

MIDLANDS STATE UNIVERSITY



FACULTY OF ARTS

DEPARTMENT OF DEVELOPMENT STUDIES

RESEARCH TOPIC

**IMPACT OF KURERA/UKONDLA YOUTH FUND ON YOUTH EMPOWERMENT
IN WARREN PARK, HARARE**

BY

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**DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS OF THE BACHELOR OF ARTS HONOURS DEGREE IN
DEVELOPMENT STUDIES DEGREE.**

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RESEARCH SUPERVISOR ACKNOWLEDGEMENT FORM

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DECLARATION

I hereby declare that this Dissertation was done by Mhasvi Joseph for the requirements of the Bachelors of Arts in Development Studies Honours Degree. I certify that information that is not mine contained in this dissertation is properly acknowledged. This work has never been submitted to any university or academic institution except at Midlands State University. No part of this Dissertation may be reproduced without prior permission from the author of this academic work.

DEDICATION

This work is dedicated to my family, my mother, uncle E Muusha and the entire Muusha family who have been assisting me, guiding me and inspiring me throughout the course of this academic phase. It is also dedicated to my grandmother Esnath Muusha who has played a pivotal role in mentoring me and motivated me whenever I was losing hope.

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ABSTRACT

This research sought to investigate the impact of Kurera/Ukondla youth fund on youth empowerment in Warren Park. The researcher further explored how the government and other youth based institutions can assist youths to reach their full potentialities. The researcher has deliberated on the role of the government in meeting the needs of the youths in Warren Park and in Zimbabwe at large. Youths face different problems in Zimbabwe such as unemployment, underemployment, lack of access to credits amongst others and the researcher has offered possible solutions that can be employed if meaningful youth empowerment in Zimbabwe is to be achieved.

The study used cases of youth projects funded under the Kurera/Ukondla youth fund in Warren park. It made use of the qualitative research method to understand the lives of the youths before and after the youth fund and also to understand the effectiveness of the Kurera/Ukondla youth fund as far as youth empowerment in Warren Park is concerned. Data has been collected from the beneficiaries and applicants of the fund in Warren Park.

The researcher in this research has also deliberated on the challenges that youths in Warren Park faced in accessing and utilising the Kurera/Ukondla youths fund as these hampered the success of the fund. After the realisation of multiple challenges, this research therefore offered solutions that can be employed in order to make other youth funding projects a success

ACRONYMS

CBZ.....Central Business

CYES.....Constitutional Youth Enterprise Scheme

GREEP..... Grand Entrepreneurship and Employment Programme

ISOP..... Integrated Skills Outreach Programme

MDC.....Movement for Democratic Change

MOYIEE.....Ministry of Youth Indigenisation and Economic Empowerment

NYP.....National Youth Policy

NYS.....National Youth Service

SIDO.....Small Industry Development Organisation

TREE..... Training for Rural Economic Empowerment

VTC.....Vocational Training Centres

YETT.....Youth Empowerment and Transformation Trust

YEDF.....Youth Empowerment Development Fund

ZANU-PF.....Zimbabwe African National Union- Patriotic Front

ZIMASSET...Zimbabwe Agenda for Sustainable Socio-Economic Transformation

ZIYEN.....Zimbabwe Youth Employment Network

ZYC.....Zimbabwe Youth Council

ZYCA.....Zimbabwe Youth Council Act

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INTRODUCTION

This research has investigated the impact of Kurera/Ukondla youth fund on youth empowerment in Warren Park in Harare in Zimbabwe. It has managed to explore the transformations that has been brought by the introduction of the youth fund in Warren Park. This research has been about tracing the extent to which the Kurera/Ukondla youth fund has managed to empower the youths and its effectiveness in achieving what it intended to achieve. Much focus has also been in outlining the significance the feasibility of the Kurera/Ukondla youth fund in achieving youth empowerment in Warren Park.

The significance of this research lies in unpacking the importance of youth funds as a youth empowerment strategy employed by the government. The motive behind this research has been to use the Kurera/Ukondla programme as a pilot study in Warren Park to test the feasibility of youth funds in empowering youths in Zimbabwe. This research tested the significance of the Kurera/Ukondla youth fund in achieving youth empowerment in Warren Park in Harare. This research is also important because it provide developments that has been brought by the Kurera/Ukondla youth fund. Another significance of this research has been to identify gaps and problems that are associated with the youth fund and provide solutions and recommendations that must be employed to successfully empower the youths in Warren Park.

This research is about youth empowerment coming from the state. The researcher has been also interested in outlining the motive behind the government of Zimbabwe in introducing the Kurera/Ukondla youth fund. The state has become an important entity in advocating for youth empowerment. The state has also noted that micro finance is instrumental in empowering youths in Zimbabwe as the UNDP (2000) defined micro finance as a major tool in alleviating poverty and empowering the financially disabled. In this research, the researcher has tested the effectiveness of these micro finance in empowering the youths in Warren Park.

BACKGROUND

According to (www.mydie.gov.co.zw), issues of youth empowerment has become an important aspect in Zimbabwe and can be traced back to 1980 during the attainment of independence. The state since independence have tried to empower youths through different empowerment strategies. Some of the strategies included the construction of vocational training centres to cater for the provision of life skills to the ex-combatant youths that have missed opportunity to attain education as a result of the war of liberation. According to Mandaza and Gaidzanwa (2000), since independence, there has been rising concern by the state to raise the socio economic situation of young people in Zimbabwe and the prospects of creating additional livelihood opportunities for them. From there, there has been rise of concern by the government to date in trying to empower youths politically, economically and socially in Zimbabwe such that they may also earn a better living and participate in the mainstream economy.

According to Mulenga (2000), during the early years of independence in the 1980s, young people in Zimbabwe did not pose a serious social problem and the need of youth empowerment was there but was not as pressing as compared to the period between 2000 to date. Mandaza and Gaidzanwa (2000) noted that as a consequence, unemployed and ‘disadvantaged’ youths were not a major target for the state and funding agencies. Since the beginning of high unemployment and different problems faced by youths, concerns began to rise over the socio-economic situation of young people in Zimbabwe and the prospects of creating additional livelihood opportunities for them.

The state has done a lot so as to empower the youths in Zimbabwe. Murinda (2014) and Mambo (2010) noted that the government of Zimbabwe in 2009, 2011 and 2013 some of the

projects and programmes introduced aiming at employment creation included the Grand Entrepreneurship and Employment Programme (GREEP), the National Youth Service (NYS), the Kurera/Ukondla youth fund, Youth in Agriculture Program, Training for Rural Economic Empowerment (TREE), Integrated Skills Outreach Programme (ISOP) and Technical and Vocational Skills Development Programme amongst others. All these measures were introduced so as to empower youths economically, socially and politically.

The Kurera/Ukondla youth fund came into being on 11th of November 2011 so as to alleviate Zimbabwean youth financial crisis and unemployment and economically empower them for they were and are still the most marginalised people in Zimbabwe though the most economically active age group. Under the administration of OLD Mutual, CABS, Ministry of Youth Indigenisation and Economic Empowerment and Zimbabwe Youth Council, the government availed US\$ 11 million fund youth programs and projects throughout the whole country. As a result, the Kurera/Ukondla youth fund was then introduced to capacitate youths financially so that they may embark into different formal production sectors that included information technology, agriculture and mining amongst others and some engaged in informal sectors such as vending and cross boarder trading, cell phone repairing to mention a few.

It is only by strategizing how effectively to utilize young people's vitality, skills, creativity, and potential, can Zimbabwe hope to attain significant economic, social and even political progress. The fund was designed for the youths because many youths have got brilliant ideas theoretically but execution of those ideas was undermined by the lack of funds. It is in this light that Kurera/Ukondla youth fund was introduced all youths aged between 18 and 35 were made eligible to receive the fund that they may start income generating projects and small business. The main motive behind was to capacitate youths that they may start small projects and fight high unemployment. According to the New Age Voices (2011), the Old Mutual

Chief Executive Officer Mr. Luke Ngwerume noted that the youth fund was flexible and youth friendly in that there was no form of collateral required for one to access the fund but the validity and the bankability of the project became the collateral. The fund was also flexible as it charged 6% interest rate per 3 months. This Kurera/Ukondla youth fund was made accessible for every youths in Zimbabwe despite gender, race or ethnicity.

CONCEPTUAL FRAMEWORK

Youth

The researcher made use of the definition provided by the African Youth Charter (2006) which defines youth as anyone between the age of 18 and 35. This was also the legal age required in accessing the Kurera/Ukondla youth fund. The government used this age because it perceived that an individual will be mature and it is also in line with the age of legal majority act as enshrined in the Zimbabwean constitution.

Empowerment

According to Webster (1998) empowerment refers to increasing the spiritual, political, social, or economic strength of individuals and communities while promoting the self-actualization or influence. Empowerment can also be understood as a long-term, dynamic, and open-ended 'process', which involves deep and broad changes in socio-economic, political, and cultural structures.

Youth Empowerment

It can be understood as a process whereby young people between the age of 18 and 35 gain the ability, authority, and agency to make decisions of the economy and implement change in their own lives and the lives of other people, including youth and adults. Empowerment can be explored through identification of state activities in capacitating youths that they can also

take a leading role in national development. Youth empowerment in this research referred to the action taken by the state in uplifting youths lives such as funding their projects and offering of business training schemes so as to capacitate them.

Kurera/Ukondla Youth Fund

Kurera/Ukondla youth fund is a name that was given to the Youth Development Fund in Zimbabwe that was under the administration of Ministry of Youth Indigenisation and Economic Empowerment, Zimbabwe Youth Council (ZYC), Old Mutual and Central African Building Society (CABS). The youth fund came into being in November 2011 amounting to USD \$ 11 million with the breakdown of USD \$ 1 million specifically meant to impart youths with vast amount of knowledge on entrepreneurship and business management skills. According to (www.mydie.gov.co.zw) the other USD \$10 million was designed to fund sustainable youth income generating projects and small businesses as well as enable youths to participate in the mainstream economy and contribute to economic growth and development. In other words Kurera/Ukondla youth fund was meant to curtail financial crisis and high rate of unemployment that had crippled the Zimbabwean youths as far as the attainment of a decent livelihood is concerned.

This Kurera/Ukondla youth fund was made accessible for every youths in Zimbabwe despite gender, race or ethnicity. As the name entails, Kurera is a Shona word meaning to nurture and Ukondla is a Ndebele word also meaning to nurture. So Kurera/Ukondla was adopted so as to nurture youth projects, programmes and businesses into fruition.

Statement of the problem

The researcher by carrying out this research was necessitated by the need to test the feasibility and applicability of Kurera/Ukondla youth fund in insuring youth empowerment in warren park. Youth empowerment is seen as a vehicle for sustainable development in many counties if not all. Youth empowerment can be attained through different forms such as funding youth projects. This research examined the impact of Kurera/Ukondla youth fund on youth empowerment. This research is important because it explored the effectiveness of youth fund in empowering youths such that they can also participate in the mainstream economy. It is important because it has also identified some gaps that need government action as far as youth empowerment is concerned in Warren Park and the whole of Zimbabwe.

This research is relevant because it has managed to highlight critical elements that must be followed to make sure that the youth fund achieve what it is indented to achieve. It has also highlighted the importance to involve youths in national development as the youths constitute the highest population in Zimbabwe. This is because development will not be attained if the majority is excluded from development initiatives. This research is also relevant in the sense that it has managed to test the feasibility for youth funds in capacitating and empowering youths which again provide a room for the government to continue or not with funding youth projects and businesses.

Theoretical Framework

The researcher has made use of the concept of Sustainable Development in this project. Sustainable Development notes was defined by the Brundtland Commission (1987) as the “ability to make development sustainable – to ensure that it meets the needs of the present without compromising the ability of the future generation to meet their needs.” Thus sustainable development call in for tenets such as strong economic and social development for people with low standards of living, health and quality of life, participation and commitment and protection of natural resources. According to the Brundtland Commission Report (1987), Commission emphasised much on the need for defining and prepare for what termed as “Our Common Future”

The concept of Sustainable Development is important in this study because it emphasise for the need for participation and commitment whereby youths are obliged to participate in national development because they represent the future generations. Transformation must also start with the youths as they have a greater chance of changing the country for the better in the near future. The Brundtland Commission also calls in for strong economic and social support of the people with low standard of living and this comply with the status of the youths in Zimbabwe. As a result, empowering the youths mean empowering the future generations as these are the most economic and social vulnerable groups in Zimbabwe.

Objectives

1. To examine the relevance of Kurera/Ukondla youth fund in ensuring youth empowerment in Warren Park.
2. To examine the challenges facing youths with regards to the accessibility and utilisation of the youth fund set by the government.
3. To offer solutions on how can the youth fund assist youths

Research Questions

1. How relevant is the Kurera/Ukondla youth fund in ensuring youth empowerment in Warren Park?
2. What are the challenges faced by youths with regards to accessibility and utilisation of the youth fund?
3. What are the possible solutions that can be employed so as to make sure that the youth fund succeed and empower the youths in Warren Park.

Significance of the study

This research was motivated by the desire to explore the effect of Kurera/Ukondla youth fund on youth empowerment in warren park. It aimed to sightsee the significance of Kurera/Ukondla youth fund as a youth empowerment strategy on youth empowerment and youth capacity building in warren park. Much attention has also been paid on the extent to which the youth fund has manage to transform the lives of the youths. This research is important because it give an insight of the importance of youth participation in the mainstream economy. This research is also important as it identified some gaps that some

researchers had paid little or no attention on which must be looked so as to empower youths effectively

This research intent to benefit the government particularly Ministry of youth Indigenisation and Economic Empowerment and ZYC by providing it with the understanding of the impact of youth fund on youth empowerment. It also gave the government an opportunity to select whether to continue funding the youths or look for other youth empowerment strategies. The research also benefit youth based civil society groups by providing the extent to which funding youth projects had yielded meaningful youth empowerment. The academia also benefit from this research as it shade a clear picture of government efforts in ensuring youth empowerment through youth funds. The community can also benefit from this research as they get to know the importance of youth fund in transforming their lives and improve their livelihoods in the community especially in Warren Park.

Limitations of study

Financial constraints is one of the major limitations that was threatening the success of this research as there were limited funds to reach out all youths in warren park. It has been difficult for the researcher to carry out interviews and distributing questionnaires as the funds were not sufficient enough to include all Kurera/Ukondla beneficiaries in Warren Park. It is also important to note that some respondents particularly the beneficiaries were seeking financial favours so that they can participate. Some respondents have died and some travelled abroad for various reasons which may include and that threatened this research. Some beneficiaries of the Kurera/Ukondla youth fund in warren park have changed their contact details and was not easy for the researcher to reach them. It is also important to note that the research topic was highly political is still a debate within the government sphere and this

deterred some participants to participate as they argued that it was confidential and as a result they refused to participate. However despite all these challenges faced, the research was carried out.

Research Methodology

This research was Qualitative in nature. Atkinson et al (2001) defined qualitative research as form of social enquiry that focuses on the way people interpret and make sense of their experiences and the world in which they live. According to Harris (1976), Qualitative approaches are linked to the subjective nature of social reality, they provide insights from the perspective of the participants enabling researchers to see things as their informants do. Prominent qualitative researchers such as Denzin and Lincoln (1984), qualitative research is intended to deeply explore, understand and interpret social phenomena in its natural setting. The researcher made use of the qualitative approach because the research was conducted in the field, allowed direct interaction with the people being studied in their context. It is also important to note that Qualitative Research ensures the researcher themselves to collect data by examining documents, observing behaviour and interviewing participants. The researcher made use of questionnaires and interviews as instruments of data collection and gathering.

Data gathering instruments

The researcher made use of questionnaires and interviews in data gathering. These instruments were used because they ensured the collection of first-hand information and in most cases they provide quality data if employed properly.

Interviews

Interviews were used to obtain information. The researcher used unstructured interview questions as primary data source, that involves data oral questioning of respondents individually. Answers to the questions posed during the interview were recorded by writing them during the interviews themselves or immediately after the interviews. It was an opportunity for the researcher to interact with respondents and in-depth views on the Kurera/Ukondla youth fund were aired out

Questionnaires

The researcher used questionnaires in data collection. Both open ended and open closed questionnaires were employed so as to acquire quality data from respondents. There has been random distribution of questionnaires to some Kurera/Ukondla youth fund beneficiaries and applicants which their names and addresses have been collected from Zimbabwe Youth Council database.

Sampling

A sample is defined by Frey et al (2000) as, “a subgroup of a population.” A sample method involves taking a representative section of the population and make use of the data gathered as research information. According to Lohr (1999), “the sample should be the representative in the sense that each sample unit will represent the characteristics of the known number.” Sampling is very important in the sense that it reduce time spent surveying everyone but rather a simple proportion of the whole population is used. Sampling also help in the management of resources that may be used to carry out a research as only a small figure is taken and that figure will represent the total population.

Target population

As this research used purposive sampling, it targeted beneficiaries and applicants of Kurera/Ukondla youth fund in Warren Park. The researcher targeted 11 beneficiaries of the youth fund and 15 applicants. These were used by the researcher in gathering data about the impact of the youth fund as these were actively involved in the initiative.

Sampling method

The researcher employed purposive sampling in data gathering. According to Babbie (1997), purposive sampling involves selecting a sample on the basis of your own knowledge of the population, its elements and the nature of your research aims. Frey et al (2000) noted that in purposive sampling, the population is non-randomly selected based on a particular characteristic. In making use of purposive sampling thus the researcher surveyed individuals who were beneficiaries of the Kurera/Ukondla youth fund and those who have applied for the fund. Both beneficiaries and applicants' names were obtained from Zimbabwe Youth Council database on Kurera/Ukondla youth fund.

Literature review

This research has been informed by different scholarly views concerning the impact of youth funds as a viable youth empowerment strategy that if conducted properly lead to youth empowerment. Several theorists have been used and they provided an insight of how other countries managed to empower their youths by funding their projects and small businesses. The same methods provided must also be used in Zimbabwe so as to attain a meaningful youth empowerment. Examples of where youth funds has been a success has been drawn from Kenya and United Kingdom.

According to the Government of Kenya report on Youth Enterprise development Fund (2011), in Kenya there was the introduction of the Youth Enterprise Development Fund (YEDF) on the 8th of December 2006. This body was formed to work in partnership with other youth based financial intermediaries such as Constitutional Youth Enterprises Scheme (C.YES) in funding youth activities which included projects and small businesses across the country. The financial intermediaries were formed as a strategy to increase economic opportunities and participation of Kenyan youths in national development. YEDF was formed by the Kenyan government so as to increase capital accessibility to youths so that they can start up income generating projects within their constituencies.

According to the International Journal of Advances in Management and Economics on Effects of YEDF (2013), the Kenyan government in partnership with financial intermediaries disbursed an estimate amount of Kshs 5, 96 billion to youths all over the county. It states that the loan was accessible to every youth aged between 18 and 35 and the fund was distributed more to groups rather than individuals as groups ensured collective efforts in the management of the funds and idea sharing. The report also states that the loan was given to physically operating groups within constituencies. As far as the loan repayment is concerned, youths in Kenya had many challenges as they argued that their projects were still immature to produce enough for repayment but they had hope for repayment.

According to Ministry of State for Youth Affairs (MSYA) in Kenya, (2000, P. 1). The most important attempt to address youth problems in Kenya came about in 2005 when the Ministry of State for Youth Affairs (MSYA) was created with the special function of addressing youth concern. This was done because youths in Kenya constitute 32% of national population with 51.7% being female. From 2005 to date, Kenya has developed young entrepreneurship programs and business start-up schemes supported by small industry development organizations (SIDO), which provide technical skills for new businesses. Kenya has also

invested in skill and knowledge development that helps youths to engage in social action change that is linked to individual empowerment and community organizing .An example is the impact of AMWA's work in Kenya in the existence of the Young Women's Leadership Institute (YWLI), set up in 1999 by young women and the program go a step further because in addition to nurturing young women's leadership development and creating a safe space for dialogues.

However according to Amenity (2011) cited in the Journal of Advances in Management and Economics on Effects of YEDF (2013) noted that YEDF was not a preferable source of funding as many youths continued to have challenges with regards to the accessibility of the youth fund in several constituencies as the youth fund lacked effective monitoring and evaluation in the distribution processes. Amenity (2011) went on to maintain that there was also lack of follow ups by the government to the loan beneficiaries and this brought about comparatively very little impact on youth empowerment in Kenya. Zeller and Meyer (2002) also share the same view with Amenity (2011) as he purported that the use of youth fund as an empowerment strategy is not backed by sound facts because the providers of the fund or loan are not willing to evaluate the effectiveness of such initiatives due to costs incurred and it is also rigorous.

Being a developed nation, United Kingdom has also funded youth empowerment programs mainly in making youths involved in decision making processes. According to Mathews (2001), the United Kingdom has considerable history of local youth councils which are seen as a vehicle of youth empowerment aimed at activating young people in neighbourhoods to actively participate in youth programs. Youths are funded to start up civil society groups, youth clubs and organisations mandated at involving youths in future community involvement, voting and political participation. These youth funds are mainly aimed at capacitating the youths that they may be involved in decision making processes of the nation.

Historically, a primary function of youth programs was rehabilitation and containment for example keeping the youths off the street and increase preoccupation that may not engage in unscrupulous behaviours such as drug abuse, robbery and prostitution amongst others. However there has been a paradigm shift from that perception as scholars discovered that youth play a pivotal role in national development hence they must be actively involved in national development through youth programs. According to Kim (1998) and Small (2004), an initial shift from these risk based preventive approaches was in the direction of fostering health youth development and capacity building through active community participation.

In the recent years globally, much attention was paid on youth empowerment as the youths constitute a large proportion of the economically active age group in many countries. Many developing countries must strive to empower the youths as they prove to be the real leaders of the future generations hence they must be given opportunity to express their capabilities. Because of the lack of experience and previous accumulation of resources governments found it appraisable to fund youth activities which will enable youths to flinch projects that may yield meaningful results. That was the main agenda of the Kurera/Ukondla youth fund to enable the youths to start meaningful projects that will improve them personally, the community and the whole nation at large.

Youth empowerment in general terms come in different forms notably practical approaches application and application of social action processes and individual collective outcome. According to Zimmerman (2000), in the broadest sense, empowerment refers to individual, families, organisation and communities gaining control and mastery within the social, economic and political contexts of their lives so as to improve equity and quality of life. By so doing youths will also gain exposure and also participate in national development since there will be involvement of everyone and removal or elimination of discrimination based on age.

Early efforts on indigenization and economic empowerment focused on the growth of the private sector as a key strategy for economic liberalization in the 1990s. However the stumbling block to the full execution of private sector by the local youths was the issue of lack of access to funds. With the coming in of Kurera/Ukondla youth fund which was accessible to every youth without any form of collateral, many youths managed to execute something on the ground. According to the New Age Voices (2011), the Zimbabwean Old Mutual Chief Executive officer Mr. Luke Ngwerume noted that, “Loans are flexible and youth friendly in that there is no collateral required for one to access the loan but the viability and bankability of the proposed project becomes the collateral.” The development and growth of the small to medium scale enterprises became an empowerment model targeted at facilitating equity participation by indigenous investors in the state enterprises to be privatized. During these early efforts there was no specific program designed for youth empowerment

Youth Empowerment Strategies

According to Wilson et al (2006) literature more closely related to the research questions, analysed various youth empowerment strategies and how a provision or improvement of such could move Africa to economic independence. This category of literature is concerned with youth empowerment processes such as giving them a voice, increasing employment opportunities, increase access to loans, ensuring their physical and mental wellbeing by increasing access to healthcare facilities, expanding academic and skill training institutions, as well as equipping them with skills that support their resilience after a life in the streets or involvement in conflict or violence.

Moreover, Adesida and Oteh (2001) highlighted that, Afro-centric researchers have attempted to predict Africa's future by analyzing the basic components necessary to empower young people and ensure their effective participation in nation building efforts. One such study was conducted by Hussein (2001) who sought to provide an ideal vision for Africa. In this vision, the younger generation's fears and needs are taken into consideration, their voices and their participation valued to build a better future for Africa. Although it has always been assumed that adults can speak on their behalf, Ansell (2005) believes that children and youth need to be given a voice and enabled to participate in development initiatives as this will give them enough chance to express themselves in airing out their views and perceptions towards a particular development phenomenon

The need to empower young people by giving them a voice was echoed by Perullo (2005) who examined ways that young people in Tanzania use rap music to destroy stereotypical notions of youth culture, solidify and strengthen local communities and correct problems that appear in everyday life. Although negative stereotypes still persist, Tanzania's youth have attained social empowerment and somehow altered the perception of young people as hooligans.

Given that one of the biggest contributors to idleness and frustration among Africa's young people unemployment and underemployment, numerous studies have been conducted to understand how more jobs can be created (World Bank, 2009). To counter such negative trends, Garcia and Fares advise African nations to address significant labour market entry problems, such as lack of skills and being unprepared, faced by young people when entering and remaining in the labour market and which ultimately sabotage their empowerment.

In order to empower young people, consequently delaying rural-urban migration, the World Bank (2009) recognizes the need for an integrated, coherent approach in which policies

appropriate for the youth in urban areas are closely connected with policies appropriate for the youth in rural areas. Such strategies, it is hoped, will increase the attractiveness of rural areas to young workers and will facilitate youths' acquisition of suitable skills to take advantage of potential opportunities, as well as offer second chances by availing them of information and credit facilities. Credit facilities are an important ingredient for youth empowerment because youth lack previous accumulation of resources hence they must be assisted in accessing credit facilities in form of loans and funds.

After what all scholars have said pertaining the impact of youth fund on youth empowerment, the researcher has also identified that funding youths with the aim of empowering them is a noble initiative but it need to be done in a more profound manner which also include regular monitoring and evaluation of the youth fund to make sure that the funds are not channelled towards personal gain.

Ethical considerations

Ethical issues are present in any kind of research. The research process creates tension between the aims of research to make generalizations for the good of others, and the rights of participants to maintain privacy. Ethics pertains in doing good and avoiding harm (Cohen, 2007). Harm can be prevented or reduced through the application of appropriate ethical principles. This research will respect principles of ethical conduct.

As this topic is highly political, therefore the researcher will safeguard against doing anything that will harm the participants during study. This type of research is highly political and there is need to take into consideration the ethical issues surrounding the Kurera/Ukondla youth fund. Some of the participants might have adverse reactions to the research topic hence the research if by chance identify such participants, he will avoid them. Permission will be

sought from the participants who did not mind to make public information that might reveal who they are or their organization.

It will be the researcher's responsibility to keep the information attained as confidential. There will be respect of sensitive information that will be obtained from participants who might be in a vulnerable position. There will be limited debriefing of the participants about my research topic and at some point the researcher will also make use of limited deception so as to allow full exhaustion of information by the participants. Even though it is not always possible to describe the direction the study might take, it will be the researcher's responsibility to do the best so as to provide complete information. It will be also the mandate of the researcher to make sure that the environment especially where interviews are to be carried out will be trustworthy.

CHAPTER 1

Chapter summary

The researcher in this chapter is focusing on the overview of state responses so as to ensure youth empowerment in Zimbabwe. Focus will be also on outlining the livelihood status of the youths in Warren Park. The researchers also deliberate on the formation of the youth fund and its distribution. In this chapter the researcher dwells much in unearthing the roles of the state in ensuring youth empowerment in Zimbabwe as the state has become an integral unit at the forefront of the need to empower the youths.

Overview of state response to youth empowerment in Zimbabwe

According to the Indigenisation and Economic Empowerment Act chapter 14:33 (General regulation 2010), chairperson of the Portfolio committee on Youth Indigenisation and Economic Empowerment J, M Wadyajena noted that the intention of the legislation above is to ensure and guarantee a meaningful participation by youths socially, economically and politically. The state is responsible for availing an increase in economic opportunities for youths and disabled in communities as in conformity with the Indigenisation, Empowerment and Employment creation trust. According to the Act, the government is also responsible for ensuring youth involvement in constitution making processes such that they might air out issues that affect them. Wadyajena urged the youths to acquaint themselves with laws that deal with their concerns in order to make informed decisions and take appropriate action where necessary.

At a forum organised by Youth Empowerment and Transformation Trust (YETT) for Members of Parliament and youth leaders in Harare, Wadjejena noted that organisations that are committed in the full participation of the youths through sustainable development must acquaint themselves with revised National Youth Policy, the Zimbabwe Youth Council Act (ZYCA), the Indigenisation and Economic Empowerment Act and the Zimbabwe Agenda for

Sustainable Socio-Economic Transformation (ZIMASSET). Youth based organisations must make it a priority to involve youths in every development initiative as it is inclined in the National Youth Policy (NYP). This means that the youths must also be involved in decision making processes of the state because they must air out their own views most specifically that affect them.

It is the role of the state to make sure that youths are involved in budgeting processes such that they may also participate in the allocation of funds. Tinashe Gumbo, a researcher on youth policies and programmes told *Newsday* that while government policies which are meant to empower youths must craft youth-sensitive budgets. Most of the youth empowerment programmes in Zimbabwe need a lot of financing to drive the programmes forward. Gumbo noted that, national budget is central to policy implementation as most of the major provisions of policy need resourcing. Stakeholders such as youth organisations and organised groups at grassroots level have to participate in the budget processes. There is need to involve youths in the crafting of the national budget such that they might concur or refute the amount of funds allocated to them.

According to Kanyenze et al (2009), it is the role of the Zimbabwean government to form Zimbabwe scientific socialism aimed at formation of co-operatives and free social services such as free health and education. As many youths are deprived of their right to meaningful education mostly as result of financial constraints, it is therefore imperative for the government of Zimbabwe to at least educate youths to at least ordinary level. It is the role of the state to make sure that youths are educated especially those from the rural areas who do not have access to education facilities and the situation is worsened by the lack of financial resources.

The state has also the mandate to establishment of effective youth councils which are seen as the driving tools in the attainment of youth empowerment in Zimbabwe. There is need to take into consideration and even copy youth empowerment strategies by other countries. According to Mathews (2001), the United Kingdom has considerable history of local youth councils which are seen as a vehicle of youth empowerment aimed at activating young people in neighbourhoods to actively participate in youth programs. Youths are funded to start up civil society groups, youth clubs and organisations mandated at involving youths in future community involvement, voting and political participation. These youth funds are mainly aimed at capacitating the youths that they may be involved in decision making processes of the nation.

Measures introduced to empower the youths in Zimbabwe

The government of Zimbabwe have done a lot in empowering the youths politically, economically and socially. Several measures have been introduced by the government through the Ministry of Youth Indigenisation and Economic Empowerment so as to make sure that youths concerns are met. The government has discovered that youths constitute a larger percentage of the economically active age groups but they are the most disadvantaged people.

According to the Zimbabwe Population Census (2012), youths aged 15-34 years constitute 84% of the unemployed population in Zimbabwe. Youth aged between 15-24 years constitute 55% of the unemployed population. The greatest challenge that is facing the youths in Zimbabwe is high unemployment and the government has tried to do a lot so as to eradicate the problem but whether the employed techniques succeeded needs to be tested. According to the Association for the Development of Education in Africa (2014), the government of Zimbabwe launched projects and programmes which targeted employment creation among the youths. Murinda (2014) and Mambo (2010) noted that the government of Zimbabwe in

2009, 2011 and 2013 some of the projects and programmes introduced aiming at employment creation included the Grand Entrepreneurship and Employment Programme (GREEP), the National Youth Service (NYS), the Kurera/Ukondla youth fund, Youth in Agriculture Program, Training for Rural Economic Empowerment (TREE), Integrated Skills Outreach Programme (ISOP) and Technical and Vocational Skills Development Programme amongst others. All these were measures introduced so as to make sure that the youths are economically, socially and politically empowered.

Introduction of Zimbabwe Youth Council (ZYC) is another measure taken by the government of Zimbabwe so as to empower the youths. The state has found it important to introduce the Youth Council which will take the leading role in engagement with the youths on various aspects. ZYC has got many functions which are specifically designed for youths for example the primary function of the council being the registration of all youth organisations and clubs. By registering with the ZYC, youth organisation became legal bodies and are approved to take any development initiative in any particular area for as community based programs and projects amongst others.

According to ZYC Act Chapter 27 (1997), the state has got several duties as far as youth empowerment is concerned. Subject to the minister, the youth council has got primary functions of:

- To be sole register of all youth associations
- Coordination supervision and fostering the activities of the national associations,
- To ensure the proper administration of national associations and clubs,
- To participate in national and international youth activities
- To advice the government on the needs of the youths and

- With the special approval from the minister to undertake projects designed to create employment for young people including fundraising, marketing and trading activities.

In addition to the introduction of the Zimbabwe Youth Council to cater for the needs of the youths in Zimbabwe, the state has also found it necessary to draft the National Youth Policy. Drafting of the NYP aimed at contributing towards the participation eradication of poverty and all forms of social economic and political exclusion of the youths since poverty is one of the formidable enemies of choice. It was also aimed at developing a coordinated response and participation by all stakeholders including governments and private organisation for the development of young people in Zimbabwe.

In a bid to empower youths in Zimbabwe, the government has also introduced the National Youth Policy in 2000 which was later amended in 2013. The National Youth Policy was designed so as to make sure that the youths are also participating in national development. This policy postulates that there is need for young men and women to have meaningful opportunities to reach their full potential. According to the National Youth Policy (2012), by placing young men and women as central to all development initiatives, the policy recognises and values young men and women as a key resource and national asset and it highlights the need for youths in national development and promotion of a democratic, productive and equitable society. This means that the government have found it crucial to also include the youths in national development initiatives as these youths are the leader of the future.

The Zimbabwean government has done a lot as far as the need to attain a meaningful youth empowerment is concerned. Scholars argue that unemployment is the major crippling factor amongst the youth and the government to counteract the problem of high unemployment has through the cabinet has approved the Zimbabwe Youth Employment Network (ZIYEN) in

2006. This was the world-wide youth employment network established within the Millennium Summit to provide an enabling environment for youths to identify employment opportunities even abroad. This came into being after United Nations has identified the need for youths across the globe to access real chances to find decent and productive work. The government efforts in becoming a participant of world youth programmes has indicated that it has got the need for youth empowerment as one of the core mandates. It is important to note that most youth development initiatives implemented in Zimbabwe are as a result of the ZIYEN as it tries to link Zimbabwean youths with employment agencies across the globe.

The implementation of the ZIMASSET in Zimbabwe to create an enabling environment for sustainable economic empowerment and social transformation to the people of Zimbabwe. According to the ZIMASSET page 34, “Availing and increasing economic opportunities for women, youths and physically challenged in communities in conformity with the indigenisation, empowerment and employment thrust” indicates that the Zimbabwean government is also driven by the desire to incorporate youths in national development initiatives as an empowerment strategy. Many programmes and projects are being undertaken in Zimbabwe under the ZIMASSET and they are designed for youths and other groups in the societies.

Reasons behind the Kurera/Ukondla youth fund

There are multiple reasons behind the Kurera/Ukondla youth fund. The fund intended to achieve great goals such as general empowerment of youths, creating employment amongst the youth and strengthening youth development enterprises. At the launch of the Kurera/Ukondla youth fund, the former Hon. Minister Kasukuwere of Ministry of Youth Development, Indigenisation and Economic Empowerment, emphasized the pressing need for

initiating programmes among the youths considering that out of a total population of 14.5 million Zimbabweans, there are more than 6 million young Zimbabweans who are unemployed and roaming on the streets of towns and villages throughout the whole country.

According to Awojobi and Bein (2011 p 160), “Microfinance also include the mobilisation of funds and the disbursement of the micro credit to the economically active poor so as to provide employment and means of sustainability to improve the living standard in an economy.” Youths between the age of 15 and 35 are considered economically active that they need financial assistance so as to embark in different sustainable income generating programs and projects. The main motive of the Kurera/Ukondla youth fund was to extent small loans to the young people identified as youths for self-employment projects that generate income and allow them to cater for themselves and their families. Due to high formal unemployment in Zimbabwe which is estimated by Zimstats (2013) to be between 80% and 95%, many youths in warren park derived their earning from informal and self-employment as form of livelihood strategy. The Kurera/Ukondla youth fund empowerment many youths in Warren Park as the beneficiaries managed to embark in different projects though their sustainability is compromised and need to be tested.

The Kurera/Ukondla youth fund came into being on 11th of November 2011 so as to alleviate Zimbabwean youth financial crisis and unemployment and economically empower them for they are the most marginalised people in Zimbabwe. According to Zimstats (2012) youths aged 15 and 35 constitute the larger population of the unemployed people with estimated revelations that 4 out of 5 unemployed persons are youths. Zimbabwe National Statistic Agency (2013) also noted that 83, 5% of the unemployed persons are aged between 15 and 35. This shows that youth unemployment is a great problem that Zimbabwe is facing and the Kurera/Ukondla youth fund came into being so as to address such issues and at least reduce youth unemployment through entrepreneurship and small projects development.

Former minister saviour Kasukuwere (2011) highlighted that his Ministry had established the Youth Development Fund (YDF) to help give credit and loans to young people to start and grow their businesses. Many youths have brilliant business ideas but they lacked financial backup so as to start up some businesses and prove their brilliants. Due to economic meltdown that experienced Zimbabwe since the dawn of the 21st century, access to formal employment was something beyond youths' capacity. According to (www.mydee.gv.zw) formal sector unemployment stood at 94% of which 67.7 percent constituted the youths. The only alternative was the growth of the informal sector so as to accommodate many youths as form of employment. The Kurera/Ukondla then came into force so as to try and resuscitate existing small businesses and establish more small projects and businesses which formed the basis of youth livelihood strategy.

The need to start up enterprises is widely advertised as a viable alternative and response to youth unemployment and this was the philosophy guiding the establishment of the Kurera/Ukondla youth fund. According to ILO (2006), entrepreneurship and business creation become an alternative for young people whose age group often faces a labour market with double digit unemployment rates (as is the case of Zimbabwe – unofficial reports place unemployment at over 90%). A growing number of young people are taking up the challenge of starting their own business and much is being learned about how the odds for success can be improved through various types of assistance and through the creation of a supportive environment.

As a result the government of Zimbabwe wanted to extent the youth ability and capacity to start up small business that will enable them to build up a livelihood strategy and self-employment.

It is also important to take into consideration the fact that only by strategizing how effectively to utilize young people's vitality, skills, creativity, and potential, can Zimbabwe hope to attain significant economic, social and even political progress. Ministry of Youth Indigenisation and Economic Empowerment and other microfinance organisations identified this problematic situation that it came up with the youth fund amounted to US\$11 000 000 which was availed to Zimbabwean government so as to make sure that youths are also participating in the mainstream economy. CABS in partnership with MOYIEE came up with a youth fund where all youths aged between 18 and 35 were made eligible to receive the Kurera/Ukondla youth fund. This was meant to capacitate them financially that they may start their own income generating businesses and projects. Youth were obliged to start projects which may also generate employment so as to curtail and fight high unemployment rate especially amongst the youths.

According to the Sustainable Development Approach, youths are the real leaders of tomorrow such that they must be involved in decision making and given chance to express their potential and prove their capabilities. Zimbabwean youths suffered from limited participation in the mainstream economy and even in decision making processes and this would undermine development in the next generations because the future leaders that is the youths have not been able to be involved in important decision making processes by their leader. The more the youths are given the chance to execute their capabilities, the more they gain life experience. As a result the government also supported the Kurera/Ukondla youth fund because it was an initiative put in place so as to develop the youths and test their potential. The need to understand how young people in Zimbabwe can be empowered to contribute in national development efforts has never been more pressing.

Kurera/Ukondla youth fund also came into being so as to address multiple problems that were affecting the youths both directly and indirectly. It was also mandated to make sure that the

Zimbabwean government should have a comprehensive youth policy on education, health, employment and the political and social engagement of youth in national affairs. For instance, youth in Zimbabwe are often not involved in national debates on issues, even on issues that affect them, directly or indirectly. African policies should engage youth in national policy deliberations. In this connection, the “International Institute for Environment and Development Project Young Citizens: Youth Participatory Governance in Africa” is an effort in the right direction. Perhaps an effective way to harness the energy, passion and talents of youth for development in Africa is to “mainstream” youth policies. This means that government policies, expenditures, strategies and actions will be evaluated for their potential effects on youth. African governments have mainstreamed gender policies, and a similar approach would be appropriate for youth as this will allow full participation of youths in the mainstream economy of the state.

Conclusion

The state has become the most instrumental representative for the need for youth empowerment in Zimbabwe. Several measures has been put in place by the state so as to ensure meaningful youth empowerment in Zimbabwe. As an empowerment strategy, the state has availed the youth fund aiming at reduction of high youth unemployment and to enhance the livelihoods of the youths of this country. There are some few success stories recorded out of the youth fund but it failed to effectively empower and change the lives of the youths in Zimbabwe for a variety of challenges attached to the youth fund.

CHAPTER 2

Chapter summary

In this chapter the researcher focused on giving an analysis of the livelihoods of the youths in Warren Park before the introduction of the Kurera/Ukondla youth fund. The researcher in this chapter deliberated on the problems that affected the youths in Warren Park and different livelihood strategies that formed the basis of their living before the Kurera/Ukondla youth fund was introduced in Warren Park. It is in this chapter where the researcher has also analysed the impact of the youth fund on the livelihood of the youths in Warren Park and how it as an empowerment strategy managed to transform the lives of the youths. An assessment of the livelihoods of the youths after the youth fund was introduced is also given in this chapter whereby the researcher analysed changes brought about by the Kurera/Ukondla youth fund in Warren Park. This chapter also outline different challenges encountered by the youths in warren park a far as accessibility and utilisation of the youth fund is concerned.

Livelihoods of the youths before the Kurera/Ukondla youth fund in Warren Park

There has been a loud cry of the need for employment amongst the youths in Warren Park before the youth fund was introduced. Just like other youths in Zimbabwe suffered high unemployment, those in Warren Park cannot be spared. It was very tough for those who had brilliant business ideas but lacked financial assistance as well entrepreneurship skills. Many youths in Warren Park derived their livelihood from illegal means and ways. There has been an increase in drug dealing amongst the youths in Warren Park caused by lack of preoccupation. Drug dealing became a livelihood strategy amongst many youths selling drugs such as marijuana and even cannabis. It is also crucial to take into consideration the fact that

the situation even go beyond drug dealing as many youths were also involved in the consumption of deadly drugs putting their health at risk.

Before the introduction of the youth fund, many youths in Warren Park have been into cross boarder trading but again the profitability of the business was compromised by lack of sufficient capital to fully engage into the business and make mega profits. Many boys and girls in Warren Park travelled to countries such as South Africa and Mozambique purchasing second hand clothes for resale in Zimbabwe. However their businesses were not very profitable as they just earned just enough for survival and a few if not no for investment. This was greatly as a result of lack of capital to fully engage in cross boarder trading. Cross boarder trading was also problematic in the sense that some travelled legally but the majority travelled illegally without proper travelling documents. Some end up being imprisoned for breaking the rules but all this was caused by the need to seek a viable livelihood strategy which then would not stop others from engaging in that form of business.

It is also important to note that some youths in Warren Park even crossed the country's borders in search of better employment opportunities and even better living conditions in neighbouring countries. This was caused by the government failing to meet the needs of the youths enabling them to look for other viable alternatives which might earn them a better living. According to Karikoga (2011) in his article, "*Taking youth development, indigenous and empowerment to greater heights*", he noted that youth programs and policies in Zimbabwe lacks because they are too oral than practical. Many youths are told about what to do than to be empowered to do what they should do. According to him, this was the very reason as to why an approximate of 1 332 800 youths in Zimbabwe fled the country for diaspora in search of better living conditions through at least having a better employment opportunity. Many youths in Warren Park both legally and illegally crossed the borders because the youth policies and programs back home had failed to materialise and bring about

a positive change. As a result they fled the country so as to look for employment and have at least a decent living.

Some youths in Warren Park also engaged in very small vending businesses selling goods such as vegetables, maputi, zap nax, sweets and fruits amongst others. This business was characterised by small profits of about US\$1, 50 per day spending more than 13 hours at markets. This made many youths' livelihood strategies as they employed themselves but the profits were not sufficient enough to cater for their well-being and invest in an even bigger market because they did not have enough funds. That was the situation and even today many people are earning a living from vending. However this was problematic especially to educated youths to up to at least a degree level as they hoped for employment that suits their academic qualifications. Many educated youths wouldn't want to engage in street vending as they viewed the act for the uneducated because if they does, what difference would be drawn between the educated and the uneducated. As a result many educated youths spend much of their time seeking for employment in urban areas hoping that one day things will work out for the better.

Impact of the Kurera/Ukondla youth fund on youth livelihoods in Warren Park

Kurera/Ukondla youth fund has brought about some changes in warren Park as far as youth empowerment is concerned. The fund managed to empower youths through improved access to credit to start some income generating projects and self-employment programs. According to Schreiner and Colombet (2001), microfinance attempt to improve access to small deposits and small loans for poor households neglected by banks. The Kurera/Ukondla came into being so as to address financial crisis that crippled the youths because they are identified as poor due to lack of previous accumulation of resources which might be needed as form of

collateral in order to access loans. Many youths in Warren Park couldn't have access to loans because they do not have collateral but with the introduction of the Kurera/Ukondla youth fund many youths managed to apply for loans and some were granted the loans and embarked in different small businesses and projects. As a result, the youth fund in Warren Park brought about change in the community as many youths applied freely for the loan though some couldn't access the fund for different reasons.

As a result of the introduction of the Kurera/Ukondla youth fund in warren park, may youths began to spent much of their time in trying to access the fund thereby reducing lack of preoccupation. The fund also managed to bring about positive gains as it improved the economic and social status of the youths in Warren Park. This is because many youths began to play a role in the mainstream economy through attending some important meetings were they also participated in decision making processes. The fund enabled the youths to recognise their roles in the society and avoid negligence in decision making processes because the government had shown them that they must not be left out in the development of the economy.

It is also important to note that in Warren Park, many youths did not know what being an entrepreneur is but with the coming in of the fund many youths began to know what one need to be an effective entrepreneur. From the US \$11 million dollars availed by the government to the Ministry of Youth Indigenous and Economic Empowerment, US \$1 million was put aside for youth development aimed at educating youths on how to start up sustainable projects. Many youths in Warren Park also attended those training programs at Mt Hampden Vocational Training Centre. Entrepreneurship information was disseminated and many youths gained an insight of how projects and small businesses are run. This improved the ability of youths in Warren Park to start up sustainable projects though some of them failed to access the youth fund.

However one can take into consideration the fact that specific does not reflect totality with regards to the impact of the Kurera/Ukondla youth fund in warren park. This is because only 11 youths in Warren Park managed to receive the youth fund and the rest were left out. Only US \$11 860 was distributed in warren park which is a small fund to cater for the whole population of youths in warren park. Many youths in Warren Park remained in chronic poverty because of lack of financial resources. The situation was exacerbated by the fact that many youths did not even know what the Kurera/Ukondla youth fund was all about. There was poor information dissemination with regards to the existence of the youth fund and only those that are aligned to top government officials are the ones who benefited from the fund and the majority's lives did not change for the better but was rather worsened.

Livelihoods of the youths in Warren Park after the Kurera/Ukondla youth fund

According to the OLD MUTUAL statement on Kurera/Ukondla youth fund (15 February 2015), the chief executive officer of OLD MUTUAL Luke Ngwerume noted that the youth fund was specifically designed in a manner of reducing high unemployment amongst the youths and enable them to participate in the mainstream economy. Paying particular attention to Warren Park, the youth fund enabled beneficiaries to start up some small businesses and projects which enabled them to spend at least 8 working hours a day. This reduced the amount of male youths loafing around the streets and some sitting at street corners engaging in drug abuse.

Youths who managed to get their projects funded pointed out that the youth fund was helpful to them because they are the major group which was affected by economic melt-down. They also give a view that they are doing something and its better than sitting since they are unemployed. Youths who benefited from the program appreciated the efforts of the

Government to try and empower them even though it was not enough but they are inspired with the Government's commitment. Many youths in Warren Park after the Kurera/Ukondla youth fund noted that it was worth it because the government has also realise the need to economically empower them which made the government appreciated for taking into consideration some of the youth concerns. The youths who did not receive and apply for the fund, either they did not bother to even check on the process because they thought it was just cheap politics, and was eligible only for ZANU PF youths and neglect opposition parties youths such as MDC youths.

As this Kurera/ukondla youth fund is a new development initiative brought about by the Zimbabwean government, because of its sensitivity within the government spheres, many researchers have paid a blind eye on the effects of the youths after the Kurera/Ukondla youth fund introduction. However this research will bring about some of the effects which include its failure to transform youth lives. Paying particular attention to the Sustainable Development Approach which notes that development initiatives must be sustainable that is they must run for a long period of time having quality or even better deliverables. The Kurera/Ukondla youth fund had a negative effect on the lives of youths in warren park since only 11 youths had access to the youth fund and most of them failed to show any positive result but rather misused the youth fund.

The few in Warren Park who benefited from the youth fund have cultivated the mentality that the youth fund failed because the funds received could not meet the amount required by their projects so they are waiting for another youth fund again which then instils a sort of dependency upon government funds. Some youths managed to properly use the youth fund and have recorded success stories and are even looking for some more funds to expand their

projects in Warren Park. The maximum amount of the fund to be received individually was US\$ 5000 but some projects needed more than that which again leaves many youths with the desire and need to look for other funds so as to fully implement their projects. However some youths argue that because of the flexibility of the youth fund, they would like if by chance to access the youth fund and spend the fund for personal gain because the youth fund is too flexible, had no complex terms and conditions attached on it and there is poor if not non monitoring and evaluations of the youth fund

It is also important to note that in Warren Park, many youths could not have enough access to the youth fund but those who had access to youth fund suffered from low self-esteem and limited knowledge about business ideas. Many youths who accessed the youth fund could not work hard so as to comply with the payback period because they knew that that was no strong monitoring and evaluation of the youth fund and they had no property to be confiscated as form of collateral upon failure to pay back the loan. Failure to pay back the loan has also accelerated the massive movement of the beneficiaries to the diaspora because of the high demand by the government to pay back the loan. Because they haven't made much profits out of the Kurera/Ukondla youth fund, many youths fled to the neighbouring countries and lived there fearing to be arrested as a result of failure to pay back the loan. This had a negative effect in the sense that youths were forced by their situation to flea away from the country in fear of prosecution.

Challenges surrounding the youth fund in Warren Park

There has been a great debate amongst people especially youths in Warren Park and the rest of the country with regard to the Kurera/Ukondla youth fund. There are a lot of problems that many youths in Warren Park faced as far the Kurera/Ukondla youth fund is concerned. These

problems emanated right from the onset of the introduction of the youth fund up to the end of the fund though some might argue that the youth fund is still surviving. These problems are grouped into two broad categories namely problems associated with accessibility and those that are associated with the utilisation of the youth fund in Warren Park.

Accessibility

One of the greatest problem to take into consideration when analysing the impact of Kurera/Ukondla youth fund in Warren Park is inadequate information on the existence of the youth fund. Information dissemination was very poor such that only a few youths knew about the existence of the youth fund. Information about the Kurera/Ukondla youth fund was only limited to a very few youths who either knew or were connected to senior government officials or who were the relatives of the government officials and other institutions such as Zimbabwe Youths Council, Ministry of Youth Indigenisation and Economic Empowerment, CABS and Old Mutual which were directly responsible for the administration of the Kurera/Ukondla youth fund. The majority of the youths in Warren Park to date do not even know what Kurera/Ukondla youth fund was all about.

The youth fund was characterised by poor communication between the responsible authorities and the intended beneficiaries which then compromised the ability of the fund to achieve what it intended to achieve. If all the youths were sensitised on the existence of the youth fund in Warren Park, they would have also applied for the fund and even participated well. However poor communication has hampered their ability to participate and this led the Kurera/Ukondla labelled as more of exclusive rather than inclusive. If the intended beneficiaries of any development initiative are excluded then that development initiative is

doomed to fail because of limited participation and that's the very reason as to why the Kurera/Ukondla youth fund is analysed as a failure by many youths and scholars.

Many youths in Warren Park faced a problem with regards to the selection and approval of the Kurera/Ukondla youth fund. According to the acting director of Old Mutual Simon Hammond when interviewed about the youth fund noted that the first disbursement (Kurera/Ukondla) was disappointing and the lender will improve the selection and approval of the youth fund to follow. This was because the selection and approval of the Kurera/Ukondla youth fund was based on "who do you know" in the government or in the institutions that were at the forefront of the program. The majority who knew no one in the government sector failed to access loans under the Kurera/Ukondla youth fund in Warren Park. Only the well-connected youths managed to access the youth fund and the rest were left out.

The complexity of the conditions that would allow one to be eligible to receive the youth fund was another challenge that many youths in Warren Park faced with regard to access to the Kurera/Ukondla youth fund. According to Sunday News (26/06/14)[online], ZYC representative at the National Youth Development Trust dialogue Mr Hungwe noted that conditions that would make beneficiaries eligible to access the youth fund were too complex, demanding and involving. He also noted that in some cases some banks required collateral of about US \$20 000 so as to access the youth fund. Many youths between the age of 18 and 35 did not have such amount of money or even assets that will amount to that figure which then instilled confusion amongst the youth for the government introduced the youth fund as collateral free but some banks were demanding collateral. Many youths began to ignore the youth fund because of misconceptions that surrounded it hence unemployment and poverty remains a normal daily humdrum.

Another challenge that many youths faced is their inability to produce a sound project proposal as it was important in the application of the youth fund. Youths failed to access the youth fund because of lack of expertise in the production of the bankable business and project proposals. According to the New Age Voices (2011), the Zimbabwean Old Mutual Chief Executive officer Mr. Luke Ngwerume noted that, “loans are flexible and youth friendly in that there is no collateral required for one to access the loan but the viability and bankability of the proposed project becomes the collateral.” Many youths lamented that their project proposals were denied and labelled as unbankable. The reason was that those who were involved in decision making could not understand the different types of projects that could suit the area of the applicant. General know-how on how to produce a sounding project proposal crippled many youths and by that, they could not be in a position to access the youth fund. Despite having more than 48 applicants in Warren Park as according to the Zimbabwe Youth Council database on Kurera/Ukondla youth fund, only 11 were approved which is only 23% of the total applicants and the rest of the 77% were blacklisted on allegations that their project proposals were unbankable. As a result of this, many youths in Warren Park failed to access the youth fund because of the lack of knowledge on business skills and they could not even produce valid proposals with estimate cash flows.

Chawafambira (2014) maintained that the Kurera-Ukondla Youth Fund was largely dished out to youth affiliated to the ruling party and that these youth were failing to re-pay the loans. In support of this contention, the IDBZ report on Kurera/Ukondla youth fund made reference to the US\$ 500 that was forwarded to the Rashfin investments private limited which was a company alleged to be owned by Saviour Kasukuwere’s younger brother, after the receipt of the youth fund the company was reported to be falling down such that they could not be in position to pay back the loan. This served as any example of the top leaders exploiting national resources for personal gain. This has led many political analysts and even youths

labelling the youth fund as accessible to only the relatives of the top political figures. Because of these reasons, many youths in Warren Park lost hope and had low self-esteem in the application of the youth fund.

Another problem that many youths faced in Warren Park and the rest of the country was the lack of clarity on the roles between and among ZYC, MOYIEE and CABS. There was lack of clarity between these bodies as the bank was now approving the project proposals without the consent from ZYC and MOYIEE. Many youths fell into confusion because at one point they were told to submit their project proposals to ZYC and MOYIEE but the other moment the banks has been calling for the submission of the proposals to itself. This lack of cooperation and coordination between the bodies involved in the distribution of the youth fund has prompted many youths not to apply because of lack of clarity on their duties and responsibilities.

There has been also the politicisation of the youth fund by political giants within the ZANU PF led government. Many politicians have used the Kurera/Ukondla youth fund as an instrument used to gain power, galvanise support and create new opportunities for the unemployed youths and shift attention from the main objective of the youth fund. so youths who were interview but remained anonymous maintained that so politician would assist them to access the youth fund provided that they would pay at least 10% of the amount receive. For example if the applicant applied for US\$5000, he would give the assistant US\$ 500 as token of appreciation. This hampered the ability of youths in Warren Park to access the youth fund because they wouldn't want a scenario whereby the proposed project would not comply with the amount received. Some argued that they knew no one within the government structure and this undermined their ability to benefit from the Kurera/Ukondla youth fund.

Another impediment faced by the youths as far as accessibility of the Kurera/Ukondla youth fund is concerned was corruption amongst those who were involved in the administration of the funds. There has been mass corruption amongst the government bigwigs and spin-doctors. Ibbo Mandaza a political analyst was quoted by Daily news (2014) arguing that the Kurera/Ukondla youth fund was liable for abuse because it was a political gimmick by ZANU PF. ZANU PF led government wanted to gain power that they used the youth fund as a strategic tool to acquire power. According to Daily News (2014), some members of parliament faced allegations that they hijacked the whole process and solely gave the funds to the ZANU PF members and youths. As this corruption was national problem that many youths suffered from in Zimbabwe, there is no way Warren Park can be an exception as the youths were also lamenting on the increase of corruption with regards to the Kurera/Ukondla youth fund.

Some youths in Warren Park also advocated that the youth fund was highly political as if favoured the youths from the ruling part and neglected the youths from opposition parties. Once if a youth was known or came from an opposition led constituency, they could not receive the youth fund on allegations that they were opposition and wanted to waste resources. Many youths in Warren Park could not access the youth fund because this was the time when the Member of Parliament in Warren Park was from the opposition part which is MDC. Because many youths were wanted not to be aligned to any political party, they found out that there was no need to apply for the youth fund for it was well known that warren park was well dominated by the opposition part.

Utilisation

Many youths in Warren Park did not only face challenges with regards to accessibility of the Kurera/Ukondla youth fund but utilisation was also the greatest challenge that undermined their ability to fully execute projects causing many projects failing to materialise. As far as the utilisation of the Kurera/Ukondla youth fund is concerned, many youths faced a challenge of mismanagement of the youth fund. Even if they had viable project proposals, they failed to comply with their proposed cash flows because some of their funds were reduced and could not comply with the proposed budget. Out of 11 beneficiaries, 8 applied for US\$5000 but only 3 were approved and the rest received a lowered amount of money and this could not meet the requirement of their projects hence many projects were doomed to fail.

Another problem faced by youths in the utilisation of the youth fund was lack of knowledge on project and business management. Many youths in Warren Park did not have sufficient knowledge on how projects and businesses are run and this prompted many youths to drop their projects halfway. Many youths lacked entrepreneurship skills and they could not manage to start up something new on the ground. The limited knowledge of business and innovation displayed by the youth who received the youth fund casts into grave doubt the impact of the US\$1 million that was dedicated for capacity building. It seemed as if the youth development fund set for training and capacitating youths was also hijacked because of its failure of youths to run businesses properly. It is also not clear on whether or not the fund was used for the intended purpose. This has also led to the duplication of similar projects in Warren Park for example out of 11 recipients of the Kurera/Ukondla youth fund, 5 youths embarked in agriculture, 3 in services, 2 in manufacturing and 1 in distribution. Many youths embarked in agriculture projects within the same area but there was need for diversification and look on at other different types of projects.

The diversion of the youth fund for personal gain was another challenge that the youths in Warren Park faced. At the launch of the Kurera/Ukondla youth fund, the former Hon. Minister Kasukuwere of Ministry of Youth Development, Indigenisation and Economic Empowerment, emphasized the pressing need for initiating programmes among the youths considering that out of a total population of 14.5 million Zimbabweans, there are more than 6 million young Zimbabweans who are unemployed and roaming on the streets of towns and villages throughout the whole country. Kurera/Ukondla youth fund was the put in place specifically designed so as to capacitate and empower the youths in bid to try and reduce poverty and high unemployment. As many youths suffered from high unemployment and poverty as a result of lack of resources and capital to start-up projects, the youth fund was introduced so as to meet their needs. However the youth fund was shifted from being a national development initiative into a personal development strategy. This is because many beneficiaries of the youth fund instead of investing in profitable businesses they used the funds for personal gain such as purchasing luxurious cars and some youths used the youth fund to pay lobola. According to Dzikira (2014) Zimbabwe Youth Council Director was quoted at a workshop saying that about 70% of the youth who got the loans diverted the funds to pay for lobola and personal things.

Another greatest challenge that many youths faced is the failure to pay back the loans. Many projects suffered from immature death before they returned the capital injected and this has led many youths failing to pay back the loans. According to the Zimbabwe Independent (11 July 2014), Victor Makanda was quoted saying,

“Although supporting the noble cause of youth empowerment, the decision to suspend the fund was long overdue as over 70% of the loans disbursed in the past four years have not been repaid. The Youth Fund is run under the Ministry of Youth, Indigenisation and

Economic Empowerment and administered essentially by three institutions; Cabs, CBZ and IDBZ. With the nature of these funds being revolving and the high NPLs prevalent, other institutions, CBZ and IDBZ, may possibly follow suit unless a change in strategy is formulated and implemented.”

Many youths who have accessed the youth fund in Warren Park had also the same mentality similar to that one of the whole country when they stated that the loan was a free government money. The situation was further exacerbated by the fact that there has been no form of collateral required and this led many youths to be reluctant as far as loan repayment is concerned.

It is also important to take into consideration the fact that the Kurera/Ukondla youth fund was surrounded by the problem of lack of monitoring and evaluation of youth projects. Since the receipt of the youth fund, the responsible authorities failed to make up some follow ups to make sure that the youth fund is being used as per stipulated protocols. As a result of lack of this monitoring, many youths in warren park and even in the whole country took advantage of that and blew up the youth fund on luxuries that included but not limited to vehicles and other luxuries. If there was proper monitoring and evaluation of the youth fund, funds wouldn't have been used on other things apart from development of projects and businesses. Kunambura (2014) reported that about nearly a half million was spend on the purchase of vehicles. This simply means that the ability to repay the loan was compromised as these cars did not produce enough income.

Conclusion

There were several challenges that the youths faced before the introduction of the youth fund and the researcher has managed to air out some other challenges. With the coming in of the

youth fund from the government, many youths started several projects so as to enhance their livelihoods. After the introduction of the youth fund, many amongst those who benefited and utilised the funds effectively managed to change their livelihoods for the better. However many youths in Warren Park faced a lot of problems with regards to both accessibility and utilisation of the youth fund. As a result recommendations must be put in place so as to ensure the effectiveness of youth fund in Zimbabwe.

CHAPTER 3

Enhancing youth empowerment through youth fund

How best to enhance youth fund

There has been a lot of problems encountered as far as the Kurera/Ukondla youth fund and youth empowerment is concerned. The youth fund has failed to achieve what it intended to achieve and was abandoned in 2014 because of its shortcomings and challenges that were surrounding the initiative. These challenges are seen from both the government and the beneficiaries of the youth fund and the youths in general. These challenges must be addressed so as to insure the effectiveness of the youth fund on youth empowerment. Recommendations must be put in place so as to assist both the government, youth based organisations as well as the youths as this will result in the attainment of meaningful youth empowerment as a result of the youth fund.

Information dissemination

The government and youth responsible authorities such as MOYIE and ZYC must make it a mandate that there is adequate information dissemination on youth programmes that include youth fund. There is generally lack of proper sensitisation of youths on programmes designed for them and their participation is very limited as a result of lack of knowledge of what is going on with regards to issues that affect them. Under the Kurera/Ukondla youth fund, many youths in Warren Park and in Zimbabwe as general lacked information on the existence of the youth fund and many of them to date do not know what the Kurera/Ukondla youth fund was about. Youths must be continuously informed of all youth activities and programmes as this will increase youth participation in national development.

Monitoring and evaluation of projects

Monitoring and evaluation of the youth fund can also be helpful in the realisation of the effectiveness of the youth fund in Zimbabwe. Relevant youth institutions must make sure that the youth fund is closely monitored and evaluated right from the distribution and then the utilisation of the fund. It is the work of the Government of Zimbabwe through the ministry of Youth Indigenisation and Economic Empowerment and Zimbabwe Youth council in conjunction with civil society groups to make sure that there is regular monitoring and evaluation of youth projects periodically for example on quarterly basis or monthly basis. Thus this will help in reminding youths to make use of the fund on development projects and not on personal gain. This is because from 11 interviewed youths in Warren Park, 9 of them noted that once the youth fund was received, there has been no checks made to insure that the youth fund is used effectively and sustainably.

Skills training development

It is also of paramount importance to take into consideration the fact that there is need for the government to put in place effective vocational training centres to provide skills development to youths. Many youths especially in Warren Park failed to make use of the fund because of limited knowledge and lack of skills on business and project management. Vocational training centres must be effective and the youth fund must be distributed to individuals who have completed business and project management courses at vocational training centres. This will reduce immature death of projects as proper management will be given out. Before accessing the youth fund, there is need for the government to make sure that the intended beneficiaries have undergone an intensive skills training so as to avoid offering loans to unproductive youths like what transpired with the Kurera/Youth fund.

Youth fund audits

A comprehensive audit must be carried out and the names of the beneficiaries must be published. Responsible ministries in Zimbabwe must make efforts to carry out regular audits of the fund right from the moment of accessibility. An audit team must carry out an assessment and a record of how beneficiaries have used the youth fund. Each and every transaction performed by the beneficiary must be taken down and the role of the audit team will be to check whether the transaction recorded is true or false. This will help in reduction of diversion of youth funds for personal gain and other uses apart from the intended one.

Anti-corruption measures

The government must also make sure that all cases of allegations on the politicisation, corruption and nepotism on the disbursement of the fund and even utilisation of the fund must be closely investigated such that culprits may be brought to book, published and prosecuted. According to Chawafambira (2014), the Kurera/Ukondla youth fund was highly characterised by politicisation of the fund and corruption and nothing has been done so as to stop that as many top government officials took advantage so as to drive their political agendas. However if strict regulations are put in place so as to prosecute those culprits, there will be considerable decline of issues of politicisation and corruption surrounding the youth funds.

Court actions

It is also important to structure court actions to the beneficiaries of the youth fund who will fail to pay back the loan. Many youths have a relative lack of previous accumulation of resources such that the government has removed collateral for them to access the fund but the viability of their projects being the form of collateral. However, many youths take advantage of the fact that they don't have any property to be confiscated upon failure to pay back the loan and they tend to relax and view the fund as free government money. The current minister

of MOYIE Honourable Patrick Zhuwawo in Newsday (2015) has tasked CABS and Old Mutual to take legal actions against youths who failed to pay back the Kurera/Ukondla youth fund. In such circumstances, government must put such youths to trial and even prosecution and sentenced as this will ensure the effectiveness of the youths in the utilisation of the fund having in mind that the loan needs to be paid back such that it will assist other youths.

Decentralisation of youth fund processing outlets

The government of Zimbabwe must also ensure the decentralisation youth fund processing outlets throughout the whole country. There has been a loud cry by the citizens of rural areas of Zimbabwe that they are being excluded from youth development fund because of their physical locations. The Kurera/Ukondla youth fund was too urban based and paid a blind eye to most rural areas of the country. According to New Age Voices (2011), Mr Mudau a chief economist in the Ministry of Youth Indigenisation and Economic empowerment made a clear statement at the launching of the youth fund that it only intended to benefit peri-urban youths within a radius of 100km from Harare. This means that they excluded youths from the rural areas and this does not lead to meaningful development if it fails to take into consideration rural people and this undermined participation of some potential youths. This has also created a demarcation line between youths in towns and in rural areas which led so analysts to argue that youth fund are designed for urban areas citizens.

Funding youth associations than individuals

Youth fund must be made accessible to youth association and not individuals. There are many operational youth associations registered under the Zimbabwe Youth Council but run short of enough funds to fully execute their operation. Funding as youth associations has an advantage that the youth associations are already operational such that there is prior acquisition of skills and it also ensure collective efforts in the management of the youth fund.

Youth associations can make it easy to incorporate for a good cause and it will also insure information sharing as compared to individuals who may run projects on their own. This method has been effectively used in Kenya where youth fund was given to groups in constituencies rather than individuals. Scholars argue that this will insure collective efforts in the management of the project and businesses.

Civil society inclusion

The civil society of Zimbabwe, including political parties, nongovernmental organizations, business and social organizations should be involved particularly in the monitoring and skills training part of the funding program. The government should organize and hold regular dialogue consultative meetings where all stakeholders will be represented to consider and discuss on the effects of the youth fund on youth empowerment and map the way forward if necessary. The Kurera/Ukonda failed because the government failed to consider the impact of the civil society have on project management and monitoring. Instead of being just a sole implementer of the funding program, the government failed to bring in third parties to assist but it again failed to monitor the program.

How best can youth fund transform lives of youths in Warren Park and in Zimbabwe?

The youth fund can help youths in warren park and in Zimbabwe as whole if the youths complement government efforts through the realisation of the fact that the youth fund is a revolving fund and they therefore must pay back the fund in stipulated time so as to let other youths in Zimbabwe access the same fund to start up and even resuscitate existing businesses and projects. If the youths embrace that mind-set, the youth fund will go a long way as far as the youth empowerment is concerned because there will be room for the fund to sustain itself.

The lives of the youths in Zimbabwe can also be transformed by the youth fund through engagement in short seasoned projects such as poultry and piggery which have a relative small period of time to mature. This is because considering the economy of Zimbabwe, many youths cannot withstand competition from big companies if they are to engage in big complex projects such as wholesaling and manufacturing. Youth's ability to make profits will also be compromised by the considerable influx of Chinese and Indian companies in the country. As a result, for the youths to better transform their lives, there is need for them to engage in small projects with meaningful profits.

To better transform the lives of the youths, the youth fund must not be a once off development initiative but must continuously be put in practise. There must be continuous funding of the youth programs and projects so as to keep the hopes of the youths alive. Those who will be performing very well must be rewarded and given some incentives as this will instil high self-esteem and hope in the lives of the youths. Upon completion to pay back the loans, the responsible authorities must keep on carrying out monitoring and evaluations so as to extent the project live thereby leading to the attainment of a better livelihood.

Youth fund can also transform youth lives through the realisation of youths of their role in national development. The youths if funded began to know that they must also actively participate in national development and not lay the task to government and responsible authorities only. The realisation of the need to develop will lead youths to actively participate in national decision making processes hence the future generation will be full of excitements as the leaders will be groomed through the initiative.

Considering the current economic status of Zimbabwe, the youth fund must not set far-fetched goals like the Kurera/Ukondla youth fund but the objectives of the fund must be specific, measurable, attainable, reliable and bound by time factor (SMART) The term

empowerment must be redefined in order to enable the policy to be inclusive. This should also include defining the term as a goal, as well as a process, defining SMART objectives, indicators and measurement criteria on which results are obtained and disseminated.

Conclusion

In summary the Kurera/Ukondla youth fund has failed to achieve what it intended to achieve as a result of multiple factors which if addressed properly the following funding efforts by the government will yield positive results. If the mentioned recommendations are put at play, there will be a change in the lives of the youths and the driver for the change being the youth fund. It only need an effective responsible authority to take into consideration youth concerns with regard to the youth fund and the processes for the youth fund must be carried out in a more profound manner so as to insure the attainment of reasonable youth empowerment as well as sustainable youth development.

CONCLUSION

The government or the state has become an important integral part in the need for youth empowerment in Zimbabwe. There have been many programmes and projects designed to make sure that a meaningful youth empowerment in Zimbabwe is attainable. Government intervention in youth empowerment facets meant that it has identified and discovered that there is great potential amongst the youths such that they must be empowered. The state notes that youths must be empowered such that they might also perform in the mainstream economy and amount to meaningful sustainable national development. The motive behind the government embarking in youth empowerment in Zimbabwe came after it discovered that there has been great idleness amongst the youth especially as far as national development is concerned.

It is after the realisation of multiple challenges that youth faced in Zimbabwe that has called for the need by the government of Zimbabwe to fund youths that they must start up small projects. Unemployment became one of the major challenges that crippled the youths in Zimbabwe and negatively affected their livelihoods. It has made life very difficult as the youths did not have sustainable livelihood strategies because the economy of Zimbabwe continued to decline such that it could not provide employment opportunities to the youths even if they are educated.

The state introduced in several measures so as to empower the youths one of which is the Kurera/Ukondla youth fund which is the mainstay of this research. Efforts to create employment through industrialisation and other strategies have failed to materialise in Zimbabwe and the government found it noble to fund youths that they may start up projects and businesses so as to curtail high unemployment. Kurera/Ukondla youth fund became an effective empowerment strategy to empower the youths in Zimbabwe. In partnership with

Old Mutual, CABS and ZYC, the MOYIE availed an amount of US\$ 11 million meant to fund youth projects around the country. From US\$11 million, US\$1 million was channelled towards youth development through skills development training whereby youths were trained at vocational training centres how to effectively utilise the youth fund specifically on project and business management.

The Kurera/Ukondla youth fund was designed with the motive of reducing high unemployment amongst the youths. It is also with the rise of the need for entrepreneurship that has necessitated the funding of small businesses by the government to enable the youths to fully execute their capabilities. By so doing youths would be in a position to start small business and create employment opportunities for other youths that could not access the youth fund. Kurera/Ukondla youth fund also came into being so as to curb financial crisis that barred the youths from starting projects because they could not access credit loans from banks as these banks required collateral. Many youths did not have resources (collateral) to access loans but the Kurera/Ukondla youth fund came to solve their challenges as it did not require any form of collateral and interest rates charged were manageable and reasonable.

The Kurera/Ukondla youth fund managed to transform youth lives as it enabled them to start-up businesses and projects which again helped in the creation of employment. Those who utilised the fund effectively recorded great achievements in Warren Park as an area of study and will not stop praising the state. Their projects and businesses are still running smoothly and they have managed to pay back the loans within the stipulated period of time. However it is important to note that there were some youths in Warren Park who viewed the youth fund as free government and could not start bankable project but diverted the funds for personal benefits. There were also multiple challenges faced by youths as far as accessibility and utilisation of the youth fund is concerned. Some youths in Warren Park could not access the

fund for several reasons and their livelihoods did not change but continued to suffer and they were also not been able to pay back the loan which led their lives to be on spotlight.

The researcher has managed to offer possible solutions that must be taken into consideration if a meaningful youth empowerment through youth fund is to be attained. Other countries such as Kenya has attained sustainable youth empowerment through funding youths and Zimbabwe has to take into consideration some measures such as strong and continuous monitoring and evaluation of the funding processes. This will reduce diversion of the funds for personal gain and unintended purposes. In enhancing youth livelihoods through youth fund, the government of Zimbabwe needs to take into consideration the fact that there is need to ensure the inclusion of other non-governmental organisation to assist youths on management of businesses and projects. Consideration of all the recommendations aired out in by the researcher will lead to the success of the future funding efforts by the state and will not result in the abandonment and immature death of empowerment efforts by the state.

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APPENDICES

My name is Mhasvi Joseph (R124528Z) studying BA in Development Studies Honours Degree at Midlands State University. In partial fulfilment of the degree programme requirements, I am carrying out a research under the title, **The impact of Kurera/Ukondla youth fund on youth empowerment in Warren Park, Harare.** This questionnaire was designed to gather data from the beneficiaries and applicants of the youth fund. Data and information gathered will be for academic purposes only and will not be published. Your participation is greatly appreciated.

Appendix 1 (questionnaire guide)

Please answer all questions

1. What is your age?
2. What is your sex?
3. What is your employment status?
4. Are you an applicant of a beneficiary.....
5. What is your highest academic attainment?
6. How did you get to know about the Kurera/Ukondla youth fund?
 - A. In the media
 - B. At school
 - C. At political gathering
 - D. By a friend or relative working in the government
 - E. Other. (Please specify).....
7. What changes have been brought by the Kurera/Ukondla youth fund in your community

.....

8. How appropriate was the Kurera/Ukondla youth fund in addressing challenges faced by youths in Warren Park. Please tick on either **YES** or **NO**

DESCRIPTION	YES	NO
It was an important youth empowerment strategy		
It intended to transform personal lives than of the community		
It has other obligations than youth empowerment		
Only a few youths benefited		
It was bound by many regulations		
It has failed because of mismanagement of funds		

9. What are the opportunities and benefits brought about by the Kurera/Ukondla youth fund in Warren Park?

.....

10. What can be done to ensure success of the youth fund in Zimbabwe?

.....

Thank you

Appendix 2 (interview guide)

Please answer all question

1. How did you know about the existence of the youth fund?
2. How long does it took for you to access the fund?
3. What were the complications faced in accessing the youth fund?
4. What was the selection criteria used to provide funds for the youths?
5. Were youths trained of different entrepreneurship skills to manage projects?
6. How did you utilised the youth fund?
7. Are there any successes you have achieved as a result of the fund and **if no**, what are the major reasons?
8. Does the government continue to fund youth projects and businesses?
9. To your opinion does the Kurera/Ukondla youth fund achieved what it intended to achieve?
10. What can be done to ensure an effective youth empowerment in Zimbabwe?

Thank you