

MIDLANDS STATE UNIVERSITY

FACULTY OF ARTS

DEPARTMENT OF DEVELOPMENT STUDIES

An assessment of the role of government in youth socio economic empowerment: A case of Kurera/Ukondla youth fund in Hwange.

By Trish Nkomo (R112378Y) (Parallel)



Our Hands, Our Minds, Our Destiny

A dissertation submitted to the Midlands State University to the Department of Development Studies in partial fulfillment of the Bachelor of Arts in Development Studies Honours Degree

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DECLARATION

I, Trish Nkomo, declare that the research on *“An assessment of the role of government in youth socio economic empowerment: A case of Kurera/Ukondla youth fund in Hwange”* is my original work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

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APPROVAL LETTER

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The undersigned certify that they have read and recommend to the Midlands State University for acceptance of a dissertation entitled: An assessment of the role of government on youth socio economic empowerment: A case of Kurera/Ukondla youth fund in Hwange.

SUBMITTED BY TRISH NKOMO (R112378Y) in partial fulfilment of the requirements of a Bachelor of Arts in Development Studies Honours Degree.

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DEDICATION

This dissertation is dedicated to all the youths in Hwange District. I also dedicate this dissertation to my father Bernard Chimbipo Nkomo, my mum Chatiwa Nkomo and my family.

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Firstly, I would like to thank God the almighty for guiding and protecting me throughout the success of my studies. I also like to thank and appreciate the department of Development studies for giving me a loving and caring supervisor, Mr C.D Hahlani who dedicated himself in helping me to shape this dissertation. I would also want to extend my appreciation to my beloved family, my caring and supporting mum and dad. I also want to acknowledge my best friend Mossat Nyamurumwa and Talent Jere for being there and being supportive throughout my research. Lastly I would also like to thank Mr Mandiopera for the provision of material that shaped this dissertation.

ACRONYMS

AYC	African Youth Charter
CABS	Central African Building Society
CBZ	Commercial Bank of Zimbabwe
COMY	Conference of the African Union Ministers in Charge of Youths
IDBZ	Infrastructure Development Bank of Zimbabwe
IEEA	Indigenization and Economic Empowerment Act
ILO	International Labour Organization
LFCLS	Labour Force and Child Labour Survey
MYDIE	Ministry of Youth Development, Indigenization and Empowerment
NPL	Non Performing Loans
TVET	Technical Vocational Education Training
UN	United Nations
UNDP	United Nations Development Program
WPAY	World Programme of Action for Youths
ZNYP	Zimbabwe National Youth Policy
ZYC	Zimbabwe Youth Council

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Abstract

This study concentrates on the role of government in guaranteeing youth socio economic empowerment, investigating the project Kurera/Ukondla youth fund. The plague of youth unemployment has been recognized as one of the major encounters facing youngsters around the globe, with developing opinion slanting towards microloans as an answer, on the other hand access to capital is a huge problem confronting youth in Zimbabwe in the formation and growth of small business. Access to loans has revealed to be significant when it comes to youth socio economic empowerment. This study enhances the examination on Kurera/Ukondla youth fund on the grounds that it considers the effect from a youth monetary development point of view. It likewise highlights the criticism from the dispensing bank CABS, Ministry of Youth Development, Indigenisation and Empowerment officers and youth members by emulating participatory system assessment systems. The Kurera/Ukondla youth trust was an intervention by the government of Zimbabwe in attempting to manage youth unemployment in the country. The research was largely qualitative in nature and it demonstrated that the micro finance project had a trifling impact on various young people in Hwange, in spite of the fact that uptake of the trust was high, this did not mean profundity. However positive impacts of the youth fund project extend on youth financial benefit in the fleeting were noted. Some of the recommendations that were put in order to address the shortfall of Kurera/Ukondla youth fund and ensure effectiveness of the project was that it should be decentralised so that it could reach the rural youths and there should be effective awareness campaigns.

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INTRODUCTORY CHAPTER

Introduction

This chapter introduces the phenomenon of the concept on the role of government on youth socio economic empowerment, taking into consideration the project the government of Zimbabwe is undertaking which is Kurera/Ukondla youth fund. The researcher discussed the background of the study, articulating how the government seeks to empower the youths through granting them loans with the engagement of commercial banks. The statement of the problem was also discussed as well as the objectives, research questions and purpose of the study. Definition of key terms was also clarified, literature review, theoretical framework, research methodology, research design, sampling techniques and the ethics concerning the research.

This research seeks to examine the role of government on youth socio economic empowerment taking into consideration the case of kurera/ukondla youth fund in Hwange. The role of government has gained specific imperativeness in adjusting financial activities to social and natural needs. The government of Zimbabwe has been an integral part in youth empowerment to its fulfilment of independence in 1980. The government points of view, mastery and association building capacities are irreplaceable in advertising youth empowerment.

Youth socio economic empowerment is the outcome by which youth as change executors, pick up the abilities to sway absolutely their own lives and the lives of other people, associations and groups (Youth engaged arrangements). Youth empowerment will be fundamentally focused around the three pronged approach which centre on expertise improvement, gaining information and participation. The government plays a vital part in youth youth empowerment in Zimbabwe. As indicated by the National Youth Policy, no country can move forward when its youngsters are caught in cycles of neediness, or when they have lacking health awareness, and constrained training, or when they are obliged by social and cultural values that thwart their advancement. Young people will not be a comparative group, consequently policy organizers, program designers and implementers need to perceive and comprehend that intercessions ought to differ in sort and in the way they will be conveyed to distinctive youth groups.

The discussion on youth empowerment shows how youth are key reservoirs for the development of a nation. Youth privileges and responsibilities as a foundation for youth empowerment and development are defined in different ways, which consist of socio cultural, eco political and environmental rights.

BACKGROUND TO THE STUDY

According to the information accessed on <http://www.citiesalliance.org>, the world's population is younger than ever before, with half of humankind under the age of 25. Most of the world's youth, which can be approximately 85% live in developing countries, which are struggling to provide jobs and services and even empower their burgeoning young populations. According to the International Labour Organization (ILO), the condition has been made even more challenging by the worldwide economic crisis, which has disproportionately obstructed the young generation and caused in a great record on the unemployment issue among youths.

Young people have long been the critical group to the Zimbabwean government since the attainment of independence in 1980. Rendering to the national youth strategy in Zimbabwe, young people are overall characterized as anyone within the age range of 15 to 35 years old. This age range is proposed in the Zimbabwean constitution and is additionally in accordance with the overall depiction of youth characterized in the African Youth Charter which is 15 to 35 years. Moreover the 2012 national census carried out in Zimbabwe expressed that the populace is close 13 million, with youths contributing close to 60% of the populace. It was likewise anticipated that the young contribute up to 54% of the entire labour which is not legally employed but also taking part in the casual segment. The predicament of the Zimbabwean youth has stayed unaltered regardless of the expanding change in the economic, political and social course of action in the nation.

Youths have been side-lined in the economic and political division and this has brought social ills. In Zimbabwe most youth who have attained 18 years old, are not profound to partake in the legislative issues of the nation. A few researchers concluded that an extremely slight area of these young people will always vote in the national elections, an unimportant number of the youths in Zimbabwe will partake in standard political participation. A large portion of the adolescents will stay at the level of savage hit gatherings, and what is actually stunning is that just a couple of these young people truly vote.

As indicated by The Herald (2013), paying little mind to having an once generally created framework and financial framework, Zimbabwe's economy declined quickly since the later 1990s. Unemployment rate is purportedly to be around 11%. Agricultural production shrunk by over of half since 1996 and there was no business grain edit in 2009. The moderate development in the economy, rising unemployment, difficulties connected with security of fundamental social administrations despite changing financial natural and the destroying AIDS plague posture extraordinary advancement challenges for all Zimbabweans. However, the greatness and ramifications of these issues are more extreme for youth (National Youth Policy).

Amid the extreme social, economic and political difficulties Zimbabwe experienced between the period 2000 to 2008, youths were most affected, bringing about the following the exacerbated challenging circumstances which prompt an increment in vulnerabilities including child headed families, street youths and vagrants, higher unemployment (and underemployment) rates, increased the number of youth with inadequate education and skills preparing for enterprise and vocation training, restricted access to assets, for example, land for agribusiness, mining claims, credit and work space.

In attempting to address the developing issue of youth unemployment, the government of Zimbabwe through the ministry of youth, indigenization and empowerment worked together with business organizations, , CABS, CBZ, Stanbic and Meikles to fund young people with business ideas that have the potential to generate a sustainable income for project promoters and make livelihood for different youths. As per the youth fund, the projects ought to ideally utilize generally accessible assets. Young people have long been the priority of the government of Zimbabwe since its accomplishment of independence in 1980.

In 2006, Government established a Youth Development Fund (YDF), a revolving micro loan facility for the youth. The YDF was merged with the Employment Creation Fund (ECF) that was established in the late 90s. The facility is known as the Youth Development and Employment Creation Fund and has a constitution approved by Treasury. The facility supports youth entrepreneurship development. According to the CABS manager in Hwange, the youth fund provides loans at a concessionary rate of 10% per annum for tenure of up to 36 months depending on the nature of the project. The facility is co-administered by the Ministry.

According to the information accessed on <http://www.zimbabwebriefing.org>, the kurera/ukondloa youth fund meaning (nurturing youngsters) came in the advent of the Inclusive Government which was characterized by policy contradictions as the three political parties involved used government as a platform to settle unfinished covert political scores of 2008 elections. It also came in contradiction of the environment of an economy that was recuperating from a undesirable fourteen per cent and youth joblessness of nearly 85percent and imprecise delivery of profits from extractive minerals. The kurera/ukondla youth fund aims at upholding youth's socio-economic empowerment through providing micro finance.

STATEMENT OF THE PROBLEM

Youth empowerment and development is a cause of concern and a global issue. According to the Secretary General Ban Ki-moon on his international youth day 2010 message, as economies slowly begin to stabilize, the needs of young people should be paramount and the energy of youth can ignite faltering economies. While in Zimbabwe the Kurera/Ukondla youth fund at the helm of government youth oriented initiatives. However, the impact of the initiative still remains to be evaluable. This research seeks to examine the impact of the Kurera/Ukondla project on youths in Hwange District of Zimbabwe. This research is going to focus more on the role of the Ministry of Youth Development, Indigenization and Empowerment on youth empowerment.

PURPOSE OF THE STUDY

The main aim of the study is to analyze the impact of the Kurera/Ukondla project in promoting youth empowerment in Hwange.

RESEARCH OBJECTIVES

1. To examine the mode of project operation of Kurera/Ukondla youth fund.
2. To examine the extent to which youths have benefited from the project Kurera/Ukondla youth fund.
3. To identify challenges of the Kurera/ Ukondla youth fund.

RESEARCH QUESTIONS

1. What challenges do youths face in accessing funds from Kurera/Ukondla youth fund?
2. To what extent have youths benefited from Kurera/Ukondla youth fund?
3. What are the challenges of the Kurera/ Ukondla youth fund in Hwange?

DELIMITATION OR FOCUS OF THE STUDY

The study will be limited to Hwange urban. The study is also going to be carried within the site. The main groups targeted for the research were the youths who were aged between 18 and 35 and the Ministry of Youth staff and the Bank manager from CABS.

LIMITATIONS OF THE STUDY

Limitations that influence on the achievement of this study include the absence of monetary resources by the researcher. For the researcher to fulfil precise outcomes about the study, there was requirement for consistent visits to the place of study which obliged cash for travelling, furthermore stationery, and as a solution the researcher gazed toward family in order to attempt and work inside the limitations the financial backing. Information for the researcher was gotten from a little sample which could restrain the generalization of the results. Time was an alternate requirement for this examination.

JUSTIFICATION OF THE STUDY

There have been a lot of arguments on whether the government plays an imperative role in youth socio economic empowerment and the development of the nation as a whole joins this debate thus this study seeks to:

-this study is of paramount important to the youths, the government and NGOs whose aim is to empower youths because it provides better initiatives so as to improve the policies being implemented for youth empowerment.

-this research will deliver facts to development experts and the government on the issues relating to youth socio economic empowerment

-the research will also increase material and information particularly on matters which concentrate on the Government projects and youth socio economic empowerment in Zimbabwe.

DEFINITION OF TERMS

Youth: In Zimbabwe, youth are generally defined as anybody in the age range of 15 and 35 years of age. This age range is derived in the Constitution of Zimbabwe and is additionally in accordance with the overall definition of youth as distinct in the African Youth Charter that a youth is anybody between the ages 15 to 35 year hence in accordance with the National Youth Policy of Zimbabwe. The United Nations characterized youths as anybody aged between 15 to 24. In Zimbabwe, the Ministry of Health, the Zimbabwe National Family Council considers those in age group 10 to 24.

Empowerment: Rappaport (1981) characterized empowerment as the objective of improving the conceivable outcomes for individuals to control their own particular lives. He is likewise of the view that sharing in idealistic, huge exercises, learning critical and material aptitudes is the establishment of a continuous cycle which will prompt strengthening. Indicators of youth empowerment include access to education, employment, health, civic participation and political participation.

Youth empowerment: Webster (1998), pointed out that youth empowerment is attitudinal, essential and a social process whereby youthful individuals have the capacity, master and determination to settle on decisions and concoct change in their own particular lives and the lives of others. Youth empowerment is about captivating youth as beneficiaries, players and partners being developed activities.

Youth participation: as per the National youth Policy in Zimbabwe, it characterizes youth participation as the advancement of youthful individuals' interest in national development, equitable and community choice making forms.

Economic empowerment: Fox (2005) defined economic empowerment as the goal of allowing poor people to think beyond immediate daily survival and to exercise greater control over both their resources and life choices.

Social empowerment: according to the information accessed on <http://www.snk.fi>, social empowerment as activities designed to support the daily time management and development of life skills for young people deemed to be at risk of marginalisation.

Microfinance: according to Robinson (2001), micro finance refers to the financial services designed to meet the needs of the poor and low income individuals, particularly in developing countries, with a view to fighting poverty and financial exclusion.

LITERATURE REVIEW

William (2011) hypothesizes that the objective of the initial review of literature will be to find important material distributed in the picked field of study and to scan for reasonable issue range. In the significant study it shows that trouble in discovering a decent job will be a major challenge for youths.

Harter (1993) expressed that engaging youthful individuals will be imperative on the grounds that strengthening heads to ability and skill will be connected to respect toward oneself. Youth socio economic empowerment must be based on nine elements and these incorporate non-dictator leadership grown-up administration, being capable to experience and exercise power, accepting instruction and preparing, partaking in basic examination of issues, encountering and environment of wellbeing and closeness and gratefulness, being capable to sincerely express feelings and feelings, tolerating differing qualities, creating a voice and being capable to make move.

According to Hart, (2008); Jennings, (2006), a revolutionary translation of youth empowerment varies from the most conspicuous topical writings, which focus on a focal and essential part for grown-ups. In fact, Youth Empowerment Programs (YEPs) which may require a more dynamic full grown part than projects for young people in which the fundamental grown-up part is confined to application and administration other than development and procurement of youths' administrations and helps. As indicated by Wong et al (2010), proposes that YEPs do, on the other hand, change the way of the relationship in the middle of youths and elders to be more even, in which grown-ups go about as facilitators and accomplices with youth, with both young people and elders regarding the novel commitments that one another brings to the organization.

Chinman & Linnery, (1998); Larson, (2000) expresses that, the predominance of part and recognize creation in youth empowerment literature coordinates thoughts underlying part hypothesis. As per part hypothesis, state of mind and practices relate with the desires (the 'parts') that people's social surroundings verifiably relegate to them (Biddle, 1986). As being what is indicated, youth empowerment includes a methodology by which a youngster's social surroundings purposefully reclassify his or her part as one of quality, capacity, independence, and commitment. The youth's mentality and practices are required to change in order to reflect the reclassified part.

The UNDP (2001) has recognized micro fund as a viable instrument in assuaging poverty as it engages monetarily burdened individuals. As indicated by Morduch et al. (2003) and Alegiemo and Attah (2005), microfinance is the financial empowerment of the economically dynamic poor through the procurement of microcredit and additionally other profitable holdings, which upgrade the inert limit of the poor for business, empowering them to participate in financial exercises, act naturally dependent furthermore improve their family pay and make riches. Though a few essayists see the view of micro-credit as the comparable in connection to clarification, while some consider micro credit as a slack of microloans. The young trust is a gathering of loaning offices, which incorporate speculations administrations to the adolescents however the individuals who are monetarily dynamic. In lieu of this definition, the Canadian International Development Agency's (2005) depiction of the idea as the procurement of little advances for micro-endeavour, horticulture, training and utilization purposes appears inadequate.

Bouman and Hospes, 1994 hypothesizes that, a survey of micro-fund writing has indicated dissimilarity in the impression of researchers on the subject of the commitment of micro-money to big business advancement. Though others characterize microloans as an apparatus that engages the youth era that are not formally utilized however with advancement thoughts, while others discredit this assumption, calling attention to that microloans is a social obligation. Fundamentalists watch microloans as devouring constrained assets without truly

effecting enduring results. Rivals debate that little activities strengthened by microloan projects have deficient prospects to create and to this end they have not proceeded with effect on the adolescents. A few commentators contradict that these "microloans ventures sort of make the adolescents to be all the more monetarily dependent on the system". Subsequently, despite the fact that the youth funds have the capacity spread the underestimated youths, this may not be conservative and worth moving down as a wellspring of portion instrument.

As indicated by Zeller and Meyer (2002), the eagerness about the utilization of micro-finance to economically engage the youths is not financed up with extensive confirmations. Most microfinance suppliers are not ready to evaluate the suitability and productivity of structures since this should stay troublesome and exorbitant. Where the arriving establishments succeed, the shared traits are permitted to monetarily create their social asset volume, henceforth the commitment of this examination is to investigate the effect of Kurera/Ukondla youth subsidize on its commitment to youth financial strengthening as a measure that was put by the administration of Zimbabwe. As per Rutherford (2000), admission to ventures and acknowledge administrations is essential as it permits the underprivileged to create, have and collect assets and even utilization using.

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Hart, (1992) presented levels in which youths can participate as resources. The levels encompass the following:

- youths and adults share decision-making

- youths lead and start new action
- youths should be consulted and educated
- youths allocated and knowledgeable
- youths are tokenized
- youths are adornment
- youths are manipulated

The eight levels can be contracted down to the methodologies, the adult driven methodology, youth driven methodology and aggregate methodology to youth strengthening.

The adult driven methodology accepts that youngsters can't be dynamic executors in their improvement. In this methodology youngsters are enhancement and controlled. Frequently, in this methodology youth projects are grown-up determined. Adolescents are not requested their information in choice making, this implies that their inclusion is not organized in order to guarantee their impact and customary interest in the choice making courses of action. Latofquist (1989) burdens that this methodology presents youngsters as items and beneficiaries. This intervention does push youth empowerment. In spite of the fact that organization is committed to pushing youth empowerment, numerous youngsters may be disempowered by the heading of adults.

The young driven technique holds youth as entertainers. It doesn't take into pondering that man is not an island. This perspective maintains paramount commitment and offers youth rationale of force. To this end, it is of the discernment that adult's commitment is not sufficient for youth strengthening. The quality and level of the support of grown-ups can impact on youth strengthening. Grown-ups, for instance, don't basically oblige taking dynamic parts in youthful people groups' lives to effect on their conduct. Bandura (1977), social learning hypothesis proposes that youngsters frequently take signals about their own particular conduct from grown-up good examples. Young people can gain from perception hence grown-ups don't need to be at the inside of everything that they do. However adults own the right to guarantee that there is a safe environment for young people and youth-loped circumstances where youths feel invited and henceforth, are avid to impart their thoughts. Besides, adults have better admission to social associations that effect decidedly for the youths era to help in choices that influence their wellbeing.

While the commitments of youth may be an under-utilised asset, it won't be prudent for youths to convey the full burden of adolescent wellbeing advancement. Grown-ups should experience this obligation. Studies recommend that expanding populist relations between youngsters and grown-ups is ideal for solid youth advancement (Camino, 2005; Camino, 2000; Fogel, 2004; Larson et al., 2005). Imparted control in youth-grown-up organizations must be received and this leads us to the aggregate empowerment approach.

Cargo, et al., (2003) and Jennings, (2006), proposes that aggregate empowerment holds onto youth as accomplices. Youth economic empowerment incorporates a helpful, free, and expert social technique of duty, which means bunch joint effort. Thusly adults and youths ought to impart choices. It is basic for young people to be allowed the right to pass on their exercises without any pain and weight. The Common Wealth Secretariat characterized Youth strengthening to mean making and supporting an empowering condition under which youngsters can follow up for their sake and all alone terms instead of at the bearing of others. Again and again those that actualize youth activities expect that strengthening involves giving youth full control over their undertakings. This approach is met with disappointment from the young as they need direction.

Youth financial improvement means imparted obligation, imparted power between the adults and the young. Youth empowerment is a process something that is not attained overnight yet extra minutes consequently bearing may be vital. Strengthening demonstrates force exchange while leaving space for youth-adult partnership, which can be exceptionally participatory for young people. In this methodology however young people are relied upon to create dominance, self-rule and discretion, adults are placed set up as an aides so they give guidance to the youngsters. Youth support can possibly advertise individual and group wellbeing by fulfilling formative needs in a constructive way while additionally upgrading the pertinence of exploration, approach and practice to existed encounters of youngsters.

Zimmerman, (2000) expresses that, in the aggregate strengthening methodology with youth, grown-ups serve as assets and co-conspirators versus being the masters by encouraging basic dialog, mindfulness, and building aptitudes towards discriminating awareness in organization with youngsters. (Rappaport, 1995; Wallerstein, 1992; Zimmerman, 2000), youngsters are swayed to be earnestly included in choice making and this will help in forming individual background and wellbeing results. By being dynamic teammates, their respect toward oneself can be raised as they will understand that they are critical individuals in the general public. It

is through this co-learning methodology with grown-ups that young can both get to be engaged and harvest formative profits.

The thought that micro-finance has a critical effect on neediness decrease and youth strengthening has been noteworthy all through the world. As indicated by Hulme and Mosley (1996; 34), micro-credit helps micro-endeavours improve human improvement by giving the introductory venture that micro-ventures oblige, empowering them to supply more secure occupations and encourage interest in a group's monetary exercises. In a few nations where a system has been executed, micro-account has effectively opened financial open doors, enhancing the financial states of poor people. Cases of such nations with examples of overcoming adversity incorporate Nigeria, United Kingdom, Canada, India and Uganda.

The United Kingdom (UK) is a situation in the topic, which supports the view that adolescent financial strengthening must be documented through the backing of government building good situations with the creation and application of a national youth economic approach apparatus. These instruments are intended to standard young people in all present strategies, ventures and associations. The sponsorship programs which are situated for the young's covers the entire scope of backing from non-money related to monetary backing. The legislature is additionally meeting expectations with the private segment in monetarily enabling the young people.

On the policy front and in prioritizing youth development and financial strengthening, the Indian government made the Ministry of Youth Affairs. The Youth Ministry created the National Youth Policy (2003-2008) which shapes youth monetary development and stipulates programs in this appreciation. The drive of the arrangement fixates on youth strengthening in assorted financial fragments. Settled in with the strategy, is the Rural Non-cultivate Sector (RNFS) procedure which gives careful consideration on the country underestimated and ethnic youth, youths out of school, and handicapped young people. The strategy additionally rundowns powerful coordination instruments for the application of the approaches and projects of various services and organizations. The National Youth Policy which was distinguished has concocted RNFS and has prove to have a positive effect in aggregating the level of development in the past ten years in states like Punjab, Haryana and Gujarat.

The Nigerian government recognized that with a specific end goal to effectively engage youngsters among the ages of 18 to 35; there is have to think of the National Policy on Youth Development. Nigeria built the National Economic Empowerment and Development Strategy (NEEDS) intended to change its economy and expanding little commercial enterprises in the nation. In this way young people have been mainstreamed into the methodology through the Youth Position Paper.

Under the angle Youth Economic Empowerment, the accompanying approach medicines are proposed: save 30% share in the economy and arrangement improvement techniques; captivate youth as experts and not as beneficiaries of motivation; survey all area arrangements to oblige the diversions of youngsters and business people; build unique subsidizing abilities to empower access to financing for youth business people; investments charges on division plan advances for youngsters ought to be lessened and sponsored, presentation of business and enterprise instruction programs in optional schools and tertiary foundations; and existing budgetary plans ought to be custom-made to help youthful business people.

An alternate study was done by the division of exchange and industry in South Africa (2009) on the most proficient method to standard young people in the economy. It checked on that the Canadian detailed analysis places the vitality of government to figure and actualize youth financial methodology concentrating on financially enabling youngsters. The procedure is alluded to as Youth Employment Strategy⁸ focusing on youth. Particularly, it has presented youth enterprise programs, training projects, business preparing, financing, gatherings, and telecast and print advancement. Canada is additionally showing us that if government prioritizes youth financial strengthening this has a positive twist over impact of expanding business people, and tackled the issue of unemployment and neediness in the nation. Canada is a for example were government has heartily supported all subsidizing organizations and banks to plan financing items went for supporting youth. Through non-money related help, attention is put on swaying huge business to coach youngsters for at least two years amid start-up period. On the monetary perspective, character and feasibility of marketable strategy are utilized by Canadian Youth Business Foundation (CYBF) as a premise for giving instead of guarantee as it is proposed for youth who would overall not meet all requirements for subsidizing utilizing ordinary loaning methodology.

These intercessions have made Canada to enrol relative accomplishment on youth monetary strengthening. Regarding the Global Entrepreneurship Monitor (GEM) ranking¹⁰ of the nations concerning the development endeavours First Draft- National Youth Economic Empowerment Strategy and business uptake, Canada has enhanced its positioning from position 16 to 13 in examination with different nations on the planet. The GEM likewise demonstrates that youngsters in Canada from the age of 25 – 34 classification began 15.8% of chance based and 28% of need based organizations individually.

On the policy front and in prioritizing youth improvement and monetary strengthening, the Indian government made the Ministry of Youth Affairs. The Youth Ministry has created the National Youth Policy (2003-2008) that shapes youth financial advancement and defines programs in this respect. The push of the Policy fixates on Youth Empowerment in distinctive monetary areas. Implanted with the strategy, is the Rural Non-cultivate Sector (RNFS) methodology that concentrates on the provincial and tribal youth, out-of-school youth, and youth with inabilities. The arrangement additionally plots viable coordination instruments for the usage of approaches and projects of the different Ministries and Agencies. The National Youth Policy has recognized RNFS has turned out to be powerful in expanding the rate of development in the previous ten years in states like Punjab, Haryana and Gujarat wherein RFNS is seen to have helped essentially to their monetary improvement and generally lower neediness levels.

Reynolds et al (1995) expressed that confirmation demonstrates that when employments are rare, it is youngsters who are for the most part more inclined to be unemployed. There is a developing distinguishment among governments and worldwide bi- and multi-horizantal associations that as occupations get to be rare, youth business enterprise turns into an imperative procedure for coordinating youth in the process of youth into labour markets, subsequently addressing unemployment strategies. Many other studies have established that high unemployment serves as a catalyst for start-up activity Most projects youths start-up begin as micro-enterprises, many of which are funded through micro-finance.

The Ugandan government has prioritized youth economic empowerment which has made it to rank on second position in the world in relation to the 2005 GEM Report. This obligation of endorsing youth economic empowerment is the command of the Ministry of Gender, Labour and Social Development. This Ministry is accountable for youth matters and leads the general policy execution, monitoring and assessment in addition to assembling resources necessary for the implementation of youth empowerment projects.

The Ugandan government has introduced a Youth Enterprise Scheme, a non-financial instrument, aimed at providing business development support services for the aspirant young entrepreneurs and already operating businesses owned by the youth. These business development support services include business skills training, enterprise and entrepreneurship development and mentorship for the youth.

In addition to the provision of non-financial support programme, the government also provides financial support in the form loans to young entrepreneurs and tertiary students through a programme called Micro Credit Financial Institution. In this area of finance, the long term objective is to establish the Youth Trust Bank providing various financial products that will meet the financial business needs of young people.

CONCEPTUAL FRAMEWORK

The exploration is tied down on the concept of Sustainable Development. The Brundtland report characterizes manageable improvement to be development that "helps the present without bargaining the capacity of future eras to help" (United Nations, 1987). The idea however of sustainable development is continually being reclassified and investigated. The United Nations (2005) World Summit has characterized sustainable development as financial improvement, social improvement and ecological security. The definition has been reached out to additionally incorporate social assorted qualities as the fourth mainstay of practical improvement. As per UNESCO (2011), the idea has been explained by expressing that social differing qualities is as essential for mankind as bio differences is for nature.

The fundamental revolve behind youth empowerment activity is the welcome the socio economic empowerment of youngsters needs to be a vital piece of reasonable improvement. Practical advancement underlines on the application of ventures that realize youth offices with the inspiration to attain a solid establishment of income. There is an idiom that "history is translated by the grown-ups yet arranged by the youths". Young people are inventive parts

of the group since they hold the ability to get empowerment in any group hence permitting a nature. Most of the assets are controlled by the elderly however used all the more by the adolescent, so development that caters for the future needs an enabled youth in the present.

RESEARCH METHODOLOGY

Research methodology will be a collective term for the organized process of leading research. The researcher described the methodology utilized in order to achieve the above mentioned objectives. There will be numerous methodology utilized within different sorts of research and the researcher will contemplate qualitative strategies in the exploration. The researcher thusly expects to tight down to the Kurera/Ukondla Youth Fund micro account undertaking, finding out the level and profundity of uptake by youth undertakings to date. It will portray the methodology used to figure out whether the Kurera/ Ukondla Youth Fund micro account venture has brought about an increment in youth enterprises, and in the event that it has brought about an increment in benefit of beneficiary youth ventures. This segment hence outlines the techniques that were utilized to get significant information for every objective.

RESEARCH DESIGN

Kerlinger (1986), states that a research design is the plan, structure and strategy of investigation so conceived as to obtain answers to research questions or problems. To achieve this goal, the researcher drew up a design or the plan to obtain answers to the research questions which were done through steps, procedures and data collection strategies. It anticipates the appropriate research decisions that were taken in order to increase validity and minimize, or where possible, exclude errors within the research (Thyer1993). Based on the above considerations, this research was premised on the understanding that, the success of government in championing youth empowerment could be evaluated through consultation of the youth and the community as a whole.

This study was an evaluation by nature, an assessment of the outcome of the Kurera/Ukondla microfinance to the youths in Hwange District. It also aimed at judging the effects of the youth fund and to set up the information process for the development of projects run by youths.

Target population

For the purpose of this study, the youth entrepreneurs who were funded in Hwange District in Zimbabwe under the Kurera-Ukondla Youth Fund were considered to be the major population. According to ZimStats in Hwange on the 2012 national census they estimated that the total population of youths in Hwange was around 14245 of the total population. The researcher's target population were youths between the age of 18 to 35, the Ministry of Youth Development, Indigenization and Empowerment and the CABS manager.

SAMPLING TECHNIQUES

The researcher will utilize three sorts of sampling techniques that are simple random sampling, purposive sampling and stratified sampling. According to Black (2005) sampling is the procedure by which deduction is made to the entire by looking at a part. The motivation behind examining is to give different sorts of factual data of a qualitative nature about the entire by analysing a couple of those units.

Stratified Sampling

The researcher picked stratified sampling so that everybody is represented in the study. Stratification includes partitioning the populace into divided strata on a qualities thought to be nearly connected with the variables under study and a different likelihood example is chosen from inside every strata. Black (2005) characterizes the stratified random sampling as the methodology which includes taking a random sample from identifiable gatherings that are homogenous for the wanted attributes. The stratas were classified according to age groups that are 18 to 25 and 26 to 35.

Simple Random Sampling

Every component in the populace has an equivalent possibility of being chosen. It is utilized when the populace is uniform or has comparable attributes in all cases. The researcher haphazardly picked participants without any substitution from every strata. Probability sampling is where each individual component in a populace is picked at random and has a known, non zero shot of determination, with an objective to gather information from all of them. In the wake of having stratified the examples the researcher randomly picked from each strata an example to react to the researcher and the meetings utilizing the cap framework.

Sample Size

A sample size is a proportion of the population that represents the entire population being researched (Hall, 1998). In this study, the study sample was made up of 50 youths, 30 who have gained access to the project Kurera/Ukondla youth fund and 20 who have not from the total population of youths in Hwange which is at 14245. It also constituted of 1 project officer from the MYDIE and the bank manager from CABS.

DATA COLLECTION

For the reason of the study the researcher utilized both primary and secondary information. Primary information was gathered from the youths, officers from MYDIE and the bank administrator from CABS utilizing surveys. These questionnaires addressed the objectives of the study. Optional information was accomplished from newspapers, magazines, libraries, diaries and some other report discharged to the analyst amid the research.

Interviews

Interviews are a significantly more individual type of exploration than polls and were utilized within this study. They are a wellspring of obtaining first hand data. Shaughnessy et al. (2006) notes that a interviews involves a set of things or inquiries that may be organized and unstructured which are asked by a questioner in a vis-à-vis circumstance with the respondents. It includes the social occasion of information through immediate verbal connection between the scientist and the respondents. In this study interviews were be held with agents from the Ministry of Youth, the youths and the bank administrator from CABS.

Ethical Consideration

Permission to conduct the study was sought to relevant stakeholders like the Ministry of youth, the CABS bank and the Midlands State University. Privacy and confidentiality was maintained throughout the study with no use of names. Participants were assured that information will be used for intended purpose only.

Conclusion

To conclude the above discussion the researcher has managed to introduce the topic on the role of government in ensuring youth empowerment. This is very important for a nation to

develop because youths are regarded as the future leaders therefore there is need for their socio economic empowerment. The purpose of this study is to analyse the role of government on youth socio economic empowerment with much focus on the project Kurera/Ukondla youth fund in Hwange.

CHAPTER 1

BACKGROUND TO YOUTH EMPOWERMENT IN ZIMBABWE

Introduction

This chapter deals with the general overview of youth empowerment around the world and the role of government in ensuring youth socio economic empowerment especially in aligning economic activities with social priorities. The government's perspectives, expertise and partnership building capabilities are indispensable in promoting youth empowerment.

Youth empowerment: a global view

Youths as far and wide as possible are battling for change and asserting admiration for basic flexibilities, enhanced conditions for them and their groups, together with chances to learn, work and take an interest in choice making that influence them. Youth strengthening shoots from worldwide and provincial reports, for example, the United Nations Universal revelation of human rights (1948), the International Covenant on Civil and Political Rights (1976) and the International Covenant on Economic, Social and Cultural Rights (1976), and verbalized for the African youth through the African Charter on Human and People's Rights (1986) and the African Youth Charter (July 2006) (African Youth Charter 2006).

Freeman, (2005) expresses that to some degree, the contention for youth empowerment is focused around rights. The United Nations Convention on the Rights of the Child (UNCRC), which guarantees kids the right to be heard and structure their perspectives (Article Twelve), regularly embodies the 'rights approach'. This perspective stresses redistribution of force given an apparent shamefulness implanted in failures of youngsters to practice their voice and impact in matters that influence them.

Moreover the African Union, European Union, World Bank and various national governments, for instance (United Kingdom matters) and the liberal group are the few illustrations of well-known organizations to have sanction systems to expand investment of young people in strategy and programming.(african Union 2006). In the universal fields, youth strengthening has been an issue of essentialness, the fuse of youth among the needs of the United Nation Secretary General's Five year Action Agenda in January 2012 reflects this site.

At the Africa Region Pre-Conference for the Mexico 2010 World Youth Conference (June 2010), ministers reaffirmed the urgent need for financial and other resources in order to enhance quality and competitive technical education and skills, especially for youth with special needs. The Mexico 2010 World Youth Conference: 23-27 August 2010 culminated in a declaration submitted to the 65th session of the UN General Assembly. The Conference Declaration distinguished 14 need ranges for youth advancement, to be specific Public Policies and Investment, Poverty and Hunger, Education, Health, Employment, Gender Equality, Technology and Innovation, Culture, Access to Justice and Security, Participation, Sustainable Development, International Migration and International Cooperation.

As per the African Youth Decade 2009 to 2018, in July 2006, the African Union Heads of States and Governments that met in Banjul, Gambia, embraced the African Youth Charter (AYC); the Charter is the political and authoritative report which serves as the key schema that provides guidance for youth empowerment and advancement at mainland, local and national levels. The AYC intends to reinforce, fortify and solidify mainland and territorial organizations and relations; moreover, it offers need to youth improvement on the African Union's advancement plan. Moreover, the Assembly of Heads of States and Governments of the African Union announced the years 2009 to 2018 as the Decade on Youth Development in Africa, amid the Executive Council meeting held in January 2009 in Addis Ababa, Ethiopia.

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According to the information accessed on <http://youthpolicy.org>, the United Nations has long recognized that the imagination, ideals, and energy of young people are vital to the development of the societies in which they live. The UN recognized this in 1965 with the

Declaration on the Promotion amongst Youth of the Ideals of Peace, Mutual Respect and Understanding between People. Furthermore, in 1985, the UN General Assembly observed International Youth Year: Participation, Development and Peace. It drew attention to the important role young people play in the world and to their potential contribution to development and the goals of the United Nations. In 1995, on the tenth anniversary of International Youth Year, the United Nations strengthened its commitment to young people by adopting an international strategy the World Program of Action for Youth to the Year 2000 and Beyond (WPAY).

The crucial point within the United Nations organisation for youth matters is found in the Division for Social Policy and Development, Department of Economic and Social Affairs. The accountable entity within the secretariat is entitled the UN Youth Program. This platform defines youths as those among the ages of 15 and 24. The United Nations is sanctioned to work in collaboration with the action of national governments at the request of its member states independently and cooperatively. This means that a limited scope of action for UN agencies. Even when governments do not live up to their responsibilities under human rights conventions and other international commitments, UN agencies have great difficulty in criticizing them publicly, despite their mandates.

Objectives of the United Nations Systems

- To increase consciousness of the universal situation of the young generation and increase recognition of the privileges and goals of youth; uphold national youth plans, national youth coordinating mechanisms, and national youth programs of action as essential parts of social and economic growth, in collaboration with both legislative and nongovernmental organizations; and
- To reinforce the contribution of youth in policy making processes at all stages in order to upsurge their impact on national development and international cooperation.

In 1995, on the tenth anniversary of International Youth Year, the United Nations strengthened its commitment to young people by adopting an international strategy the World Program of Action for Youth to the Year 2000 and Beyond (WPAY). The Program provides

a policy framework and practical guide lines for national action and international support to improve the situation of youth. It contains proposals for action to the year 2000 and beyond to promote improved well-being and livelihoods among young people. The themes identified by the General Assembly for the International Youth Year participation, development, and peace represent the overall themes of the World Program. The Program also builds upon other international instruments, including the Rio Declaration on Environment and Development, adopted by the 1992 United Nations Conference on Environment and Development; the Vienna Declaration and Program of Action, adopted by the 1993 World Conference on Human Rights; the Program of Action of the 1994 International Conference on Population and Development; the Copenhagen Declaration and the Program of Action of the 1995 World Summit for Social Development; and the Platform for Action adopted by the 1995 Fourth World Conference on Women. The UN Program on Youth is responsible for overseeing the implementation of the WPAY.

Other key agencies working on youth empowerment within the United Nations system include UN HABITAT, the world urban youth assembly, UNESCO youth unit, United Nations Children's Fund (UNICEF), United Nations Populations Fund (UNIFPA), United Nations Programme on HIV/AIDS (UNAIDS). These programmes have different mandates and the activities of the UN in the field of youth are highly diverse. This shows that youth empowerment is being prioritised at a global level because the youths are regarded as the future leaders.

After the authorization of the African Youth Charter by the African Union (2006), in 2009 the Assembly of Heads of State and Government of the African Union declared 2009-2018 to be the Decade of Youth Development in Africa. Member states (including Zimbabwe) committed to collectively focus on and implement priority areas in this period, including youth participation, sustainable livelihoods, education, skills development and economic empowerment, among others. At the third ordinary session of the Conference of the African Union Ministers in Charge of Youth (COMY 111) at Victoria Falls, Zimbabwe (April 2010), ministers adopted the Plan of Action for the African Decade for Youth Development and Empowerment 2009-2018, which emphasized the socio-economic and political empowerment of youth and strengthening of funding mechanisms.

Furthermore, at the United Nations High Level meeting on Youth held from July 2011 in New York on the theme “Youth: Dialogue and Mutual Understanding”, the assembled Heads of State reaffirmed their determination to give priority attention to the promotion of youth and to address the challenges that hinder youth development. This would be achieved through poverty eradication, the promotion of sustained economic growth, and full and productive employment and decent work for all. They also called for the increased participation of youth in the formulation of national development strategies and policies. They in particular committed themselves and their governments to addressing the high rates of youth unemployment, underemployment, and informal employment by developing and implementing targeted and integrated youth employment policies for inclusive job creation, improved employability, skills development and vocational training. The intention was to meet specific labour market needs and encourage increased entrepreneurship among the youth.

McMurray (2005) postulates that, the poor opportunities facing youths are broadly acknowledged and are held due to struggle in accessing appropriate education and employment, marginalization and lack of participation and rapid social change. These challenges are held to be indicative of wider socio-economic issues including poor economic prediction, climate change and disasters, socio-cultural transitions relating to rapid urbanization and gender inequality. This has made international agents to be more concerned with youth empowerment because they are regarded as the future leaders and they need to be fully empowered.

The Youth Situation in Zimbabwe

The Demographic Situation like all countries in the region, Zimbabwe is a very youthful nation in terms of its demography. Approximately 45% of the population is below the age of fifteen years which represents a tremendous potential for future growth. According to the 1992 Population Census, the youth population (age 10-30) constitutes about 43% of the total population of 10,412,548. Female youths outnumber male ones. This is true in most districts in the country. Male domination is evident in districts with large scale commercial farms, as well as in a few urban areas such as Victoria Falls, Kariba and Chirundu which have employment opportunities that support males. According to results from the 1997 Inter-censal Demographic Survey (ICDS), the annual rate of population growth is estimated at about 2.5%. The growth rate will turn down in the future because of a mixture of increased

contraceptive use, shifting attitudes towards family sizes, urbanization, female education and the increased mortality due to HIV/AIDS. There is evidence that fertility has declined in Zimbabwe during the last decade.

According to the Zimbabwe National Youth Policy (ZNYP), it is estimated that the total fertility rate has declined from 5.5 children per woman in 1988 to 4.3 children per woman in 1994, a 22 percent decline. However, among women aged 15-19 ages specific fertility rates declined only slightly. Women in Zimbabwe continue to start child bearing at a relatively young age. Close to 40% of adolescents are already mothers by the time they are 19 years. According to the 1992 Census, the female youth constitute more than 45% of the married female population and more than 94% of the never married female population while the male youth constitute about 24% of the married male population and about 94% of the never married male population. The age of sexual approval for girls is 16, but there is no age of approval for boys. The minimum age of marriage under the Marriage Act is 16 for girls and 18 for boys. In the 1990s, infant, child, maternal and adult mortality rates have all increased, and life expectancy at birth has fallen for both males and females. AIDS has clearly been the leading determinant of these changes.

There is also verification that other poverty linked factors may have contributed to worsening mortality indices, including a rise in female drop outs from education, problems related to access to suitable health care (in relation to maternal mortality). The implications of the demographic outline are many. First, such a youthful population (with a potential to grow further) presents problems in terms of the conditions of social services such as education and health as well as employment. The desert of the youth can lead to challenges, both right away and in the years ahead. However, our youthful population also presents opportunities for progress, a slight help can go a extended in channelling their energy toward constructive and creative path. Thus, one of the most imperative commitments a country can make for future economic, social and political development and stability is to address the health and increase the needs of its youth.

The Zimbabwe 2011 Labour Force and Child Labour Survey (LFCLS) indicate that while the overall unemployment rate for youth aged 14-34 years is 15%, the majority, (87%) of the

employed youth aged 15-34 years are considered to be in informal employment; 9% in formal employment and 4% in unclassifiable employment.

Despite the expansion of the education and training system at all levels after independence in the public and private sector and NGO sectors, one of the major challenges experienced by young people in gaining access to employment is lack of skills. The 2011 (LFCLS) showed that 91% of the population employed in the informal sector had no skills. The present Technical, Vocational, Education Training (TVET) arrangement is not enough to meet the skills training and employment requirements of the young people. The number of young people at present enrolled in TVET institutions and in apprenticeships is a small proportion of the out-of school youth who have need of skills for employment and industry growth. Other constraining factors include the disparity between the skills being developed by the training structure and what is required in the labour market, the difference between the technology used in institutions of learning and industry and the general economic turn down that has affected the labour amalgamation capacity of industry.

The Socio-Economic Situation

The dawdling growth in the economy, rising unemployment, problems associated with the shield of basic social services in the face of a shifting economic environment and the overwhelming AIDS epidemic create great development challenges for all Zimbabweans. However, the degree and implications of these problems are harsher for youth. The youth population lacks various basic opportunities for their development.

According to the Zimbabwe Poverty Assessment study over (1998), it uncovered that the young have the most elevated unemployment rate among all the age amasses in the work constrain in Zimbabwe. Recent evaluates demonstrate that of the nation's twelve million individuals, just four hundred and eighty were legitimately utilized in 2008, down from 3,6 million in 2003 along these lines as indicated by the United Nations Office of the Coordination Humanitarian Affairs(UNOCHA2008). Formal sector unemployment remained at 94percent of which 67,7percent constituted the youths. Chakanya (2008) expresses that, the rate of unemployment concerning both formal and casual areas of the Zimbabwe economy remained at 19percent for females and 11percent for guys. It was amid the long monetary and political emergency that tormented Zimbabwe since 2000 that adolescent unemployment raised. The unsteady environment prompts the climbing of the casual segment

and underground market which retained the vast majority of the youngsters as merchants and executors. However the circumstances was intensified by the heading up of the comprehensive government on the grounds that it prompt a change in the economy implying that the adolescents were left without any wellspring of salary.

Youth unemployment is one of the most formidable problems facing the country. Unemployment in Zimbabwe is estimated at between 35% and 50%. The pattern of unemployment by age shows that the youth have the highest unemployment rates. Of concern also, is the number of children aged 10-14 who should be in school but instead, are currently employed. According to the 1997 ICDS, this figure was 74,722 and 89% of these were employed in the agricultural sector. In Zimbabwe, the legal minimum age for employment is 15 and employed children cannot work for more than 6 hours a day. Under the Legal Age of Majority Act (1982), men and women reach majority at 18. This Act brought a major change in the status of women, who before its enactment were perpetual minors without the capacity to enter into legal relations in their own right. Today, they can enter into marriage, business and other contracts and can sue, or be sued, in their own right. Excluding the communal/rural areas, the incidence of unemployment is higher among female youths than their male counterparts.

However, generally the majority of the unemployed school leavers have attained secondary education with 'O' or 'A' level qualifications. The higher qualifications personified in unemployed youths are not astonishing, given the huge expansion of the education system following independence in 1980 and the present economic situation. The dilemma of the unemployed school leavers has reached extraordinary levels. It is therefore questionable whether the academic center of the education system is applicable to the needs of the present economy. These school leavers have no knowledge, and no enough practical skills. Yet their academic qualification has imbued them with high aspirations for professional jobs.

What youth need to advance is their chances of (self) employment are practical skills and opportunities for work skills in the labour market. Suggestions have been made in different fora about the need for exploring extra sources of employment, particularly in the non-formal sector and through the support of small and medium-scale enterprises (SMEs). A number of initiatives undertaken to deal with the crisis of youth unemployment suffer from lack of coordination at the national level, insufficient funding and a business environment that is not enabling, with elevated inflation and high interest rates.

An Overview of Youth Empowerment in Zimbabwe

The government of Zimbabwe have taken up the role of promoting Youth empowerment by improving investment in research, policies and programmes to create an enabling environment for youths to prosper, exercise rights, regain hope and a sense of community and engage as responsible social actors. The government of Zimbabwe has considered youth as a solution rather than a problem to development and has since ensured that youths are fully engaged in development initiatives.

Not any nation can develop when its youth's people are stuck in cycles of poverty, or when they have insufficient health care, and inadequate education, or when they are constrained by social and cultural values that hold back their progress. There is a clear acknowledgment that youths are a defenceless group that needs protection by government and other supporting agencies and their own communities. It has also been recognized that youths are not a uniform group. Therefore, policy makers, programme developers and implementers need to identify that interventions should differ in type and in the way they are delivered to diverse youth sub-groups. Youths are the prospective strength of a nation; they constitute the support upon which a nation is built. They are full of energy, eagerness and vitality. Their potentials have to be channeled to allow them to play a positive role in the socio-economic development of the country. A national youth policy is of great importance to empower youth to contribute to the shaping and building of the nation. It represents an announcement of the priority and directions that a country intends giving to the growth of its young women and men. It is a statement outlining the vision, the values and principles that guide us, the issues that challenge us, and the initiatives, programmes and delivery mechanisms being planned and implemented to improve the socio-economic well-being of our youth.

This policy therefore provides broad guidelines from which action programmes and services could be developed to facilitate meaningful involvement of youth in national development efforts that will respond to their various needs and problems. It is acknowledged that the development of young people in Zimbabwe requires the involvement of different groups and sectors. The National Youth Policy therefore provides a means whereby these different sectors (Government, Non-Governmental organizations, Community, and Private sectors) as well as young people themselves, can work together to achieve common goals.

The predicament of the Zimbabwean youth has stayed unchanged regardless of the growing change in the social, economic and political setup in the country. The Minister of Youth, Development, Indigenization and Empowerment, has suggested that the fact that the dependency syndrome in youths has been a major setback in their empowerment. The young people have been relegated in the political and economic sector and this has brought about social problems. In Zimbabwe the majority of youth who have turned 18 years old, are not eager to participate in politics. Some scholars pointed out that a very small unit of these youths will ever vote in the national elections, because a insignificant number of young Zimbabweans will be convoluted in mainstream political participation. Most of those who would remain at the level of violent hit squads, and what is even astonishing is that very few of these actually participate in actual voting.

According to the Herald 2013, despite having a once well-developed infrastructure and financial system, Zimbabwe's economy declined rapidly since the later 1990s. Unemployment rate is reportedly to be around 11%. Agricultural production shrunk by over 50% since 1996 and there was no commercial grain crop in 2009. The slow growth in the economy, rising unemployment, difficulties associated with protection of basic social services in the face of changing economic environmental and the devastating AIDS epidemic pose great development challenges for all Zimbabweans. However, the magnitude and implications of these problems are more severe for youth (National Youth Policy).

In Zimbabwe there are acts, laws and organizations that support youth empowerment. According to the new constitution of Zimbabwe being the law that delivers for the empowerment of its youths. It also calls for the government and all institutions and agencies of government at every level to take sensible procedures including positive action programs to safeguard the youths meaning to say that anyone between the age of 15 to 35 years must have access to appropriate education and training, have opportunities to associate and to be

represented and participate in political, social, economic and other spheres of life (Constitution of Zimbabwe, January 2013).

Building on the foundation of the importance of youths, the government will continue to be more focused than ever, to engage youths as beneficiaries, actors and partners. The main aim is to provide youths with the skills and opportunities for peace and sustainable development. This has been the case of the Ministry of Youth Indigenization and Economic empowerment. Gambone et al, (2002) states that even though the transitional age has increased, many young people are entering into adulthood with underdeveloped knowledge, skills, attitudes and behaviors required to fully function as contributing members of society.

The government's efforts in Zimbabwe on youth economic empowerment can be seen in the Indigenization and Economic Empowerment Act (IEEA) (2005) which states that 51percent of the shares of every public company and any other business shall be owned by indigenous Zimbabweans. The act also provides for Community Share Ownership Trust (CSOT) which is a designated entity which shall receive at least 10percent shares in both existing future business that exploit the community's natural resources. According to the community share ownership trust, everyone in the community should benefit from their natural resources which are being exploited including the youths. This shows that in every development initiative, the government of Zimbabwe will always make the youths a priority since they are regarded as the future leaders.

Young people constitute more than half, 67% of the national population, the largest section of the entire Zimbabwean population, but less of the entire voting population. This has been the case in the past, before independence as a result of racist laws, and since the end of colonial rule, and the advent of universal suffrage under the euphoric mantra of 'one man one vote'. As one might correctly suspect, this weirdness in political demographics is not as a consequence of political naivety of local youngsters, or free choice because such a free choice to participate in politics never occurred since our national independence in 1980. Only a few youths after the independence from colonial rule, and before the formation of the MDC would manage to lend a voice to the political debate in the country whose inspiration extended outside the universities and colleges. These were reasons for motivation to many youths but then to this platform competed into big suffering as many laws like the Public Order and Security Act and Access to information and Protection of Privacy Act were straightaway put in place. This marginalization has steered the prevalence

sense of bleakness and submissive disinterest. This is more apparent when we contemplate the rising levels of alcoholism and drug misuse by young people in the country.

What youth need to improve their chances of self-employment are practical skills and opportunities for work experience in the labour market. Suggestions have been made in various forums about the need to explore additional sources of employment, especially in the non-formal sector and through the promotion of small and medium scale enterprises. Several initiatives undertaken to deal with the problem of youth unemployment suffer from lack of coordination at the national level, inadequate funding and a business environment that is not enabling, with high inflation and high interest rates.

Current socio-economic growth has prejudiced the cultural values that put up pre-marital sexual behaviors are more appearing and tolerable to the young generation. The socio-cultural and health results of exposed sexual behavior are more rigorous for girls and are mostly related with unwanted pregnancy, premature teen bearing, STDs/HIV/AIDS and the linked repercussions for youthful women such as forced termination of education and lower economic opportunities. Civic health and social implications will comprise of high costs involved in managing the disease. This has made the government of Zimbabwe to be in the forefront of empowering its young generation.

The government of Zimbabwe has engaged most vital stages in the supporting youth empowerment by laying policies and laws and forming ministries that endorse youth empowerment so as to ensure that youths are empowered in all areas, cases of not needed pregnancies and drug abuse keep on rising. The cure and solution to these problems lies exclusively in mainstreaming behavior change initiatives in all youth sectors.

The government of Zimbabwe encouraged stakeholders to partner with each other and synergies, where possible, to ensure effective youth economic empowerment. They also entailed the recognition that the role of promoting youth economic empowerment is not only the responsibility of the Ministry of Youth Development through the National Youth Council, nor all the tiers of government, but also includes, development agencies, State-owned entities, private sector, labour, civil society, youth formation sand international organizations. The roles and responsibilities envisaged from the stakeholders are varied and involve coordination, facilitation, and implementation, monitoring, review, and reporting on performance and progress.

Youth economic empowerment can only succeed with the support of government creating a conducive environment through the formulation and implementation of a national youth economic policy instruments. These instruments should be aimed at mainstreaming youth in all existing policies, programmes and institutions. The support programmes given to the youths should cover the entire spectrum of support from non-financial to financial support. Government prioritizing youth economic empowerment has a positive spin-over effect of increasing entrepreneurs and solves the problem of unemployment and poverty in the country. The government actively encouraged all funding institutions and banks to design funding products aimed at supporting youths. Through non-financial support, emphasis must be placed on encouraging big business to mentor young people for a minimum of two years during startup period.

In trying to address the growing problem of youth unemployment, the government of Zimbabwe through the ministry of youth, indigenization and economic empowerment collaborated with commercial institutions such as CABS, CBZ, Stanbic, and Meikles to fund youths with business ideas that have the potential to generate sustainable income for project promoters and create employment for other youths. According to the youth fund, the projects should preferably use locally available resources. Youths have long been the priority of the government of Zimbabwe since its attainment of independence in 1980.

In 2006 Government time-honoured a Youth Development Fund (YDF), which is a revolving micro loan facility for the youth. The YDF was merged with the Employment Creation Fund (ECF) that was established in the late 90s. The facility is known as the Youth Development and Employment Creation Fund and has a constitution approved by Treasury. The facility supports youth entrepreneurship development. It provides loans at a concessionary rate of 10% per annum for tenure of up to 36 months depending on the nature of the project. The facility is co-administered by the Ministry.

The clarion call in this landmark move by government was that of championing youth empowerment, increasing youth employability and creating an avenue for youths to enter into the mainstream economy as business and enterprise owners. Three years since the launch, the recent experiences with the youth fund facility having toured countries within the SADC region and also toured the 10 provinces within Zimbabwe, interacting and sharing ideas with beneficiaries to help us engage the government through the parent Ministry on youth developing a youth enterprise programme. Prior to youth employment situation, Zimbabwe has recently reviewed its National Youth Policy and in order to achieve a sound review a youth situation analysis which was done by a team of consultants who also carried out an opportunities survey and these among other studies informed on the development of the Kurera - Ukondla Youth Development Fund.

According to the information accessed on <http://www.zimbabwebriefing.org>, the kurera/ukondloa youth fund meaning (nurturing youngsters) came in the advent of the Inclusive Government which was characterized by policy contradictions as the three political parties involved used government as a platform to settle unfinished covert political scores of 2008 elections. It also came against the backdrop of an economy that was recovering from a negative 14percent and youth unemployment of almost 85percent and unclear distribution of proceeds from extractive minerals.

The government of Zimbabwe saw it crucial for youths to have financial discipline because they constitute a large percentage of contributing family workers, in own account workers in communal farming and also casual employees. These kinds of employment are 'exposed employment' because of the very low income earned and they don't have any social protection. To this end, the government came up with measures which would make youths have protected employment and earn a salary that would empower them economically.

The project Kurera/Ukondla came in recognition of the vast number of youth with little or no education and skills to enable them to support their livelihoods or to become active in the mainstream economy of their country. The problem is exacerbated by the alarmingly high number of children and youth who drop out of school without the minimal skills for productive employment (Kasukuwere, 2013). Over the past years Zimbabwe has, along with other African countries, made several efforts to promote youth empowerment. These are summarized in various policies that have been put down to ensure that's youths are fully empowered.

The aim of the Kurera/Ukondla youth fund is to empower youths economically through providing microfinance, to enable youths to participate in the economic mainstream, at the same time creating employment for the young people. It also aims at reducing poverty and youth unemployment and to aid growth of targeted sectors in the economy involved in socially responsible activities especially in agriculture, agro-poultry, small scale mining, craft work, trades, art work and retail trade. The beneficiaries of this youth fund must be aged between 18 and 35 years.

The menace of unemployment has been recognized as one of the greatest challenges facing young people around the world, with growing sentiment inclining towards micro-enterprises as a solution, however access to capital is a significant impediment facing youth in the creation and growth of small businesses. The Kurera-Ukondla micro-finance youth development fund has assisted youth micro-enterprise owners in Zimbabwe, to develop their small businesses. Access to credit is shown to be important when it comes to creating new enterprises.

Conclusion

Youth empowerment has since been the priority in the international and regional documents which alludes on the importance of youth empowerment since they are regarded as the future leaders. The role of government has gained particular importance in aligning economic activities with social and environmental priorities. The government of Zimbabwe has been an integral part in youth empowerment since its attainment of independence in 1980. The government's perspectives, expertise and partnership building capabilities are indispensable in promoting youth empowerment.

CHAPTER 2

THE OPERATION OF KURERA/UKONDLA YOUTH FUND AND ITS IMPACT ON YOUTH SOCIO ECONOMIC EMPOWERMENT

Introduction

The Kurera/Ukondla youth fund is a microfinance project which aims at empowering youths in Zimbabwe in the creation and growth of small business. Robinson (2001) postulates that micro-finance refers to the financial services designed to meet the needs of the poor and low income individuals, particularly in developing countries, with a view to fighting poverty and financial exclusion.

According to the information accessed on <http://www.entrepreneurecrunch.com>, the youth fund in Zimbabwe was set up for the youth in an effort to reduce levels of unemployment and act as a stimulus to economic growth in the country. It also aimed at youths to participate in the economic mainstream through running business project while at the same time creating employment for other fellow young people. This chapter seeks to examine the mode of project operation of kurera/ukondla youth fund, the application process, the administration of funds and how the project has led to youth socio-economic empowerment.

Objectives of Kurera/Ukondla Youth Fund

The Kurera /Ukondla Youth Fund are meant to achieve the following:

- To fund youth income-generating projects and businesses.
- To empower youths to contribute in the mainstream economy and contribute to economic growth and development.
- To create employment for the youths of Zimbabwe.
- To support social and economic development in societies through decreasing joblessness, upholding production and a logic of value amongst the youth.

Mode of Project Operation

The Kurera/Ukondla youth fund is a youth empowerment programme between the government and specific commercial institutions such as CABS, CBZ and IDBZ to mention but a few. This was an intervention by the government of Zimbabwe through the Ministry of Youth in order to address unemployment situation among youths and also to fulfill the

indigenization policy which states that the indigenous Zimbabweans should benefit 51 percent from resources extracted from their local communities.

According to the communication officer for Zimbabwe youth council, Katsande(2013) expresses that critical stakeholders incorporate youth delegates, government which is the Ministry of Youth Indigenization and Empowerment and CABS has been set to manage the running issues of the trust. A memorandum of agreement (MOA) was signed between the two parties being the MYDIE and Old Mutual (CABS). According to Mr. Mandiopera from the Ministry of youth, he pointed out that this was done on order to guarantee transparency in the running of the project, furthermore with the reason for making a national limit among the youths in the area of business and specialized abilities through training.

Administration of Funds

According to the information accessed on <http://www.nieb.co.zw>, the Old Mutual Kurera/Ukondla Youth Empowerment Fund is being administered by Central African Banking Society (CABS). Thus in order to access the loans, the youths should go to their nearest CABS branch. The Youth being considered are young people between the ages of 18 and 35 who have bankable projects.

The Application Process

In order for youths to apply for the Kurera/Ukondla youth fund they ought to meet certain conditions needed by the CABS bank. Conditions and prerequisites for the Kurera/Ukondla youth empowerment fund loan disbursement are that the project and administrations ought to be marketable and they ought to ideally utilize local available resources. So as to access the kurera/ukondla youth fund, one ought to qualify the age necessities, and applicants ought to submit a complete application form together with a comprehensive marketable strategy and going hand in hand with individual and business documents. These documents should be submitted to the Ministry of Youth Indigenization and Empowerment,

Applicants should download forms on the websites of Ministry of Youth, CABS or Zimbabwe Youth Council and complete them with the assistance of youth officers where necessary and these forms are submitted to CABS for further processing. At the point when the loan application forms are submitted, they go through a counter assessment where the appraisers will cross check whether all areas which require the applicant's dedication have been done and all the compulsory attachments are finished. After the procedure is finished,

the application will then be enrolled for area visit where the candidate intends to embrace their project.

The site visit is the second process of assessment where officers from CABS, Ministry of Youths and ZYC will visit the applicant at the actual place of operation for interviews. The major issues which will be discussed during the interview include profitability of the business and income generation, legality of the business (permits, licenses etc.), capacity to repay the loan, human resources aspects and evaluation of the market availability for your product. After this process, the assessor will write a detailed site visit report with recommendations to the Credit Committee which will form the basis for approval or further recommendations. When approved the credit committee will deliberate on the site visit report and then come up with an amount as agreed by the whole committee. The committee comprises of only officers from the bank's credit department which is CABS. When approved, the bank will create an offer to the applicant asserting the amount approved, terms and conditions of the loan. The applicant will then be informed of the permitted facility and the letter of approval will then be provided to the candidate's nearest CABS subdivision where the signing and agreement of the conditions are done.

The waiting time for authorization of the application for the youth fund is from at least three months to two years on the others depending on the type of project to be undertaken and the significance of your proposal, in this core, there has been a huge a big contrary effect on the achievement of the youth fund since time period for authorisation seemed to be long. According to the CABS bank, the borrowing conditions for credit disbursement are the interest rate of 10 percent per annum with no security required, 2 percent establishment fee, a minimum tenor of 6months and a maximum 36 months depending on financial required and a minimum loan limit of US500 dollars and maximum loan limit of US5000 dollars.

Table1: Summary of Dedicated Funding of Kurera/Ukonlda Available for Youths in Zimbabwe.

Fund	Amount	Source	Disbursing bank	Loan amount	Interest	Tenure
Kurera/Ukonlda fund.	US 10 000 000	Old Mutual Indigenization Transaction	CABS	US500- US5000	10percent p.a unsecured	Up to 36 months 3monts

						grace
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Source: raw data

The Impact of Kurera/Ukondla Youth Fund on Youths in Hwange.

The accomplishment of the Youth Fund has been judged centred on the amount of loans being accepted by the bank and the period taken to approve a certain project proposal. According to Hwange CABS manage, he pointed out that courtesy and stress of grievances everywhere is mainly presently put on the expectations that the loan is not adequate, security and guarantor necessities are not youth responsive and that to access the youth fund there is need for one to be politically associated somehow.

The achievement of the youth fund reposes on youth's potential to grow in business from strength to strength, their capacity to returning the money and allowing others to access the same Fund. Focus cannot be on examining the process taken when one applies for the loan through the Ministry of Youth, ZYC, and CABS. Youths have been economically empowered and this has also lead to their social empowerment, in a journey, the destination is yet to be arrived nevertheless the evidences and statistics on the ground designate that youths in Zimbabwe have gained access to the youth fund loans and development projects have been funded.

Zimbabwe has also adopted the Indigenization and Economic Empowerment Act (Chapter 14:13). The act calls for the empowerment of indigenous people economically. The act has fostered the creation of the Ministry of Youth Development, Indigenization and Empowerment which has stood up in supporting youths in acquiring funds to start their development projects nevertheless it has been a challenge to other youths since after acquiring funds they have not been able to pay back to the banks where they would have acquired their funds (Mr. Mandiopera Min of Youth Indigenization and Empowerment Mat North). It is however worth noting that the Indigenization and Economic Empowerment has been faced with criticism as it has been labelled to be on political bases because only a few youths have benefited.

Mr. Mandiopera also added that the Kurera/Ukondla youth fund has been of significance impact in Hwange as shown by the number of application they are receiving and the performance of projects for youths who have acquired the funds. There are a number of

projects which have been established by beneficiaries of the Kurera/Ukondla youth fund in Hwange which include farming, poultry, tailoring, flea markets, boutiques, internet café, curio trading, carpentry and motor parts shops. These projects have shown flattering improvements on the lives of youths in Hwange and have reduced the risks of youths engaging in unwanted business such as sex work or drug dealing.

Table2: Comparison of Approval by Sector and Gender

SECTOR	COUNT OF LOAN	MALE	FEMALE
Agriculture	30	18	12
Poultry	11	5	6
Curio trading	9	6	3
Carpentry	2	2	0
Internet café	5	5	0
Tailoring	11	3	8
Motor parts shop	6	6	0
Boutiques	14	7	8
Flea markets	18	8	10
Total	109	58	47

Source: raw data

Furthermore, the Ministry of Youth, Indigenization and Empowerment in Hwange revealed that 109 youths had accessed funds from Kurera/Ukondla youth fund. In order to make sure that the beneficiaries are channeling funds to their proposed projects, the ministry embarks on monitoring and evaluation of projects being undertaken on a quarterly basis. This ensures the ongoing of projects and they also make sure that they are paying back the arrears to the bank so that it won't affect other youths who would want to access the funds.

The Kurera/Ukondla youth fund has impacted positively among the youths in Hwange, poverty eradication and sustainability especially in youth household headed families. According to the Ministry of Youth in Hwange they revealed that the youth fund has helped a lot of youths in the district in a manner that through the projects they are doing they have been able to access basic needs and even to pay their school fees. This shows that micro finance credits are very important to youths and they play a significant role in poverty eradication. According to role theory, attitudes and behaviors correspond with the expectations (the 'roles') that individuals' social environments implicitly assign to them (Biddle, 1986). As such, youth empowerment involves a process by which a young person's social environment intentionally redefines his or her role as one of value, ability, autonomy, and contribution. The youth's attitudes and behaviors are expected to change so as to reflect the redefined role.

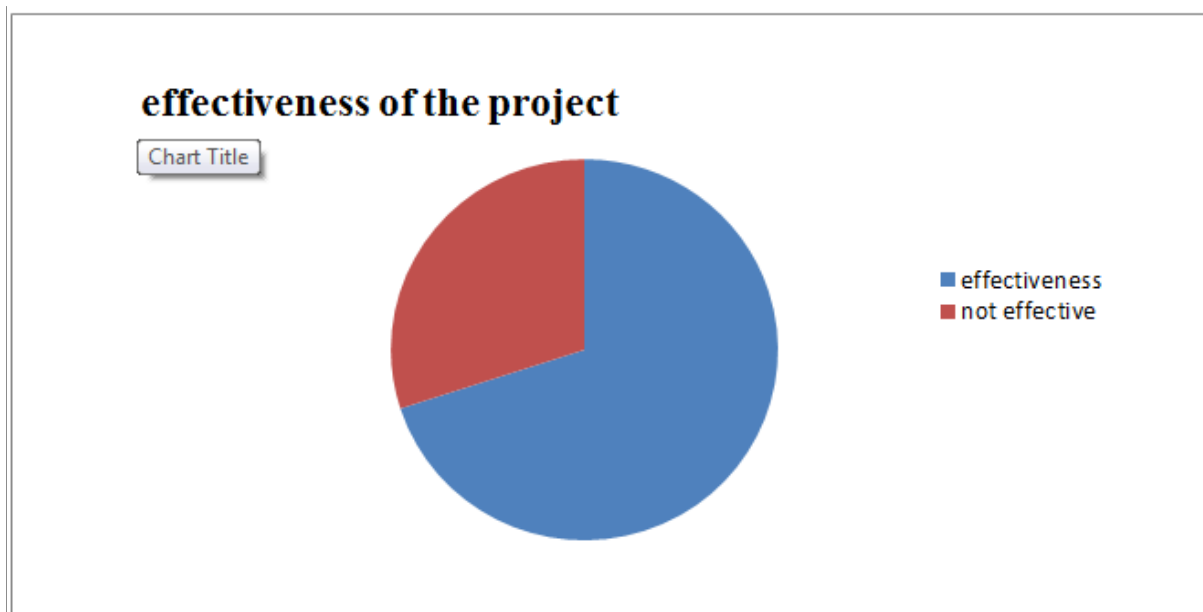
The researcher undertook interviews with youth beneficiaries of the youth fund and they revealed that the 10 percent interest p.a was reasonable and it did not affect the performance of their projects. Those doing farming, flea markets and internet cafés stated that their projects were performing well and they have been able to provide jobs for their fellow youths with decent incomes. This has led to the socio economic wellbeing of youths.

On a one to one interview with a beneficiary from the youth fund pointed out that his life has changed since he acquired funds from Kurera/Ukondla youth fund. Praise Moyo (19) years old pointed out that he had dropped out of school because his widowed mother could no longer afford to pay his school fees. After he was informed about the Kurera/Ukondla youth fund, he then applied for the loan and managed to get US1500 dollars and this helped him to start a motor parts shop which is currently doing performing well and has been able to go back to school and they can now afford a have a decent meal a day. He said

*“when one is empowered and determined nothing can stop
from realizing their dreams and I also encourage my fellow
who are struggling to access education due to lack of money
to apply for this youth fund”*

Moreover the availing period of loans permits time for the projects that one would be undertaking to take off and grow value from extra capital. This results in project production and it does not give pressure to the youths in terms of paying back the money.

The Kurera/Ukondla youth fund in Hwange has enhanced its relationship with young people since they are involved in decision making. The participation of youths in the project has challenged the negative stereotypes of other young people and has helped to break down the barriers between the adult and the young people. This means that, involving young people in decision making can improve attitudes towards understanding about young people and it creates a greater awareness of youth issues in an organization as it has been evidenced in Hwange district.



70% of the respondents stated that the project was effective, whilst 30% disagreed

Gender Dimensions of the Kurera/Ukondla Youth Fund

According to the Zimbabwe National Youth Policy, it states that the term gender is not used to describe the biological sexual characteristics by which we identify females and males but to incorporate the socially well-defined sex roles, approaches and ethics which populations and societies attribute as suitable for one sex or the other. Various indicators of growth show that gender differences replicating the commonly lower position of women as related to men. The constitution of Zimbabwe advocates for equality on both sexes and promotes the

abolition of all forms of discrimination against women. To this end, the government of Zimbabwe ratified the United Nations Convention on the Elimination of all forms of Discrimination against Women (CEDAW) IN 1991.

According to the ILO (1997), Kapeta (1999) and the African Centre for Gender and Development (2002) postulates that women face various structural constrains on their effective participation in the economic activities and these include;

- Customary laws and norms which impede women to a greater extent than men, from obtaining land, credit, productive inputs, education, information and healthcare.
- The coexistence of multiple laws which create ambivalence for example, customary and statute laws relating to marriage and inheritance.
- Gender bias in access to basic human resource development services such as education, training
- Time poverty, resulting from women's multiple and competing reproductive and productive responsibilities. These are usually performed without the assistance of labour-saving technology, adequate transportation, etc.

Overall, women have a disadvantage in admission to and manage over fruitful resources. As a result, their profitable activities suffer from little productivity and are often poorly paid. Women's employment has broad implications for households and the community, as their incomes contribute to family wellbeing. They should therefore be incorporated as a target for employment policies.

The kurera/ukondla youth fund is meant to target equal participation of young men and women and it is sensitive to the need to include youth's abilities. However the researcher found out that the majority of fund beneficiaries were male, out of 109 beneficiaries 58 were male and 47 were females. The fund managers intimated that some efforts had been made to improve the participation of women, but studies have revealed that if women are targeted exclusively they can sometimes act as a „front“ or surrogates for other beneficiaries who want to gain access to credit. Haddad, (1999) asserts that sometimes women's loans are actually controlled by male relatives. In many backgrounds it is vital to question that whether

the borrower is also the primary beneficiary, as Zimbabwe is still largely a patriarchal society where women are still emerging in enterprise.

In a face to face interview with Mr. Mandiopera from the Ministry of youth, Development Indigenization and Empowerment, he pointed out that the youth fund was designed to create opportunities for youth empowerment, thereby ensuring their active participation in the mainstream economy. Participation of both genders across different sectors is therefore encouraged.

Conclusion

In summary, this chapter has articulated the context of kurera/ukondla youth fund on how it is administered, mode of project operation and how the funds are administered. The gender dimensions of the youth fund have been highlighted clearly showing that gender equality is encouraged through the participation of both sexes. It has also reflected the benefits of the youth fund in Hwange District clearly showing that the youths are being empowered through the project. The researcher has clearly shown that the kurera/ukondla youth fund has a positive impact on youth's socio economic empowerment.

CHAPTER 3

CHALLENGES TO KURERA/UKONDLA YOUTH FUND

Introduction

The dismissive side of other scholars is that admission to microcredit has not continuously led to constructive results. Numerous lines of arguments can be notable. Gulli (1998) argues that credit is not always the main binding factor for growth of microenterprises since poor people demand a wider range of financial, business development and social services in order to meet their individual business and household purposes. Moreover, it has been argued by several studies that microfinance does not reach the very poor (Coleman, 2006; Kondo et al. 2008; Niño-Zarazúa, 2007). These studies mainly argue that microfinance serves the “active” or “dynamic” poor but does not reach the poorest households. Results of this group of studies suggest both positive and negative impacts of borrowing, mainly depending on a household’s relative income position and its “entrepreneurial spirit”.

The argument is that if microcredit does not reach to the poorest households then client selection might be influenced by household characteristic of which well-being is an important parameter. It is probably in this regard that in general, the success rate for lifting poor people out of poverty is much higher for those living just under the poverty line than for the very poorest in most communities or those far from the poverty line. The poorest or ‘core poor’ get little direct remuneration from income-generating credit initiatives. This is a main characteristic of the youth fund which that to achieve institutional sustainability. Such institutions focus on the ‘better poor’ and ‘middle poor’ among the poor whilst leaving the ‘core poor’ in society.

According to Makanda (2011), the main challenges of the kurera/ukondla youth fund is that it is viewed as government free money which lead to CABS suspending its US10 million. The financial institution is reported to have taken this decision following the very high rate of non- performing loans (NPL) which stood at 78 per cent. This had a negative effect on the side of the bank because youths who had acquired the loans became reluctant in paying back the money to the bank as they considered it to be free money from the government.

According to its senior management, who provided an update before a parliamentary portfolio committee on Youth, Indigenization and Empowerment, CABS had distributed almost US\$4,9million with NPLs amounting to US\$3,7 million. Resulting from these unsatisfactory developments, the CABS bank received orders in May from agents of the fund to discontinue processing applications for the ensuing disbursing of the youth fund loans while they come up with another strategy for the fund. While supporting the polite cause of youth empowerment, the verdict to close the youth fund was long outstanding as over seventy per cent of the loans distributed in the last four years have not been reimbursed.

The Youth Fund is run under the Ministry of Youth, Development Indigenization and Empowerment and managed in a far-reaching way by three establishments; CABS, CBZ and IDBZ. With the nature of these funds being revolving and the high NPLs predominant, different foundations, CBZ and IDBZ, might conceivably follow after such a change unless a change in system is formed and implemented. At this point when CABS has settled on such a decision, it might be a decent time to survey the realities concerning national youth funds. Do such projects typically succeed or they are recently utilized for picking up political mileage?

Loan reimbursement has additionally been a challenge as most young people are hesitant to reimburse these in light of the fact that they see them as government free money. Therefore the conduct by the indigenous young people in non-reimbursement of advances is sync with associate ideas. Despite the high danger of non-instalments when dispensing such advances, the beginning and assessment procedure to a more prominent degree focus the achievement or disappointment of most youth funds.

The researcher found out that the youth have often complained that the bank which is CABS often slowed down the rate of service delivery and loan disbursement in general. While other youths where complaining that they had applied for the loan and they have not been responded yet and they are not sure if their applications are going to be recognized. Some youths in Hwange district who had acquired loans stated that their project where not performing very well due stiff completion regarding to their project especially those doing flea markets, farming and curio trading. This is the reason why they are facing challenges in meeting their installments arrears.

In an interview with the bank manger that is responsible for fund disbursement he pointed out that,

“as a commercial bank we are having challenges because most youths are not paying back the money which they owe us of which we don't know the reason why. This has made it difficult to other fellow youths who want to access loans because of the current arrears”

Furthermore challenge of kureru/ukondla youth fund is the lengthy and tedious experience with some youths waiting up to a year to be funded while it is agreed that the cycle was simple that is to generate a proposal, attach requisition for the items to be purchased and to submit the documentation to the relevant ministry. This has made most youths not to even apply for the loans because of the time taken for the applications to be approved.

More over the concentration of the process at CABS head office is causing unnecessary administration while the loan sizes were inappropriate for some projects which made some youths to change their projects and some youths said that they cannot meet inflexible conditions ties to the loan like purchasing shelf company and crafting detailed project proposals. To this end, this has been a major constrain for youths and has affected the performance of the youth fund.

Another challenge of the youth fund noted was the failure to access application forms from the banks or the empowerment ministry. The youth fund has been criticized in manner that it has been labeled to be political and it is believed that beneficiaries are linked to the ruling party. What made the condition worse was that the then Minister of Youth, Indigenization and economic empowerment was from ZANU(PF), and hence allocation of funds were largely towards youths from that political party given that they were the majority applicants as those from the opposition shunned anything controlled by that party. This attitude has made it difficult to take and run this fund as business and not a charity or humanitarian cause linked to the ruling elite. The same attitude discouraged youths from the opposition who without even trying, concluded the same.

Micro-finance therefore acts not only as an economic stimulator for small enterprises but also has far reaching social impacts. Micro-credit is not without its critics, however. One downside is when some clients pretend to be interested in running income generating projects just to get a loan so they can finance a wide range of household cash management needs, including stabilizing consumption and spreading out large, cash needs such as education fees, medical expenses, or lifecycle events such as weddings and funerals. Micro-credit programmes have progressed; it has become clear that much youth fund is truly used to smooth utilization rather than to devote in a micro-enterprise.

An imperative finding is that the operations of the Kurera-Ukondla Youth Fund oblige extraordinary enhancements; both fund administrators and the beneficiaries are disappointed with the pace of the procedure. Fund supervisors feel that applicants are not genuine enough as some submit low quality proposals, lacking documentation, and are sluggish about repayments. Of course youngsters feel that the system is unreasonably subsidizing, clashing, credit sums are too low and the bank is savage to the striking challenges of youth business visionaries. This was inflexible as the dispensing bank has contracts as its core business and is evaluating how to oversee youth clients. Diverse countries in the African zone have comprehended this and set up youth specific financing vehicles, with an uncommon thing offering for youngsters.

An alternate test of the adolescent trust is that it has been politicized. As per the data got to on <http://www.zimbabwelection.com>, the store had conditions that the young people needed to give up six months in a national youth administration which was extending things a bit too far. Nonetheless, the youth administration made youth get forte abilities, order and ideas of cooperation and putting the benefit of the gathering above negligible individual investment. This was a certain experience for the youngsters yet it ought not to be utilized as a rule for picking up suitably into the youth funds.

As indicated by the data got to on [www.http://www.proudlyafrican.weekly.com](http://www.proudlyafrican.weekly.com), at common, area and ward level the deceivability of ZYC appears to decrease and youth officers (appointed on partisan lines) are seen as functionaries of ZYC and MYIEE undermining transparency, professionalism and accountability. In addition, this trend which is across all provinces has perpetuated perceptions on the politicization of youth funds as youth officers assess proposals at a district level before they are brought to the attention of banks. In addition, there is a challenge of information asymmetry

as it can be noted that as you go further down the structures functionaries are unaware of developments, procedures and processes pertaining to the funds as opposed to the headquarters and provincial colleagues.

In some areas access to these loans will be along partisan lines and will be sustaining youth abuse and deceitful exercises which have discoloured the picture of the youth fund. The projects site visits to some parts of Hwange area point a striking picture of this where the young director heading the poultry project group had admittance to higher business offices, depending data and receiving directions with their security on account of inevitabilities. The Chairperson couldn't represent some piece of the inputs dispensed to the beneficiaries, acted disregarding their concurred constitution and was included in some dealings with elderly individuals not young people having a place with the ruling party in addition to different aberrances. This is the motivation behind why the youth development projects are not developing due to abuse of funds.

Moreover, the kurera/ukondla youth fund does not cater for youths in the rural areas because it is centralized in urban areas where the CABS bank is located. This means that the youths in rural areas will remain marginalized because they will have to use additional money for transport, accessing application forms and also writing proposals while those in urban areas have a greater advantage because they don't have additional costs. According to Dube (2012), he postulates that some Zimbabwe rural youths are not accessing empowerment funds created by the government so that they can start their income generating projects through the indigenization programme.

“some youths in rural areas do not visit urban areas and as a result they cannot access this money since there are no officials from this particular ministry who are helping them in processing the necessary papers,” said Bhebhe

This shows that the rural youths will remain poor and marginalized since development efforts made by the government are not reaching where they are and they will always be trapped in poverty hence youth empowerment will not be fully attained.

Another challenge that the researcher noted concerning the kurera/ukondla youth fund in Hwange is the level of education among the youths. According to the District Education Officer in Hwange, stated that the district is characterized by low pass rates which are a great

hindrance for someone who would want to start a profitable business. Since the youth fund requires the youths to undergo a process like applying and writing a project proposal. Due to their level of education they are failing to write a proper project proposal.

The researcher also found out that some other youths in Hwange district had no idea what the kurera/ukondla youth fund was all about and what they can do in order to gain access to the youth fund. This shows that the youth fund lacks awareness to the youths and in an interview with Ntombizodwa (25) years of age of Madumabisa village in Hwange, she pointed out that,

“I am not aware of any youth fund here in Hwange, if I had known I would have long applied for the loan and started my own business”

From the above interview, it shows that the kurera/ukondla youth fund lacks awareness campaigns for youths to have information on how to acquire funds and it has left some of the youths with more development projects in cycles of poverty.

Conclusion

In conclusion, this chapter has articulated the shortfall of kurera/ukondla youth fund and the reason behind the challenges of the youth fund. The researcher noted that the challenges of the youth fund stems from the political situation in the country, lack of awareness campaigns for youths to be aware of government efforts in ensuring the full development of its young generation.

CONCLUSIONS AND RECOMMENDATIONS

Introduction

This final chapter presents conclusions and makes recommendations based on the findings of this study. In the next section a summary of the main findings is provided, followed by recommendations for achieving the greatest positive impact of kurera/ukondla youth fund on youths socio economic empowerment.

Conclusions

The researcher concluded that the government plays an important role in ensuring youth's socio economic empowerment through various policies and programmes like the Indigenization and Economic Empowerment which aims at empowering indigenous people of Zimbabwe. The research objective was to analyze the impact of kurera/ukondla youth fund and to determine whether the project resulted in an increase in youth productivity of beneficiary youth enterprise and establish areas of improvement going forward. The objectives of the study were to;

- To examine the mode of project operation of kurera/ukondla youth fund.
- To examine the extent to which youths have benefited from the project kurera/ukondla youth fund.
- To identify challenges of the kurera/ ukondla youth fund.

The study revealed that most youth beneficiaries of Kurera/Ukondla youth fund were happy with the project operation. The fund increased productivity of the youths projects as indicated by increased staffing thus new jobs for other youths. However some projects were failing because of an increase in competition in the market and many faced challenges such as collection of payments, which influenced cash flow and resulted in loan repayment defaults. This corresponds with the findings of Coleman (1999) who analysed a micro-finance programme in Thailand, and after correction for bias concluded that the impact of the programme on the businesses and thus household wealth was minimal or negative. The negatives were attributed to loan sizes being so small that they were most likely used for consumption, and when the loan was due repayments would be made from household income, if at all. This may be the cause of the high non-performance loan rate.

Another finding was that the majority of fund beneficiaries were male. The Ministry of youth officer revealed that efforts have been made to improve the participation of women but studies have also revealed that if women are targeted exclusively they can sometimes act as a 'front' or surrogates for other beneficiaries who want to gain access to credit. Sometimes women's loans are actually controlled by male relatives. According to Hadded (1999), postulates that in many contexts it is important to question whether the borrower is also the primary beneficiary, as Zimbabwe are still largely a patriarchal society whose women are still emerging in enterprise.

A significant outcome is that the processes of the Kurera-Ukondla Youth Fund need great developments fund managers and the beneficiaries are not satisfied with the speed of the process. Fund managers feel that applicants are not serious enough as some submit poor quality proposals, insufficient documentation, and lack information about repayments. On the other side youths feel that the procedure is too slow, unpredictable, loan quantities are too low that they do not meet their proposed projects and the bank is unresponsive to the unique challenges of youth businesspersons. This was inexorable as the funding bank has mortgages as its central business and is learning to deal with youth clients. Other countries in the African region have realized this and set up youth specific funding vehicles, with a unique product offering for youths.

Recommendations

The main aim of kurera/ukondla youth fund is to create employment opportunities for unemployed young people through training and credit support so that there is increased access to and opportunities for micro credit for disadvantaged youth. Therefore the researcher had the following recommendations for the kurera/ukondla youth fund:

- The youth fund should be decentralised so that it will also benefit the rural youths as they are the most marginalised.
- Adequate amounts of loans must be given to the youths. These can first be small amounts to allow a pilot for projects, and the promoter must not receive less than what will make the project viable.
- The plan and necessities for the application technique including the dispersion of the credits must be in accordance with the obliged techniques and emulated to the nation

over. This will shield unwavering quality in office conveyance by the authorities in control.

- There is need of a proper and effective channel of communication to ensure that youths are aware of the opportunities and benefits that the kurera/ukondla youth fund could have on their lives.
- The application forms ought to be not difficult to fill in. This is in connection to dialect or wording utilized. This will make it simpler for candidates paying little respect to their level of education. Moreover there must be an executive for the business application to make it simple for adolescents to get it.
- The principles for endorsement or release of loans ought to be made open to all. This will diminish the affirmed shamefulness that is identified with the young stores. This will likewise help candidates in understanding what meets all requirements for requests of funds.
- To guarantee a society of responsibility and a few steps to be taken to verify that the funds serve the particular need which was composed on the proposal.
- There is need for a strong component of training to be introduced as part of the current model to curb the risk of failure as most youths enterprises visited were being run with no technical and managerial skills.
- ZYC and MYDIE should encourage and attract more partners to expand the model to assimilate a robust training constituent like the numerous ILO models which have high achievement rates in varying country contexts.
- there will be need for a solid segment of preparing to be presented as part of the current model to control the danger of disappointment as most adolescents ventures went to were being run with no specialized and managerial abilities.
- There is need for both MYDIE and ZYC to undertake a public relations campaign that will depoliticize the youth funds.

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8. Is the loan accessible?

Yes no

9. Which project are you doing?

.....

10. Is your project performing well?

Yes no

11. Have you been able to employ other fellow youths in your project?

Yes no

12. Who are benefiting most from the youth fund?

Women men

13. Is the interest rate reasonable?

Yes no

14. What challenges did you face with the youth fund in terms of access?

.....

.....

15. In your opinion, what can be done to improve the youth fund?

Appendix B

Interview guide with the bank Manager from CABS

1. When did kurera/ukondla youth fund start operating?

.....

2. How long has it been operating in Hwange District?

.....

3. How do youths access the funds?

.....
.....
.....

4. Is there age restriction for applying for the youth fund?

Yes no

If yes what is the age limit?

.....

5. How many youths have benefited from the youth fund?

.....

6. Do you do any monitoring and evaluation?

Yes no

7. As the funder, what challenges are you facing?

.....
.....
.....

Appendix C

Interview with the ministry of youth officer

1. As a ministry what is being done to ensure youth empowerment?
2. When did the youth fund start operating in Hwange?
3. Briefly explain the application process in order for youths to access the funds.
4. Who is responsible for fund disbursement?
5. How many youths have benefited from the youth fund?
6. Does the youth fund benefit both male and female youths?
7. What challenges are you facing as a ministry concerning the Kurera/Ukondla youth fund?
8. Do you do any monitoring and evaluation on projects being undertaken by youths?