



Youth Participation in Development Financing and Its Implications for Community Security in Mtwara Region, Tanzania

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Abstract: *This study examines the effect of youth participation in the Youth Development Fund (YDF) on community security in Mtwara Region, Tanzania, using an explanatory sequential mixed-methods design. Quantitative data were collected from 486 youth beneficiaries and non-beneficiaries across five Local Government Authorities using structured questionnaires, while qualitative evidence was generated through 35 Key Informant Interviews and five Focus Group Discussions. Quantitative analysis involved descriptive statistics, Principal Component Analysis for index construction, and Ordinary Least Squares regression, complemented by thematic analysis to contextualize statistical findings. The results reveal a statistically significant positive relationship between youth participation in development financing and community security outcomes ($\beta = 0.412, p < 0.001$). Youths with higher levels of access to and participation in YDF activities reported reduced involvement in delinquent behaviour, improved livelihoods, and enhanced trust and social cohesion within their communities. Qualitative findings corroborate these results by highlighting reduced petty crime, strengthened collective responsibility, and improved relations between youth and local authorities in areas with active YDF engagement. The study concludes that youth development financing, when combined with meaningful participation and institutional support, functions as an indirect peacebuilding mechanism and provides empirical evidence on the development–security nexus at the sub-national level in Tanzania.*

Keywords: *Youth, Development financing, Community security, Participation, Peace building, Tanzania*

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1. Introduction

Youth constitute a critical demographic group in Tanzania's socio-economic development and security landscape. Globally, young people are increasingly recognized both as drivers of development and as a

population segment disproportionately exposed to structural vulnerabilities, particularly in low- and middle-income countries (Urdal, 2006). In sub-Saharan Africa, rapid youth population growth has intensified the challenge of transforming demographic expansion into productive employment, social inclusion, and sustainable peace (Urdal, 2006; Garenne, 2023). Tanzania mirrors this

regional dynamic. Individuals aged 15–35 years account for more than one-third of the national population, positioning youth simultaneously as a potential demographic dividend and as a group vulnerable to economic marginalization, social exclusion, and insecurity (NBS, 2025; World Bank, 2023).

The transition from youth to stable adulthood in Tanzania is increasingly constrained by limited employment opportunities, restricted access to productive resources, and uneven institutional support (World Bank, 2023). Although the country has recorded positive economic growth in recent decades, employment creation has not kept pace with the rapid expansion of the working-age population. Consequently, many young people remain unemployed or underemployed, particularly in rural and peri-urban areas where access to formal labor markets and financial services is weak. Persistent youth economic vulnerability has been associated with heightened exposure to risky survival strategies, including informal and illicit economic activities, which undermine social cohesion and public safety (Fajnzylber, Lederman, & Loayza, 2002; Urdal, 2006). In this regard, youth unemployment and exclusion are not only development challenges but also emerging community-level security concerns.

Community security understood as the condition in which individuals and groups experience safety, trust, and social cohesion within their immediate social environments is increasingly shaped by socio-economic conditions rather than policing alone (Sampson, Raudenbush, & Earls, 1997). Empirical evidence from developing contexts demonstrates that communities characterized by high youth unemployment, economic inequality, and weak social institutions are more susceptible to crime, social disorder, and localized insecurity (Fajnzylber et al., 2002; Sampson et al., 1997). Conversely, inclusive economic opportunities and youth engagement in productive activities are associated with reduced delinquency, strengthened informal social control, and improved relations between youth, communities, and local authorities (Blattman & Annan, 2016).

In recognition of these interconnections, Tanzania’s development policy framework increasingly emphasizes youth economic empowerment as a pathway to social stability and national development. A key policy instrument in this regard is the Youth Development Fund (YDF), established under the National Youth Development Policy (United Republic of Tanzania, 2024). The YDF aims to enhance youth participation in economic activities through access to affordable financing, entrepreneurship training, and support for collective enterprise development. While the Fund is primarily framed as an economic empowerment intervention, it implicitly aligns with

broader human security perspectives that link livelihoods, social inclusion, and safety (UNDP, 1994).

Despite the strategic importance of the Youth Development Fund, empirical evidence on its broader social outcomes, particularly its implications for community security at the sub-national level—remains limited. Existing studies in Tanzania have largely focused on economic and employment outcomes, with comparatively little attention paid to security and social cohesion effects, especially in regions such as Mtwara. Against this background, this study empirically examines the effect of youth participation in the Youth Development Fund on community security in Mtwara Region, Tanzania using an explanatory sequential mixed-methods research design.

1.1 Statement of the Problem

Despite sustained investment in youth economic empowerment initiatives such as the Youth Development Fund, many communities in Tanzania continue to experience youth unemployment, economic precarity, and related community security challenges. Existing evaluations of the Fund have largely focused on financial performance and enterprise outcomes, with limited empirical attention to its broader implications for community security. This gap constrains policy learning and program redesign. This study addresses this gap by empirically examining the effect of youth participation in the Youth Development Fund on community security in Mtwara Region.

1.2 Objectives of the Study

The general objective of this study is to examine the effect of youth participation in the Youth Development Fund on community security in Mtwara Region, Tanzania.

The specific objectives are to:

- I. Assess the level and nature of youth participation in the Youth Development Fund in Mtwara Region;
- II. Examine the state of community security in selected Local Government Authorities in Mtwara Region; and
- III. Analyze the effect of youth participation in the Youth Development Fund on community security outcomes.

2. Literature Review

2.1 Introduction

This section reviews conceptual, theoretical, and empirical literature relevant to youth participation in development financing and its implications for community security. The review situates the study within broader scholarly debates on youth economic empowerment, social order, and peacebuilding, and identifies gaps that justify the present research (Urdal, 2006; Blattman & Annan, 2016). By integrating perspectives from development economics, sociology, and peace and security studies, the section provides a foundation for understanding how youth-focused financing interventions may influence security outcomes at the community level (Sampson, Raudenbush, & Earls, 1997; Stewart, 2010).

2.2 Conceptual Perspectives on Youth Participation in Development Financing Youth participation in development financing

This refers to the extent to which young people access, engage with, and benefit from financial resources and associated support mechanisms designed to enhance livelihoods and socio-economic inclusion (Kabeer, 2005; Beck, Demirgüç-Kunt, & Levine, 2007). Participation is increasingly understood as a multidimensional concept that goes beyond mere access to credit. It encompasses involvement in decision-making processes, participation in entrepreneurship training, collective enterprise management, and accountability mechanisms within funded initiatives (Cornwall, 2008; Fox & Baird, 2018).

Scholars argue that meaningful participation enhances youth ownership, skill acquisition, and sustainability of economic activities (Kabeer, 2005). Access to finance enables youth to overcome structural barriers such as lack of collateral, exclusion from formal banking systems, and limited start-up capital (Beck et al., 2007). However, evidence suggests that financing alone is insufficient to produce lasting outcomes. Programs that fail to integrate training, mentorship, and institutional support often experience high default rates and limited developmental impact (Banerjee et al., 2015; Blattman, Fiala, & Martinez, 2014). Consequently, participation intensity and quality have emerged as critical determinants of success in youth financing initiatives (Fox & Kaul, 2018).

In the context of collective youth enterprises, participation also plays a social role. Group-based financing arrangements foster cooperation, peer monitoring, and shared responsibility, which can strengthen social

networks and informal regulatory mechanisms within communities (Putnam, 2000; Karlan et al., 2009). These social dimensions of participation are particularly relevant for examining links between youth development financing and community security (Sampson et al., 1997).

2.3 Conceptualizing Community Security

Community security is a core component of the broader human security framework and extends beyond traditional state-centric notions of security (UNDP, 1994). It refers to the conditions in which individuals and groups experience safety, social cohesion, and trust within their immediate social environments (Sampson et al., 1997). Community security encompasses protection from crime and violence, as well as the presence of supportive social relations and effective local institutions (Moser & McIlwaine, 2014).

Research in sociology and criminology highlights that community security is shaped by socio-economic conditions, levels of inequality, and the strength of social institutions (Sampson et al., 1997; Wilkinson & Pickett, 2009). Communities characterized by high unemployment, poverty, and social exclusion are more vulnerable to crime and disorder, particularly when large segments of the youth population lack access to productive opportunities (Fajnzylber et al., 2002; Urdal, 2006). Conversely, communities with strong social cohesion, collective efficacy, and inclusive economic participation tend to exhibit lower crime rates and greater resilience to insecurity (Sampson et al., 1997).

2.4 Theoretical Frameworks Linking Youth Financing and Community Security

2.4.1 Human Capital Theory

Human Capital Theory posits that investments in education, skills, and productive capacity enhance individual productivity and generate positive social returns (Becker, 1993). According to this theory, access to development financing enables youth to invest in income-generating activities, acquire skills, and improve employability (Banerjee et al., 2015).

2.4.2 Social Disorganization Theory

Social Disorganization Theory explains crime and social disorder as outcomes of weak social institutions, economic deprivation, and limited collective efficacy (Shaw & McKay, 1942; Sampson et al., 1997).

2.4.3 Peace-through-Development Theory

Peace-through-Development Theory conceptualizes peace as an outcome of equitable economic and social development (Galtung, 1969; Stewart, 2010).

2.8 Conceptual Framework

The conceptual framework guiding this study posits that youth participation in development financing has a direct and positive influence on community security outcomes, with this relationship moderated by institutional support mechanisms. Youth participation is conceptualized as a multidimensional construct encompassing access to financial resources, intensity of participation in funded activities, and involvement in associated training and collective enterprise management.

The framework assumes that participation in development financing improves youth livelihoods, reduces economic vulnerability, and strengthens social networks and collective efficacy. These processes reduce incentives for delinquent behaviour, enhance informal social control, and

improve trust and social cohesion between youth, communities, and local authorities.

Community security is conceptualized as a multidimensional outcome encompassing perceived safety, reduced incidence of petty crime, and strengthened social cohesion. These outcomes reflect the human security perspective, which emphasizes that safety and social order emerge from inclusive socio-economic processes rather than policing alone.

Institutional support mechanisms—including entrepreneurship training, mentorship, monitoring and follow-up, timely disbursement of funds, and inter-institutional coordination—are treated as moderating factors. Strong institutional support is expected to strengthen the positive effect of youth participation in development financing on community security, while weak support may constrain potential benefits.

The framework integrates Human Capital Theory, Social Disorganization Theory, and Peace-through-Development perspectives by illustrating how investments in youth productive capacity, when combined with meaningful participation and institutional support, generate positive security externalities at the community level.

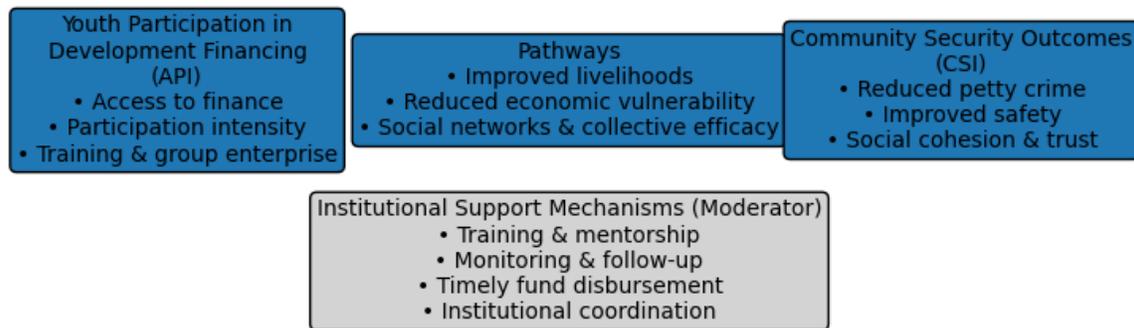


Figure 1: Conceptual Framework Linking Youth Participation in Development Financing and Community Security

3. Methodology

3.1 Research Design and Approach

This study adopted an explanatory sequential mixed-methods research design, in which quantitative data collection and analysis preceded qualitative inquiry. This

design was considered appropriate for examining the relationship between youth participation in development financing and community security, while also enabling an in-depth understanding of the mechanisms through which this relationship operates. The explanatory sequential approach allows statistically observable patterns to be explored further through qualitative evidence, thereby enhancing interpretation and explanatory power.

The quantitative component employed an analytical cross-sectional design, enabling the assessment of variations in youth participation in development financing and community security outcomes across selected Local Government Authorities at a single point in time. The qualitative component followed a descriptive exploratory design, focusing on perceptions, experiences, and institutional practices related to the Youth Development Fund and community security. Integration of quantitative and qualitative findings occurred at the interpretation and discussion stage through triangulation, strengthening the robustness and credibility of the study findings.

3.2 Study Area

The study was conducted in Mtwara Region, located in southern Tanzania. The region comprises a mix of urban, peri-urban, and rural settings and has experienced persistent youth unemployment and underemployment despite recent economic investments. Mtwara Region was purposively selected due to its active implementation of the Youth Development Fund, its socio-economic characteristics, and emerging concerns related to youth involvement in petty crime and social disorder.

Five Local Government Authorities were included in the study: Masasi District Council, Masasi Town Council, Mtwara District Council, Mtwara Municipal Council, and Tandahimba District Council.

3.3 Target Population

The target population consisted of youth aged 15–35 years residing in the selected Local Government Authorities. Both beneficiaries and non-beneficiaries of the Youth Development Fund were included to facilitate comparative analysis and to assess whether observed community security outcomes were associated with participation in development financing rather than broader contextual factors.

Key informants included youth development officers, local government officials, community leaders, and security personnel with direct knowledge of youth development programmes and community safety dynamics.

3.4 Sampling Techniques and Sample Size

For the quantitative component, the sample size was determined using Yamane's (1967) formula at a 95 percent confidence level and a 5 percent margin of error, yielding a sample of 486 respondents. A multistage sampling technique was employed. First, each Local Government Authority constituted a stratum. Second, wards were

randomly selected within each stratum. Third, youth respondents were systematically selected from Youth Development Fund registers and community listings to ensure proportional representation of beneficiaries and non-beneficiaries.

For the qualitative component, purposive sampling was used to select 35 Key Informant Interview participants based on their roles and experience in youth development and community security. Five Focus Group Discussions were conducted with youth participants, each comprising 8–10 participants. Snowball sampling was applied where necessary to identify information-rich participants.

3.5 Data Collection Methods

3.5.1 Quantitative Data Collection

Quantitative data were collected using a structured questionnaire designed to capture demographic characteristics, access to development financing, participation intensity, institutional support, and indicators of community security. The questionnaire was pre-tested in a neighboring Local Government Authority to assess clarity, relevance, and internal consistency.

Data were collected by trained enumerators using digital data collection tools, which enhanced data accuracy, minimized transcription errors, and facilitated real-time quality checks.

3.5.2 Qualitative Data Collection

Qualitative data were collected through semi-structured Key Informant Interviews and Focus Group Discussions. Interview guides were aligned with the study objectives and explored issues related to Youth Development Fund accessibility, training and mentorship, youth behavioural change, institutional coordination, and perceptions of community security. All interviews and discussions were conducted with informed consent and were audio-recorded to support accurate transcription and analysis.

3.6 Measurement of Variables

Youth participation in development financing was operationalized using the Access and Participation Index (API), constructed through Principal Component Analysis. The API captured multiple dimensions, including access to financial resources, intensity of participation in funded activities, and inclusiveness of participation.

Community security was measured using the Community Security Index (CSI), which combined indicators of perceived safety, incidence of petty crime, and social cohesion. The use of composite indices enabled systematic

measurement of these multidimensional constructs in line with the study's conceptual framework.

3.7 Data Analysis Techniques

Quantitative data were analysed using statistical software. Descriptive statistics were used to summarize respondent characteristics and participation patterns. Principal Component Analysis was applied to construct the API and CSI, retaining components with eigenvalues greater than one. Ordinary Least Squares regression analysis was used to estimate the effect of youth participation in development financing on community security, controlling relevant demographic and contextual variables.

Qualitative data was analysed using thematic analysis. Transcripts were coded iteratively to identify recurring patterns related to economic empowerment, youth behaviour, institutional support, and security outcomes. Qualitative findings were used to explain and contextualize quantitative results.

3.8 Validity and Reliability

Validity was enhanced through expert review of data collection instruments, pilot testing, and alignment of indicators with established development and security frameworks. Construct validity was supported by the use of Principal Component Analysis to derive composite indices. Reliability of the indices was assessed using internal consistency measures. Triangulation across quantitative, qualitative, and secondary data sources further strengthened the credibility and trustworthiness of the findings.

3.9 Ethical Considerations

Ethical approval for the study was obtained from the relevant institutional review body. Participation was voluntary, and informed consent was obtained from all respondents. Confidentiality and anonymity were ensured through the use of coded identifiers and secure data storage. Participants were informed of their right to withdraw from the study at any stage without any negative consequences.

4. Results and Discussion

This section presents and discusses the empirical findings of the study in line with the research objectives and analytical framework. Quantitative results are presented first, followed by qualitative evidence, and then an integrated discussion linking the findings to theory and existing empirical literature, consistent with explanatory sequential mixed-methods principles (Creswell & Plano Clark, 2018). Tables are presented within the text in accordance with APA and JRIIE requirements.

4.1 Descriptive Results

Descriptive analysis provides an overview of youth participation in development financing and prevailing in community security conditions across the five Local Government Authorities included in the study. The results indicate moderate levels of youth access to and participation in the Youth Development Fund (YDF). While awareness of the Fund among respondents was relatively high, sustained participation in funded activities particularly in entrepreneurship training, mentorship, and post-financing engagement was comparatively limited. This pattern is consistent with earlier studies demonstrating that awareness and initial access to youth financing programs do not automatically translate into intensive or sustained participation, especially in contexts where follow-up support and institutional capacity are weak (Banerjee et al., 2015; Fox & Kaul, 2018). These findings highlight the central role of institutional support mechanisms in shaping the depth and quality of youth participation (Kabeer, 2005).

With regard to community security, respondents reported moderate perceptions of safety and social cohesion, with notable variation across study areas. Communities characterised by higher levels of youth economic engagement tended to report lower incidences of petty crime, stronger social relations, and improved cooperation between youth and community leaders. This pattern aligns with existing evidence that links youth employment and economic inclusion to enhanced collective efficacy, reduced delinquency, and improved community cohesion (Sampson, Raudenbush, & Earls, 1997; Fajnzylber, Lederman, & Loayza, 2002).

Table 1: Descriptive Statistics of Key Study Variables

| Variable | Mean | Std. Dev. | Minimum | Maximum |
|--------------------------------------|------|-----------|---------|---------|
| Access and Participation Index (API) | 0.57 | 0.19 | 0.21 | 0.91 |

The mean value of the Access and Participation Index (API) suggests that, on average, youth participation in development financing was moderate, with substantial variation among respondents. This variation provides a suitable basis for examining the relationship between participation intensity and community security outcomes.

To examine the effect of youth participation in development financing on community security, Ordinary Least Squares (OLS) regression analysis was conducted. The results indicate a statistically significant and positive relationship between the Access and Participation Index and the Community Security Index, thereby confirming the study's central hypothesis.

4.2 Inferential Results: Effect of Youth Participation in Community Security

Table 2: OLS Regression Results for Community Security Index

| Variable | β | Std. Error | p-value |
|--------------------------------------|---------|------------|---------|
| Access and Participation Index (API) | 0.412 | 0.067 | <0.001 |

The positive and statistically significant coefficient ($\beta = 0.412$, $p < 0.001$) indicates that higher levels of youth access to and participation in development financing are associated with improved community security outcomes. Substantively, this finding suggests that youth who are actively engaged in YDF-supported activities are less likely to engage in delinquent behaviour and more likely to contribute to social cohesion and community stability.

These results are consistent with empirical evidence showing that access to productive resources and economic opportunities reduces incentives for delinquency by increasing the opportunity cost of antisocial behaviour (Blattman & Annan, 2016; Lochner, 2011). From a human capital perspective, engagement in income-generating activities enhances skills, discipline, and future orientation, which are associated with pro-social behaviour and community stability (Becker, 1993; Lochner, 2011). Qualitative findings further reinforce the regression results by illustrating how participation in YDF-supported group enterprises fosters peer accountability, cooperation, and informal social control, consistent with Social Disorganization Theory (Sampson et al., 1997).

5. Conclusion and Recommendations

5.1 Conclusions

This study examined the effect of youth participation in development financing on community security in Mtwara Region, Tanzania. Guided by an explanatory sequential mixed-methods design, the study integrated quantitative evidence from 486 youth respondents with qualitative insights from Key Informant Interviews and Focus Group Discussions. The analysis was anchored in a conceptual framework linking youth access to and participation in the Youth Development Fund (YDF) to multidimensional community security outcomes.

The study concludes that youth participation in development financing has a statistically significant and positive effect on community security. Quantitative results demonstrate that higher levels of access to and participation in YDF activities are associated with improved perceptions of safety, reduced involvement in delinquent behaviour, and enhanced social cohesion at the community level. These findings indicate that economic inclusion alters behavioural incentives by increasing the

opportunity cost of antisocial activities and strengthening pro-social engagement among youth.

Qualitative findings corroborate these results by revealing the mechanisms through which development financing influences security outcomes. Youth beneficiaries reported improved livelihoods, increased self-esteem, and heightened social responsibility. Group-based enterprises supported through the YDF fostered peer accountability, cooperation, and discipline, thereby strengthening informal social control mechanisms within communities. Community leaders and security officials observed reduced petty crime and improved relations between youth groups and local authorities in areas with active YDF engagement.

The study further concludes that access to finance alone is insufficient to generate optimal community security outcomes. Participation intensity, entrepreneurship training, mentorship, and institutional follow-up play a critical moderating role. Delays in fund disbursement, uneven access, and limited post-financing support constrain the full potential of youth development financing as a peacebuilding mechanism.

From a theoretical perspective, the findings provide empirical support for Human Capital Theory, Social Disorganization Theory, and Peace-through-Development perspectives by demonstrating that inclusive investment in youth productive capacity yields positive social returns in the form of improved community security.

Overall, the study concludes that the Youth Development Fund functions not only as an economic empowerment instrument but also as an indirect peacebuilding mechanism when implemented transparently, inclusively, and in combination with effective institutional support.

5.2 Recommendations

1. Policy and Programmatic Recommendations

First, youth financing programmes should integrate structured entrepreneurship training and mentorship as core components rather than optional add-ons. Training should emphasise financial management, collective enterprise governance, and conflict-sensitive business practices.

Second, monitoring and follow-up mechanisms at the Local Government Authority level should be strengthened using digital systems to enhance accountability, transparency, and enterprise sustainability.

Third, inclusiveness in access to development financing should be enhanced, with particular attention given to

young women, youth with disabilities, and other marginalised groups.

Fourth, youth development financing programmes should explicitly integrate community security indicators such as perceptions of safety, social cohesion, and youth–community relations into monitoring and evaluation frameworks.

2. Institutional and Governance Recommendations

Coordination among stakeholders involved in youth development and community security should be strengthened. Collaboration between youth development offices, community policing structures, civil society organisations, and financial institutions can enhance program coherence and maximise security dividends.

Local Government Authorities should invest in continuous capacity building for youth development officers and programme implementers to improve monitoring quality, responsiveness, and sustainability of outcomes.

3. Implications for Research

Future research should employ longitudinal designs to assess the long-term security impacts of youth development financing. Comparative studies across regions, financing mechanisms, and institutional arrangements would further strengthen evidence on effective youth empowerment strategies.

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