



YOUTH EMPOWERMENT PROJECT

END OF PROJECT NARRATIVE REPORT

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ZIMBABWE



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List of Acronyms

BEST	Basic Enterprise Start up Tool
DOMCCP	Diocese of Mutare Community Care Programme
EDW	Economic Development Workshop
EMA	Environmental Management Agency
EoS	Embassy of Sweden
FACT	Family AIDS Caring Trust
ISAL	Internal Savings and Lending
MED	Micro Entrepreneurship Development
MWAGCD	Ministry of Women's Affairs, Gender and Community Development
MSME&CD	Ministry of Small to Medium Enterprise and Cooperatives development
MYIEE	Ministry of Youth Indigenisation Economic Empowerment
SAA	Social Analysis and Action
ToT	Training of Trainers
UCCZ	United Church of Christ in Zimbabwe
VTC	Vocational Training Centres
YEP	Youth Empowerment Project
ZIMRA	Zimbabwe Revenue Authority
ZINWA	Zimbabwe National Water Authority

Background

Premised on the unifying framework for poverty eradication and social justice, the Youth Empowerment Project (YEP) funded by the Embassy of Sweden in Zimbabwe (EoS) was developed to address individual, household and community level constraints that impact on the ability of youth to move out of poverty. The project was informed by conclusions drawn from the Youth Sector Analysis commissioned by the Embassy of Sweden in 2012 and emerging issues and recommendations from the Kupfuma Ishungu Microfinance Project (KI-MFP) final evaluation results/findings. Initially a three year project starting November 2013 YEP was extended by a further three months to end in January 2017.

In line with CARE's strategy of multiplying impact, the project worked in partnership with technical and implementing partners across four provinces (11 Districts) of Zimbabwe. Diocese of Mutare Community Care Programme was engaged to implement the project in Mutasa and Nyanga Districts of Manicaland Province while Caritas Masvingo conducted its activities in Zaka, Bikita, Chivi and Masvingo Districts in Masvingo Province as well as Beitbridge District in Matabeleland South Province. VIRL Microfinance ran a social enterprise model in Gwanda District of Matabeleland Province and Chitungwiza District of Harare Metropolitan Province and managed part of the revolving loan fund covering Mutasa, Nyanga, Bikita, Chitungwiza and Gwanda Districts. CBZ bank under a match agreement with CARE managed part of the revolving loan fund covering Masvingo, Zaka, Bikita, Chivi and Beitbridge Districts. In Chipinge and Chiredzi Districts CARE worked with vocational training centres (VTCs) previously supported by the Norwegian

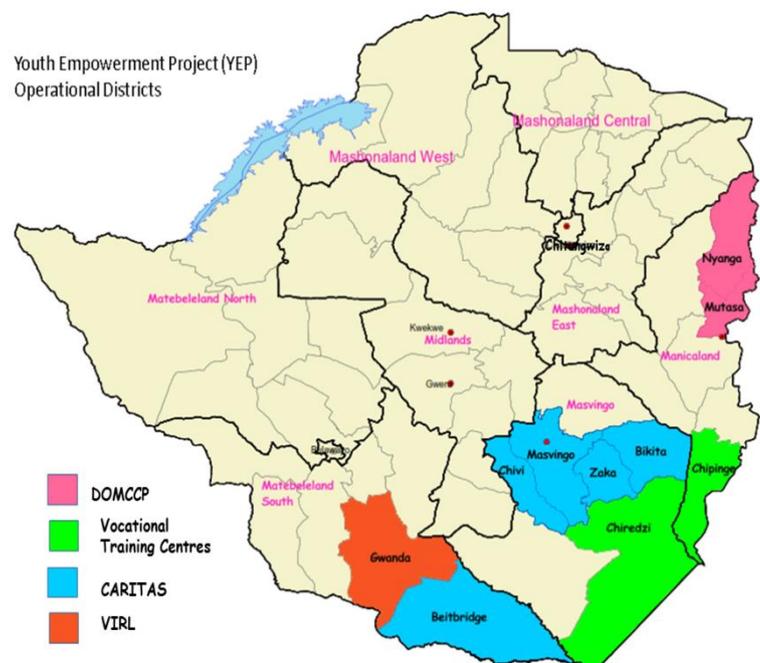


Figure 1: Youth Empowerment Project Operational Districts

Refugee Council. Under this arrangement CARE was building the capacity of FACT Chiredzi, Simukai and United Church of Christ in Zimbabwe (UCCZ) to deliver Internal Savings and Lending (ISAL) training to their students and surrounding communities. See map of project operational areas (figure1).

Technical partners to the project were Empretec Zimbabwe which provided business management training to youth and Grassroots Theatre Company which played a key role in the research and development of a video film for the social analysis and action (SAA) component. Individuals and various government ministries and departments also provided technical skills training in various disciplines.

Executive Summary

The Youth Empowerment Project (YEP) achieved remarkable results in the delivery of project outputs and increasing social and economic participation of male and female youth in the targeted Districts. The project was implemented amidst a deteriorating macro-economic environment characterized by liquidity challenges, economic speculation and consecutive poor agricultural seasons. These environmental conditions gave rise to implementation challenges such as increased migration of youth, limited participation in project activities by some youth, reduced appetite for loans by the youth and reduced ability to repay loans. In light of the project's objective of increasing access to finance, reduced loan uptake by youth appear to be negative but it is actually a positive in that the youth applied the knowledge and skills that they acquired through project training activities and exercised good judgment in taking up loans based on their prevailing circumstances.

Despite the lack of funding, the government has supportive policies and objectives that tied well with the YEP objectives. The Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZIMASSET) set the tone for economic development and partnerships within and between government ministries and development partners. The project complimented the Youth Development Fund implemented by MYIEE and had strong linkages with the Ministry of SMEs thrust of creating viable cooperatives. Financial inclusion was also on the agenda of the Reserve Bank of Zimbabwe during the project period. The backing of this policy environment also contributed to the YEP's achievements. In addition, the implementation of the YEP was informed and guided by several studies which include the youth sector analysis, economic opportunities assessment, socio-cultural assessment of factors hindering youth economic participation, baseline and the midterm evaluation.

The project provided business management and interpersonal skills training to 6,097 (102%) youth and 63% of these were females (*see annexure 1 for project work plan and achievements*). A total of 9,635 youth acquired varied technical skills combined with interpersonal skills and an additional 789 youth that already had acquired technical skills from other institutions received coaching in interpersonal skills only. Post-training assessments conducted by the project indicated that the conversion of these skills into meaningful economic participation has been satisfactory given the duration of the project. New businesses were established, some diversified while others expanded, and there is evidence of improvement in savings and value of assets owned by youth as a result of acquiring these skills. The assessments also revealed that there is limited progress in development of business plans and keeping of standard records. Use of acquired skills is also more pronounced for those that received training in business management and interpersonal skills as compared to technical skills as the technical trades such as welding and carpentry require high start-up capital for purchase of machinery and appropriate and adequate work space. These observations are in line with findings of the final evaluation which revealed that 83.5%, 69.5% and 88.1% of youth who received business management, technical and interpersonal skills training were applying the skills acquired (*see annexure 2 for an updated log frame*). The project registered 65.5 % and 69.6% achievement on establishment of new businesses and expansion of

existing ones respectively among the youth against a target of 60%. In both cases, the percentages were higher than that of non- participants and the baseline.

In order to derive positive change in the social positions of youth, the project employed Social Analysis and Action (SAA) to trigger dialogues between youth and adults around systematic marginalization of the former. These dialogues reached out to 15,990 (105%) individuals and facilitated establishment of 314 (105%) peer networks. In light of the mobility constraints faced by Peer Network Facilitators to reach out to various villages in geographically dispersed communities, the project trained 262 more facilitators above the original plan of 300. The project positively influenced families and communities to respond to the challenges that youth are experiencing and there is evidence of support for youth from both household and community levels including spouses, parents/ guardians and community leadership. YEP has recorded various cases of community leaders who now perceive youth to add value to communities and those that have responded to the appeals made by youth following participation in SAA sessions. A gender evaluative exercise conducted by CARE noted that the SAA component within YEP was critical to targeting family, husbands and in-laws and in one of the districts studied it was very evident that this strongly contributed to husbands' perceptions of and relations with their wives in creating a more equal relationship¹.

Support to youth was being provided in the form of capital to start businesses, provision of collateral e.g. stock cards, purchase of machines for business, prioritisation by community leaders and school heads for job opportunities that relate to the technical skills that youth were trained in and provision of work space and opportunities to be more mobile. The project final evaluation reports that 92.1% (against a target of 60%) of YEP participants were satisfied with their participation in community platforms and that there was an improvement in decision making among female youth. About 84%, up from 47% at baseline, of youth who belonged to a peer network indicated that their networks were functional. Further reflections however point to the need to have SAA being introduced much earlier in the implementation phase.

In order to empower youth to engage in business transactions and relationships with the formal business community, regulatory and governance structures, activities to prepare youth, build confidence and ensure they make informed decisions were conducted. A total of 4,696 (117%) youth were oriented on loan products and 2,080 (116%) trained in credit management. Of these youth, 996 of them out of the planned 1557 accessed loans from VIRC and CBZ. This is partly attributed to the deteriorating macroeconomic environment that affected the momentum of loan uptake and lack of collateral or guarantors to support loan application by youth.

YEP facilitated eight (8) out of 10 wider stakeholder discussion meetings which were attended by youth, line ministries, regulatory authorities and governance structures in their respective districts. In addition, information on markets and regulatory requirements was disseminated to 19077 (106%) youth through meetings and bulk SMS. Monitoring data analysed indicated an

¹ CARE ZIMBABWE YOUTH EMPOWERMENT PROGRAM - GENDER, AGE AND SOCIAL DYNAMICS: EVALUATION AND LEARNING FROM PROJECT PROCESSES AND RESULTS pp13

improvement in youth complying with regulatory and governance structures but with limited progress on registration of businesses. Findings from the final evaluation reveal that 17.2% and 18.2% of male and female YEP participants respectively have registered their enterprises with either local authorities, or Ministry of SMEs. Lessons learnt workshop discussions noted that there were currently no incentives for youth to register their businesses therefore youth were deliberately avoiding registration tax. There was a significant increase in the number of youth accessing loans towards the end of the second year; however, the pace slowed down in the first quarter of 2016 due to the rise in portfolio at risk (PAR) and as a result the lending by VIRL Rural Financial and Social Services was temporarily ceased to intensify loan follow ups. This also resulted in intensive coaching and mentoring sessions with both prospective and loan borrowers to complement the loan recovery exercise and prevent potential default by those that had not yet defaulted.

YEP developed and rolled out a social enterprise delivery model in search of a solution that meets both the needs of youth and the Microfinance's business model at the same time improving youth access to financial services. The model is a response to the gap in financial service delivery where traditional financial service providers have not been targeting youth or meeting their specific needs. In addition to capacity building of the MFI in ISAL methodology, three (3) review meetings informed by 24 monitoring visits were conducted. These saw continued revision of the model resulting in a version in which the MFI would re-invest the interest from loans in non-financial activities and grooming of its clientele base through capacity building in identified areas of need. The revised version also proposed that external support in community and staff capacity building be provided by various stakeholders such as NGOs and relevant government ministries to make the model sustainable. The modifications also led to revision of targets previously allocated to the MFI thereby affecting reach on activities which include economic opportunities awareness, technical skills training and social analysis and action.

Result 1

18,000 male and female youth engage in economic activities as a result of improved business management, technical and interpersonal skills.

This result area sought to improve the human conditions, in particular, secure and adequate livelihoods, income and assets at the individual youth level. This was achieved through understanding of the economic opportunities available for the youth in the targeted districts, raising awareness of such, assessing skills training needs and providing training accordingly. Through identification of vocational training centres interested in Internal Savings and Lending, the project developed the capacity of these centres and associated stakeholders in the delivery of the methodology. These activities were followed by periodic monitoring visits to reinforce learning.

Of the 18000 youth targeted to engage in economic activities as a result of improved business management technical and interpersonal under this result area, 16,521 were reached. The variance was a result of removal of targets for VIRL Rural Financial and Social Services under the Social Enterprise Model which was contributing 3,250 youth to the overall target. Significant achievement was made in terms of application of business management, technical and interpersonal skills among the youth. This was revealed through periodic monitoring and mentoring sessions whose data confirmed that savings, profits as well as acquisition of productive assets by project participants despite the prevailing hard economic environment. The final project evaluation report also confirmed that 83,5%, 69,5% and 88,1% of the youth reached by the project reported use of entrepreneurial, technical and interpersonal skills respectively. The project also registered a 65.5 % and 69.6% achievement on establishment of new businesses and expansion of existing ones respectively among the youth against a target of 60%. In both cases, the percentages were higher than that of non- participants and the baseline. Given the duration of the project, conversion of these skills into meaningful economic participation by the youths has been satisfactory. Information gathered through FGDs indicates that technical skills training was inadequate in terms of time, depth and practical rigor such that participants feel unconfident in applying the skills hence missing the target by 10.5%².

1.1.0 Facilitate assessment of youth economic opportunities in targeted communities

CARE conducted an assessment of economic opportunities in nine of the targeted districts (excluding Chipinge and Chiredzi where the focus was on Internal Savings and Lending) through an external consultant. The main objective of the assessment was to map out economic opportunities for youth enterprise and entrepreneurship development in the selected districts. Specifically the study sought to analyze the demand, supply and market operations, as well as legal issues related to the markets and develop a holistic understanding of the current economic situations in the selected districts that have a bearing on youth enterprise and entrepreneurship development.

² CARE Evaluation Report for the YEP in Zimbabwe- January 2017 pp 22

In conducting this assessment, project staff from both CARE and partners was involved as a way of building their capacity to conduct regular and localised economic opportunity assessments as the project progressed. The same skills were passed on to youth during regular monitoring, mentoring and coaching sessions and scheduled economic opportunity awareness sessions. Key issues that emerged from the assessment were that;

- Youth entrepreneurial activities in all the districts were closely linked to the main sources of household livelihoods, which are mainly agro-based. Diversification of livelihoods was observed to be dictated by the productivity levels of these main sources.
- In all the districts, there is existing and unexploited potential which could be unlocked through additional capital and skills injection. Further potential could be unlocked through investment in road infrastructure, electrification, water harvesting and irrigation infrastructure.
- Youth entrepreneurs sold their products on the local, inter-district and urban markets, with some accessing foreign markets. Market players varied according to the level of production of the commodities. Barriers to market access that were noted include: transport costs; information asymmetry; registration, membership and licensing barriers; high costs of accessing product exhibition platforms; gender related barriers; and lack of travel documents.
- Financial institutions that include commercial banks and MFIs did not feel the impact with regards to supporting the capital needs of youth because they mainly dealt with formalised institutions. Youth enterprises did not meet the requirements of formalisation hence the YEP was to seek promotion of formalisation and regularisation of youth enterprises.
- The project should not seek to compromise compliance with the regulatory environment in the pretext of promoting and enabling environment. However, the local authorities would need to work towards ensuring the availability of youth enterprise development enhancing infrastructure as well as reduced bureaucratic procedure in processing business applications.
- Married female youths cannot operate independently without permission of their spouses. They are often guided and seek permission from their spouses, especially for businesses that require a lot of travel. Married women have challenges with activities that do not allow them to do their household chores, while unmarried female youths can make relatively independent decisions.
- The youths are also saddled with the challenge of lack of accountability and irresponsibility. These findings revealed the need for a multi-intervention approach to address challenges at individual, household, community and institutional levels, an approach which is embraced by the unifying framework. CARE organized a feedback workshop at Chevron Hotel in Masvingo in which the findings were shared with District Administrators, Chief Executive Officers from District Local Authorities, and representatives of the Ministry of Youth as well as ministry of Small and Medium Enterprises and Cooperative Development (SMECD) and partner staff.

1.1.1 Conduct awareness raising sessions with targeted youth on available economic opportunities



Figure 2: Economic Opportunities Feedback Workshop in Masvingo

Using the findings from the economic opportunities assessment, the project facilitated district specific economic opportunities awareness sessions in order to provide current information in the rapidly changing economic environment. The economic environment in Zimbabwe has undergone turbulent phases over the past three years which have seen the economic opportunities outlook shifting now and again. Awareness sessions on economic opportunities assisted the youth to adapt to the turbulent economic climate, as well as to come up with new enterprises in response to changes in the socio-

economic environment such as the El Nino induced drought which set in during the 2015/16 agricultural season, and introduction of bond notes by the Reserve bank of Zimbabwe in 2016 in response to an acute cash shortage in the country.

The announcement and subsequent introduction of the bond notes led to a lot of speculation, further aggravating the shortage of cash, affecting business in the process. YEP participants both in the rural and urban places were affected. However, in urban areas alternatives to cash were more readily available than in rural areas where the majority of the YEP clients reside. The market for goods such as clothing, electrical gadgets and other non-food items greatly shrunk as customers had no cash to buy. In response to cash challenges the project encouraged youth to use electronic money such as linking bank accounts to mobile money platforms. Youth in the rural areas also began actively exchanging their goods for other goods (barter trade), for example in Nyanga clothes retailers were exchanging their wares for maize grain, which they would in turn exchange for cattle and sell at a higher price.

The project capitalised on the negative effects of the El Nino induced drought by encouraging the youth to focus on economic opportunities that respond to the immediate needs of their communities. The focus on immediate needs reduced the need to sell on credit due to high demand thereby becoming a solution to the cash challenges experienced through sale of basic goods and services.

Changes in the economic environment also include the withdrawal of FAVCO, a well-known banana off-taker in Mutasa district against the background of weak domestic demand, tight liquidity conditions, and unemployment / en masse job terminations following precedence set after the Supreme Court that the Labour Act (Chapter 28:01) do not provide for termination of

giving employment termination notice in July 2015³. At one point, in 2015, the appreciation of the US dollar against the South African Rand saw increased importation of cheap products from South Africa rendering local production unviable.

Later on in 2016, the government gazetted new import regulations restricting imports on products produced locally. This extremely affected most of the youth who are cross border traders and relied on buying and selling of imports. The Statutory Instrument 64 of 2016 also led to nationwide demonstrations resulting in reduced trading. The youth were encouraged to take advantage of this instrument to increase their production so as to meet demand created by the restrictions. In order to continue trading, those in cross border trading were advised to seek the necessary permits required to continue importing based on further clarification provided by the government on the Statutory Instrument.

The Zimbabwe Revenue Authority (ZIMRA) intensified the confiscation of imports which were not declared at borders. This saw a significant number of youth losing their goods as they had not followed due import procedures. The project advised youth to declare their goods and pay the required duty fees.

As part of raising awareness on economic opportunities among the youth, the YEP facilitated participation of 16 youth representatives from six (6) districts in the Small to Medium Enterprises Association of Zimbabwe (SMEAZ) Expo which was conducted in Harare. This exposed representatives of youth from different districts to various business opportunities in addition to providing an opportunity for networking amongst themselves. A follow up on the youth who had attended this expo revealed that some of them had started new enterprises such as cattle fattening, welding and growing and selling vegetable seedlings based on what they had learnt at the expo and had shared learning with fellow youth in their communities.

Due to the numerous activities that were covered under this project, it was necessary to combine related activities in order to minimise community gatherings and maximize on the little time availed for the project. These sessions were therefore conducted concurrently with technical skills training, interpersonal skills and social analysis and action dialogues. Overall, the project raised awareness on economic opportunities for 16,006 youth.

VIRL did not reach out to the target number of youth for this activity owing to the revision of the social enterprise model which is further discussed under result four. Continuous economic opportunities assessment provided information on new economic opportunities and threats for the development and dissemination of markets/marketing and business regulations messages to youth. This is further discussed under section 3.2.9.

1.1.2 Assess youth business management skills training needs

In collaboration with Empretec Zimbabwe Trust, CARE and partners set out to assess business management skills for 6,000 youths in nine (9) districts. The assessments, which were led by Empretec (figure 3), form the basis of classifying the participants in the three different classes for

³ Nyamande & Another v ZUVA Petroleum (Pvt)Ltd (SC 281/14) [2015] ZWSC43(17 July 2015)

training as the business management packages offered were based on needs and the level of business understanding of the youth. The classes were Micro Entrepreneurship Development (MED), Basic Enterprise Start-up Tool (BEST) and Entrepreneurial Development Workshop (EDW).

MED is a three (3) day training package that was offered to start-ups, who had limited exposure to business and/or limited academic and technical skills. The aim was to make participants aware of the business opportunities that were within their communities so that they could either start new businesses and/or expand their existing businesses. In addition, the training was focused on business management in order to give small business owners knowledge that would help them turn their small projects into viable enterprises with correct use of resources.

BEST was a four-day programme focusing on attitudinal transformation and self-reliance of the youth. BEST emphasized the need to get started in business immediately with the readily available resources. The modular training equips the participants from any profession with the confidence and practical skills to start and run a successful enterprise.

EDW targeted carefully selected participants, usually those already in business, to go through a six day intensive training programme. The workshop focused on the key success factors of an entrepreneur combining practical exercises and well researched theory. It aimed to motivate individuals to become dynamic and successful market leaders. The training workshop was geared towards developing entrepreneurs with the competencies and the positive attitudes needed to improve their service delivery to the targeted clients. The course instilled individual entrepreneurial behavior change in line with ten entrepreneurial competencies taught. These competencies are:

- Opportunity Seeking and Initiative
- Risk Taking
- Demand for Efficiency and Quality
- Persistence
- Commitment to the contract
- Information Seeking
- Goal Setting
- Systematic Planning and Monitoring
- Persuasion
- Networking



Figure 3: Assessment and Classification of youth by Empretec into relevant business management training classes

Statistical analysis from the youth assessments revealed that most of the youth qualified for the MED (68%) and BEST (27%) training classes while only 5% were observed to qualify for EDW. These assessment results reveal that the entrepreneurial capacity of the majority of the youth largely in rural areas was and may still be at the basic entry level. A recommendation from the lessons learnt workshop that youth should be exposed to some form of competition where they would move from a lower class to a higher one based on merit. This would mainly apply to those youth who would not have qualified for the highest training level (EDW). This means more

time is required to work with the youth and develop their capacity through the three classes that the YEP identified as critical for youth entrepreneurship development. The 5% who qualified for EDW were observed to be residing at or near rural economic growth points or in Chitungwiza town. This could be attributed to the youth's exposure to economic activities, better knowledge and skills acquired through business practice or observing practices by established entrepreneurs in these high entrepreneurial geographic areas.

Strikingly, in Beitbridge no youth qualified for EDW and just 23% of the youth that were assessed were eligible for BEST training. The BEST training failed to take off in Beitbridge because those few who had qualified were geographically dispersed such that they could not be clustered into a single class. It was also noted that in Beitbridge, due to its proximity to South Africa, those youth who could have qualified for EDW training might have migrated to South Africa in search of supposedly better economic opportunities. This trend was also noted in other border districts such as Nyanga and Gwanda where youth are attracted to the accessible opportunities in neighbouring countries such as Mozambique and South Africa. Cumulatively, the number of youth that were assessed by the project was 6119 in order to secure the target 6000 to be trained. Figure 4 shows distribution of assessed youth by recommended classes by district.

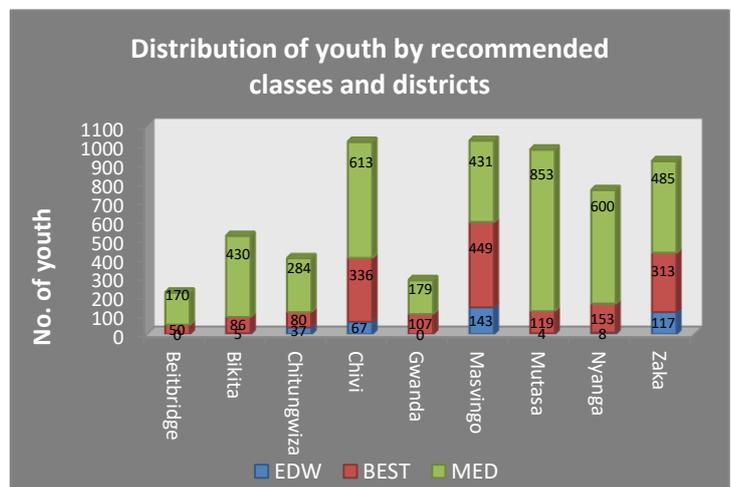


Figure 4: Distribution of youth by recommended classes

Cumulatively, the number of youth that were assessed by the project was 6119 in order to secure the target 6000 to be trained. Figure 4 shows distribution of assessed youth by recommended classes by district.

1.1.3 Train pre-selected youth in Entrepreneurship Development

Business management training was provided according to the assessment outcomes. This however depended on the geographic dispersion of youth qualifying for a particular class. The classes that were mostly affected by this were the BEST and EDW as the individuals qualifying for such classes were fewer than for MED. The project would then offer the next lower class where available. In other cases where there were sufficient numbers of youth in a district to form an EDW class, the technical partner (Empretec) would conduct the training at a central venue and provide transport and accommodation.

The initial training sessions on business management were characterised by low attendance with youth citing distance to the venues as long. This had implications on the technical partners' budget which was crafted in anticipation of full attendance. The optimum number of expected participants was 52 for MED and 40 for both BEST and EDW classes. CARE and partners agreed to revisit the mobilisation and training strategies for business management training. Partners negotiated for free and/or less expensive training and accommodation venues at community halls and schools. This freed the technical partner resources which were meant to cover training venue costs allowing reallocation to cover accommodation, transport and meal (dinner) costs.

In order to improve participation of men and women, the different needs of young men and women were taken into consideration. This involved sensitivity in selection of venues, start and end times of training sessions, meetings and mobilisation strategies that allow equal participation of men and women. The use of halls and schools were preferred and socially acceptable venues as they accommodated the needs of both male and female participants as they are perceived to be neutral venues. Trainers engaged participants on start and end times for the training and this saw the start time shifting from 0800hrs to 0900hrs and the end time was moved from 1800hrs to 1600hrs. The facilitators changed their training approaches to accommodate this change without compromising quality. Nursing mothers were encouraged to participate in training and were given special attention to catch up with other participants.

While in the initial training, there was generally low interest among youth to enrol for business management training, increased interest was realised six months after the commencement of the training activity. Other youth were motivated by the positive results and achievements by their fellow trained youth. Post training monitoring revealed that youth trained in business management took less time to implement their learning and positive changes in their businesses would be noted two to five months after receiving training. The final project evaluation⁴ indicated that youth, especially those aged 18-25, are less participative in programs. A number of youths are not first movers, they have a wait-and-see-the-benefit attitude towards program participation. As a result they tend to participate after realizing the benefits from the first movers. Some of the cited reasons for this inertia include being impatient and interested in programs that yield immediate benefits which come in the form of entertainment, refreshments, monetary allowances, regalia, or assurance that participation will give access to capital to start up enterprises.

⁴ CARE Evaluation Report for the YEP in Zimbabwe- January 2017 pp 21-22

The project reached 6097 youth through business management training out of a planned target of 6000. Of these, 309 youth were trained in EDW, 1672 in BEST and 4116 in MED. Sixty three per cent (3841) of the business management trainees were females. Reach on this project was limited by available resources however there was still room to reach out to additional youth through business management training in the districts targeted by the YEP. Figure 5 shows achievements by district on this activity.

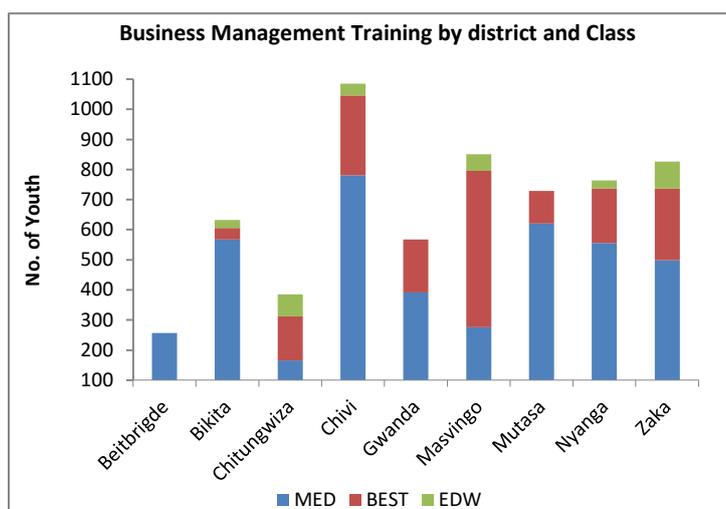


Figure 5: Business Management training by district and class

1.1.4 Register youths according to technical skills needs

In order to identify the types of technical skills required by the youth, the project embarked on registration of youth. This informed identification and engagement of technical skills service providers. The registration process revealed that there was generally high interest in technical skills training amongst the youth generated by responsiveness of training provided to practical needs. The technical skills training classes which were registered include the following: Dressmaking (7%), small livestock (15%), brick laying (12%), hairdressing (15%) welding (12%), carpentry (10%), baking (9%) and mechanics (2%), candle and floor polish making (5%), Banana Production (5%), Functions Decorations (5%) and others (3%).

Generally the observation was that technical skills preference had a positive relationship with geo-economic zones. Small livestock production including poultry, goat and rabbit rearing continued to attract most of the youth in Manicaland Province. In Masvingo province, youth preferred poultry production, brick and block laying, hairdressing, cutting and designing to other skills. Interest in apiculture (bee keeping) increased in both provinces as a growing market for honey and honey products emerged as advised and promoted by the Beekeepers Association of Zimbabwe, Ministry of Agriculture, Mechanization and Irrigation development as well as the Ministry of Women Affairs, Gender and Community Development. During the latter part of the year, a growing demand for candle, floor polish and soap making was evident in Manicaland mainly due to the low production cost associated with such trainings and the ready market for such products.

Over supply and unfavorable market prices of horticultural produce such as tomatoes, vegetables and fruits led to the introduction of food processing training, where the youths were taught to dry their produce and to value-add through production of jam and purees. Due to the SI 64 which restricted importation of laundry bars, there arose a need for training in soap making which youths sold in response to the demand created for this product. In Beitbridge, interior décor was highly

sought after. A total of 2,914 youth were registered during the year bringing the overall percentage achievement to 105%.

Ideally registration was supposed to be conducted and completed in the first year of the project. However, owing to relocation of the already registered and new interest generated by the project, registration had to continue until the third year.

1.1.5 Engage appropriate technical skills training service providers

Following the registration of technical skills training needs, the project identified institutions and qualified individuals to provide technical skills training to youth in their respective areas. The identification was dependent on the availability of training materials for conducting practical sessions. Identified service providers included vocational training centres (VTCs), individuals and government departments. The project prioritised established vocational training centres who demonstrated the capacity to impart knowledge and practical skills to the youth that were targeted by the project particularly for skills such as welding, carpentry, brick and block laying, garment construction and hairdressing. Some of the training centres that provided training included Chikuku, Guyu, St Mary's Lutumba, Mushagashe and Masvingo Vocational Training Centres. Various government departments and individuals were also engaged to provide training in their areas of expertise. The department of Livestock Production under the Ministry of Agriculture, Mechanization and Irrigation Development for instance, provided training on small livestock production and apiculture.

During the course of the project, a meeting with technical skills providers which included vocational training centre tutors, individual freelance and practicing experts and departmental representatives of government ministries was organized. This was in response to the midterm project evaluation recommendation to standardize the modules across the districts. Twelve (12) trainers participated in the meeting which was hosted by CARE, Caritas and DOMCCP in Masvingo and focused on drawing lessons from training delivered to youth. The meeting noted that technical skills were useful in equipping the youth to venture into various business opportunities identified within their communities. The meeting also presented an opportunity to discuss about and recommend the ideal content, duration, materials and class size for the various skills provided by the project.

1.1.6 Facilitate youth technical skills development

The YEP aimed to provide technical skills to youth that did not have any technical skills and those that were already engaged in businesses that required sharpening of their skills and improvement in their knowledge. Youth showed interest in getting technical skills training as evidenced by very high turnout during training sessions. It has been noted that for some skills the trainers were overwhelmed by the numbers particularly for skills such as garment manufacturing while for other skills youth who registered for the similar skills were geographically dispersed making it costly and time consuming for the project to bring them together. The project reached out to 9,635 against a target of 9,597. The skills provided included small livestock (30%), hairdressing (18%),

and brick and block laying (12%), garment construction (9%), candle and floor polish making (7%), horticulture (7%), carpentry (4%), welding (3%), apiculture (3%), functions decorations (2%), baking (2%) and others (3%) as shown in figure 6. Since youth generally engage in more than one line of business, it was observed that some youth desired to attend more than one technical skills training session. The project encouraged the youth to focus on the technical skills of their intended or current main business. The project was only providing training on one chosen skill for each youth due to resource constraints.

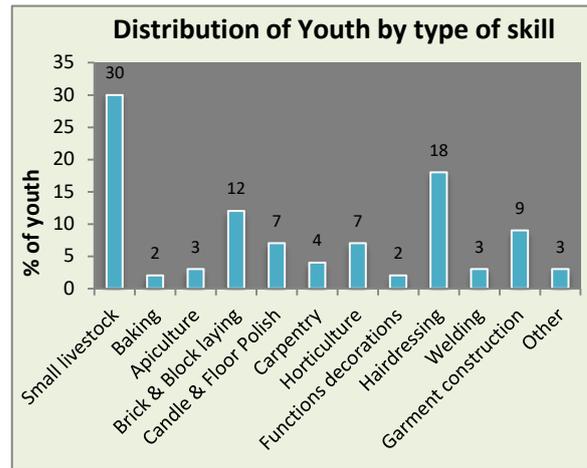


Figure 6: Distribution youth by type of Technical Skills Training

Despite the challenges of having limited duration for technical skills, it had been observed through monitoring that the training that youth received drove them to start engaging in income generating activities. According to evaluation results, 69.5%⁵ of youth trained in technical skills managed to apply the acquired skills. It was also recognized that parents were playing a crucial role in mentoring and providing financial support to youth to purchase equipment. It was interesting to



Figure 7: Ratidzo Manyama owner of a welding and wire meshing operates a wire meshing machine

note that female youth, with support from their families, participated in previously male dominated skills trainings making up (9.8%) of those trained in apiculture, welding, aquaculture, carpentry, net weaving and brick and block laying which have high returns; while their male counterparts (11%) participated in traditionally female skills such as interior décor, candle and floor polish making and food processing. This is an indication that youth are now selecting skills training based on their desire and available business opportunities rather than gender (figure 7). The YEP final evaluation report states that “... the project’s efforts to encourage female youths to enrol in male-dominated technical skills training and to participate in markets paid off.” However, a gender evaluative exercise highlighted that discussions with ‘lower profit’ women’s groups’ revealed that it is easier for men to do business than women because women have more time and labour constraints, shaped by social norms around women’s and men’s proper roles, due to reproductive activities within the household⁶.

This was also an indication that confidence generated through interpersonal skills training and community support of such individual youth initiatives garnered through social analysis and action (SAA) was beginning to be evident.

⁵ CARE Evaluation Report for the YEP in Zimbabwe- January 2017 pp 22

⁶ CARE ZIMBABWE YOUTH EMPOWERMENT PROGRAM - GENDER, AGE AND SOCIAL DYNAMICS: EVALUATION AND LEARNING FROM PROJECT PROCESSES AND RESULTS pp10-11

1.1.7 Develop Partner capacity to conduct interpersonal skills training/sessions

Training on interpersonal skills was provided by Empretec and partner field officers. In order to build the capacity of these officers to deliver the training and coaching, CARE conducted two interpersonal skills training of trainers' sessions for 14 field staff from DOMCCP and Caritas. The sessions were held in Mutare and Masvingo at DOMCCP and Caritas offices respectively. Focus during the ToT sessions was on the interpersonal skills that affect the participation and performance of youth in economic activities and those that are business related which include communication, customer care, negotiation, conflict resolution and assertiveness. A training guide was developed and shared with the field staff for use.

1.2.0 Conduct interpersonal skills sessions

Previous trends in micro enterprises in rural areas had shown that youth had low self-esteem, were afraid to venture into new markets, in most cases relied on middlemen as the main market for their produce and lacked the confidence to approach financial service providers for assistance. These issues were therefore incorporated in interpersonal skills training sessions as part of coaching the youth to navigate in the competitive economic environment. The sessions include coaching the youth on how to negotiate, communicate, resolve conflict, make decisions and engage their business stakeholders with confidence. The project focused on personal qualities that enable one to manage a business, particularly the ability to work with others, acquire and use information.

Interpersonal skills were integrated into business management training and also conducted in conjunction with technical skills, economic opportunities awareness and coaching and mentoring sessions in addition to sessions organised specifically for those youth who had already acquired technical skills. The decision to combine these activities was based on the time limitations of the project. Interpersonal skills training were delivered in various ways which included role plays, discussions and real life examples of good and bad practices relating to experiences of youth in their day-to-day life and businesses.

Cumulatively, the project achieved 158% on interpersonal skills coaching. The YEP realised an improvement in personal attributes as some youth were able to address issues affecting them at different levels using these skills. One example was of rejection of unfavorable trading conditions by youth. For example in Nyanga youth refused to sell their groundnuts to buyers who had offered a price way below the average market price. Again, in Zaka, Chivi and Masvingo, youth showed aptitude in decision making as they were able to weigh the benefits of financial products offered by financial institutions and some decided not to take loan products offered. During SAA sessions in Mutasa, youths demonstrated ability to articulate their issues and engage community leaders in dialogue, as youth representatives could now freely approach traditional leadership to discuss issues that affected youth in the district. In Bikita district, the project recorded a number of youth that repeatedly accessed loans from the Microfinance institutions; an indication of improvement in negotiation skills and ability to build long lasting relationships with the formal institutions.

1.2.1 Develop partner staff capacity to monitor application of business, technical & interpersonal skills

Mentoring and coaching was a critical component of the YEP. Apart from business management, technical and interpersonal skills, provision of information through awareness raising sessions, the project provided regular visits to enterprise sites for one-on-one and group coaching and mentoring sessions. Comprehensive and standardised follow ups were ensured through provision of training on business development to partner staff and combined (CARE and partner) visits to enterprises of youth. The topics covered during training included; introduction to entrepreneurship, analysing the business environment, business idea generation, business plan development, financial literacy, record keeping, financing and enterprise and marketing. In addition to the training, practical sessions were conducted in the field with CARE and Empretec building the capacity of partners to record changes in enterprises and behaviour of youth.

The business development and advisory services in the YEP was informed by the business development manual which was developed for the project and aligned to the business management training offered in the project. The mentoring and coaching for partner staff by CARE took a practical approach in which field visits and observations were coupled with theoretical application of business principles.

1.2.2 Monitor application of business, technical and interpersonal skills

The YEP was using a longitudinal approach where 10% of the trained youth were monitored periodically. The follow up on these youth started three months after the training to record progress. The tools used for monitoring enquired about the changes in both the enterprise and the behaviour of the youth in relation to business. Following the capacity building of partners to monitor application of skills, information was regularly collected and periodically analysed to inform areas for coaching and mentoring. Further to the quantitative data gathered through this approach, the project enhanced the collection of qualitative information through the collection of stories of change. A compilation of the stories has been developed and shared with stakeholders.

Activities aligned to monitoring were intensified in the third year with the partners making use of enterprise tracking and post-training assessment forms. A total of 1,383 (231 %) out of the planned figure of 600 youth were monitored on application of Business skills and 771 (67%) were monitored on application of technical skills and 213 (426%) youth were monitored on application of interpersonal skills. The low achievement in the monitoring of application of technical skills was due to the training having taken longer to complete when compared to business management which was completed in the second year.

Some of the major observations and findings arising from the monitoring were in line with enterprise profitability, ability to record

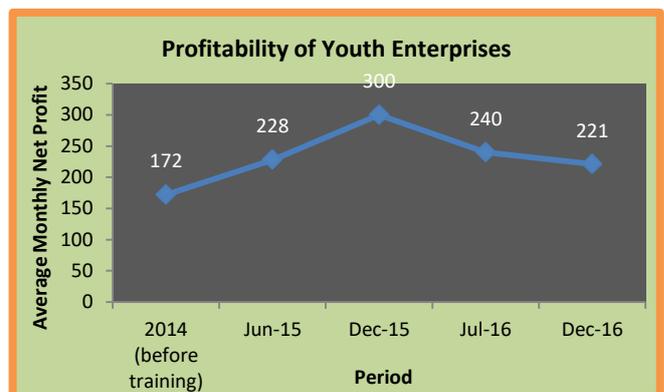


Figure 8: Profitability of Youth Enterprises

transactions, youth compliance and relationships with regulatory structures and application of concepts taught during training. According to monitoring data (figure 8), there was a 28% increase in average monthly net profit (USD172 in 2014 to USD221 in December 2016). However, the trend in the average monthly net profit showed fluctuations whereby there was a rise between 2014 and 2015, followed by a gradual decline since the beginning of 2016 which was largely attributed to the broader harsh macro-economic environment that prevailed in the country.

It was observed that a number of youth that were visited were not keeping records and others were reluctant to keep records. Comparison of youth who received different types of skills training revealed that youth trained in business management were better at record keeping than those trained in technical skills. The project emphasized the importance of record keeping and advocated for simplification and adaptation of the record keeping formats to promote interest in record keeping among the youth. This was a result of the project having observed that youth had developed various ways of record keeping which did not necessarily follow standard formats but captured relevant information, a reflection of the need for simplicity in the delivery of record keeping training. A key lesson for financial institutions aiming to serve this market is that informal and incomplete records will always be prevalent but they present relevant information which is necessary for decision making. It is therefore important for these institutions to invest in simplifying recordkeeping training and understanding what the records of the youth would be showing to gather more information about their businesses. Financial institutions should also afford youth more time for learning proper record keeping thus, there is need to be flexible in assessing the viability of youth's business. For those who have mastered record keeping, their records have been complete and detail all the business transactions. Business decisions have also been made guided by these records.

Youth have demonstrated the ability to effectively utilise technical skills gained through various trainings. In Masvingo youth trained in the brick and block laying positively contributed towards development in their communities through the construction of community toilets during and after the training. The impact of the technical skills component was therefore going beyond equipping youth with skills to providing valuable infrastructure in the communities as practical training sessions were being conducted at areas identified as needy. This led to a renewed perception of the youth by community members. Stakeholders were confirming that youth were no longer viewed as idle or drug abusers but as organised and focused community members. A headmaster at Makasi Primary School in Masvingo stated that, *"we have had this idea for a long time but lacked resources to build the toilet, we are grateful for the work that these youth are doing and they have done it so perfectly you wouldn't tell that they were actually learning"*. One of the youth in Mutasa highlighted that, *"youth used to spend a full day quarrelling and arguing the financial status of prominent individuals worldwide and ended up fighting over such petty issues."*

However most youths trained in technical skills such as carpentry, hairdressing, sewing and welding were finding it difficult to start enterprises due to lack of startup capital and lack of confidence in the acquired skill. The duration of the various courses was also cut short due to resource constraints such that some did not adequately grasp the concepts for example a training on welding took (1) one week instead of (2) two or (3) three weeks. Some youth turned away

clients because they realised they did not have the capacity to provide the services required. The macroeconomic environment was also not favorable such that youth were afraid of taking risks in starting enterprises.

1.2.3 Conduct institutional assessments for vocational training centre partners

The YEP sought to add value to the youth Vocational Training Centers (VTC) capacitated by the Norwegian Refugee Council by conducting training of trainers to vocational training center staff in Internal Savings and Lending (ISAL) group mobilization and training methodologies and providing monitoring and oversight to the vocational training center staff as they rolled out the ISAL methodology in their communities. CARE conducted institutional assessments to identify three (3) well positioned Vocational Training Centers that would be trained in ISAL. Institutional assessments were conducted for Chipinge college of Horticulture; Muzite and Chiriga Vocational Centers under Simukai Child Protection Programme, Tongogara Vocational Training Centre under United Church of Christ in Zimbabwe (UCCZ) in Chipinge and Chikombedzi Vocational Training Centre (figure 9) under Caritas Masvingo, Samba and Masimbiti Vocational Centers under Fact Chiredzi in Chiredzi district. Among other aspects, the assessments looked at enrolment cycles, enrolment levels, staffing levels, interest of VTCs to participate, current and potential challenges faced by the institutions.



Figure 9: Youth at Chikombedzi VTC providing hairdressing services to clients during an institutional assessment by CARE

Guided by these, CARE settled for Chikombedzi, Samba, Chipinge College of Horticulture, Muzite and Chiriga VTCs as the best positioned institutions to incorporate ISAL amongst the courses they were already offering to youth. In addition, these centres were well placed to conduct ISAL in their surrounding communities. The project had targeted to assess at least three (3) vocational training centres and a total of six (6) institutions were assessed.

Following the institutional assessments that were conducted amongst vocational training centres previously supported by NRC, CARE facilitated an exchange/learning visit for staff from four of the centres namely Chikombedzi, Samba, Chipinge College of horticulture and Muzite VTC to Masvingo. The visit aimed at strengthening the discussions on the ISAL methodology that had begun between CARE and the assessed institutions to inform their decision making process. VTC staff from Chipinge and Chiredzi visited ISAL clusters in Masvingo to gain understanding of how the methodology was implemented and impacts the lives of participants through interacting with clients trained by CARE and Caritas. On the whole, VTC staff understood the potential of the methodology to transform the lives of the youth and expressed willingness to implement it in their respective areas to complement their current activities. Chikombedzi VTC later indicated its inability to infuse ISAL in its programs due to staff time constraints.

Following receipt of letters of commitment from the VTCs, training for these centres was conducted. The commitment letters are letters from the different organizations that were assessed

and indicated their interest to be trained on ISAL methodology and replicate the methodology within the confines of the project design.

1.2.4 Build vocational training centre partners' capacity to deliver ISAL (TOT)

A four week ToT on Internal Savings and Lending was conducted for willing Vocational Training Centres, (Simukai, United Church of Christ in Zimbabwe and Samba VTC), VIRL Rural Financial and Social Services, Ministry of Women Affairs, Gender and Community Development and the Ministry of Youth, Indigenization and Economic Empowerment. A total of twelve (12) participants from these organizations attended the ToT as follows: VIRL (3), Simukai (3), FACT (3) and UCCZ (3). The participants included eight (8) Field Officers and four (4) Supervisors. The Ministry of Women Affairs, Gender and Community Development and the Ministry of Youth, Indigenization and Economic Empowerment each sent an officer to participate in the training. Participation of the ministries was key in ensuring continuity given the relative permanency of the institutions and their key role in youth empowerment and community development. VIRL staff participated in the TOT as part of their capacity building to implement the social enterprise component of the project. The training covered the following topics:

- Stakeholder and community mobilization
- Principles of adult education
- Facilitation techniques
- Individual self-screening
- Group formation and leadership
- Group constitution development
- Group fund development
- Record keeping

The training had theory and practical sessions of which the latter took the greater part of the ToT to afford adequate practical exposure to the trainees and provision of feedback on the sessions they conducted. A total of 397 (85 males and 312 females) were trained in ISAL with 240 (189F; 51M) being youth (figure 10). Although the VTCs had committed to train 370 youth, they faced financial challenges and this affected their activities including training of ISAL. In light of this, CARE built the capacity of VTC



Figure 10: A group of youth and adults during their first savings and lending session in Chiredzi district

staff to facilitate the selection process of cluster facilitators⁷ (CFs) and conducted a ToT for 14 identified CFs. The CFs took charge of ISAL training and monitoring in Chiredzi and Chipinge. CARE worked in collaboration with the Ministry of Youth, Indigenisation and Economic Empowerment (MYIEE) VTC staff in providing support to Cluster Facilitators. As part of the coaching, the CFs conducted training sessions under supervision and facilitated formation of 16

⁷ Cluster Facilitators are volunteers drawn through a participatory process from among ISAL groups to provide training and monitoring to new and existing ISAL groups

groups with 125 participants. The coaching was seen to increase the confidence of the CFs which was initially low.

Monitoring of ISAL groups and provision of feedback to the groups is important for sustainability of groups. CARE therefore capacitated four (4) officers from the MYIEE in the use of ISAL Management Information Systems with the aim of enriching their feedback to groups during monitoring sessions. This will also be beneficial to the Ministry in terms of factual reporting on ISAL using financial ratios; allowing for comparison and learning across districts.

1.2.5 Conduct periodic monitoring of vocational training centre partners' ISAL programming.

In order to provide technical support to VTC staff and ensure continuity of trained ISAL groups, CARE visited the VTCs at least once every quarter. These visits presented an opportunity to meet trained clients who had benefited from the ISAL training. CARE conducted 16 visits (133%) to monitor and support vocational training centres over the project life.

During the monitoring visits it was observed that the common income generating activities for the ISAL clients included quarry extraction, poultry, grocery shops, goats rearing, cattle fattening and various other income generating projects. The idea of training CFs has gone a long way in improving the monitoring of groups and has been useful in resolving the challenges of record keeping as many groups had not quite understood this aspect during training. CFs often cited record keeping as one of the major challenges that was even causing conflicts in groups and one of the issues they started to address following their training. Cluster facilitators showed great zeal and high level of commitment towards training peers in their communities although they were not receiving any incentives. Cluster Facilitators interviewed indicated that their source of motivation was the benefits acquired through the whole ISAL package including personal growth, exposure and recognition. The involvement of Cluster Facilitators went a long way in strengthening record keeping and resolving group conflicts.

One of the observed drawbacks to ISAL was lack of knowledge in business resulting in wrong choices of business and limited business ideas as well as difficulties in marketing. It was also noted that others find it difficult to cope with the dynamic trends in the market and to cope with economic challenges particularly cash shortages. Provision of basic business management training to ISAL participants is likely to increase the income of ISAL groups and growth of business for participants.

Result 2

18,000 male and female youth are supported by community and households, are able to voice their opinions openly and are perceived to add value to communities and households.

Social Analysis and Action⁸ (SAA) has been instrumental in influencing families and communities to support youth to participate in social and economic activities. CARE developed the capacity of project staff to facilitate SAA dialogues through a training of trainers workshop. Participatory tools were to trigger discussions on issues affecting youth participation in social and economic activities and bringing solutions to the identified challenges. The success of the SAA dialogues was mainly depended upon participation of youth and adults as well as community leadership for enforcement of agreed action plans and ideas discussed during the sessions. The training of the peer network facilitators and subsequent formation of peer networks were meant to strengthen youth contact, ensure continuity of dialogues, sharing of ideas and follow up on their action plans. The project did not only reach out to significant numbers of youth and adults but also notably influenced them to respond to the challenges that youth are experiencing. The text box below provides some of the examples of the success cases recorded in the project.

Examples of family and community support

- *Parents giving youths collateral- the majority of youths who received loans received collateral from their parents such as stock cards for cattle.*
- *Husbands buying sewing machines for their wives— e.g. in Nyanga Nyarai Nyamutenha and Pauline Mafukidze.*
- *In Chivi a mother bought a sewing machine for her daughter (Blessing Takayambirwa).*
- *In Mutasa -Winnie Chikuku (18 year old female) received land from parents.*
- *Village head Kambudzi was approached by youth in need of land and he provided the land for them to start their income generating activities.*
- *In Nyanga - Youth being afforded leadership positions in a Paprika Association.*
- *In Bikita district, the project team interacted with parents who sold their livestock in order to provide start-up capital for their children after participating in SAA.*
- *In Masvingo District, the SAA sessions yielded some positive results after a local businessman took a move to help youth start a poultry project by donating twenty six (26) chicks and the feeds as well as operating space to a group of fourteen (14) youth and this has motivated the group.*
- *Through SAA sessions in Mutasa district youth revealed that their agricultural projects were at risk of being destroyed by stray cattle. A headman who attended the SAA sessions took action to support the youth by setting penalties for stray cattle*

The project final evaluation reports that 92.1% (against a target of 60%) of YEP participants were satisfied with their participation in community platforms and that there was an improvement in decision making among female youth. About 84%, up from 47% at baseline, of youth who belonged to a peer network indicated that their networks were functional. Further, a gender evaluation exercise conducted by CARE noted that the SAA component was critical within YEP to targeting family, husbands and in-laws and in one of the districts that was studied it was very evident that this

⁸ Social Analysis and Action (SAA) is a participatory approach used to identify, assess and recommend solutions related to various community dynamics. In the YEP, SAA was used to identify barriers to active participation of youth in economic activities emanating from societal norms, practices and attitudes and proffer solutions to these.

strongly contributed to husbands' perceptions of and relations with their wives in creating a more equal relationship⁹.

Considering family and community support to youth recorded by the project, a lot was achieved in a period of only three years. Furthermore, SAA required staff to first understand and embrace it adequately to be able to convince and build the capacity of facilitators who are part of the society. SAA activities also coincided with the El-Nino induced drought which lowered the support of the communities as they naturally focused resources towards food for their families. As the SAA dialogues were rolled out, the project permitted variations in methods of implementation. These variations contributed greatly to project learning as different methods could be tested and adopted in other districts. One example being that in some districts core groups were set up at district level while in other districts they were set up at ward level and it was proved that core group at ward level are more sustainable.

2.1.1 Social Analysis and Acton (SAA) ToT

YEP adopted the SAA approach from other countries and projects. The concept was new to partners under the YEP hence a ToT was conducted. This was meant to build the capacity of partners on the use of social analysis and action tools and processes to enhance their skills in facilitating dialogue with the targeted communities. The facilitation of the ToT was done by CARE staff and drew knowledge from the experiences of other CARE projects, both in Zimbabwe and globally, that had already adopted the approach. The ToT was enhanced by a practical field exercise which enabled the participants to apply the tools they had learnt and received feedback from peers and facilitators. In addition to this workshop, on the job support was provided by CARE to partners during field visits.

The project further conducted a one week reflection workshop to harness learning from field experiences and harmonise approaches in which Field Officers and SAA Facilitators participated.

2.1.4 Adapt and field test the SAA modules to address issues affecting youth

The SAA reflection workshop was handy in the development and adaptation of the SAA manual. Discussions during the workshop brought out key success factors in the implementation of SAA based on challenges and milestones realised during roll out. The reflection process was important in the customization of the manual for socio-economic empowerment of the youth given that the approach was adapted from other CARE country offices and projects within CARE International in Zimbabwe.

2.1.5 Select and train core group for SAA

Core groups were set up and trained with the project establishing a core group in each of the nine districts. The core group compositions varied from district to district but in most cases included officers from line ministries, cluster facilitators and ward councilors. These were expected to work

⁹ CARE ZIMBABWE YOUTH EMPOWERMENT PROGRAM - GENDER, AGE AND SOCIAL DYNAMICS: EVALUATION AND LEARNING FROM PROJECT PROCESSES AND RESULTS pp13

with the field staff in building the capacity of peer network facilitators and also ensure sustainability of SAA activities after the project. It was however observed that core groups that were formed at district level were less effective than those formed at ward level. This resulted from the fact that core groups at district level were facing challenges of mobility due to inadequate resources. Similar sentiments were echoed in the final evaluation where various government departments highlighted lack of transport as a major impediment in conducting extension services and other monitoring and evaluation activities¹⁰.

Despite facing challenges to support and monitor field activities from the district level, the ministries, especially the Ministry of Women Affairs, Gender and Community Development at district level, working closely with the project adopted the model and applied it to their day to day work as they found it effective in addressing gender issues. CARE believes that there is opportunity for influencing the Ministry of Women Affairs, Gender and Community Development to at national level to adopt the SAA as robust approach for challenging negative gender practices and other negative socio-economic marginalisations given additional support to move this agenda forward.

2.1.6 Select and train youth and adult peer network facilitators in SAA

Peer Network Facilitators were key to increasing coverage as they were rolling out SAA in their respective areas as well as leading and facilitating the establishment of networks. Due to the need to reduce geographical coverage and ensure that the Peer Network Facilitators operate within reasonable distances, 262 more facilitators were selected and trained above the initial target of 300. In the initial arrangement, some facilitators were covering a whole ward resulting in time constraints. It emerged that facilitators were comfortable with covering an average of three (3) to four (4) villages depending on the dispersion of homesteads in the area. Apart from variations in mobility of facilitators, their capacity to conduct sessions varied as well and thus they needed more contact time for mentorship than what had been anticipated. The project final evaluation recommended that peer network facilitators should be given incentives/motivation to participate effectively.

2.1.7 Mobilize youth into peer networks

The selection and training of peer network facilitators was succeeded by the establishment of peer

Youth adding value to communities

- *In Chivi ward 20 -youths built cattle panes free of charge for the community and the councillor was impressed.*
- *Carven Sigodho built and painted a sign post at Danamombe high school in the same district*
- *In Masvingo district, youth participated in SAA session and requested to participate in technical skills in the presence of the councillor of their ward. After being afforded the opportunity to get technical skills training, they constructed a toilet and later, the Councillor (Councillor Ndhleve - ward 9) engaged youth to help in constructing a clinic building. A headmistress in the same area (Zhezuru Secondary school) also engaged the same group.*

¹⁰ CARE Evaluation Report for the YEP in Zi

networks. The establishment of peer networks in the project was critical for increasing interaction among youth. Such interaction was achieved by creating platforms in which the youth would meet regularly. These networks were formed around ISAL clusters in areas where such clusters existed while others were formed based on geographical location and distance. The established networks served as platforms for discussions and sharing of business and community based information and ideas. Youth were effectively using peer networks as advisory podiums for general social issues. For example, in some areas the peer networks are acting as drivers of social goals through participation in community development activities such as construction of footbridges in areas where river crossing is a challenge during rainy seasons. These activities have in a way helped youth to garner support from community leaders whose perceptions towards youth were gradually becoming positive and were regarding them as responsible, self-driven development partners in the community. The project final evaluation reports that 92.1% (against a target of 60%) of YEP participants were satisfied with their participation in community platforms.

A total of 314 (105%) peer networks were established by the project. It however emerged that not all of the formed peer networks are currently functional. According to the project final evaluation report 84.4% of the youth belonged to functional peer networks compared to 47% at baseline. Other networks could not keep in contact due to geographical dispersion and those that are frequently communicating, meeting and conducting activities together are mainly those that were formed from churches and those that have sporting activities. Sustainability of the networks therefore calls for a common understanding of the members, motivation and proximity for effective participation.

2.1.8 Engage traditional and religious leadership for youth support.

Efforts to address community issues affecting youth participation in social platforms and economic activities can produce positive results when the community leadership supports and is willing to be part of the dialogues. The project conducted 27 (100%) engagement meetings with community leadership to attract leadership support and participation in community dialogues. The degree of participation varied though from district to district due to the gravity of cultural and social norms. In cases where community leadership was very active, positive results were noted including support in the form of capital to start businesses, provision of collateral e.g. stock cards, purchase of machines for business, prioritisation by community leaders and school heads for job opportunities that relate to the technical skills that youth were trained in and provision of work space and opportunities to be more mobile.

The gender evaluative exercise conducted by CARE revealed that for upper profit women high mobility was critical to their success as women in this group talked about going to a mine and staying with husbands' relatives in order to sell bananas, travelling to Mozambique to buy clothes, and to Harare to purchase supplies or undertake a training course. In contrast, women in the lower profit group were forced into less lucrative activities, such as poultry, due to restrictions on their mobility¹¹. In order to reach out to community leaders that were not keen about SAA, youth made

¹¹ CARE ZIMBABWE YOUTH EMPOWERMENT PROGRAM - GENDER, AGE AND SOCIAL DYNAMICS: EVALUATION AND LEARNING FROM PROJECT PROCESSES AND RESULTS pp12

use of public gatherings to sensitize them about the concept instead of approaching them individually.

2.1.9 Youth & adult peer network facilitators conduct SAA

The project made significant strides in reaching out to youth, adults and community leadership and a total of 15990 (105%) individuals participated in SAA sessions. Through recurring dialogues, youth, facilitators and the community would follow up on previously developed action plans while new action plans were also developed.

Though the expected targets were reached, the project experienced challenges in mobilizing communities in the second half of the year due to the El Nino induced drought. The communities were occupied with food for work activities and focused on immediate food needs.

During the sessions, some of the issues raised by youth as their barriers included; being denied ownership of land by parents and community leaders, failing to acquire business land from local authorities, lack of support from parents particularly collateral, negative perceptions about youth by the elders. Through the dialogues, some families and communities responded positively to the issues raised.

The project recorded various success cases following the SAA sessions and the text box (right) cites some of the examples of how communities responded to issues raised and their efforts towards supporting youth. The project final evaluation results also show that there was an improvement in the proportion of females making decisions on the sale of cattle from 10.2% in the baseline to 17.1%. It was noted however that not all problems faced by youth could be addressed at the household and community level as other challenges require involvement of authorities beyond parents and community leadership. There is therefore need to support youth with advocacy to effectively influence policy beyond SAA.

Changing community Perceptions

- *A mother complimented the YEP participants and Officers when her son built her a house and a toilet, something she never thought he could do. 'Ndaifunga kuti kutamba pamakatanga kuita zvemayouths izvi, asi ndakatozovakirwa bedroom netoilet nemwana wangu' meaning she took it as one of those activities for whiling up time when the son participated in YEP but realised her son had acquired and used the building skills to build her a house and a toilet which was very surprising to her.*
- *In ward 5 of Mutasa, a village head gave a testimony on the reduction of GBV. He pointed out that he used to preside over GBV cases but ever since SAA was introduced, there has been a notable reduction in such cases amongst youth*

2.2.0 Monitor and strengthen the SAA dialogue platform

In order to identify gaps in facilitation skills among peer network facilitators and to support them through coaching, monitoring visits were regularly conducted by the project. These visits also presented an opportunity to interact with the youth in different peer networks and to appreciate progress against the action plans developed. One of the major challenges noted during the visits

was the difficulties faced by facilitators to control discussions and limit issues to those that the families and communities could address on their own as the discussion would bring out issues that they had no capacity to address.

The project conducted 560 (52%) of the targeted visits. This was as a result of a number of factors which include inconsistent gathering by communities due to competing needs following the poor 2015/16 agricultural season and limited number of staff per district resulting in failure to attend SAA sessions that ran concurrently. According to project midterm evaluation the number of staff per district was too low and only allowed minimum contact time between Officer and participants. Addressing this challenge would come with increase in financial resources at a time when the project was grappling with exchange losses.

Result 3

18,000 male and female youth are empowered to engage in business transactions and relationships with the formal business community, regulatory, governance structures and other institutions.

3.1.0 Identify financial service providers committed to supporting youth economic activities

Identification of financial players was done prior to the commencement of the project. At this point CARE identified VIRL Rural Financial and Social Services, now VIRL Rural Financial & Social Services and MicroKing later turned AfrAsia MicroKing as potential microfinance partners in its project proposal¹². The engagement of these two institutions was based on learning from CARE's previous engagements with them.

CARE and VIRL held meetings to review a linkage project (Innovative Microfinance) in which the two organizations were involved in Chitungwiza before YEP. These meetings helped to gather information to inform the implementation of the Youth Empowerment Project. VIRL made a presentation on lessons learnt from the Innovative Microfinance project and highlighted challenges that ranged from the project structure, influence of the cluster facilitators, to the roles played by cluster committees in the linkage process. Repayment challenges that were noted in linking ISAL groups to MFIs in Chitungwiza in the previous project were associated with high visibility of CARE and a local partner (Chitungwiza Utano Public Health Trust) which led to the perception by clients that the loans provided were donor driven. At the end of the project, clients with loans were reluctant to pay back but VIRL continued to follow-up on the loans. Based on this, VIRL and CARE agreed on minimum visibility principle in which the latter was to be identified as VIRL in Gwanda and Chitungwiza. Discussions led to the development of a framework to guide the financial product development for youth.

CARE also met with AfrAsia MicroKing Masvingo branch to determine the interest of the financial institution in working with CARE and its partners in reaching out to the youth in the province. The discussion with AfrAsia MicroKing was based on lessons from a previous engagement in which the

¹² CARE Zimbabwe Youth Empowerment Proposal _June 2013. Pp2 & 18

institution provided loans to thirty-four (34) ISAL groups. Under this arrangement, only fifteen (15) members in five (5) of the groups linked, defaulted. AfrAsia MicroKing was satisfied with the repayment and expressed interest in continued collaboration.

However, the team from AfrAsia MicroKing Masvingo branch indicated that they were mainly interested in working with groups closer to Masvingo or easily accessible for relationship management. AfrAsia MicroKing Mutare branch indicated interest in working with CARE in Mutasa and or Nyanga districts but emphasized that a favourable relationship would be one where there was a guarantee fund set aside to cover potential risk associated with lending to youth.

The major setback that was stalling engagement with the MFI at the time was the liquidity constraints in the local economy which had affected the institutions' normal operations. This was also confirmed by the sentiments by the Reserve Bank of Zimbabwe Governor who in his maiden monetary policy statement¹³ highlighted that while the banking sector remained strong, most financial institutions' efforts to increase their capital positions were constrained by a number of challenges, including the macroeconomic environment and subdued foreign direct investment. Owing to the challenges faced by AfrAsia MicroKing CARE then engaged CBZ Bank as a financial partner in YEP. The bank was involved in the government initiative of supporting youth through the National Youth Fund programme which brought valuable lessons to the partnership.

3.1.1 Develop appropriate financial products for the youth

CARE and VIRL developed a basic framework of the loan product for the youth which was premised around interest rate, loan tenure and methods of lending. The project settled for an interest of 6% per month in consideration of the prevailing market trends. The tenure for working capital loan was six month while for agricultural loans; the youth were required to pay after harvest. The initial idea of the project was to lend to Internal Savings and Lending groups; an assumption which did not hold as the majority of this group had grown beyond the targeted age group. CARE and VIRL agreed to use both individual and group lending methods to accommodate this change.

Having realized that youth engage in both agricultural and non-agricultural enterprises, the project developed two market-led financial products, namely, agricultural financing and working capital loan (non-agricultural). The agricultural loan targeted youth engaging in horticulture, production of banana, paprika, tobacco, pepper and potatoes among others.

In order to inform product development CBZ and CARE visited youth in Chivi, Zaka and Masvingo districts to discuss with them and have an understanding of the type of financial products that would be relevant to them. The team noted that the youth were operating very small businesses most of which were falling under retail and poultry. The majority of them lacked collateral and did not have interest in opening bank accounts as they found ecocash to suffice their needs. These issues were taken into consideration when customizing financial products for the youth in respective areas. Under the CBZ financial products, youth were accessing loans at a cost

¹³ July 2014 Monetary Policy Statement – Reserve Bank of Zimbabwe

of 15% per annum with repayment tenure of 3 months. An orientation meeting was conducted after the field visit in which representatives from CARE, Caritas and CBZ participated. The orientation gave the partners an understanding of the work that each organization does and the necessary processes and procedures that needed to be followed during the collaboration.

Continuous reflections on the financial products during project implementation resulted in further refinements of the products by both CBZ and VIRL. In the case of CBZ, a 10% withholding balance which was initially deducted from the approved loan amount was scrapped. The withholding balance was noted to be significantly reducing the loan amount available to the borrower making the loan more expensive. This saw some youth who had initially declined loans appreciating the new conditions and presenting their loan applications to the Bank.

CBZ also revised its first class collateral security requirements as it considered household assets available to the youth such as livestock registered in the stock cards. The project through SAA dialogues successfully engaged parents as the owners of livestock to assist the youth with pledged collateral in the form of registered cattle. This saw more than 50% of youth receiving loans as a result of livestock having been pledged as collateral. VIRL reduced the loan interest from 6% to 4% per month as a result of deterioration in the macroeconomic environment which reduced the loan uptake by youth.

CBZ's preference of lending to youth in groups as opposed to individuals was a major setback as youth qualifying for loans were not necessarily from the same geographic area. Groups that were formed under such circumstances were not as a result of mutual understanding but for the convenience of getting loans. Some youth therefore would not proceed to apply for loans because they lacked trust in other potential group members.

The activity of developing and revising the financial products was key in promoting financial inclusion; a key feature in the Reserve Bank of Zimbabwe Monetary Policy of 2016. Similar sentiments were echoed in a meeting hosted by ZAMFI and attended by the Reserve Bank of Zimbabwe where opportunities for expanding the scope of business and clientele for MFIs were discussed. The meeting noted that the majority of MFIs in the country are engaged in payroll based lending as it is thought to be low risk. However, it was recommended that MFIs explore other possibilities to widen their client base and ensure financial inclusion.

3.1.2 Develop and sign agreements with financial service providers

A series of meetings, field visits, reviews and orientation meetings were held between CARE and Microfinance institutions (VIRL and CBZ) to inform the development of Memoranda of Agreement (MoAs). CARE obtained an approval from the Embassy of Sweden to get into a contract with CBZ Bank as this had not been stated in the project proposal. The signing of agreements took longer than expected given the complexities and risks that were involved for all parties.

3.1.3 Establish a Revolving Loan Fund that supports youth financial products

The revolving loan fund provided by the Embassy of Sweden was made available to the financial institutions that had signed an agreement with CARE. VIRL was entitled to USD 300,000 while CBZ would receive a total of USD100,000 which it would match with the same amount. The RLF provision amounted to USD500,000 but was reduced to USD400,000 due to an exchange rate loss.

3.1.4 Pre-assess mature groups/individuals for financial linkages (partner)

Prior to introducing youth to microfinance institutions for access to credit, the project conducted pre-assessment of mature groups and individuals. The pre-assessment focused on the credit worthiness of the youth enterprises to ascertain their viability and ability to repay loans. The viability assessment of youth enterprises took into consideration their capacity to grow after accessing the loan and payback under the underwritten terms and conditions. This assessment was conducted by DOMCCP and Caritas staff and provided an initial guide to the MFIs (VIRL and CBZ) on potential borrowers.

Observations from the assessment revealed that youth were not keeping records and some had not yet developed business plans, thus making it difficult to determine and rate the performance of their business enterprises and credit worthiness. Therefore, apart from determining the creditworthiness, the assessment also served as a capacity building process for the assessed youth as Officers took the opportunity to coach and mentor youth on critical enterprise management skills.

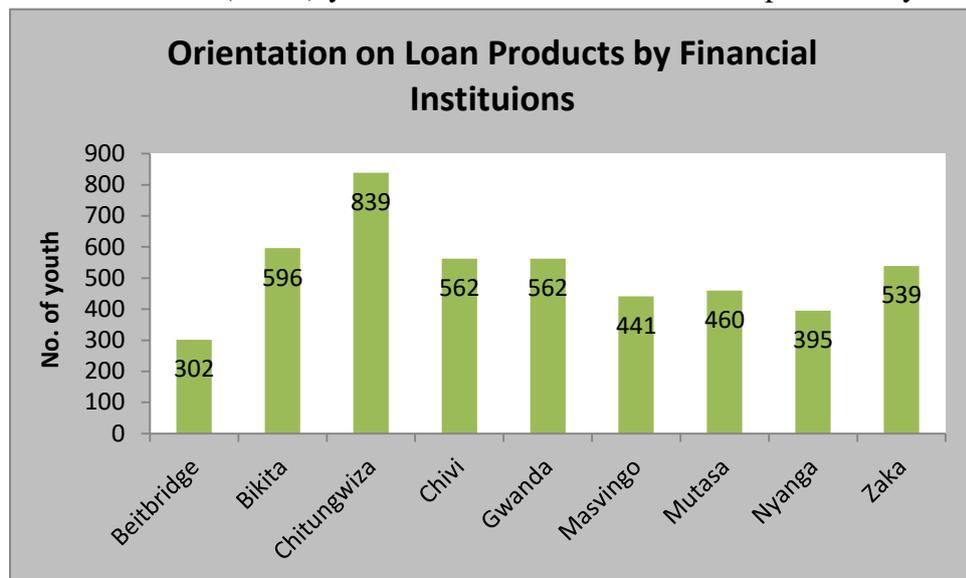
A total number of 2613 (65%) youth were pre-assessed over the life of the project. The low achievement on this result is attributed to reduced attention on the activity in the third year. This was a deliberate move having noted that the activity was raising expectations of accessing loans more than the capacity development of the youth which it was intended to do. Subsequent activities of orientation and training drew clients from youth that were pre-assessed in the second year of the project.

3.1.5 Orient mature groups/individuals on financial products (MFIs)

Microfinance institutions oriented youth on available financial products to enable them to make informed decisions on choices of financial products. These orientations provided a platform for discussions between the microfinance institutions and the youth on a diversity of issues including provision of clarifications on the terms and conditions of the financial products and services. These sessions allowed youth to reflect on their business financial needs and determine the suitable products for them. Following these sessions, some youth decided not to take up loans after analysing their business cash flow. Others noted areas they needed to improve on in readiness for future loan applications while other applied for loans immediately after the orientation sessions.

For the project, this revealed high level of financial literacy and sound decision making by the youth. However, some stakeholders had anticipated that almost all the youth would take up loans and had a negative attitude towards this outcome, an indication of the need to increase understanding of financial decision making process among this group. Feedback from the youth on why they declined loans in such sessions was also used to gather more information on the need to modify the products as highlighted in section 3.1.1.

A total of 4696 (120%) youth were oriented on financial products by the project. The number of



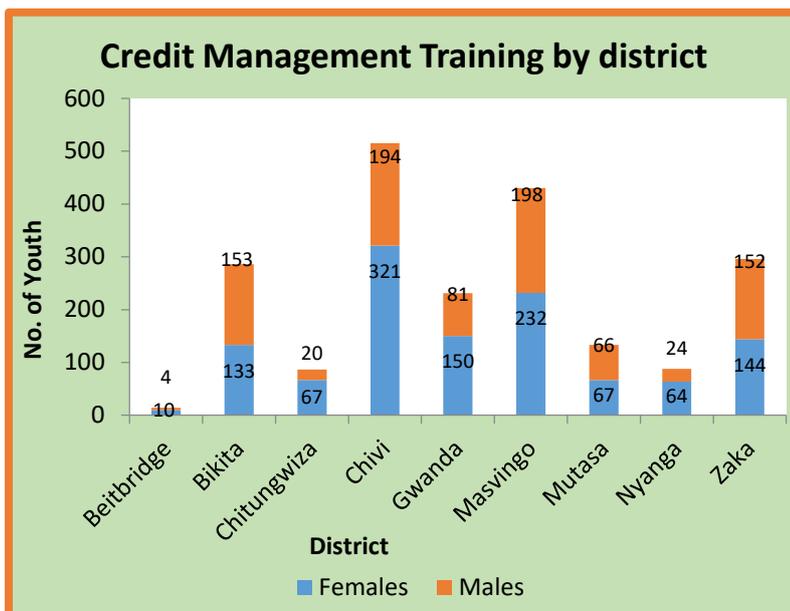
those who attended orientation sessions is higher than that of youth assessed by the project. Attendance to orientation sessions was not restricted to youth that had been pre-assessed by the project. Therefore the announcement of orientation meetings attracted youth that

had been pre-assessed as well. The project was lenient in this regard given the hopes that the pre-assessment created and the existence of further assessment by the MFIs.

3.1.6 Train mature groups/individuals in credit management (MFIs)

Following the orientations, training on credit management was provided to youth who were willing to access loans from financial institutions. This training was provided by financial institutions and aimed to enhance the capacity of youth in applying credit management principles. These included ability to assess the amount of credit required and efficient utilization of loans. The credit management training also highlighted additional costs associated with delayed loan repayment and options for efficient and convenient repayment channels available to minimise

travelling costs to the financial institution.



A total of 2080 (116%) youth were trained in credit management in the YEP. Challenges noted in the implementation of this activity included lack of reliable means of transport for VIRL staff in rural areas during the greater part of the second

year, poor coordination between the MFI and implementing partners and the delayed coming on board of CBZ bank owing to prolonged CARE – CBZ MoA discussions. The mobility challenges were resolved through procurement of motorbikes by VIRL whilst a recommendation for regular meetings between the MFIs and partners was implemented

3.1.7 Assess mature groups/individuals for loans (MFIs)

Loan assessment was one of the critical stages which determined whether one was credit worthy. A collection of tools which assesses the market and business risks of an enterprise to be funded were used by the financial institutions. Assessment of the physical business, internal records and financial ratios determined whether the business being considered was credit worthy. The financial institutions used the rating to provide business advice to the youth for either immediate or future financing.

A total of 1136 (105%) clients were assessed during the project life. It has been observed that a 100% assessment of potential loan recipients by MFIs was neither practical nor financially viable more-so in a rural context given the geographic dispersion of potential clients and amount of loans they were eligible for. The MFIs were however determined to do an assessment for every loan application in order to avoid loan defaults.

3.1.8 Disburse loans - [Revolving Loan Fund (RLF) (3250), other MFIs (1250)]

The appetite for loans among youth was high as the project came on board. This changed following exposure of the youth to business and credit management training. The deteriorating macroeconomic environment also affected the momentum of loan uptake. Other youth who were interested in accessing the loans were not able to do so because they could not meet the set criteria. Some required loans for green field projects which the FIs were not financing while others did not have collateral or guarantors to support their applications. A total of 996 (64%) youth accessed loans from the revolving loan fund (including the matching fund from CBZ). Of these, 571 (57%) female youth had access to finance. This could be partly due to encouragement of female economic participation through other YEP interventions such as SAA dialogues and business training. During SAA dialogues, the lack of community support for women engagement in business such as lack of collateral, limited access to productive assets and negative perceptions on women in business were discussed. These discussions led to the realization of existing gender inequalities which the participants then sought to actively address.

Loan repayment by youth under the project was satisfactory in the first few months of accessing the loans and there was a change in repayment trend since the beginning of 2016. According to the YEP final evaluation results, the repayment rate was higher for the female youth compared to the male youth despite the nearly 7:3 borrowing ratio in favour of female youths. Only about 18% of the female youth' loans were in arrears compared to about 27% for their male counterparts. Loan repayment was mostly affected by the liquidity crisis, the El Nino induced drought, crop and disease outbreaks which saw most of the youth enterprises deteriorating. This negatively affected liquidity of the youth enterprises as debtors' payment period was lengthened yet suppliers

requested cash up-front. This resulted in the PAR of the RLF increasing beyond the 10% which is set out in the agreement between CARE and VIRL leading to disbursements being stopped in areas serviced by VIRL. According to a gender evaluative exercise conducted by CARE in November 2016, some youth perceived that they did not have enough respect from their communities such that their debtors were not prioritising repaying them for goods and services purchased based on their age. An intensive loan follow up exercise on all clients with outstanding balances was conducted. This saw an improvement in the loan repayment and identification of various factors leading to non-payment of loans. Intensive coaching and mentoring sessions were conducted to complement the loan recovery exercises and prevent potential default by those that had not yet defaulted.

3.2.0 Provide mentoring and coaching to youth

Coaching and mentoring of youth was a pivotal exercise which took a longitudinal approach of interacting and advising the youth. It was also key in building the capacity of potential borrowers and those youth who had accessed working capital from financial institutions. The exercise provided guidance to the youth on how to apply business management skills in their enterprises. Some of the aspects that were covered included providing business advice, checking on business performance, loan utilization or investment as well as progress on repayment among others.

Youth representatives from various districts were exposed to agricultural institutions, namely the Agriculture Research Trust (ART) farm and Pedstock in Harare. At ART farm, the youth learnt about livestock production methods by visiting piggery and cattle sections during the tour. Coaching through sharing of information on potato production, cabbage, beans and cereal crop production was intensively done by the Farm Manager with the theme Farming as a Business. A motivational session was also conducted through the sharing of personal experiences and ambitions by the manager and youth showed interest in learning as questions were posed.

This developed a self-reflection and self-assessment culture among the youth enhancing effectiveness and efficiency of their businesses. Although YEP reached 2,134 (142%) youth through the coaching and mentoring sessions, it was noted in the midterm evaluation that the project duration did not allow for adequate contact time with the youth as entrepreneurship development is a process which needs not only training but a reasonable period for follow-up, coaching and mentoring. Development of interpersonal (soft) skills also cannot be effectively done through once off- sessions but lot of contact time is also required.

In terms of repayment, youth can be categorized as follows:

- ✓ Those who are willing to repay a loan, have capacity to repay and have repaid the loans on time.
- ✓ Those who are willing to repay a loan and due to business challenges failed to repay on time but are committed to repaying the loans. They are willing to engage the financial institution for future financial linkages.
- ✓ Those who are willing to repay but have failed due to various reasons such as business failure and/or loan diversion.

- ✓ Those who are unwilling to repay the loan but have both business and income generating capacity.
- ✓ Those who are unwilling to repay, have no capacity to repay and has developed a negative attitude towards the MFI.

3.2.1 Identify Agro-dealers/entrepreneurs for value chains

The project identified 119 (92%) agro-dealers and entrepreneurs. Identification of agro-dealers in YEP was meant to facilitate market relationships between youth and the local business people. Youth face market entry barriers and also input supply difficulties mainly because of scale of operation and general competitions.

The project recorded some cases of successful relationships between youth and these agro-dealers. In Mutasa district, agro-dealers bought unprocessed honey from youth in the apiculture business. The agro-dealers also exposed the youth to value addition in addition to providing a market for their produce. In Zaka, one agro-dealer who specialises in the rearing of traditional chickens was actively helping the youth by coaching them on how to rear chickens. She would then buy the chicken from the poultry producers and offer incubation services. Youth who required agricultural loans received these in the form of inputs. Under this arrangement VIRL Rural & Social Financial Services would pay agro-dealers for the inputs which would then be delivered to the clients.

3.2.2 Identify business role models in areas of operation

Being an icon, having identifiable achievements and a business which has been emulated by the youth has been one of the factors used to identify role models by the project. Various individuals both from formal and informal sectors took on this key role to motivate and mentor the youth (figure 11). In some cases role models were a market and source of inputs whilst others were motivational icons emulated by the young women and men.



Figure 11: *Farm manager explaining to the youth*

In Nyanga the project identified a role model, one young lady who is formally employed, who raised her business from freezit making (cool drinks usually packed in 175ml plastic tubes) to a large retail shop with an average stock level of more than US\$1,500.00. The young woman was instrumental in developing confidence among young women who saw her growing a sustainable business with three (3) employees. In Chitungwiza, Kessia Magozha gained more confidence in the entertainment industry by applying the personal entrepreneurial competencies she learnt during Entrepreneurship Development Workshop (EDW). These include opportunity seeking, independence, self-confidence, persuasion and networking. She features on the national television as a public presenter, musician and comedian and is invited to be Master of Ceremonies for public functions. Kessia has been emulated by other youth in Chitungwiza as one of the successful role models.

3.2.3 Identify input and output markets

The identification of input suppliers (raw materials, equipment and tools and any other business information) and output markets (customers and consumers) to support youth enterprises is crucial for the youth to have stable networks. The project constantly assisted the youth in identifying markets. Financial institutions were observed to be interested in confirmed markets as a key indicator in the loan assessment process. Identification of markets for inputs and outputs was based on the type of enterprises common among the youth. Over the three years, the YEP identified 33 markets attaining a 183% of the target. This achievement is mainly attributed to the successful engagement of the partners with the various enterprises and also acceptance of youth by community members as reliable economic players.

Markets identified were in the form of individuals, groups, institutions and organizations. The activity was mostly successful for enterprises that are agricultural based. Markets for sugar beans and tomatoes were identified in Mutasa where the partners linked youth to Mutasa Auction Floor (MAF) and shared the information of the market fairs dates through the bulk SMS system. In Beitbridge, a market for the interior decor services was also identified which resulted in youth gaining a market share and reputation by providing quality decoration services in the border town. In Nyanga district, the Paprika Growers Association was identified as a potential market for youth in irrigation schemes. Lyons Company and individual buyers were also identified for groundnut producers in Nyanga district. Market days set out by local authorities in most districts where people with various products and wares gather each month were an important market for youth. Local schools, hotels, clinics and restaurant were identified as local absorbers of local produce. Local shops were seen as the major input markets. Agro-dealers acted as both input and output markets.

3.2.4 Facilitate input and output market linkages for youth.

The project facilitated market linkages for a total of 1750 (292%) youth. The harsh macro-environment saw most youth facing challenges in maintaining identified output markets due to high level of competition, standards and cash crisis which resulted in extremely low sales. Huge markets such as Lyons a subsidiary of Dairiboard Zimbabwe Limited have high standards which are restrictive to rural youth. The company provides training to groundnut producers over time hence the linkage process would be more appropriate prior to primary production and not at the point of selling.

Local markets emerged to be more attractive as they were accessible and less restrictive. In Nyanga groundnuts producers were linked to individual buyers who bought more than 30 tonnes per fortnight. Youth were exposed to market linkage platforms such as market fairs (figure12) and online auction which enabled the sale of agro-produce over the internet. These platforms linked youth to buyers all over Zimbabwe and enabled them



Figure 12: Displays at a market fair in Mutasa district

to assess market conditions and prices offered in other areas. Efforts to conduct inter-district market linkages between youth in banana, potato and beans production from Mutasa and Nyanga with those from Zaka were hindered by the high transport costs associated with the distance and diseconomies of scale.

During the economic opportunities awareness exposure visit (section 1.1.1), youth were exposed to Mbare Musika market (a major multi-product market in Harare) where they assessed various commodity prices, product distribution channels and mode of transport used to deliver the produce. A marked difference between prices at produce source and that at Mbare was noted by the youth prompting reflections on the need for organised marketing groups and ways of avoiding the middleman. The representatives also had an opportunity to visit Pedstock Investments in Harare, an agriculture based company which specialises in seed production, farming technologies and production systems. Youth were exposed to various seedling, greenhouse production systems and knowledge on how to handle various seeds and seedlings for planting.

Zimbabwe's cash crisis experienced during the last two years of the project gave buyers greater autonomy in determining and controlling prices. Buyers cited unavailability of cash in the economy to negotiate buying prices downwards indicating that sellers were very fortunate to receive the little cash that was available. Youth were negatively affected as some price offers were below the cost of production. Thus, during awareness sessions, youth were advised to form producer groups and associations that would help to negotiate and determine fair prices other than selling as individuals.

Market linkages that were created could be strengthened further by promoting formation of organized youth groups that could approach suppliers for inputs at negotiated terms and sell their produce at fair prices. The project noted that lack of trust hampered organised marketing by the youth. Training on governance of such associations is critical in ensuring sustained market linkages.

3.2.5 Engage private sector businesses to support youth-run economic activities

Active involvement of the private sector in youth enterprise development promotes the enterprising capacity of the young women and men by strengthening market and business networks. The project engaged a total of 9 (100%) business players (institutions and individuals) through financial linkages where other financial institutions such as Central Africa Building Society (CABS), supported youth apart from the formal partners (CBZ and VIRL). CABS products such as texta cash were used as pay points for loans by youth. CABS has a wide network of agents who are at most rural shopping centres making it easily accessible for payment transactions.

In Beitbridge, SPAR (a supermarket chain) supported youth by providing space for storage of poultry products for sale in their supermarkets. Knowledge gained from Pedstock Investments, a Harare based agricultural company which specialises in seed production, farming technologies and production systems oriented young farmers on new technologies. Application of the new technology by the youth enhanced productivity. A sole trader in Mutasa district supported youth through skills impartation by roping in youth whom he trained in welding and metal fabrication in

his workshop. In Masvingo district the project also linked the youth with other enterprises where youth were assisted in accessing day-old chicks and stock feeds.

Successful relationship between youth and MFI



Ratidzo Manyama started benefiting from VIRC in March 2015 when she received a loan amount of \$300 and on her 2nd cycle she received a loan amounting to \$1 000, to acquire an electric wire meshing machine.

Recently Ratidzo managed to secure a \$3000 loan amount to acquire a truck to cater for her increasing business needs.

VIRC notably brought much needed change in Ratidzo's business as she is doing full time welding business apart from wire meshing.

During the first borrowing cycle she had sales revenue amounting to \$2000 per month. Her business also offered some casual jobs for other

less privileged families including training widows in fence making, so that they can raise money for a living.

Ratidzo managed to stand the economic heat at her tender age and kept the business flying. VIRC continued increasing the working capital for Ratidzo and she opened a new branch outlet for her products at Dumba Business area. Despite her age and being female Ratidzo is now creating employment opportunities throughout the community. Currently she has six employees on a permanent basis whilst some are on contracts.

3.2.6 Facilitate wider stakeholder discussion fora (finance, markets, regulatory)

Platforms for discussions between youth and stakeholders were meant to increase dialogue between the two (figure 13). The project conducted eight (8) out of the ten (10) planned stakeholder meetings. These meetings were instrumental in providing youth with the opportunity to enquire and present their queries to the regulatory institutions. In some districts, these meetings were used to air out issues discussed in the SAA dialogues and making follow up of the action plans that needed to be addressed by the regulatory authorities. The limited number of meetings that the project set out to conduct was premised on the fact that follow up meetings would then be triggered based on interest generated.



Figure 13: Greenhouse tour by youth

However, it appears that the youth preferred more contact time with the various players with the assistance of a convener. On the part of the stakeholders, continued meetings were dependent on availability of financial resources which are limited for most government departments.

Through Interaction between youth and Zimbabwe National Water Authority (ZINWA) a consensus was reached which saw the regulatory body and youth agreeing to use water from controlled water bodies and sticking to a stipulated diameter of irrigation pipes. In Masvingo province, youth had the opportunity to discuss with the ZIMRA officials to understand the regulatory issues associated with the registration and remittances of tax. Youth have also engaged local authorities with respect to the availability of working space and land. In some cases youth took such opportunities to discuss with their local councilors about issues affecting their business operations at Ward level. In meetings with some stakeholders from the financial sectors, youth highlighted barriers to accessing finance associated with conditions such as first class collateral requirements. Such feedback was used to modify financial products in favour of the youth.

According to the YEP final evaluation results, about 48.2% (against a target of 30%) of the YEP participants indicated that they had engaged with regulatory/ governance structures, business structures or institutions established by the project. This suggests the effectiveness of the project in bringing about engagement between the youths and regulators, businesses and institutions. The results further revealed that more males (53.5%) than females (45.1%) engaged with these institutions and structures¹⁴.

3.2.7 Identify organisations/departments/ministries that support youth programmes and link youth to relevant services/opportunities.

A number of organisations, departments, and ministries (13) were identified as planned to support youth initiatives. The MYIEE and Ministry of Small and Medium Enterprises and Cooperative Development (MSME&CD) was instrumental in registration of youth business (figure 14). Other organisations and departments identified included: the Livestock Production Department, AGRITEX, Ministry of Women Affairs, Young Africa, Help Germany, Jekesa Pfungwa Vulingqondo (JPV), and International Rescue Committee, Ministry of Local government, and Urban development, Ministry of Rural Development, Promotion and Preservation of National Culture and Heritage, ZIMRA, Environmental Management Agency (EMA).



Figure 14: Representatives of youth visit SMEAZ stand during a Business Expo

Through the government structures, the Ministries provided guidance on available marketing opportunities which saw some Ward Officers from the Ministry of Youth registering youth producing beans under the national Agricultural and Rural Development Authority (ARDA) programme where ARDA was the off-taker of beans.

¹⁴ CARE Evaluation Report for the YEP in Zimbabwe- January 2017 pp31

Engagement with the District Administrators and Rural District Councils enabled youth to discuss legal issues with respect to availability of productive land and rental rates. Engaging agencies such as EMA awarded the youth the opportunities to discuss the rates and fees of water usages in Nyanga and Mutasa. Across all the districts the Agritex and LPD extension officers played pivotal role in providing expert services. This assisted in improving production and quality of produce.

The vocational training institutions provided technical training. Continuous relationships were created and have seen some youth enrolling for further training to enhance their skills and qualifications. In Beitbridge, a number of youth who received functions decorations training pursued a course in interior décor with Lutumba Vocational Training Centre building on the short courses they had participated in under the YEP. The youth have acquired certificates of competence (figure 15). Increased request of certification also saw youth engaging more with the training institutions as they aim to use their certifications for formal employment opportunities.



Figure 15: Graduation Ceremony for youth that completed Functions Decorations Course at Lutumba Vocational Training Centre in Beitbridge

3.2.8 Youth leaders/representatives develop plans for follow up engagement meetings

Following the stakeholder discussion platforms facilitated by the project, youth through their representatives developed plans for follow up of areas of interest. A total of twelve (12) plans out of the planned 18 were developed by youth representatives. Some of the plans focused on lobbying for business stands, levies and access to support structures (flea market stalls). Among the major issues requiring engagement between youth and stakeholders were those that affected individuals differently. This resulted in varied levels of commitment to follow up hence the low achievement in the development of plans. Youth instead pursued their interests individually affecting the development of combined follow-up plans.

Although the target was not achieved the development is positive in that affected youth were taking the initiative to follow up and engage relevant authorities without necessarily waiting for an organised community or group plans. This reflects awareness of individual needs by the youth and ability to use interpersonal skills that they learnt. The YEP final evaluation results revealed that 88.1% of youth confirmed that they were using interpersonal skills they learnt through the project, it further highlights that they gained confidence to approach councils¹⁵.

¹⁵ CARE Evaluation Report for the YEP in Zimbabwe- January 2017 pp 22 & 31

3.2.9 Disseminate information on markets/marketing and business regulations to youths

Gathering information on markets and business regulation was key to development of relevant and informative messages for the youth. Given the high number of youth that the project was targeting and their associated high mobility, the project decided to use a bulk SMS platform to complement information dissemination meetings. Through these approaches, the project reached out to 19,077 (106%) youth with information on markets, business relationships and regulations.

Information on remission and paying of import duty fees to avoid loss through confiscation of goods was well acknowledged by most youth in cross-border trade as they realised that the cost of compliance was far less than the loss of non-compliance. ZIMRA had confiscated goods from their fellow traders. In Mutasa and Nyanga, the SMS platform was used in advising youth of the available market sales and dates. The YEP final evaluation results partly attribute the profitability of youth enterprises to access to such information¹⁶. In Masvingo districts, the SMS platform was mainly used to disseminate district specific regulatory information with respect to business registration, availability of business stands and the contact details of the responsible authorities. The SMS platform was also used to remind youth to repay their outstanding balances on time and create business relationships with their respective loan officers for future business reference. VIRL has already been using the SMS platform to remind clients to pay their loans so it is hoped that through this engagement, the institution will consider provision of market and regulatory information to their clients, including youth.

3.3.0 Monitor relationships between youth and regulatory, governance structures, business structures and institutions.

Relationships facilitated by the project required regular monitoring to identify areas for further coaching and mentoring. A total of 38 out of the 36 planned monitoring sessions were conducted. Lack of compliance was noted as one of the major issues among the youth especially with regards to registration, licensing and payment of import duty. Due to the complexities of company registration, the project in collaboration with MSME&CD promoted enterprise registration under Private Business Corporation as this was faster and less expensive. The importance of compliance was emphasized during business and credit management training, stakeholder engagement discussions, bulk SMS and information dissemination meetings.

According to project monitoring data, the project recorded a 15% increase in youth complying with regulatory & governance structures (acquiring business licences and permits) following the business management training, stakeholder engagement information dissemination meetings and bulk messages. The project final evaluation results highlighted that though the project fell short of the target (25%), 11.4% of the participants reported having developed relationships with formal businesses and public sector agencies, an improvement from the 1% that was reported in the baseline¹⁷. Promoting engagement of the youth with these structures has enhanced their confidence

¹⁶ CARE Evaluation Report for the YEP in Zimbabwe- January 2017 pp 20

¹⁷ CARE Evaluation Report for the YEP in Zimbabwe- January pp 33

to interact with various government departments, regulatory bodies and other private sector entities.

Result 4

Private sector Microfinance Institution capacitated to facilitate establishment, conduct training, provide on-going monitoring and provide financial services to ISAL groups

4.1.0 Develop a MFI ISAL Social Enterprise delivery model

YEP sought to develop, document and roll out a social enterprise delivery model that met both the needs of youth ISAL groups and VIRL's business model in a bid to improve youth access to financial services. The model would bridge the gap in financial service delivery where traditional financial service providers were not targeting youth or meeting their specific needs. Based on learning from previous projects, the SEM was premised on having a MFI providing ISAL training as a foundation for access to formal financial services. Part of the lessons from this project pointed to the need for little or no visibility of donor or NGO involvement in access to loans. This prompted the broadening of the social enterprise model to including other non-traditional MFI activities being conducted by the MFI (VIRL) to avoid having a profit making and a non-profit making institution working in the same area and on the same project. In this case, VIRL facilitated activities detailed under result 1, 2, and 3 of this report and covered the expenses using interest generated from revolving loan fund. Review of the SEM was therefore premised on this.

A series of SEM reviews informed by regular monitoring and financial data provided by VIRL guided continuous adjustment of the model. Reflections indicated that costs for non-financial activities such as SAA, technical skills training and provision of ISAL training were too high to be covered by interest generated in the short term. Whilst the benefits of these activities to the MFI are undoubted, the cost implication required significant investment by the MFI. This was however, marred by a lot of uncertainty of whether the beneficiaries of MFI initiatives would become its future clients. Evidence from Chitungwiza shows that some youth who had received ISAL training had no patience to wait till maturity to get loans and as a result they got these loans from other competitors. In addition, some ISAL groups that received loans disintegrated, a situation which insinuates that they may have formed groups as a way to conveniently access loans from the MFI. This then raises a question on whether a MFI should deliver ISAL and lend to ISAL members at a later stage or have a completely separate unit providing this service.

Following these revelations, a model that would ensure some benefits to the MFI was envisaged. In this model, the MFI would re-invest the interest from loans in these non-financial activities and grooming of its clientele base through capacity building in identified areas of need. The revised model also proposed that external support in community and staff capacity building be provided by various stakeholders such as NGOs and relevant government ministries to make the model sustainable (Annexure 3). The ultimate goal of the social enterprise model is to create a viable MFI business model that stresses importance to the inclusion of the poor in the financial services sector in a way that has notable positive socio-economic impact.

4.2 Support MFI to roll out ISAL Social Enterprise delivery model (ISAL TOT)

Part of the development of the SEM included building capacity of the MFI to deliver ISAL. CARE developed the capacity of the MFI by providing an ISAL ToT. Three Officers from the MFI participated in the one month long training. This was complemented by training in Management Information Systems for ISALs which was conducted separately. In addition to capacity building in ISAL, the MFI staff were trained in providing business development services to their clients and facilitating SAA sessions.

4.3 Monitor delivery and document the ISAL delivery through the MFI Social Enterprise

Regular monitoring visits were conducted to build the capacity of VIRL to deliver ISAL through the Social Enterprise. A total of 24 monitoring visits were conducted as planned. The visits brought an appreciation of the successes, challenges and lessons from the SEM. Observations made during the visits include inability of the MFI to finance activities such as technical skills training and SAA sessions due to a low loan repayment rate and groups being formed for the sake of accessing loans leading to disintegration upon receipt of loans. These observations contributed to the modification of the SE model during the SE review workshops.

4.4 MFI ISAL Social Enterprise Review meeting

CARE and the MFI (VIRL) conducted periodic review meetings to provide feedback on implementation of the SEM. These platforms enabled sharing of experiences from implementation and observations from monitoring visits to continuously modify the model. The project conducted three (3) out of four (4) review meetings. The fourth review meeting was deliberately foregone as the lending component had been temporarily suspended owing to an increased portfolio at risk. Resolutions from review meetings such as the need for the MFI to focus and specialise on the lending component, to ride on other institutions for community mobilisation and orientation and invest in building the capacity of clients already under its portfolio to grow their capacity to borrow have been alluded to under section 4.1.0.

4.5 Evaluate MFI ISAL SE delivery model

4.5.1 Evaluate MFI ISAL SE delivery model – Evaluation

According to project implementation plan, a separate evaluation of the SEM was to be conducted in the third year of the project. However, due to exchange loss on final disbursement for year 3 CARE in collaboration with the Embassy of Sweden combined the activity with the end of project evaluation.

Whilst more detailed findings are included in the final evaluation report, some of the key emerging issues included:

- VIRL gaining access to a new market (table 1) though the high targets and the geographic spread of the targeted youths made it difficult for it to work efficiently.
- VIRL receiving a lot of capacity building on ISAL, business development and SAA although the period of implementation was too short.

- Limited ability of the MFI to recover its investment during the project due to a long ISAL group maturity period prior to receiving loans.
- High loan repayment rates achieved in districts where VIRL (Chitungwiza and Gwanda) provided training compared to areas where VIRL relied on partner through put.

	No. of Loans			Value of Loans			Proportion of youth loans to total loans
	Male	Female	Total	Male	Female	Total	
Before the model	64	37	101	33,970	23,358	57,328	3.9%
After the model	436	540	976	211,332	214,376	425,708	21.7%

Table 1: Proportion of youth accessing loans from VIRL before and after the SEM

Source: CARE YEP Final Evaluation Report

4.5.2 Evaluate MFI ISAL SE delivery model – Individuals accessing RLF

A total of 976 loans were disbursed to 866 (48%) youth from the revolving loan fund managed by VIRL. Of these 355 youth were from Chitungwiza and Gwanda where the SEM was implemented. The target for number of loans disbursed under the revolving loan fund could not be attained due to a number of reasons which include declining macro-economic environment, reduced appetite for loans due to El Nino induced drought and a rising portfolio at risk which prompted suspension of loan disbursements.

4.5.3 Evaluate MFI ISAL SE delivery model – Individuals trained in ISAL by MFI

VIRL Microfinance trained 600 youths (50 groups) in ISAL as planned under the SEM model. Reflections on ISAL training by MFI reveal that having a separate department providing such training to promote formation of groups based on sound principles. In the current scenario, loan Officers were taking on the responsibility of training individuals on ISAL, creating expectations of receiving loans which compromised the group formation process.

Project Monitoring and Management

CARE as the lead organization in the implementation of the YEP, facilitated the formation of a multi-partner project management team comprising of representatives from Caritas Masvingo, DOMCCP, VIRL and CBZ Bank. This Management Team met and hosted meetings on a quarterly and rotational basis to discuss operational issues relating to the project. The



Figure 16: Project Management team interviews Nono Monjesa during a field visit in Beitbridge

project management meetings were buttressed with field visits where the observations from the field were meant to strengthen discussions on various project phenomena. The organizational representatives would cascade resolutions from the meetings in their different constituencies. CARE followed up on these resolutions during the regular field support and monitoring visits discussed under sections 1.2.1, 1.2.5 and 4.3.

The assessments and evaluations of the project were managed by CARE. In this role, CARE sought input on Terms of Reference and on reports received for the evaluating consultants from the partners. The major assessments and evaluations conducted over the project life are:

- The project baseline survey
- The Economic Opportunities Assessment
- The project mid-term evaluation and
- The project final evaluation.

Following the final evaluation, CARE organized a lessons learnt workshop which drew 148 stakeholders from the Government of Zimbabwe, the donor community, local and international NGOs and the private sector. The reports for the first three studies have been shared with the Embassy of Sweden in Zimbabwe, while the final evaluation report will be shared on or before the submission of this final narrative report. A gender evaluative report derived from a gender evaluative exercise conducted by CARE form part of the final submissions.



Figure 17: CATE Country Director addresses delegates during the YEP Lessons Learnt workshop

Memoranda of Agreement between CARE and its partners guided the conduct and reporting stipulations. Partners submitted financial and narrative reports to CARE on a monthly basis. On a quarterly basis, CARE conducted financial support and expenditure verification visits to partner sites. Two annual project financial audits were conducted for the period 2013 to 2014 and 2014 to 2015. Reports from these audits, including management responses were shared with the Embassy of Sweden in Zimbabwe.

CARE held the overall responsibility of reporting to the Embassy of Sweden in Zimbabwe both financially and narratively. These submissions would be succeeded by a field visit and an annual meeting between

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Figure 18: A visit by the Embassy of Sweden to Chivi District prior to an annual review meeting with CARE

CARE and the funding partner. CARE and the EoSZ mutually agreed to meet regularly outside the meetings stated in the agreement to increase collaboration between the two partners.

Challenges and recommendations

Financial Linkages

1. Distances to reach to the youth increased operational costs in sparsely populated areas particularly for MFI activities. Similar initiatives could consider targeting clients in an identified nucleus and expand slowly to other areas rather than spreading efforts across the whole geographic area.
2. Wearing a double face in communities when activities are being done by the MFI created MFI-client relationship management complications. Loan Officers conducted both social and financial oriented activities which posed challenges for them when following up on loan defaulters. Additionally, some ISAL groups trained by the MFI would be formed merely for the sake of accessing loans resulting in disintegration of some of the groups soon after accessing loans. Therefore having a different arm to train youth or working with external technical service providers is likely to yield better results for MFIs and help avoid the double face by Loan Officers. It would also ensure that clients are trained in ISAL because they see value in savings and not for the sack of receiving loans.
3. There was limited ability by the MFI to recover its investment under the developed SEM due to a long ISAL group maturity period prior to receiving loans. This makes the SEM unattractive for profit-oriented institutions. Future projects should be longer enough to allow ISAL groups to mature and MFI to recoup its investment. MFIs should be ready to invest towards capacity building of clients before realising the return on investment or work with external service providers to achieve the same. Alternatively, the revolving loan fund may continue to be utilised by the MFI beyond the project end date and returned to the fund manager at an agreed rate.
4. Youth have developed various ways of record keeping which do not necessarily follow standard formats but capturing relevant information. It is important for financial institutions to invest in simplifying recordkeeping training and understanding what the records of the youth are showing to gather more information about their businesses.

Markets

1. Individualism: The project noted that lack of trust hampered organised marketing by the youth. Youth enterprises require capacity building through improved organisation arrangements to enhance their roles in price determination. Training on governance of such associations is critical in ensuring sustained market linkages
2. The quality of products hampered penetration of larger markets by the youth. Quality assurance entails capacity building on primary production processes till the last stage of production. It is therefore appropriate for youth to receive capacity building on the whole production process of a selected commodity preferably by the off-taker in order to meet the required quality standards. This also requires projects to provide adequate time for such activities

Skills Development

1. Inadequate resources limited the time, depth and practical rigor of technical skills training sessions such that participants felt unconfident in applying the skills. Future interventions of this nature should include adequate resources for technical skills training. Adequate resources allow an increase in the training durations, provision of training materials and widening of the technical skills options given to the youth. Technical skills training also require a component of attachment, where participants would gain practical experience and confidence in using the skills over an extended period of time.
2. Although Vocational Training Centres had committed to provide resources for ISAL activities, their capacity to roll out the ISAL methodology was limited by the availability of funding due to the harsh socio-economic environment. Since the Vocational Training Centres are supervised by the Ministry of Youth, Indigenisation and Economic Empowerment, capacity building should include staff from the ministry as well as community volunteers (Cluster Facilitators) for continuity as was done under this project. The MYIEE has a number of Youth Officers based at ward level.
3. Despite the project's effort to locate the training venues close to participants, sparse distribution of registered youth resulted in youths having to travel long distances to receive business management training. In the initial training sessions that were conducted, this resulted in low turnout for training and in some cases dropouts. As noted during project implementation, provision of accommodation and meals at affordable or free venues go a long way in avoiding potential exclusion.

Other

1. Project participants' focus was diverted towards immediate food needs as a result of the El Nino induced drought resulting in reduced attendance to project activities such as SAA. Similar initiatives could use edutainment (ballgames and road shows) to encourage attendance by youth.
2. The title 'youth empowerment project' should be rephrased since it was viewed with political connotations.
3. Migration of youth to neighbouring countries due to economic distress affected loan repayment, participation in project activities, continuity of enterprises initiated and application of skills imparted. There is need to build community youth advocacy teams for sustainability and as part of exit strategy building on established peer support networks. These would engage relevant government ministries to promote conducive local economic environments to reduce migration
4. At the time of project commencement a number of assumptions made at design stage did not hold. The project realised that due to high mobility youth had either moved away or outgrown the youth age group and therefore had to target those who had not been part of the previous project. A number of youth who were engaged in the project were starting a business for the first time and therefore their needs were different.

Conclusion

The Youth Empowerment Project was premised on a very logical empowerment framework that addressed the skills, knowledge and gender gaps noted through various studies and assessments. Through its various interventions and drawing on the expertise of government, implementing, technical and private sector partners, the project has made a significant contribution towards the socio-economic empowerment of youth in the 11 districts of Zimbabwe. Admittedly, time was a major constraint that limited potentially huge milestones in the realms of access to finance, financial inclusion, input and output market development. Nevertheless, the learning from this project can be further propelled, albeit at a slower pace, through the structures that the project worked with at government, community, implementing partner and private sector players.

CARE Zimbabwe and its partners are grateful for the funding and opportunity granted to them by the Government of Sweden in Zimbabwe to work with and improve the lives of a complex and marginalized segment of the community, the youth.

ANNEXURE 1: Project Work Plan with Targets and Achievements

Activities	Unit	Overall Target – January 2017	Overall Achievement (Aggregate)	Achievement to date (%)
Project Start-up workshop	Workshop	1	1	100
Stakeholder orientation on the project	Workshop	3	9	300
Institutional assessments	Assessments	3	6	200
Audit of cluster facilitators	Ongoing	N/A	89	N/A
Registration of clients	Individuals	18000	19,077	106
Baseline	Report	1	1	100
Develop gender mainstreaming strategy	Report	1	1	100
Result 1: 18,000 male and female youth engage in economic activities as a result of improved business management, technical and interpersonal skills.				
Feedback Workshop on EOA	Workshop	1	1	100
1.1.0 Facilitate assessment of Youth economic opportunities in targeted communities (value chains)	Assessment	1	1	100
1.1.1 Conduct awareness raising sessions with targeted youth on available economic opportunities	Individuals	18000	16006	89
1.1.2 Assess youth business management skills training needs	Individuals	6600	6119	93
1.1.3 Train pre-selected youth in Entrepreneurship Development	Individuals	6000	6097	102
1.1.4 Register youths according to technical skills needs	Individuals	11500	12040	105
1.1.5 Engage appropriate technical skills training service providers	Institutions	10	13	130
1.1.6 Facilitate youth technical skills development	Individuals linked	9597	9635	100
1.1.7 Develop Partner capacity to conduct interpersonal skills training/sessions		2	2	100
1.2.0 Conduct interpersonal skills sessions	Individuals	500	789	158
1.2.1 Develop partner staff capacity to monitor application of business, technical & interpersonal skills.	Workshops	1	1	100
1.2.2 Monitor application of business, technical and interpersonal skills	Individuals - Business	600	1383	231

	Individuals – Technical	1150	771	67
	Individuals - Interpersonal	50	213	426
1.2.3 Conduct institutional assessments for vocational training centre partners		3	6	200
1.2.4 Build vocational training centre partners' capacity to deliver ISAL (TOT)	TOT	3	3	100
1.2.5 Conduct periodic monitoring of vocational training centre partners' ISAL programming	Visits	12	16	133
Result 2: 18,000 male and female youth are supported by community and households, are able to voice their opinions openly and are perceived to add value to communities and households.				
2.1.0 Conduct gender and power analysis in targeted communities	Assessments	1	1	100
2.1.1 Social Analysis and Acton (SAA) ToT	TOT	1	1	100
2.1.4 Adapt and field test the SAA modules to address issues affecting youth	Finalised manual	1	1	100
2.1.5 Select and train core group for SAA	Core groups	9	9	100
2.1.6 Select and train youth and adult peer network facilitators in SAA	Facilitators trained	300	562	187
2.1.7 Mobilise youth into peer networks	Networks	300	314	105
2.1.8 Engage traditional and religious leadership for youth support	Engagements	27	27	100
2.1.9 Youth & adult peer network facilitators conduct SAA	Youths	15192	15990	105
2.2.0 Monitor and strengthen the SAA dialogue platform	Visits	1075	560	52
Result 3: 18,000 male and female youth are empowered to engage in business transactions and relationships with the formal business community, regulatory, governance structures and other institutions.				
3.1.0 Identify financial service providers committed to supporting youth economic activities	Financial service providers identified	2	2	100
3.1.1 Develop appropriate financial products for the youth	Financial product	1	1	100
3.1.2 Develop and sign agreements with financial service providers	# of Agreements signed with financial services	1	2	200
3.1.3 Establish a Revolving Loan Fund that supports youth financial products	RLF	1	1	100
3.1.4 Pre-assess mature groups/individuals for financial linkages (partner)	Youths	4000	2613	65
3.1.5 Orient mature groups/individuals on financial products (MFIs)	Youths	4000	4696	117
3.1.6 Train mature groups/individuals in credit management (MFIs)	Youths	1800	2080	116

3.1.7 Assess mature groups/individuals for loans (MFIs)	Youths	1080	1136	105
3.1.8 Disburse loans -[RLF (3250), other MFIs (1250)]	Youths accessing loans	1557	996	64
3.2.0 Provide mentoring and coaching to youth	Individuals	1500	2134	142
3.2.1 Identify Agro-dealers/entrepreneurs for value chains	Entrepreneurs	130	119	92
3.2.2 Identify business role models in areas of operation	Individuals/businesses	27	58	215
3.2.3 Identify input and output markets	Output markets	18	33	183
3.2.4 Facilitate input and output market linkages for youth	Linkages	10	12	120
	Youths linked	600	1750	292
3.2.5 Engage private sector businesses to support youth-run economic activities	Private sector /Institutions	9	9	100
3.2.6 Facilitate wider stakeholder discussion fora (finance, markets, regulatory)	Stakeholder meetings held(with finance, markets and regulatory structures)	10	8	80
3.2.7 Identify organisations/departments/ministries that support youth programmes and link youth to relevant services/opportunities.	Organisations	13	13	100
3.2.8 Youth leaders/representatives develop plans for follow up engagement meetings	Plans	18	12	67
3.2.9 Disseminate information on markets/marketing and business regulations to youths	Youths reached	18000	19077	106
3.3.0 Monitor relationships between youth and regulatory, governance structures, business structures and institutions.	Monitoring sessions	36	38	106
	Institutions	23	19	83
Result 4: Private sector Microfinance Institution capacitated to facilitate establishment, conduct training, provide on-going monitoring and provide financial services to ISAL groups				
Develop a MFI ISAL Social Enterprise delivery model	Model developed	1	1	100
Support MFI to roll out ISAL Social Enterprise delivery model (ISAL TOT)	TOT	3	3	100
Monitor delivery and document the ISAL delivery through the MFI Social Enterprise	Monitoring visits	24	24	100
MFI ISAL Social Enterprise delivery model performance review meeting	Meetings	4	3	75
Evaluate MFI ISAL Social Enterprise delivery model	Evaluation	1	0	0

	Ind. accessing RLF	882	866	98
	Ind. Trained in ISAL by MFI	600	600	100
Close out				
Conduct End of Project Evaluation	Evaluations	1	1	100
Lessons learnt workshop	Workshop	1	1	100
Close out meetings	Workshop	1	1	100

ANNEXURE 2: YEP Updated Log Frame

Narrative Summary	Performance Measurement Indicators /	Unit description	Baseline	Final	Means of Verification	Risks & Assumptions
Project Goal: Increased economic and social participation of male and female youth in Zimbabwe	Decrease in youth unemployment		31.1% (YEP baseline)	30.4% (YEP Final Evaluation)	National level studies on youth employment status	Economic environment improves and is conducive for enterprise development Youth centred policies are implemented reaching majority of youth targeted development programs are well-coordinated to maximize reach and impact Education system becomes more responsive to available economic opportunities
	Increase in female youth engagement in economic activities.					
Project Purpose / Objective(s) 18,000 male and female youth have increased average income with the support of their household, community and institutions	40% Increase in participating youth average income; disaggregated by sex and age	Average Annual income: Overall	USD1530	USD 1693	Baseline, End-line & Final Evaluation Longitudinal Case Studies Enterprise Performance Reports	Economic environment improves and is conducive to entrepreneurial activities. Political environment is conducive for YEP project activities
		Average Monthly Income above USD 200 : Males	12%	15.1%		
		Average Monthly Income above USD 200 : Females	9%	15.6%		
		Mean annual income above USD 2400 : 18-25 years	8.30%	10.3%		

		Mean annual income above USD 2400 : 26 - 35 years	18.20%	19.4%		
	60% of participating youth reporting/expressing satisfaction in participation in community platforms over the baseline; disaggregated by sex and age.	Overall	0%	92.1%		
		Male	0%	95.6%		
		Female	0%	88.9%		
		18 - 25	0%	97.0%		
		26 - 35	0%	89.3%		
	80% of participating youth operating profitable enterprises; disaggregated by sex and age	Overall	63%	100.0%		
		Male	59%	100.0%		
		Female	67%	100.0%		
		18 - 25	53%	100.0%		
		26 - 35	67.30%	10000.0%		
Result 1: 18,000 male and female youth engage in economic activities as a result of improved business management, technical and interpersonal skills.	80% of participating youths reporting use of acquired skills; disaggregated by sex and age	Entrepreneurship	0%	83.5%	Baseline, End-line & Final Evaluation Enterprise Performance Reports Longitudinal Case Studies Training Reports	Mobility of youth decreased; youth see value in local economic enterprises/activities Government & other service provider training programs continue and are available and affordable to youth
		Technical	0%	69.5%		
		Interpersonal	0%	88.1%		
	70% of participating youth reporting improvement in business management, technical and interpersonal skills; disaggregated by sex and age					
	30% increase in	Lowest asset Category				

	participating youth savings (Assets, \$\$, livestock etc.); disaggregated by sex and age	overall	40%	27.6%		
		Male	41.70%	24.4%		
		Female	37.30%	29.6%		
		Highest asset Category				
		overall	23%	42.1%		
		18-25 year	14.70%	20.5%		
		26 -35 years	29.40%	53.5%		
	80% of participating youth with viable business plans; disaggregated by sex and age					
	At least 60% of youth establish (start), expand or diversify their businesses	Newly Established businesses				
		Overall	42%	65.5%		
		Male	35.10%	70.6%		
		Female	46%	62.3%		
		18-25 years	40.80%	65.8%		
26- 35 years		42.40%	65.3%			
Change in existing business						
Expanded		55.8	69.6%			
Diversified		8.8	15.8%			
Diminished in scale	22.6	35.1%				
Closed Down	12.8	10.5%				
Result 2: 18,000 male	At least 70% of youth	Overall	47%	84.4%	Baseline, End-	Community, traditional

and female youth are supported by community and households, are able to voice their opinions openly and are perceived to add value to communities and households.	in functional youth peer support networks	Male		82.8%	line and Final Evaluation	and religious leaders as well as local government are willing to engage youths in their development priorities Political environment is conducive to open community dialogue
		Female		85.7%		
		18 - 25 years		90.9%		
		26- 35 years		81.0%		
	At least 60% of participating youth reporting/expressing satisfaction in participation in community platforms; disaggregated by sex and age	Overall	0%	92.1%		
		Male	0%	95.6%		
		Female	0%	88.9%		
		18 - 25	0%	97.0%		
		26 - 35	0%	89.3%		
	25% increase of female youths reporting increased decision-making and control over resources/assets	Assets Category				
		Cattle	10.20%	17.1%		
		Poultry	28.60%	58.2%		
	50% increase of community leaders reporting increased participation of youth in community platforms as a result of the project					
Result 3: 18,000 male and female youth are	At least 30% of participating youth				Baseline, End-line and Final	Institutions supporting businesses extend their
		Youth reporting	30%			

empowered to engage in business transactions and relationships with the formal business community, regulatory, governance structures and other institutions.	reporting engagement with regulatory/governance structures, business structures and institutions established by the project; disaggregated by sex and age	engagement				Evaluation MFI portfolio reports Project monitoring reports	support to youth economic activities Other business players willing to work with/support youth projects
		overall			48.2%		
		Male			53.5%		
		Female			45.1%		
		18- 25			44.9%		
		26 35			50.0%		
		Youth with registered businesses					
		overall	30%		17.8%		
		Male			17.2%		
		Female			18.2%		
		18 -25years			10.3%		
		26 - 35years			22.0%		
	Youth receiving assistance from government						
	overall	30%		19.6%			
	Male			20.0%			
	Female			19.4%			
	18 -25years			27.3%			
	26 - 35years			15.6%			
20% of participating youth reporting access to capital from formal institutions; disaggregated by sex and age	Overall	10%		26.6%			
	Male			25.6%			
	Female			27.2%			
	18 -25 years			15.7%			
	26 -35 years			32.3%			

	4,500 youth negotiate and access loans with and without project facilitation; disaggregated by sex and age	overall	0	996		
		Male	0	425		
		Female	0	571		
	At least 25% of youth developed relationships with the formal business community, public sector agencies	overall	1%	11.4%		
		Male		18.6%		
		Female		7.0%		
		18 -25 years		14.0%		
		26 -35 years		6.4%		
	At least 90% of youth repaying loans within stipulated time; disaggregated by sex age	overall	0%	79.0%		
		Male	0%	63.0%		
Female		0%	82.0%			
Result 4: Private sector Microfinance Institution capacitated to facilitate establishment, conduct training, provide on-going monitoring and provide financial services to ISAL groups	1 private sector ISAL SE delivery model developed & piloted		0	1	MFI portfolio reports Project monitoring reports	MFI maintains financial commitment to the inputs required to test and implement the model The SE portfolio is financially viable for the MFI to cover all associated costs and maintain products.
	1,000 participating youth trained in ISAL by the MFI; disaggregated by sex and age		0	600		
	3,250 youth receiving loans from the MFI		0	866		
		Male	0	381		
		Female		485		
At least 90 % of youth	Overall	0	71.0%			

	(ISAL groups) repaying loans within the stipulated time; disaggregated by sex and age	Male	0	80.0%		
		Female	0	67.0%		

ANNEXURE 3: Social Enterprise Model

