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DETERMINANTS OF YOUTH EMPOWERMENT PROJECTS  
SUCCESS OR FAILURE IN ZIMBABWE:  
A CASE OF KURERA /UKONDLA YOUTH FUND HARARE 2011-  
2016

BY

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## **Abstract**

This research study focused on the determinants of youth empowerment projects' success or failure in Zimbabwe focusing on the Kurera/Ukondla youth fund in Harare between 2011 and 2016. Major objectives of the study were to unpack the level of participation of youths in the Kurera/Ukondla youth fund as well as assess its successes and failures. The study adopted a mixed research methodology and used questionnaires as well as interviews to gather information from participants. The sample size of the study became 113 of randomly selected participants. Participants were selected from the members of the beneficiaries of the fund and the youth who applied but failed to benefit from the fund. More so potential beneficiaries as well as administrators of the fund (Central African Buiding Society and the Ministry of Youth). From the findings, it emerged that only a few of the participants noted success from the fund. The majority of the respondents concurred that the youth fund was not at all effective. With respect to procedure used for the selection of the beneficiaries, from the analysis, it emerged that it was not a transparent one, and the fact that this project was politicized meant that the level of partisanship and impartiality was high. The following challenges were noted from the Kurera/Ukondla youth fund implementers' side – poor planning, poor selection criteria, poor stakeholder engagement, poor monitoring and evaluation, poor corporate governance as well as lack of accountability and responsibility. These made project less successful. From the beneficiaries' side, challenges which made the fund less successful were noted as follows lack of innovation, poor budgeting, poor project planning, poor project execution, poor expenditure management, poor risk management, lack of management experience, lack of proper qualifications and lack of accountability and responsibility.

Key words: youth concept, youth empowerment, youth fund, unemployment, small and medium enterprises.

## **Declaration**

I declare that this dissertation is my original work except where sources have been cited and acknowledged. The work has never been submitted, nor will it ever be submitted, to another university for the awarding of a degree.

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## **Dedication**

I dedicate this research to all the women and girls out there who for one reason or the other feel they cannot continue with their education. Where there is a will there is a way.

## **List of Acronyms and Abbreviations**

CABS	Central African Building Society
CPM	Critical Path Method
CSOS/T	Community Share Ownership Scheme/Trust
ESAP	Economic Structural Adjustment Programme
GDP	Gross Domestic Product
GEEP	Graduate Entrepreneurship Programme
GoZ	Government of Zimbabwe
ILO	International Labour Organisation
ISOP	Integrated Skills Outreach Programme
NYS	National Youth Services
PERT	Programme Evaluation and Review Technique
PMBok	Project Management Book of Knowledge
QiA	Quality Improvement in Informal Apprenticeship Programme
RBZ	Reserve Bank of Zimbabwe
SME	Small and Medium Enterprises
TFE	Training for Enterprise Programme
TREE	Training for Rural Economic Empowerment
TVET	Technical Vocational Education Training
TVSD	Technical and Vocational Skills Development Programme
WBS	Work Breakdown Structures
YAP	Youth in Agriculture
YEF	Youth Empowerment Fund
YETT	Youth Employment and Transformation Trust
ZIM-ASSET	Zimbabwe Agenda for Sustainable Socio-Economic Transformation
ZIMRA	Zimbabwe Revenue Authority
ZIYEN	Zimbabwe Youth Employment Network
ZNEPF	National Employment Policy Framework



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## **CHAPTER 1: INTRODUCTION**

### **1.1 Introduction**

Increasing attention is being given to issues that affect the youths in contemporary times. This is so because, according to the World Youth Report (2003), youths are a resource for the advancement of societies and they are the future leaders of social, economic, political and technological developments. However, despite the general acceptance on the importance and potential that exists in youths - a parallel reality that is far less pleasant is increasingly widespread. According to ILO (2001) many youths continue to experience poverty, discrimination and inequality. A number still lack access to proper education, health services and they live in rampant unemployment.

In Africa in general, and Zimbabwe in particular, issues to do with youth poverty and unemployment have taken centre stage. According to Mukuhllani (2014) youth unemployment is one of the greatest challenges being faced by African economies and Zimbabwe is not spared from this predicament with an unemployment rate of eighty percent (80%) having sixty-eight percent (68%) of this figure being youths. Zimbabwe has had an underperforming economy since 2000, and the youths have been the hardest hit (Mukuhllani, 2014). The wave has not been discriminating; it has been affecting all youths that include university graduates, “A” and “O” level holders and the uneducated. Notably, limited survival options and unemployment plunges youths in poverty which implies social exclusion, lack of participation, lack of command over resources, insecurity and vulnerability (Mokoena, 2013). Furthermore, unemployed youths are susceptible to sexual abuse by wealthy adults, thus exposing them to ravages of the HIV/AIDS pandemic. In other words most of the youths’ problems stem from poverty and unemployment.

The above noted threats to youth survival and development has led to the formulation of policies as well as poverty alleviation programs targeting them around the world. Thus poverty alleviation amongst young people has become a serious global concern with buzz words such as youth empowerment taking center stage. Mukhuhani (2014) argues that youths of today ought to be empowered by developing in them competencies; knowledge and skills required in producing goods and services to satisfy their needs. According to Swaneapoel (2000), this amounts to capacity building, making productive resources available to the underprivileged as well as establishing efficient and effective administrative and institutional structure. The topical issue, then, in the twenty first century, according to the above scholar, is to establish sustainable projects which satisfy the needs of the present youths without compromising the ability of future generations to satisfy their needs. This study thus sought to assess the determinants of youth empowerment projects' success and failure in Zimbabwe focusing, particularly on one initiative adopted by the government of Zimbabwe on youths, the Kurera/Ukondla youth fund in Harare between 2011 and 2016.

## **1.2 Background of the Study**

Zimbabwe has continued to face formidable challenges in terms of resolving the high levels of youth unemployment, under-employment, and endemic poverty. Even before the onset of the current crisis that started as far back as 1997, the Zimbabwean economy was already experiencing serious challenges in absorbing the new entrants into the labour market, with increasingly high levels of education (Kambawa, 2002). This largely reflected the dual and enclave nature of the inherited economy, where the



task of creating employment was largely focused on the formal sector, which at independence in 1980 accounted for 20 percent of the labour force (RBZ, 2012).

In the absence of an explicit focus on employment and poverty reduction as development goals, the erratic growth that occurred did not create sustainable employment levels commensurate with labour force growth. Over time, the challenge was exacerbated by the informalisation of the economy, which was reinforced by the crisis, and was accentuated by the global recession that started during the second half of 2008 (RBZ, 2009). With four out of every five jobs in Zimbabwe informal, the decent work deficits in the economy abound. As decent work deficits escalated, so did poverty, which also became highly feminized (ILO, 2009).

Notably, youths aged 15-24 years constitutes the bulk of the unemployed, accounting for 65 percent in 2009, 67.5 percent in 2012, 59.6 percent in 2014, and currently in 2016 - 68.2%. The education profile of the unemployed has undergone radical changes over time. The situation is made worse by the fact that every year, schools are churning out almost 300 000 school leavers when the formal economy is only able to absorb about 10 per cent of that number (GoZ, 2013). Of the youth joining the labour market every year, a substantial number of them have secondary school qualifications namely, “O” and “A” level passes. The Zimbabwe 2011 Labour Force Survey shows an unemployment rate of 17% among youth with secondary level of education. There is also a gendered dimension to youth unemployment. There are higher levels of unemployment among female youths despite there being more females than males in the population.

The fact that youths are the most productive of all the age groups in the country has seen shift in attention to youth empowerment and promotion by the Zimbabwean government. Following the ratification of the African Youth Charter by the AU (2006), in 2009 the Assembly of Heads of State and Government of the African Union declared 2009-2018 to be the Decade of Youth empowerment in Africa. Member states (including Zimbabwe) committed to collectively focus on and implement priority areas in this period, including youth participation, sustainable livelihoods, education, skills development and economic empowerment, among others.

The government of Zimbabwe, thus, undertook to empower youths. According to the Zimbabwe National Employment Policy Framework (ZINEPF) prepared in 2009, the Government of Zimbabwe fully recognises that productive employment and decent work, especially for the youths, cannot be achieved through fragmented and isolated interventions. On the contrary, this requires sustained, determined and concerted efforts by all stakeholders, including those most affected, mainly youths. Although youth empowerment and empowerment has been one of the priorities of the Government of Zimbabwe since attaining independence in 1980, momentum on the issues of empowerment for the youths gathered momentum after the signing of the earlier noted youth charter in 2009.

The Zimbabwe government has, since 1980 set aside a ministry responsible for youth development and empowerment. Currently it is known as the Ministry of Youth Development, Indigenisation and Empowerment. The Ministry, has since 1980, transformed its name and mandate to ensure quality service towards its targeted stakeholders. This has seen the Ministry changing from one department and within

various departments as a way to facilitate broad-based economic empowerment of the youths and indigenous Zimbabweans as well as enhance the development of the nation at large. A number of policies and programmes have been developed and implemented by the Ministry in order to address the economic empowerment needs of Zimbabwean youth through skills development and employment creation as well as sustain and build economic growth in the country (GoZ, 2016). These include among others; the National Skills Development Policy (still in progress), the review of the National Youth Policy, review of the Technical Vocational Education Training programme (TVET) to focus on Training for Enterprise, the Indigenisation and Economic Empowerment programme, the development of the Zimbabwe Youth Employment Network (ZIYEN), the formulation of the National Employment Policy Framework (ZNEPF), establishment of the National Youth empowerment Fund, establishment of Youth Economic Zones, the Indigenisation and Economic Empowerment programme and of late the implementation of the Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZIM-ASSET)'s section on empowerment (GoZ, 2013).

In addition, specific youth funds, skills and enterprise development projects have been set up by the government through the Ministry of Youth over the past two decades as a measure to empower youths in the country. Youth fund and youth empowerment projects that have been set up over the years include the Skills for Youth Employment and Rural Development Programme, Training for Rural Economic Empowerment (TREE), Quality Improvement in Informal Apprenticeship Programme (QiA), Integrated Skills Outreach Programme (ISOP), youth promotion through Community Share Ownership Trust (CSOT), Youth Employment and Transformation Trust (YETT) projects, Technical and Vocational Education and Training Programme

(TVET), and inter alia, the most recent Kurera/Ukondla Youth Fund which the study looks into.

While the government of Zimbabwe has been hailed for different policy initiatives, funding programmes and development projects put in place through the Ministry responsible for youths there have been debate as to the extent or failure of these from some quotas. In terms of empowerment some media reports show how some of the projects which distribute funds have not been equitably distributed, and implementation of the projects not done without the key elements of empowerment, capacity assessment, namely training, systems development and mentoring (The Chronicle Saturday, 26 January 2013). On the other hand some government as well as development partners' reports of successes of the youths these youth empowerment projects. This inspired this research study.

The study sought to assess the determinants of youth empowerment projects' success and failure in Zimbabwe focusing particularly on the Kurera/Ukondla youth fund. This US\$10 million youth fund was created through a partnership between Old Mutual and MYDIE. The objective of the fund was to finance viable projects by the country's youth. The Ministry partnered with Old Mutual Zimbabwe Limited and CABS to create opportunities for youth empowerment thereby ensuring their active participation in the mainstream economy thereby combating the youth unemployment scourge (Goz, 2016). The fund was meant to fund youth businesses and income-generating projects as well as enable youths to participate in the mainstream economy and contribute to economic growth and development. It was also meant to assist social and economic development in communities through reducing idleness, promoting productivity, create employment and a sense of worth among youth. The fund which had a maximum threshold of \$5 000.00 was meant

for young people aged between 18 and 35. The eligible projects fell into the sectors of manufacturing, agriculture, distribution, services, telecommunications, engineering, tourism, mining and retail. This study thus sought to unravel youth participation in the Kurera/Ukondla youth fund in Harare as well as examine its successes and failures in the capital city. The research also came up with strategies that can enhance youth empowerment projects in the country.

The determinants of youth empowerment projects' success and failure in Zimbabwe were sought in Harare between the years 2011 and 2016. Two issues have to be clear here. Firstly, Harare as a case study was mainly chosen for convenience because it is where most of the Kurera/Ukondla funds were disbursed thus strategic for research. Secondly, the period 2011 to 2016 was deliberately chosen because it is during this time that the project was under implementation by the Ministry of Youth and its development partners. Hence there was due consideration in choosing the research area and the timeline.

### **1.2.1 Statement of the Problem**

While the government and many development partners have initiated and implemented a number of youth empowerment projects since 1980 coined in different flowery names, there is debate on the positive or negative impact of these programmes. Although there have been pointers to some youth empowerment projects having achieved the desired goal, some of these youth empowerment projects have admittedly failed. The Kurera/Ukondla youth empowerment fund implemented by the Ministry of Youth in partnership with Old Mutual between 2011 and 2016 has been cast in various lights with regards to its success and/or failure. However, there is scarcity of researches on the exact impact of the Kurera/Ukondla youth empowerment project on youths in

the country. Thus this study sought to examine the determinants of youth empowerment projects' success and failure focusing on the Kurera/Ukondla youth fund. It sought to specifically unravel youth participation in the Kurera/Ukondla youth fund as well as examine its successes and failures. The research also sought to come up with strategies that can enhance youth empowerment projects in the country.

### **1.3 Research Objectives**

This study sought to examine the determinants of youth empowerment projects' success and failure in Zimbabwe focusing on the Kurera/Ukondla youth fund in Harare between 2011 and 2016. The specific research objectives of the study were:

- To examine youth's participation in the Kurera/Ukondla Youth Fund in Harare.
- To explore the successes or failures of Kurera/Ukondla Youth Fund in Harare.
- To suggest strategies that can enhance youth empowerment projects in the country.

### **1.4 Research Questions**

The research questions that this research sought to answer were:

- How was youths' participation in the Kurera/Ukondla Youth Fund in Harare?
- What are the successes or failures of the Kurera/Ukondla Youth Fund in Harare?
- What suggestions can be made to enhance youth empowerment projects in the country?

#### **1.4.1 Assumptions**

The researcher made the assumption that he would have enough resources to complete the project in time. She also assumed that different stakeholders and the youths themselves would provide the researcher with adequate, accurate information to enable

her to draw a true representative conclusion to the findings. The researcher also assumed that respondents were going to be cooperative so that the project would be completed within the time limits and budget.

### **1.5 Purpose and Significance of the Study**

The purpose of this study was to examine the determinants of youth empowerment projects' success or failure in Zimbabwe focusing particularly on the Kurera/Ukondla youth fund in Harare between 2011 to 2016. The study was of significance in many ways. These are noted below.

The study was able to enhance the researcher's skills and knowledge in research. The researcher had full appreciation of youth empowerment projects, project management and grown in understanding the dynamics of development programmes, in this case, the Kurera/Unkudla youth fund. The study covered the learning gaps that have been omitted by previous researchers. The experience gathered in doing this research transformed the researcher's academic knowledge and research skills which are of paramount importance in future studies.

In addition this research, it is hoped, is able to feed into policy making, project management framework and corporate governance theories used to evaluate performance and to analyse development projects. The youth being the major stakeholder needs to know whether the resources and assets appropriated were put to best use for the purposes intended to benefit them and also whether all those given various responsibilities would have duly carried out their duties. The government will have at least new-found strategies which may help curtail this age-old problem.

Furthermore the study must be able to assist other academics by setting yardsticks for further research and add to the body of knowledge. It also served as an outline for other organizations that may be facing the same challenges. The research can also be used by library for reference purposes. The academia besides being in-the-know of the status-quo in their own right would want up to date reports and correct statistical information to facilitate research and further studies.

### **1.6 Delimitation of the Study**

The study was confined to youths in Harare. It focused on determinants of youth empowerment projects' success or failures of the Kurera/Ukondla youth fund. It targeted both male and female beneficiaries of the fund between 2011 and 2016.

### **1.7 Limitations of the Study**

There were a number of limitations to the study. Due to strong controls limiting the accessibility to information, some stakeholders, government officials and fund beneficiaries sieved some information that they felt bordered on political issues. Some of them omitted some questions for fear of victimization by the powers that be. This compromised the quality of information given. Secondly, some CABS officials felt that some questions bordered on business confidentiality and therefore were not truthful with the information provided. Lastly, due to resource limitations, the researcher could not take on a bigger sample. However, it is believed the research would be still of value because new information uncovered by the researcher adds to the body of knowledge in this field.



## **CHAPTER 2: REVIEW OF RELATED LITERATURE**

### **2.1 Introduction**

This chapter makes an overview of literature related to the topic under research that is the determinants of youth empowerment projects' success and failure in Zimbabwe focusing on the Kurera/Ukondla youth fund. The chapter shall look firstly at the key concepts of youths, youth unemployment, and youth smes as well as continue to explore the theoretical framework of the study. It will go on to explore the youth participation in empowerment projects elsewhere. The section will also assess the effectiveness of these empowerment funded projects for youths. The chapter ends by exploring different empowerment projects in Zimbabwe including the Kurera/Ukundla youth fund.

#### **2.1.1 The Youth Concept**

There is no consensus among scholars, nations and youth organisations on the precise definition of a youth. According to Chirisa and Muchini (2011), there are three categories used to define a youths which are age, as a stage in personal development and as an emotive and troubling images. Youth is best understood as a period of transition from the dependence of childhood to adulthood's independence and awareness of our interdependence as members of a community. The United Nations Educational, Scientific and Cultural Organization (UNESCO) acknowledge that the term youth is a more fluid category than a fixed age group. The United Nations defines the youth as those persons between ages of 15 and 24 years but particular states have their age ranges. The African Youth Charter's differs from the UN; youth means every person between the ages of 15 and 35 years. Zimbabwe considers the African Youth Charter's definition of 15 to 35 as its accepted definition of youths. So in employment

issues it is this group which is most vulnerable. This study adopts the African Youth Charters' definition of a youth.

### **2.1.2 Youth Unemployment**

According to Sarr (2000) harsh economic conditions provides the phenomenon of youth unemployment. He argues that youth unemployment is at the core of the problems of not only of the African sub-region, but most of the developing world. A number of scholars have contributed to the discourse on youth unemployment and the different ways these youths then survive in harsh economic conditions. It is important to take note of such debates. It was therefore prudent to establish how youths in other countries that have experienced or continue to experience harsh economic conditions such as those that currently prevail in Zimbabwe have been surviving.

In a study by Chigunta (2002) on the Socio-Economic Situation of Youth In Africa he notes that the majority of youth who live in harsh economic environments in Africa are usually engaged in informal sector activities as shop assistants, farm hands, clerical assistants, typists, stewards and cooks in backyard restaurants and in street trading as well as casual labour. Chigunta argues that the noted cases above are the positive examples of youth response to harsh economic conditions.

On other hand Sarr (2000) in a study on youth employment in Senegal contends that the economic downturn in the country resulted in many youths engaging in illegal activities such as toutting, stealing, armed robbery, dealing in prohibited substances such as drugs, and prostitution. He notes that many of these youths were usually both male and female and were found along the streets of major cities, selling apples, oranges, telephone cards, telephone handsets, calculators and other assorted goods.

The study by Sarr (2000) just noted the many survival strategies by youths in Senegal without going on to question the effectiveness or sustainability of such strategies.

An interesting phenomenon unravelled in the literature reviewed is the gender aspect in youth's survival strategies in difficult economic conditions. According to Okojie (2003) young women have their own fair share of difficulties and employ their own strategies to survive during times of economic recession. He argues that most female youths end up in the informal sector, some of them as skilled hairdressers, dressmakers and petty traders. Many young women, for lack of better opportunities, are engaged in prostitution in African towns and cities, while some others migrate or are trafficked abroad to engage in prostitution (Taylor, 2002). A large proportion of youth are thus underemployed, working long hours under poor working conditions, for little remuneration mainly in the informal sector. The noted study concentrated on female youths.

Data from some African countries such as Zambia, Malawi and South Africa, show that many youths in difficult conditions survive by relying on the goodwill of parents, relatives and friends, while young women rely on their husbands (Major and Binde, 2001). According to Chigunta, (2002) if youths who are not employed are not engaging in various activities such as petty trading, casual work, borrowing, stealing, pick-pocketing, prostitution, touting and other illegal activities they usually become drunkards, others are hooked on drugs such as marijuana and mandrax. He says unemployed youths roaming the streets have been given various names in different African cities, such as "Area Boys" in Nigeria, the "Manchicha" in Uganda.

Youth unemployment in Africa has also promoted ‘gangsterism’ as noted by Okojie (2003). He notes that many youth now run criminal enterprises engaged in violence, armed robbery, car snatching, illegal fuel sales, and illegal importation of arms, many of which have reached alarming levels in several African cities. Bennell (2000) argued that urban society in Africa is becoming increasingly criminalized, especially with the proliferation of youth gangs. Such youth gangs and their criminal enterprises have developed not only their sub-culture, but also a “career path” with a ladder of promotion, and status attainment where the participants see a horizon of ‘personal development’.

A disturbing aspect of youth unemployment in Africa is that the problem of unemployed and disaffected youth appears to play a significant role in African conflict experience (Curtain, 2000). The difficult socio-economic environment in most African countries is enticing youths to turn to war as a means of livelihood. A case in point as noted by Malaba (2011) is the violent nature of youths in the Arab Springs of 2011. Emerging literature points to the social exclusion and marginalisation of youth arising from the collapse of social institutions and the failure of the economic system to generate sufficient means of livelihood opportunities for young people as an explanation for youth’s increasing involvement in conflict and war situations all over Africa and the Middle East (Mabala, 2011).

Literature noted in Zimbabwe closer to this research study is one carried out by Sibanda (2013) in which he focused on striving for broad based economic empowerment in Zimbabwe focusing on Matebeleland and Midlands Provinces. Sibanda analyses the legal, policy and experiences of indigenisation as well as

empowerment in Matebeleland and Midlands. He argues that youths have not been a major player and beneficiary in the government programmes.

In another study by Nyanga (2013) focusing on challenges faced by young entrepreneurs at Mandava Market in Zvishavane, he noted that as unemployment continues to surge in most developing countries, Zimbabwe in particular most youths have decided to start their own businesses as survival strategy. Youths who have joined the business community have become the main driving force behind job creation, poverty reduction, wealth creation, income distribution and reduction in income disparities. This study explored the challenges faced by young entrepreneurs in Zvishavane, Zimbabwe. The study by Nyanga is very much related to this one. However, the study by Nyanga focused on young entrepreneurs at the Mandava Market without exploring funding options for the youths in their small businesses.

Another study closer to this one was carried out by Mukhuhlani (2014) focusing on youth empowerment through small business development projects in Zimbabwe the case study being of Gweru young people's enterprise. This study sought to address this prevalent issue of youth unemployment and poverty in Zimbabwe's Midlands Provincial Capital City of Gweru. The idea was to introduce and reinforce the importance of obtaining a self-employment mentality through an entrepreneurship thrust based on small enterprise development education to youths in Gweru. Mukhuhlani (2014) found out that positive efforts were being made by the youths to make ends meet and to have a sustainable project.

### **2.1.3 Youth SMEs Defined**

According to the ILO guidelines, a person is unemployed if the person is (a) not working, (b) currently available for work and (c) seeking work. Practical implementation of these guidelines is, however, generally difficult. Due to the economic meltdown that Zimbabwe has experienced since 2000, a significant number chunk of the population has been left unemployed. While there are no official statistics on the number of people operating in the informal small to medium enterprise (SME) sector in Zimbabwe, it is estimated that they are so much that they constitute at least 65% of the GDP.

A significant portion of that SME space is occupied by the youth (defined as age 18 to 35 - African Youth Charter) who represent more than half of the nation's population; and have been pushed to entrepreneurship by necessity due to high unemployment rates. The rate of youth unemployment with regard to both formal and informal sectors of the Zimbabwe economy stood at 19 percent for females, 11 percent for males (Mubaiwa 2013). This therefore makes unemployment a youth issue. The effect of unemployment are legion but dominantly, young people are deprived of decent work and livelihood creation which are cardinal determinants in the socio-economic empowerment of youth; they also contribute to sustainable human development overall (UNDP 2014).

There are varying definitions of Small to Medium Enterprises throughout the world. Chivasa, (2014) notes that in Zimbabwe, there are varied definitions of SMEs with the Zimbabwe Association of SMEs defining SMEs as follows; Small Enterprise has a turnover of less than USD 240.000 and the Asset base of less than USD 100.000. The

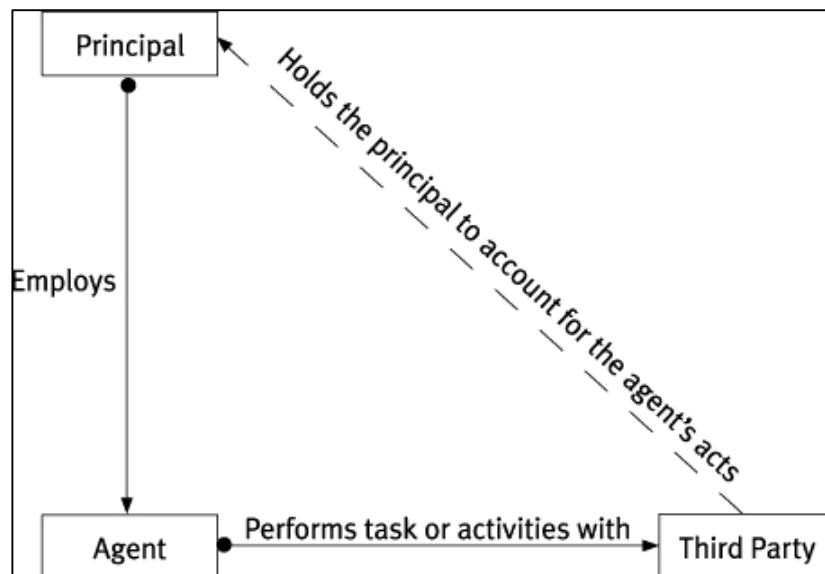
medium enterprise is the one which has a turnover of above USD 240.000 but less than USD 1.000.000. These enterprises are to be formally registered and also being members of the Association of SMEs.

The Ministry of SMEs and Cooperative Development incorporates all the enterprises which are not categorized as large companies despite their registration status. This includes the back yard operations to companies that have an asset value of up to USD 2.000.000. The Zimbabwe Revenue Authority (ZIMRA) has its own definition for tax purposes. ZIMRA defines SMEs in terms of employment, turnover and asset base. The classification and definition of SMEs is however beyond the scope of this study, of significance is that these SMEs are largely driven by people who fall within the youth bracket (18-35years) as stated by the African Youth Charter.

According to Chant and Jones (2005) youth livelihoods are the means, capabilities, assets, social institutions and relations that the youth need to generate as well as sustain their means of living and enhance their well-being. According to The World Youth Report (2003) there is evidence that youths in sub-Saharan Africa are more and more turning to the informal sector for their livelihoods. According to Joseph (2013) literature shows that livelihood trajectories of youths, especially those involved in trading are embedded within familial contexts which can be described as 'poor family backgrounds'. He also notes trading is a temporary survival measure employed by youths when they are unemployed.

## 2.2 Research Theoretical Framework

This study was mainly informed by the agency theory. The theory has been used as the predominant approach to the role of boards. It has been developed to address the problem of the conflicting interests of owners and managers, which can arise when managers (agents) manage a project on behalf of the owners (principals) (Maund, 2013). According to agency theory, boards should act as watchdogs to align the managers' interests with the shareholders' interests (Rauce, 2012) and monitoring and control of the management is seen as the main role of the board, thus reducing agency costs. From the foregoing, it can be concluded that the modal factors influencing the performance of projects are resource planning, competency of project managers, monitoring and evaluation/control systems and lastly stakeholder participation.



**Figure 1: Agency Theory**

Source: McPherson (2014)

In the context of this study, the principal was the Government and the Agents were the banks, with the third party being the beneficiaries. In this study, the agency theory will be used to help evaluate the financiers' contribution to the failure of the fund.



To complement the agency theory, this study also made reference the stewardship theory. The second theory focuses more on the resources that the board can provide. The theory has come increasingly to the fore in explaining the role of the board in smaller organisations like SMEs where the agency problem is less relevant than in large institutions. Stewardship theory falls into this second category. Stewardship theory sees managers (beneficiaries - youths) as stewards whose motives are aligned with the objectives of the institution (Government) (Corbetta and Salvato, 2004). According to stewardship theory, the main task of the board is to “serve and advise”, and to contribute by bringing different competences and experiences that can help managers in their decision-making (Minichilli, A., Zattoni, A., Zona, F. 2009). They can facilitate the process of strategic change in smaller organisations. As mentioned above, there is growing acknowledgement that the role of boards may be different in smaller organisations than in bigger institutions, and that a multi-theory approach is needed to explain the different roles (Gabrielsson and Huse, 2005).

### **2.2.1 Youth Participation in Empowerment Projects: An Overview**

In a bid to cushion youth against unemployment governments all over the world has come up with programs which are aimed at ensuring that youths play crucial roles in country's development. Internationally there exists the common wealth plan of Action for youth empowerment which is a framework for Common Wealth action in Youth Affairs (Muraga, 2013). The plan of action for youth empowerment takes its place alongside human rights instruments, poverty reduction, national budgets and other policy framework relevant to the youth. It was launched in 2000 and its contribution has been to stimulate an assets based approach to youth development where it recognizes young people as an asset to their societies as it builds on young people's

capacities and agency to overcome poverty. Also emphasise engaging young people in decision making as partner in democracy and development.

Many countries such as India has established Youth policies using the World Programmes of Action for Youth (WPAY) to the year 2000 and beyond as a guide. In this process it's worth noting that the WPAY mentions that Governments and Youth organizations should promote an active and visible policy of mainstreaming a gender perspective in all policies and programmes.

In the recent past however, youth empowerment has been prioritized through majority of government of Kenya's development vision and planning instrument such as vision 2030, youth empowerment Marshal Plan, the National youth policy and the associated development plans and strategies. It is noteworthy that Kenya is a signatory to the African charter which recognizes that youths are partners, assets and prerequisite for sustained development and for peace and prosperity of Africa with unique contributions to make to the present and to future development (Kenya National Youth Policy, 2006).

In order to address some of the youth employment related problems, the Government of Kenya transformed Youth Enterprise Development Fund (YEDF) to a state corporation in 2007 with the aim of carrying out specific mandates to address Youth Unemployment issues. Youth Enterprise Development Fund has initiated programs meant to cushion youths from unemployment for example through extension of low interest loans to individuals and groups of youths. However before any disbursement of funds to youths either in a group or individually is done, training on entrepreneurship has to be carried out (Muraga, 2013).

African governments have made some efforts to match words with action. Ghana created national youth service and empowerment programmes to equip college graduates with requisite skills and help them find jobs. Mauritius developed a plan to encourage technical and vocational education for young people. Zambia introduced a national youth policy and a youth enterprise fund to stimulate job creation. The Nigerian government introduced a skills acquisition and enterprise development programme as a component of the existing national youth service corps; it also introduced a business plan competition, dubbed YouWin, which grants winners start-up financing (Ighobor, 2013).

In a study on contemporary youths and the postmodern adventure Best and Kellner (2001), note that although, today's youth are at risk in a growing number of ways and survival is a challenge they also have access to possibilities of technologies, identities, and entrepreneurial adventures unimagined by previous generations. He adds by arguing that contemporary youths includes the best educated generation in history, the most technically sophisticated, and the most diverse and multicultural. A more positive future for youths cannot be created, however, unless youth are able to achieve a variety of forms of literacy, including print, media, and computer skills and enhanced education (Kellner 2002). These abilities will enable them to cope with a rapidly changing environment and can help the emergent generations to shape their own future and remake the culture and social world they inherit.

It is incumbent upon governments to create conditions that youths can take advantage in their quest for survival. Anyon and Naughton (2003) argue that youth empowerment

has become a popular way to create effective programmes and policies for youth and to help them develop leadership skills, self-esteem and positive attachments to their communities. They also noted and revealed that youth empowerment strategies have special appeal in high-poverty; urban settings where young people feel marginalised and poorly served by society's institutions. These strategies would enable these youths to survive in harsh economic conditions.

In Nigeria, youth empowerment has been used as a tool to stop negative survival strategies such as crime. The study by Olayele (2012) reveals that establishing a level of socio-economic well-being for the youth can reduce crime. The research highlights the factors that motivate youths to participate in organisation and community development. It also examines the extent to which socio-economic factors determine the outcome of people's lives. Thus, positive youth development and empowerment becomes an important tool in survival.

The World Youth Report (2003) in a study of youth empowerment initiatives notes more comprehensive and people-centred approach to achieving policy outcomes being evident in the range of issues highlighted by the Malawian government in their youth empowerment strategy. Attention is particular in relation to the reform of the technical, entrepreneurial and vocational education and training system. The range of initiatives includes the innovative use of "mobile village polytechnics" to promote self-employment through skills development for the poor in the informal sector in rural areas, and the expansion of multi-purpose youth centres offering appropriate resource and educational information, trained youth leaders and vocational training. New competency-based curricula are to be introduced for vocational education and training in primary, secondary and technical education, backed by rehabilitated infrastructure

and equipment and strengthened management and financing systems for the vocational education system (Government of Malawi, 2002).

The government of Honduras emphasizes the country's goal of supporting the growth of micro-, small- and medium-sized enterprises as a source of employment generation and income for youth from poor families (World Youth Report, 2003). One of the aims, which target youth, is that which aims to stimulate the birth of young entrepreneurs, incorporating different models and education levels for project design and management, and providing favourable finance conditions. The indicator for the policy objective is the number of youth-incubating enterprises operating (Government of Honduras, 2001). The section on education reform specifies the objective of strengthening middle technical-productive education, both formal and non-formal, with one of the performance indicators being the "percentage of young workers graduating from technical education".

Literature on opportunities for youths' improved livelihood is noted in such studies done by Manyeruke and Hamauswa (2012) which focus on youth empowerment in Zimbabwe with special attention to land distribution in the country. They argue that this is one way of reducing unemployment and creating a firm foundation for peace and sustainable development. It is a critique of the youth empowerment agenda focusing on land reform programmes. Their conclusion is that the land distribution programme has failed to empower youth and cannot be relied on as a livelihood enhancement tool for them.

One of the key pathways out of poverty is income generation in the urban areas according to Chetsanga and Muchenje (2003). They argue that changes in the environment and economic hardships mean that young people have to find survival

strategies which are divorced from formal employment. Entrepreneurship is thus being deemed by many youths as a worthwhile survival strategy because it meets the needs of their nuclear and extended families. In a study on challenges facing youth entrepreneurs in Zimbabwe, Nyanga (2013) take advantage of the various economic, indigenous laws and policies which encourage youths to start their own businesses other than looking for employment. The new policy direction has also meant that more universities have to adjust their curriculum to reflect more of the practical aspect than the theoretical.

However, the above perspective is questioned by Karikoga (2011). In his study on youth development, indigenisation and empowerment to greater heights, Karikoga (2011) reveals that the programme in Zimbabwe lacks because it is more oral than practical. He argues that youths are told about what to do as opposed to being empowered to do what they should do. He gives this as the reason why, according to him 1 332 800 young people left the country for the Diaspora. The article says that the youth development, indigenisation and empowerment programme in Zimbabwe is selective rather than objective.

Prevalent in literature review on the opportunities that youths can utilize to improve their lot is criticism of policies already in place by the government of Zimbabwe in trying to enhance the lives of youths. Mukhuhani (2014) notes that the Zimbabwe government has a ministry set aside for youths that is Ministry of Youth Development, Indigenisation and Empowerment where youths funds are available for them to borrow. Mukhuhani argues that this, however remains a mere rhetoric that youths are assisted by the government to create employment as there are several bottlenecks to achieve this goal; lack of political will, nepotism, corruption and poor of funding.

### **2.2.2 National Youth Empowerment Funds and their Effectiveness**

In a cross cultural study of potential entrepreneurs in India, China, Thailand and Australia on entrepreneurial intention and attitudes, Fitzsimmons and Douglas (2005) established that inadequate financial resource is a major constraint in one's gaining the initial business inertia and further grow to a successful entrepreneur. Therefore, in any state inadequacy of government revenue to provide adequate financial allocation for YEDF is a limiting factor towards enhancement of performance of youth business enterprises (Fitzsimmons and Douglas, 2005). Wolff and Pett (2006) observed that inadequate financial resource endowment may be compensated for by flexibility, agility and innovation.

Researchers have shown that youth perhaps more than adults need to be part of a solidarity group that enforces discipline in using loans wisely and in repaying them back. According to Abdirahiman (2010), research is showing that youth entrepreneurship programs should not expect youth to become fully independent bread winners, relatively small changes in income can lead youths to build or strengthen ties to their extended families, thus limiting the need to create their own households. According to research done by Monica (2014) business performance was ranked as the main determinant of youth funds repayment. In her study she found out that regular capacity building among the youths should be affected so as to empower them.

In a study on youth and employment: the role of entrepreneurship in African economies' which explored youth entrepreneurship in Ghana, Uganda and Zambia Gough, (2015) argues that a focus on financial support to business start-ups is too narrow since a considerable number of young people are already engaged in early-stage business activity. The major challenge facing young entrepreneurs is not so much

starting businesses but rather sustaining and expanding them. As the high discontinuance rate of businesses set up by young people has been shown to be due to a lack of access to funds and the non-profitability of their ventures, it is imperative that interventions also cater to the short-term financial challenges of existing entrepreneurs. This requires innovation in how youth are provided with financial services (Gough, 2015).

More holistic approaches to entrepreneurship promotion are needed, which recognise the multiple factors that impact on young people's ability to start and grow viable businesses and which are sensitive to the differing needs of various segments of the population (Gough, 2015). It is important to acknowledge that young people are not a homogenous group of entrepreneurs but that the incentives and barriers they experience are differentiated by gender, socio-economic status, business type and place. Entrepreneurship promotion schemes need to be tailor-made to match the particular economic, social and cultural situations of youth in different settings and the particular conditions of the target groups (Gough, 2015).

### **2.2.3 Youth Empowerment Programmes in Zimbabwe**

From the assessment of secondary data it was found that in 1991, the Government of Zimbabwe adopted the Economic Structural Adjustment Programme (ESAP). ESAP shifted the economy from government to market forces (GOZ, 1991). This created an opportunity for the development of SMEs. This was because of the relaxation of rules and regulations with regard to investment approval laws and local government by-laws.



In 2008, the Indigenization and Economic Empowerment Act was passed and certain funding structures facilities were put in place such as the Youth Fund through the Commercial Bank of Zimbabwe, (CBZ), Kurera/Ukondla fund through CABS and Meikles Youth Empowerment facility (GOZ, 2008). The TREE (Training for Rural Economic Empowerment) programme which is an informal apprentice training is meant to improve the skills and quality of products produced which would enhance the ability of SMEs to compete locally, regionally and in some cases internationally (Kasukuwere, 2013). All these initiatives were meant to promote the growth of SMEs. Although they have limited success, youth initiatives or programmes crafted by the government were formed with the aim creating employment by means of making youth the primary owners of SMEs. Murinda (2014) has highlighted some of the programmes the GOZ has put in place for youth.

- Graduate Entrepreneurship Programme (GEEP)
- National Youth Services (NYS)
- Kurera /Ukondla Youth Fund
- Youth in Agriculture (YAP)
- Skills for Youth Employment and Rural Development Programme
- Decent Work Country Programme
- Training for Rural Economic Empowerment (TREE)
- Quality Improvement in Informal Apprenticeship Programme (QiA)
- Integrated Skills Outreach Programme (ISOP)
- Community Share Ownership Scheme/Trust (CSOS/T)
- Youth Employment and Transformation Trust (YETT)
- Youth Empowerment Fund (YEF)
- Wealth Creation Fund (Administered through Stanbic, CBZ, IDBZ)

- Training for Enterprise Programme (TFE)
- Technical and Vocational Skills Development Programme (TVSD)
- Technical and Vocational Education and Training Programme (TVET)

As highlighted above, as one of the key youth empowerment initiatives by the Government was the National Youth Fund (YDF). This was instituted in 2006, and was meant to be a revolving fund, with several financiers contributing, with the Government playing the Trustee role (GoZ (2006). The Ministry partnered with Old mutual Zimbabwe Limited, CABS, CBZ Bank, Stanbic Bank, and IDBZ ensuring their active participation in mainstream economy there by combating the youth unemployment scourge. Thus, we are looking at a scenario where we had the YDF Principals being both the Government (Ministry of Youth, Indigenisation and Economic Empowerment) and the Financiers (mainly financial institutions), while the youths were the beneficiaries.

Eventually, the intended goal of the YDF was to support youth initiatives by offering financial support at a highly-subsidized interest rate of 10% per annum, as compared to the high market rates of 20-30% at the time (RBZ, 2008). To date, there are 5 principal financiers to the fund and these include:

- CBZ Bank Limited - Youth Empowerment Fund;
- CABS- Kurera Ukondla Youth Fund; and
- Stanbic Bank Zimbabwe- Youth Wealth Creation Fund.
- IDBZ -Youth empowerment Fund;

Despite the fact that lots of investments have been made thus far, the overall outlook of the situation is that as it stands, the programme is not quite much sustainable, with the high default rates (GoZ, 2016), and the lack of funds for monitoring and evaluation.

#### **2.2.4 Kurera/Ukondla Youth Fund**

Of the above-mentioned development funds, the most prominent one was the CABS-funded Kurera/Ukondla Youth Fund. The Kurera/Ukondla Youth Fund is a Youth empowerment Fund in Zimbabwe that is being administered by the Ministry of Youth, Indigenisation and Economic Empowerment in conjunction with Central African Building Society (CABS) (GoZ, 2012). Through MYIEE, the government set up in November 2011, the Kurera/Ukondla youth fund which aims at micro-financing youth in entrepreneurship, providing capital of \$500 to \$5 000 as revolving funds for enterprise development. Mosedale (2013) cites that a \$10 million youth fund was created through a partnership with old Mutual and Ministry of Youth empowerment, Indigenisation and Economic Empowerment. The table below presents the disbursements at the time when the fund was at its peak, during the 2012-2013 period.

**Table 1: 2012-2013 Kurera/Ukondla Youth Fund Disbursements**

PROVINCE	2012-2013	
	No. of beneficiaries	Total Amounts Disbursed
<b>Bulawayo</b>	120	178 500
<b>Harare</b>	263	541 200
<b>Mash West</b>	222	494 910
<b>Mash Central</b>	297	410 460
<b>Mash East</b>	285	434 500
<b>Mat North</b>	241	272 600
<b>Mat South</b>	171	168 500
<b>Midlands</b>	253	248 150
<b>Manicaland</b>	378	678 300
<b>Masvingo</b>	158	167 800
<b>Total</b>	2 388	3 594 920

At the time of revocation of the fund, \$4.9 million had been disbursed, and of this amount, \$4.2 million has gone down the drain, as non-performing loans. This amounts to a default rate of a whopping 86%. The disbursement of the remaining \$5.5 million dollars has since been suspended and it was resolved that disbursements could only be resumed if and only the Government comes up with a new strategy (GoZ, 2015; Old Mutual, 2014). However, three years have since gone by, yet no tangible countermeasures have been brought forth to enhance the sustainability of the Youth Fund.

The Kurera/Ukondla Youth Fund tries to create livelihoods for youth. Mubaiwa (2014) reviews the Kurera/Ukondla Youth Fund in Harare assessing the link between micro finance and enterprise among the youth. He argues that while microfinance is a noble idea in improving livelihoods of youth, it has however aroused interest in the role and extent microfinance is alleviating unemployment amongst many other challenges faced by youth. Bennell (2000) highlights problems that have been encountered with micro-finance programming for youth such as screening mechanisms, control over loan use, credit-only interventions, youth reluctance to borrow money and the lack of professional expertise which has resulted in basic mistakes in project design and implementation.

## **2.10 Chapter Summary**

This chapter made an synopsis of literature related to the topic under research that is the determinants of youth empowerment projects' success and failure in Zimbabwe focusing on the Kurera/Ukondla youth fund. The chapter considered firstly at the key concepts of youths, youth unemployment, and youth SMEs as well as continue to

explore the theoretical framework of the study. It went on to explore the youth participation in empowerment projects elsewhere. The section also assessed the effectiveness of these empowerment funded projects for youths. The chapter ended by exploring different empowerment projects in Zimbabwe including the Kurera/Ukundla youth fund. The next chapter will present the methodology that were be used in gathering the findings of this research.

## **CHAPTER 3: METHODOLOGY**

### **3.1 Introduction**

This chapter gives a descriptive account of how the study was conducted. This chapter presents the research methodology that was adopted for this study to help establish the factors behind the failure of the youth fund project. In this regard, the research design; study population and sample are described as well as data collection methods, techniques and tools. Methodological limitations and process constraints are reflected on. The use of particular data collection, processing and analysis techniques and instruments are justified. Attention is also given on a meticulous description of the selection, targeting and criteria used in the identification of research informants and how the data was gathered.

### **3.2 Research Design**

Bhattacharyya, D.K. (2003) defines a research design as a set of logical procedures that if followed enables one to determine the degree to which one is right or wrong. In view of the above, a research design is the specification of the methods and procedures of acquiring information required. It is a blueprint of organising framework for collecting data. It is the overall operational part of the project that stipulates what information is to be collected from which sources and by what procedures. According to Borg and Gall (1996: 202) a research design is the specification of methods and procedures of acquiring the information much needed to carry out the study. It is also taken to be the overall operational pattern of the research project that stipulates the information to be collected and the sources as well as the procedures for collecting information.

### **3.2.1 Mixed Method Design**

This study employed mostly the qualitative approach which was complemented by the quantitative approach. This is known as the mixed methodology or the multi-methodological research. According to Dornyei (2007: 24) the quantitative approach involves data collection procedures that results primarily in numerical data which was analysed by statistical methods whereas the qualitative approach involves data collection procedures that resulted primarily in open and non-numerical data which was analysed by non-statistical methods. Qualitative research seeks to understand peoples' interpretations about their perceptions of different phenomenon. Thus the method was largely suited to understanding the determinants of youth empowerment projects' success or failure in Zimbabwe focusing on the Kurera/Ukondla youth fund in Harare.

According to Chisaka (2011) qualitative research enables the researcher to draw theoretical insights and conclusions more from academic debate. It uses corroboration and triangulation to produce more in-depth and comprehensive information. The quantitative methods were used to estimate the levels of particular attributes and their changes between surveys, while the qualitative methods were used largely to explain such levels (Smith, 1981). The use of the mixed methodology was necessitated by the fact that the approach itself has the unique potential of producing evidence for the validity of the research outcomes through convergence and collaboration of the findings from both the questionnaires and interviews from key research stakeholders.

### **3.3 Population and Sampling**

Sekaran (2001:27) defines a population as "the entire group of people, events or things of interest that the researcher wishes to investigate." The study population included

the youth, especially, the beneficiaries of the fund in Harare, Zimbabwe as well as the administrators of the fund.

Sampling is, on the other hand is, “the process by which a researcher selects a sample of participants for a study from the population of interest” (Leady and Ormrod, 2013). The selected fund beneficiaries must be true representatives of the entire population so that the findings can then be applied to the entire population. Since the majority of the fund beneficiaries are based in Harare, the sample involved beneficiaries in Harare, which the study believes was a true reflection of all the other beneficiaries in Zimbabwe. The operating environment is the same, the strategies are the same and challenges faced in managing the fund are similar and there are many beneficiaries in Harare to justify a balanced sample.

The number of the beneficiaries who benefited were 3 608, of which 1024 were from Harare. The sample size was determined using Yamane’s (Yamane, 1967) formula after deciding on a 90% confidence interval owing to the difficulty of the beneficiaries to be tracked, as some falsified their addresses (GoZ, 2014) and maximum allowable error of 5%. The formula of minimum sample size determination was used and a sample size (n) was obtained as follows:



$$n_0 = \frac{N}{1 + N(e)^2} = \frac{1024}{1 + 1024(0.1)^2} = 100$$

Where       $N$  = Population size,  
 $n_0$  = first approximation of  $n$ ,  
 $n$  = minimum required sample size,  
 $e$  = maximum allowable error (0.05%).

Source: Yamane 1967

In summary, a sample of 100 Kurera/Ukondla Youth Fund beneficiaries was sampled.

### 3.4 Data Collection Instruments

There are two types of data sources which are primary data and secondary data (Bryman and Bell, 2013). The main sources are explained in the following two sub-sections.

#### 3.4.1 Primary Data Sources

Data which is collected by the researcher to help to answer the research problem and which is relevant to the study and research problem is called primary data (Ghauri and Gronhaug, 2002). According to Zikmund (2012) it is a type of data which is collected and assembled specifically for the research project at hand. Yin (2009) postulate that the use of more than one source is a good practice as it increases the validity in

scientific studies. Interviews are one of the methods of data collection used in qualitative research (Ritchie and Lewis, 2003). For this study, questionnaires and interviews were used as primary data collection methods.

The advantages of primary data collection in this study are that questionnaires and interviews are consistent with research questions and objectives as reflected in chapter one. Also, the questionnaires and interviews can allow the researcher to have learning of opinions and behavior from respondents. The researcher adopted questionnaires because they allowed for coverage of a wide geographical area with relatively low costs, in this case it was Harare. However, the disadvantages are that it can take long to collect and costly, there are chances of jeopardizing the reliability and applicability of the study, limited control in data collection by researcher and thus unexpected factors may influence and interfere with efficient data collection. Lastly the other demerit is that the quality and scope of information depends on the willingness and ability of the respondents.

Besides these limitations highlighted, primary data was used for the purposes of this research as it enabled the researcher to discover new ideas and enhance the reliability of the study. The primary data is relevant to the study and answers the research questions and research objectives and was therefore used for the purposes of this present study. In the context of this study, the researcher used both primary and secondary data as they complement each other to create validity of the research. Mile and Huberman (1994) posits that combining the two methods is termed triangulation and it is good approach as various techniques complement each other and result in more thorough understanding of the problem under study. The primary data was collected using in-depth interview methods and questionnaires.

In carrying out this study, the researcher used the following instruments:

- Questionnaires
- In-depth Interviews

#### **3.4.1.1 Questionnaires**

In this study, the researcher used the questionnaire to collect data from 100 NYF applicants, both beneficiaries and non-beneficiaries of the fund. The questionnaires were distributed-in-person to each respondent. The questionnaire was considered to be the best instrument for the study due to its versatility and simplicity (Handler, 2009).

A questionnaire is a printed self-report form designed to elicit information that can be obtained through the written responses of the subjects. The information obtained through a questionnaire is similar to that obtained by an interview, but the questions tend to have less depth (Burns & Grove 1993). According to Handler (2009) a well-designed questionnaire can gather information on both the overall performance of the test system as well as information on specific components of the system. Another advantage of using questionnaires is that the validity of the results is more reliant on the honesty of the respondents since the researcher has limited control over the environment (Easterby-Smith et al, 2006). Questionnaires are useful as the results derived are quantifiable and measurable against other variables in an objective manner (Saunders et al, 2012). Questionnaires were decided upon because of the following:

- They ensured a high response rate as the questionnaires were distributed to respondents to complete and were collected personally by the researcher.
- They required less time and energy to administer.

- They offered the possibility of anonymity because subjects' names were not required on the completed questionnaires.
- There was less opportunity for bias as they were presented in a consistent manner.

Most of the items in the questionnaires were closed, which made it easier to compare the responses to each item. Data was collected over a period of four weeks.

#### **3.4.1.2 In-depth Interviews**

The researcher also used interviews to carry out her study. The researcher conducted key informant interviews with 7 stakeholders from the Ministry as well as CABS and Youth advocates. Saunders et al. (2012) presented that an interview is a purposeful discussion between two or people which can be used to gather valid and reliable data that are relevant to the research questions. An interview guide was used to collect qualitative data in this study. Interviews were used because they enable the researcher to “read” non-verbal responses as well as probing in order to ensure an in-depth understanding of the problem at hand in the banking sector. The interviews took place at the respondent's office and each interview lasted a maximum of 30 minutes.

#### **3.4.2 Secondary Data Sources**

Wegner (2005) defines secondary data as data collected by others for purposes which is different from the problem at hand. The data is historical, already assembled, and do not require access to respondents or subjects. Secondary data is often found inside organisation(s), in the library, or on the internet, from consumer research organisations that collect data on varied subjects for purchase (Saunders et al., 2012). Examples of secondary data are company financial statements, company records, reports and others

that can be used for analysis of the company performance. There are other external data sources such as central and local government studies and reports, state budgets, studies and reports of institutions, census reports, textbooks and many others (Wegner, 2005).

The advantages of using secondary data are that it saves time and money, quicker to gather data, can suggest suitable methods or data to handle a particular problem and provides a comparison instrument with which interpretation and understanding of primary data is made easier. However, despite these advantages mentioned, the disadvantages of using secondary data are that the data may have been collected for another study with different objectives and may not completely fit the problem; it is difficult to classify data in ways consistent with the study at hand and may lack accuracy and consistency. In this study, the researcher collected secondary data from mainly the Ministry of Youth, as well as CABS reports.

### **3.5 Pilot Study**

The questionnaires were distributed to other students and the research supervisor before they were distributed. This process helped to detect inappropriate wording, poor language as well as poorly structured questions. In addition, it also helped the researcher to remove mistakes and oversights as well as determine the applicability of data to be gathered.

### **3.6 Data Collection Procedure**

#### **3.6.1 Questionnaire Distribution and Collection**

The researcher personally circulated the questionnaires to respondents. These included beneficiaries of the youth fund. The questionnaires for all participants were distributed physically. The researcher, in this instance, helped informants by shading light on the

data needed in answering the questionnaires as well as assure them that the information would remain confidential and be used for academic purposes only.

### **3.6.2 Face to Face Interview**

The interviews were conducted at suitable places agreed with respondents. The face to face interviews were made as brief as possible to avoid disturbing programs of respondents.

### **3.7 Data Analysis and Presentation**

The researcher used various methods in coming up with ways of presenting the findings so that results could be easily elicited. All the data collected were analysed and interpreted properly to make sense. To help evaluate the research findings, computational data analysis techniques was carried out, where IBM SPSS analysis was used as the key quantitative data analysis tool, while on the other hand, QSR NVIVO was used to facilitate the analysis of qualitative data. Finally data was presented both in descriptive form and diagrammatic forms where necessary. The researcher systematically organised data depending on each respondent's variation of responses.

### **3.8 Ethical Considerations**

Richardson and Godfrey (2003); Saunders et al (2012) and Sekeran (2001) highly recommend the ethical approach in data collection. In this respect, the research was done in line with ethical guidelines to ensure that participation is voluntary, that no harm or risk is to accrue to participants, and that privacy and confidentiality was guaranteed as participants' identity shall be anonymous. The responses were kept as confidential as possible and no names were asked from the respondents. The following ethical issues were considered:

- Consent was obtained from the respondents to participate in the survey and respondents were informed about the aims of the survey.
- Full professionalism was observed throughout the entire process of collecting data and information from various sources.
- The data was only for the research purpose the feedback from the respondents will be applied to
- Privacy of data and dignity of the respondents was considered during asking information.
- Ample time was given to respondents to sieve through their views regarding research topic in responding
- The researcher tried to keep away from bias, wand was open minded such as not to be offensive, or influence the outcome of the interview.
- Proper acknowledgement to the sources of the data used for the purpose of this research.
- 

### **3.9 Summary**

This chapter gave a descriptive account of how the study was conducted. It presented the research methodology that was adopted for this study to help establish the factors behind the success or failure of the youth fund project. In this regard, the research design; study population and sample were described as well as data collection methods, techniques and tools. Methodological limitations and process constraints were reflected on. The use of particular data collection, processing and analysis techniques and instruments were justified. Attention was also given on a meticulous description of the selection, targeting and criteria used in the identification of research informants and how the data was gathered.

## **CHAPTER 4: DATA PRESENTATION, ANALYSIS AND INTERPRETATION**

### **4.1 Introduction**

The third chapter expounded on the methodological framework that formed the backbone for the data collection and management of the data that was latter collected in pursuit of answering the research questions. The data was collected from the opposite respondents, who comprised of both the beneficiaries and supposed beneficiaries of the Youth Fund as well as administrators of fund. The questionnaire instrument was administered to this group, while qualitative interviews were conducted with the key informants. To help evaluate the research findings, computational data analysis techniques was carried out in this chapter, where IBM SPSS analysis was used as the key quantitative data analysis tool, while on the other hand, QSR NVIVO was used to facilitate the analysis of qualitative data. The chapter starts by presenting the response rates, and then the reliability analyses, before delving into the socio-demographic factors. Lastly, the results will be presented in line with the research objectives set forth in the first chapter.

### **4.2 Response Rate**

From the methodology chapter, the minimum sample required for this study comprised of 100 cases. With a bid to attaining the minimum sample required for the study, the researcher made extra effort to administer the instrument to as many possible respondents as possible. Access to the actual beneficiaries was a major challenge, mainly because the majority of the known beneficiaries declined having been involved with the fund, and rather distanced themselves to their knowledge of the scheme. This presented an insuperable obstacle, and the main reason was that the majority of the supposed respondents had not fully repaid their loan, and defaulted, and feared the



researcher was an agent of the state, assigned to track their whereabouts. Albeit the sample size of the beneficiaries being rather limited, it was rather consoling that the greater majority of the non-beneficiaries in the targeted SME trading zones had applied for the fund and/or were very aware of the fund, and the events that transpired until it was rescinded. It is this group of respondents that the study focused largely on, as explained in the research methodology.

Eventually, 150 questionnaires were interviewer administered and a total of 113 respondents partook in the study. This eventual number of respondents was higher than the expected minimum sample of 100. This corresponds to a response rate of 75.3%. According to Saunders, Lewis and Thornhill (2012), the minimum acceptable response rates lie within the range of 40-50%, and in the context of the current research, the obtained response rate out-surpassed the minimum threshold, and this was an indication of the external validity of the instrument used (Bryman and Bell, 2013).

#### **4.3 Reliability Analysis**

When an instrument is developed from scratch and/or adapted to suit the context of a particular study, as was in this study, it is very imperative that the researcher should assess the relative internal consistency of the instrument (Leedy and Ormrod, 2013). This was done, using the Cronbach's alpha as the analytical approach. The aggregate results from the analysis is presented in Table 4.1 below.

**Table 2: Reliability Analysis**

Case Processing Summary			
		N	%
Cases	Valid	113	100.0
	Excluded <sup>a</sup>	0	.0
	Total	113	100.0
a. Listwise deletion based on all variables in the procedure.			
Reliability Statistics			
Cronbach's Alpha		N of Items	
.991		31	

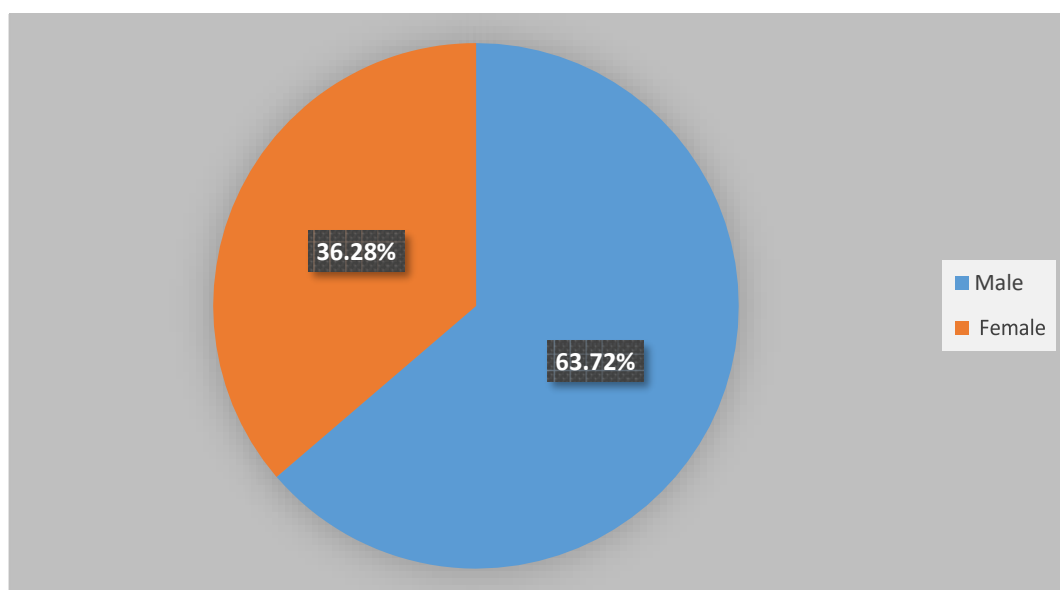
From the results above, from the 31 critical questions that formed the heart of the study, a resultant alpha statistic of 0.991 was computed. According to Hair et al (2010), the minimum tolerable alpha statistic is 0.70, and in this respect, it was way above the minimum. It follows from the foregoing that the research instrument used in this study was very reliable, and so would be the outcome of the study.

#### **4.4 Demographic Analysis**

Having reviewed the reliability of the research instrument used in the study, this section will present the demographic analysis of the study. According to Saunders et al. (2012), it is important to review the socio-demographic characteristics of the respondents as these help in explaining some of the trends that may be in the data which may be related to the bio-data of the respondents. The key socio-demographic factors used in the study comprised of gender, age range, level of education and number of years in the organization.

##### **4.4.1 Gender of Respondents**

The respective gender of the respondents is presented in Figure 4.1 below.

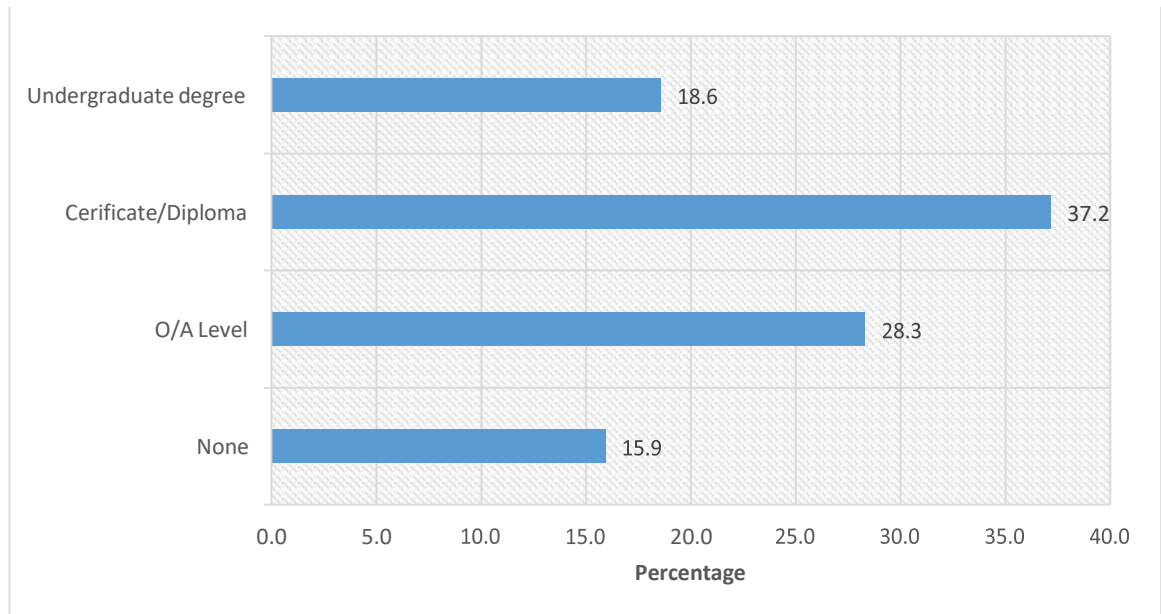


**Figure 2: Gender of Respondents**

From the results, 63.72% of the respondents were males while females were only 36.28%. These results confirm the findings by the Reserve Bank of Zimbabwe (RBZ, 2014) that despite the efforts that have been made to empower the female entrepreneurs, they still remain a minority group in the context of the entrepreneurial initiatives, as was the case in this study. From the results above, we can confirm that relatively fewer females had applied for the fund, most likely as a result of the restrictive acculturation process, which tends to be patriarchal and thus prioritises men over women, and imparts a sense of inferiority, which might have been one of off the key reasons while the female respondents who were applied were very few.

#### **4.4.2 Highest Level of Education**

From the analysis of the level of education, it can be confirmed that the majority of the respondents had attained at most a professional certificate, and these were 37.3%. This was followed by respondents who had attained their O/A levels, and these were 28.3%. Those with undergraduate degrees were 18.6%, and the least rated were those who had no formal education, being 15.9%.



**Figure 3: Highest Level of Education**

It can be confirmed that with only 15.9% had no formal education, and on this basis, it can be argued that with the majority having received formal education, they were able to intelligently review and respond to the instrument. In the context of business management, it can be confirmed that it would be easier to build capacity, among the respondents with some formal education, if need be, if the

#### 4.4.3 Age Range

The distribution of the age range is presented below.

**Table 3: Age Range Distribution**

		Age Range			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 20 Years	19	16.8	16.8	16.8
	20-24 Years	44	38.9	38.9	55.8
	25-29 Years	34	30.1	30.1	85.8
	30-34 Years	16	14.2	14.2	100.0
	Total	113	100.0	100.0	

From the analysis of the respondents, the modal age group was the 20-24-year-old category, and the respondents were 38.9%. This was followed by 30.1% of the respondents who were within the 25-29 year-category. The least rated category was the rather aged category, and this comprised of only 14.2% of the respondents as shown in Table 4.2.

It can be confirmed from the foregoing that while great effort was made to focus on the actual beneficiaries, such could not be attained. Rather, those respondents who were aware of the programme and /or who interfaced with the beneficiaries were considered as befitting the completion of the survey. This is the main reason why the sample had 16.8% of the respondents who were less than 20 years, an age category that was not economically active at the time when the youth fund was repealed. Yet, most of these respondents were very much aware of the circumstances leading to the failure of the fund to be a sustainable revolving fund.

#### **4.5 Youth Participation in the Kurera/Ukundla Youth Fund**

Data analysis unraveled a number issues from beneficiaries, potential beneficiaries of the fund and stakeholders as they explained the nature of youth participation. Notably both negative and positive aspects were exposed as regards the Kurera/Ukundla youth fund. However, there seem to have been less positives than negatives. One of the few positive was expressed by one respondent who was a beneficiary. He said:

The Kurera/Ukundla youth imitative was the best empowerment tool for youths. I would like to commend the government and CABS for such a partnership. As for me, I was able to boost operations for my business. As

young man I look forward to benefitting from other such initiatives in the future.

Another participant had this to say:

Like all other youth empowerment programmes before the Kurera/Ukundla youth fund had noble objectives of creating employment for innovative youths. However, only a few of these youths were able to access the fund because it was abused. Our programmes always fall short on strict implementation.

Other respondents also argued that the fund was noble but seemed to shut serious youths who wanted to seriously engage in capital intensive like mining. One participant said:

The Kurera/Ukundla youth fund was the best initiative for youths but I feel the maximum limit of the loans (US\$5000,00) was too low for the targeted sectors, and most of the new projects would be under-funded with this amount if there is no other source of funding.

Participants were further asked on whether the youths were the real beneficiaries to the Kurera/Ukundla youth fund. Here allegations of nepotism and corruption were noted. One of the participants argued thus:

The youth fund was abused by political bigwigs who brought in their relatives and ghost beneficiaries, and over and above, were awarded higher loans than the maximum that was stipulated. This was never fair, and many who were supposed to benefit failed as they had no means to bypass the artificially set up bureaucratic processes.

The above sentiments by the different participants is corroborated by literature noted on the Kurera/Ukondla youth fund. According to the Chronicle (Saturday, 26 January 2013) the fund had not been equitably distributed, and its implementation was done without the key elements of empowerment, capacity assessment, namely training, systems development and mentoring.

#### 4.6 The Successes and Failures of the Kurera/Ukondla Youth Fund

The principal issue that the research looked into was an exploration into the success or failure of the Kurera/Ukondla. Thus success and/or failure was measured from both the beneficiaries and managers' side. The extent of effectiveness of the youth fund towards its intended beneficiaries, as well as the overall effectiveness of the fund managers was thus done. The results are summarized in Table 4.2 below.

**Table 4: Effectiveness towards Beneficiaries**

**Overall effectiveness of the fund towards the beneficiaries**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not at all	68	60.2	60.2	60.2
	To a less extent	20	17.7	17.7	77.9
	To a moderate extent	7	6.2	6.2	84.1
	To a great extent	9	8.0	8.0	92.0
	Very Effective	9	8.0	8.0	100.0
	Total	113	100.0	100.0	

From the results above, 60.2% of the respondents concurred that the youth fund was not at all effective towards the intended beneficiaries denoting failure of the fund. The second rated proportion was 17.7%, and corresponded to those respondents who concurred that the fund was effective to a less extent. Overall, either way, the fact

that the fund was discontinued indefinitely is clear sign that it was a failure from the point of view of the beneficiaries. This result does confirm the basis of the research that was rooted in the understanding that the fund was never effective, and this understanding had initially been guided by conjecture in the literature. One respondent demonstratively mentioned:

The monies that were allotted by CABS to the youngsters who had innovative ideas were meant to be reinvested as the premiums were paid back, and the first-generation beneficiaries would generate enough wherewithal for the second-generation beneficiaries, and the second for the third, et cetera. This cycle never transpired, as the chain was broken right at the start of the programme...

This argument, as indicated earlier, where it was mentioned that the fund was not a once-off project, but meant to be a continual project is one of the direct indicators that the project was never effective towards the beneficiaries. According to Chisadza (2015), the project flopped right from the beginning as the ones that benefitted were not the befitting beneficiaries. This argument was upheld by another interviewee who mentioned:

...You cannot expect a mango off a lemon tree. The people who received the monies were not the people who were supposed to benefit. We have real business-minded youths who always come here with very innovative propositions and inventions, yet they never get enough wherewithal to implement their ideas. We have had success stories for example Maxwell Chikumbutso, whose ideas and inventions have left aircraft engineers in awe. Do you think that if we give him, say \$50000 he will put the money



to waste.... Never, he designed a drone, he will do wonders... The money we are talking off was given to the wrong people who think of nothing but beer...did you really think we were going to get anything from them... forget it...

The latter enlightenment brings out the question of due diligence which the researcher argues that it was never considered and that the lack of oversight was one of the key factors which influenced the high default rates. Another respondent brought in the idea of poor accountability saying:

Most of the youths were never mentored, nor did anyone even bother to monitor them. In other words, I am saying, they were accountable to no one, and what stopped them from diverting the fund they were entrusted with?.

This dimension, again, is indicative of the significant flaws that were within the system which the beneficiaries took advantage of, and misappropriated the funds for self-aggrandizement, knowing no one would follow up. This is barely in contrast to Murphy (2012) who specifically recommends the need to have an oversight board and supervisory agents for each and every project. These key issues raised thus substantiate the overall ineffectiveness of the fund towards the beneficiaries, and one participant reiterated in this regard:

If I am to estimate the currently active Youth Fund projects, I would be correct to say 5%. Most of these projects plundered way back, and we should not blame the tail, but the head, and the head was the Government.

The latter aligns with the current question and validates the assertion by Mhasvi (2016) that the blame is largely to be given to implementers of the fund.

It would not be objective, however, not to capture the few voices of those beneficiaries who viewed the Kurera/Ukondla youth fund as effective hence successful. One participant who benefited from the fund had this to say:

The Kurera/Ukondla youth fund was the best thing that happened to me. I have managed to boost operations of my business 4 times. My strength, I think, unlike other youths who benefited from the fund was my experience in business over the past 2 years. I also have a degree in business management. I am almost over with paying back the loan I got from the bank.

The above perspective corroborates sentiments noted in literature. It was argued that the major challenge facing young entrepreneurs is not so much starting businesses but rather sustaining and expanding them. As the high discontinuance rate of businesses set up by young people has been shown to be due to a lack of access to funds and the non-profitability of their ventures, it is imperative that interventions also cater to the short-term financial challenges of existing entrepreneurs. This requires innovation in how youth are provided with financial services and training (Gough, 2015).

**Table 5: Effectiveness of the Principals**

**Overall effectiveness of the fund managers**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Not at all	17	15.0	15.0	15.0
To a less extent	72	63.7	63.7	78.8
To a moderate extent	9	8.0	8.0	86.7
To a great extent	6	5.3	5.3	92.0
Very Effective	9	8.0	8.0	100.0
Total	113	100.0	100.0	

From the analysis above, 63.7% of the respondents mentioned that the fund managers were effective to a less extent. This finding is rather coherent with the earlier findings, where the Government was implicated in the debacle. One interviewee implicated CABS by citing that:

Why did CABS who are the custodians of money across Africa, big as it is, trust the Government to manage the money? How did they expect the Government to do the credit vetting? They are the professionals, yet they let an old dodo to lead the way...I blame CABS, not the beneficiaries.

From this dimension, we can argue that most of the management was supposed to be left under the auspices of the funding bank, yet that was not the case. Another interviewee further attacked the Government, citing:

I deal with the youth in my ministry, I am able to identify talent, yet I was never consulted. The problem we are facing here is a situation where we are not united as a Government, and every day we are never updated with any information. You will be surprised that some of the issues relating to our ministry we had to first hear it through the newspaper. This is just not tolerable.

The latter is indicative of the high level of fragmentation within the ministries and one of the potential reasons for the ineffective Government in managing the Youth fund. Thus overallly, we can confirm that the youth fund was never

effective towards the supposed beneficiaries, neither were the principals who managed the fund.

#### **4.7 Challenges with the Kurera/Ukondla Youth Fund**

##### **4.7.1 Views Expressed by the Custodians of the Fund**

In order to assess the custodians and the factors that influenced the challenges of the fund the following variables were used. Project planning, selection criteria, stakeholder engagement, monitoring and evaluation, corporate governance, accountability and responsibility. Custodians views on the factors that influenced the execution of the fund and summary as presented in table 6

**Table 6: Principals Related Factors which Influenced the Youth Fund**

<b>Descriptive Statistics</b>					
	N	Mean	Std. Deviation	Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error
Project planning	113	4.25	1.048	.903	.451
Selection criteria	113	4.59	1.147	3.746	.451
Stakeholder engagement	113	4.19	1.109	1.089	.451
Monitoring and evaluation	113	4.25	1.177	1.395	.451
Corporate governance	113	4.07	.884	1.779	.451
Accountability and responsibility	113	4.24	1.120	2.443	.451
Valid N (listwise)	113				

The scale used was based on a 5-point Likert scale and in this regard the mean score ranged from 1 to 5. The above dimensions had mean ratings greater than 4, and this is indicative that all the factors did influence the execution of the youth fund. The highest rated with the greatest mean rating was poor selection criteria and this had a mean of 4.59. The kurtosis statistic of

3.746 is very high, and positive, and thus the distribution was very leptokurtic, indicative of the unanimity of the respondents. The second-rated were poor project planning and poor monitoring and evaluation and these had mean ratings of 4.25. The least rated among these was poor corporate governance whose mean was rather favourable, being 4.07.

Nasseri (2016), Hoseini (2015) and Alias (2014) do confirm the role that project planning play toward project success. With poor project planning, we cannot expect to yield the expected project results. This was the case with the youth fund, where the planning was flawed. This was confirmed in several interviews. An Interviewee, for instance, mentioned:

.. I think you can agree with me that most of the initiatives within the government are rushed through, without proper thinking and planning. Look at the fast track land reform, what did we do, we chased away the productive farmers, yet we are now importing wheat and maize from the very same farmers we chased away to Zambia. Did we ever think before we acted? No.

It emerged from the study that most of these arbitrarily contrived ideas within the Government have never sailed through, and another respondent brought out a new dimension – politicizing noble initiatives. She specifically referred the Youth Fund as a highly politicized initiative, saying.

...Unless if you belong to the right party, you will never benefit from anything. The crisis of partisanship has been the major cause of the poor

performance of many Government initiatives. They tend to romp in politics in every good idea. The Youth Fund was a noble idea, but the people who managed had corrupt ideas. Most of the beneficiaries were never supposed to have benefited, but nepotism and politics came into play.

The above finding is consistent with Krähmer (2010) who argues that the moment we try to bypass the formal channels is the moment we set forth on a death spiral. This is further expounded from a banking perspective where we have operational risk management as being one the most influential type of risks that can leave a bank bankrupt (BIA, 2013). This encompasses the people risk, such as misappropriation and fraud, as well as process risk, where we have politics overriding protocols as was the case with the youth fund. The above is a clear indication of the influence that both poor planning and poor selection criteria influenced the overall effectiveness and efficacy of the supposed booming youth fund. The following section looks at the third research objective.

#### **4.7.2 Challenges on the Beneficiaries side**

The second research objective sought to determine the factors among the beneficiaries that led to the high default rates of Kurera/Ukondla Youth Fund, and the extent of their impact. To achieve this end, the dimensions that were asked the respondents were:

- Lack of innovation
- Poor budgeting
- Poor project planning
- Poor project execution
- Poor expenditure management

- Poor risk management
- Lack of management experience
- Lack of proper qualifications
- Lack of accountability and responsibility

These items were measured on a 5-point Likert scale, with 1 representing strongly disagree and 5 representing strongly agree, and the summary statistics are summarized in Table 4.8 below.

**Table 7: Beneficiaries-Related Factors**

Descriptive Statistics					
	N	Mean	Std. Deviation	Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error
Lack of innovation	113	3.87	.977	1.004	.451
Poor budgeting	113	3.88	1.084	1.859	.451
Poor project planning	113	4.19	1.057	2.235	.451
Poor project execution	113	4.36	.877	3.480	.451
Poor expenditure management	113	4.19	.754	2.930	.451
Poor risk management	113	3.88	.933	2.005	.451
Lack of management experience	113	4.07	.942	3.322	.451
Lack of proper qualifications	113	4.27	1.182	1.554	.451
Lack of accountability and responsibility	113	3.73	1.086	.868	.451
Valid N (listwise)	113				

Overall, all the factors cited were all rated high with mean ratings greater than the median 3.0. It is worth mentioning that for all the variables, the kurtosis statistics were all positive. This suggests that there was a very high degree of coherence among the respondents that essentially all of the listed factors had a role to play towards the flopping of the youth fund.

From the above results, it can be confirmed that the highest mean rating was poor project execution, with a mean of 4.36. The second rated was lack of qualifications, with a mean of 4.27. Poor project planning and poor expenditure management had mean ratings of 4.19. The other factors were also positively rated. The least rated among these was lack of accountability and responsibility, and had a mean of 3.73.

The principals were more to blame than the beneficiaries. This finding is consistent with what one respondent mentioned:

Both the Government and CABS are to blame...while the beneficiaries also contributed to the mess, it was largely the overseers, mainly Government officials who were greedy, and embezzled the larger chunk, with some favouring youth from their political party. Moreover, they had no sufficient mechanisms to track the youths that benefited, and this brings us to the point of monitoring and evaluation which was never done...M&E is very vital in any project, big or small, yet this was never put in place....this is a shame...millions of dollars went down the drain

The most significant factor among the beneficiaries, with the highest beta statistic, was poor expenditure management, followed by the lack of proper qualifications, then lack of accountability and responsibility, and lastly, lack of innovation. With regards to poor financial management, this was confirmed by several interviewees as being a significant factor, most notably, they said:

While we may try to beat around the bush pointing fingers at the Government, we still need to look at the crisis from both sides of the coin. Most of the youths who got the funds by hook or crook had no sufficient business experience, and cases of poor financial management



were rife. Most ended up diverting their funds in other projects which were poorly planned, outside the scope of the main project applied for.

The other interviewee put it in other words saying:

Because of the poor selection criteria, business skills were never assessed, and in this regard, with most being fresh in business, they were quickly outclassed by their experienced competitors – poor financial allocation and supply chain management were a significant problem. As we speak almost all are now bankrupt as they could not manage either manage their finances properly or their market.

The issues raised above overlaps with the aspect of business skills which Mhasvi (2016) who reiterated the imperativeness of. Among the key skills he identified as being core were leadership, finance, business planning, accounting, strategic marketing, innovation, among other. Drawing parallelism with the results computed herein above, we can see that the aspect of poor expenditure management and innovation are the key issues, which may eventually stem from one having the appropriate qualifications for the project under pursuit. The above was confirmed by an interviewee who cited that:

While we cannot expect every business person to know everything, at an early stage, they cannot afford to have a huge employee compliment. This entails the need for the owner to have some superficial knowledge, at least of the basic business concepts. This is where some of the youngsters who got the money lost it, as they could not manage to embrace and implement the most fundamental business concepts.

However, those that had a functional business knowledge managed to do well, and might still be in business most likely.

From the innovation dimension, scholars tend to concur with the findings that the competitiveness of new businesses should be anchored on, and thrive on their innovativeness and malleability (Nylén, 2015; Chor, 2015). By innovativeness, they ought to be ahead of the game, and create the competitive advantage offering innovative products, this way according to Gordon (2009) will enable them to survive the hostile business environment. These sentiments were echoed by another participant, as he expressly mentioned that:

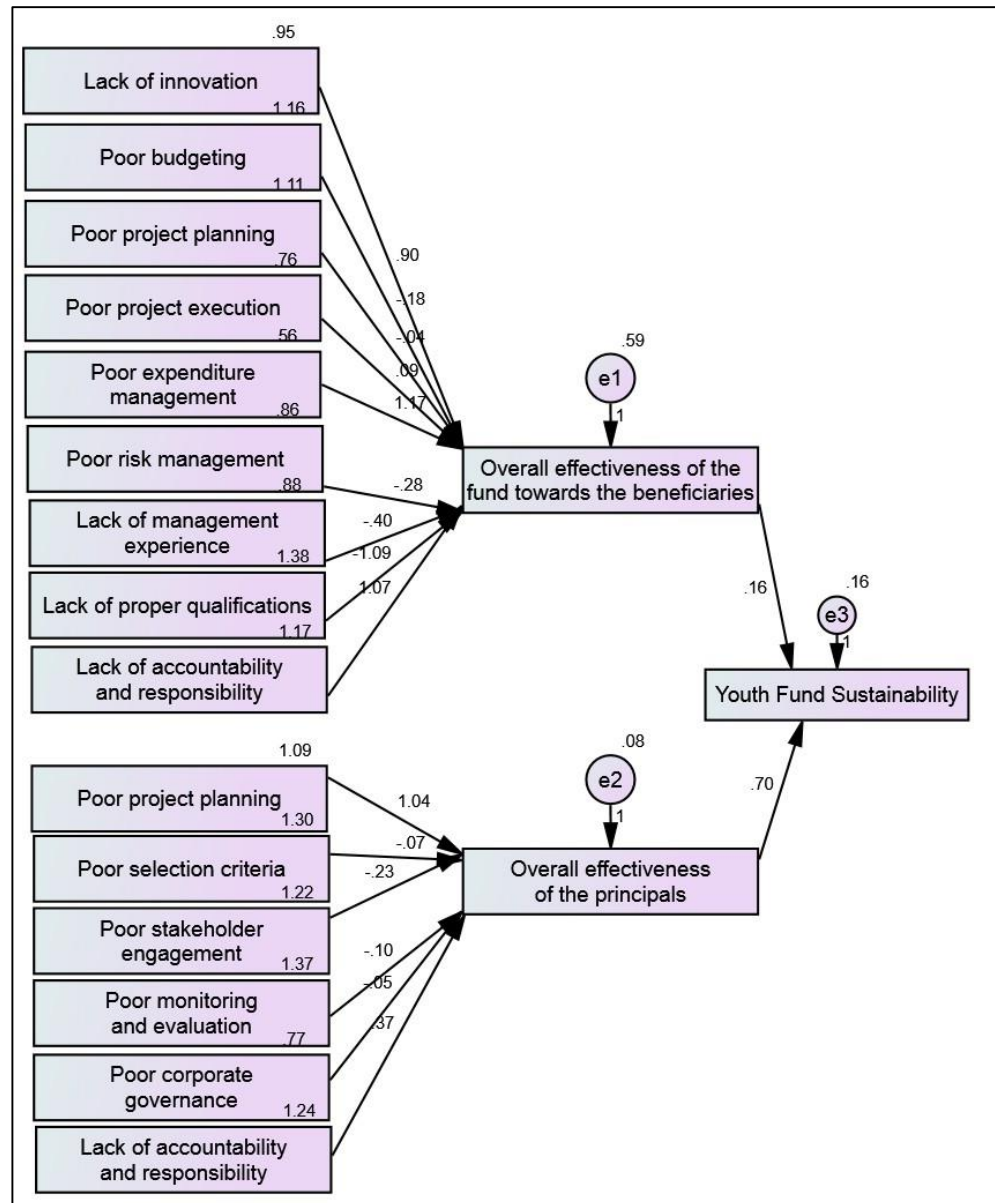
How can one say, I need to start a poultry project? The market is already flooded! A good number of these optimistic youths plundered in huge losses competing with the cheap imports, mainly from Brazil, and others from the huge farms that thrive on economies of scale. They simply lacked wisdom and innovativeness.

This observation is a well-thought of advice as the recipients of the funding were not supposed to embark on projects that would expose them to an unnecessary competition. Again, this point back to the lack of sufficient knowledge of basic concepts such as the laws of supply and demand, et cetera.

#### **4.8 Overall Assessment**

Having exhausted the key issues, the researcher sought to model the overall scenario which led to the failure of the youth fund. To achieve this end, IBM SPSS Modeler

was used to visualize the structural equation model and to eventually quantify the outcome. The results are summarized below.



**Figure 4: Overall Model**

From the illustration above, it can be seen that the overall weighting of the relative contribution to the sustainability of the Youth Fund was seen to be with the principals, and these had the greatest weighting of 0.70 as compared to the beneficiaries, whose weighting was 0.16. Technically, it follows that the principals, that is, the government and CABS/Old Mutual were 4 times to blame as compared to the challenges

encountered by the beneficiaries. In other words, for the sustainability of the Youth Fund, the Government was supposed to contribute more significantly than to assume that funding alone will suffice. This engagement should incorporate the following competencies which the study found to be significant:

1. Adequate project planning
2. Appropriate selection criteria
3. Ensuring accountability and responsibility

The agency theory which has been used as the predominant approach to the role of boards and developed to address the problem of the conflicting interests of owners and managers, which can arise when managers (agents) manage a project on behalf of the owners (principals) (Maund, 2013). According to agency theory, boards should act as watchdogs to align the managers' interests with the shareholders' interests (Rauce, 2012) and monitoring and control of the management is seen as the main role of the board, thus reducing agency costs. From the foregoing, it can be concluded that the modal factors influencing the performance of projects are resource planning, competency of project managers, monitoring and evaluation/control systems and lastly stakeholder participation. In this case the principals (government) did not play its required role towards the agent (bank) this led to the failure of the Kurera/Ukondla youth fund.

On the other hand, with respect to the beneficiaries, the key areas to concentrate on include:

1. Innovativeness
2. Budget and expenditure management
3. Pursuit for higher qualifications

#### 4. Pursuit for accountability and responsibility

In cogniscance with the above the majority beneficiaries failed to be good managers for their organisations and steering them to success, hence the failure of the Kurera/Ukundla yputh fund. According to the stewardship theory managers (beneficiaries - youths) were stewards whose motives were supposed to be aligned with the objectives of the institution (Government) (Corbetta and Salvato, 2004).

#### **4.9 Chapter Summary**

The data collected for this chapter were from the opposite respondents, who comprised of both the beneficiaries and supposed beneficiaries of the Youth Fund as well as administrators of fund. The questionnaire instrument was administered to this group, while qualitative interviews were conducted with the key informants. To help evaluate the research findings, computational data analysis techniques was carried out in this chapter, where IBM SPSS analysis was used as the key quantitative data analysis tool, while on the other hand, QSR NVIVO was used to facilitate the analysis of qualitative data. The chapter started by presenting the response rates, and then the reliability analyses, before delving into the socio-demographic factors. Lastly, the results were presented in line with the research objectives set forth in the first chapter. The summary, conclusion and recommendations wrap the research study in last chapter.

## **CHAPTER 5: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

### **5.1 Introduction**

The previous chapter presented an analysis of the data that was collected in line with the research objectives. The key findings from the analysis will be summarized in this chapter. This summarization and discussion will form the first part of the chapter, and the presentation of the conclusions will follow. The recommendations will eventually be presented and these will be followed by the recommendations for further study.

### **5.2 Summary of the Study**

This research study focused on the determinants of youth empowerment projects' success or failure in Zimbabwe focusing on the Kurera/Ukondla youth found in Harare between 2011 and 2016. Major objectives of the study were to unpack the level of participation of youths in the Kurera/Ukondla youth found as well as assess its successes and failures. The first chapter of the study laid bare the research problem as well as the background of the study, statement of the problem, research questions, limitations and delimitations. In addition, Chapter 2 concentrated on the review of literature related to the study. Literature from different parts of the world, Africa and Zimbabwe were explored and related to the study at hand.

Chapter 3 explored the research methodology used for the study. The study adopted a mixed research methodology and used questionnaires as well as interviews to gather information from participants. The sample size of the study became 113 of randomly selected participants. Participants were selected from the members of the beneficiaries of the fund, potential beneficiaries as well as administrators of the fund.

Chapters 4 unraveled the findings of the study as well as discuss and interpret them. Nevertheless, with a view to validating the imperativeness of the study, the respondents were asked to rate the extent to which they agreed that the Kurera/Ukondla Youth fund was successful or not. From the findings, it emerged that only a few of the participants noted success from the fund. The majority of the respondents concurred that the youth fund was not at all effective.

From the principals' point of view, the respondents mentioned that the fund managers were not effective. This outcome is well in line with the facts on the ground that while the fund was mainly aimed at the unemployed youths, to empower them, and eventually that their returns would be invested back as a revolving fund to assist even more youths (RBZ, 2014). Yet, this was not the case, as it failed to take off with the first batch of the beneficiaries, with most of the beneficiaries being not the befitting beneficiaries (Moyo, 2013), as this was misappropriated through rogue youths.

With respect to procedure used for the selection of the beneficiaries, from the analysis, it emerged that it was not a transparent one, and the fact that this project was politicized meant that the level of partisanship and impartiality was high. The failure of most of the youths to repay the premiums as required in their contracts is another point of reference that can confirm that the fund was never effective, as also brought out in this study.

The following challenges were noted from the Kurera/Ukondla youth fund implementers' side – poor planning, poor selection criteria, poor stakeholder engagement, poor monitoring and evaluation, poor corporate governance as well as

lack of accountability and responsibility. These made project less successful. From the beneficiaries' side, challenges which made the fund less successful were noted as follows lack of innovation, poor budgeting, poor project planning, poor project execution, poor expenditure management, poor risk management, lack of management experience, lack of proper qualifications and lack of accountability and responsibility

## **5.2 Discussion**

From the analysis, with a view to ascertaining the extent of influence of the two main stakeholders, the principals and the beneficiaries, it can be seen that comparing the r-square statistics, that for the principals was 92.5%. In other words, 92% of the variation in the failure of the fund can be attributed to the failure by the principals to manage the fund. This was further confirmed through structural equation modeling using a multiple indicator, multiple cause (MIMIC) model, and from the outcome, it emerged that the overall weighting of the relative contribution to the sustainability of the Youth Fund was seen to be with the principals, and these had the greatest weighting of as compared to the beneficiaries. From the foregoing, it meant that the government and CABS/Old Mutual to blame as compared to the challenges encountered by the beneficiaries. From the overall model, adequate project planning, appropriate selection criteria, as well as ensuring accountability and responsibility emerged as being the key factors behind the failure of the fund.

Mandalay (2006) tends to be more elaborate in this respect that in order to ensure project success, monitoring and evaluation is highly imperative, and in the context of this study, had appropriate monitoring been done by the fund principals, monitoring would have been imperative in ensuring that bottlenecks would be identified



beforehand and the issues resolved ahead of time. Yet, from the study, the aspect of accountability was poorly rated, an indication that there was poor monitoring and poor evaluation.

### **5.3 Conclusions**

With respect to the extent of success or failure of the youth fund, the study concludes that the fund was less effective. The study concludes that this ineffectiveness was from both sides, the beneficiaries as well as the principals. Yet, however, the study further concludes that the extent of ineffectiveness was mainly as a result of the fault by the principals other than the beneficiaries.

The study further concludes that while a plethora of factors are mentioned in the literature as being the causes of poor project performance, in the context of this study, the researcher concludes that from a principal perspective, the key factors are poor project planning and poor selection criteria. These emerged as being significant and many scholars while they admit to the presence of other factors, do confirm that this is a significant cause.

The last conclusion that the study hereby makes is that unless the beneficiaries are competent with their projects, either through academic qualifications or experience, it is less likely that they will be able to perform. This conclusion is being informed by the findings from the research that the key factors that impeded the successful repayment by the beneficiaries were poor expenditure management, followed by the lack of proper qualifications, then lack of accountability and responsibility, and lastly, lack of innovation.

## **5.4. Implications**

### **5.4.1 Objective 1: Youth Participation in the Kurera/Ukondla Youth Fund**

While a number of youths indeed participated in the fund, a number of issues were unraveled. First and foremost the study showed that many of those youths who benefited from the fund were those with, mostly political connections from high places. These would usually bypass some of well laid out rules to access funds. In other instances participants in the study alleged that some politicians would use fictitious names of youth to access funds, while some would use relatives who are more than 35 years to access the funds.

In the end analysis showed that the few youths who have managed to forge successful businesses out of the youth fund were the most genuine youths, who even met the criteria for accessing the loan. These are even repaying their loans without trouble. Those youths and ghost youths were less genuine and are seen to have been the majority of beneficiaries. These contributed to the high failure rate of the fund.

### **5.4.2 Objective 2: Success or Failure of the Kurera/Ukondla Youth Fund**

The first finding of the research showed factors related to the principals or implementers of the youth fund as having contributed more to the failure of the fund. The key issues noted on their side were poor project planning, poor selection criteria, poor stakeholder engagement, poor monitoring and evaluation, poor corporate governance and lack of accountability and responsibility. From the findings, all the factors were confirmed to be contributions by the fund managers toward the downfall of the fund. The researcher does agree that most of the factors identified with the principals had emerged from poor project planning as suggested by Alias (2014) who

argues that we cannot hope to yield all project outcomes unless if proper planning is done beforehand.

Although only a handful of beneficiaries recorded success of the youth fund and these were analysed to have been best at business management as well as having had more experience, the rest failed. Thus the study also evaluated the factors among the beneficiaries that led to the high failure rates of Kurera/Ukondla Youth Fund. The key issues unraveled in the study in this regard were lack of innovation, poor budgeting, poor project planning, poor project execution, poor expenditure management, poor risk management, lack of management experience, lack of proper qualifications, as well as lack of accountability and responsibility.

From the descriptive analysis of the factors, the study confirmed that the highest mean rating was poor project execution, the second rated being lack of qualifications, while the third and fourth were poor project planning and poor expenditure management. Nevertheless, from an inferential point of view, out of the 9 items, only 4 were significant, and these were: lack of innovation, poor expenditure management, lack of proper qualifications and lack of accountability and responsibility. Comparing the beta statistics, it follows that the most significant factor among the beneficiaries, with the highest beta statistic, was poor expenditure management, followed by the lack of proper qualifications, then lack of accountability and responsibility, and lastly, lack of innovation.

From the foregoing outcome, it can be seen that the more significant factors were related to the beneficiaries' capability to run and manage businesses than it pointed to other issues such as the economy, as Nyanga, et al., (2013) had initially put across.

These findings were also in contradiction to Abor and Quartey, (2010) who put across other factors such as unfavourable legal and regulatory environment, as the key findings. Nevertheless, it is rather relieving to note that the aspect of managerial skills had been underscored by the latter scholars.

#### **5.4. Implications**

From the foregoing conclusions, we can see that the outcomes of the study have far-reaching implications as they cut across several disciplines, that is, mainly project management, corporate governance, strategic management, among others.

**To the Development Agencies:** According to World Bank (2013), development projects are at the heart of most of the development agencies, and have proved to be successful in other countries such as Brazil, Malaysia and Portugal. Yet, in all these instances, proper project management and project fund management were at the core of their success. The current case is a case that is identified with the dearth of proper corporate governance as seen with the magnitude of embezzlement and misappropriation through unbefitting youths, as well as poor project management, which was characterized by a high degree of complacency and sluggishness, as most of the procedures were detoured with impunity. It follows, therefore that unless the receiving project managers should show enough evidence that they will be responsible enough to manage the donor funds then they may not be aveiled.

**To the Government:** While it may be easy for the Government to get donor support, this incident was a wakeup call to the key factors that will eventually chase away prospective donors. Thus, this study unveils that unless the Government through its

various departments can change their approach to the management of donor funding, we are going to see a significant growth of donor apathy, and thus less and less donors funding the many government initiatives that may be proposed.

**To the Beneficiaries:** Albeit the study having identified the principals as the core cause of the failure of the youth fund to achieve its intended goals, the findings from the study are very useful to the beneficiaries in that they need not to partake in projects that they may not be confident in pursuing, especially embarking on new initiatives which they do not have enough experience and/or qualifications for. Thus, this is very significant as the study unveiled this to have been one of the critical factors behind the failure of those entities that did financially benefited from the fund.

## **5.5 Recommendations**

From the foregoing conclusions, this study hereby makes the following recommendations:

**Due Diligence in Beneficiary Selection:** As one of the key findings of the study was the selection process which the study recognized as having been flawed. It follows as a recommendation, therefore, that the Government or any other grant managing partner should practice due diligence in the selection process, and have transparent and equitable grant management policies, that will eliminate the atmosphere of partiality as well as favouritism/partisanship and ensure that only the befitting candidates benefit. By so doing, this will result in less chances of moral hazards as the beneficiaries will be the ideal candidates whose ultimate intentions will be seeing their hard-thought-of business ideas/projects come to fruition, other than opportunists who

may eventually be to change their line of business, and/or misappropriate the funds to the detriment of the fund, en bloc.

**Beneficiary Capacity Building:** While the beneficiaries may have convincing proposals and ideas, from the study, it emerged from the findings that one of the causes for the poor performance of the projects was poor management/ business skills which were evidenced in the poor fund management. It follows, therefore, as a recommendation that it is highly imperative for the project funders or principals to ensure that they have enough business skills to complement their technical skills. Such skills should encompass marketing, financial management, accounting as well as strategic management and most importantly, business development skills.

**Monitoring and Evaluation:** From the findings, it emerged that the fund beneficiaries were never monitored nor evaluated, yet this emerged as being one of the most significant factors behind the failure of the fund. The study, therefore, further recommends that the project funders should ensure that appropriate monitoring and evaluation is made to the project managers. This was not the case in the context of the Youth Fund, as the majority of the respondents concurred that the Government was never monitored. Also, the study recommends that future project managers should ensure that appropriate monitoring and evaluation of the beneficiaries, as this will help significantly to ensure that the projects are in line with the initially defined timelines and cashflow forecast. This will in turn help in the mitigation of the likelihood of defaulting by the beneficiaries.

**Result-Based Funding:** While it may seem to be morally justified to fund the projects from ground zero, with only the project documentation as the proof of concept, that does not necessarily warrant one's likelihood to be funded. Rather, the researcher

recommends that project funding ought to be results based. And by results-based, the researcher asserts that the prospective beneficiaries should have set forth the foundation, already running a project, despite the magnitude being low or high. This was, there will be significant reasonable cause to fund as there will be sufficient evidence that the project to be funded is viable and potentially cannot lead to fund defaulting.

### **5.6 Recommendations for Further Study**

This study was mainly focused on one project, the Kurera Youth Fund. Nevertheless, it will be more important to review other projects that have been initiated with the Government as being the principal agent then correlating the findings. Such a study will help triangulate the findings of this study. Further studies would be done specifically targeted operational businesses that have been funded through these development agencies and this analysis will definitely inform the beneficiaries as to what the critical success factors are for the project beneficiaries to be more fruitful, as their success will serve as a ripple effect towards the sustainability of future project funds.

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## **APPENDICES**

### **Appendix 1 English Consent Form**

#### **About the researcher**

My name is **Caroline Samuriwo**, a Masters final year (Peace and Governance) student from AU. I am carrying out a study on **A Critical Review of the Factors Influencing the Efficacy of Youth Empowerment Projects: The Case of the Kurera/Ukondla Youth Fund**. I am kindly asking you to participate in this study by answering questions I will ask/filling in questionnaires I will give you.

#### **What you should know about the study**

Purpose of the study is to assess the key factors that have affected the effectiveness of the Kurera/Ukondla youth fund. The aim is to understand aspects of youth empowerment that the Kurera/Ukondla has addressed and to what extent the fund has been successful. You were selected for the study because you are within the age range of youth or young adults that the fund was projected to benefit/you work with the youth/ you are a beneficiary of the Kurera Ukondla Youth Fund.

#### **Procedures and duration**

If you decide to participate, it is expected that this will take about thirty to forty five minutes for an interview and ten to fifteen minutes to fill in a questionnaire. If you feel uncomfortable in any way during the interview session, you have the right to decline to answer any question during or to end the interview. Notes will be written during the interview, and upon your consent, the interview may be tape recorded. The researcher will not identify

you by name in any reports using information obtained from this interview,  
and that my confidentiality as a participant in this study will remain secure.

### **Voluntary Participation**

Your participation in this study is voluntary and participation will not be paid for. You may withdraw and discontinue participation at any given time without fear of or actual penalty for such a decision.

### **Offer to answer questions**

Before you sign this form, please ask any questions on any aspect of this study that is unclear to you. You may take as much time as necessary to think it over.

### **Authorization**

If you have decided to participate in this study please sign this form in the space provide below as an indication that you have read and understood the information provided above and have agreed to participate.

-----

-----

Name of Research Participant (please print)

Date

-----

Signature of Research Participant or legally authorised representative

If you have any questions concerning this study or consent form beyond those answered by the researcher including questions about the research, your rights as a research participant, or if you feel that you have been treated unfairly and would like to talk to someone other than the researcher, please feel free to contact the Africa University Research Ethics Committee on telephone (020) 60075 or 60026 extension 1156 email [aurec@africau.edu](mailto:aurec@africau.edu)

Name of Researcher -----



## **APPENDIX 2 Shona Consent Form**

### **Bvumirano neVaongororwi**

#### **Nezvemuongorori**

Zita rangu ndinoitwa **Caroline Samuriwo**, ndiri mugore rekupedzisira refundo yeMasters (Peace and Governance) paAfrica University.

Ndirikuita tsvakurudzo ye**Zvikonzero zvinokanganisa kubudirira kwezirongwa zvakanagana nekusimudzira vechidiki: Ongororo ye Kurera/Ukondla Youth Fund**. Ndinokukumbirai kuti mundibatsirewo nekupinda mutsvakurudzo iyi, nekupindura mibvunzo yandinenge ndichikubvunzai.

#### **Zvamunofanira kuziva netsvakurudzo iyi**

Tsvakurudzo iyi irikutarira zvikonzero zvinokanganisa kubudirira kwezirongwa zvakanagana nekusimudzira vechidiki takanyanyonangana neKurera/Ukondla Youth Fund. Chinangwa chikuru ndechekuti tione kuti chirongwa ichi chakanyanya kukanganiswa nei kuti zvaitarisirwa zvisange zvichibudirira. Takusarudzai pamusaka pekuti maonekwa makakodzera nekuve mukwereti wemari iyi, kana kuti nekuti muneruzivo rwakanyanya pamusoro pemaifambisirwo aita mari idzi nevakwereti vakawana rubatsiro kubva kuchirongwa ichi.

#### **Nguva Yatichatora**

Mukabvuma kupindura mibvunzo iyi, tinotarisira kuti tichatora makumi mana emaminetsi kana tichitogara pasi tichibvunzana, kana gumi rimwe kana muchipindura mibvunzo iri pabepa. Kana mabvuma, munemvumo yekuramba kupindura imwe mibvunzo yamusingadi kupindura kana kuti yamusina chokwadi nayo. Munofanira kusununguka fani. Tinokwanisa

kunyora nechinyoreso mhinduro dzenyu kana kutapa nefoni zvamunenge muchitaura, zvichienderana nezvido zvenyu. Chazvakanakira ndechekuti hatimbodome nezita kuti ndiani akataura. Hatidi zita renyu, bodo, asi ruzivo rwenyu chete.

### **Kusamanikidzwa**

Sezvatambodoma, hamusi kuzomanikidzwa kuti munge muchipindura mibvunzo mutsvakiridzo iyi. Sunungukai kuramba kana musingadi. Haisi kana mhosva kuti marimba, uye hazviputsi ukama sezvo tisina ukama nehurumende kana Old Mutual. Takazvimiririra sezvo iri tsvakurudzo yekuchikoro.

### **Jekeso**

Kana muchinge muchiona zvakakufanirai kuti kutibatsirewo neruzivo rwenyu mutsvakiridzo iyi, sunungukai kubvunza mibvunzo inokubatsirai kuti pave nejekeso musati madhinda mavara enyu ekubvuma pasi apa.

### **Mvumo kubva kwamuri**

Kana manyatsozwisisa zvirukudiwa kuitwa, uye muchibvuma kuti tinge tichizokubvunzai, tinokumbira kuti mudhinda mavara enyu (signature) pasi, uye nezuva ranhasi.

-----

Zita remuongororwi

(kana musingadi musanyore)

-----

Zuva ranhasi

-----

Chidhindo chemuongororwi (signature)

Kana mune mibvunzo inoda jekeso kubva kune vakuru vangu pamusoro  
petsvakurudzo iyi, sunungukai kuchaira runhare ku Africa University  
Research Ethics Committee panhamba dzinoti (020) 60075 or 60026  
extension 1156 kana kunyora tsamba ku [aurec@africau.edu](mailto:aurec@africau.edu).

Zita remuongorori Caroline Samuriwo

### **APPENDIX 3 English Interview Guide**

Salutations: Welcome the respondent

1. Can you please furnish on the background and status quo relating to the Kurera/Ukondla Youth Fund?
2. So, what is your key role in the Kurera/Ukondla Youth Fund?
3. How did the youth respond to fund?
4. What were the procedures adopted in the disbursement of the fund?
5. Did these procedures ensure that all youth stood the chance to access the fund?
6. Would you please explain the disbursement patterns of the Kurera/Ukondla youth Fund throughout the country?
7. How did you ensure that rural youths had access to the fund?
8. What is your response to allegations of the allocation of the fund on a partisan basis?
9. What challenges did you encounter in the disbursement of the fund? How were they addressed?
10. What do you think are the factors among the financers/trustees that have led to the overall failure of the Kurera/Ukondla Youth Fund, and to what extent have they influenced the failure?
11. What do you think are the factors among the beneficiaries that have led to the high default rates of Kurera/Ukondla Youth Fund, and to what extent have they influenced the failure?
12. What do you think are the solutions that will help the reinstitution, and future sustainability of the Kurera/Ukondla Youth Fund, as well other development initiatives meant to empower the youth?

Thank you very much for your valuable information

#### **APPENDIX 4 Shona Interview Guide**

Chingamidza muongororwi. Ndinokuchingamidzai nomufaro, nokubvuma kwamaita kuti tienderere mberi nekukubvunzai mibvunzo inobatsira kuti ndipedze fundo yangu. Ndichakubvunzai mibvunzo ingatitorere makumi mana kuti tipedze sezvandambokuzivisai. Ndinotenda.

1. Ndinovimba kuti muneruzivo nezvemari yechirongwa cheKurera/Ukondla. Chii chamunonyatsoziva nezvechirongwa ichi, kubva pazvatangira kusvika nhasi?
2. Imi, makabata basa ripi muchirongwa ichi?
3. Vechidiki, munooona vakachitora sei chirongwa ichi??
4. Mari dzechirongwa ichi dzaizobuditswa zvaita sei?
5. Semanero enyu, mari idzi dzaibuditswa munzira dzakanaka here? Vaifanira kubatsirika ndivo vaibatsirika here?
6. Titsanangurireiwo kuti kune nzvimbo dzisiri muHarare vaizvifambisa sei?
7. Maishandisa nzira dzipi kuti vechidiki varikumamisha vabatsirikewo?
8. Vamwe vanoti hazvina kunge zvaitwa muzvirokwazvo, vachiti zvaienderana nebato raifarirwa nevaida mari. Ichokwadi here?
9. Pakugova mari idzi, makasangana nezvinyingamupinyi zvipi? Makazvikunda sei?
10. Vaongorori vanoti chirongwa ichi chakakundikana. Chii chamunooona kuti chakakonzera kukundikana uku? Nemhaka yei muchidaro?
11. Kutizvimwe zvichirongwa zvichatevera zvibudirire, chii chamunofunga kuti chingaitwe, chakakonesa kuti mari dzeKurera/Ukondla dzitadze kushandiswa chaizvo?

## APPENDIX 5 English Questionnaire

### **Determinants of Youth Empowerment Projects Success or Failure in Zimbabwe: The Case of the Kurera/Ukondla Youth Fund**

Good day.

This questionnaire is part of a dissertation that will be submitted to the Africa University in partial fulfillment of the requirements for the Masters Degree in Peace and Governance. You are kindly asked to help towards the success of this project by sharing your experiences during the interview. Please give honest views on all questions asked by the researcher. The researcher has been granted permission from Africa University to carry out this study, therefore, feel absolutely free to respond to all the questions. Please note that all responses given shall be kept confidential. I want to thank you in advance for your cooperation.

---

#### **SECTION A: Demographic Analysis**

1. Gender

Male	
Female	

2. Age Range

Less than 20 Years	
20-24 Years	
25-29 Years	
30-34 Years	
35 Years and Above	

3. Highest Level of Education

Primary Education	
Ordinary Level	
Advanced Level	
Certificate	
Diploma/HND	
Undergraduate	
Post-Graduate	

4. Which academic area did you specialise in?

--

5. How many years have you been in business?

None	
1-2 Years	
3-5 Years	
6-10 Years	
More than 10 years	

6. Which business area do you specialise in?

--

7. Is your business currently operational?

Yes	
No	

## SECTION B: Kurera/Ukondla Youth Fund

8. Are you aware of the Kurera/Ukondla Youth Fund?

Yes	
No	

*If no, document and thank the respondent for his/her time*

9. If yes, did you ever apply  
for the loans?

Yes	
No	

9b. If no, why?

--

--

10. If yes, how much did you apply for?

<\$1000	
\$1001-2000	
\$2001-3000	
\$3001-4000	
\$4001-5000	

11. Was your application  
approved?

Yes	
No	

*If no, proceed to Q14*

12. If yes, please rate the current performance of your business in the following respects since then:

Increased number of employees					
Improvement in productivity levels					
Increased volume of sales					
Improved market share					
Improved quality of product/services					
Improved ability to obtain loans					
Increased revenue					
Improved introduction of new products					

13. How much have you managed to repay?

--



--

14. What opportunities and benefits ave been brought by accessing Kurera/Ukondla youth fund?

--

15. As a percentage, how do you rate the overall effectiveness of the fund towards the beneficiaries?

--

16. As a percentage, how do you rate the overall effectiveness of the fund managers?

--

17. How appropriate is the fund in addressing financial capital amongst youth-owned business projects?

It is a useful approach for youth					
It is a noble idea but poorly managed					
It is nothing but a political campaign tool					

18. To what extent do you agree that the following were the trustee challenges (Government and Old Mutual) behind the success of the fund?

Poor project planning					
Poor selection criteria					
Poor stakeholder engagement					

Poor monitoring and evaluation					
Poor corporate governance					
Lack of accountability and responsibility					

19. To what extent do you agree that the following were the **beneficiary** challenges behind the success of the fund?

Lack of innovation					
Poor budgeting					
Poor project planning					
Poor project execution					
Poor expenditure management					
Poor risk management					
Lack of management experience					
Lack of proper qualifications					
Lack of accountability and responsibility					

20 What other factors have contributed to the failure of the fund to attain its intended goals?

21. Do you have any additional comments you would like to make with regards the fund?

**THANK YOU**

## APPENDIX 6 Shona Questionnaire

### Zvikonzero Zvinobatsira Kana Kukanganisa Kubudirira Kwezirongwa Zvakanagana Nekusimudzira Vechidiki: Ongororo ye Kurera/Ukondla Youth Fund

Makadini

Tsvakurudzo iyi irikuitirwa kuvaka Dhisetesheni richapiwa kuAfrica University sechimwe chezvinodiwa muzvidzidzo zve Masters of Science Degree In Peace and Governance. Munokumbirisa kupa rubatsiro rweese rwamunokwanisa kupa kuti Dhisetesheni iri ribudirire kuburikidza nekupa chokwadi chega pane zvoose zvamunoziva pamivhunzo yamuchavhunzwa. Africa University yakapa munyori mvumo yekuita tsvakurudzo iyi naizvozvo, sunungukai kupindura zvenyu mubvunzo yese yamuchavhunzwa. Mhinduro dzenyu hadzizoshambadzi munzvimbo dzisina kufanira asi muchinyorwa chedhisetesheni chete. Tinotenda.

---

## CHIKAMU CHEKUTANGA

20. Murume kana mukadzi

Murume	
Mukadzi	

21. Makore

Mashoma kune 20 Years	
20-24 Years	
25-29 Years	
30-34 Years	
Anodarika 35 Years	

3.Chikoro chamakasvika

Primary Education	
Ordinary Level	
Advanced Level	
Certificate	
Diploma/HND	
Undergraduate	
Post-Graduate	

22. Mainyanyodzidzei kuchikoro?

--

23. Manga muri mubhizimusi kwemakore mangani?

Hapana	
1-2 Years	
3-5 Years	
6-10 Years	
Anodarika 10 years	

24. Munonyanyoita nezvei mubhizimusi?

--

25. Bhizimusi renyu ririkushanda

here?

Hongu	
Kwete	

## CHIKAMU CHECHIPIRI

7. Munoziva nezve Kurera/Ukondla Youth Fund?

Hongu	
Kwete	

*Ukati kwete, usaenderere hako mberi*

8. Makambokwereta mari idzi

here?

Hongu	
Kwete	

9. Kana usina kukwereta, sei

usina?

--

--

10. Kana wakakwereta, wainge wakwereta marii??

<\$1000	
\$1001-2000	
\$2001-3000	
\$3001-4000	
\$4001-5000	

11. Was your application  
approved?

Hongu	
Kwete	

*If no, proceed to Q14*

12. Kana wakapihwa mari, bhizimusi rako rakachinja zvakadini:

	Handibvumi i Zvakanyanya	Handibvumi	Handizi vi	Agree	Ndinobvuma a Zvakanyanya
Ndane vashandi vakawanda					
Ndavekugadzira zvakawanda					
Ndavekutengesa zvakawanda					
Ndavenemacustoma akawanda					
Zvigadzirwa zvanakisisa					

kupfuura kare					
Ndave kukwanisa kuwana zvimwe zvikwereti					
Mari dzatavekuwana dzawanda					
Ndave kukwanisa kugadzira zvimwe zvinyuwani					

13. Wakakwanisa kudzorera marii?

--

14. Makabatsirika zvakadini kubva zvamawana mari ye Kurera/Ukondla youth fund?

--

15. Mari idzi dzin basa zvakanyanya sei?

	Handibvumi Zvakanyanya	Handibvu mi	Handiziv i	Agre e	Ndinobvum a Zvakanyanya
Zvakanaka kune vechidiki					
Zvakanaka, asi hazvisi kuongororwa mushe					
Zvirikushandis					

wa zve matongerwo enyika					
--------------------------------	--	--	--	--	--

16. Unotendera zvakadini kuti zvikonzero zvakatarwa pazasi zvakaita kuti hurumende itadze kuita kuti vakawana mari vabudirire?

	Handibvumi Zvakanyany a	Handibvum i	Handiziv i	Agre e	Ndinobvuma Zvakanyany a
Kutadza kuronga					
Kusasarudza vanhu zvakanaka					
Kusaisa musoro pamwechete					
Kusaongoror a zvaizoitwa nemari idzi					
Huori					
Kushaya hanya					

17. Unotendera zvakadini kuti zvikonzero zvakatarwa pazasi zvakaita kuti vakawana mari vabudirire?

	Handibvumi Zvakanyany a	Handibvum i	Handiziv i	Agre e	Ndinobvum a Zvakanyany a
Kushaya pfungwa					
Kutadza kuronga mari					
Kutadza kuronga					
Kutadza kuita zvezvakarongw a					
Kutadza kushandisa mari zvakanaka					
Kutadza kudzivirira njodzi dzemari					
Kusaziva					

bhizimusi					
Kusave nema pepa akakwana					
Kushaya hanya bebhizimusi					

20 Chii chimwe chingangodaro chakaita kuti Youth Fund isanyatsoshande?

21. Kana mune zvimwe zvamungawedzera, nyorai pasi?

**MAITA BASA**



## APPENDIX 7 AREC Clearance



INVESTING IN AFRICA'S FUTURE

# AFRICA UNIVERSITY RESEARCH ETHICS COMMITTEE (AUREC)

P.O. BOX 1320, MUTARE, ZIMBABWE • OFF NYANGA ROAD, OLD MUTARE • TEL: (+263-20) 60075/60026/61611 • E-MAIL: aurec@africau.edu • WEBSITE: www.africau.edu

Ref: AU021/17

January 23, 2017

Caroline Samuriwo  
College of Business, Peace, Leadership and Governance  
Africa University  
Mutare

**RE: A critical review of factors influencing the efficacy of youth empowerment initiatives: The case of the Kurera/Ukondla Youth Fund.**

Thank you for the above titled proposal that you submitted to the Africa University Research Ethics Committee for review. Please be advised that AUREC has reviewed and **approved** your application to conduct the above research.

The approval is based on the following.

- a) Research proposal
- b) Questionnaires
- c) Informed consent form

• **APPROVAL NUMBER** AU021/17

This number should be used on all correspondences, consent forms, and appropriate documents.

- **AUREC MEETING DATE** NA
- **APPROVAL DATE** January 23, 2017
- **EXPIRATION DATE** January 22, 2018
- **TYPE OF MEETING** Expedited

After the expiration date this research may only continue upon renewal. For purposes of renewal, a progress report on a standard AUREC form should be submitted a month before expiration date.

- **SERIOUS ADVERSE EVENTS** All serious problems having to do with subject safety must be reported to AUREC within 3 working days on standard AUREC form.
- **MODIFICATIONS** Prior AUREC approval is required before implementing any changes in the proposal (including changes in the consent documents)
- **TERMINATION OF STUDY** Upon termination of the study a report has to be submitted to AUREC using standard form obtained from AUREC.

Yours Faithfully

MITI G.P. AUREC Administrator  
FOR CHAIRPERSON, AFRICA UNIVERSITY RESEARCH ETHICS COMMITTEE

