, either directly or indirectly (Gebrehiwot and Wolday 2004:32). The respondents were asked if they have taken any training before starting-up their current business. Accordingly, as shown in table 5 below only 15.8% of the respondents got a chance to take skill upgrading training before starting up the current business, whereas the majority of the respondents or 84.2% haven't experienced any training before starting their business.

Table 5. Training Before work

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	32	15.8	15.8	15.8
No	170	84.2	84.2	100.0
Total	202	100.0	100.0	

Source: Field survey data, 2021

The respondents were also asked if they have taken any training after starting-up their business. As shown in table 6 below 70.3% of the respondents got a chance to take skill upgrading training after starting up the current business, whereas 29.7% of them haven't take any training. Thus, sample YRF beneficiaries gained training after start-up the business increases as compared to before starting the current business. This is a great move for YRF beneficiaries since the quality of the training improves, and the likelihood of solving complex problems grows, allowing them to properly handle their own business.

Table 6. Training after work

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	142	70.3	70.3	70.3
No	60	29.7	29.7	100.0
Total	202	100.0	100.0	

Source: Field survey data, 2021

4.2.1.2. Infrastructures

Respondent beneficiaries were also asked whether young entrepreneurs organized by the Youth Revolving Fund found the right place to work. The gathered data revealed that 61.4% of the respondents disagree that young entrepreneurs organized by the Youth Revolving Fund found the right place to work and 32.7% agree about. About 5% of the respondents neutral and 1% strongly disagrees about. This is depicted in table 7 Shown below.

Table 7. Young entrepreneurs organized by the Youth Revolving Fund found the right place to work

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	2	1.0	1.0	1.0
Disagree	124	61.4	61.4	62.4
Neutral	10	5.0	5.0	67.3
Agree	66	32.7	32.7	100.0
Total	202	100.0	100.0	

Source: Field survey data, 2021

Respondent beneficiaries were also asked whether Government supports financial institutions to provide fund, training and skill upgrading for youth business leaders and entrepreneurs. Based on the data gathered from the respondents 79.7% agree that Government supports financial institutions to provide fund, training and skill upgrading for youth business leaders and entrepreneurs and 15.8% disagree about. About 4% of the respondents were neutral and 0.5% strongly disagrees. This is depicted in table 8 below.

Table 8. Government supports financial institutions to provide fund, training and skill upgrading for youth business leaders and entrepreneurs

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	1	.5	.5	.5
Disagree	32	15.8	15.8	16.3
Neutral	8	4.0	4.0	20.3
Agree	161	79.7	79.7	100.0
Total	202	100.0	100.0	

Source: Field survey data, 2021

4.2.2. Financial Issues

4.2.2.1 Credit procedure

The research presented questions to respondents if the Credit procedure were encouraging. Accordingly, about 57% of the respondents disagree and 2% strongly disagree. Whereas 37.6% of them agreed that the credit procedure was encouraging and the rest 3.5% are neutral about. This is depicted in table 9 Shown below.

Table 9. Credit Procedure

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	4	2.0	2.0	2.0
Disagree	115	56.9	56.9	58.9
Neutral	7	3.5	3.5	62.4
Agree	76	37.6	37.6	100.0
Total	202	100.0	100.0	

Source: Field survey data,2021

4.2.2.2. Startup working capital

The study also attempted to investigate if the startup working capital provide to youth were sufficient. The results of this attempt indicated that 51.5% of the respondents disagreed and 44.1% agree about. The other 3.5% and 1% were neutral and strongly disagree, respectively. This is presented in table 10 Shown below.

Table 10. The startup working Capital Provide to use

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	2	1.0	1.0	1.0
Disagree	104	51.5	51.5	52.5
Neutral	7	3.5	3.5	55.9
Agree	89	44.1	44.1	100.0
Total	202	100.0	100.0	

Source: Field survey data, 2021

4.2.2.3. Difficult Preconditions

The survey respondents were asked to identify the most difficult issues among the pre-conditions of Youth Revolving Fund at a time of starting their business. According to the responses, 39.6% of the respondents replied that Getting loyal, committed and long-lasting business member for association was the most difficult pre-conditions in order to get the Revolving Fund, 20.8% of the respondents replied that ten percent advance saving was the most difficult precondition to get the revolving fund, for 18.3% respondents Legal requirements like license, authentication and tax identification number was the most difficult precondition to get the fund and 16.3% of the respondents replied that Getting of suitable business location and work place was the most difficult precondition to get the fund, the rest replied that Prepare and summit sound and acceptable business proposal was the most difficult precondition to get the fund. This is depicted in table 11. below.

Table 11 pre-conditions that are most difficult for you at a time you start the business

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Prepare and submit sound and acceptable business proposal	10	5.0	5.0	5.0
10 % advance saving of the permitted fund amount	42	20.8	20.8	25.7
Getting of suitable business location and work place	33	16.3	16.3	42.1
Legal requirements like license, authentication and tax identification number	37	18.3	18.3	60.4
Getting loyal, committed and long-lasting business member for association	80	39.6	39.6	100.0
Total	202	100.0	100.0	

Source: Field survey data, 2021

4.3.1. Awareness of the Beneficiaries

4.3.1.2. Business Information

Respondents were asked about the type of business sector they are engaged. Accordingly, as shown in table 12. Larger percentage (44.1%) of YRF beneficiaries concentrated on manufacturing sector followed by Construction that contains 29.7 % of the respondent and 10.4%, 12.9% and 3% engaged in Trade, Service and Urban agriculture respectively. So, the study reveals that there is a pull factor for beneficiaries to engage in manufacturing and construction sector while the urban agriculture has been discovered to be a less important sector in recruiting entrepreneurs to participate in. The reasons for their selection include their product's big market size, employment absorption capacity, and short period of return on investment, as well as the use of local raw materials and a strong role in poverty reduction (AAMSEDA, 2003 E.C).

Table 12. Type of Business YRF beneficiaries engaged

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Construction	60	29.7	29.7	29.7
Manufacturing	89	44.1	44.1	73.8
Urban	6	3.0	3.0	76.7
Agriculture	21	10.4	10.4	87.1
Trade	26	12.9	12.9	100.0
Service				
Total	202	100.0	100.0	

Source researcher survey 2021

The study also attempted to investigate whether Youths are familiar with business/financial information. The results indicated that 54% of the respondents disagreed and 43.6% agree about. The other 2% and 0.5% were neutral and strongly disagree, respectively. This is presented in T 13. shown below.

Table 13. Youths are Familiar with Business/Financial information's

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	1	.5	.5	.5
Disagree	109	54.0	54.0	54.5
Neutral	4	2.0	2.0	56.4
Agree	88	43.6	43.6	100.0
Total	202	100.0	100.0	

Source: Field survey data, 2021

4.3.1.3. Political Favoritism as Criterion for obtaining the loan

Beneficiaries were also asked the Political favoritism is the main criterion for obtaining a loan. Accordingly, 75.2% of the respondents believed that Political favoritism is the main criterion for obtaining loan based on their opinion they got a chance to be loan beneficiaries is that because of they are a member of youth Forum, 17.8% disagree. The others 5.9% and 1% neutral and strongly disagree, respectively. This is depicted in the table 14. Shown below and also the two office officials respond to the above question that there was the intension from higher political leaders to enforce them to give priority for youth who are a member of youth forums but according to their response they resist the intension.

Table 14. Political Favoritism as Criterion for obtaining the loan

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	2	1.0	1.0	1.0
Disagree	36	17.8	17.8	18.8
Neutral	12	5.9	5.9	24.8
Agree	152	75.2	75.2	100.0
Total	202	100.0	100.0	

Source: Field survey data, 2021

4.3.1.4. Attitude of the youth towards the program

Respondent beneficiaries were also asked whether Youth revolving fund beneficiary's perception to micro and small-scale enterprise and its output were negative. The gathered data revealed that 68.8% of the respondents agree that youth revolving fund beneficiaries have a negative perception to micro and small-scale enterprise and its output. About 25.7% of the respondents disagree and 0.5% strongly disagrees about. The other 5% were neutral about. This is depicted in the table 15 Shown below.

Table 15. YRF beneficiaries Perception to Micro and Small-Scale Enterprise and its output

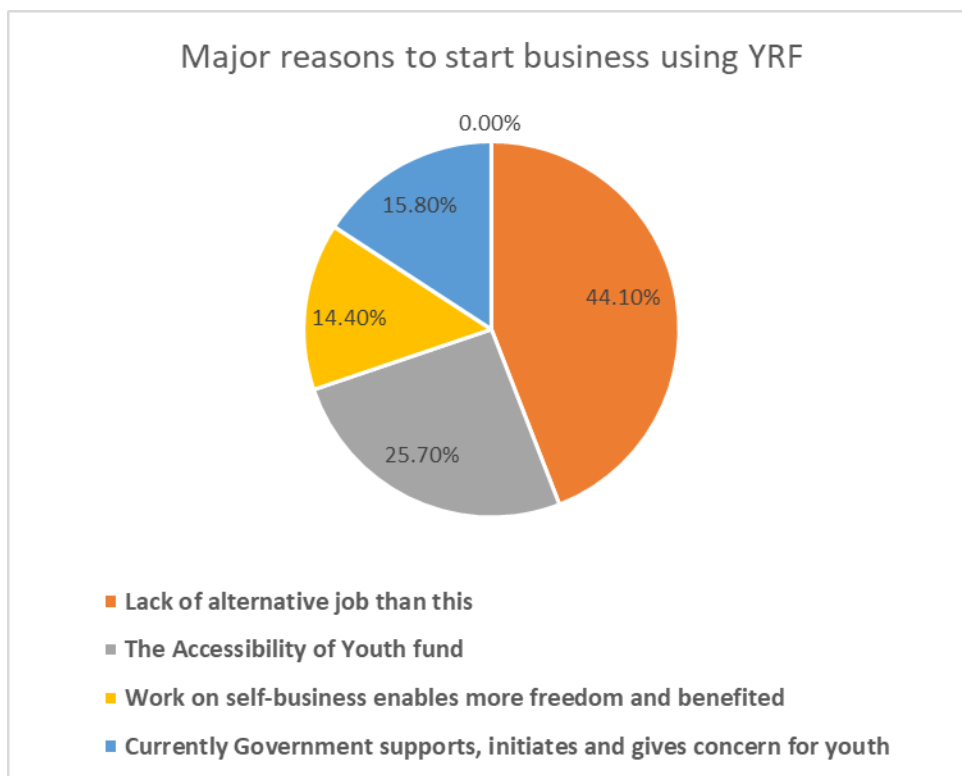
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	1	.5	.5	.5
Disagree	52	25.7	25.7	26.2
Neutral	10	5.0	5.0	31.2
Agree	139	68.8	68.8	100.0
Total	202	100.0	100.0	

Source: Field survey data, 2021

4.3.1.5. Reason to start Business with YRF

The research assesses the major reason to start business with Youth Revolving Fund. The findings as presented and discussed below revealed that 44.10% were due to lack of alternative job and 25.7% replied they start their current job due to the accessibility of YRF whereas 15.80% and 14.40% of the respondents

replied that they start their current job due to current government support and gives concern for youth and work on self-business enables more freedom respectively. This is shown in figure below,



Source: Field survey Data 2021

Figure 2. Major reasons to start business using YRF

4.4. Management related issues

4.4.1. Management experience in transforming the fund

Respondents were asked if there is well Management experience in transforming the fund to the beneficiaries. Accordingly, 10(5%) of the respondents strongly disagree, 120 (59.4) disagree that management experience in transforming the fund to the beneficiaries was well. The others 60(29.7) and 12 (5.9%) were agreed about and neutral, respectively more over based on the interview conducted to SME and ASCA office experts since the program were conducted for the first time and they didn't get a chance how to transform a fund to legal beneficiary, believed that there were lack of experience and this make some difficulties or make to lower the performance.

Table 16. Management Experience in Transforming the Fund to the Beneficiaries

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	10	5.0	5.0	5.0
Disagree	120	59.4	59.4	64.4
Neutral	12	5.9	5.9	70.3
Agree	60	29.7	29.7	100.0
Total	202	100.0	100.0	

Source: Field survey data, 2021

4.4.2. Management ability in creating internal and external relationship

The other question raised for the beneficiaries was if management ability in creating internal and external relationship were high. Accordingly, about 56.9% were disagreed and 37.6% agree about. The other 3.5% and 2% were neutral and strongly disagree, respectively. Thus about 59% of the respondents agree that there is low management ability in creating internal and external relationship. Based on the interview conducted to SME office expert as the above beneficiaries he also believes that his office did the best in conducting external relationship and the main indicator to this was the training conducted to the beneficiary before they start their business. This is indicated the table 17 shown below.

Table 17. Management ability in creating internal and external relationship were high

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	4	2.0	2.0	2.0
Disagree	115	56.9	56.9	58.9
Neutral	7	3.5	3.5	62.4
Agree	76	37.6	37.6	100.0
Total	202	100.0	100.0	

Source: Field survey

CHAPTER FIVE: MAJOR FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1. Summary of Key Findings

The study was conducted with the objective of examining the challenges of youth revolving credit fund implementation in Addis Ababa City Administration. It was conducted in two Woredas namely 7 and 8 of Gulele sub-city. To examine the basic questions of the study, standardized instruments were used. To this end an attempt has been made to assess implementation of Credit procedure and setup of the Fund, administrative commitment of the top political leadership, and the attitudes of the youth towards the youth revolving credit fund program through both open and close ended questionnaires from the fund beneficiaries' and an in-depth interview from Government officials (Experts) who are authorized to run the program. A survey study with mixed research approach was employed in this study. The related literature was reviewed. The data obtained via the questionnaire were summed and analyzed by using SPSS V.23.

Revolving fund beneficiaries were asked to respond to questionnaires, while members of government officials were interviewed. In the course of the study, an effort was exerted to answer the following basic questions.

- 1) How does the Failure of Government support affect the implementation of youth revolving fund program in Gulele Sub-city (Woreda 7&8)?
- 2) How do the credit procedure and the start up working capital set up affect the implementation of youth revolving fund in Gulele Sub-city of Addis Ababa City Administration Woreda 7&8?
- 3) How does the attitude of the beneficiary youth affect the youth revolving credit fund in the Sub-city?
- 4) How does the management commitment in transforming the fund and ability creating internal and external communication affect the program?

On the basis of the above basic questions and based on the data gathered from the respondents, the following findings were revealed.

According to the Data found from the respondents:

1. The majority of the respondents (84.2%) haven't experienced any training before starting-up their business and 70.3% of the respondents got a chance to take skill upgrading training after starting up the current business.

2. The study revealed that 64.4% of Youth Revolving Fund beneficiaries disagree that management experience in transforming the fund to the beneficiaries was well.
3. Greater number of the respondents (59%) disagree that Credit procedure were encouraging.
4. The majority (75.2%) of the respondents believed that Political favoritism is the main criterion for obtaining loan.
5. The majority (59%) of the respondents agree that there is low management ability in creating internal and external relationship.
6. Greater number of the respondents (52.5%) disagreed that the startup working capital provide to youth were sufficient.
7. The majority (54%) of the respondents disagreed that Youths are familiar with business/financial information and 61.4% of the respondents disagree that young entrepreneurs organized by the Youth Revolving Fund found the right place to work.
8. The survey results showed that the majority (61%) of the respondents disagree in Government Arranges the required business infrastructure.
9. Reportedly, 79.7% of the respondents agree that Government supports financial institutions to provide fund, training and skill upgrading for youth business leaders and entrepreneurs.

5.2. Conclusion

The following conclusions are drawn based on the findings presented above and obtained from primary and secondary data analysis:

Manufacturing and Construction are the major sectors that Youth Revolving Fund program beneficiaries are involved followed by Trade, Service and Urban agriculture. Lack of alternative job and the accessibility of YRF are the major reasons for the youths to start their business followed by current government support and gives concern for youth and work on self-business.

The most difficult pre-conditions to get the Youth Revolving Fund are put in the order of getting loyal, committed and long-lasting business member for association, ten percent advance saving, legal requirements like license, authentication and tax identification number, getting of suitable business location and work place, prepare and submit sound and acceptable business proposal.

Youth revolving fund beneficiary's perception to micro and small-scale enterprise and its output were negative. the effort of government to change the attitude of youth revolving fund beneficiaries about micro and small-scale enterprise's role, hard work habit and job creation were limited.

There is a limited management experience in transforming the fund to the Youth Revolving Fund beneficiaries. Also, management ability in creating internal and external relationship is low. Credit procedure is not encouraging and there is a belief that Political favoritism is the main criterion for obtaining loan.

Governments` support towards financial institutions to provide fund, training and skill upgrading for youth business leaders and entrepreneurs as well as the required business infrastructure arranged by the government is limited. Furthermore, the startup working capital provide to Youth Revolving Fund beneficiaries is not sufficient and didn`t found the right place to work. Most of the beneficiaries are not familiar with business/financial information.

5.3. Recommendations

According to this study, based on the data gathered and analyzed the following recommendations are made to those who are responsible to run the program.

- A. A comprehensive training program to be developed for both beneficiaries and implementers. More practical and effective entrepreneurial training for the funded groups on the importance of business records, business diversification, market research, marketing strategies, business management, and mechanisms for improved market access, which could lead to more profitable and faster enterprise growth.
- B. Regulatory environment either hinder or enhance youth starting enterprise. The fund manager should develop and undertake regulation via the regulation frameworks or mechanism available (including rules, laws, legislations, and other forms of standards agreed upon, etc.) of a series of responsive actions necessary to monitor, evaluate, and confer any accountability mechanism to the beneficiaries as well as the responsible body. Furthermore, there should be an efficient and effective monitoring and evaluation mechanisms that are crucial in achieving the goals of the fund - to create prospects for young people - via work and income.
- C. It will be difficult for the government to cope up with the growing supply of labor market. That is numbers of out of school youth cannot be addressed through the implementation of government budgeted YRF alone. For achieving the goal of the YRF (i.e., employment opportunities for youth in Ethiopia), thus, it is crucial to create conducive environment and engaging the private sector as they are widely recognized by the international community as an engine of sustainable and inclusive economic growth.

- D. Targeting only young people belonging to a specific political party and excluding others primarily is against objectives of the Fund. The Youth Revolving Fund should be reachable, available, comprehensive, and usable in pursuit of the Ethiopian Youth Revolving Fund Establishment Proclamation No. 995/2017 pertained.
- E. Work has to be made towards perception on micro and small-scale enterprise's role, hard work habit and job creation. The pre-conditions to get the Revolving Fund should be reviewed and encouraging. The government should arrange right place to work and the required business infrastructure.

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Appendix one

Addis Ababa University

School of Graduate Studies

College of Business and Economics

Department of Public Administration and Development Management

Questionnaire to be filled by Gulele sub-city woreda 7&8 youth revolving Credit fund beneficiaries

Dear Revolving Fund Beneficiaries,

Currently, I am undertaking research entitled Challenges of Youth Revolving Credit Fund Implementation in Addis Ababa City Administration: A case of Gulele sub city (Woreda 7 & 8).

You are one of the accredited respondents selected to participate for this study. I understand that your time is valuable, while the successful accomplishment of this study relies on your honesty and kindness cooperation, genuine and loyal response of this questionnaire. Therefore, I kindly request you to genuinely fill and return this questionnaire. I assure you that your participation in this study is voluntary, all information you provide and results will be recorded anonymously, and confidentiality is maintained. It is for only academic purpose.

Name: Mekonnen Abebe

Part one: Personal Data/respondents profile/

1. Sex: Male Female
2. Which age group do you belong?
18-25 26-34 35-44 45 and above
3. Marital status: Married single Divorced
4. Educational background of the respondent:
Illiterate Elementary school Senior High School Vocational school
University/College

Part Two: Training Information

1. Did you take any training before starting-up your current business?

Yes

No

2. Did you take any training after starting-up your business?

Yes

No

3. Type of your business in particular sector

Construction Manufacturing Urban Agriculture

Trade

service

4. What is the major reason starting to your business with youth revolving fund?

Lack of alternative job than this The Accessibility of Youth fund

Work on self-business enables more freedom and benefited

Currently Government supports, initiates and gives concern for youth

5. Among the pre-conditions of youth revolving fund which one is the most difficult for you at a time you star the business?

Prepare and summit sound and acceptable business proposal

10 % advance saving of the permitted fund amount

Getting of suitable business location and work place

Legal requirements like license, authentication and tax identification number

Getting loyal, committed and long-lasting business member for association

Part Two: Management, Awareness, Financial and Government support related Issue

Instructions: Please tick the number that you feel most appropriate, using the scale from 1 to 5

(Where 1 = strongly disagree, 2 = disagree, 3 = Neutral, 4 = agree and 5 = strongly agree).

No	Descriptions/Statements	1	2	3	4	5
A	Management Related Issues					
1	There is well Management experience in transforming the fund to the beneficiaries					
2	The Credit procedure were encouraging					
3	Political favoritism is the main criterion for obtaining a loan					
4	Management ability in creating internal and external relationship were high					
B	Awareness issues					
1	youth revolving fund beneficiary's perception to micro and small-scale enterprise and its output were negative					
2	The effort of government to change the attitude of youth revolving fund beneficiaries about micro and small-scale enterprise's role, hard work habit and job creation were limited					
C	Financial related Issues					
1	The startup working capital provide to youth were sufficient					
2	Youths are familiar with business/financial					

	information's					
D	Government support related issues					
1	Young entrepreneurs organized by the Youth Revolving Fund found the right place to work					
2	Government Arranges the required business infrastructure					
3	Government supports financial institutions to provide fund, training and skill upgrading for youth business leaders and entrepreneurs					

Anything you want to add or opinion you may have on youth revolving fund of your Business

Appendix Two

Addis Ababa University

School of Graduate Studies

College of Business and Economics

Department of Public Administration and Development Management

Questionnaire to be filled by Gulele sub-city SMES Office Experts and Addis Saving &

Credit Association Woreda 7 and 8 Office workers

Dear Respondents,

Currently, I am undertaking research entitled Challenges of Youth Revolving Credit Fund Implementation in Addis Ababa City Administration: A case of Gulele sub city (Woreda 7 & 8).

You are one of the accredited respondents selected to participate for this study. I understand that your time is valuable, while the successful accomplishment of this study relies on your honesty and kindness cooperation, genuine and loyal response of this questionnaire. Therefore, I kindly request you to genuinely fill and return this questionnaire. I assure you that your participation in this study is voluntary, all information you provide and results will be recorded anonymously, and confidentiality is maintained. It is for only academic purpose.

Name: Mekonnen Abebe

Interview Questions for Gulele sub-city SMES experts and Addis Saving and Credit association Woreda 7 and 8 Office workers.

- A. How is youth unemployment understood by your office?
- B. What are the major challenges of youth revolving fund implementation as perceived by your office?
- C. Do you think that the policy environment affects the implementation of youth revolving credit fund?
- D. Do you think that credit procedure affects the implementation of youth revolving credit fund?
- E. Do you think that Political favoritism affects the implementation of youth revolving credit fund?
- F. How do you describe the administrative commitment of top leadership on the implementation of youth revolving credit fund?
- G. What are the common efforts made to change the problem of youth revolving fund implementation?
- H. Is there anything you would like to add?

አባሪ አንድ

አዲስ አበባ ዩኒቨርሲቲ

የድህረ ምረቃ ጥናቶች ትምህርት ቤት

የቢዝነስና ኢኮኖሚክስ ኮሌጅ

የህዝብ እና ልማት አስተዳደር ትምህርት ክፍል

በጉለሌ ክ / ከተማ ወረዳ 7 እና 8 የወጣት ተዘዋዋሪ የብድር ፈንድ ተጠቃሚዎች የሚሞላ መጠይቅ

ውድ የወጣቶች ተዘዋዋሪ ፈንድ ተጠቃሚዎች

ስሜ አቶ መኮንን አበበ ይባላል የአዲስ አበባ ዩኒቨርሲቲ የህዝብና ልማት አስተዳደር የሁለተኛ ዲግሪ ትምህርቱን ለማጠናቀቅ የሚረዳኝን የመመረቂያ ጽሁፍ እያዘጋጀሁ ሲሆን ለዚህም ይረዳኝ ዘንድ መጠይቅ አዘጋጅቻለሁ እርስዎም መጠይቁን በፍቃደኝነት ለሞምላት መመረጥዎን በአክብሮት እያበሰርኩዎ የዚህ ጥናት ስኬታማነት የተመሠረተው በእርስዎ በጎ ትብብርና ለመጠይቁ በሚሰጡት ትክክለኛ መልስ ሲሆን የጥናቱ አላማም ለትምህርት ነክ ጉዳይ ብቻ የሚዉል መሆኑን እየገለፅኩ በመጠይቁ ላይ የምትሰጡት ማስረጃ ለማንኛውም ሦስተኛ ወገን እንደማይተላለፍ እያረጋገጥኩ የእርሶ ትብብር በጣም ወሳኝ ሚና አለውና ትክክለኛ ማስረጃ በመስጠት እንዲተባበሩኝ እጠይቃለሁ።

ስም : መኮንን አበበ

አጠቃላይ መመሪያ

በመልስ መስጫ ሳጥን ዉስጥ በማድረግ ይመልሱ

ሀ: የግል መረጃ

1. ፆታ

ወንድ

ሴት

2. በየትኛው የዕድሜ ክልል ውስጥ ይገኛሉ

18-25

26-34

35-44

>45

3. የጋብቻ ሁኔታ

ያገባ

ያላገባ

የፈታ

የሞተባት/በት

4. የትምህርት ደረጃ

መደበኛ ትምህርት ያልተማረ የመጀመሪያ ደረጃ ከፍተኛ ሁለተኛ ደረጃ ቴክኒክና ሞያ ማሰልጠኛ ዩኒቨርሲቲ /ኮሌጅ

ለ: የሥልጠና መረጃ

5. የአሁኑን ስራ ከመጀመርዎ በፊት ማንኛውንም ሥልጠና ወስደዋል?

አዎ

አይ

6. የአሁኑን ስራ ከጀመሩ በኋላ ማንኛውንም ሥልጠና ወስደዋል?

አዎ

አይ

7. የተሰማሩበትን የስራ ዘርፍ ይምረጡ

ኮንስትራክሽን

ማኑፋክቸሪንግ

የከተማ ግብርና

ንግድ

አገልግሎት

8. በወጣቶች ተዘዋዋሪ ፈንድ አማካኝነት ስራዎን እንዲጀምሩ ዋናው ምክንያት የሆነዎ ምንድነው?

ከሚከተሉት ምክንያቶች ይምረጡ

ከዚህ የተሻለ አማራጭ ሥራ ማጣት

የወጣቶች ፈንድ ተደራሽነት

የራስን ሥራ መስራት የበለጠ ነፃነትን እና ተጠቃሚነትን ስለሚያስገኝ

መንግሥት የወጣቶች ጉዳይ ያገባኛል በማለት ወጣቶችን ስለሚደግፍና ለስራ ስለሚያነሳሳ

9. ከወጣቶች ተዘዋዋሪ ፈንድ ቅድመ ሁኔታዎች መካከል ሥራዎን ሲጀምሩ ለእርስዎ በጣም ከባድ የሆነው የትኛው ነው?

በጣም ጥሩ እና ተቀባይነት ያለው የንግድ ሥራ ፕሮፖዛል አዘጋጅቶ ማቅረብ

የተፈቀደውን የገንዘብ መጠን አሥር ፕሮሰንት በቅድሚያ መቆጠብ

ተስማሚ የንግድ ቦታ እና የሥራ ቦታ ማግኘት

የሕግ መስፈርቶች እንደ ፈቃድ ፣ ማረጋገጫ እና የግብር መለያ ቁጥር ያሉ

ለማህበር ታማኝ ፣ ቁርጠኛ እና ለረጅም ጊዜ የሚቆይ የንግድ አባል ማግኘት

ክፍል ሁለት: የአስተዳደር ፣ የአመለካከት እና የግንዛቤ ጉዳዮች፣ ከገንዘብ ጋር የተያያዙ ጉዳዮች፣ መንግስት ለፈንዱ ተጠቃሚዎች ከሚሰጣቸው እገዛዎች ጋር የተያያዙ ጉዳዮች

መመሪያዎች: እባክዎን ከ 1 እስከ 5 ያለውን መመዘኛ በመጠቀም በጣም ተገቢ ሆኖ የሚሰማዎትን ቁጥር ምልክት ያድርጉበት (1 = በጣም አልሰማማም ፣ 2 = አልሰማማም ፣ 3= መልስ መስጠት አልፈልግም ፣ 4= እስማማለሁ እና 5= በጣም እስማማለሁ)

ተ.ቁ	መግለጫዎች	1	2	3	4	5
U	የአስተዳደር ነክ ጉዳዮች					
1	ተዘዋዋሪ ፈንዱን ወደ ተጠቃሚዎች በማሸጋገር ረገድ የአስተዳደሩ ተሞክሮ በጣም ጥሩ ነው					
2	የብድር አቀራረቡ አበረታች ነበር					
3	ብድር ለማግኘት ዋነኛው መስፈርት የፖለቲካ ተሳትፎ ነው					
4	ውስጣዊ እና ውጭዊ ግንኙነትን በመፍጠር ረገድ የብድር የአስተዳደሩ ኃላፊዎች ችሎታ ከፍተኛ ነበር					
ለ	የአመለካከት እና የግንዛቤ ጉዳዮች					
5	የወጣት ተዘዋዋሪ ፈንድ ተጠቃሚዎች ለጥቃቅንና አነስተኛ ኢንተርፕራይዝ እና ውጤቱ ያላቸው ግንዛቤ አሉታዊ ነበር					
6	መንግስት የወጣት ተዘዋዋሪ ፈንድ ተጠቃሚዎች ስለ ጥቃቅንና አነስተኛ ኢንተርፕራይዝ ሚና ፣ ታታሪነት ልማድ እና የሥራ ዕድል					

	ፈጠራ ያላቸውን አሉታዊ አመለካከት ለመለወጥ ያደረገው ጥረት ውስን ነበር					
ሐ	ከገንዘብ ጋር የተያያዙ ጉዳዮች					
7	ለወጣቶች የሚሰጠው የሥራ መጀመሪያ ካፒታል በቂ ነበር					
8	ወጣቶች ስለሚሰሩት ሰራና የሚያስፈልገው በጀት በቂ ግንዛቤ አላቸው					
መ	መንግስት ለፈንዱ ተጠቃሚዎች ከሚሰጣቸው እገዛዎች ጋር የተያያዙ ጉዳዮች					
8	በወጣቶች ተዘዋዋሪ ፈንድ የተደራጁ ወጣት ሥራ ፈጣሪዎች የሚሰሩበትን ትክክለኛ እና አመቺ ቦታ ያገኛሉ					
9	መንግሥት የሚፈለጉትን የመስሪያ መሠረተ ልማት ያዘጋጃል					
10	መንግሥት የገንዘብ ተቋማት ለወጣቶች ሥራ አመራሮች እና ሥራ ፈጣሪዎች የገንዘብ አቅርቦት ፣ ሥልጠና እና ክህሎት ማጎልበቻ እንዲያገኙ ይደግፋል					

በወጣቶች ተዘዋዋሪ ፈንድ አቅርቦት እና እንዲሁም በመስራት ላይ ስላሉት ስራ አስተያየት ካለዎት

አመሰግናለሁ

አባሪ ሁለት

አዲስ አበባ ዩኒቨርሲቲ

የድህረ ምረቃ ጥናቶች ትምህርት ቤት

የቢዝነስና ኢኮኖሚክስ ኮሌጅ የህዝብ እና ልማት አስተዳደር ትምህርት ክፍል

የጉለሌ ክ / ከተማ አስተዳደር መካከለኛ ኢንተርፕራይዞች ጽ / ቤት ባለሙያዎች እና የአዲስ ቁጠባ እና ብድር ማህበር

ወረዳ 7 እና 8

ጽ / ቤት ሰራተኞች የቀረበ ቃለመጠይቅ

ውድ መልስ ሰጪዎች

ስሜ አቶ መኮንን አበበ ይባላል የአዲስ አበባ ዩኒቨርሲቲ የህዝብና ልማት አስተዳደር የሁለተኛ ዲግሪ ትምህርቱን ለማጠናቀቅ የሚርዳኝን የመመረቂያ ጽሁፍ እያዘጋጀሁ ሲሆን ለዚህም ይረዳኝ ዘንድ መጠይቅ ያዘጋጀሁ ሲሆን እርስዎም መጠይቁን በፍቃደኝነት ለሞምላት መመረጥዎን በአክብሮት እያበሰርኩዎ የዚህ ጥናት ስኬታማነት የተመሠረተው በእርስዎ በጎ ትብብርና ለመጠይቁ በሚሰጡት ትክክለኛ መልስ ሲሆን የጥናቱ አላማም ለትምህርት ነክ ጉዳይ ብቻ የሚዉል መሆኑን እየገለፅኩ በመጠይቁ ላይ የምትሰጡት ማስረጃ ለማንኛውም ሦስተኛ ወገን እንደማይተላለፍ እያረጋገጥኩ የእርሶ ትብብር በጣም ወሳኝ ሚና አለውና ትክክለኛ ማስረጃ በመስጠት እንዲተባበሩኝ እጠይቃለሁ።

ስም : መኮንን አበበ

ለጉለሌ ክፍለ ከተማ አስተዳደር መካከለኛ ኢንተርፕራይዝ ባለሙያዎች እና የአዲስ ቁጠባና ብድር ማህበር የወረዳ 7 እና 8 የጽ/ ቤት ሰራተኞች ቃለ ምልልስ መመሪያ ጥያቄዎች

ሀ / የወጣቶች ሥራ አጥነትን የእርሶ ቢሮ እንዴት ይረዳዋል?

ለ / በእርሶ ቢሮ ግንዛቤ የወጣት ተዘዋዋሪ ፈንድ አተገባበር ዋና ዋና ችግሮች ምንድናቸው?

ሐ / የወጣቶች ተዘዋዋሪ የብድር ፈንድ ፖሊሲ በብድር ፈንድ አተገባበሩ ላይ አሉታዊ ተጽእኖ አለው ብለው ያስባሉ?

መ / የብድር አሰጣጥ ሂደቱ የወጣት ተዘዋዋሪ የብድር ፈንድ አፈፃፀም ላይ ተጽዕኖ አሳድሯል ብለው ያስባሉ?

ሠ / የፖለቲካ አድልዎ በወጣቶች ተዘዋዋሪ የብድር ፈንድ አፈፃፀም ላይ ተጽዕኖ አሳድሯል ብለው ያስባሉ።

ረ / የወጣት ተዘዋዋሪ የብድር ፈንድ ትግበራ ላይ የከፍተኛ አመራር አስተዳደራዊ ቁርጠኝነትን እንዴት ይገልጻል?

ሰ / የወጣቶች ተዘዋዋሪ ፈንድ አተገባበር ችግርን ለመቀረፍ የሚወሰዱ ጥረቶች ምንድን ናቸው?

ሸ / መጨመር የሚፈልጉት ነገር ካለ?