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Project Management Strategies and Implementation of Youth Development Projects Funded by Business Development Fund (BDF), Rwanda: A Case of Gasabo District

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Abstract: *This paper examined the impact of project management strategies on the implementation of youth development projects in Rwanda, which were funded by Business Development Fund (BDF). Specifically, it aimed to determine the effect of stakeholder collaboration and partnerships on the successful implementation of youth development projects funded by BDF. The study used a descriptive and correlational research design with a population of 229 individuals from youth development projects and a sample size of 146 respondents. Questionnaires and documentary review were used as instruments for data collection. Data were collected through questionnaires and interviews, and the Statistical Package for Social Sciences (SPSS) version 23 was used to analyze the data. The findings indicated that stakeholder collaboration and partnerships significantly affect the implementation of youth development projects funded by BDF, with an adjusted r2 value of 0.737, explaining approximately 73% of the variations in implementation. The study concluded that the positive and very high correlation of 0.551 (55%) and the significant level at 0.01 (1%) with a p-value of 0.000 (0.0%) confirm a significant relationship between project management strategies and the implementation of youth development projects funded by BDF. The research suggested that the government should establish favorable policies, rules, regulations, and laws to govern project implementation. Additionally, it is recommended that the development of monitoring strategies to ensure successful project execution. Finally, BDF should expand access to credit to enhance the capacity of young entrepreneurs to create job opportunities. Financial support programs should include funds and business skills training, mentoring, counseling, and other relevant support services.*

Keywords: *Project Management Strategies, Implementation of Youth Development Project, business development fund, stakeholder collaboration and partnership*

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1. Introduction

Project management is a strategic competence that enables organizations to align project success with company objectives (Romero, 2018). For organizations handling multiple short-term client projects, project management aims to effectively manage company resources in terms of time, cost, performance, and client relationships within a defined scope. Project management follows a specific phase sequence that outlines the work to be done, assigns responsibilities, establishes milestones, designates approval and review authorities, and monitors progress (Were, 2017).

In the USA and globally, youth development projects benefit from well-established project management strategies that reflect the advanced economic and social structures in these nations. These strategies prioritize evidence-based approaches, extensive stakeholder engagement, and robust monitoring and evaluation systems. Financial inclusion is widely recognized, and programs often include mentorship initiatives, skills development, and community involvement to ensure a comprehensive approach to youth development. The emphasis on adaptability and innovation aligns with the dynamic nature of the youth demographic in North America (Romero, 2019).

In European countries like France, youth development projects prioritize inclusivity, social welfare, and cultural enrichment. These projects involve collaboration with educational institutions and cultural organizations, providing a comprehensive approach to youth development. Financial support is provided through government grants and subsidies, reinforcing the commitment to cultural identity and social cohesion among the youth in these European societies (Rawan and Ayham, 2015).

In Asian countries such as China and Malaysia, youth development projects are shaped by rapid economic growth and technological advancements. Project management strategies in these nations prioritize government support, innovation, and the development of skills relevant to emerging industries. Financial access is facilitated through public-private partnerships, and there is a concerted effort to cultivate entrepreneurial skills to align with the evolving economic landscapes in these dynamic Asian societies (Sima, 2020).

In Africa, youth development projects are tailored to address a wide range of cultural contexts and socio-economic challenges. The management strategies are squarely aimed at addressing issues such as unemployment and poverty through skills development and entrepreneurship programs. Financial access holds a pivotal role, with concerted efforts to provide funding for small businesses and vocational training. These strategies are a reflection of the distinctive challenges and opportunities that exist across the African continent (Olander and Landin, 2015)

In East African countries like Kenya, youth development projects place a strong emphasis on the holistic growth of young people. These initiatives prioritize various aspects such as education, healthcare, and active involvement in community activities. To effectively manage these projects, there is a deliberate focus on collaborating with international organizations and non-governmental organizations (NGOs) to tap into external support and expertise. Recognizing the pivotal role of financial access, concerted efforts are being made to enhance opportunities for youth in areas such as education, microfinance, and technology-driven endeavors. The aim is to empower young people economically, thereby contributing to their overall well-being and future prospects (Mwangi, 2017).

In Rwanda, the younger generation faces significant challenges that hinder their personal and professional growth. High unemployment rates, lack of participation in impactful activities, and slow economic growth contribute to their struggles. Furthermore, issues such as corruption and nepotism add to the barriers to employment, despite the thousands of graduates entering the job market annually. Additionally, societal perceptions often marginalize young people from public forums, depicting them as idle and immature, which further adds to their challenges. Addressing these multifaceted challenges requires the establishment of platforms that empower young people to voice their concerns and actively contribute to community development. Moreover, inadequate skill sets, limited access to training facilities, and financial constraints impede their ability to pursue self-employment opportunities, exacerbating their economic vulnerabilities and hindering their professional growth (Ngoru, 2017).

1.1 Statement of the Problem

Youth projects in Rwanda have been gaining increasing attention from the government, donors, and multilateral agencies as an alternative strategy to address youth unemployment. With limited capacity for formal employment, promoting youth entrepreneurship and self-employment is seen as one of the few viable options to create job opportunities in both the formal and informal sectors (Kitavi, 2015). The government's intervention for the youth through BDF aimed to provide capital for young people to start small businesses, thereby creating self-employment and generating income. It was expected that the income generated would improve individual household incomes, reduce youth dependency on parents, and enhance their quality of life (Kate, 2007). BDF has partnered with financial intermediaries to help youth access funds individually or in groups, focusing on enterprise development among young people across the country and increasing economic opportunities for them in the absence of formal labor market opportunities. However, the reality on the ground shows that many young people remain unemployed despite the existence of the Youth Enterprise Development Fund since its inception (Mahmoud, 2009).

The youth projects have not lived up to expectations, despite the government's efforts to support youth development initiatives (ILO, 2011). The intended benefits of economic empowerment and employment creation for youths have not been realized. The failures are attributed to the inability of youth projects to sustain themselves while benefiting the youths. Statistics show that youth projects face high failure rates, with over 62% of youth projects failing every year in the country (Kimando et al., 2012), while 20% face managerial problems that contribute to stagnation and lack of advancement. Only 18% of youth projects reach maturity and achieve the intended benefits for the youths and the entire nation (Olander and Landin, 2015). According to the BDF report (2020), only 23% of the projects have managed to sustain themselves and repay their loans. Of the 23%, only 6% of the projects have fully completed their loan repayment and achieved full sustainability status.

This study is motivated by a need to address gaps in existing research on the topic. Ennet et al. (2020) examined factors affecting the sustainability of projects funded by youth development programs in the Westland Constituency. Gachui (2017) identified planning factors, project control, and government policies as key factors for the performance of youth projects funded by the Youth Enterprise development funds. Kimando et al. (2012) focused on entrepreneurial factors affecting the sustainability of projects funded by youth funds, while Muthoni (2012) looked at factors influencing the sustainability of youth income generation projects, such as managerial skills and access to credit. However, most studies have focused on aspects other than sustainability determinants and have been conducted in different contexts. This study aims to fill existing knowledge gaps by assessing management strategies for the implementation of youth development projects in Rwanda funded by BDF in Gasabo District.

1.2 Research Objective

The study sought to answer the following research objective:

To find out the effect of stakeholder collaboration & partnerships on successful implementation of youth development projects funded by BDF in Gasabo District

2. Literature Review

2.1. Collaboration and partnerships and implementation of youth development projects

Collaboration and partnerships play a crucial role in successfully implementing youth development projects. By bringing together various stakeholders, including youth participants, community organizations, government agencies, and private sector entities, collaboration and partnerships create synergies, mobilize resources, and enhance project outcomes. This approach allows youth development projects to benefit from diverse perspectives, shared expertise, and increased community engagement, resulting in more effective and sustainable initiatives (Kitavi, 2015). Furthermore, collaboration and partnerships are essential for mobilizing resources to implement youth development projects. Project managers can access financial resources, in-kind contributions, and technical expertise by forging partnerships with organizations, funders, and government agencies.

According to a study by Kinyari and Namusonge (2020), collaboration allows for resource pooling and sharing, thus enhancing the capacity of youth-led projects. Leveraging the strengths and resources of different stakeholders enables youth development projects to overcome resource constraints, ensuring smoother implementation and increased impact. It's important to note that collaboration and partnerships provide invaluable learning opportunities for youth participants. Each partner brings unique knowledge, experiences, and skills to the table, creating mutual learning and capacity-building opportunities. Research by Mahmoud (2009) underscores the importance of knowledge exchange in collaborative initiatives. Through collaboration, youth participants can access mentorship, training programs, and technical guidance, enabling them to enhance their project implementation strategies and achieve better outcomes.

Collaboration and partnerships play a crucial role in engaging the community and implementing youth development projects. Involving community organizations, local leaders, and residents helps ensure that projects align with community needs, priorities, and aspirations. According to a study by Kamau (2016), collaboration fosters community participation and ownership in youth-led initiatives, enhancing project legitimacy and sustainability. Furthermore, collaboration and partnerships help in scaling up and replicating successful youth development project models. By partnering with organizations and networks, successful projects can reach a wider audience and have a broader impact. Research by Kinyari and Namusonge (2020) indicates that collaboration enables the dissemination of effective practices and lessons learned, benefiting other communities. Through sharing experiences, knowledge, and resources, collaboration and partnerships can accelerate the implementation and scaling up of youth development projects.

The implementation of projects involves carrying out the proposed project activities outlined in the project plan in order to achieve the set objectives and deliver the expected outputs. A successful project implementation is gauged by its timeliness, effectiveness, adherence to the budget, and client satisfaction (Ahmed et al, 2019). Therefore, a successful project is one that is implemented on time as scheduled, stays within budget, achieves the initially set objectives, and meets the client's approval (Atkison, 2019). Project implementation depends on various internal and external factors, including organizing the project team and monitoring expenditures and project progress. According to project implementation theory, successfully implementing a project is challenging and intricate (Allen et al, 2016). To ensure successful implementation, a schedule plan must provide a roadmap or strategy for achieving the desired project success. Successful project implementation results from a combination of technical skills, budgetary skills, and comprehensive human attention. Additionally, successful implementation depends on critical factors that should be carefully considered and addressed. Stout (2012) stated that failing to pay attention to these critical factors will lead to project failure. External influences on project implementation may include unexpected events, evolving requirements, fluctuations in resource flow, and changing constraints.

2.2. Empirical Review

Kabahinda and Atuheirwe (2018) studied on the stakeholder involvement in the implementation of youth livelihood Programme in Uganda. The purpose of this paper was to assess stakeholder involvement in the implementation of youth livelihood programme in Uganda; a case of Rubanda district. A cross sectional, quantitative and qualitative designs were employed. A sample of 181 was targeted and the response rate was 71.8%. The study identified the challenges and strategies for stakeholder involvement in the implementation of youth livelihood programme in Uganda. Youth livelihood programme need to involve all the stakeholders during the implementation of Youth livelihood projects in Uganda. The study only covered one district in western Uganda. So the findings may not necessarily represent the views of all Ugandans. This was the first study carried out in the region.

Ennet et al. (2020) conducted a comprehensive study on the stakeholder Collaboration Strategy and Implementation of Girls' Educational Empowerment Projects in Homa-Bay County, Kenya. The study aimed to explore the impact of stakeholder collaboration strategy on the implementation of girls' educational empowerment projects in Homa Bay County, Kenya. Using a descriptive survey design, the study targeted a population of 150, including project staff and Ministry of Education officials. With a sample size of 108 computed using Krecjie and Morgan sample size estimation, the study employed both simple random sampling and stratified random sampling procedures. Data was collected using a self-administered questionnaire and analyzed using SPSS, encompassing descriptive statistics such as frequencies, percentages, means, and standard deviations, as well as inferential statistics including correlation and regression analyses. Notably, the study revealed a statistically significant relationship between stakeholder collaboration and the implementation of girls' educational empowerment projects, underscoring that collaborative stakeholder demonstrated higher levels of commitment to the cause. Considering these findings, the study recommends that community-based organizations involved in designing and implementing girls' educational empowerment projects should prioritize strengthening stakeholder collaboration and actively involving stakeholders in the design and implementation of these vital initiatives.

3. Methodology

Based on the nature of this study, survey research designs such as descriptive research and correlation research were used. Descriptive research was employed to describe the independent variable of successful management of youth projects using a quantitative approach, while correlation analysis was used to measure the relationship between collaboration/partnerships and successful management of youth projects. The target population for the study was 229 youth projects funded by BDF in Gasabo District.

This study utilized stratified sampling, which involves dividing the entire population into different subgroups or strata and then randomly selecting subjects proportionally from these strata. The sampling method was chosen because it allowed for a representative sample of even the smallest and most inaccessible subgroups in the population, including the rare extremes. Additionally, the study used the formula proposed by Yamane (1973) to determine the sample size.

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

Where:
n = sample size
N = population size
e = the level of precision
1 = Constant

$$\boldsymbol{n} = \frac{229}{1+229\boldsymbol{(0.05)^2}} = \frac{229}{1.572} = 145.62 \approx 146$$

n = 146 respondents.
A total number of 146 respondents was made as a sample size. The following table gives details:

Table 1: Table representing the sample size

Type of youth projects supported by BDF	Population size	Sample size
Industries projects	44	28
Services including Hospitality, health and beauty transport projects	36	23
Construction project	14	9
Trade project including Wholesale distribution and retail of goods project	56	36
Waste management projects	4	3
Integrated Craft Production Centers (ICPCs)(Agakiriro) project	75	48
Total	**229**	**146**

Source: BDF reports, 2023

This study used non-probability sampling, specifically convenience sampling, to quickly and inexpensively gather data from readily available subjects. The sample consisted of 146 respondents, allowing the researcher to obtain basic data and trends without the complexities of using a randomized sample. The choice of data collection methods depended on the research problem, design, and information to be collected. Data collection methods generally fall into two categories: primary and secondary data. Primary data was collected through field questionnaires, while secondary data involved consulting existing documents, reports, journals, and other relevant sources. The data were then analyzed based on the research question.

The study used primary data collected through questionnaires. The questionnaires were self-completed, but the researcher was available to clarify any unclear questions. The questionnaire was characterised with a series of questions meant to assist in gathering information from the respondents. The questionnaire consisted of both open ended and close ended questions which allowed the researcher to gather sufficient, informative and in-depth information about the phenomenon under study.

The questionnaire of this study developed by the researchers through following steps; they based questionnaires on the literature review and research objectives in order to get the relevant information on the research questions then, researchers structured questionnaires into three sections: Part (A) general independent variables, Part (B) research variables. The format of questionnaire was designed A5 point Likert scale ranging 1 to 5 as answers to statement like questions.

The data collected were analysed using the software called Statistical Package for the Social Sciences (SPSS) version 23. Data were analysed both qualitatively and quantitatively. Data were presented in tables. A regression model was used to determine the effects of each of the variables with respect to project management strategies. Regression is concerned with describing and evaluating the relationship between a given variable and one or more other variables.

After collecting data through questionnaires, the data was checked for completeness and comprehensibility. They were then coded and analyzed using SPSS and Excel. The researcher used both qualitative and quantitative data analysis methods. Descriptive statistics with frequency distribution was used to analyze the data. Frequency tables was used to present the data to facilitate understanding and interpretation. The qualitative data was consolidated, analyzed in terms of content and a narrative report were produced presenting the respondents' views on the effect of management strategies on implementation of youth development projects in Rwanda funded by BDF. The regression model for this study is:

The regression was:

$Y = \beta0 + \beta1X_1 + \varepsilon$

Where;

Where by Y= Implementation of youth project

X1= Stakeholder collaboration and partnerships

β1= Beta coefficient variation; ε= Error Term.

4. Results and Discussion

This section discusses the interpretation and presentation of the findings obtained from the field. The study sought to examine the effect of stakeholder collaboration and partnerships on implementation of funded youth development projects funded by BDF. The data was collected by use of the questionnaires which were administered to the 146 beneficiaries of BDF in Gasabo District that formed the sample size for the study. Descriptive statistics and inferential statistics have been used to discuss the findings of the study.

4.1 Findings

4.1.1 Descriptive statistics on stakeholder collaboration and partnerships

The research work was conducted to investigate the effect of management strategies on implementation of youth development projects in Rwanda funded by BDF. This section deals with the presentation and analysis of the research data and discussion of findings. These are presented in the following tables. Table 3 outlines the respondents' rate at which the following factors in regard to how stakeholder collaboration and partnerships influences implementation of funded youth development projects funded by BDF, where, SD=Strongly Disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree, F=Frequencies, W=Weight.

Table 3: Stakeholder collaboration and partnerships and implementation of youth development projects

Statements	M	Std
Private sector partnerships facilitated access to new markets and funding opportuniti and scalability of youth development projects.	4.28	1.08
Collaborative efforts create a sense of ownership among stakeholders, leading to lon term sustainability of funded youth projects.	4.5	0.93
Stakeholders are allowed to participate in decision making in the project	4.59	0.9
A conducive platform/environment exists in partnering with other stakeholders implementation of youth empowerment projects funded by BDF	4.41	0.96
Private sector partnerships bring valuable expertise and resources to youth developmen projects in Rwanda	4.12	0.66
Private sector involvement encourages innovative solutions and best practices of improvement of youth development projects.	4.57	0.99
Overall mean	**4.41**	**0.92**

Source: Primary data, 2023-**Key**: **M**=Mean, **Std**=Standard Deviation

The data from Table 3 shows that respondents strongly agree that private-sector partnerships help in accessing new markets and funding opportunities, which contributes to the scalability of youth development projects. Although the standard deviation is relatively high at 1.08, the mean of 4.28 still suggests a positive impact. This implies that collaboration with the private sector is seen as beneficial in addressing management challenges by expanding project reach and financial resources. The results from Table 3 also indicate that a significant majority of respondents strongly agree that collaborative efforts create a sense of ownership among stakeholders, leading to the long-term sustainability of funded youth projects. With a mean of 4.50 and a standard deviation of 0.93, this result indicates a strong consensus among respondents. This suggests that stakeholder collaboration is crucial in addressing management challenges by fostering commitment and sustainability. Furthermore, the results from Table 3 show that respondents strongly agree that stakeholders are allowed to participate in decision-making in the project. With a mean of 4.59 and a standard deviation of 0.90, this result indicates a high level of agreement and effectiveness in involving stakeholders in decision-making processes. This implies that inclusive decision-making can help address management challenges by ensuring diverse perspectives and ownership. Moreover, the results from Table 3 reveal that respondents strongly agree that a conducive platform/environment exists for partnering with other stakeholders in implementing youth empowerment projects funded by BDF. This result indicates a positive perception with a mean of 4.41 and a standard deviation of 0.96. This implies that the availability of an enabling environment for collaboration can contribute to overcoming management challenges.

The results from Table 3 also show that many respondents strongly agree that private sector partnerships bring valuable expertise and resources to youth development projects in Rwanda. The lower mean of 4.12 and a low standard deviation of 0.66 suggest a slightly less unanimous view. Nevertheless, this result implies that private sector involvement can be instrumental in addressing specific management challenges by contributing expertise and resources. Additionally, the results also indicate that most respondents strongly agree that private sector involvement encourages innovative solutions and best practices for improving youth development projects. With a mean of 4.57 and a standard deviation of 0.99, this result indicates a strong consensus and effectiveness in promoting innovation. This suggests that private sector engagement is vital in addressing management challenges by fostering creativity and continuous improvement.

4.1.2 Correlation analysis

The findings of the correlations between the independent variables and the dependent variables are summarized and presented in Table 4

Table 4: Correlation analysis between independent and dependent variables

		Stakeholder collaboration an partnerships	Implementation of fundedt development projects
Stakeholder collaboration and partnerships	Pearson Correlation	1	
	Sig. (2-tailed)		
	N	112	
Implementation of funded youth development projects	Pearson Correlation	.551**	1
	Sig. (2-tailed)	.000	
	N	146	146

Source: Primary data, 2023

Based on the statistical data provided in Table 4, the analysis indicates a substantial and positive correlation between stakeholder collaboration and partnerships and the successful execution of funded youth development projects, with a correlation coefficient of r= .551 and a p-value of 0.000. This finding underscores the pivotal role of stakeholder collaboration and partnerships in surmounting management obstacles and ensuring favourable project outcomes.

4.1.3 Regression analysis

A multiple regression analysis was performed in this section to identify the predictor and its contribution towards the criterion. Table 5 shows the model summary of the results:

Table 5: Model summary

Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of th Estimate**
1	.859[a]	.737	.733	.17096

a. Predictors: (Constant) Stakeholder collaboration and partnerships

Table 5 above shows the quantity of variance that is explained by the predictor variables. The first statistic, R is the multiple correlation coefficient between the predictor variable and dependent variable. In the model, the value is .859[a], which indicates that there is a great deal of variance shared by the independent variables and dependent variable. The next value, R Square, is simply the squared value of R. This is frequently used to describe the goodness of fit or the amount variance of 73.7% which is explained by a given set of predictor variables and its value is 73.7% of the variance in the dependent variable is explained by independent variables in the model.

Table 6: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	18.385	4	4.596	157.261	.000b
	Residual	6.547	224	.029		
	Total	24.932	228			

a. Dependent Variable: implementation of funded youth development project

b. Predictors: (Constant), Stakeholder collaboration and partnerships

The table above indicated standard regression which provides the effect of individual predictor variables. That variable is project Plan. Table 6. shows the output analysis and whether there is a statistically significant difference group mean. As seen, it, the significance value is 0.000b and the mean is 0.70. Therefore, there is a statistically significant difference in the mean length of model.

Table 7: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.018	.181		.0994	.919
	Stakeholder collaboration partnerships	.119	.036	.135	3.305	.001

a. Dependent Variable: Implementation of funded youth development project

Information presented in Table 7 evidenced that Y=.018 -0119 X_1 +ε Where y=project performance. The regression output above shows that stakeholder collaboration and partnerships variables is statistically equal to 0. 000. This shows the regression of independent variable is associated with implementation of funded youth development project. Multiple analysis regression result above indicates the influence of independent variable based on the regression coefficient. The unstandardized Coefficients is -.395 when is constant and at the same time the Std. Error is 0.306 when they are associated with coefficients.

4.2 Discussion of Findings

The study findings highlight the significant influence of stakeholder collaboration and partnerships on the implementation of funded youth development projects. The research emphasizes the crucial role of private sector partnerships, collaborative decision-making, and an enabling platform in enhancing project scalability, ownership, sustainability, and innovation. While acknowledging the value of private sector involvement, there is also a need for further optimization of expertise and resources in some cases. The study emphasizes that strong public-private partnerships foster sustainability and maximize the impact of youth initiatives.

Furthermore, the findings align with Rahmati (2010), which explored the role of stakeholder collaboration in the sustainability of donor-funded projects. The study builds upon previous research and provides a comprehensive exploration of the concepts and roles related to stakeholder collaboration. It emphasizes that partnerships play a crucial role in addressing the youth development challenge by creating synergies and leveraging resources, expertise, and networks. Additionally, the research of Babu (2017) indicates that adopting a stakeholder engagement approach with internal stakeholders can lead to stronger relationships, aligned goals, improved communication, efficient work, resource sharing, idea exchange, and better project outcomes.

Yang and Li (2017) stated that the greatest project implementation influencers globally have been found to be the stakeholder. Project success is therefore achieved where stakeholders are included in project implementation since the end users have access to the project output. According to the conclusions by the many studies that have been conducted on road project performance, the stakeholders are seen to play a major role in project implementation in Kenyan roads construction projects. Kimathi (2016) noted that stakeholder involvement was important for the implementation of projects.

5. Conclusion and Recommendations

5.1 Conclusion

In conclusion, the findings revealed that stakeholder collaboration, involving various groups and individuals working together, and partnerships with organizations and communities, have a significant and positive impact on the successful implementation of youth development projects funded by BDF as indicated by β_3= 0.119, p-value of 0.001<0.05, t= 3.293, which implies that an increase of one unit in stakeholder collaboration and partnerships would lead to an increase in implementation of youth development projects funded by BDF by 0.119 units. This means that fostering strong collaborative relationships with stakeholders and establishing effective partnerships positively impacts the successful execution of youth development projects.

5.2 Recommendations

Based on the findings of this study and the conclusion made, the study makes the following recommendations

1. The government should establish favorable policies, rules, regulations, and laws to govern project implementation. Additionally, it should develop monitoring strategies to ensure successful project execution.
2. BDF should expand the access to credit to enhance the capacity of young entrepreneurs to create job opportunities. Financial support programs should include not only funds but also business skills training, mentoring, counseling, and other relevant support services.
3. BDF should establish a constituency-level legal framework to facilitate loan recovery and reduce default cases among youth groups. Prioritize training for groups before disbursing government funds, focusing on entrepreneurship skills, business plan development, financial management, and record keeping.

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