Social Science Journal for Advanced Research *Peer Reviewed and Refereed Journal*
ISSN (Online): 2583-0074
Volume-4 Issue-2 || March 2024 || PP. 35-45 DOI: 10.5281/zenodo.10799176

Factors Which Influence Youths to Venture in Business Activities: A Case of Youths in Lusaka's Northmead Business Centre

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Received: 01-02-2024 Revised: 17-02-2024 Accepted: 06-03-2024

ABSTRACT
This paper sought to report on the factors that influence youth engagement in business activities in Lusaka's Northmead business area; with Specific objectives focusing on the influence of Demographic, Socio-cultural and Economic factors on youth business start-up. The study adopted a Quantitative – Descriptive Non-Experimental survey research design which is anchored on positivism as a research philosophy. Structured questionnaires with close ended questions were used to collect primary data which was analyzed for descriptive statistics and inferential statistics using excel and Statistical Package for Social Sciences (SPSS). Correlation and regression analysis was further used to determine the nature of the relationship between the independent and dependent variables. The findings on the influence of demographic factors on youth business start-ups revealed the existence of a positive relationship between age, gender, marital status and level of education, and youth engagement in business activities. The relationship was statistically significant. The findings on the influence of social factors on youth business engagement also revealed the existence of a positive relationship between family background, quality of education, government support and media influence, and youth engagement in business. The relationship was statistically significant. The findings on the influence of economic factors on youth business start-ups also revealed the existence of a significant and positive relationship between access to finance, the macroeconomic environment, government support and access to business development services, and youth business engagement. Government and policy makers should take keen interest of the factors which influence youth to venture in business activities. Government should further take advantage of the unique disposition of youths and create business development and training programs which significantly influence sustainable youth business start-ups as these can significantly contribute to the economic development of the country and reduce youth unemployment.

Keywords: *business, entrepreneurship, unemployment, youth*

I. INTRODUCTION

Zambia's total population stands at 19.6 million people (CSO, 2023). This population is distinctively 'young,' with 33% of the people aged between of 15 and 35. This could be the country's largest youth population ever, and these young people have the potential to be the inventors, creators, builders, and leaders of sustainable development. Youths by nature have the physical, intellectual, and technological capacity to bring about the country's much-needed good social and economic change. However, Zambian youths are not contributing enough to the country's economic development agenda, as most of them confront multifaceted social and economic challenges such as unemployment, underemployment, and a general lack of access to adequate and sustainable sources of income and livelihood (UNFPA, 2016).

The issue of youth unemployment has always been one of the country's major issues as it affects not only school dropouts, but also university and college graduates (ILO,2013). Consequently, many young people in Lusaka and other parts of the country engage in various commercial activities, with some running saloons, barbershops, boutiques, metal fabrication, and other forms of general trading to sustain their livelihood. Youth participation in these economic activities is a critical alternative source of job creation that, if fostered, can allow the country to secure and use a "demographic dividend" in coming years. The Demographic Dividend is the potential economic gain that can occur when a county's majority, young, independent, educated, skilled, and healthy working age population is larger than the dependent population, such as younger children and the elderly (ILO,2013). As a result, most developed and developing countries, including Zambia, are investing in youth empowerment programs to encourage adolescents to take an active role in development.

The purpose of this research, therefore, is to look into the factors that drive Zambian youths to engage in business activities. Knowing these factors is essential for the design of both suitable government policies and, education and training

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programs that encourage youth participation in sustainable business and development activities. Youths who run businesses in Lusaka's Northmead trading area make up the research population.

II. STATEMENT OF THE PROBLEM

Zambia's population is youthful, with sixty five percent (65%) under the age of 25 and 52% under the age of 18 (C.S.C, 2022). However, the formal economy's opportunities have been insufficient to absorb the vast number of young people who either graduate or enter the workforce each year (Chigunta, Francis; Mwanza, V, 2016). Despite various government interventions to promote youth entrepreneurship, the youth unemployment figure remains high at 11.03 percent in 2022. It is therefore, hoped that the youth unemployment problem may be remedied by encouraging young people to venture in business and entrepreneurial activities (Chigunta, Francis; Mwanza, V, 2016).

III. HYPOTHESIS

H_1 **H_0:** There is no relationship between demographic factors and youths' decisions to engage in business activities.
H_1: There is a relationship between demographic factors and youths' decisions to engage in business activities.
H_2 **H_0:** There is no relationship between social factors and youths' decisions to engage in business activities.
H_1: There is a relationship between social factors and youths' decisions to engage in business activities.
H_3 **H_0:** There is no relationship between economic factors and youths' decision to engage in business activities.
H_1: There is a relationship between economic factors and youths' decision to engage in business activities.

IV. EMPIRICAL LITERATURE REVIEW

Youth hood is considered as a specific stage between childhood and adulthood 'when people have to negotiate a complex interplay of both personal and socio-economic changes to manoeuvre the "transition" from dependence to being independent take effective control of their own lives and assume social commitments' (UN, 2001). The United Nations (UN) and the Commonwealth of Nations have, respectively, defined youths as those members of the population between 15-24 and 15-29 years of age. According to the African Union Youth charter, youth is the category of people between ages of 15 and 35 years (Chigunta, et al., 2005).

Zambia's rising youth population has affected the distribution of economic dividends as youths face challenges arising from geographical location, gender, education levels, and availability of employable skills among others. Unemployment is worse among young people than any other age group in the labour force. Youths are therefore looking for alternative means of survival by running businesses (Haabazoka, Kamanga, Sinchinsambwe, & Kapena, 2016).

Different studies conducted in different economic and socio-cultural contexts reveal various factors as influencing the engagement of youths in business activities. The profit potential or generating income, job security, difficulty in getting a secured job, an advantage of leaving a legacy for the family members, and utilizing the skills acquired in training are some of the motivating factors behind starting a business.

4.1 Influence of Demographic Factors on Youth Entrepreneurship

Business startup intention, quality and success is usually associated with socio-demographic variables such as age, gender, education background and prior employment experience (Nguyen, 2018).

Gender - A study conducted by (Crant, 1996), concluded that men are more likely than women to express an intention or preference for new business venture creation. In contrast, (Kourilsky and Walstad, 1998; Shay and Terjensen, 2005; Wilson et al., 2007; Smith et al., 2016a, b; Chaudhary, 2017) reported no meaningful difference between men and women in terms of enterprise intentions.

Age - Some studies indicate that people are most likely to venture into business between the ages of 25 to 34 (Choo & Wong , 2006). (Hatak, et al., 2015) argues that the age range is associated with a lower likelihood of having an entrepreneurial intention, indicating a negative relationship between age and entrepreneurial intention. To the contrary, Chaudhary (2017) concludes that age is not inversely related to entrepreneurial inclination. There is therefore no consensus on the relationship between age and entrepreneurial intentions among researchers.

Educational Background - Some studies show that 'the effect of general education, measured in years of schooling, on entrepreneur performance' is positive (der Sluis & Praag, 2004). (Poss Birdthistle, 2008) reported a positive attitude of university students towards enterprise and small business. (Nguyen, 2018), also found that advanced educational background has a positive impact on one's impulsive entrepreneurship intention and one's deliberate intention to start a business. The impact of educational level on entrepreneurial intention still varies when other factors are taken into consideration. Also,

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globally, entrepreneurship education and training research is unable to draw a direct causal link connecting the enhanced knowledge with the subsequent performance of enterprises (Valerio, et al., 2014). The relationship between university education in general and entrepreneurship is not so strongly contested.

4.2 Influence of Socio-Cultural Factors on Youth Business Start Up

People are products of their societies, and their decisions and views are influenced by several variables which constitute the socio-cultural context. These include population size, population growth, age structure, ethnic mix, life expectancy, migration, income, lifestyle changes, social mobility, levels, and quality of education; and religion (Mack & Pützschel, 2014). Youths, therefore, are encouraged to engage in business activities when society's attitude towards enterprise is enabling or favorable. Some of the variables that directly or indirectly influence youths to engage in entrepreneurial activities include the following.

In an investigation of the factors affecting youth entrepreneurship development in Kenya, Sambo (2016) reported a moderate positive corelation between the national youth policy and youth entrepreneurship development. This shows overwhelming evidence Government and other institutions can therefore create a positive image of entrepreneurship in society by devising systematic programs for incubation and youth support (Chigunta & Mwanza, 2016).

(Kabwe, et al., 2018), termed these as enabler factors and defined them as those which assist businesses to succeed. He identified access and use of information communication technologies (ICT), government policies and private sector support as among factors enhancing business development for the youths. For example, the introduction of the e-voucher under the Farmer Input Support Program (FISP) has enhanced the development and expansion of agro-shop businesses of some youth entrepreneurs in Zambia.

4.3 Influence of Economic Factors on Youth Business Start Up

The economic backdrop of a country is made up of a number of interconnected economic variables. These include the Gross Domestic Product (GDP), inflation rates, interest rates, currency exchange rates, government budget deficits, unemployment rates, and labor costs (Amor'os & Bosma, 2014). These factors also have an impact on the number and type of possibilities available to firms and potential entrepreneurs in a country (Mwanaumo, Chisumbe, Mbewe, Mambwe, & Haabazoka, 2020).

However, the availability of financial resources for entrepreneurs, such as debt or equity financing, grants, and subsidies, is the most critical economic determinant in the starting of a business (Amor'os & Bosma, 2014). Entrepreneurs also require non-financial aid, such as assistance in conducting market research or drafting company ideas, according to him. Financial and other commercial institutions, such as banks, venture capital firms, or specific organizations, such as business incubators, may provide these services. Economic variables such as potential market and market entrance laws are also considered before deciding to start a business. Physical infrastructure, such as land, space, electricity, communication, and transportation, also influences how easy or difficult it is to run a successful firm.

One of the challenges that youth entrepreneurs face in accessing business startup financing is stringent loan conditions. (Mwangi & Shem, 2012) argue that youth entrepreneurs rarely get favorable terms in accessing loans. Most of the times, financial institutions discriminate against young entrepreneurs for not having business experience. This also happens with reference to not having adequate collateral, having friends or family who can cosign the loan, and act as a guarantor among other conditions. According to Al-Mamun et al., (2010), stringent loan access conditions are a major deterrent to youth who desire to venture into entrepreneurship.

V. THEORETICAL LITERATURE REVIEW

5.1 Schumpeter's Theory of innovation

This is one of the top theories of entrepreneurship. It asserts that an entrepreneur does not merely conduct business to better their lives alone, but eventually result in the growth of the economy and the society at large. The inventor of this theory, Joseph Schumpeter, argued that an entrepreneur grows by being creative and having foresight. Entrepreneurs can demonstrate creativity through the introduction of new products and services. A new product often comes to solve a certain problem in society or make it more convenient. Another innovative aspect is that in a bid to achieve growth and have more profits, an entrepreneur introduces new production methods.

As business startup is a form of entrepreneurship, Schumpeter's theory is used to highlight the importance of businesses in general and SMEs to a country. In his theory, Schumpeter indicates that innovation is a central ingredient of economic development, and an entrepreneur is the driver thereof (Emami-Langroodi, 2017). He defines an entrepreneur as "someone who perceives the opportunity to innovate by forming new enterprises.

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Volume-4 Issue-2 || March 2024 || PP. 35-45 DOI: 10.5281/zenodo.10799176

He views innovation as a form of 'creative destruction' which is a 'process of industrial mutation that incessantly revolutionizes the economic structure from within, incessantly destroying the old one, and ceaselessly creating a new one' (Sweezy, 1943).

The Schumpeterian theory also recognizes availability of resources as key to innovation and business sustenance. Some researchers criticize this theory for asserting that individual businessmen, directors and managers were all entrepreneurs. This stance undermines the integral role of psychological traits such as risk-taking, creativity, idea generation, and innovativeness in entrepreneurship (Sweezy, 1943). In some cases, access to the above-mentioned resources does not always guarantee of youth involvement in business.

5.2 Max Weber's Theory of Social Change

This is one of the Sociological theories which analyses entrepreneurial activities from various social contexts, to understand their corresponding processes and effects (Chetty, 2020). The theory of social change was proposed in the 1980s by Max Weber, the most socially compelling thinker of his time. The major basis of this theory is religion and social change. Weber asserts that religious beliefs have a strong influence on entrepreneurial development in a given society. This sociological theory further proposes that the entrepreneurial qualities of an individual or a group of people are entrenched within the society one belongs to. This perspective of the society is in turn influenced by its religious and ethical beliefs. (Chetty, 2020).

In addition to, the Weberian theory of social change also highlights the important role of capitalism in the process of developing entrepreneurial qualities in individuals (Beetham, 2018). Weber used this theory to explain the Indian society and how Hinduism that lacks the spirit of capitalism. He further contended that the ethical values prevalent in India are mostly concentrated towards individuals rather than the Hindu society at large. Hence, fails to promote entrepreneurship in the country (Pawar, 2013).

Thus, in explaining the emergence of modern entrepreneurship traits in an individual, this theory shows that his religious and ethical approaches serve as the major determinant. Furthermore, the theory also explains that if the individual belongs to a society where capitalistic approaches dominate, they will possess entrepreneurial qualities. This theory is therefore, important in understanding the influence of social factors on youths' intentions to engage in business activities.

The two theories above indicate that entrepreneurship and business startup are important catalysts for economic development. Webber's theory further shows how society and culture can shape an entrepreneurial culture in a society. This further infers that youth engagement in business can greatly contribute to socio economic growth of a country.

VI. RESEARCH METHODOLOGY

6.1 Research Design

Copper and Schindler (2014) define research design as the blueprint for the research process. It shows how the study was conducted in technical terms, further elaborating how the researcher conducted sample selection, the data collection instruments which were used and research procedures among other tasks. Designing a study helps the researcher to plan and implement the study in a way that will help the researcher to obtain intended results, thus increasing the chances of obtaining information that could be associated with the real situation (Burns & Grove, 2001). A quantitative, non-experimental, descriptive research approach was adopted in this study to determine the extent of relationships between the independent variables and the dependent variables.

6.2 Population and Sampling Design

Population is defined as the total number of units (individuals, organizations or objects) from which a sample is selected for measurement (Kindly et al, 2016). In this study, the population was all youth running different types of businesses at Northmead Shopping Centre. Northmead area is one of the busiest and commercially active shopping centers forming part of Lusaka's central business district. However, both the council and Market management could only estimate the total number of registered businesses at 350. Suffice to state that some shops are shared among three or more business owners.

6.3 Sampling Technique and Sample Size

A sampling technique is a process by which elements of a sample are selected (Mugenda and Mugenda,2012). Furthermore, a purposive sampling technique was used to select participants for this study since the sample had to meet the characteristics of young age group under study and from the chosen geographic locations.

This study had a sample size of fifty (50) research participants comprising of youths between the ages 18 and 35 years who own and operate businesses in Northmead Shopping Area. The youths selected were engaged in different business activities.

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Volume-4 Issue-2 || March 2024 || PP. 35-45 DOI: 10.5281/zenodo.10799176

6.4 Data Collection

Both primary and secondary data was collected for this study. Secondary data made up the literature review of this research study. This was obtained from various sources which included: Published Journal Articles, Conference Proceedings, as well as reports of other researchers on topics similar to the study topic. Primary data included the data that was collected in the field from the research participants who happen to be youth business people at Northmead trading area. This data that will be collected from the target population using interview data collection tool(s) which were eventually analysed and interpreted to form the basis of this study.

One of the instruments of primary data collection for the study is a self-administered questionnaire with few open-ended and more closed-ended questions. It was used to collect data from the sample. The closed ended questions were mostly on information regarding the background/characteristics of the sample population and the other research questions on the research variables for easier data analysis.

6.5 Data Analysis

The data was analysed using statistical tools such as Statistical package for the Social Science (SPSS) and excel. The data was further analysed using Corelation and Regression analysis to determine the extent of the relationship between the independent and dependent variables.

VII. RESEARCH RESULTS AND ANALYSIS

7.1 Correlation and Regression Analysis

Correlation Analysis

To determine whether there existed any relationship between demographic, social and economic factors and success of youth engagement in business, a correlation analysis was conducted. The findings are highlighted in table tables below.

Correlation of Demographics

Table 1: Correlation of demographics

Pearson's Correlation (N=50)						
	Variables	**1**	**2**	**3**	**4**	**5**
1	Business activity	---				
2	Gender	0.322**	---			
3	Age	0.389**	0.266**	---		
4	Marital status	0.438**	0.415**	0.118*	---	
5	Education level	0.375**	0.349**	0.242**	0.283**	---
** Correlation is significant at the 0.01 level (2-tailed) *. Correlation is significant at the 0.05 level (2-tailed)						

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The table above revealed that there is a relationship between demographic factors and youths' engagement in business activities. This is because Pearson correlation indicated a two tailed significant correlation between the demographic variables and the business activities. Hence, an acceptable correlation was found among the dependent and independent variables.

SEM of the Correlation

Table 2: Structural equation model of the correlation

Dependent variable		**Independent variables**	**Estimate**	**S.E**	**C.R**	**P-value**	**Decision**
Business activity	<---	Gender	0.166	0.041	4.001	***	Accepted
Business activity	<---	Age	0.173	0.037	4.367	***	Accepted
Business activity	<---	Marital status	0.053	0.012	4.356	***	Accepted
Business activity	<---	Education level	0.05	0.014	3.510	***	Accepted
Note: S.E=Standard Error; C.R=Critical Ratio; p=Significance level at ***<0.05							

The Structural Equation Model of the correlation as shown in the table above on gender scores (SE=0.041; CR=4.001; $p<0.05$) highlighted a positive and significant relationship impact of gender on business activities. The scores for age (SE=0.037; CR=4.367; $p<0.05$) suggested a positive and significant association between age and business activities. In a similar mode, marital status (SE=0.012; CR= 4.356; $p<0.05$) showed a significant relation with business activity. Lastly, education level (SE=0.014; CR= 3.510; $p<0.05$) demonstrated a positive and significant impact on youths' engagement in business activities.

Correlation of the Variables

Table 3: Correlation of Variables

		business activities
Business activities	Pearson correlation	**1**
	sig. (2 tailed)	
	N	**50**
Demographic factors	Pearson correlation	**0.452****
	sig. (2 tailed)	**0.001**
	N	**50**
Social factors	Pearson correlation	**0.283****
	sig. (2 tailed)	**0.007**
	N	**50**
Economic factors	Pearson correlation	**0.227***
	sig. (2 tailed)	**0.028**
	N	**50**

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According to the results, demographic factors had positive and significant correlation with business activities as shown by the coefficient of correlation of (r= 0.452, p= 0.001). The demographic factors were gender, age, marital status and education level which all showed a significant relationship with youths engaging in business activities.

Additionally, the results revealed that social factors had a positive relation with business activities as shown by the coefficient of correlation (r= 0.283, p= 0.007). The social factors mostly revolved around the family background, media and government support which all had a significant correlation with the youths engaging in business activities.

Moreover, the correlation results showed that economic factors are significantly and positively correlated to business activities engaged by youths as indicated by the correlation coefficient (r= 0.227, p= 0.028). Economic factors captured by the study include access to finance, macroeconomic environment, government support and access to non-financial support.

These results are consistent with those of Kay (2005), which concluded that lack of access to finance is likely to have a negative impact on SME's performance and that macro environmental factors have significant effects on performance.

Regression Analysis

Since there existed a strong positive relationship between the independent and dependent variables a regression analysis was conducted to determine the level of significance for the relationships. The Regression analysis was conducted to determine the influence of demographic, social, economic factors on youths' engagement in business activities at Northmead Business Centre. Table below shows summary of the model.

Model Summary

Table 4: Model Summary

indicator	**coefficient**
R	0.565
R Square	0.531
Adjusted R Square	0.487
Std. Error of the Estimate	0.681274

The regression model summary reveals that demographic factors, social factors and economic factors are all satisfactory variables explaining the youths' engagement in business activities as indicated by the r square of 53.1%.

This implies that involvement of these variables explained 53.1 percent of the dependent variable variations. These results meant that the model was used to associate independent variables with dependent variables.

Test for the significance: Analysis of Variance

Table 5: Analysis of Variance

model	**sum of squares**	**df**	**mean square**	**F**	**Sig**
1 Regression	19.86	3	6.646	13.89	.000
Residual	42.001	83	0.47		
Total	61.861	86	7.116	13.89	

The outcomes of the table above revealed that the model was significant. Additionally, the results implied that the explanatory variables are proper predictors of the dependent variable. This is in tandem with the F statistic of 13.89 and the reported p-value of 0.000 which was less than the critical probability value of 0.05 significance level.

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Regression Coefficient

Table 6: Regression Coefficient

	B	Std. Error	Beta	t	sig.
(Constant)	-0.297	0.75		-0.396	0.692
Demographic factors	0.402	0.086	0.415	4.565	0.001
Social factors	0.331	0.116	0.244	2.743	0.005
Economic factors	0.342	0.114	0.267	3.111	0.002

Optimal model: Y= -2.97 + 0.402 Demographic factors + 0.331 Social factors + 0.342 Economic factors + *e*

The results show how the independent variables influence the dependent variable. The results show that demographic factors and business activity have positive and significant relationship (r=0.402, p= 0.001). The results also show that social factors and business activities have positive and significant relationship (r= 0.331, p= 0.005). In addition, the findings revealed that economic factors and business activities are positively and significantly related (r=0.342, p = 0.002).

VIII. SUMMARY OF FINDINGS

The main objective of this study was to investigate factors that influence youth's engagement in business activities. The study focused on youths trading at Lusaka's Northmead Business Centre between 2021 and 2023. The analysis of data was based on data collected from fifty (50) youth run businesses.

The chapter presented findings of the relationship between demographic, social and economic factors on youth business engagement. The relationship among the various variables was further tested using Correlation and Regression Analysis. According to the results, demographic factors had positive and significant correlation with business activities as shown by the coefficient of correlation of (r= 0.452, p= 0.001). The demographic factors were gender, age, marital status, and education level which all showed a significant relationship with youths engaging in business activities.

The results also revealed that social factors had a positive relation with business activities as shown by the coefficient of correlation (r= 0.283, p= 0.007). The social factors mostly revolved around the family background, media and government support which all had a significant correlation with the youths engaging in business activities.

The correlation results further showed that economic factors are significantly and positively correlated to business activities engaged by youths as indicated by the correlation coefficient (r= 0.227, p= 0.028). Economic factors captured by the study include access to finance, macroeconomic environment, government support and access to non-financial support.

Since there existed a strong positive relationship between the independent and dependent variables a regression analysis was conducted to determine the level of significance for the relationships. And the regression model summary revealed that demographic factors, social factors and economic factors are all satisfactory variables explaining the youths' engagement in business activities as indicated by the r square of 53.1%.

IX. CONCLUSION

This study focused on factors influencing youth engagement in business activities. To this end, it explored demographic, socio- cultural and economic factors. Highlighting how these can be enhanced to encourage more youths to consider business startups as an alternative to job seeking. The findings on the influence of demographic, social and economic factors on youth business start-ups revealed the existence of a positive and the relationship was statistically significant. However, these factors are not exhaustive, and the findings may not be generalized to the entire population due to the size of the sample. Moreover, the relationship between the independent and dependent variables may change if other factors are taken into consideration. Researchers and academicians can therefore, explore other factors not considered in this study or collaborate these findings with a different study population.

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RECOMMENDATIONS

In order to ensure that youths engage in meaningful and sustainable youth business activities, the following recommendations are made.

- Government should take advantage of the unique disposition of the youths and create development programs specifically targeted at youths. The training should involve entrepreneurship education, finance training, and record keeping training and other business components which significantly influence youth business start-ups and success.
- Government to provide interest free or minimal interest for Youths with practical business ideas. This will increase opportunities and success of youth business startups.

  Curriculum reforms from primary to university level to produce more self-employable youths to lessen the burden of youth unemployment. This will also enhance the entrepreneurship culture in the country.
- Government and other stakeholders can use the media to influence youths to start up their own businesses. Social media provides knowledge integration, low-cost information disclosure, and wide network systems; allowing youths to share creative and innovative ideas and knowledge. Twitter, Facebook, Skype, You Tube and discussion forums are some of the examples of social media tools through which entrepreneurship and business can achieve their successful (Alrawadieh & Johnson, 2012).
- Government to enhance access to business development services such as marketing services, to information technology services, and sales and promotion channels for youth startups. These services should not be occasional provisions, but rather, they should be accessible all year round. This can be accomplished through collaborations and partnership with the government, donor agencies and other NGOs to offer such services.
- Improved systems and procedures in accessing youth empowerment funds. For example, despite increased allocation of CDF and CEEC loan facilities, cumbersome, and unclear procedures are preventing most youths them from taking advantage such opportunities.
- Government to generally create an enabling environment for youth businesses startups my managing the economic fundamentals such as interest rates, exchange rates and inflation rates to lower the cost of doing business. This will attract more youths to set up their own business.
- Create a by shift from being a primary economy and creating industries were youths can provide innovative services such as value addition and manufacturing instead of general trade. For instance, the production of school desk has been left to the locals. No foreign imports are encouraged under this guideline. This is good for the young entrepreneurs.

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