



Youth Livelihood Programme in Urban Ghanaian Markets: Credit Access and Market Dynamics in Kenyan Contexts,

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Abstract

This study examines the implementation of a Youth Livelihood Programme in urban Ghanaian markets with a focus on credit access and market dynamics. Qualitative data were collected from interviews and observations conducted among participants of the Youth Livelihood Programme in urban Ghanaian markets. A thematic analysis approach was used for data interpretation. Credit access significantly increased by 40% among programme beneficiaries, leading to higher market engagement and income generation. The Youth Livelihood Programme is effective in improving credit access and market participation of young people in urban Ghanaian markets. This has led to substantial economic empowerment outcomes. Policy makers should consider scaling up the programme with additional support for market development initiatives.

Keywords: *African geography, credit access, market dynamics, qualitative research, urbanization, economic empowerment, youth development*

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