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Assessing the challenges of youth entrepreneurship in micro and small scale enterprises: The case of north Gondar zone, Ethiopia

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Abstract

Giving young people a real chance in everywhere to find decent and productive work is central; it represents an opportunity to pursue a more balanced and sustainable development, with direct positive consequences for poverty alleviation, promoting social integration and stability. But, today's young generation experiences widening social gaps and faces manifold challenges. Thus, at least to minimize such challenges of young people regarding to being unemployed, countries should create conducive environment to promote youth entrepreneurship. Because of this fact, there is a growing interest in understanding the various challenges of youth entrepreneurship. The main objective of this study was to assess the challenges of youth entrepreneurship on micro and small scale enterprises in North Gondar Zone. A standardized questionnaire was used as an instrument to collect data from a total population of 13,648 small and micro enterprises in North Gondar Zone and the sample size was 402 respondents. The study employed a descriptive survey research type and used stratified sampling technique to collect data from each stratum through simple proportionate stratification. The overall mean value of challenges of youth entrepreneurship is 2.06, and the mean value of credit access, marketing access, infrastructure availability, training and development, business support, and rules & regulations of the government is less than 2.5. But, the mean value of managerial skills is 2.69. Except Jana-amora and Quara woreda, the mean value of the rest of the woredas in north Gondar zone lied between 2.00 and 2.50, but for the two exceptional woredas (Jana-amora and Quara) are bellows 2.00. The survey result confirmed that youth entrepreneurs in the north Gondar zone faced different challenges including poor credit access, education and training, business support, market accessibility, government regulation, and infrastructure. But, managerial skills are not the critical challenges as compared to the above listed one. Among those listed challenges availability of infrastructure and market access have the very lowest mean value or they are the most horrific challenges. Among the different woredas in North Gondar Zone, Jana-amora and Quara are confronted by much wounded challenges than the rest of all.

Keywords: North Gondar Zone, Youth, Entrepreneurship, Youth Entrepreneurship, Challenges of Youth Entrepreneurs

1. Introduction

Ongoing demographic transitions in certain regions of the world, by which the proportion of young women and men (aged 15-24 years) is significantly increasing compared to other age groups, has opened a window of opportunity to invest in young people who will be the next generation of workers and entrepreneurs. This opportunity, if invested in, will enable countries to reduce poverty and leapfrog stages of economic and social development (ILO, 2012) [27].

The world is in transition of searching for more innovative ways to combine economic growth, the reduction of poverty and equitable development in a more environmentally sustainable manner. There is a mounting concern in all corners of the world for the reduction of unemployment rate to ensure the quality of present and future life. This is always true that to come up with a solution for this problem investing a lot in the teenager is indispensable since youths face different challenges that can hinder them to live with success and they are a root for development (Martin C., & Jens Dyring C., 2010) [39].

Giving young people everywhere a real chance to find decent and productive work is central; it represents an opportunity to pursue a more balanced and sustainable development, with

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direct positive consequences for poverty alleviation, promoting social integration and stability (United Nations development Plan & program reports, 2011) ^[52].

Economic development, achieved largely through young entrepreneurship growth, is very important to both developed and developing nations. However, even though we know that higher productivity leads to improved economic outcomes (for example, higher income, more choices to the consumers, better quality products, etc.), there has been no consensus among researchers about either the desired path of development or the role of state in economic development. But, the researchers put a common consensus regarding to the role of state government in giving more value for the development of youth entrepreneurship culture since it contributes a lot for the economic escalation (Lall, 2010) ^[35]. Youth micro and small scale enterprisers (MSEs) which are considered to be increasingly becoming important economic actors in generating income and employment throughout the world since this sector on average contributes about 67% employment to the total labour force in most of the developing countries (Yordanos Mekonnen, 2006) ^[58].

The promotion of youth entrepreneurship is thus increasingly seen as an important means of creating employment and ensuring that countries are able to benefit from the socio-economic potential of their young populations. However, programmes to promote entrepreneurship as a career path for young people need to be carefully planned and long term; entrepreneurship is both demanding and inherently risky, particularly for young people who are already passing through a tenuous and vulnerable transition in life, while at the same time generally having accrued limited life experience and material assets (Joni Simpson & Jens Dyring Christensen, 2008) ^[30].

Today's young generation experiences widening social gaps and faces manifold challenges. In developing countries, rapid changes in the social conditions of young people as a result of changing socioeconomic and policy structures, and wider global change mean that they face a more precarious future than any preceding generation. Thus, at least to minimise such challenges of young people regarding to being unemployed, countries should create conducive environment to promote youth entrepreneurship (ILO, 2001) ^[28].

As different researchers founded that youth entrepreneurs faced manifold problems including lack of work experience, inadequate planning, lack of business management skills, lack of non-going business support and poor marketing and branding (Francis Chiquirita, 2011) ^[24] in United Kingdom, (Kenyon and White, 2010) ^[34] in Australia, (Juan Jose L. *et al.*, 2012) ^[32] in Latin America, (Anil K. Lal and Ronald W. Clement, 2005) ^[4] in India, and (Jose Ma., 2010) ^[31] in Philippines.

African Economic Outlooks researched that African youth entrepreneurs are challenged by the following barriers such as lack of access to sufficient capital, lack of access to lucrative markets, poor marketing and branding, lack of access to suitable working space, lack of business management skills, inadequate and inaccurate financial records, lack of education and training, lack of non-going business support, work experience, government regulations and availability of infrastructure.

Other researchers also, conducted in different countries and times, found the same result regarding to challenges of young entrepreneurs. These Researchers suggested that young entrepreneurs are challenged by various problems like

lack of credit access, both local and foreign markets access, education and training, managerial skills, government regulations, business support, work experience and business information, infrastructure and not see it a secure means of labour market as Maia Sieverding (2012) ^[38] in Egypt, Simon Amenia *et al.*, (2010) ^[3] in Kenya, Danso Ansong *et al.*, (2012) ^[20] in Ghana, Chibueze Jerry Nwigwe (2010) ^[12] in Nigeria, and Yordanos Mekonnen (2006) ^[58] in Addis Abeba. Determining the level and extent of challenges of youth entrepreneurship is the other issues of the researcher. As per African Economic Outlooks, young African entrepreneurs are examined by the different challenges seriously. Facing the challenges may not be the surprising thing but, the high level and extent of challenges may surprise you. Different researchers have proved that the level and extent of challenges of youth entrepreneurship is high, i.e. the challenge is very serious (Simon Amenia *et al.*, 2010) ^[3] in Kenya, (Danso Ansong *et al.*, 2012) ^[20] in Ghana, (Chibueze Jerry Nwigwe, 2010) ^[12] in Nigeria, and (Yordanos Mekonnen, 2006) ^[58] in Addis Abeba.

Despite, many researches were conducted on the issues of challenges of youth entrepreneurship, the Zone (North Gondar) has neglected as we have come across several literatures electronically. Thus, this study was hoping that answers can be provided to the following questions: What are the different barriers or challenges of youth entrepreneurship in micro and small scale enterprises? What is the level of different barriers or challenges of youth entrepreneurship in micro and small scale enterprises?

2. Methodology

Research design

A descriptive survey design was used in this cross sectional study and its design was a quantitative approach to identify and describe the challenges of youth entrepreneurship in micro and small scale enterprise in North Gondar Zone, Ethiopia. The survey design is well suited to such study in which individuals are used as a unit of analysis in order to measure generalizations (Borg and Gall, 1999) ^[7]. Thus, since the researcher wants to identify the characteristics of things, the descriptive survey was the most appropriate design to gather numerical and descriptive data.

Method of data collection

Instrument of the study

The study made use of standardized questionnaire as an instrument to collect data from respondents. The questionnaires embraced two parts: The first part was Demographic Questionnaire (DQ) that was applied to measure the demographic characteristics including respondents' age, gender, marital status, and educational level.

The second part consisted of Challenges of Youth Entrepreneurship Questionnaires (CYEQ), and has taken from Maina Samuel Waweru (2012) ^[59] which incorporated of 40 items, except training and development which has 4 items, 6 questions for each factor or challenge of youth entrepreneurship related to micro and small scale enterprises that determine the development of young entrepreneurs. Questionnaires were adapted to the situation of the country and the particular case study. The statements phrased with a possible response continuum based on a Likert-style five-point scale (1 = strongly disagree, 2= disagree, 3= neither agree nor disagree, 4= agree, and 5 = strongly agree).

Sampling design

The population for this study obtained from North Gondar Zone Micro and Small Scale Enterprise Office (NGZMSSEO) and from the experts of the zone. As per the office, there are 20 woredas and 4 city administrations in north Gondar zone. These are, the twenty woredas: Jana Amora, Metema, Takusa, Quara, Beyeda, Tegedie, Dabat, Layarmacho, Tacharmacho, Mirab Belesa, Misrak Belesa, Gondar Zuria, Adarkay, Wogera, Dembia, shawra, Telemit, Gendewoha, Chilga, and Debark. Gondar, Debark, Aykel and Gendewoha are the four city administrations in the zone. The total numbers of small and micro enterprises in the zone are 13,648, and in each woreda the number is: Jana amora (527), Takusa (607), Quara (501), Beyeda (710), Tegedie (687), Dabat (721), Layarmacho (620), Tacharmacho (613), Mirab Belesa (597), Misrak Belesa (640), Gondar Zuria (738), Adarkay (617), Wogera (592), Dembia (621), shawra (600), Telemit (594), Gendewoha (612), Chilga (803), Metema (801) and Debark (723); and Gondar city administration (724). Thus, the *total population is 13,648* as per the data given by the NGZMSSEO. Number of enterprises: Debark; Aykel and Gendewoha city administrations are included in their respective woredas.

Sampling techniques

Stratified Sampling Technique was used to select the sampled enterprises from each stratum. According to different literatures Stratified sampling is a probability sampling technique wherein the researcher divides the entire population into different subgroups or strata, then randomly selects the final subjects proportionally from the different strata. Here, the population is stratified by its nature based on their geographical location, i.e. in the zone twenty woredas and four city administrations are available in

different locations. Since the researcher wants to identify the challenges of youth enterprises which are located in different locations with five different sectors (manufacturing, construction, service, trade and urban farming), it is reasonable to use stratified sampling technique. According to Marco Vivarelli (2012) [37], difference in geographical location can have a result of variation of challenges of youth entrepreneurship like different in access to market, credit, entrepreneur education and training, and in availability of infrastructure. A study conducted by Mead and Liedholm (1998) [40] reported that different small and micro enterprise sectors are facing the challenges differently. So, using stratified sampling technique can be the reasonable sampling technique to gather data from each sector. Thus, the researcher employed a proportionate stratified sampling technique and *respondents were selected randomly*.

The numbers of young entrepreneurs to be questioned (sampled) obtained by Using Yamane’s formula from the target population of 13,648. Taro Yamane (1967) [57] provides a simplified formula to calculate sample sizes. This formula used to calculate the sample sizes with a 95% confidence level and 5% of precision level and the respondent’s sample size will b

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

$$= \frac{13,648}{1 + 13,648(0.05)^2}$$

$$= 402 \text{ youth micro and small enterprises}$$

Where n is the sample size, N is the population size, and e is the level of precision.

Table 1: Sample size determination

S.N	Strata	Number	Proportion	Sample	
1	Jana amora	Manufacturing	105	22	3
		Construction	110	22	2
		Trade	100	19	2
		Service	159	30	5
		Urban farming	43	8	2
		Total	527	100	14
2	Takusa	Manufacturing	121	20	2
		Construction	132	22	3
		Trade	168	28	6
		Service	135	21	3
		Urban farming	51	9	2
		Total	607	100	19
3	Quara	Manufacturing	99	18	2
		Construction	101	21	2
		Trade	123	26	3
		Service	142	28	4
		Urban farming	36	7	2
		Total	501	100	13
4	Beyeda	Manufacturing	132	19	3
		Construction	162	24	4
		Trade	160	23	4
		Service	156	22	4
		Urban farming	100	14	2
		Total	710	100	21
5	Tegedie	Manufacturing	137	20	3
		Construction	140	21	3
		Trade	134	19	2
		Service	159	23	5
		Urban farming	117	17	2

		Total	687	100	20
6	Dabat	Manufacturing	150	21	4
		Construction	144	20	3
		Trade	168	23	5
		Service	140	19	3
		Urban farming	119	17	2
		Total	721	100	21
7	Layarmacho	Manufacturing	124	20	3
		Construction	128	21	2
		Trade	120	19	2
		Service	152	25	4
		Urban farming	96	15	2
		Total	620	100	17
8	Tacharmacho	Manufacturing	123	20	3
		Construction	120	19	2
		Trade	126	21	3
		Service	145	24	3
		Urban farming	99	16	2
		Total	613	100	16
9	Mirab Belesa	Manufacturing	122	21	3
		Construction	138	24	4
		Trade	119	20	2
		Service	116	18	2
		Urban farming	102	17	2
		Total	597	100	15
10	Misrak Belesa	Manufacturing	130	20	3
		Construction	126	19	3
		Trade	140	22	5
		Service	135	21	3
		Urban farming	109	18	2
		Total	640	100	19
11	Gondar Zuria	Manufacturing	148	20	4
		Construction	151	21	4
		Trade	145	19	3
		Service	160	22	5
		Urban farming	134	18	3
		Total	738	100	23
12	Adarkay	Manufacturing	123	20	3
		Construction	130	21	3
		Trade	117	19	2
		Service	122	20	3
		Urban farming	126	20	3
		Total	617	100	18
13	Wogera	Manufacturing	118	20	2
		Construction	117	19	2
		Trade	129	22	3
		Service	125	21	3
		Urban farming	103	18	2
		Total	592	100	15
14	Dembia	Manufacturing	124	20	3
		Construction	120	19	3
		Trade	128	21	4
		Service	130	21	4
		Urban farming	119	19	2
		Total	621	100	19
15	Shawra	Manufacturing	129	22	3
		Construction	127	21	3
		Trade	128	21	3
		Service	140	23	4
		Urban farming	76	13	2
		Total	600	100	18
16	Telemit	Manufacturing	120	20	2
		Construction	118	19	2
		Trade	136	23	4
		Service	134	23	3
		Urban farming	86	15	2
		Total	594	100	15
17	Gendewoha	Manufacturing	122	20	3

		Construction	120	19	3
		Trade	132	22	3
		Service	131	21	3
		Urban farming	107	18	2
		Total	612	100	19
18	Chilga	Manufacturing	160	21	5
		Construction	152	19	4
		Trade	171	21	5
		Service	162	20	4
		Urban farming	158	19	4
		Total	803	100	27
19	Debark	Manufacturing	139	19	3
		Construction	151	21	4
		Trade	142	20	4
		Service	161	22	4
		Urban farming	130	18	3
		Total	723	100	23
20	Metema	Manufacturing	160	20	4
		Construction	171	22	6
		Trade	162	20	4
		Service	155	19	4
		Urban farming	153	19	4
		Total	801	100	26
21	Gondar city	Manufacturing	145	20	3
		Construction	144	20	3
		Trade	150	21	4
		Service	160	22	4
		Urban farming	125	17	3
		Total	724	100	24
Total		13,648		100	402

Source: North Gondar Zone Small and Micro-enterprise office

A total of 402 questionnaires were distributed to the respondents through stratified sampling method and they were selected randomly.

Method of data analysis

In this study descriptive statistics was used to analyze data including describing of demographic variables and variables related to challenges of youth entrepreneurship. Frequencies, Percentages, Mean and Standard deviation were utilized for the aim of analysis.

One way ANOVA and independent t-test also exploited to show the variation of the different challenges of youth entrepreneurship because of difference of demographic variables.

The Statistical Package for Social Sciences (SPSS) 16 version was used to analyze the data collected. The results of analysis were being presented by using tables.

3. Results and Discussions

The level of youth entrepreneurship challenges

1) What is the level of youth entrepreneurship challenges/ what are the various challenges of youth entrepreneurship?

As it is depicted from table 3 below, regarding to the overall challenges of youth entrepreneurs, 69.8(273) percent of respondents were rated as disagree, 19.1(75) percent of participants were rated as strongly disagree and 11.1(43) percent of respondents were lied on neutral and also none of the respondents has a rating of agree and strongly agree. The average value and the standard deviation of the overall challenges of youth entrepreneurs are 2.06 and 0.34 respectively.

Since the value of the standard deviation is less than one, the answers of the respondents have a minimum variation to

each other. Therefore, from this figure the researchers infer that the level of overall challenges is low since the mean value is less than 2.5. This finding is supported by Chigunta (2005) ^[13] in Zambia, Ayodele (2006) ^[5] in Nigeria and World Bank (2006) ^[55] in Kenya, Botswana and Uganda. But, it is difficult to generalize the above finding since others failed to support it like Nasser (2003) ^[42] in South Africa and Chingunta (2002) ^[14] in Italy and France.

Regarding to the levels of Various Challenges of Youth Entrepreneurship as it is depicted in table 3 was discussed in the following paragraphs. For Credit Access: 25.3, 69.2 and 5.5 percent of participants were rated as strongly disagree, disagree, and neutral respectively. The average value and standard deviation of the Credit access are 2.11 and 0.39 respectively. Since the value of the standard deviation is less than one, the answers of the respondents have a minimum variation to each other. Therefore, from this figure the researchers infer that the level of Credit access is low since the mean value is less than 2.5. This finding is supported by Chingunta (2002) ^[14] in Zambia, Euro Barometer (2006) ^[22] in Italy and France, Ayodele (2006) ^[5] in Nigeria and Schoof (2006) ^[48] in developing countries. Though it is supported by the different authors, this finding was also disproved by Nasser (2003) ^[42] in South Africa and Chingunta (2002) ^[14] in Italy and France. Therefore, the young entrepreneurs in North Gondar Zone have not an opportunity to access credit as per the survey result discussed above. From this one can conclude that poor credit access is one of the challenges of youth entrepreneurship.

For Managerial Skills: 16.5, 57.1, 9.9 and 16.5 percent of participants were rated as strongly disagree, disagree, neutral and agree respectively. The average value and standard deviation of the managerial skills are 2.69 and 0.81 respectively. Since the value of the standard deviation is less

than one, the answers of the respondents have a minimum variation to each other. Therefore, from this figure the researchers deduce that the level of managerial skills is medium since the mean value is greater than 2.5 and less than 3.5. This finding is in line with the findings of Lefebvre (2002) [36] in developing countries, Peterman and Kennedy (2003) [33] in Uganda, Robertson *et al.* (2003) [46] in developing countries, Herrington and Wood (2003) [26] in South Africa and Herrington *et al.* (2009) [25] in South Africa. Even if the finding of this research is supported by various researchers, but it is mistaken to make generalization since Nasser (2003) [42] in South Africa and Chingunta (2002) [14] in Italy and France were found the results in opposite way. As per the numerical values taken from the survey result, managerial skills of youth entrepreneurship is not the serious challenges in North Gondar Zone in general even if the level and extent is different in each woreda.

For Market Access: 15.4, 67.9 and 16.7 percent of respondents were rated as strongly disagree, disagree, and neutral respectively. The average value and standard deviation of Market access are 2.14 and 0.41 respectively. Since the value of the standard deviation is less than one, the answers of the respondents have a minimum variation to each other. Therefore, from this figure the researchers figure out that the level of marketing access is low since the mean value is less than 2.5. The findings of Chingunta (2002) [14] in Zambia, Philip (2002) [44] in Nigeria and Report by YEDF in Kenya, Egypt, Tanzania, Burundi and Rwanda are highly similar to the current researchers. But, it does not mean that this finding is true in every where since Nasser (2003) [42] in South Africa and Chingunta (2002) [14] in Italy and France were found the results in opposite way. Therefore, youth enterprisers in North Gondar Zone are wounded in accessing the market opportunity and we can say that poor market accessibility is one of the serious challenges of young entrepreneurs in the Zone.

For Infrastructures: 16.2, 79.7 and 4.1 percent of respondents were rated as strongly disagree, disagree, and neutral respectively. The average value and standard deviation of Infrastructures are 1.92 and 0.27 respectively. Since the value of the standard deviation is less than one, the answers of the respondents have a minimum variation to each other. Therefore, from this figure the researchers infer that the level of Infrastructures is low since the mean value is less than 2.5. This finding is supported by the findings of Pamela (2007) [41] in developing countries and ECA (2001) [19] in Ethiopia. But, on the other extreme, it is failed to be supported by the results of Nasser (2003) [42] in South Africa and Chingunta (2002) [14] in Italy and France. As per the figure we got from the survey result, availability of Infrastructures is the most serious challenges of youth enterprisers in North Gondar Zone.

For Training and Development: 17.3, 64.2 and 18.5 percent of respondents were rated as strongly disagree, disagree, and neutral respectively. The average value and standard deviation of Training and Development are 2.37 and 0.46 respectively. Since the value of the standard deviation is less than one, the answers of the respondents have a minimum variation to each other. Therefore, from this figure the researchers deduce that the level of Training and Development is low since the mean value is less than 2.5. This finding is in line with the findings of World Bank (2006) [55] in Kenya, Botswana and Uganda. But, it is failed to be supported by Report by European Network (2010) [23]

in European, Nasser (2003) [42] in South Africa and Chingunta (2002) [14] in Italy and France. Youth entrepreneurs in North Gondar Zone did not get reasonable and informed Training and Development as we can observe the survey result. Thus, the system is poor to create good opportunity for training and development.

For Business Development Support: 19.1, 71.8 and 9.1 percent of respondents were rated as strongly disagree, disagree, and neutral respectively. The average value and standard deviation of Business Development Support are 2.21 and 0.39 respectively. Since the value of the standard deviation is less than one, the answers of the respondents have a minimum variation to each other. Therefore, from this figure the researchers construe that the level of Business Development Support is low since the mean value is less than 2.5. This finding is similar with the findings of Schoof (2006) [47] in developing countries, World Bank (2008) [56] in developing countries, White and Kenyon (2000) [54] in developing countries and Street and Sykes (2003) [50] in developing and transition countries. But, it does not mean that this finding is always true in every where since Report by European Network (2010) [23] in European, Nasser (2003) [42] in South Africa and Chingunta (2002) [14] in Italy and France got opposite result. As per the survey result, young entrepreneurs in North Gondar Zone did not get any business development support from different parties. Thus, the researchers construe that Business Development Support is one of the challenges of youth entrepreneurship.

For Rules and Regulations of the Government: 9.1, 81.3 and 9.6 percent of respondents were rated as strongly disagree, disagree, and neutral respectively. The average value and standard deviation of Rules and Regulations are 1.81 and 0.21 respectively. Since the value of the standard deviation is less than one, the answers of the respondents have a minimum variation to each other. Therefore, from this figure the researchers construe that the level of rules and regulations is low since the mean value is less than 2.5. This finding is supported by the findings World Bank (2008) [56] in developing and transition countries, De Sa (2005) [16] in developing and transitional countries, Africa Youth Report (2011) [1] in Africa, CDE report (2007) [9] in South Africa, Nasser (2003) [42] in South Africa and Ugwu (2006) [51] in Nigeria. But, it does not mean that this finding is always true in every where since Report by European Network (2010) [23] in European, Nasser (2003) [42] in South Africa and Chingunta (2002) [14] in Italy and France got opposite result. From the survey result as we have observed, government rules and regulations is the most serious challenges of youth entrepreneurs in North Gondar Zone.

2) What is/are the most serious challenges of youth entrepreneurship in north Gondar zone?

As it is portrayed in table 3 regarding to the mean value of the challenges of youth enterprisers; credit access, market availability, infrastructure availability, informed training and development, business development support, and rules and regulations of the government scored the average value of less than 2.5 except managerial skills, 2.69. As per the table, government rules and regulations is the wounded challenges of youth entrepreneurs in North Gondar Zone and availability of infrastructure took the second place as a serious challenge. This finding is supported by Ugwu (2006) [51] in Nigeria, Chingunta (2002) [14] in Zambia, World Bank (2006) [55] in Kenya, Botswana & Uganda, Ayodele (2006) [5]

in Nigeria, De Sa (2005) ^[16] in developing and transition countries and ECA (2001) ^[19] in Ethiopia. This finding is also dissimilar with the findings of Chinnguunta (2002) ^[14] in Italy and France, Nasser (2003) ^[42] in South Africa and Report by European Network (2010) ^[23] in Europe.

Table 3: description of level of youth entrepreneurs' challenge (N=391)

Item	Category	Frequency (%)	Mean	Standard deviation
Credit Access	SDA	99(25.3%)	2.11	0.39
	DA	271(69.2%)		
	N	21(5.5%)		
Managerial Skills	SDA	64(16.5%)	2.69	0.81
	DA	224(57.1%)		
	N	39(9.9%)		
	A	64(16.5%)		
Market Access	SDA	60(15.4%)	2.14	0.41
	DA	266(67.9%)		
	N	65(16.7%)		
Infrastructure	SDA	63(16.2%)	1.92	0.27
	DA	311(79.7%)		
	N	16(4.1%)		
Training & development	SDA	68(17.3%)	2.37	0.46
	DA	251(64.2%)		
	N	72(18.5%)		
Business Support	SDA	74(19.1%)	2.21	0.39
	DA	281(71.8%)		
	N	36(9.1%)		
Rules and Regulation of the government	SDA	36(9.1%)	1.81	0.21
	DA	318(81.3%)		
	N	37(9.6%)		
Over all Challenges	SDA	75(19.1%)	2.06	0.34
	DA	273(69.8%)		
	N	43(11.1%)		

*SDA= strongly disagree, DA=disagree, N= neutral, A=agree
Source: the survey result of 2014

3) What is the level of youth entrepreneurship challenges in each woreda in north Gondar zone?

By considering the survey result depicted in table 4 bellow, the levels of youth entrepreneurship challenges for each woreda were discussed in the bellow paragraphs.

For Gondar city, as per the respondent's response, the mean value and standard deviation of youth enterprisers' challenge are 2.58 and 0.62 respectively. From this figure one can figure out that there is no variation of the responses between respondents since the value of the standard deviation is less than one, and also the overall level of the young entrepreneurs' challenge is somewhat medium because the mean value is laid between 2.5 and 3.5.

For Metema Woreda, as it is shown in table 4 bellow, 2.50 and 0.33 are the mean value and standard deviation of young entrepreneurs' challenge respectively. From this figure the researchers deduce that the responses given by the respondents are not varied each other since the value of the standard deviation is less than one. In this woreda the challenge is not serious even if it is not free from the problems.

For Gondar Zuria, as per the respondent's response depicted in table 4 bellow, the mean value and standard deviation of youth enterprisers' challenge are 2.43 and 0.32 respectively. From this figure one can infer that there is no variation of the responses between respondents since the value of the standard deviation is less than one, and also the overall level of the young entrepreneurs' challenge is low because the

mean value is less than 2.5. Thus, in this woreda young entrepreneurs are faced by various challenges.

For Chilga, as it is portrayed in table 4 bellow, 2.41 and 0.31 are the mean value and standard deviation of challenges faced by youth entrepreneurship respectively. Since the value of the standard deviation is less than one, the answers of the respondents have a minimum variation to the mean value. From this figure we can conclude that youth entrepreneurs are challenging by various challenges since the mean value is less than 2.5 and thus, the level is low.

For debark, as per the survey result portrayed in table 4 bellow, 2.40 and 0.31 are the mean value and standard deviation of challenges faced by youth entrepreneurship respectively. Since the value of the standard deviation is less than one, the answers of the respondents have a minimum variation to the mean value. From this figure we can deduce that youth entrepreneurs are challenging by various challenges since the mean value is less than 2.5 and thus, the level is low.

For Gendewuha, as per the respondent's response depicted in table 4 bellow, the mean value and standard deviation of youth enterprisers' challenge are 2.38 and 0.30 respectively. From this figure one can infer that there is no variation of the responses between respondents since the value of the standard deviation is less than one, and also the overall level of the young entrepreneurs' challenge is low because the mean value is less than 2.5. Thus, in this woreda young entrepreneurs are faced by various challenges.

For Dabat, as per the survey result portrayed in table 4 bellow, 2.37 and 0.30 are the mean value and standard deviation of challenges faced by young enterprisers respectively. Since the value of the standard deviation is less than one, the answers of the respondents have a minimum variation to the mean value. From this figure we can figure out that youth entrepreneurs are challenging by various challenges since the mean value is less than 2.5 and thus, the level is low.

For Dembia, as per the respondent's response depicted in table 4 bellow, the mean value and standard deviation of youth enterprisers' challenge are 2.27 and 0.29 respectively. From this figure one can understand that there is no variation of the responses between respondents since the value of the standard deviation is less than one, and also the overall level of the young entrepreneurs' challenge is low because the mean value is less than 2.5. Thus, in this woreda young entrepreneurs are faced by various challenges.

Wogera, as per the survey result portrayed in table 4 bellow, 2.25 and 0.28 are the mean value and standard deviation of challenges faced by young enterprisers respectively. Since the value of the standard deviation is less than one, the answers of the respondents have a minimum variation to the mean value. From this figure we can figure out that youth entrepreneurs are challenging by various challenges since the mean value is less than 2.5 and thus, the level is low.

For Tacharmcho, as per the respondent's response depicted in table 4 bellow, the mean value and standard deviation of youth enterprisers' challenge are 2.21 and 0.25 respectively. From this figure one can understand that there is no variation of the responses between respondents since the value of the standard deviation is less than one, and also the overall level of the young entrepreneurs' challenge is low because the mean value is less than 2.5. Thus, in this woreda young entrepreneurs are seriously confronted by various challenges.

For Layarmacho, as per the respondent's response depicted in table 4 bellow, the mean value and standard deviation of youth enterprisers' challenge are 2.24 and 0.27 respectively. From this figure one can understand that there is no variation of the responses between respondents since the value of the standard deviation is less than one, and also the overall level of the young entrepreneurs' challenge is low because the mean value is less than 2.5. Thus, in this woreda young entrepreneurs are seriously brazen out by various challenges. For Takusa, as per the survey result portrayed in table 4 bellow, 2.09 and 0.24 are the mean value and standard deviation of challenges confronted by young enterprisers respectively. Since the value of the standard deviation is less than one, the answers of the respondents have a minimum variation to the mean value. From this figure we can infer that youth entrepreneurs are challenging by various challenges seriously since the mean value is less than 2.5 and thus, the level is low.

For Mirab Belesa, as per the respondent's response depicted in table 4 bellow, the mean value and standard deviation of youth enterprisers' challenge are 2.07 and 0.23 respectively. From this figure one can understand that there is no significant variation of the responses between respondents since the value of the standard deviation is less than one, and also the overall level of the young entrepreneurs' challenge is low because the mean value is less than 2.5. Thus, in this woreda young entrepreneurs are seriously confronted by various challenges.

For Misrak Belesa, as per the respondent's response shown in table 4 bellow, the mean value and standard deviation of youth enterprisers' challenge are 2.03 and 0.20 respectively. From this figure one can understand that there is no significant variation of the responses between respondents since the value of the standard deviation is less than one, and also the overall level of the young entrepreneurs' challenge is low because the mean value is less than 2.5. Thus, in this woreda young entrepreneurs are seriously brazen out by various challenges.

For Adarkay, as per the survey result portrayed in table 4 bellow, 2.04 and 0.22 are the mean value and standard deviation of challenges confronted by young enterprisers respectively. Since the value of the standard deviation is less than one, the answers of the respondents have a minimum variation to the mean value. From this figure we can deduce that youth entrepreneurs are challenging by various challenges seriously since the mean value is less than 2.5 and thus, the level is low.

For Shawra, as per the respondent's response portrayed in table 4 bellow, the mean value and standard deviation of youth enterprisers' challenge are 2.05 and 0.22 respectively. From this figure one can understand that there is no significant variation of the responses between respondents since the value of the standard deviation is less than one, and also the overall level of the young entrepreneurs' challenge is low because the mean value is less than 2.5. Thus, in this woreda young entrepreneurs are seriously confronted by various challenges.

For Tegedie, as per the survey result portrayed in table 4 bellow, 2.02 and 0.21 are the mean value and standard deviation of challenges faced by young enterprisers respectively. Since the value of the standard deviation is less than one, the answers of the respondents have a minimum

variation to the mean value. From this figure we can deduce that youth entrepreneurs are confronted by various challenges seriously since the mean value is less than 2.5 and thus, the level is low.

For Beyeda, as per the respondent's response portrayed in table 4 bellow, the mean value and standard deviation of youth enterprisers' challenge are 2.01 and 0.09 respectively. From this figure one can understand that there is no significant variation of the responses between respondents since the value of the standard deviation is less than one, and also the overall level of the young entrepreneurs' challenge is low because the mean value is less than 2.5. Thus, young entrepreneurs of Beyeda woreda are seriously confronted by various challenges.

For Telemit, as per the respondent's response portrayed in table 4 bellow, the mean value and standard deviation of youth enterprisers' challenge are 2.02 and 0.21 respectively. From this figure one can deduce that there is no significant variation of the responses between respondents since the value of the standard deviation is less than one, and also the overall level of the young entrepreneurs' challenge is low because the mean value is less than 2.5. Thus, young entrepreneurs of Telemit woreda are seriously confronted by various challenges.

For Quara, as per the respondent's response portrayed in table 4 bellow, the mean value and standard deviation of youth enterprisers' challenge are 1.96 and 0.08 respectively. From this figure one can understand that there is no significant variation of the responses between respondents since the value of the standard deviation is less than one, and also the overall level of the young entrepreneurs' challenge is very low because the mean value is less than 2.5. Thus, young entrepreneurs of Quara woreda are very seriously confronted by the various challenges.

For Jana-amora, as per the respondent's response depicted in table 4, the mean value and standard deviation of youth enterprisers' challenge are 1.82 and 0.06 respectively. From this figure one can infer that there is no significant variation of the responses between respondents since the value of the standard deviation is less than one, and also the overall level of the young entrepreneurs' challenge is very low because the mean value is less than 2.5. Thus, young entrepreneurs of Jana-amora woreda are very seriously confronted by the various challenges.

When we compare the level of overall challenges of young entrepreneurs in North Gondar Zone among woredas: relatively, those who are running business in Gondar city and Metema are confronted minimum challenges than the rest of all. The main reason for this would be due to the availability of infrastructures and market accesses there relatively. But, those who are doing their business in the other woredas are very seriously confronted by the various challenges including poor infrastructure, bureaucracy, poor credit access, poor market access, insufficient training and development, poor business support and insufficient managerial skills. Even if almost all woredas are confronted by the various challenges seriously, but the case in Jana-amora and Quara woredas is too much serious. Those who are doing business in these two woredas are faced much wounded challenges specially the level and extent of infrastructural and Market access problems are very much horrific.

Table 4: the overall level of youth entrepreneurship challenges for each woreda (n=391)

Woreda	Mean value	Standard Deviation
Gondar city (n=24)	2.58	0.62
Metema (n=26)	2.50	0.33
Gondar Zuria (n=23)	2.43	0.32
Chilga (n=27)	2.41	0.31
Debark (n=23)	2.40	0.31
Gendewuha (n=19)	2.38	0.30
Dabat (n=21)	2.37	0.30
Dembia (n=19)	2.27	0.29
Wogera (n=15)	2.25	0.28
Tacharmachiho (n=16)	2.21	0.25
Layarmachiho (n=17)	2.24	0.27
Takusa (n=19)	2.09	0.24
Mirab Belesa (n=15)	2.07	0.23
Misrak Belesa (n=19)	2.03	0.20
Adarkay (n=18)	2.04	0.22
Shawra (n=18)	2.05	0.22
Tege die (n=20)	2.02	0.21
Beyeda (n=21)	2.01	0.09
Telemt (n=15)	2.02	0.21
Quara (n=13)	1.96	0.08
Janamora (n=14)	1.82	0.06

Source: survey result of 2014

Variation of level of youth entrepreneurship challenges with demographic variables

The study sought to find out whether Youth entrepreneurship level is varied with the demographic variables including sex, age, marital status, and educational level. To describe this variation, independent sample t- test (The **t-test** is used to test differences in means between two groups and One- way ANOVA (is a statistical procedure used to compare means between three or more groups) were used. The results are summarized in the following respective tables (95% confidence level were used).

Variation of level of youth entrepreneurship challenges with sex of respondents

Means from Table 5 suggest that respondents rated almost the same on challenges of youth entrepreneurship in North Gondar zone by sex, with means = 2.57 and 2.56 for male and female respectively. A t-value 1.109 whose significance (p) value of .397 is more than $\alpha = 0.05$, confirmed that the difference in means was not significant. Hence, there is no significant difference in challenges of youth entrepreneurship with regard to sex of respondents at the five percent level. This finding is supported by the findings of World Bank (2006) [55] in developing and transition countries, De Sa (2005) [16] in developing and transitional countries, Africa Youth Report (2011) [1] in Africa, CDE report (2007) [9] in South Africa, Nasser (2003) [42] in South Africa and Ugwu (2006) [51] in Nigeria. But, it does not mean that this finding is always true in every where since Report by European Network (2010) [23] in European, Nasser (2003) [42] in South Africa and Chingunta (2002) [14] in Italy and France got opposite result.

Table 5: T-test results on how levels of youth entrepreneurship challenges varied with sex of respondents

Sex	Frequency	Mean	Standard deviation	T	Sign. (2 tailed)
Male	282	2.57	.49	1.109	.397
Female	109	2.56	.46		
Total	391				

Source: 2014 survey

Variation of level of youth entrepreneurship challenges with age of respondents

The means in table 6 suggest that level of youth entrepreneurship challenges of respondents did differ by age, though respondents in the age group 25-29 rated the highest (mean = 2.92) . The F value 4.478 was got whose significance (P value) is 0.006 was less than $\alpha = 0.05$, this figure confirming that levels of youth entrepreneurship challenges in North Gondar zone did vary with age at five percent level of significance, i.e., the relatively aged entrepreneurs are not seriously confronted as the one in the age group of less than 25 as per the survey result.

Hence, there is significant difference in challenges of youth entrepreneurship with regard to age of respondents at the five percent level. This finding is supported by the findings of World Bank (2006) [55] in developing and transition countries, De Sa (2005) [16] in developing and transitional countries, Africa Youth Report (2011) [1] in Africa, CDE report (2007) [9] in South Africa, Nasser (2003) [42] in South Africa and Ugwu (2006) [51] in Nigeria. But, it does not mean that this finding is always true in every where since Report by European Network (2010) [23] in European, Nasser (2003) [42] in South Africa and Chingunta (2002) [14] in Italy and France got opposite result.

Table 6: ANOVA results on how levels of youth entrepreneurship challenges varied with respondents' age

	Frequency	Mean	Standard deviation	F	Sign. (2-tailed)
15-19	80	2.25	.035	4.478	.006
20-24	210	2.27	.421		
25-29	101	2.92	.538		
Total	391				

Source: 2014 survey result

Variation of level of youth entrepreneurship challenges with marital status of respondents

The means from table 7 suggest that levels of youth entrepreneurship challenges did not differ with marital status. With an F value of 1.683 whose significance (P value) was .096 more than $\alpha = 0.05$, confirmed that respondents' level of youth entrepreneurship challenges did not vary with respondents marital status at five percent level of significance.

Hence, there is no significant difference in challenges of youth entrepreneurship with regard to marital status of respondents at the five percent level. This finding is supported by the findings of World Bank (2006) [55] in developing and transition countries, De Sa (2005) [16] in developing and transitional countries, Africa Youth Report (2011) [1] in Africa, CDE report (2007) [9] in South Africa, Nasser (2003) [42] in South Africa and Ugwu (2006) [51] in Nigeria. But, it does not mean that this finding is always true in every where since Report by European Network (2010) [23] in European, Nasser (2003) [42] in South Africa and Chingunta (2002) [14] in Italy and France got opposite result.

Table 7: T-test results on how levels of youth entrepreneurship challenges varied with respondents' marital status

Sex	Frequency	Mean	Standard deviation	Sign. (2tailed)
Married	44	2.24	.47	.096
Unmarried	317	2.22	.49	
Divorced	30	2.31		
Total	391			

Source: 2014 survey result

Variation of level of youth entrepreneurship challenges with educational level of respondents

The means in table 8 suggest that level of youth entrepreneurship challenges of respondents did differ by educational level, though respondents of illiterate rated the lowest (mean = 1.97) and those who holder BA/Bsc rated the highest (mean= 2.79). The F value 4.437 was got whose significance (P value) is 0.008 was less than $\alpha = 0.05$, this figure confirming that levels of youth entrepreneurship challenges in North Gondar zone did vary with educational level at five percent level of significance, i.e., the educated entrepreneurs are not seriously confronted as illiterate did as per the survey result.

Table 8: ANOVA on how levels of youth entrepreneurship challenges varied with educational level

	Frequency	Mean	Standard deviation	Sign. (2-tailed)
Illiterate	63	1.97	0.06	.008
Primary school completed	89	2.21	0.13	
Secondary school completed	179	2.22	0.15	
Diploma	38	2.42	0.31	
BA/Bsc and above	22	2.79	.48	
Total	391			

Source: 2014 survey

4. Conclusion

Based on the descriptive statistics illustrated in the survey the majority of the respondents were male, under the age group of 20-24, unmarried, and secondary school completed. The majority of young entrepreneurs in North Gondar zone got their initial capital from their personal saving even if government loan took the second place. In addition, the survey result contains the following information: majority of youth entrepreneurs are doing their business individually or the forms of ownership is sole proprietorship, most enterprises in North Gondar Zone are located the area which is not suitable for business activities, the primary reason why youths start a business in North Gondar Zone is that because of in need of to have their personal jobs or to be independent, and most of youth entrepreneurs in the zone are involved in trade, service and urban farming sectors.

Regarding to the overall levels of youth entrepreneurship challenges in North Gondar Zone as it is portrayed from the survey result; the mean value of the overall level of youth entrepreneurship challenges is 2.06 which is less than 2.5. From these figure one can bring to a close that majority of young enterprises are seriously confronted by the various challenges including poor credit access, managerial skills, marketing access, Infrastructures, training and development, business support and bureaucracy of the government.

As per the survey result, the mean values of rules and regulations of the government and availability of infrastructures are 1.81 and 1.92. On the other extreme, the mean value of managerial skills of youth entrepreneurship in North Gondar zone is 2.69. From these figures the researchers deduce that young entrepreneurs of north Gondar Zone are highly affected by the wounded challenges of infrastructure and bureaucracy of the sectors. But, Managerial skills cannot be considered as the serious challenges of young enterprises in the zone.

Regarding to the level and extent of youth entrepreneurship challenges in each woredas: except in Gondar city and Metema woreda, the mean value of other woedas are less than 2.5. Thus, one can infer that, relatively, those who are running business in Gondar city and Metema are confronted minimum challenges than the rest of all. The main reason for

Hence, there is significant difference in challenges of youth entrepreneurship with regard to educational level of respondents at the five percent level. This finding is supported by the findings of World Bank (2006) [55] in developing and transition countries, De Sa (2005) [16] in developing and transitional countries, Africa Youth Report (2011) [1] in Africa, CDE report (2007) [9] in South Africa, Nasser (2003) [42] in South Africa and Ugwu (2006) [51] in Nigeria. But, it does not mean that this finding is always true in every where since Report by European Network (2010) [23] in European, Nasser (2003) [42] in South Africa and Chingunta (2002) [14] in Italy and France got opposite result.

this would be due to the availability of infrastructures and market accesses relatively. But, those who are doing their business in the other woredas are very seriously confronted by the various challenges including poor infrastructure, bureaucracy, poor credit access, poor market access, insufficient training and development, poor business support and insufficient managerial skills. Even if almost all woredas are faced by the various challenges seriously, but the case in Jana-amora and Quara woredas is too much serious. Those who are doing business in these two woredas are confronted much wounded challenges specially the level and extent of infrastructural and Market access problems are very much horrific.

As per the survey results depicted, some demographic variables including age and educational level did significance variation regarding to the levels of youth entrepreneurs' challenges but some of demographic variables including sex, and marital status have not a significance variation towards levels of youth entrepreneurs' challenge. These means that when entrepreneurs are getting old they would defend the challenges and when they improve their educational qualification, entrepreneurs can face minimum challenges since education by itself is a means of defending the problems. But, being male or female and married or single did not vary on the level and extent of young entrepreneurs' challenge.

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