

How to cite this article:

Maraire, F. P., & Munhande, C. (2020). Zimbabwe's Youth Empowerment Programme and Poverty Alleviation amongst Youths in Gweru Urban District. *Journal of Governance and Development*, 16(2), 103-126. <https://doi.org/10.32890/jgd2020.16.2.6>

Zimbabwe's Youth Empowerment Programme and Poverty Alleviation amongst Youths in Gweru Urban District

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Received:11/8/2020

Revised:29/9/2020

Accepted:10/10/2020

Published:31/12/2020

ABSTRACT

Zimbabwe's youth empowerment programme was a public-private partnership between the Government of Zimbabwe and some Zimbabwean financial institutions. The aim of the programme was to alleviate poverty amongst youths through the provision of micro credit. Established in 2009 as the panacea for Zimbabwe's youth empowerment challenges, there is very little credible data on the performance and effectiveness of this noble intervention that was criticised by some as partisan. Therefore, the purpose of this paper is to evaluate the extent to which Zimbabwe's youth empowerment programme was able to achieve its main objective of alleviating poverty amongst the youths in Zimbabwe's Gweru Urban District. The paper adopts a qualitative case study research design utilising both primary and secondary sources of data. Primary data was collected through semi-structured interviews with key informants as well as researcher observation. Secondary data was mainly obtained through searches of both physical and

online libraries and repositories. Qualitative content analysis is the method used to analyse the data. The research findings reveal that the objectives of the programme were indeed relevant to the current challenges being faced by the youth in Zimbabwe. However, the programme had very little effect on youth poverty and unemployment in Gweru Urban District which remains high. Possible reasons for the limited effectiveness could be the fact that few youth projects were funded as compared to the number of youths that were in need of funding. The high rate of collapse of the youth projects funded coupled with the failure to sustain production levels achieved after accessing the loans also meant that chances of employment creation were limited. There were however, a few success stories noted by the study. The study recommends more training for beneficiaries if such programmes are to be more effective in future. This study is of significance as it adds to the existing body of knowledge the effectiveness of micro credit as a poverty alleviation strategy. Moreover, the paper is of importance to the Zimbabwe government and other development agents as it provides credible and perhaps more reliable accounts on the performance and effectiveness of Zimbabwe's youth empowerment programme.

Keywords: Zimbabwe, Youth empowerment, Poverty alleviation, Micro credit, Employment creation.

INTRODUCTION

In a bid to alleviate youth poverty and unemployment, the Government of Zimbabwe (GoZ) through the Ministry of Youth Development, Indigenisation and Empowerment (MYDIE) engaged various financial institutions to set up a youth empowerment programme in 2009. Zimbabwe's youth empowerment programme was a partnership between the GoZ and the Central Africa Building Society (CABS) through the Kurera/Ukondla Youth Fund, Stanbic Bank through the Wealth Creation Fund, CBZ Bank Limited, Infrastructural Development Bank of Zimbabwe (IDBZ) as well as Zimbabwe Allied Banking Group (ZABG) through their Youth Development Funds (MYDIE, 2013b). The broad objective of the youth empowerment programme was to alleviate poverty amongst the youth through:

- Funding of income generating projects initiated by youths.
- Creation of employment for the majority of youths in Zimbabwe who were facing huge employment challenges.

- Empowering the youth by imparting technical and entrepreneurial skills.
- Promoting participation of youths in national economic turn around and national development programmes (MYDIE, 2013b).

Despite having what appeared to be all the hallmarks for success, this public private partnership was silently abandoned somewhere along the way without any credible explanation from the GoZ or the financial institutions that were involved. Little is known of the performance and effectiveness of this noble but ambitious venture that was once lauded as the panacea to the poverty and unemployment challenges that continue to plague Zimbabwean youths (MYDIE, 2013b). To this day, there is no credible information on the performance of Zimbabwe's youth empowerment programme. This study thus, evaluates the effectiveness of Zimbabwe's youth empowerment programme focusing on the extent to which the programme was able to achieve its objective chief amongst which was youth poverty in Zimbabwe.

Close scrutiny of the Zimbabwe's youth empowerment programme objectives reflected a desire to address both poverty and unemployment two issues identified as the greatest threats to the well-being of youths in Zimbabwe (Chipaike, 2013; Hamauswa & Manyeruke; 2012, Moveh, 2010; MYDIE, 2013a; Tyabo, 2013). Because it sought to empower the youths in Zimbabwe, the programme was largely welcomed as a timely intervention in a country where the plight of the youth had been worsened by a series of economic challenges that dated back to the 1990s (Chipaike, 2013; Hamauswa & Manyeruke; 2012). Zimbabwe's economic down-turn which began with the adoption of the International Monetary Fund (IMF) sponsored Economic Structural Adjustment Programme (ESAP) led to massive deindustrialisation and unemployment in the country (Chimhowu, Feresu & Manjengwa, 2010). As a consequence, the national poverty rate began to rise annually reaching unprecedented levels of 72% in 2011 and in 2019 (World Bank, 2020). Zimbabwe's unemployment rate also increased annually with Zimbabwe's largest trade union claiming that the rate was as high as 90% in 2017 which at the time was the highest in the world (BBC, 2017).

A disenfranchised majority constituting 43% of Zimbabwe's total population (Zimstat, 2012), it is not surprising that youths were disproportionately affected by the country's economic down turn. Youth poverty in Zimbabwe manifested in the form reduced access to basic necessities such as healthcare, nutrition, education and housing (Chipaike, 2013; Hamauswa & Manyeruke;

2012). The deplorable situation was exacerbated by the youths' limited access to lines of credit a fact that the Zimbabwe government acknowledged. Zimbabwe's National Youth Policy cites unemployment and limited access to economic and social resources as the greatest challenges facing young people in Zimbabwe (MYDIE, 2013a, p. 13). Therefore, Zimbabwe's youth empowerment programme appeared to be an opportunity for real youth empowerment. This was because for the first time in the country's history, both the government and the private sector had shown a commitment to addressing poverty and unemployment through increased youth access to micro credit.

Surprisingly, few if any academic studies have reviewed the performance and effectiveness of this noble but ambitious intervention. As such, it is not clear whether the programme had any meaningful impact on youth poverty and unemployment or it was mere political gimmick as some have alleged. A subject of both criticism and praise, Zimbabwe's youth empowerment programme remains an enigma. The absence of an impartial and objective account on the performance and effectiveness of Zimbabwe's youth empowerment programme has made it difficult to validate claims by supporters and critics of this public private partnership. A number of studies (Campbell et al., 2007; Mohajer & Earnest, 2009; Mutuku, 2011) have bemoaned this apparent dearth in academic evaluations and publications of youth empowerment programmes in non-western settings such as Zimbabwe. This is an existing gap in knowledge that this study fills by evaluating the performance and effectiveness of Zimbabwe's youth empowerment programme.

Credible information on the performance of Zimbabwe's youth empowerment programme is of importance to the Zimbabwe government which has to decide on whether to resuscitate the programme or abandon it wholly. This evaluation would also benefit the financial institutions that were partnering the GoZ to decide on ways to improve future public private partnerships such as the youth empowerment programme. The study is of significance as it highlights issues that were addressed by Zimbabwe's youth empowerment programme and those that remain outstanding. Moreover, the study is also critical to development agents that require credible and reliable information to plan future development interventions.

The study thus provides reliable and credible information on the performance as well as the effectiveness of Zimbabwe's youth empowerment programme

towards achieving its objectives. Focusing on poverty alleviation, the study tries to establish the extent to which the objectives of the youth empowerment programme in Zimbabwe were met in Gweru Urban District. The paper thus covers the conceptual framework and literature review. This is followed by a section on methodology. The findings of the study are then presented and discussed next. Some suggestions and recommendations are put forward before the conclusion rounds up the paper.

CONCEPTUAL CLARIFICATIONS

In order to gain a clear understanding of what youth empowerment really implies there is need to first understand what different scholars say about the concept of youth empowerment. A review of global literature on youth empowerment reveals that there is ambiguity related to youth empowerment both as a term and as a concept (Hamauswa & Manyeruke, 2012, p. 31). This is a fact that Mohajer and Earnest (2009, p. 425) also allude to by highlighting that,

Internationally, the term ‘youth empowerment’ is used to describe a range of activities including micro-credit and employment schemes in many nations in Africa, activities related to reproductive health and self-esteem for female adolescents in America, women’s empowerment programmes aimed at overcoming gender disparities in Asia and spiritual empowerment activities of faith-based organisations

The Commonwealth (2007) asserts that, young people are empowered when they acknowledge that they have or can create choices in life, are aware of the implications of those choices, make an informed decision freely, take action based on that decision and accept responsibility for the consequences of those actions. In turn, empowering young people means creating and supporting the enabling conditions under which young people can act on their own behalf, and on their own terms, rather than at the direction of others (Commonwealth, 2007). Zimbabwe’s MYDIE (2013, p. 16) concurs with the Commonwealth by affirming that,

Youth empowerment is the creation of an enabling environment for the youth to have the freedom to choose, to

participate in and take decisions in matters affecting them and be ready to accept the consequences of their decisions. Empowerment enables the youth to be active participants in both the process and product of development.

Just like youth empowerment, poverty is another concept that is academically contested. This is because poverty is a multi-dimensional phenomenon often characterised by several conditions such as lack of access to income and productive resources necessary for a sustainable livelihood (Sen, 1976; UN, 2020). Poverty levels are often measured through a combination of income and consumption indicators that differ from organisation to organisation and from country to country (Sen, 1976; Singh & Chudasama, 2020; World Bank, 2015). The most common measure of poverty is the World Bank's international poverty line (IPL) which sets the threshold for extreme poverty as anyone living US\$1.90 a day (World Bank, 2018).

Unlike youth empowerment and poverty which are ambiguous and contested concepts, poverty alleviation is quite straight forward. As a term and a concept, poverty alleviation refers to a set of economic and humanitarian measures or interventions that are meant to reduce poverty amongst the poor and vulnerable communities (Chakrabarti & Dhar, 2013; Singh & Chudasama, 2020; Yalegama, Chileshe & Ma, 2016). One of the key strategies for poverty alleviation is economic growth as it ensures that the poor are provided sustainable livelihoods through employment (Singh & Chudasama, 2020).

Besides economic growth, micro finance or micro credit has emerged as the favoured poverty alleviation strategy in most of the developing world. Singh and Chudasama (2020, p. 2) note that, "many researchers and policy-makers believe that access to micro-finance in developing countries empowers the poor" (see also Khandker, 2005; Okibo & Makanga, 2014; Westover, 2008; World Bank, 2007). Interestingly, micro credit has continued to be favoured poverty alleviation strategy in the developing world regardless of the fact that there is very little empirical evidence that micro credit is an effective poverty alleviation strategy (Singh & Chudasama 2020). Despite this apparent lack of evidence on the effectiveness of micro credit as a poverty alleviation strategy, the Zimbabwe government and various financial institutions still went ahead with the youth empowerment programme. This paper evaluates whether Zimbabwe's micro credit intervention was an effective poverty alleviation strategy.

LITERATURE REVIEW

Over the years, there have been several studies that have analysed various aspects of the youth in Zimbabwe. In one such study, Chimucheka (2012) argues that the Zimbabwean economic crisis which began with ESAP had severe implications on the youth who were already politically, economically and socially marginalised as it led to shrinking of both the formal and informal sectors of the economy. According to Chimucheka (2012), this economic crisis fuelled youth unemployment and poverty which rose to alarming levels. Chimucheka (2012) postulates that at the time of publication in 2012, Zimbabwe had arguably the highest rate of youth unemployment in Africa. Still on the same note, Hamauswa (2012, p. 21) concurs with Chimucheka (2012) by positing that unemployed youths constitute 80 per cent of the country's total youth population. Moreover, according to Zhangazha (2012) as cited by Hamauswa (2012), "youth unemployment rate in the formal sector increased from 70 per cent in December 2009 to 80 per cent in December 2010." Hamauswa blamed this upsurge on the failure to attract investors to the country that resultantly led to lack of job creation as no new companies have come on board and the existing ones have continued to retrench workers. The increase in the number of schools and universities has also led to more and more graduates while on the other hand the economy has stagnated leading to increased youth unemployment in the country (National Youth Policy, 2000).

Hamauswa (2012) further explains that the consequence of high youth unemployment on the country is a blurred future for the country. Hamauswa cites the Reserve Bank of Zimbabwe (RBZ) (2005) as saying that increased youth unemployment in Zimbabwe had resulted in an increase in crimes especially in the urban areas of Harare, Bulawayo, Gweru and Mutare. Due to the lack of meaningful forms of livelihood, youths in urban areas have been involved in petty thievery. Blattman, Fiala and Martinez (2012, p. 18) concur with this assertion by arguing that "youth unemployment and adverse economic shocks raise the risk of conflict in developing countries, and a growing body of evidence from cross-country studies is emerging to confirm this."

In common with Chimucheka (2012), Hamauswa and Manyeruke (2012) note that the youth continue to be marginalised from the country's economy more than 30 years after the country's independence and the almost 20 years of economic decline could be to blame for the underdevelopment

of the youth in Zimbabwe. The issue of the economic marginalisation of youths in Zimbabwe also featured prominently in Chipaike (2013). Chipaike (2013) highlights restricted youth participation in Zimbabwe's mainstream economy. According to Chipaike (2013), the major reason for the exclusion of the youths in the formal economy is their limited access to the means of production such as land and capital. Chipaike (2013) notes that despite having found refuge in the informal sector, youths in Zimbabwe struggle to access the lines of credit necessary to develop their projects and businesses. Chipaike (2013) thus concurs with Chimucheka (2012), that lack of capital as the major hindrance to the participation of youths in business and in the economic sector.

It is worth noting that the economic situation of Zimbabwe's youths was aggravated by the fact that youths were often excluded in several development interventions throughout the country's history. This is fact that Akwabi-Amayew (1997) alludes to in a study that evaluated land reform programme of the 1980s. The study established that only a small number of youths were involved in the programme through youth cooperatives. Akwabi-Amayew (1997, p. 444) concluded that too much financial support was the major reason why youth cooperatives failed to perform as expected. Akwabi-Amayew (1997, p. 446) explains that while support in the form micro credit is necessary to enable projects to take off, it however creates "opportunities for widespread abuse of and dependency on public resources." Zimbabwe's land reform programme of the 1980s thus had very little if any impact on youth poverty and unemployment as was expected.

Just like Akwabi-Amayew (1997), Hamauswa and Manyeruke (2012) also analyse youth participation in Zimbabwe's more recent land reform programme the Fast Track Land Reform Programme (FTLRP) which was launched in the year 2000. Hamauswa and Manyeruke (2012) established that programmes aimed at youth empowerment in Zimbabwe have been unclear and detached from reality. They concluded that youths were not empowered by the FTLRP in Zimbabwe as they still lack access to and control of the most important economic resource which is land. The study recommended a land audit to identify idle land and allocate to youths and that youth programmes should be continually revised and refocused to keep in line with current challenges of youths in Zimbabwe.

The reviewed studies revealed the extent to which youths in Zimbabwe have been largely excluded from various development initiatives over the years.

With limited access to productive resources, the youth in Zimbabwe have become vulnerable, poor, unemployed and prone to diseases such as HIV/AIDS. In justifying the establishment of the youth empowerment programme, the Zimbabwe government recognised that no meaningful development could take place in the country when the country's young people were trapped in cycles of poverty and unemployment (MYDIE, 2013a). Hence, Zimbabwe's youth empowerment was a welcome development for youths in the country. It is important to highlight that, though related to this study, most of the literature reviewed above, does not explicitly cover the context of Zimbabwe's youth empowerment programme launched in 2009. Therefore, this current study evaluates Zimbabwe's youth empowerment programme using the programme's objectives as the basis for measuring performance and effectiveness of the programme.

METHODOLOGY

The study adopted a qualitative cross-sectional case study research design to evaluate Zimbabwe's youth empowerment programme. The case is that of youth empowerment in Zimbabwe's Gweru urban district. The choice of a case study as the research design for this study was influenced by the contextual conditions of Gweru Urban District such as the massive deindustrialisation that the city experienced resulting in increased youth poverty and unemployment. Hence the area was chosen as the appropriate case to evaluate the effectiveness of Zimbabwe's youth empowerment programme.

The population for this study was made up youths in Gweru Urban District, including beneficiaries of the youth empowerment programme and employees of MYDIE. Non-probability sampling, specifically purposive and snowball sampling techniques were used to select participants for the study. Through purposive sampling, the researcher targeted participants who were actively involved in the youth empowerment programme. These were MYDIE officials as well as beneficiaries and unsuccessful applicants of loans under the youth empowerment programme.

The researchers initially approached the MYDIE Gweru Urban District offices seeking assistance with the study. Three youth development officers who were directly involved with the youth empowerment programme in the district were interviewed for this study. In a typical snowball sampling

approach, these officers then directed the researchers to beneficiaries as well as unsuccessful applicants of the youth empowerment programme loans in Gweru Urban District. The researchers then approached these individuals requesting them to participate in the study. The study had a total of 17 participants consisting of three youth development officers from the MYDIE's Gweru Urban District Office, eight beneficiaries of youth empowerment programme loans and six unsuccessful applicants of these loans. In the end, the sample comprised of a cross-section of youth incoming generating projects that ranged from vegetable vending, brick moulding through to tailor shops all of which were chosen through snowball sampling. The sample size was informed by Babbie and Mouton (2001) who recommend a sample of five to 30 participants as appropriate for a qualitative study. However, the final number of participants was established through the principle of saturation.

The research used both primary and secondary sources of data. Primary data for this study was gathered using face to face semi-structured interviews with key informants from the MYDIE, unsuccessful applicants as well as beneficiaries of the youth empowerment programme. An interview guide that was developed by the researcher based on the study's research questions was used as the data collection instrument. The interview questions were both closed ended open ended and responses to these questions were recorded on tape and later transcribed. On site observations of the projects being implemented by beneficiaries were also conducted during the study. During these field trips, the researcher recorded some field notes and took photographs. Secondary data for the study was obtained through an extensive review of a wide range of relevant published and unpublished literature.

For the analysis of both primary and secondary data, the study applied qualitative content analysis. Qualitative content analysis takes place when someone reads or listens to a body of communication and then summarises and interprets the content therein (Burnham et al., 2008, p. 259). Like most qualitative methods, the researcher is the key instrument of analysis in qualitative content analysis. The researcher decides the topic to study, the documents and literature to be studied, the text to be analysed as well as the meaning to be derived from the text (Burnham et al., 2008, p. 259). Qualitative content analysis is thus a subjective method of analysing data that heavily relies on the judgement of the researcher. This is an effective method in studies such as this paper where quantification is not the primary focus of the study.

A data analysis process recommended by Creswell (2009) was used for this study. In this process, raw data from interviews and field trips was organised and prepared for analysis by transcribing the interviews. This was then followed by a process of reading through the data to understand the sense and meaning of the data. Once read through, the data was hand coded into themes and categories. These themes and categories then formed the headings through which the perspectives of the participants were presented in narrative form.

Since the study involved human beings, the researchers observed research ethics by explaining to the participants the purpose of the research and guaranteeing anonymity to the participants. The researchers also obtained informed consent of participants, respected privacy and confidentiality at all times, minimised risk and deception, ensured that research goals and methods were culturally and socially sensitive and avoided exploitation of the researcher participant relationship.

FINDINGS AND DISCUSSION

The study revealed that the youth empowerment programme was indeed operational in Gweru Urban District. According to youth development officers at the MYDIE Gweru District Offices, youths in Gweru District had since 2010 been mainly funded through 3 Youth Empowerment Facilities namely the CBZ Bank Facility, IDBZ Facility, the CABS Kurera/Ukondla Youth Fund. To their knowledge, the Stanbic Wealth Creation Fund had not funded any youths in Gweru Urban District. The records at the MYDIE's district offices revealed that as of 2014, a total of 39 projects had been funded in Gweru Urban District. The CBZ Bank Facility had funded a total of 20 youth projects in the district since 2010, while CABS- Kurera/Ukondla Youth Fund had funded 17 youth projects since its launch in 2011.

Challenges faced by the youths in Zimbabwe

One of the questions that were asked to the youths that participated in the study was, "What do you consider to be the major challenges affecting youths in Gweru Urban District and why?" The youths emphatically answered that poverty and unemployment was the biggest challenge that the youths in the district were currently facing. The study findings thus corroborates the observations by Hamauswa (2012), Chimucheka (2012), Hamauswa

and Manyeruke (2012) and Chipaike (2013) who all cited poverty and unemployment as two of the greatest challenges being faced by the youths in Zimbabwe. The fact that the key objectives of the youth empowerment programme were poverty alleviation and employment creation is proof that the objectives of the programme were indeed relevant to the challenges that were being faced by youths in Gweru District and in Zimbabwe.

Challenges faced during implementation of the youth empowerment programme

The study revealed that there were several challenges that affected the implementation of the youth empowerment programme. Some of these challenges are discussed below.

Inadequate funding

Inadequate funding was identified as one of the major challenges that affected both the implementation and the overall success of the projects funded and the programme. According to the MYDIE youth development officers, the funds that were being allocated for the implementation of the programme were simply not enough. The officers argued that in addition to funding the actual project by the youths, there was need for training of the youths in aspects such as entrepreneurship, project management and basic financial management so as to ensure that the youth will be able to manage the loans they received. However, funding for conducting training was not being availed. All of the eight beneficiaries that participated in the study confirmed that they did not receive any form of training prior to receiving their loans. The youth development officers blamed this lack of training on shortage of funds.

Inadequate funding was said to have affected the conduct of monitoring and evaluation of the projects. The youth development officers indicated that they were supposed to conduct on site evaluations of projects to determine viability prior to awarding of loans. This process was however usually skipped due to shortage of funds. The effect was that at times the officials had to rely on the project proposal to award funding a scenario that saw some 'undeserving' applicants being awarded funding.

Almost all the beneficiaries bemoaned what they felt were ridiculously small loan amounts being issued. Most of these beneficiaries felt that the

small loan amounts issued were part of the reason for the high failure rate of youth projects funded under the youth empowerment programme. The study revealed that only one respondent out of the eight respondents who benefited from the youth empowerment programme had been able to access the exact amount applied for. The rest had been issued less than half of the amount applied for thereby confirming the sentiments of the district youth development officers that the amounts being issued were too little to have any sustainable impact on the lives of the beneficiaries.

Low repayment rates

The study indicated that the number of beneficiaries who defaulted on loan repayments in the district was quite high. It was noted that close to 3 quarters of the respondents said they were failed to service the loans simply because their business had either collapsed or was not profitable enough. The youth development officers also confirmed that there were a lot of defaulters on loans. They said that even though it is not allowed, at times they had to resort to threats of attaching property even with those so called success stories to get them to pay back the loans. The logic of a micro credit scheme is that the money paid back by beneficiaries goes on to pay for more loans for new beneficiaries thereby bringing the benefits of micro credit to an ever expanding pool of beneficiaries (Brown, 2010). Therefore, the high rate of defaulters affects the smooth running of the facilities. For example, CBZ had not issued any loans since 2011 as a result of the high number of defaulters. They no longer had any money to issue to new applicants because all the money was tied up with defaulters who had not paid back their loans.

High rate of failure of the funded projects

Some of the MYDIE officials at the Gweru District Offices indicated that there was a high failure rate of the projects funded by Youth Empowerment Facilities in the district. They pointed out that the successful cases had been with those that had accessed loans while already involved in a business venture. The majority of beneficiaries accessing loans for start-up capital had not been successful and their projects had collapsed.

Generally, the officials at the MYDIE felt that a very small percentage of those that benefited had been successful and had sustained their projects. They attributed the high failure rate to lack of adequate training and the failure to build capacity in individuals before giving them a loan. They suggested that

funds should be set aside to train youths in aspects such as entrepreneurship, project management and planning and financial management.

Abuse or misuse of loans

Cases of abuse of the loans were reported to have been rampant during the early stages of the programme. However, facilities such as the CABS Kurera/Ukondla Youth Fund had resorted to paying suppliers rather than giving the beneficiaries cash as a means of guarding against abuse and diversion of funds. Since CABS adopted this approach, cases of abuse of loans had decreased significantly. Livingston Dzikira the ZYC Director confirmed the allegations of abuse and diversion of the loans that were all over the media especially the private media at the workshop in Nyanga in September 2012. He estimated the percentage of youths who had abused or diverted the funds from the Youth Empowerment Facilities to be around 70 per cent (Bulawayo, 2012).

Allegations of partisanship

The study failed to conclusively accept or refute the allegations of partisanship and politicisation of the youth empowerment programme. This was because the information that was being obtained from most respondents was very subjective and could not be used to prove or refute the claims of bias in the implementation of the youth empowerment programme in Gweru District. Some of the beneficiaries that were interviewed indicated that they were ZANU-PF supporters whilst about 2 thirds claimed that were not active party members of any political party. However, all the beneficiaries believed that they had been allocated loans based on the strength of their project and not anything else. Allegations by some that they had applied and were turned down because of their party affiliation could not be validated.

PROGRESS TOWARDS ACHIEVING THE OBJECTIVES

Funding of income generating projects initiated by youths

One of the specific aims of Zimbabwe's youth empowerment programme was to fund income generating projects initiated by youths. It can be argued that the programme had very little success in terms of funding projects initiated by youths in Gweru Urban District. This is mainly because only a few youths

benefited from the loans being offered by the facilities. Indications were that very little progress was made towards funding of youth projects through the Youth Empowerment Facilities.

While the programme was expected to benefit others in the through employment creation, increased demand for raw materials and supply of products, this was not the case in Gweru Urban District. This was because the loans allocated were too little to make a lasting impact on youth development in the district. The number of youths that needed access to the loans was far beyond that which can be accommodated. This effectively limited the number of downstream beneficiaries.

Employment creation for youths

It was noted that with all the respondents who were beneficiaries whose income generating projects were still operational at the time of the study, production, incomes and employment had increased as a result of the loans. However, about 90 per cent of these beneficiaries indicated that they were unable to maintain these increases for long. For example, the tailor shop owner in the Gweru CBD reported that the US\$1 000 loan received from IDBZ in 2010 had enabled him to invest in 2 sewing machines and more material. He confirmed that he was able to employ 3 more workers in addition to the 3 he initially had. This is because the loan had enabled him to bring into production another sewing machine that was idle because of shortage of materials. He also reported an increase in income of about 20 per cent during this period. It was the same case with the brick moulder who confirmed increased production soon after receiving the equipment and material worth US\$1 500 from the CABS- Kurera/Ukondla Youth Fund in 2012. He said he had added two more youths to the labour force after receiving the loan in 2012.

However, all the respondents confirmed that business had peaked for only a few months after receiving the loan. They were however unable to sustain this increased business and things went back to the situation they were before receiving the loan. This meant that almost all had to lay off the 2 to 3 employees they had hired soon after accessing the loans. All the beneficiaries blamed their failure to sustain the levels reached after accessing the loans on the small amounts accessed and shortage of markets for their products. This in a way validates claims by Bateman (2012) that early results of micro credit schemes are usually positive and encouraging but the gains

and benefits are rarely sustained for long periods. According to Snow (1999, p. 75) true economic well-being and sustainability only kicks in when micro credit facility beneficiaries graduate to commercial sources of capital for their financial and credit requirements and are no longer reliant on a micro credit facility. This was definitely not the case with the youth empowerment programme in Zimbabwe.

Technical and entrepreneurial training

Zimbabwe's youth empowerment programme also sought to empower youths through technical and entrepreneurial skills training. This meant that the facilities were supposed to provide funding for youths who wished to attend technical or entrepreneurial training at Vocational Training Centres (VCTs). However, this did not happen as the facilities only funded proposals for income generating projects. Brian Mpofu the Head of the CABS-Kurera/Ukondla Youth Fund in an address to parliament in May 2013 confirmed that the facility was not funding capacity building proposals and all such applications had been rejected (Voice of America, 2013).

The youth empowerment programme had also failed to make any significant progress in terms of providing technical or entrepreneurial skills training to the beneficiaries. The study revealed that none of the 10 beneficiaries had received any form of training prior to accessing the loans. This could be argued to have contributed to the high failure rate of those who were being given start-up capital. The UN (1998) cites an Organisation for Economic Cooperation and Development (OECD) study, which noted that the most successful micro lending facilities had been those that were accompanied with training. Blattman, Fiala and Martinez' study also concurred that offering vocational training can have a bearing on the rate of success of a micro credit scheme (2012).

Participation of youths in the national economy and in national development programmes

It can be argued that the youth empowerment programme was not successful in promoting the participation of Gweru youths in the national economy and in national development. This is mainly because the programme failed to fund the number of youth projects that would have had a positive impact on the economy. Moreover, the amounts being issued and the types of projects being funded especially in Gweru are informal sector projects that had very

little impact on the economy and on factors such as unemployment and poverty.

Poverty alleviation

Zimbabwe's youth empowerment programme was established as a response to the deepening youth poverty in Zimbabwe. Though there were no exact statistics, several studies concurred that youth poverty had reached alarming levels in Zimbabwe (see Chimucheka, 2012; Chipaike, 2013; Hamauswa & Manyeruke, 2012, MYDIE, 2013). The study however, revealed that the youth empowerment programme's contribution to poverty and unemployment amongst the youth in Gweru was almost insignificant. This was because only a small percentage of youths in the district were able to access the loans. With those that benefited from the loans only a small percentage less than 50 per cent managed to stay afloat. The rest of the so called income generating projects collapsed. The few employment opportunities created by the beneficiaries quickly disappeared leaving the youths of Gweru facing a bleak future in terms of employment. The improved living conditions of the beneficiaries as a result of the increased incomes could not be sustained for long as the production decreased to almost similar levels of the period before accessing the loans.

As highlighted above, Zimbabwe's youth empowerment programme had one broad goal of alleviating poverty amongst the youth in Zimbabwe. While other development programmes have time bound targets for their achievement, Zimbabwe's youth empowerment programme did not have such. This made it difficult to assess the effectiveness of the programme in as far as achievement of this broad objective is concerned. However, the majority of youths that participated in the study concurred that the youth empowerment programme had very little if any impact on their quality of life. This is corroborated by studies such as World Bank (2020) that point out that poverty rates and youth poverty rates in particular continue to increase annually since the adoption of the youth empowerment programme in 2009. According to the World Bank (2020), between 2011 and 2020, poverty levels measured using the national extreme poverty line of US\$1.95 rose from 23% to 38%. Commenting on the youth poverty situation in the post youth empowerment programme, a Zimbabwean daily newspaper *Newsday* (April 11, 2019) argued that the increasing number of youths that were engaging in crime and violent protest was a manifestation of the youth poverty crisis in the country. Therefore, based on the findings of this study and evidence from

other recent studies, Zimbabwe's youth empowerment programme failed to achieve its main goal of alleviating poverty amongst the youths in Zimbabwe.

SUGGESTIONS

The study noted several opportunities, issues and challenges including youth's concerns, wishes and hopes for both their future and the future of the youth empowerment programme. Some of the youths that took part in the study suggested that the youth empowerment drive should target big projects rather funding individual projects if it was to meet its goal of employment creation and poverty alleviation. They argued that this would have a greater impact on both the economy and youth development as compared to the current Youth Empowerment Facilities.

The beneficiaries also called on ZYC and the MYDIE to continually conduct training and workshops so as to keep the youth especially those who are into micro enterprises abreast of the best practices. They also called on the formation of a forum where the beneficiaries could meet to share ideas of good practices, challenges and how to overcome them. Another suggestion would be for GoZ to put in place other support measures to promote youth entrepreneurs. Such measures could be in the form of legislative policies that compel for example all government departments to award say 50 per cent of all their tenders to businesses run by the youth.

It was noted that Zimbabwe's youth empowerment programme had been a victim of the tendency by the authorities to over publish the few success stories as compared to the failures that is typical with most micro credit schemes the world over. According to Bateman (2012), "the microfinance industry, advocates and friendly media publicise lots of individual heart-warming success stories, which convinces many that the concept surely works." As a result, few have actually taken the time and effort to research on the actual performance and impacts of such development facilities as many just go with what the 'experts' and those closer to the actual implantation process.

It can be argued that there is need for a shift in the way youth empowerment is defined and perceived in Zimbabwe from the current definition where it is simply the advancing of micro credit to youths to a more holistic definition that also encompasses capacity building. There is need for the youth

empowerment programme to also fund projects that are aimed at building capacity as youth empowerment goes beyond economic empowerment. In actual fact capacity building should be first step in the empowerment process and the Zimbabwean youth empowerment programme should be no different.

CONCLUSION

Zimbabwe's youth empowerment programme was established in 2009 with the objectives of increasing youth employment opportunities and increasing the participation of youths in the country's development among other objectives. However, 11 years on the county's youth empowerment drive seems to have been abandoned with no clue as to whether or not it achieved its objectives. With no credible information on the success or failure of this noble public private partnership venture, it is difficult to support or dismiss claims for the resuscitation of the programme. This paper thus provides critical and perhaps reliable information for decision-makers be they at government or private sector level on what should and should not be done in implementing such ventures as the youth empowerment programme.

The evaluation of the youth empowerment programme revealed that the objectives of the youth empowerment programme were relevant as they sought to address the issues affecting Zimbabwean youths such as economic marginalisation. Though the youth empowerment drive appeared to be a worthwhile venture, the actual implementation process had several challenges chief amongst which was the shortage of funding. This had adversely affected the conduct of the youth empowerment facilities in Gweru Urban District. On the impact of the youth empowerment programme on the political and economic development of the youth in Gweru, the study noted that while the facilities had created some opportunities for the youth, on the whole the programme had no meaningful impact on the lives of most youths in Gweru. While there were some benefits that accrued to the few 'successful' beneficiaries, these were temporary and could not be sustained. The rate of failure was generally seen to be quite high resulting the youths failing to repay loans which in turn made the fund unsustainable for some of the financial institutions that they abandoned funding of the youth under the youth empowerment programme. Judging by the impact on youth development in Gweru Urban District, Zimbabwe's youth empowerment programme was ineffective in meeting any of the objectives set out.

ACKNOWLEDGMENT

This research received no specific grant from any funding agency in the public.

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