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RESEARCH TOPIC

**AN ANALYSIS OF THE CHALLENGES FACED BY YOUTH IN ACCESSING THE
ZIMBABWE YOUTH EMPOWERMENT FUND. THE CASE OF MUTARE DISTRICT**

BY

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DECLARATION

I do hereby declare that this dissertation is my original work and has not been submitted to any other Universities except Midlands State University. Other people`s work have been properly acknowledged. This dissertation is submitted in partial fulfillment of the requirements of the Bachelor in Politics and Management.

DEDICATION

I am dedicating this work to my family including my dad, mom, my sister and my brothers who worked tirelessly and supportively throughout the course of this academic phase. These people have been motivating me to soldier on whenever I started to lose hope.

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ABSTRACT

The research aimed at analysing the challenges faced by youth in accessing the youth fund using Mutare District as the case study. The researcher went further to illustrate various legal frameworks that the government has established in a bid to deal with the economic, social and political problems facing youth in Zimbabwe. The researcher has focused on the duty of the government in ensuring the fulfillment of the needs of the youth in Zimbabwe. The study looked at the importance of youth empowerment in the form of youth fund whereby the government of Zimbabwe has launched various Youth Fund schemes aimed at curbing unemployment in the country. This study had focused on the Kurera/Ukondla Youth Fund which was launched by the government to enable youth to start their own businesses so that they can support themselves. The researcher also looked at the causes and effects of unemployment and other countries that have been involved in the empowerment programmes. The study findings have shown that the challenges faced by youth in acquiring funds are mainly caused by the funding institutions themselves for example the politicization and corruption on the distribution of these funds has been a major challenge faced by Youth in Mutare District. The researcher has recommended on what the government should do in order to solve the problems that the youth are facing in accessing funds thereby ensuring a successful youth empowerment in the country.

ACRONYMS

CBZ.....	Central Bank of Zimbabwe
DOC.....	Development Organisation Centre
DYDO.....	District Youth Development Officer
ECF.....	Employment Creation Fund
FDI.....	Foreign Direct Investments
IDBZ.....	Infrastructure Development Bank of Zimbabwe
MOYA.....	Ministry of State for Youth Affairs
NDE.....	National Directorate of Employment
PYDO.....	Provincial Youth Development Officer
SIDO.....	Small Industrial Development Organisation
ZANU PF.....	Zimbabwe National Union-Patriotic Front
YDF.....	Youth Development Fund
ZNYP.....	Zimbabwe National Youth Policy
ZYC.....	Zimbabwe Youth Council
ZYCA.....	Zimbabwe Youth Council Act

Table of Contents

RESEARCH SUPERVISOR ACKNOWLEDGEMENT FORM	i
APPROVAL FORM	ii
DECLARATION.....	iii
ACKNOWLEDGEMENTS.....	iv
DEDICATION.....	v
ABSTRACT.....	vi
ACRONYMS.....	vii
Table of contents.....	viii
CHAPTER ONE.....	1
1.0 Introduction.....	1
1.1 Background.....	1
1.2 Statement of the problem.....	2
1.3 Research objectives.....	2
1.4 Research questions.....	3
1.5 Justification of the study.....	3
1.6 Delimitations.....	4
1.7 Limitations.....	4
1.8 Conclusion.....	4
CHAPTER TWO.....	5
LITERATURE REVIEW AND THEORETICAL FRAMEWORK.....	5
2.0 Introduction.....	5

2.1 Literature review.....	5
2.2 Youth Empowerment Fund.....	7
2.3 Importance of youth empowerment.....	8
2.4 Youth unemployment.....	10
2.5 Legal frameworks that were adopted by the government to ensure youth empowerment.....	11
2.5.1 National Youth Policy.....	11
2.5.2 Constitution of Zimbabwe.....	13
2.5.3 National Youth Council.....	13
2.6 Challenges faced by the youth in accessing the Youth Fund.....	14
2.7 Research gaps.....	15
2.8 Theoretical Framework.....	15
2.8.1 Empowerment theory	15
2.8.2 Sustainable livelihood theory.....	16
2.9 Conclusion.....	17
CHAPTER 3 THREE.....	18
RESEARCH DESIGN AND METHODOLOGY.....	18
3.0 Introduction.....	18
3.1 Research methodology.....	18
3.2 Research design.....	18

3.3 Qualitative research design.....	19
3.4 Study population and sampling.....	19
3.5 Sample size.....	20
3.6 Sampling.....	20
3.7 Sampling selection.....	20
3.8 Sampling techniques.....	21
3.8.1 Simple random sampling.....	21
3.8.2 Purposive sampling.....	21
3.9 Methods of data collection.....	22
3.9.1 Primary sources.....	22
3.9.2 Secondary sources.....	22
3.10 Questionnaires.....	22
3.11 Interviews.....	23
3.12 Ethical considerations.....	23

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.0 Introduction.....	24
4.1 Percentage of respondents by age.....	24
4.2 Background information of respondents.....	25
4.3 Youth Fund information.....	30

CHAPTER FIVE37

SUMMARY, RECOMMENDED AND CONCLUSION.....37

5.0 Introduction.....37

5.1 Summary.....38

5.2 Conclusion39

Reference List.....41

Appendices.....44

Appendix 1 Questionnaire Guide.....44

Appendix 2 Interview Guide.....46

CHAPTER ONE

1.0. INTRODUCTION

The high rates of unemployment among youths in Zimbabwe have led the government to embark on youth empowerment programme in order to address the challenge of youth unemployment. The government through the Ministry of Youth Indigenisation and Economic Empowerment came up with strategies to empower youth to become self sufficient and helping in employment creation and one of these strategies is through the Youth Empowerment Fund. This is a strategy which strive to empower the youth to be self employed and to support their families while at the same time building the country whereby the youths were given the platform to apply for these loans. However, it has been discovered that the youth are facing challenges in accessing these funds due to a plethora of factors such as lack of information about how to apply for these funds, politicisation of these funds, and lack of collateral and where it can be accessed from. It has also been noted that the youth in different provinces of the country are failing to access the Zimbabwe youth fund due to lack of awareness among the youth about the National Youth Policy and programmes that are being carried out by the government for them. In this study, the research was carried out in Mutare district to analyse the challenges that the youths are facing in getting access to the funds. The study has also help in coming up with the strategies that can be used to ensure that every youth get access to the Zimbabwe Youth Fund as it is always said that it is wise to embark on programmes to empower youth who form the bulk of the population of the country.

1.1 BACKGROUND OF THE PROBLEM

Youth empowerment became an important issue for the Zimbabwean government 1980 to date. This was as a result of a large percentage of unemployed youth who does not have education and skills that could help them in sustaining themselves and help in improving the country`s economy. The 2000 National Youth Policy of Zimbabwe emphasise that the government has aimed at uplifting the living standards of both young men and women through empowerment programmes for them to showcase their capabilities as individuals and as part of their societies. A number of policies have been developed by government in order to address the economic empowerment needs of Zimbabwean youth through the National Youth Fund. Unemployment is the major challenge for young people today and despite the expansion of the education and

training system at all levels after independence in the public and private sector and NGO sectors. It can be noted that due to high rates of unemployment in Zimbabwe, many youth graduates in Mutare are now found mainly in the vending, car washing among other in formal businesses. Some school leavers have resorted to drug abuse and at times gambling to earn a living.

The need to empower youth became serious from period of 2000 to date due to high unemployment and different challenges faced by youth. The government of Zimbabwe has done a lot so as to ensure youth empowerment through engaging in several programmes and formulation of policies that seeks to improve their livelihoods. The government has in 2006 set up a revolving Youth Fund called the Youth Development Fund which was amalgamated with the Employment Creation Fund of the 1990s. The government in a bid to create opportunities for youth empowerment, it has partnered with the Old Mutual Zimbabwe limited so that they could reduce unemployment among the youth. The Zimbabwe youth empowerment fund in particular the Kurera / Ukondla Youth Fund was established to fund youth businesses and income generating projects to create employment in Zimbabwe. However, youth are failing to access the youth funds due to a number of challenges including lack of awareness among the youth about the funds.

1.2 STATEMENT OF THE PROBLEM

Youth are failing to access the Zimbabwe Empowerment Fund in order to start income generating projects due to lack of collateral, politicization of funds and lack of adequate information on the existence of the fund.

1.3. RESEARCH OBJECTIVES

1. To analyse the importance of the Youth Empowerment Fund as a way of empowering youth in Mutare District examine the relevance of youth empowerment fund in ensuring youth empowerment in Mutare District.
2. To assess whether youth empowerment has been a solution to the socio-economic problems the youth are facing.
3. To examine the challenges faced by youth with regards to accessibility of the youth empowerment fund.

4. To offer solutions on how to address the challenges faced by youth in accessing the youth empowerment fund.

1.4. RESEARCH QUESTIONS

1. What is the importance of the Zimbabwe Youth Empowerment Fund in empowering youth in Mutare District?

2. Has Youth Empowerment Fund been a solution to the socio- economic problems the youth are facing?

3. What challenges faced by youth with regards to accessing youth empowerment funds.

4. What can be done to ensure the success of Youth Empowerment Fund in empowering youth in Mutare?

1.5. JUSTIFICATION OF THE STUDY

The research seeks to explore the challenges faced by the youth in Mutare district. It aimed at evaluating the significance of the youth empowerment fund as a strategy of youth empowerment. The study will also measure the value of the empowerment fund in changing the living standards of the youths and creation of employment among youths in Mutare district. The study is also important as it will highlight the importance of giving funds to youth so that they become self reliant and in churning out entrepreneurs that will assist to develop communities and the country at large. Nhema (2013) reiterates that youth empowerment institutions provided a platform for youths to improve their livelihoods and that of their communities. The beneficiaries of the study will be the youth, government, the community, the Ministry of Youth indigenisation and Economic Empowerment and the researcher.

The research will be of great importance to the youth as the challenges they are facing in acquiring funds are going to be highlighted so that the Ministry of Youth would know how to solve them. The Ministry of Youth Indigenisation and Economic Empowerment will also benefit from this research as it will bring out the challenges that the youths are facing in accessing the funds. This will give the government and policy makers the opportunity to choose whether to continue giving funds to youths or choose other strategies of youth empowerment. It will also

help them in finding solutions to the challenges faced by the youth in accessing these funds.

To the community, the study will be of paramount importance since youth will have knowledge concerning on empowerment as a way of changing living standards as well as changing their communities particularly in Mutare district. The youths in the community will get informed about the development programmes and policies meant to improve the living standards of the youth. More so, the study will also assist the researcher with information that will be acquired during the research period and that information might be very useful in the future.

1.6 DELIMITATIONS

The study will analyse the challenges faced by youth in accessing funds in Mutare district from 2012-2016.

1.7 LIMITATIONS

The research may be affected by political affiliations, cultural differences since Mutare District is composed with people of different education levels and opposed political parties. However, for the purposes of carrying out the study the researcher will be apolitical. Information will also be given by key respondents who would be at times not want to give information or would be busy to answer any questions hence thus limitation of the study. The respondents might also not want to disclose information that can be useful to the study.

1.8 CONCLUSION

The main aim of this chapter was to open up to the reader the main area of focus. The chapter reviews on the background of youth empowerment in Zimbabwe and the strategies that were established by the in a bid to curb high rates of unemployment among youth in the country.

CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.0 INTRODUCTION

2.1 LITERATURE REVIEW

Youth is defined by the UN for Statistical Consistency across Regions as those persons between the ages of 15-24 years. However, according to the African Charter youth refers to those persons between the ages of 15-35. The Zimbabwe National Youth Policy has defined youth as a person between the age of 10 to 30 years irrespective of their gender, race, and marital status, physical or mental disability. For one to be eligible to access the Zimbabwe youth fund, he or she is supposed to be between 18-35 years of age. The researcher made use of this age since the government considered that people of this age will be mature and this is also in tandem with the majority age included in the Zimbabwean constitution.

According to School Mattazz, youth empowerment is the process whereby young people gain the ability and authority to make informed decisions and implement change in their own lives and the lives of other people. Youth empowerment is a means of encouraging youth to do great impact in their society and it serves as an opportunity for the youth to develop their skills and talents thereby making them a better person in the society. Empowerment involves assisting youth to utilise and maximise their potential. For this research empowerment refers to the method of promoting the livelihoods of the powerless people in the state.

There are various types of youth empowerment and for this study, the researcher dwells much on economic empowerment whereby youth are offered loans to start their businesses. A good example of such type of empowerment is the Youth enterprise with Innovation that was established to support youth so that they can achieve their financial goals. In Zimbabwe, youth were empowered through youth funds such as Kurera/ Ukondla Youth Fund launched by the government in 2012 and the Youth development Fund that was launched in 2006 in a bid to promote development of competitive, sustainable and growth orientated citizen owned youth enterprises.

According to Enotes (2013) economic empowerment consists of giving a group of people the means to be in control of their own economic destiny. It consists of helping people improve their

economic status while, at the same time, gaining more control over that status. According to Enotes, economic empowerment refers to the economic empowerment of groups that are powerless. These are people who have had very little control of their economic destinies for example youth in many countries.

Economic empowerment efforts typically include efforts to make such people self-sufficient for example; it can involve efforts to provide “microcredit” to people so that they can open their own businesses. It can also involve providing training for people so that they will be more aware of how to improve their economic status, hence, economic empowerment is meant to give people the means to improve themselves economically.

Katsande (2013) is of the view that empowerment policies enacted by the government have in a significant way transformed the lives of Zimbabweans across our landscape. Through youth empowerment, thousands of business enterprises for youth have been funded in different sectors of the economy across all provinces. Empowerment according to Kogi State Government (2004) is a way of changing the attitude of individual`s to positively re-direct them to gain control over their life or situation.

The issue of youth empowerment has become a worldwide agenda with several states engaging in youth empowerment through the youth empowerment fund strategy. Youth have the opportunity to apply for funding toward their youth led projects as well as participate in grant making program support and evaluation. Youth empowerment fund believes that youth should have access to resources to define their own programmes and opportunities. This research have examined the problems that the youth are facing in accessing the resources such as funds to kick start their businesses

Zimbabwe has witnessed many socioeconomic changes which have direct impact on every group of the society. However youth has become the most vulnerable group. Mutingwende (2014), states that, unemployment and inaccessibility of national resources remain the central challenge to many youths in Zimbabwe. According to Coalition against corruption leader, not all the youth have benefitted to the Old Mutual Fund since there a few number of who have managed to acquire the fund hence there is need for the great change in nurturing the youth as they are complaining about how the empowerment fund was disbursed.

2.2 YOUTH EMPOWERMENT FUND

There are various factors which led to the initiation of the Zimbabwe Youth Empowerment Fund. The study focused on the Kurera-Ukondla Youth Fund as a pioneer of such funds emanating from the indigenization of Old Mutual Zimbabwe. This fund was initiated by the government of Zimbabwe to empower youths aged between 18 and 35 with the intention to improve levels of employment, empower youth so that they contribute to the country's economic growth, enable youth to actively participate in the economic mainstream and to reduce poverty among youth. The Youth Fund aimed at empowering young people so that they are able to participate in the growth of the nation's economy and to enhance their socio-economic livelihood. This is in tandem with the aim of the Zimbabwean government to empower youth so that they contribute to the development of the as a result of high rate of youth unemployment in the country.

The Youth Village (2013) states that, the Ministry of Youth Indigenisation and Economic Empowerment has the mandate of economically empowering the youth and facilitating participation in the mainstream economy. The ministry has then partnered with the Old Mutual Zimbabwe Limited and CABS to create opportunities for youth empowerment so as to ensure their active participation in the mainstream economy thereby combating the unemployment scourge. The Kurera-Ukondla youth fund was meant to fund youth businesses and income generating projects, create employment for the young people of Zimbabwe.

The government enacted youth empowerment policies that have transformed the lives of Zimbabwean youth across the country. The government launched the Kurera- Ukondla Youth Fund aimed at funding youth from all provinces to start their own projects such as potato farming in Nyanga, Chipinge and Mutare as well as tobacco farming in Headlands and Rusape. According to The Zimbabwean (2015) the government was given 11\$US million by the Old Mutual to support income generating projects in which \$1 million was meant for capacity building whilst the balance was a revolving fund for income generating projects initiated by the youth. The Kurera Youth Fund was part of the Old Mutual Indigenisation agreement with the Zimbabwean government where US \$10 was allocated to youth in so as to be distributed to youth in order to reduce levels of unemployment among youth and to improve the economy of the country.

However, some of the youth in Mutare failed to access the fund due to a number of factors. The Zimbabwean (2015) highlighted that youth faced challenges in accessing the empowerment fund due to several reasons. There was inadequate information on the existence of the fund in that the information was limited to a few individuals known or related to government officials and institutions that were directly responsible for the administration of the fund. In addition, there was also politicisation in the disbursement of the fund and also that youth lacked knowledge of business and innovation.

2.3 IMPORTANCE OF YOUTH EMPOWERMENT

UNESCO (2013) emphasises that youth should be considered as a solution and not as a problem. UNESCO organisation advocated for the importance of working with and for the youth including the most vulnerable and marginalised in order to provide them with the skills and opportunities to be agents of change for peace and sustainable development. Like Zimbabwe, Nigeria has also embarked on skills acquisition programme for the youth. According to Development Organisation Centre, the need to acquire and develop skills cannot be neglected since entrepreneurship is vital to employment generation among youth and that the youth will be self reliant and independent. Today, most countries have centrally focused on the empowerment of youth as this group represents the largest portion of economically active group in many countries hence they should be empowered for them to become good leaders in the future.

Youth loans were not peculiar development in Zimbabwe alone as there is other countries that have embarked on the programme of youth empowerment as a result of high rates of unemployment among youth. This research has looked on countries such as Kenya and Nigeria that have realised the importance of youth empowerment. The Kenyan government created the Ministry of State for Youth Affairs (MOYA) in December 2005 in a bid to address youth concerns in the country. This has been grounded in the realisation that the government may not achieve the Millennium Development Goals without adequately dealing with the many social challenges facing the Kenyan youth. According to Republic of Kenya (2006) the government developed its first Kenya National Youth Policy and has its vision a society where youth have an equal opportunity as other citizens to realise the fullest potential, potential, productively participating in economic, social, political, cultural and religious life without fear or favour.

According to (www.tandfonline.com) In 2007, the government of Kenya launched the Youth Enterprise Development Fund in order to provide loans for on-lending to youth owned enterprises, to support youth oriented micro, small and medium enterprises to develop linkages with large enterprises, to provide funding and business development services to youth owned or youth focused enterprises and to facilitate employment of youth in the international labour market. Kenya has been developing young entrepreneurship programmes since 2005 and small business schemes assisted by the Small Industry Development Organisations (SIDO) aimed at helping the youth to engage in social action change that is associated with individual empowerment and community organising.

Oviawe (2010) also mentioned that the government of Nigeria took steps to reduce the problem of unemployment by establishing the National Directorate of Employment (NDE) which was established in November 22, 1986 to effectively empower youth. The Zimbabwean government realizes the importance of empowerment among the youth in order to enhance the quality of their livelihoods, facilitating their active engagement in the economy, promoting ownership and control of the main means of production, capacity building through technical and entrepreneurship skill development. The government then, launched the Kurera Youth Fund in a bid to address the economic problems associated with the youth around the country. According to (www.herald.co.zw) the Ministry of Youth, Indigenisation and Economic Empowerment has a mandate to empower young people through skills training to enhance sustainable livelihoods. The Ministry has imparted skills training to young people through its vocational education approach so that they start their own enterprises carpentry, agriculture, welding among others. The main aim of this initiative is to develop an entrepreneurial culture amongst the youth through skills and business management training in order to improve their employability.

According to (www.tandfonline.com) the Commonwealth Secretariat (2007) states that empowerment 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. Empowering youth is important because it leads to competence and confidence which in turn are linked to self esteem and self actualisation. Anderson et.al (2009) states that successful youth empowerment leads to youth gaining control and mastery of the social, political elements that influence and affect their life in order to improve equity and the quality of life through to

adulthood facilitating their active engagement in the economy.

2.4 YOUTH UNEMPLOYMENT

Pettinger (2017) defines unemployment as a situation whereby someone of working age is not able to get job but would like to be in full-time employment. According to Zimbabwe Poverty Assessment study (1995) the youth have the highest unemployment rate among all the age groups in the labor force in Zimbabwe as the rate of youth unemployment peaked during the decade of long political and economic crisis that plagued Zimbabwe since 2000. According to ILO (2013) youth unemployment has become a global problem with 185 million people unemployed worldwide. In Sub Saharan Africa about 60% of unemployed people are youth and this situation is not different for Zimbabwe since most of the youth are unemployed.

According to Chakanya (2008), youth unemployment peaked during the long period of political and economic crisis that faced Zimbabwe since 2000 and this result in the rise on the rate of young people involved in informal sector thus the creation of black markets where these youth starts to work as agents in a bid to earn a living. Read (1998) is of the view that unemployment is high in developing countries and has increased systematically over the past two decades. Merilyn (2001) share the same view by postulating that unemployment has been increasing due to due to poor policy frameworks and strategies employed by the governments that destroys job opportunities for the rest of the economies.

The National Association of NGOs in Zimbabwe recommends that there is need for the establishment and strengthening of entrepreneurship education in schools and tertiary institutions to foster the development of an entrepreneurial culture among the youth to facilitate self employment. The Financial Gazette (2013) suggests that youth empowerment and employment has beome the central focus for many African countries. Hence, to get youth employed or engaged in meaningful programmes of empowerment, there are a number of solutions that are required and these includes the idea that these countries must come up with strategies that can help them source funds geared towards funding of the youth empowerment programmes for employment creation as well as helping in boosting the country`s economy. In addition to that there is also need for the developing countries to set aside funds as well as promoting Foreign Direct Investments (FDI) as a way of helping those youth who are interested in entrepreneurship

to access these funds and start their businesses and lastly the African governments must create an academic system that recognizes the need for vocational training. Most of the youths in Mutare are graduates who are jobless and informal employment is the one way to get out their poverty. According to Nayo director, Gondo, educated and qualified youth currently face the brunt of unemployment in Zimbabwe since they do not have decent jobs. Youth unemployment has reached catastrophic levels with unemployment, with estimates at 90% and owing to the youth bulge, youth have increasingly become disempowered. Most governments and organizations have recognized that when employment is limited, youth entrepreneurship becomes an important strategy to deal with unemployment challenge by integrating youth into labour markets. Reynolds et al (1995) postulates that, high unemployment can act as a catalyst for start-up activity.

Nedeljkovic (2014) youth unemployment could lead to reduced level of happiness and mental health problems. Being employed is important for young people in order to feel accepted in the society hence not having a job can cause economic, cultural and social isolation. Social exclusion, stress and employment worries can cause mental health problems such as depression. Studies have shown that youth unemployment is associated with drug and alcohol abuse as well as higher levels of crime levels among young people.

2.5 LEGAL FRAMEWORKS THAT WERE ADOPTED BY THE GOVERNMENT OF ZIMBABWE TO ENSURE YOUTH EMPOWERMENT

2.5.1 NATIONAL YOUTH POLICY

According to (www.unescapsdd.org) National Youth Policy (NYP) is defined as a policy written and owned by a country, government, young people and other key stakeholders and it demonstrates the country`s commitment to and strategic directions for, promoting and progressing the wellbeing and participation of young people. The NYP has a vision and objectives to create opportunities for young people to become skilled, healthy and productive members of society and specific and specific strategies to translate policy into action.

Teekah (2004) is of the view that a National Youth Policy is often described as signal of the government`s commitment to the and provides a practical framework for national youth development, that is creating a conducive environment and opening opportunities for young

people to grow and reach their full potential. In other words, it is a document to guide priority intervention by the state or other stakeholders to youth development, participation and involvement. Doro (2014) argued that The National Youth Policy provides a framework on how to empower youth of Zimbabwe. It emphasizes on the formal education and training gained through vocational training schools and that there should be equality between men and women in terms of opportunities. The Kurera/Ukondla Youth Fund in Mutare could be praised for providing opportunities for both men and women.

According to (www.zimyouthcouncil) Zimbabwe National Youth Policy was developed in 2000 to provide an enabling framework for the development and empowerment of youth in a comprehensive, coordinated and multi sectoral manner. The policy seeks to empower the youth by creating an enabling environment and marshaling the resources necessary for undertaking programmes and projects to fully develop the youth`s mental, social, economic, political, cultural, spiritual and physical potential in order to improve their quality of life.

According to the National Youth Policy (2010) Zimbabwe has developed a number of policies that have impacts on the youth. The policy states that a country there is need for youth empowerment to reduce poverty among youth as this will enable the country to develop. This clearly shows that young people are the vulnerable group that needs to be protected by the government and other institutions. Youth are also considered as the potential strength of the nation since they constitute the pillar upon which the country is built hence they should be channeled in a way that would enable them to play an important role in the socio-economic development of the country.

The National Youth Policy (NYP) commended that there is high unemployment among youth in Zimbabwe hence the Youth Fund came alleviate unemployment problem. According to Mhasvi (2016) the chairperson of the Portfolio Committee on Youth Indigenisation and Economic Empowerment Mr Wadyajena postulates that organizations that are committed in the full participation of the youths through sustainable development should link themselves with the revised National Youth Policy, Zimbabwe Youth Council, The Indigenisation and Economic Empowerment Act and the ZIMASSET.

2.5.2 CONSTITUTION OF ZIMBABWE

Bulmer (2017) defines a constitution as a higher law that describe the basic principles of the government and the fundamental rights of the citizens

The Zimbabwean constitution is another example of the legal instruments established by the government to promote youth empowerment. Section 14 of the constitution emphasis on the various rights of youth where it illustrates that all the youth between the age of eighteen to thirty five have the right to;

- a) *Access appropriate education and training*
- b) *Employment and other avenues of economic empowerment*
- c) *Associate and to be represented and participate in political, social, economic and other spheres of life*
- d) *Undergo National Youth Service*
- e) *Be protected from harmful cultural practices*
- f) *Opportunities to recreational activities and recreation facilities*

2) *The state must take reasonable legislative and other measures, within the means and resources available, for the progressive realization of these rights.*

The rights above, shows that the constitution considers the rights of the youths and that empowerment of youth is seen as important in the constitution. This is can be shown by the right given to the youth on access to economic empowerment hence the government introduced measures to ensure that the rights of youth have been upheld for example there was the establishment of the Youth Fund.

2.2.6 NATIONAL YOUTH COUNCIL

The National Youth Council Act is also another instrument emphasising on the issue of empowerment and employment of the Zimbabwean citizens. According to the Zimbabwe Youth Council Act, the state and all institutions must strive to facilitate and take measures of empower through appropriate, transparent, air and just affirmative action for all marginalized persons and communities in Zimbabwe. It went further to illustrate that it is the duty of the country and its organizations to work on the ways that are meant to provide employment for the youth and women in Zimbabwe. Due to this factor, one can clearly observe that youth empowerment is one of the issues emphasised by many African countries. According to Kempe (2012) the

government of Kenya had in 2009 passed the National Youth Council Act whose aim was to regulate and coordinate activities and initiatives relating to youth.

2.7 CHALLENGES FACED BY YOUTH IN ACCESSING THE YOUTH FUND

A study carried out by Amenya (2011) shows that youth continue to face challenges with regards to accessibility in that there was lack of effective monitoring and evaluation in the distribution process hence this has affected the importance of empowering youth in Kenya. Zeller et al (2002) support Amenya's view as they postulates that the use of youth fund as an empowerment strategy is not backed by sound facts since the providers of fund are not willing to evaluate the effectiveness of such initiatives due to costs incurred. Youth in Mutare has faced challenges in getting access to the Youth Fund in particular the Kurera/ Ukondla Youth Fund.

One of the major challenges facing youth in accessing Youth Fund is lack of knowledge concerning the availability of the funds. A limited number of youth has knowledge about the Youth Fund and these were either related to the government officials who were responsible for the distribution of funds or have connections with them. This clearly shows that there was poor distribution of information about the funds to the youth in Mutare. This can be evidenced by the fact that only few youth have knowledge

Politicisation of Youth Funds is another major challenge facing many youth in acquiring Funds. Mapuranga (2013) states that the Youth Forum has emphasised that every young Zimbabwean has the right to benefit from the Youth Fund. In this study, the researcher has noticed that most youth in Mutare did not have access to the Kurera/ Ukondla Youth Fund due to politicisation of the Fund since the majority of them who are not active in politics got nothing. According to Masihara, there is a culture within Zimbabwean society to personalise national processes and align them to political parties and there is no transparency and accountability on how the funds are utilised hence, as a result of this, majority of youth were reluctant even to try to get support from the fund.

Another challenge being faced by the youth in acquiring funds is lack of collateral. Collateral requirement is seen as an obstacle to youth's access to the funds in Zimbabwe as other banks demanded collateral in the form of assets like houses hence many youths did not have assets to present as collateral for them to be able to access the Youth Fund. According to Mukora (2012)

the Youth Forum in Zimbabwe (2012) has mentioned that the majority of Zimbabwean youth have faced enormous challenges in securing venture capital due to lack of collateral. While many young entrepreneurs in Zimbabwe have got promising ideas and innovations with the potential to make social impact and drive socio- economic development in the country, lenders are often uncomfortable to lend money to youth since they do not meet the minimum requirements for borrowers and also lack of collateral securities required by loan givers. This clearly shows that lack of collateral is a hindering factor in ensuring youth empowerment since most of the youth are not able to meet the demands by the banks that they need to have collateral security so as to acquire funds.

2.8 RESEARCH GAPS

After what have been said by other scholars in regards to impact of youth fund in ensuring youth empowerment and curbing youth unemployment, the researcher noted that since Youth Fund is considered as a noble idea of empowering youth, it should be distributed in a way that would allow every youth to have access to the fund and to ensure effective monitoring and evaluation of the fund to avoid the using of funds for personal businesses.

2.8 THEORETICAL FRAMEWORK

The concept of youth empowerment had been involved in governance of different states, institutions and communities. Theories about how to eradicate poverty and creation of employment among youth through empowerment has been incorporated in this study.

2.8.1 EMPOWERMENT THEORY

The researcher incorporated the empowerment theory which according to Zimmerman (1995) focuses on processes that enable participation, enhance control through shared decision making and create opportunities to learn, practice and increase skills. Empowerment theory suggest that engaging youth in prosocial meaningful and community enhancing activities that the youth gain vital skills, responsibilities and confidence necessary to become productive adults.

According to Zimmerman (2000) Empowerment is a psychological process in which individuals think positively about their ability to make change and gain mastery over issues at individual and social levels. The theory has influenced the current study in that it emphasis on the need for the

youth to have positive mind toward changing their own lives and the society at large. Through the Youth Empowerment Fund, youth are given the platform to showcase their capabilities and bring change in their lives.

The research basing from this theory has explored the Zimbabwean case of embarking on empowerment of youth through participation in national programmes and in acquiring skills that will enable them to assist in the economic activities of the society as well as creating employment. According to the empowerment theory, empowerment suggests that participation with others to achieve goals, efforts to gain access to resources and some critical understandings of the socio-political environment are basic components of the construct.

2.8.2 SUSTAINABLE LIVELIHOOD THEORY

The study also made use of the sustainable livelihood theory for the understanding of empowerment. Chambers et al (1992) is of the view that livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living; a livelihood is sustainable when it can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long-term. For Scoones (1998), the theory facilitates an understanding of the underlying causes of poverty focusing on the variety of factors at different levels that directly or indirectly determine or constrain poor people`s access to resources or assets of different kinds and thus their lives.

The sustainable livelihood theory is also made up of the five clusters which are human capital, social capital and natural capital, economic or financial capital which include the capital base that is cash or credit, savings essential for the pursuit of any livelihood and physical capital.

According to Mhasvi (2016) the concept of Sustainable Development is important in this study because it emphasise for the need for participation and commitment whereby youths are obliged to participate in national development because they represent the future generations. Transformation must also start with the youths as they have a greater chance of changing the country for the better in the near future. The Brundtland Commission also calls in for strong economic and social support of the people with low standard of living and this comply with the

status of the youths in Zimbabwe. As a result, empowering the youths mean empowering the future generations as these are the most economic and social vulnerable groups in Zimbabwe.

The theory was relevant to the research as it emphasizes the importance of participation and commitment where youth are encouraged to participate in national development activities as they are the future leaders. The theory was also relevant to the study as it looked at the impact of the impact of youth fund as a financial capital aimed at empowering the youth and reduce unemployment problem and improve their lives. According to the Brundtland Commission there is need for strong economic and social support of the people with low standard of living and this is line with the youth in Zimbabwe who is the most affected group in the country.

2.9 CONCLUSION

The chapter highlighted the theoretical framework, importance of youth empowerment, objectives of the youth fund and causes and effects of youth unemployment. It was noted that there is need for monitoring of the projects being carried out by the youth and also need to give adequate information to youth about the disbursement of the fund.

CHAPTER THREE: RESEARCH DESIGN AND METHODOLOGY

3.0 INTRODUCTION

The chapter focuses on the methods that were used in collecting information relating to challenges faced by youth in acquiring the Youth Fund in Mutare District. This research made use of qualitative method of data collection to examine and analyses the various causes that have attributed to youths` failure to acquire the Zimbabwe Empowerment Fund. This chapter also describes the research instruments that were used to collect data which include questionnaires and structured interviews.

3.1 RESEARCH METHODOLOGY

According to Kothari (2004) research methodology encompasses concepts such as research design, target population, sample size and sampling procedures, data collection instruments and data analysis procedures. According to Crotty (1998) research methodology is a comprehensive strategy ‘that silhouettes our choice and use of specific methods relating them to the anticipated outcomes. The main research instruments used in this study are the questionnaires and structured interviews to extract information from the youth. The Danganvura and Sakubva locations were the main focus of the researcher therefore the youth from these locations were interviewed and gave responses. These instruments were used as they ensures the collection of first hand information and that they provides quality data if applied properly. The researcher has interviewed those youths who have responded to the questionnaires.

3.2 RESEARCH DESIGN

Kothari (2004) research design is a plan, a roadmap and a blueprint strategy of investigation conceived so as to obtain answers to research questions, it is a heart of any study while according to Burns et al (2003) it is a blueprint for conducting a study with maximum control over factors that interfere with the validity of the findings.

Qualitative and quantitative research designs are the two types of research design. This research used qualitative research design to study individual cases and to find out how people think and feel about the Youth Fund. The main objective of this study was to describe challenges faced by the youth in accessing Zimbabwe Empowerment Fund and this necessitated the use of a

descriptive research design.

3.3 QUALITATIVE RESEARCH DESIGN

Creswell (1994) defines qualitative as an inquiry process of understanding based on distinct methodology tradition of inquiry that explores a social or human problem. The researcher builds a complex, holistic picture analyses words reports, detailed views of informants and conducts the study in a natural setting. There are also various types of qualitative research which include research, ethnographic correlation critical social research among others. According to ORCA qualitative research is designed to reveal a target audiences range of behavior and perceptions that drive it with reference to specific topics or issues. Qualitative research is important as it allow researchers to collect data by observing behavior and interviewing the respondents. Qualitative research helps researchers to gain clearer understanding about the targeted market. However the research design is associated with some disadvantages in that, findings can be time consuming and difficult to present in visual ways.

3.4 STUDY POPULATION AND SAMPLING

According to Zikmund (2003) a population is a complete group of entities sharing common characteristics. In this study, the population was the youths residing in Mutare District, Provincial Youth Development Officer and District Youth Development Officer who had adequate information about the Youth Fund and how the Youth Fund was disbursed.

TABLE 3.5 TARGET POPULATION AND NUMBER OF RESPONDENTS

Category	Organisation	Number of respondents
Youth	Youth	40
P YDO	Ministry of Youth	1
DYDO	Ministry of Youth	1
Total		42

Source: Primary data

3.6 SAMPLE SIZE

A sample size is defined by Evans et al (2000) as the number of observations in a sample. Weinstein defines sample as a subset of a population that is obtained through some process possibly random selection or selection based on a certain set of criteria for the purposes of investigating the properties of the underlying parent population. According to Mc Leod (2014) a sample is the group of people who take part in the investigation. Bestkhan (1993), states that a sample size should be at least 10% of the whole population. The researcher used 40 respondents from the whole population of the youth in Mutare District.

3.7 SAMPLING

Sampling is defined as the selection and implementation of statistical observations in order to estimate properties of an underlying population. Mc Leod (2014) defines sampling as the process of selecting a representative group from the population under study. Sampling saves time and it is less expensive since the researcher will be targeting a small proportion from the entire population. Sampling is helpful in the gathering of data about the population in order to make an inference that can be generalised to the population.

3.8 SAMPLE SELECTION

There are two main types of sampling namely probability sampling and non probability

sampling. In terms of sampling, purposive sampling was employed and it is largely geared towards targeting people who have information about the subject matter. This type of sampling is very useful in situations when you need to reach a targeted sample quickly, and where sampling for proportionality is not the main concern. The researcher used both probability and non probability.

3.9 SAMPLING TECHNIQUES

There are two main types of probability and these are probability and non probability sampling. Both probability and non probability sampling types were used were used in this research.

3.9.0 SIMPLE RANDOM SAMPLING

According to Teddlie et al (2007) a simple random sampling is one in which each unit in the accessible population has an equal chance of being included in the sample and the probability of a unit being selected is not affected by the selection of other units from the accessible population. DePersio (2015) states that simple random sampling is a method used to cull a smaller sample size from a larger population and use it to research and make generalisations about the larger group. The advantages of this sampling technique are that it is easy to use and it is accurate in representing larger population. However, the disadvantages associated with this type of sampling are that it is tedious and time consuming.

3.9.1 PURPOSIVE SAMPLING

This is where the researcher chooses a sample based on their own knowledge about the population and study itself. Ritchie et al states that purposive sampling is a strategy where members of a sample are chosen with a purpose to represent a location or type in a relation to the criterion. This type of sampling is used primarily when there is limited number of people that have experience in an area under study, for example the researcher chooses to interview and target the Provincial Youth Development Officer and District Youth Development Officer who had full information about the Youth Fund. The advantages of this method are that it is less costly and less time consuming. The disadvantages associated with this method of sampling are that there is no possibility of having any idea about the degree of accuracy achieved in the investigation conducted by this method.

3.10 METHODS OF DATA COLLECTION

There are two sources of data in research that is primary and secondary sources. The searcher employed both primary and secondary data to carry out the research.

3.10.1 PRIMARY SOURCES

According to Nordquist (2017) primary data refers to information collected firsthand from such sources as historical documents, literary texts, survey and interview. The researcher used questionnaires and structured interviews as examples of primary sources to extract information from the youth. The researcher had access to get first hand information and interviews were carried out to those youths who responded to the questionnaires.

3.10.2 SECONDARY SOURCES

A secondary source is any source about an event, period, or issue in history that was produced after that event, period or issue has passed. The researcher made use of information from newspapers, books, and National Youth policy, Constitution of Zimbabwe and the Indigenous and Economic Empowerment Act as secondary sources of data.

3.11 QUESTIONNAIRES

Oklahoma State University defines a questionnaire as a means of eliciting the feelings, beliefs, experiences, perceptions, or attitudes of some sample of individuals. The questionnaire is most frequently a very concise, preplanned set of questions designed to yield specific information to meet a particular need for research information about a pertinent topic. The research information is attained from respondents normally from a related interest area. The researcher visited the Sakubva and Dangamvura locations to deliver questionnaires by hand. These questionnaires were written in simple English so that the respondents could easily understand. As a data collecting instrument, it could be structured or unstructured. The researcher used both structured and unstructured questionnaires. The advantage of questionnaires is that the responses are gathered in a standardized way and it is the quickest way of collecting information. However, questionnaires are associated with some disadvantages. According to Milne (1999) questionnaires like many evaluation methods occur after the event, so participants may forget important issues.

3.12 INTERVIEWS

Kvale (1996) defines interview as an interchange of views between two or more people on a topic of mutual interest. An interview is a formal meeting between two people (the interviewer and the interviewee) where questions are asked by the interviewer to obtain information, qualities, attitudes and wishes. According to Kumar (2014) interview is the verbal conversation between two people with the objective of collecting relevant information for the purpose of research. The researcher used structured interviews to carry out the research. A structured interview is where all the questions have been prepared from beforehand.

3.13 ETHICAL CONSIDERATION

According to Zmud (1992) ethnicity consists of cultural characteristics (such as language, history, values, and customs) that are shared by and distinctive of a group of people. The study observes all the ethical considerations required in the process of data collection and analysis and has considered factors such as protection of participant`s privacy and confidentiality. The researcher promised the respondents to be confidential with the information used, was honest and did not disclose any information in order not to harm the values and privacy of the respondents.

CHAPTER FOUR: DATA PRESENTATION AND ANALYSIS

4.0 INTRODUCTION

The researcher made use of tables and graphs where necessary to present data of research findings.

4.1 PERCENTAGE OF RESPONDENTS BY AGE

4.1.1 What is your age range? - Question 1

Table 2 Distribution by age

Age	18-25	26-30	31-35	Total
Frequency	8	19	13	40
Percentage	20%	47,5%	32,5%	100%

Source: Primary Data

The table above indicates the percentage of respondents by age. The respondents were the youths who were randomly handed the questionnaires. The researcher had targeted 40 respondents, however, some youth failed to provide information required due to their unwillingness. All the age groups from 18 to 35 years were represented and it was discovered that the age group between 26 to 30 years represents the greatest percent of youth involved in Youth Empowerment programs with 47.5%, followed by 31-35 year group with 32.5% and the 18-25 had the least frequency of 20%.

4.2 BACKGROUND INFORMATION OF RESPONDENTS

4.2.1 WHAT IS YOUR MARITAL STATUS? - Question 3

Table 4.2.1 Marital status of respondents

Category	Frequency	Percentage
Married	21	52,5%
Divorced	6	15%
Single	13	32,5%
Total	40	100%

Source: Primary Data 2017

The results in the table above shows that the majority of the respondents were married (52.5%), followed by single (32.5%) and lastly the divorced with 15% and this indicates that the majority of the youth were mature people and most of them has dependents to support. The researcher asked the respondents questions such as, source of income, employment status, level of education in a bid to have knowledge about their livelihood. From the survey conducted, the researcher realised that most youth are not employed hence are facing challenges to sustain themselves and their families.

4.2.2 Employment Status

Table 4.2.2 Employment status of the respondents

Sex	Female	Male	Frequency	Percentage
Employed	4	6	10	25%
Unemployed	16	14	30	75%
Total	20	20	40	100%

Source: Primary data

The results indicates that there is high unemployment among the youth in Mutare considering the highest percentage of 75% and the employed were only constituting 25%.This clearly shows the importance of youth funds so as to help youth sustain themselves by encouraging them to start their own businesses and projects thereby creating employment for other youth.

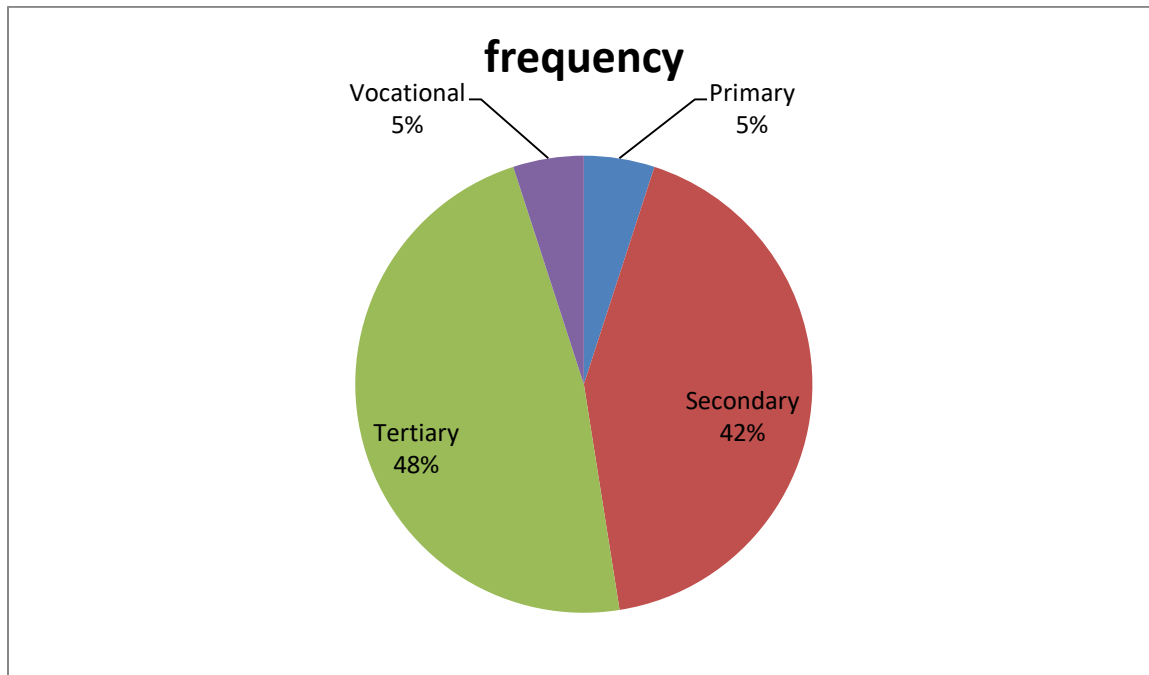
4.2.3 Level of education

Table 4.2.3 shows the highest level of education of the youth

Educational Level	Frequency	Percentage
Primary	2	5%
Secondary	17	42.5
Tertiary	19	47.5%
Vocational Training	2	5%
Total	40	100%

Source: Primary data

4.2.3 Pie chart showing respondent`s highest level of education



Source: Primary Data

The data collected shows that only 5% of youth have attended primary level and failed to proceed with their education, 5% attended vocational training, 42% had reached ordinary level and the level that was attended by many youth is tertiary level with 48%. The researcher concluded that the youth are failing to succeed in their income generating projects due to lack of vocational training where they can acquire skills to kick start their businesses. Most youth did not attend vocational training. A skill can be defined as the ability to do something well usually as a result of training. Skills acquisition is regarded as an important issue since it helps in generating employment and youth will be self employed. It is usually said that a skill acquired man is a self employed man. Youth lack skills to backup what they learnt from their institutions hence this shows the need for skills training among the youth.

The Provincial Youth Development Officer said,

"One of the reasons why the youth are failing to acquire funds is due to poor access to information regarding Vocational Training; hence they lack skills on how to start their own projects."

4.2.4 Source of income

The researcher has asked the unemployed youth what they were doing to get some form of income. The youth have said that their main source of income is entrepreneurship. This is as a result of unemployment hence youth found it possible venture into entrepreneurship so as to earn a living.

One of the youths have responded that

"There are no jobs out there so the only way we can do to survive is through entrepreneurship in order to support our families."

When interviewed, the District have responded that

"Some of these youth are graduates from Zimbabwe`s colleges and universities who have spend over 5 years without getting formal employment in their field study so entrepreneurship becomes the only solution to unemployment."

Entrepreneurship is defined as the practice of starting a new business or reviving a business in order to capitalise on new found opportunities. Sanderson (2016) asserts that economically affected countries must come up with ways to empower youth so that they are able to support themselves. One of these strategies is entrepreneurship. Youth entrepreneurship helps low income youth learn to support themselves and contributing financially to their families. However some youth have said that they are very much interested with entrepreneurship but they lack capital and information about where to get funds and steps taken by one in order to acquire those funds.

One of the youth responded

"I wish to start this project but do not have an idea about where i will get money to kick start it. Government loan schemes are hardly advertised or made public, so it's a tough situation."

4.3 YOUTH FUND INFORMATION

4.3.1 What do you understand by Youth Empowerment?

When asked about Youth Empowerment, the youth shows that they have full knowledge about what youth empowerment is. 80% of the youth responded by saying,

"Youth empowerment is when youth are given the ability to do things for themselves and change their own lives and that of others."

The researcher also discovered that only 20% of the youth did not know anything to do with youth empowerment.

The Provincial Youth Development Officer postulates that

"Youth empowerment is a way of encouraging youth to do great things and also to make changes in their society. The Ministry of Youth Indigenisation and Economic Empowerment has the mandate to empower youth through training done in vocational training centers around the country."

4.4 What do you understand by Kurera-Ukondla Youth Empower?

Table 4.4 Responses of youth on their knowledge of Youth Fund

Variables	Frequency	Percentage
Youth who knew about the Youth Fund	32	80%
Youth who did not know about the Youth Fund	8	20%
Total	40	100%

The Ministry of Youth Indigenisation and Economic Empowerment has the mandate of economically empowering the youth and facilitating their participation in the mainstream economy. 80% of the youth who responded to this question shows that they have knowledge about the youth fund. A youth named Tinashe responded by saying,

"Youth fund is the fund that was initiated by the government to economically empowering youth so that they start their own businesses and become their own bosses."

However, 20% have said that they do not know anything to do with Youth Fund. Nelson one of these youth said,

"I think Kurera youth fund is the money to finance the youth in Zimbabwe"

According to the Provincial Youth Development Officer,

"It is a government programme initiated to empower the Zimbabwean youth by encouraging them to start their own projects in a bid to curb unemployment in the country. It's meant for young people aged 18 to 35."

The ministry of youth indigenisation partnered with the Old mutual and CABS in a bid to create opportunities for youth empowerment and ensuring their full participation in the mainstream economy and to reduce unemployment problem among youth. The youth fund was meant to

4.5 Have you benefitted from the Kurera/Ukondla Youth Fund?

The researcher has discovered that, not all the youth who have applied for Kurera/ Ukodla Youth Fund benefitted. The researcher noted that out of forty respondents only 35% responded to have benefitted and 65% responded that they did not get anything. To prove this one of the youth responded

Michael, one the youth who have had access to the fund said that,

"I have benefitted from the Youth Fund, before the youth fund I have dreamt of starting a poultry project but did not have enough capital to start the project so now because I got the youth fund i can start my project."

Microcredit is the loan given to support the development of self-employment and microenterprise that has both economic and social impacts. At an economic level the microfinance aims at creating activities that generate income and creating jobs. When asked if the youth have benefitted from the Youth Empowerment fund the District Development Officer have said

"I cannot safely say youth have benefitted since the majority of the youth did not have access to the fund and even those who have benefitted from the fund chose projects which they lacked business know how for example most of them ventured into poultry project simply because most people are doing it. Those still running projects were performing badly due to lack of business skills."

The researcher has discovered that the youth need training in business management and they need to be linked with the microfinance institutions to help them expand their businesses. Aghion et al (2005) observed that microfinance can make a real difference in the lives of those served, but microfinance is neither a panacea nor a magic bullet against poverty, and it cannot be expected to work everywhere and for everyone.

4.6 What are the opportunities and benefits brought by the Kurera/ Ukondla Youth Fund in your community?

The research finding has shown that the Kurera Youth Fund has managed to change the lives of some youth in Mutare District since those who have utilised the fund have managed to sustain their families and to employ other youth in the community.

One of the youth has responded by saying:

“The youth fund has helped in creating employment for most youth in our community and some of us have managed to improve our living standards through this Kurera/Ukondla Youth Fund and we don’t stop praising the government for that.”

However, another youth whom the researcher have interviewed have this to say

“I have not benefitted from this Fund hence I cannot solely say it has brought some benefits in this community.”

The above responses shows that there is need for the Ministry of Youth Indigenisation and Economic Empowerment to ensure that all the youth have access to the fund since they are the beneficiaries of the fund.

4.7 Do you think the Ministry is achieving its purpose of youth empowerment?

The research findings shows that the Ministry of Youth Indigenisation and Economic Empowerment has to a certain extent managed to achieve its purpose of youth empowerment. The responds by both the District Development Officer and the youth shows that the Ministry need to work on the challenges that it is facing to improve the youth empowerment programme.

When asked if the Ministry of Youth Indigenisation and Economic Empowerment has managed to achieve its purpose of youth empowerment, the District Development Officer has said:

“I can say the Ministry of Youth Indigenisation and Economic Empowerment has achieved its purpose to a certain extent considering that the ministry has faced some challenges in terms of availability of ready funds for the youth to access. The other challenge is that there are other youth who have benefitted from the Youth Fund and these have not yet paid back the funds so

that others can access the same fund and as a result youth empowerment programme will be hard to achieve.”

The other respondent from the youth side has however said that

“I did not see the achievements made by the Ministry of Youth Indigenization and Economic Empowerment considering that only those who were associated with the ruling party managed to access the fund hence no equal distribution of opportunities of empowerment.”

Given the above responses, the researcher came to conclude that even if the Ministry of Youth Indigenisation and Economic Empowerment has the mandate to empower youth through the youth funds, not all the youth are able to access these funds since there is rampant corruption in the distribution of funds and this is one of the most challenges that the youth are facing.

4.8 What challenges did you face in terms of accessing the Youth Fund?

Youth have said that they are facing challenges in accessing the Youth Fund and that the conditions vary with the banks. Some banks like CABS, CBZ and Stanbic demanded collateral such as houses. However, this was a challenge for the youth since most of them do not own houses and other asset that can help them acquire the Fund. The other challenge faced by the youth was lack of access to banks. The \$20 million dollars was introduced by the Ministry of Youth Indigenisation and Economic Empowerment and administered by the CABS, CBZ, Stanbic and IDBZ.

Gaylord, one of the youth who did not benefit from the Fund suggested that,

"I faced complications in accessing the Kurera/Ukondla Youth Fund due to a number of factors. Some of the banks required collateral like houses and since the approval was centralised we were also disadvantaged since it was taking long to get feedback on applicants. We also did not have money to go and do the processing in Harare. The other challenge was that it was said on paper that there will be no collateral required to access the fund, but in practice this is not happened as other youth failed to have access to the Fund."

The Youth Fund should be accessible from Districts to capacitate both youth in terms of the money to travel. Other youth responded by saying that the Youth funds were being politicised.

The District Head suggested that

"People should stop thinking that every programme launched the government is ZANU PF oriented. The youth funds are not directed to a certain political party and they are meant to benefit every youth provided they meet the expected requirements for one to be able to access these funds for example the Kurera/Ukondla Youth was meant to benefit youth between the age of 18-35 so only those who falls under this age range could apply for the fund.

According to The Daily News (2014) Youth Fund is an evolving fund and the fact that some of the applicants that have benefited from the Youth Fund are not paying back the funds and this and this is stopping the evolving of the fund. It has been discovered that the economic situation in the country has affected the financing of the indigenisation programme and the ministry of youth has been struggling to make youth empowerment a success story. However, corruption on the funds has become the major obstacle since funds can be diverted for political purposes.

However, the District Head suggested that;

"It's for the youths to get something regardless of their political affiliation. Don't look at who brought it, but at who will benefit. This is because people took the youth funds in a negative way, maybe because it was implemented by Zanu PF."

4.9 What do you think can be done to improve the accessibility of youth empowerment?

The majority of the respondents from the Youth suggested that

"The youth fund should be made public so that everyone has information about how to access these Funds and the process should be short."

A number of youths especially in Mutare could not access the Youth Fund since they lacked knowledge of the Youth Fund as well as the knowledge on how to start and manage their businesses. The researcher have discovered that there is need to establish enough vocational training centres where the youths will be trained on business management before they are given the funds and only those who have undergone business management training can qualify to benefit from the funds.

The District Officer said

"There is need to increase the efficiency and effectiveness of vocational training programmes to help youth has skills that will help them in using the funds properly. There is also a need for the

promotion of entrepreneurship programmes for youth in colleges and universities so as to ensure a balance between academic and skills training.”

Those youth who would have benefitted from the Youth Fund should make sure the funds are paid back on time for others to benefit from these funds. pay back the fund in a stipulated time so that other youth access the same fund to start or improve the existing project. In addition to that, the government should investigate all issues to do with corruptions and the politicization of funds and to ensure that all those who are found guilty are arrested.

CHAPTER 5: SUMMARY, RECOMMENDATIONS AND CONCLUSION

5.0 INTRODUCTION

The chapter focuses on the whole research findings, summary and filling the research gaps on what has to be done and the conclusion remarks regarding challenges faced by youth in accessing the Zimbabwe Youth Fund.

SUMMARY

The first chapter of the research illustrates the introduction, background of the study, statement of the problem, research objectives, research questions as well as justification of the study. The research objectives include the need to analyse the importance of Youth Empowerment Fund as a way of empowering youth in Mutare district, to ensure whether youth empowerment has been a solution to the challenges that the youth are facing, to examine the challenges faced by the youth in accessing the Youth Empowerment Fund and to offer solutions on how to address the challenges faced by youth with regards to accessibility of the Empowerment Funds. The researcher has the assumption that the youth did not benefit from the Zimbabwe Empowerment Fund in this case the Kurera/Ukondla Youth Fund.

Chapter two of the study provides literature review whereby the researcher used other scholar's views concerning the issue of Youth Funds. The researcher also looked at the challenges faced by youth in accessing the Youth Fund, the issue of unemployment as the major threat to youth in Zimbabwe as well as the strategies employed by the government to ensure youth empowerment and to curb youth unemployment. The researcher used the empowerment theory and the sustainable livelihood theory as the theoretical framework. However, study has shown that, albeit the effort made by the government through the Ministry of Youth to empower youth through giving them funds, youth still face challenges concerning the accessibility of the Funds.

Chapter three contains research design and methodology where the researcher used the qualitative research methodology to collect data from the youth in order to find their feelings and their reaction towards the Youth Empowerment Fund. There was the use of structured interviews and questionnaires to extract data from the respondents which included the Provincial Youth development Officer and the District Youth Development Officer who had adequate information

concerning the distribution of the Youth Fund as well as the youth who were the beneficiaries of the Youth Fund. The researcher's main focus was the Dangamvura and Sakubva locations where the youth were interviewed and gave responses.

In chapter four is where the researcher presented and analysed data collected during the research. In this chapter the researcher used tables to present collected data. The research findings helped the researcher to identify different challenges that the youth are facing and various ways that can be used to solve these challenges in order to ensure empowerment of every youth through equal distribution of the Youth Fund. The response by the youth in Mutare District shows that most of them did not have adequate information about the Youth Fund, which is the Kurera/Ukondla Youth Fund.

Chapter five of the research involves the summary, recommendations and the conclusion whereby it looked at the conclusions drawn from the research carried out by the researcher.

RECOMMENDATIONS

Through the research findings, the researcher managed to bring about solutions that can be employed by the government as well as the youth in a bid to ensure smooth flow toward effective youth empowerment. The researcher offered the following recommendations:

To the Ministry of Youth Indigenisation and Economic Empowerment, the researcher made the recommendation that there is need for the ministry to ensure effective monitoring and evaluation of the Youth Fund so as to ensure effective youth empowerment. Monitoring and evaluation should be done during the disbursement process as well as monitoring the projects to see if the youth have used the funds for the intended projects as some of them were said to have used the funds to pay lobola hence at the end of the day they were not able to raise money to pay back for the loan so that others would be able to access the same funds.

The other recommendation to the Ministry of Youth is that there should be program developed to ensure every youth applying for the fund has gone through some skills training. This should be done so as to ensure that youth are well trained to have a business know how they are given the funds. This is because many youth in Mutare District failed to utilise the youth fund due to lack

of adequate knowledge and skills needed to start and manage various projects. This has resulted in most projects failing to succeed since the funds were given to unproductive youth who have not undergone an intensive skills training.

The government should also ensure decentralisation of the processing of funds. Youth, especially those in the rural areas have been complaining that they are failing to access funds due to where they are located. There was also a complain that the processing of the youth fund especially the Kurera/Ukondla Youth Fund was done in Harare, hence there was no consideration that other youth would not have money to travel to Harare to finish the processing of the Youth Fund.

In addition to that, the government should also ensure that there is effective spreading of information as far as youth programmes are concerned so that every youth have access to information. The research finding shows that not every youth was aware of the Kurera/Ukondla Youth Fund hence there researcher noted that there is need for the Ministry of Youth Indigenisation and Economic Empowerment to continuously inform youth of all the activities and programmes so that they actively participate in development of the country.

The government should also make sure that all cases to do with corruption on the distribution and utilisation of the Youth Fund are reported and that the perpetrators are dealt with. The research findings have shown that the most challenge that the youth were facing in accessing the fund was corruption on the distribution of the funds since it was distributed on party lines and that the top government officials were using the funds for political agendas.

CONCLUSION

The main purpose of the study was to analyse the challenges faced by youth in accessing the Zimbabwe Youth Empowerment Fund. The Zimbabwean government has established the Youth Fund as a way of addressing the challenges faced by the youth in the country. By introducing the Youth Fund such as Kurera/Ukondla Youth Fund, the government was striving to address the challenge of unemployment among the youth. The Youth Fund has helped those youth who were productive to start projects that have changed their lives and those who utilised the fund yielded great achievements in Mutare. Their projects are still functioning and they have managed to pay back the fund so that other youth could access the same fund to start or to resuscitate their businesses. However, the researcher has noted that if the government utilises the

recommendations made, there will be some improvements in the distribution of the fund given that there are some youth in Mutare who faced multiple challenges in accessing the funds.