



Entrepreneurship Training, Business Support, and Community Security: Evidence from the Youth Development Fund in Mtwara Region, Tanzania

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Abstract: This paper examines the effect of Youth Development Fund (YDF) training and business support on community security in Mtwara Region, Tanzania. While YDF is widely recognized for providing youth loans, its non-financial interventions entrepreneurship training, mentorship, and advisory services are less understood despite their potential security implications. An explanatory sequential mixed-methods design was employed. Quantitative data were collected from 472 youth across six Local Government Authorities, and qualitative insights were drawn from 35 Key Informant Interviews and 5 Focus Group Discussions. A Training and Support Index (TSI) and Community Security Index (CSI) were constructed using Principal Component Analysis. Ordinary Least Squares and related models with district fixed effects were used to estimate the effect of TSI on CSI. Results show a positive and statistically significant relationship between TSI and CSI ($\beta \approx 0.273$, $p < 0.001$), indicating that structured training, mentorship, and advisory support are associated with enhanced perceptions of safety, reduced petty crime, and stronger social cohesion. Qualitative findings corroborate that continuous, context-specific support improves business practices, self-discipline, and collaboration between youth and community institutions, while one-off or politicized trainings weaken impact. The study concludes that YDF's non-financial services, when delivered inclusively and consistently, function as an effective capital-plus peace building mechanism. It recommends institutionalizing standardized training, mentorship, and monitoring systems to maximize security dividends from youth financing.

Keywords: Youth Development Fund; entrepreneurship training; business support; community security; capital-plus model; Mtwara Region; Tanzania

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1. Introduction

1.1 Background and context

The Youth Development Fund (YDF) in Tanzania is intended to expand youth economic opportunities and reduce vulnerability through finance and non-financial support (entrepreneurship training, mentorship, and

business advisory). While YDF evaluations typically emphasize credit access, repayment, and enterprise performance, the potential security externalities such as reduced petty crime, improved conflict de-escalation, and stronger social cohesion remain less documented. Theoretically, skills acquisition increases legal earnings and raises the opportunity cost of crime (Becker, 1964); mentorship and peer modeling reinforce pro-social

behavior and self-efficacy (Bandura, 1977); and livelihoods and inclusion help mitigate structural violence and build everyday peace (Galtung, 1969). Empirically, meta-analyses and field experiments in low- and middle-income settings suggest that program effects depend on training quality, mentoring intensity, and market linkages (Blattman & Ralston, 2015; Cho & Honorati, 2014).

1.2 Problem statement

Despite wide roll-out of YDF non-financial services in Mtwara Region, rigorous, context-specific evidence on whether structured training, mentorship, and advisory translate into measurable improvements in community security is scarce. Existing assessments rarely (i) quantify the training security link using validated, multi-item indices and fixed-effects models; (ii) identify implementation features (e.g., continuity, fairness, mentorship intensity) that condition impact; or (iii) integrate convergent quantitative and qualitative evidence to explain mechanisms. This evidence gap limits the ability of policy makers to prioritize a capital-plus approach pairing finance with high-quality non-financial services for both livelihood and security outcomes.

1.3 Objectives and research questions

1.3.1 Objectives

- i. To quantify the association between exposure to entrepreneurship training and business support operationalized as a Training & Support Index (TSI) and community security operationalized as a Community Security Index (CSI) among youth in Mtwara, controlling for socio-demographics and district fixed effects.
- ii. To examine heterogeneity by Local Government Authority (LGA), gender, and education.
- iii. Explain mechanisms and implementation conditions (continuity, fairness, mentorship intensity, market linkage) that strengthen or weaken the TSI CSI relationship.

1.3.2 Research questions

RQ1: To what extent is TSI associated with CSI among YDF-supported youth in Mtwara?

RQ2: How does the TSI→CSI relationship vary by LGA delivery capacity, gender, and education?

RQ3: Through what mechanisms and delivery features do training and support influence community security outcomes?

1.4 Contribution and significance

This study advances the literature by (i) constructing validated indices for both non-financial support (TSI) and community security (CSI); (ii) estimating the association

between TSI and CSI using multivariate models with district fixed effects; and (iii) integrating qualitative explanations of how delivery fidelity and market linkage shape outcomes. Practically, the study provides an implementation-oriented case for a capital-plus YDF model that can enhance both livelihoods and community security.

2. Literature Review

2.1 Theoretical Framework

This study is underpinned by three complementary theoretical perspectives that explain how training and business support can influence youth behaviour and community security.

First, **Human Capital Theory** posits that investments in education, skills, and knowledge enhance individual productivity, earnings, and social outcomes, while reducing the likelihood of engagement in unproductive or criminal activities (Becker, 1964). Within the Youth Development Fund (YDF) framework, structured entrepreneurship training, mentorship, and advisory services are intentional human capital investments designed to improve enterprise management, financial discipline, and strategic decision-making among youth beneficiaries. By expanding legitimate livelihood opportunities and strengthening capability sets, such interventions are expected to reduce idleness, economic strain, and incentives for deviant behaviour, thereby contributing to improved community security.

Second, **Social Learning Theory** emphasizes that individuals acquire behaviours, attitudes, and norms through observation, imitation, and interaction with role models and peers (Bandura, 1977). In the YDF context, mentorship programmes, advisory clinics, and exposure to successful entrepreneurs provide platforms through which youth observe and internalize pro-social conduct, ethical business practice, peaceful problem-solving, and respect for community norms. Repeated engagement with positive role models can reinforce cooperative behaviours, law-abiding attitudes, and collective responsibility, which are essential for sustaining social order and cohesion.

Third, the **Peace-through-Development Model** argues that sustainable peace is secured not only through coercive measures, but by addressing structural drivers of violence such as unemployment, exclusion, and inequality through inclusive economic opportunities and responsive institutions (Galtung, 1976). Non-financial YDF services that broaden access to skills, information, markets, and support networks can reduce perceptions of

marginalization, build trust in state mechanisms, and integrate at-risk youth into productive networks, thereby weakening the appeal of criminal or violent alternatives. When systematically implemented, such interventions function as preventive peacebuilding tools embedded within development programming.

Taken together, these perspectives suggest a clear causal logic: effective YDF training, mentorship, and advisory support should enhance youth capabilities and pro-social norms, which in turn reduce vulnerability to crime and strengthen community security. The present study empirically tests this proposition using index-based measures and multivariate analysis.

2.2 Empirical Review

Empirical studies increasingly highlight the added value of integrating capacity-building with financial support in youth development schemes.

In West Africa, Akinola (2018) shows that youth empowerment programmes that combine entrepreneurship training with monitoring and mentoring contribute to reductions in restiveness and local disturbances by improving livelihood security and social accountability mechanisms. In Kenya, Gichuki, Njeru and Wachira (2021) report that training and business advisory services under youth enterprise funds enhanced microenterprise performance and strengthened trust between youth and community stakeholders, indirectly supporting social stability. Oketch and Ssekamanya (2020) find in Uganda that community-based youth entrepreneurship initiatives, when supported by mentorship and follow-up, facilitate self-employment and mitigate localized tensions in areas previously characterized by high youth vulnerability.

Broader assessments by multilateral agencies reinforce these findings. UNDP (2021) emphasizes that youth programmes integrating skills development, mentoring, psychosocial support, and community engagement are more likely to generate peace and resilience outcomes than those offering finance alone. The World Bank (2020) similarly concludes that sustained training, coaching, and market-linkage support are critical determinants of enterprise survival, decent employment, and reduced exposure to crime among African youth.

In Tanzania, Mushi (2019) observes that YDF beneficiaries who receive entrepreneurship training tend to display stronger financial management practices and more sustainable businesses than those without training, though gaps in coverage and consistency are evident. Minde and Marobhe (2020) report that structured youth financing and

advisory initiatives are associated with reduced delinquency and improved social integration, but highlight weak mentoring systems, limited follow-up, and fragmented monitoring as constraints. Official reporting by PMO-LYED (2023) acknowledges that training and business support are integral to the YDF model, yet systematic evidence on their independent contribution to community security remains limited.

Across this literature, three key insights emerge:

- (i) Non-financial support significantly enhances the effectiveness and sustainability of youth financing schemes;
- (ii) Structured training and mentorship can contribute to improved social cohesion and reduced risk behaviour; and
- (iii) There is a notable lack of rigorous, index-based analyses that directly quantify the relationship between youth training/business support and community security outcomes within government-managed youth funds, particularly in Tanzania.

These insights frame the contribution of the present study.

2.3 Conceptual Framework

Drawing from the theoretical and empirical foundations above, this study adopts a conceptual framework that links YDF capacity-building interventions to community security through measurable indices.

The Training and Support Index (TSI) captures youth exposure to YDF-related non-financial services, including: frequency and duration of entrepreneurship training; relevance and quality of course content; access to mentorship; regularity of advisory visits; and perceived usefulness of ongoing business support. Higher TSI values represent more intensive and effective engagement with YDF training and support services.

The Community Security Index (CSI) reflects youth perceptions and community-level indicators of safety and cohesion, including perceived trends in petty crime and disorder; feelings of safety in neighbourhoods; trust among community members; constructive engagement between youth and local authorities; and participation in collective problem-solving and conflict resolution.

The framework posits that:

1. Increased and higher-quality training and business support (higher TSI) strengthens youth entrepreneurial competence, income stability, and adherence to pro-social norms (Becker, 1964; Bandura, 1977).
2. These improvements reduce incentives and opportunities for engagement in crime, violence, or disorder, and promote cooperative relationships with community institutions (UNDP, 2021; World Bank, 2020).
3. The net effect is reflected in improved community security outcomes (higher CSI), consistent with the Peace-through-Development logic that inclusive, capability-enhancing interventions mitigate structural drivers of insecurity (Galtung, 1976).

The identified knowledge gap absence of rigorous, context-specific quantification of this TSI–CSI relationship in Tanzania’s YDF provides the empirical motivation for the present study. The next section outlines the methodology employed, consistent with the *Guidelines for Authors and Reviewers 2023*.

3. Methodology

3.1 Research design

This study employed an explanatory sequential mixed-methods design (QUAN→QUAL) to first establish statistical associations between entrepreneurship support and community security, and then explain underlying mechanisms through qualitative inquiry (Creswell & Plano Clark, 2018). The design is appropriate where measurement and causal inference require validated indices and modeling, while program mechanisms and implementation fidelity demand contextual narratives.

3.2 Study Area and Population

The study was conducted in six Local Government Authorities (LGAs) of Mtwara Region: Masasi District Council (DC), Masasi Town Council (TC), Mtwara Municipal Council (MC), Mtwara District Council (DC), Nanyamba Town Council (TC), and Tandahimba District Council (DC). The target population comprised Youth Development Fund (YDF) beneficiaries aged 15–35 who received financial and/or non-financial support (training, mentorship, advisory).

3.3 Samples and Sampling

Quantitative. A multi-stage sampling strategy was used. First, wards were stratified by LGA; second, beneficiary groups within wards were listed from LGA records; third, groups were randomly selected; fourth, individuals were

chosen using a systematic interval within each group. The final analytic sample comprised $n = 472$ youth, which exceeds common rules-of-thumb for regression with multiple covariates and supports reliable PCA (Hair, Black, Babin, & Anderson, 2019). Qualitative. We conducted 35 Key Informant Interviews (KIIs) with LGA youth officers, trainers, CSO partners, and local security actors and 5 Focus Group Discussions (FGDs) with beneficiary groups. Sample adequacy followed the concept of thematic saturation, typically achieved within 16–24 interviews for focused domains and 3–6 FGDs when participants are relatively homogeneous (Guest, Namey, & Mitchell, 2013; Hennink, Kaiser, & Marconi, 2017).

3.4 Data Collection Tools

Survey questionnaire. A structured questionnaire captured demographics, enterprise characteristics, exposure to training/mentorship/advisory, and community security items. Items for indices were drafted from prior literature and program manuals, translated to Kiswahili, back translated to ensure equivalence, and piloted for clarity (Dillman, Smyth, & Christian, 2014). Interview and FGD guides. Semi-structured guides explored training content and continuity, mentoring quality, fairness/transparency of access, market linkages, and perceived changes in local safety, disputes, and cohesion.

3.5 Data Collection Procedures

Enumerators received training on research ethics, digital data capture, and referral protocols. Fieldwork proceeded in three steps: (i) community entry and scheduling with LGA officers; (ii) household or venue-based interviews using tablets; and (iii) KIIs/FGDs in neutral, private locations. All qualitative sessions were audio-recorded, transcribed verbatim, translated where applicable, and verified by a second researcher to enhance reliability (Campbell, Quincy, Osseman, & Pedersen, 2013).

3.6 Measures and Variable Construction

Training & Support Index (TSI). Items captured breadth and intensity of entrepreneurship training (contact hours, curricula coverage, continuity), mentorship (frequency, duration, mode), and business advisory (one-to-one coaching, referrals, linkage events). Community Security Index (CSI). Items captured perceived safety, incidence of petty crime/disputes, conflict-avoidance skills, trust/cohesion, and participation in neighborhood problem-solving. Items were standardized and reduced using principal component analysis (PCA) prior to index construction; index reliability was assessed via Cronbach’s alpha and item-total correlations (Hair et al., 2019; Kline, 2016). Covariates included age, gender, education, sector, business age/size, and LGA indicators.

3.7 Data Analysis

Quantitative. Descriptive statistics summarized sample characteristics and exposure patterns. PCA diagnostics (KMO, Bartlett) and reliability ($\alpha \geq .70$) supported composite indices. Ordinary Least Squares (OLS) models with district fixed effects estimated the TSI→CSI association; standard errors were clustered at ward or group level. Sensitivity checks included alternative covariates, standardized coefficients, and subgroup interactions (Wooldridge, 2010; Hair et al., 2019). Qualitative. Transcripts were coded thematically using a hybrid deductive–inductive approach (Braun & Clarke, 2006). Integration. Convergent synthesis compared patterns across QUAN and QUAL strands to validate mechanisms and boundary conditions (Creswell & Plano Clark, 2018; Miles, Huberman, & Saldaña, 2014).

3.8 Ethical Considerations

Ethical approval was granted by the institutional review board. Participation was voluntary; written or verbal informed consent was obtained prior to data collection. Confidentiality was ensured through de-identification and secure storage. Interviews involved minimal risk; a referral protocol was available for participants who disclosed

distress or safety concerns. Research adhered to recognized ethical standards for social research with youth and vulnerable populations.

3.9 Validity and Reliability Checks

Construct validity was supported through literature-informed item generation and expert review; translation/back-translation addressed linguistic validity (Dillman et al., 2014). Internal consistency for TSI and CSI met conventional thresholds ($\alpha \geq .70$). Inter-coder agreement on a subset of transcripts and audit trails supported qualitative reliability (Campbell et al., 2013; Miles et al., 2014).

4. Results and Discussion

4.1 Descriptive Results: Exposure to Training and Business Support

This subsection presents patterns of exposure to Youth Development Fund (YDF) training, mentorship, and business advisory services among surveyed youth, and their association with perceived community security.

Table 1: Participation in YDF Training and Business Support by Selected Characteristics (n = 472)

Variable	Category	% Exposed to YDF Training / Support	Mean TSI Score*	Interpretation
Gender	Male	Moderately high	Higher	Males slightly more engaged in formal sessions.
	Female	Comparable but slightly lower	Slightly lower	Indicates access but possible subtle barriers.
Education	Primary or below	Lower	Lowest	Limited uptake; capacity constraints.
	Secondary	Majority	Moderate	Core YDF training constituency.
	Tertiary	High	Highest	Strongest engagement and absorption.
District (LGAs)	Six LGAs	Varies by council	Varied	Tandahimba & Masasi TC show strongest TSI.

TSI = Training and Support Index (PCA-based composite)

Descriptively, YDF training and support services are broadly accessible across gender and councils, but depth and quality of exposure are uneven. Tandahimba District Council and Masasi Town Council exhibit relatively higher TSI scores, reflecting more structured training calendars, closer follow-up, and active youth officers. This spatial variation becomes important in later models with district fixed effects.

These patterns are consistent with earlier Tanzanian observations that programme effects depend heavily on local implementation capacity (Mushi, 2019; Minde & Marobhe, 2020), and with global evidence that quality and continuity of support matter more than nominal coverage (UNDP, 2021; World Bank, 2020).

4.2 Effect of Training and Business Support on Community Security

To examine the core objective, regression models were estimated with the Community Security Index (CSI) as the dependent variable and the Training and Support Index

(TSI) as the key predictor, controlling for socio-demographic factors and including district fixed effects.

Table 2: Effect of Training and Support Index on Community Security Index

Variable	Coefficient (β)	Std. Error	p-value	Interpretation
Training & Support Index (TSI)	0.273	0.061	< 0.001	Higher exposure to training & support → higher CSI
Education Level	0.114	0.049	0.021	More educated youth report better security outcomes
Gender (1 = Male)	0.063	0.039	0.092	Small, marginal effect; not consistently significant
District Fixed Effects	Included	—	—	Controls for contextual differences across LGAs
Adjusted R²	0.37	—	—	Substantial explanatory power

The positive and statistically significant coefficient on TSI ($\beta = 0.273$, $p < 0.001$) indicates that youth with stronger exposure to YDF training, mentorship, and advisory support report significantly better community security outcomes, even after accounting for education, gender, and district-level unobserved heterogeneity. Education also shows a positive and significant effect, suggesting that formal schooling reinforces the benefits of targeted training.

This provides robust empirical support for the proposition that non-financial YDF services are not peripheral they are central determinants of community security in Mtwara.

4.3 Convergence and Divergence: Quantitative Qualitative Integration

The explanatory sequential design enables a nuanced comparison between statistical patterns and lived experiences. Overall, there is strong convergence between quantitative and qualitative evidence:

- **Convergent Findings**

- Youth in high-TSI areas (e.g., Tandahimba, Masasi TC) frequently narrated in FGDs that YDF training improved record-keeping, savings habits, conflict management, and group accountability. These narratives align with higher CSI scores in the survey data.
- KIIs with YDF focal persons and ward leaders reported noticeable reductions in petty theft and youth loitering around trading centers after systematic training

and mentorship rounds consistent with the positive TSI–CSI relationship.

- Respondents emphasized that repeated advisory visits and mentorship “keep youth on track,” discourage misuse of loans, and promote peaceful resolution of disputes within groups and neighborhoods, reinforcing the regression findings.
- **Divergent or Cautionary Signals**
 - In some LGAs, youth reported receiving one-off or rushed training mainly as a prerequisite for accessing loans, with limited follow-up. In these settings, qualitative accounts highlighted weaker behavioural change and lingering frustrations about inadequate guidance explaining why not all trained youth report uniformly high CSI scores.
 - A few KIIs indicated that perceived politicization or selective access to training and support undermined trust in local authorities, potentially dampening the positive impact in specific localities. This nuance does not overturn the aggregate positive relationship but underlines that implementation quality and fairness matter.
 - Some participants argued that training alone, without adequate loan amounts or market access, could not fully address economic drivers of insecurity. This reinforces Peace-through-Development arguments that skills must be matched with real opportunities.

These convergent and divergent insights strengthen internal validity: where TSI is meaningful (intensive,

practical, mentored), both numbers and narratives point to improved security; where it is symbolic or inconsistent, impacts are weaker or contested.

4.4 Theoretical and Empirical Interpretation

The results align strongly with, and extend, the theoretical framework and prior empirical work:

1. Human Capital Theory (Becker, 1964)

The significant TSI–CSI relationship confirms that investments in entrepreneurial and managerial skills are associated with lower involvement in antisocial activities and higher contributions to local order. Youth trained on financial literacy, customer relations, and enterprise planning report more stable incomes and fewer incentives toward crime. This converges with Mushi (2019) and Minde & Marobhe (2020), while going further by quantifying security outcomes rather than focusing solely on business performance.

2. Social Learning Theory (Bandura, 1977)

Qualitative evidence underscores the importance of mentoring and role modelling. Youth frequently referenced trainers, successful entrepreneurs, and youth officers as examples of discipline, professionalism, and conflict-resolution. Regular interpersonal engagement rather than one-off lectures appeared crucial for embedding pro-social norms. This is consistent with findings from Kenya and Uganda (Gichuki et al., 2021; Oketch & Ssekamanya, 2020), confirming that behavioural modelling is a key mechanism through which training translates into security gains.

3. Peace-through-Development Model (Galtung, 1976)

By demonstrating that structured, inclusive training and business support are statistically linked to improved perceptions of safety, reduced petty crime, and stronger social cohesion, the study operationalizes Peace-through-Development in a concrete government programme setting. The results converge with UNDP (2021) and World Bank (2020), which argue that addressing economic exclusion and

strengthening institutional support reduces structural violence. Where YDF training and support are predictable, fair, and continuous, they function as embedded preventive peace interventions, not merely technical business services.

4. Alignment and Contrast with Other Studies

- **Alignment:** The positive impacts observed are in line with Akinola (2018), Gichuki et al. (2021), and Oketch & Ssekamanya (2020), who found that integrated youth empowerment interventions help reduce restiveness and social tensions.
- **Value-Added:** Unlike many prior studies that treat “training” as a binary variable, this study uses composite indices (TSI and CSI) and fixed-effects models, providing sharper causal insight into how variation in training quality and intensity relates to security outcomes.
- **Cautionary Contrast:** Divergent qualitative views in areas with one off or politicized trainings echo warnings in earlier literature that superficial or inequitable programmes may fail to deliver expected peace dividends, or even erode trust. This underscores that the effectiveness of capacity-building is contingent on design integrity and implementation fidelity.

In synthesis, the findings provide compelling evidence that YDF’s non-financial services delivered systematically and fairly constitute a credible peace building pathway in Mtwara Region. They also highlight that partial or symbolic implementation dilutes impact, reinforcing the policy case for a standardized, monitored capital-plus model under PMO-LYED and Local Government Authorities.

4.5 Discussion

The findings of this study provide strong and nuanced evidence that Youth Development Fund (YDF) training and business support play a significant role in shaping community security outcomes in Mtwara Region. The positive and statistically significant association between the Training and Support Index (TSI) and the Community Security Index (CSI) demonstrates that non-financial services entrepreneurship training, mentorship, and advisory support are not peripheral technical add-ons; they are central levers through which youth financing schemes can generate peace and security dividends.

First, the results reinforce Human Capital Theory by confirming that skills and knowledge investments are associated with more secure, orderly communities (Becker, 1964). Youth who reported stronger exposure to structured YDF training and follow-up support also reported improved business management, more reliable income streams, and reduced involvement in high-risk or deviant activities. This pattern is consistent with Tanzanian evidence that trained YDF beneficiaries often exhibit better financial discipline and enterprise continuity (Mushi, 2019; Minde & Marobhe, 2020), but the present study goes further by empirically linking training intensity to a composite measure of community security. In doing so, it strengthens the argument that youth enterprise support should be deliberately designed as both an economic and security intervention, particularly in regions such as Mtwara where livelihood pressures and localized crime co-exist.

Second, the findings substantiate Social Learning Theory as a key explanatory mechanism (Bandura, 1977). Qualitative accounts repeatedly highlighted that mentorship, advisory visits, and exposure to credible role models were critical in shaping youth behaviour. Respondents described how trainers, successful entrepreneurs, and youth officers modelled record-keeping, non-violent problem-solving, and cooperative group norms practices that gradually displaced defeatist or confrontational attitudes. This behavioural transmission is visible in the convergence between higher TSI scores and stronger CSI scores in LGAs where mentorship is regular and relational rather than symbolic. The results align with work from Kenya and Uganda, where capacity-building components embedded in youth funds and entrepreneurship schemes fostered cooperative norms, trust, and social cohesion (Gichuki et al., 2021; Oketch & Ssekamanya, 2020). By demonstrating similar dynamics in a Tanzanian government-managed scheme, this study confirms that peer and mentor modelling is not incidental it is a core pathway through which YDF contributes to local stability.

Third, the study provides concrete empirical grounding for the Peace-through-Development Model (Galtung, 1976). The TSI–CSI relationship illustrates how inclusive training, advisory support, and fair access to information can mitigate structural drivers of insecurity unemployment, exclusion, frustration with opaque systems by integrating youth into productive, accountable networks. In LGAs where YDF trainings are predictable, inclusive, and accompanied by ongoing guidance, both the survey data and narratives point to fewer petty crime incidents, stronger group cohesion, and improved collaboration between youth and local authorities. This is consistent with UNDP (2021) and World Bank (2020) conclusions that

youth programmes which tackle both economic and institutional deficits are more likely to yield durable peace dividends than credit-only initiatives. The findings therefore validate YDF’s potential as an embedded peacebuilding instrument when its non-financial components are executed with integrity.

At the same time, the discussion must acknowledge critical contrasts and cautionary lessons:

- In LGAs where training was described as one-off, rushed, or politically filtered, qualitative perspectives diverged from the positive aggregate trend. Some youth perceived such sessions as merely procedural hurdles to access loans, with minimal follow-up or practical value. In these contexts, improvements in CSI were weaker or ambiguous despite nominal “exposure” to training. This partially contrasts with optimistic assumptions in some earlier studies that any training is inherently beneficial (Akinola, 2018), and aligns more closely with UNDP (2021) and World Bank (2020), which warn that superficial capacity-building can limit or even undermine programme legitimacy. The implication is clear: the quality, continuity, and fairness of training matter as much as its existence.
- There is evidence of implementation heterogeneity and equity concerns. While the overall gender gap in TSI is modest, slightly lower participation and scores among female youth suggest subtle structural and social barriers that, if unaddressed, risk reproducing exclusionary patterns. Similarly, youth with only primary education reported lower TSI scores, reflecting difficulties in accessing or fully benefiting from more technical or compressed training modules. These patterns nuance the otherwise positive story and echo concerns in the literature that youth programmes can unintentionally favour better-connected or better-educated groups unless deliberate inclusion strategies are employed (Minde & Marobhe, 2020; PMO-LYED, 2023). For peace-through-development to hold substantively not just rhetorically YDF training and support must be intentionally inclusive and adaptive.
- Some respondents argued that, without adequate loan size, market linkages, or enabling local infrastructure, training alone cannot fully offset economic drivers of insecurity. This perspective partially diverges from interventions that over-credit “skills training” as a stand-alone solution. Instead, it supports the integrated “capital-plus” thesis present in both this study and prior reviews:

capacity-building yields the strongest security gains when matched with real financing, demand, and institutional support (UNDP, 2021; World Bank, 2020). Thus, the results both affirm and refine earlier findings by insisting that training and business support must be embedded within a coherent ecosystem, not delivered in isolation.

Overall, the discussion highlights three core contributions of this study to scholarship and practice:

1. It confirms the added value of non-financial services in youth funds, in line with Akinola (2018), Gichuki et al. (2021), and Oketch & Ssekamanya (2020), but provides sharper, index-based and fixed-effects-backed evidence directly linking such services to community security outcomes in a Tanzanian setting.
2. It integrates theory and data, demonstrating that Human Capital, Social Learning, and Peace-through-Development frameworks jointly explain how well-executed training and support mechanisms can transform a youth financing facility into a practical peacebuilding tool.
3. It qualifies prior optimism by showing that symbolic, inequitable, or politically mediated training undermines impact, thus emphasizing implementation fidelity, monitoring, and inclusive design as conditions for success.

5. Conclusion and Recommendations

5.1. Conclusions

This study provides evidence that structured non-financial support under the Youth Development Fund (YDF) specifically entrepreneurship training, mentorship, and business advisory is positively associated with improved community security among youth in Mtwara. Index-based measurement and models with district fixed effects indicate that higher exposure to training and support corresponds to higher scores on a multi-item Community Security Index. Mixed-methods integration clarifies why: programs that are continuous, fair, and mentored foster pro-social norms, strengthen problem-solving capacities, and reduce idle time that can feed into petty crime and conflict.

Effects are not uniform. Gains are larger where delivery fidelity is higher (continuity of contact hours, scheduled mentorship, transparent selection) and where market linkages translate skills into income opportunities. Youth with lower starting education benefit substantially when content is modular and supported by hands-on coaching. Gender differences are modest, but inclusion design (safe venues, accessible schedules, child-care sensitivity)

matters for participation and outcomes.

Overall, a capital-plus orientation pairing finance with minimum training standards, mentorship, and market access appears more promising than finance alone for generating both livelihood and security dividends. While the cross-sectional design limits causal claims, the convergence of quantitative and qualitative evidence, alongside robustness checks, supports the practical conclusion that improving the quality and consistency of non-financial services can enhance community security outcomes for youth.

5.2 Policy and Practice Recommendations

Based on the findings, the following recommendations are proposed for national and local authorities responsible for YDF design and implementation:

1. Institutionalize a Capital-Plus YDF Model

Formally integrate structured entrepreneurship training, mentorship, and business advisory services as mandatory components of YDF across all Local Government Authorities. Establish clear national standards on minimum training duration, delivery approaches, and follow-up routines.

2. Standardize and Contextualize Training Curricula

Develop modular, practical curricula tailored to local economic activities, delivered primarily in Kiswahili and adapted to different education levels. Core content should include financial literacy, basic bookkeeping, customer care, business planning, ethics, risk management, and community responsibility.

3. Strengthening Mentorship and Advisory Systems

Create structured mentorship networks at district level using experienced entrepreneurs, professionals, and community resource persons. Ensure regular advisory visits, group coaching sessions, and problem-solving clinics, supported by simple tools to track participation and progress.

4. Guarantee Inclusive and Transparent Access

Set explicit inclusion targets for young women, persons with disabilities, and rural youth in all training and support activities. Publicize eligibility criteria, selection procedures, and training schedules to reduce perceptions of favouritism or politicization and to build trust in YDF processes.

5. Integrate Security and Cohesion Indicators into Monitoring

Expand YDF monitoring frameworks to track both economic and security-related outcomes, including participation in training and mentorship, perceived safety, incidence of petty crime, group cohesion, and quality of youth–authority collaboration. Use this information to identify high-performing LGAs, address gaps, and guide resource allocation.

6. Link Training to Real Economic Opportunities

Align training and business support with concrete opportunities such as value-chain integration, contracts, exhibitions, business fairs, aggregation schemes, and digital marketplaces. Ensure loan sizes and conditions are realistic so that acquired skills translate into viable and secure livelihoods.

7. Strengthen Local Coordination and Accountability

Introduce simple performance compacts for LGAs that connect disbursement, training delivery, mentorship coverage, and improvements in youth and community security indicators. Conduct regular joint reviews at regional and national levels and recognize councils that demonstrate effective implementation of the capital-plus approach.

5.4 Implications for Scholarship

This study contributes to academic and policy literature in three substantive ways. First, it provides index-based, statistically grounded evidence of the association between structured training and business support and community security within a government-managed youth fund framework. Second, it illustrates the value of integrating capability, behavioural, and peace-oriented lenses to understand how economic interventions shape security outcomes. Third, it underscores the importance of implementation fidelity and equity, highlighting that

design quality and inclusive practice are central to the success of capital-plus models.

Future research should deepen this line of inquiry through longitudinal designs, comparative regional analyses, and quasi-experimental evaluations that more precisely trace causal pathways and long-term effects.

5.5 Limitations and Areas for Further Research

The study’s cross-sectional design constrains causal claims to well-supported associations rather than definitive temporal effects. Self-reported measures of behaviour and security perceptions may be affected by recall or social desirability bias. Variations in local implementation quality, while partially addressed through district fixed effects and qualitative data, could not be exhaustively measured.

Subsequent research should therefore:

- Track cohorts of YDF beneficiaries and non-beneficiaries over time to assess sustained behavioural and security impacts.
- Incorporate administrative data on crime, violence, and conflict incidents to complement perception-based indicators.
- Compare YDF outcomes with those of other youth and community funds to assess the generalizability of the capital-plus security effect.
- Examine gendered, rural urban, and disability-related dynamics more explicitly to refine inclusive programming strategies.

5.6 Ethical and Authorship Declaration

The study was conducted in accordance with ethical standards approved by the Institute of Accountancy Arusha (IAA) Research Ethics Committee. Participation was voluntary, based on informed consent, and confidentiality and anonymity were assured. No personal identifiers are disclosed in this manuscript. The work is original and not under consideration elsewhere.

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