

## **THE INFLUENCE OF YOUTH ECONOMIC EMPOWERMENT PROJECT ON EMPLOYABILITY OF YOUTH IN TANZANIA: A CASE OF ILALA MUNICIPALITY T**

Joseph Magali, PhD, Faculty of Business Management, The Open University of Tanzania (OUT). E-mail: [Joseph.magali@out.ac.tz](mailto:Joseph.magali@out.ac.tz)  
Christopher Mbagwa, Faculty of Business Management, The Open University of Tanzania (OUT).; E-mail: [Mbagwa25@yahoo.com](mailto:Mbagwa25@yahoo.com)

### **ABSTRACT**

*The study assessed the influence of a youth economic empowerment projects on youth employability in Ilala Municipality in Dar es Salaam region-Tanzania. The specific objectives of the study were to examine the role of training, the contribution of savings and credit facilities and start-up tools provision on the employability of youth. The study used a stratified and random sampling techniques to select 121 youths for a survey. The data were analyzed using descriptive and multiple regression analysis. The findings showed a significant and positive relationship between the role of training, the contribution of savings and credit facilities, and the role of start-up tools provision on youth employability in Ilala municipality. The study, therefore, recommends that, for promoting youth employability in Tanzania, the government, NGOs and projects should provide training and start-up tools to youth. Furthermore, the stakeholders should facilitate capital access to youth by empowering the savings and credits groups.*

**Keywords:** Youth employability, vocational training, savings and credits, startup tools, Tanzania

### **INTRODUCTION**

#### **Background Information**

The role of youth empowerment

ILO (2020) figured that youth are three times unemployed than elders. The worldwide youth unemployment rate is 13.6% while it is 9% and 30% in Northern America and Africa respectively. Unemployment persists more among young women than men in most regions. Young people are unemployed in the formal job markets because they lack the work experience demanded by employers.

Investing in youth fosters the development of any nation (Odoh & Eme, 2014). The youth investment is comprised of different initiatives to empower them economically, politically and socially. A variety of stakeholders such as government ministries, non-governmental organizations, agencies, faith-based organisations, and development partners participate in empowering youth (Cheng, 2010). The empowerment initiatives address various challenges including market access, increasing productivity, employment and decision making (Hope, 2012). Youth employability is a premeditated action to make youth employed or employ themselves (Lindsay et al., 2017).

#### **Role of youth capacity building**

OECD (2013) recommended various stakeholders such as industry groups, colleges, schools, universities, employment agencies, trade unions, local community groups and social economy organisations to train youths on vocational skills to promote their employability.

The stakeholders anticipate that capacity building in terms of training improves financing and marketing access and hence promote the employability of youth (Arai, 2015). VETA (2019) proclaimed that Tanzanian youth face employment challenges like their colleagues in developing countries because they lack adequate vocational training.

### **Youth Economic Empowerment (YEE) Project**

Youth Economic Empowerment (YEE) project operated in three years from 2015 to 2018. The project utilized Tanzanian Shillings (TZS) 9.42 billion and was funded by European Union. Vocational Education and Training Authority (VETA), Comprehensive Community-Based Rehabilitation (CCBRT), Plan International and Volunteer Services Overseas (VSO) partnered to implement the project. The project aimed to overcome the challenges of youth unemployment in Tanzania (VETA, 2019).

To achieve its mission, the project trained youth aged 15 to 35 in Mtwara, Dar es Salaam, Lindi, Morogoro and Coast VETA centres. The project served 10,132 youth in Tanzania. The percentages of girls and boys participants were 52% and 47% respectively. The project also served 10% of disabled youth. In Ilala municipal council the project was implemented in Kitunda, Kivule, Chanika, Majohe, Msongola, Kiwalani, Vingunguti, and Kipawa wards. YEE project targeted to achieve three objectives which were: increasing youth's employability through cultivating their entrepreneurship skills, imparting leadership skills to promote youth community engagement and improving youth health. However, the scope of the current study is based on the first objective. To facilitate youth employability, the YEE project facilitated youth training in VETA colleges. The vocational training covered the fields of driving, tailoring, catering, decoration, motor vehicle mechanics, welding and electrical installation.

YEE also encouraged youth to join Youth Savings and Loans Groups (YSLG), which operated as Village Community Banks (VICOBA) to facilitate capital access and then the project provided the startup working tools to youth (VETA 2019). The project encouraged 10-15 youth to form a YSLG group where they saved monthly. Youth clients of the YSLG borrowed the microcredit which was used as capital to operate the economic activities. At the end of the year, they distributed the savings and interest accrued. The starts up tools were given to a group of 5-10 youth. The tools included a welding machine, drilling machine, gas cooker, oven, vehicle tool box, sewing machine, decorating clothes, and electrical installation tools kit. This study assessed how the training, participation in savings and credits activities and provision of startup tools promoted youth employment in the project area, particularly Ilala district in Dar es salaam region.

### **The Concept of Youth Economic Empowerment**

Hope (2012) articulated that youth empowerment is the deliberate actions that lead to improved livelihood of youth economically. Chinedu and Yunusa (2014) perceived youth empowerment as measures that circumvent poverty to youth. These measures improve better access, utilization and management of the factors of production.

### **The Concept of Vocational Education Training**

According to Forster et al.(2016), vocational training is based on practical workplace knowledge which influences individual entrepreneurial undertakings. Hoeckel (2008) asserted that vocational training enables trainees to apply the skills to seek employment opportunities. In this case, vocational training promotes the employability of the trainees.

Studies manifest that vocational training promotes the employability of youth in various countries. For instance, Biavaschi et al. (2012) confirmed the contribution of vocational training on youth employment in South and Sub-Saharan Africa, Hirshleifer et al. (2014) in Turkey, Batchuluun, et al.(2017) in Mongolia and Barrera-Osorio, et al. (2020) in Colombia.

Microfinance institutions (MFIs) are the essential catalyst of youth employment (Asadullah, et al., 2021; Datta and Sahu, 2021; Oladapo, 2021). Moreover, despite a few studies such a Nade (2021), Fox and Gandhi (2021) and Hope (2012) who have acknowledged the role of startup tools in youth employment, no detailed analysis has been provided. Moreover, none of the previous studies have assessed how the three variables influenced the employment of youth altogether. Therefore, this study was conducted to assess the role of training, the contribution of savings and credit facilities and the role of start-up tools provision on the employability of youth in Ilala Municipal council, Dar es Salaam region, Tanzania.

## LITERATURE REVIEW

The literature review consists of theoretical and empirical literature reviews. The combination of the theoretical and practical studies reveal gaps that are covered by the current study.

### Human Capital Theory

Backer (1964) initiated the human capital theory in 1964. According to Backer (1964), human capital promotes production. Investment in human capital is done through training. Firms invest in humans with an expectation that they will benefit in future from what is invested. An individual invest in training in exchange for pay which he will receive as wages or salary after being employed. The assumption of the human capital theory is that; the more the skills and knowledge acquired from training, the more the pay (Blair, 2012).

Therefore, training should target the employability of the trainees and not only for gaining competencies (Wuttaphan, 2017). Fe'nyes and Moha'cs (2020) asserted that motivating the talented secondary schools about higher pay premiums upon completing their studies might motivate them to join higher degrees and study hard. In the current study, the human capital theory is correlated with the training role on the employability of youth. Indeed, the youth attended the training organized by the YEE project because they anticipated that upon completion of their training they could employ themselves and earn income. They also predicted that the income earned would improve their livelihoods. Various studies have added variables to human capital theory. For example, Aliu and Aigbavboa, (2019) analyzed how the human capital theory benefited the employer of construction industries. El Shoubaki, et al.(2020) studied how reasons to start a business mediated human capital and SME growth in France. Gruzina et al. (2021) examined how human capital theory fostered innovation.

### Resource-Based View Theory

Barney (1991) established the resource-based view (RBV) theory by arguing that capabilities and resources promote the sustainable competitive advantage of the firm. Barney (1991) asserted that for resources to create sustainability, resources should be rare, valuable, inimitable and not substitutable. The RBV theory focuses on tangible and intangible resources. Wanjiku and Deya (2021) and Karugu et al.(2021) regarded competitive strategies, interest rate and financial leverage as resources to promote the performance of MFIs in Kenya. Turyakira et al. (2019) articulated how access to financial resources accelerated the performance of Ugandan small businesses.

Donnellan and Rutledge (2019) perceived effective lending as a strategic resource for the banking industry. Various studies have articulated that access to financial services may act as a strategic resource for the performance of the business firm or a project. This is linked with the role of savings and credits in enabling the employability of youth who participated in the YEE project. Zahra (2021) examined how resource management is important for startup firms. Kellermanns et al.(2016) perceived the creation of new products and services as resources in the RBV theory. The literature shows that the provision of startup tools to promote youth employment have not been considered as a strategic resource by the previous authors. Therefore, this study used RBV theory to analyze how the financial capital from YSLG and startup tools provided to youths acted as essential resources which promoted youth economic empowerment in Ilala Municipality of the Dar es Salaam region, Tanzania.

### Empirical Literature Review

#### Vocational training and employment

Unemployment persists more among young women than men in most regions. Possession of vocational training makes young people be employed in automatable jobs (ILO, 2020). Vitali (2018) argued that possession of vocational trainees made poor youth in Uganda seek diverse opportunities in the labour market. Hence, apprenticeships and vocational training have promoted the availability of employment opportunities for the poor youth. Batchuluun et al. (2017) reported that the youth training programs in Mongolia positively promoted the increase of earning and employment in short and medium terms.

Biavaschi et al. (2012) asserted that in South and Sub-Saharan Africa, as a strategy to curb youth unemployment challenges, local networks and NGOs conduct informal apprentice training to familiarize the trainee with new technologies which facilitates easier access of credit and acquisition of modern working equipment.

Hirshleifer, et al. (2014) demonstrated that the private sector vocational training positively and significantly influenced the employment of youth in Turkey. However, the impact was realized after the second year of training. Barrera-Osorio et al. (2020) disclosed the positive effects of vocational training on wages and employment in Colombia.

Doerr and Rafael (2020) revealed that the beneficiaries of the Formacion para el Trabajo (FOTRAB) programme in Chile improved their income in the short term. The programme trained vulnerable men and women aged 18 to 65. The study further found that combining training project participants in the classroom and provision of technical assistance improved their self-employment probability. However, training was more useful for males than females and the quality of training determined the labour outcomes. The empirical studies indicate that there is a gap for studies that assess how vocational training influence the employability of youths aged 15-35 in developing countries such as Tanzania.

### **The role of MFIs in promoting employment**

Shiferaw (2020) found that despite being trained, the pastoral project beneficiaries in Afar, Eastern, and Southern clusters of Ethiopia were unemployed because they lacked financial support and poor industry employers' linkage. Alam and Azad (2021) similarly unveiled that MFIs in Ethiopia increased women clients' income and level of employment. Adamolekun et al.(2021) found that MFIs in Nigeria led to the survival of Micro and Small Enterprises (MSEs) and hence they created employment and wealth, and mitigated poverty.

Asadullah et al.(2021) articulated that access to Microfinance Institutions (MFIs) services promoted women clients employability in Bangladesh. The study disclosed that MFIs financial services made women more independent and more financially and healthily satisfied; and hence gained general happiness. Datta and Sahu (2021) exposed that in West Bengal, India, the credits from MFIs made borrowers increase their levels of employment and hence livelihoods. Chandrashekhara and Sultani (2021) unveiled that MFIs in Afghanistan, through the provision of loans to entrepreneurs, improved their savings, income, and promoted employment opportunities.

Oladapo (2021) contended that one purpose of the Microfinance Institutions in Nigeria was employment creation. When doing this task, the MFIs also reduced poverty and empowered disadvantaged groups such as women, and fostered the growth of new or existing businesses. The study revealed that the credits provided by the specialized banks were not effective enough to reduce poverty in Nigeria because they targeted the clients who were not extremely poor.

This study necessitated to include the contribution of informal savings and credits on employability of poor marginalized youth in Tanzania who were aged 15 to 35. Previous studies did not concentrate on young youth who were coordinated by a specific project. Therefore, the study peculiarly assessed the effectiveness of the YEE's coordinated Youth Savings and Loans Group scheme in promoting the employability of youth in the Ilala district.

### **Startup tools and employment**

Fox and Gandhi (2021) argued that youth employment is caused by their inability to acquire inputs, land and tools in Sub-Saharan Africa. The working tools include raw materials required to make goods like craft furniture, food or hairdressing tools. Shiferaw (2020) recommended the provision of working equipment to facilitate the employability of youth in Ethiopia.

Hope (2012) recommended that for effective training of employable youth; technical and vocational education and training (TVET) institutions in Kenya must ensure that they possess the required training facilities, tools and infrastructures. However, the study did not focus on vocational short term training. Moreover, this was not an empirical finding rather it was a recommendation paper. Nade (2021) stated that the Indian government offered a variety of non-financial support for SMEs startups such as machines and workshop attending grants but these grants were limited in the Tanzanian context.

The literature indicates that there are scanty studies that have assessed the role of start-up tools in promoting the employability of youth. Moreover, despite, the previous few studies such as Fox and Gandhi (2021), Nade (2021) and Shiferaw (2020) and Hope (2012) recommended that the startup tools are vital for enhancing the employability of youth, they have not assessed the extent the provision of the tools promote youth' employability. Furthermore, to the best of the authors' knowledge, none of the studies has blended the role of vocational training, savings and credits and start-up tools and employability of youth aged 15 to 35.

## METHODOLOGY

### Population and sample size

The study used an explanatory design and involved 1,202 youth from Kitunda, Kivule, Chanika, Majohe, Msongola, Kiwalani, Vingunguti and Kipawa Wards of the Ilala district in Dar es Salaam region in Tanzania. The participants were vocational education and training graduates from the project area in Ilala municipal as indicated in Table 1.

**Table 1: Youth Population in Project's Wards**

S/N	Area	Male	Female	Total
1	Kipawa	132	143	275
2	Vingunguti			
3	Majohe	80	90	170
4	Chanika			
5	Kivule	112	156	268
6	Kitunda	63	89	152
7	Kiwalani	99	108	207
8	Msongola	67	63	130
	Total	553	649	1,202

Source: VETA, (2018)

### Sample Size

This study considered 10% of the youth population in the project area. Bullen (2014) asserted a sample size worth 10% can be drawn from the population if the total sample does not exceed 1,000 objects/individuals. Therefore, 55 males and 65 females were drawn for the survey from a population of 1,202 youth.

### Sampling Technique

The study used the stratified sampling technique to group the male and female youth and then systematic random sampling was used to select the individual male and female youth for the survey.

Data Collection Method, validity and reliability

Data were collected using the structured questionnaire. The questionnaire was pretested to 12 youth before administering it to a large number of respondents. The validity of the variables was confirmed from the empirical literature. The reliability was tested using the Cronbach Alpha, which recorded the mean value of 0.741 (Table 1b), indicating that the data were reliable. The youth consent was sought before the administration of the questionnaire. Furthermore, the authors cited all used references and ensured the confidentiality of the collected information. Before analysis, data were screened and coded and then were entered in SPSS software version 21.

### Data Analysis

Data were analyzed using descriptive and multiple regression analysis. Specifically, the study applied the ordinary least square (OLS) regression method to estimate the relationship between the independent and dependent variables. We tested the multiple regression assumptions and we found that the model does not exhibit the problems of heteroscedasticity, multicollinearity and autocorrelation. The test also showed that data were normally distributed. The multiple regression model is written as follow;

$Y_t = \beta_0 + \beta_1 X_{1t} + \beta_2 X_{2t} + \beta_3 X_{3t} + \epsilon_t$  where  $\beta_0$  = intercept,  $\beta_1$ ,  $\beta_2$  and  $\beta_3$  = represents estimated coefficient  $X_1$ ,  $X_2$  and  $X_3$  respectively at time  $t$

$Y_t$  represents youth employability

$X_1$  represents the role of training

$X_2$  represents the contribution of credits and savings

$X_3$  represents the role of start-up tool

$\epsilon_t$  represents error terms

**Table 2: Cronbach alpha Reliability Statistics**

Variables	Number of sub-variables	Cronbach Alpha
Demographic variables	5	0.769
Vocational training	6	0.719
Savings and credits	3	0.710
Startup tools	3	0.765
	<b>Mean</b>	<b>0.741</b>

Source: Field Data, (2020)

## RESULTS AND DISCUSSION

### Demographic variables

Gender, age, education level, category of youth beneficiaries and major activities are demographic variables that are related to the specific objectives of the study.

#### Gender of youth

Both men and women were involved to avoid biases. The males involved were 56 (46.3%), and females were 65 (53.7%), as shown in Table 3. The data shows that majority of respondents were females. This is because according to VETA (2019), 52% of the total project beneficiaries were females. Since the female youth are classified as disadvantaged, the project aimed to promote their economic empowerment (Mwaipopo & Dauda, 2019).

#### Age of youth

The findings from Table 3 indicate that majority (58%) were having the age of 17-25 years. The age rank sat by the project was 15-35 years. However, it seems the project included youth with relatively young age to accommodate their marginalities such as orphans and single parents. The project targeted the young youth because they could not access employment opportunities easily on their own. ILO (2020) reported that youth face unemployment challenges three times than elders.

#### Education Level of youth

The findings from Table 3 shows that the majority (83.5%) of youth were having primary and secondary education while 4.1% possessed no formal education. The data suggest that majority of youth were having a low level of education and hence lacked an opportunity to be employed in the formal job market. Therefore, training, joining in savings and credits groups and provision of startup tools promoted their self-employment. Fe'nyes and Moha'cs (2020) contended that higher education promotes the employability of youth than the lower level of education.

**Table 3: Demographic information of youth**

Respondent Gender	Frequency	Percent
Male	56	46.3
Female	65	53.7
<b>Respondent Age</b>		
17-25	70	58
25-38	51	42
<b>Respondent Education Level</b>		
None	5	4.1
Primary	60	49.6
Secondary	41	33.9
Certificate	10	8.3
Diploma and above	5	4.1

<b>Category of Beneficiaries</b>		
Young mother	17	14.0
Working in a risk environment	56	46.3
Orphan	10	8.3
Single parent	38	31.4
<b>Respondents by Activities</b>		
Business	31	25.6
Self-employed	80	66.1
Unemployed	10	8.3
<b>Total</b>	<b>121</b>	<b>100.0</b>

**Source: Field Data (2020)**

### **Category of youth Beneficiaries**

The findings from Table 3 reveal that youth project beneficiaries were coming from the marginal groups of the population. The findings show that the project beneficiaries were either young mothers, those working in a risk environment, orphans or single parents. The data shows that majority of them were those working in the risk environment. The findings indicate that the project aimed to empower economically the most disadvantaged groups. Oladapo (2021) asserted that MFIs aims to empower disadvantaged groups. Vocational training also performs this essential role (Vitali, 2018).

### **Youth Major Activities**

The findings from Table 3 shows that the majority of youth (66.1%) were self-employed while 25.6 % started businesses and 8.3% remained unemployed. The data shows that majority of youth established economic activities after being trained and being facilitated with startup tools and capital access from the savings and credits groups. The economic activities based on the training provided were driving, tailoring, catering, decoration, motor vehicle mechanics, welding and electrical installation. However, 8.3% of the youth were not eager and innovative enough and hence failed to utilize the startup tools which were given in a group of 5-10 youth. Wuttaphan (2017) argued that the competencies gained from vocational training will be useful only when the trainee use such competence to foster his employability. The findings from this study disclose that the vocational training organized by YEE achieved the desired results because 91.7% of the trained youth were employed in different economic activities.

### **Factors that promoted the employability of youth**

Findings from Table 4 shows how the role of vocational training, savings and credits and startup tools facilitated the employment of youth in Ilala municipality in Dar es laam region-Tanzania.

### **Role of Training on employability of youth**

The results indicate that 90% of the youth agreed that the training contents facilitated their employability. The vocational training centres usually train participants on both theoretical and practical aspects. The practical aspect catalyzes the application of skills in an employability context. That is why the majority agreed that the training contents facilitated their employability. Forster et al. (2016) affirmed that the practical contents of the training facilitated the entrepreneurship undertaking, and in this case fosters employment creation.

The findings further display that the training environment facilitated the employability of youth as confirmed by 89% of the respondents. The conducive training environment makes the trainee grasp what is trained and provides room to turn the trained skills and knowledge into practice.

For the training to be successful, the presence of training facilities and materials is vital. The VETA trainers provided adequate training handouts for each course that was trained. This was witnessed by 94% of the trainees who accepted that the provision of adequate training materials facilitated their employability. Training materials were used as a reference when undertaking the economic activity. A large percentage (99%) of youth also agreed that the training evaluation facilitated their employment. Training evaluation usually is done to trace if the trainee applies what was being taught in the class. YEE project evaluated the trainee regularly and assisted youth in difficult areas. Aboyassin and Sultan

(2017) asserted analysis of training needs, designing a training program, duration of training and training evaluation influenced employee service quality, productivity, and job satisfaction in Jordan.

### Contributions of Savings and Credit

The findings further revealed that 95% of youth agreed the capital obtained from the savings and credits facilitated their employment. The credits obtained from the savings and credits group were used to purchase the additional working tools and cover the operating expenses. Capital is very vital to promote employment. The finding further revealed that 61% of youth acknowledged that increased savings promoted their employability. The role of insurance services in promoting the employability of youth scored 61%. The findings indicate that some of the youth were not covered by the health insurance services and this threatened the continuity of economic activities if they became seriously ill. Chandrashekhar and Sultani (2021) revealed that the provision of loans to entrepreneurs by MFIs in Afghanistan improved their savings, income, and promoted employment opportunities. Adamolekun et al. (2021) found that in Nigeria MFIs promoted the Survival of Micro and Small Enterprises (MSEs) and hence they created wealth and employment, and mitigated poverty.

### Role of Start-up Tools

YEE project provided the following start-up tools: welding machine, drilling machine, gas cooker, oven, vehicle tools box, sewing machine, decorating cloth, and electrical installation tools. The findings indicate that 92% of youths agreed that the availability of start-up tools facilitated their employability. About 91% of the youth agreed that the start-up tools were efficient. The findings indicate that the provided startup tools were both available and efficient. The two parameters promoted the employability of youth.

Fox and Gandhi (2021) asserted that the ability to acquire inputs, land and tools promotes the employability of youth. The findings further indicate that the adequacy of the startup tools promoted the employability of youths. This is true because the YEE project provided the complete sets of startup tools. Nade (2021) revealed that the provision of start-up tools promoted the growth of SMEs in India. Shiferaw (2020) and Hope (2012) asserted that the provision of the working equipment facilitates the employability of youth. However, none of the studies examined how the startup tools promoted the employability of the youth.

**Table 4: Factors that promoted the employability of youth**

Variable(s)	Frequency	Percent
<b>Role of Vocational Training on employability of youth</b>		
The training contents facilitated employability	116	96
The training environment facilitated employability	108	89
The training facilities and materials facilitated employability	114	94
The trainers' evaluation facilitated employability	120	99
<b>Contributions of Savings and Credit (CSC)</b>		
The business capital facilitated employment	115	95
Increased savings facilitated employability	74	61
Insurance services facilitated my employability	73	60
<b>Role of Start-up Tools</b>		
Availability of start-up tools assured employability	111	92
The efficiency of start-up tools facilitated employability	110	91
The adequacy of startup tool facilitated employability	110	91

Source: Field Data (2020)

### Result From the Regression Analysis

The multiple regression analysis through OLS was carried out to assess the relationship between the vocational training, savings and credits groups, start-up tools and employability of youth in Ilala Municipal council. The regression model equation after analysis can be written as:  $Y = 55.1 + 0.059 X_1 + 0.56 X_2 + 3.83 X_3 + \epsilon$ . The results from Table 4 show that  $R^2$  is 0.6712 and  $F=20.4$ , indicating that the relationship between independent and dependent variables is well



specified. The B-values shows that the startup tools, x3 contributes largely to the model than other variables (x1=vocational training and x2=savings and credits). The findings from Table 5 show that the vocational training, savings and credits and startup tools contributed to the employability of youths positively and significantly. The findings correlate with Barrera-Osorio et al. (2020), Batchuluun et al. (2017) and Hirshleifer et al. (2014) in Colombia, Malaysia and Turkey respectively. However, Doerr and Rafael (2020) revealed that training influenced the employment of youth in Chile in short term.

**Table 5: Results From the Multiple Regression Model**

Explanatory Variables	Coefficient	Std. Error	P> t
Role of training	0.059738	0.0603928	0.017
Role of Savings and credits	2.843288	0.6761642	0.000
Role of Start-up Tools	0.066195	0.0717177	0.0366
Constant	55.01	9.84697	0.000
R <sup>2</sup> = 0.6712			
F= 20.473, Prob > 0.0001			

**Source: Field Data, (2020)**

## CONCLUSION AND RECOMMENDATIONS

The study concludes that vocational training, savings and credit facilities and provision of start-up tools promoted the employability of youth in Ilala Municipal Council in Dar es Salaam region-Tanzania. The study recommends that vocational training continue to train youth on practical employability skills. The government and NGOs should also establish projects which provide training, strengthen savings and credits groups and provide startup tools to promote the employability of youths in different locations in Tanzania.

This study was limited by small coverage and the use of descriptive and regression analysis. Therefore, we recommend future studies to widen the coverage, use advanced data analysis methodology and mixed methods designs. The study contributes to the body of knowledge by integrating the three variables in one study, which were not considered by previous authors. This motivated the authors to use the human capital and resource-based view theories to address the variables covered by this study. The study contributes to the human capital theory by articulating that well-designed vocation training promotes the application of knowledge and hence facilitates the employability of youth. Also, the study contributes to the resource-based view theory by arguing that the training, savings and credits resources and startup tools should be used in combination to promote the employability of youth. Furthermore, this study included the role of start-up tools on the employability of youth in the human capital theory, which was not considered by previous scholars.

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