



EVALUATION REPORT FOR THE YOUTH EMPOWERMENT PROJECT IN ZIMBABWE

Submitted to

CARE International in Zimbabwe

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List of acronyms

ATT	Average treatment effect on the treated
CARE	CARE International in Zimbabwe
DOMCCP	Diocese of Mutare Community Care Programme
FACT	Family AIDS Caring Trust
FGD	Focus Group Discussion
GDP	Gross Domestic Product
IGA	Income generating activity
ISAL	Internal Saving and Lending
ISOP	Integrated Skills Outreach Programme
KII	Key Informant Interview
Llr	local linear regression
M&E	Monitoring and Evaluation
MFI	Microfinance Institution
MoU	Memorandum of Understanding
MSMEs	Micro, small and medium enterprises
MTR	Midterm Review
MYIEE	Ministry of Youths, Indigenisation and Economic Empowerment
NGOs	Non-Governmental Organisation
NRC	Norwegian Refugee Council
PAR	Portfolio at Risk
PICES	Prices, Income, Consumption and Expenditure Survey
PMF	Performance Measurement Framework
PSM	Propensity Score Matching
RLF	Revolving Loan Fund
ROSCA	Rotating savings and credit association
SAA	Social Analysis and Action
SEM	Social Enterprise Model
UCCZ	United Church of Christ in Zimbabwe
VIRL	VIRL Rural and Social Services
VTC	Vocational Training Centre
YDF	Youth development Fund
YEP	Youth Empowerment Project
ZimAsset	Zimbabwe Agenda for Sustainable Socioeconomic Transformation

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EXECUTIVE SUMMARY

Background, objectives and methodology

This study is a final evaluation for the Youth Empowerment Project (YEP), a three year project implemented by CARE International in Zimbabwe (CARE), in partnership with various implementing partners in 11 districts of Masvingo, Manicaland, Matabeleland South and Harare provinces. The implementing partners in the project were Caritas Masvingo and the Diocese of Mutare Community Care Programme (DOMCCP). Empretec was identified as the technical partner, while VIRL Rural and Social Services and CBZ Bank Limited were the financial partners. Other partners included Simukai Outreach Chipinge Children's Hope in Chipinge, United Church of Christ in Zimbabwe (UCCZ) in Chipinge and Family AIDS Caring Trust (FACT) in Chiredzi, who are vocational training institutions roped in to conduct Internal Savings and Lending (ISALs) training. Government Ministries, which include the Ministry of Youths, Indigenisation and Economic Empowerment (MYIEE), the Ministry of Small and Medium Enterprises and Cooperative Development (Ministry of SMEs), and the Ministry of Women Affairs, Gender and Community Development were also involved in the project.

The project was aimed at ensuring that there is increased economic and social participation of male and female youths in Zimbabwe. It focused on the development of youth skills, including technical, business management and interpersonal skills and also facilitated community dialogues to ensure that families and communities support youths to participate in economic activities. The project also focused on creating sustainable relationships between youths and formal financial institutions, through the participation of two financial institutions: VIRL Rural and Social Services and CBZ Bank Limited.

The ultimate objective of this study is to evaluate the YEP, paying attention to planned activities and outputs against actual results and to establish the project impact and sustainability with a special focus on outcomes. Specific objectives include the following:

- To assess the relevance of the YEP project and approaches to the current challenges faced by youths in the country;
- To establish the project impact considering both the expected and unexpected results;
- To assess the extent to which YEP has progressed towards achieving its outlined objectives;
- To assess the effectiveness of YEP approaches;
- To study the Internal Saving and Lending (ISAL) Social Enterprise Model, including the modifications of the original model and the reasons for the changes;
- To assess how the project has mainstreamed gender into programming;
- To assess efficiency in implementation and utilisation of resources;
- To assess and reflect on emerging issues around youth programming and youth enterprise development;
- To provide a clear set of lessons learnt (and what hasn't worked) for purposes of replication and informed decision making;
- To make recommendations to the Embassy of Sweden, CARE and partners on ways of enhancing and improving similar and future projects; and
- To assess sustainability measures that the project has put in place.

The study made use of both quantitative and qualitative methods for the evaluation. This included project documents review, key informant interviews with implementing partners, focus group discussions with youths in all the districts where the project was being implemented and face to face interviews with youths using structured questionnaires. The face to face interviews include a total of 417 youths in nine districts (excluding Chipinge and Chiredzi from the total of 11 districts), randomly selected from the same districts and wards as the baseline survey for credible comparative statistics. A total of 143 respondents from Chiredzi and Chipinge were also interviewed using a structured questionnaire, to gather views and perspectives on the impact of the support that was given to vocational training institutions as part of the YEP. The analysis for the quantitative data was done using SPSS and STATA.

Main Findings

Relevance of YEP to current Zimbabwean context

The study established that the YEP project was very relevant to the current socio economic context in Zimbabwe as it was implemented against the background of worsening youth unemployment in Zimbabwe. The project thus offered opportunities to transform some of these youths into being informally employed. The project was also implemented at a time when the majority of the youths in the informal sector lacked the requisite capital and skills to undertake profitable income generating activities (IGA). The skills component of the YEP, which sought to close off some of these skills gaps through training, and the financial linkage component which sought to ease access to capital were therefore important. The project also came at a time when youths had the lowest average annual gross primary income. The income enhancing measures under YEP thus proved significant towards enhancing income levels of the youths.

The objectives of YEP are also consistent with the national economic blueprint, the Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZimAsset). It also complimented the Youth Development Fund (YDF), implemented by the Ministry of Youth, Indigenisation and Economic Empowerment. YEP also had strong linkages with the Ministry of SME's thrust of creating viable cooperatives that afford members opportunities to enhance their livelihoods. The project also tied well with the Ministry of Women Affairs Gender and Community Development's objective of empowering women to contribute to socioeconomic growth of Zimbabwe. By being responsive to the current socioeconomic challenges, YEP was therefore very relevant to the current challenges faced by youths in Zimbabwe.

Effectiveness of YEP

The study establishes that the project's interventions were to a larger extent effective in achieving the overall objective of increasing average incomes of youths in targeted districts. The results show that the project managed to increase average annual incomes of YEP participants by between US\$657.92 and US\$665.80. Thus, youth average income increased by more than 66% of per capita gross domestic product (GDP) of Zimbabwe for 2016 following the implementation of YEP. The percentage points by which the proportion of female participants with average monthly incomes above US\$200 increased is greater than that of male participants, suggesting that the project made great strides towards removing gender barriers affecting economic participation of women.

The study also established that the project was able to increase male and female youths' engagement in economic activities. Huge strides were made with 91.2% of the targeted 18,000 youths having been trained at the time of data collection. There have been mixed results for the attainment of set targets with respect to trained people using their acquired skills. The proportion of YEP participants who use acquired entrepreneurship and interpersonal skills surpassed the target of 80% by 3.5 and 8.1 percentage points respectively. However, technical skills training missed the target of 80% by 10.5 percentage points. Some of the reasons underpinning the missed target on the use of technical skills include: inadequate time of training which resulted in a compressed training programme which compromised the depth and practical rigor of technical skills training; lack of placements for attachment; and limited time for mentorship.

The YEP also managed to reduce the proportion of YEP participants in the lowest asset category from 40% to 27.6%, and increased the proportion of youths (in the age groups 18-25 years and 26-37 years) in the highest asset category from 23% to 42.1%. However, the proportion of youths with at least one beast declined from 26.4% to 21.9%. The proportion of youths who are vulnerable to poverty has actually increased for those not trained, while significantly falling for those trained, which also shows the positive impact of the YEP.

Through the Social Analysis and Action (SAA) model, YEP was also able to improve youth participation in functional peer networks from 47% at baseline to 84.4% at end line. The project was also effective in capacitating and empowering women in decision making with regards to assets. The results show that there was an improvement in the proportion of females making decisions on the sale of cattle from 10.2% in the baseline to 17.1%. There has been a significant increase in the proportion of female decision makers in the sale of poultry from 28.6% reported in the baseline to 58.2%.

The project was effective in bringing about engagement between the youths and regulators, businesses and institutions. About 48.2% of the YEP participants engage with regulatory/governance structures, business structures or institutions established by the project, surpassing the target of 30%. However, female participants lag behind their male counterparts in terms of engagement, suggesting the presence of some gender dynamics affecting female participation.

Capacitating youths to develop relationships with the formal business community and public sector agencies was also a central focus of the project. About 11.4% of the participants developed relationships with formal businesses and public sector agencies. Although this is well below the target level of 25%, it is a marked improvement from the 1% captured by the baseline study. A higher proportion of males have established business relationships compared to females.

Access to capital for youth IGAs was also a critical component of YEP. About 26.6% of the YEP participants reported having access to loans from formal financial institutions, which is about 7 percentage points above the target, and a massive improvement from the 10% that was reported in the baseline study. Most of the youths who accessed loans were of the 26-37 age group, with the 18-26 age group falling short of the set target. About 65.5% of the YEP participants who accessed loans from formal financial institutions have repaid, falling short of the 90% target that the project had set out. A higher proportion of female YEP participants (82.4%) repaid their loan on time compared to their male counterparts, where only 41.7% repaid.

Efficiency

The study also assessed efficiency in terms of resource allocation along four main lines; funds, human resources, time and expertise. In general, resources were strategically allocated and utilisation was efficient; there was no specific reallocation that could have yielded better results without necessarily affecting the other activity. However, the central focus of the project at district level rather than ward level saw resources becoming thinly spread (particularly for Financial Institutions who were self-financing their operational costs) in wards where only a few youths could be accommodated. The geographical dispersion of YEP participants, where they were spread all over the districts effectively increased the costs of credit assessment, credit training, post loan disbursement assessment and follow ups.

By design, ISAL groups had to get financial institution linkages, which is the reason why formation of ISALs and their monitoring was central under YEP. However, the financial institutions generally ended up preferring to deal with the youths in their individual capacity rather than the ISAL groups. This also saw some non-members getting credit ahead of ISAL members, depending on creditworthiness. In this case, the ISAL training, which was expected to help enhance the quality of the loan recipients, ended up not being the determinant factor of getting loans despite the investment into the ISAL activities.

The majority of youths had no operational income generating activities (IGA's) and could not access funding from the financial institutions as funding was only extended to youths with operational and fundable IGA's. The funding thus was discriminatory in nature against Greenfield projects, regardless of their viability. The implementing partners highlighted that youths need support for start-ups and community resource centres (e.g. for welding, salons, etc.) where they can work from and pay a fee. As a result most youths who trained under YEP are not currently utilizing the skills that they acquired due to financial resource constraints. The policy of financial institutions of not funding start-ups thus might also have affected the reach of the project.

The respondents also highlighted that in most instances the loans availed were inadequate to fully fund the entire cycle of their IGAs and this affected their ability to repay the loans on time. The loan assessment and disbursement process took long for some financial institutions (CBZ), hence impacting negatively on some IGA's as participants lost out on business opportunities.

Sustainability

There is a high likelihood that the project will be sustainable, largely because there are noticeable benefits that are being registered which will continue to motivate the youths. In addition, the knowledge that was received through training is considered enough to carry this forward. However, there are factors that can easily threaten sustainability unless they are addressed. For example, since the youths generally are used to having institutions doing the pushing, there is need for a clear exit strategy for CARE which would see the activities of the project being handed over to the government, especially the MYIEE. Given that the MYIEE already has structures in place in the districts, they can easily absorb the YEP in their current activities to carry the momentum forward. It was generally felt by some implementing partners that while this can be done automatically, officially handing over the YEP publicly would help in inculcating a sense of continuity among all the stakeholders. Without effective monitoring, it was generally felt that there are high chances that the project could end up losing its momentum.

The Social Enterprise Model (SEM)

The ISAL SEM was implemented by VIRL Rural and Social Services in Chitungwiza and Gwanda. It was aimed at mobilising youths into organised groups to increase their access to financial services, with the microfinance institution engaging in training youths rather than simply performing the financing role. The study establishes that the technical skills needed, including training units in a microfinance institution (MFI) are an investment which might take longer to recoup. The time frame of the implementation of this project was too limited, which denied VIRL more opportunities to issue out more loans and realise the benefits. Given that the project delayed in implementation, this affected the lending component significantly. Since some of the projects that require technical skills could take longer for the products to be developed and sold, youths might require repeat loans to fully take off.

VIRL needed an operating budget given the complexities of outreach and scattered nature of geographical areas. However, there was no operational budget for VIRL.. The human resources that were employed by VIRL were increased and this was now being informed and influenced by the work that was on the ground and this should have been budgeted for at the initial phase of the project.

The SEM can be replicated by other MFIs, or even continued by VIRL, as the quality of the trained youths by the MFI proved better than those trained by other non-financial institutions. MFIs with significant resources can adopt the SEM as currently structured by also ensuring that they have specialized training units within their organisations. Other MFIs need to have relationships with other institutions that specialize on training for synergies, as doing own training is not sustainable especially for a small MFI. As noted in youth interviews the formation of ISALs by an MFI can be an attraction to youth who are seeking external loans and thus the ISALs formed may not be as sustainable as those that are formed by NGOs which concentrate on the principles of internal savings and lending.

Lessons learnt

Design of YEP

The design of YEP had the following strengths that need to be taken forward in future programming:

- The different components of YEP such as SAA, training programme, financial linkage and market linkages made YEP a one-stop-shop kind of intervention whereby gender barriers that hinder youth economic participation are addressed, and youths are trained, provided with loans to start IGAs and linked to supplier and customer markets. Such components made the project intervention more holistic and therefore effective in attaining its main objective.
- The involvement of various implementing and technical partners with diverse expertise made YEP effective through synergizing and complementing strengths and filling up capacity gaps among implementing and technical partners.
- The infusion of edutainment in some YEP programming such as SAA sessions motivated young people to participate in project activities regularly.

- The weekly updates dashboard which tracked project implementation progress was an effective monitoring tool that kept implementing and technical partners on their toes to meet targets.

The challenges that emanated from YEP design, which future youth programming may need to be mindful of, include:

- The targeting of YEP beneficiaries in geographically dispersed wards increased the costs of reaching out and monitoring them to ensure effectiveness of the intervention.
- The explicit targeting of youths in households without deliberately involving parents/guardians negatively impacted access to loans as some parents/guardians were refusing to guarantee loans provided to the youths. It would be ideal to directly and deliberately involve parents/guardians in the program in order to secure their maximum support to the youths.
- The YEP project was also perceived differently by some beneficiaries, who perceived CARE's involvement to imply donations. The communication channels may need to be improved to ensure that those youths, who are used to receiving 'free loans' would appreciate that this was not meant for them;
- Project activities need to be balanced with the human resources and time at hand for project implementation. YEP had congested activities which left some project officers overwhelmed and as a result sometimes follow up activities were sacrificed.
- Project preparatory activities such as registration and training of implementers took a lot of time at the expense of implementation of key activities of the project. Such preparatory activities may need to be done concurrently with key project activities to enhance the implementation timeframe.
- Key implementing partners were not involved at project design stage. This gave rise to some challenges during implementation which would have been avoided had all the partners been consulted at project design stage.

Youth skills development

- Youth empowerment projects should invest in more time to take into full account the diversity of youths' education, experience, skills and types of income generating activities. About five years would have been more appropriate to allow for more contact time with the youths;
- The provision of technical skills to the youth could be more effective when a project takes an approach that allows for placements or longer periods for mentorship. While YEP was effective in sharpening the skills of those already in the trade, it had limited benefits for those without any trade or prior exposure to skills training;
- Youth Enterprise development demands adequate time for monitoring, and providing on-site support to enable high impact. The current YEP time frame was too short for intended outcomes to be fully realized and resulted in some targets being missed;
- The target on the use of technical skills after training was not met. Future programmes on youth empowerment could improve the use of skills by providing start-up kits as part of the training so that youths are in a position to start applying the training immediately. The tools that constitute the start-up kits can be availed through the common facility centres for accountability purposes. However, at the lessons learned workshop there was strong debate on the provision of start-up kits with some participants supporting the idea while

others were opposed to the approach. CARE's exposure to youth that received start-up kits through the NRC project in Manicaland revealed that it was not a sustainable model which had its own significant challenges. Future projects of this nature should therefore critically analyse the cost and benefit of using this strategy to enhance efficacy and sustainability in the long-term.

- Financial resources limited the training to providing access to one course only without opportunities for accessing all the courses offered by the programme. A multipronged training programme that entails combining technical skills, business management and interpersonal skills would make the skills base of participants more complete and enhance their chances of being successful entrepreneurs. Skills such as business management and interpersonal are cross cutting, hence they needed to be imparted to every youth who gets technical skills.
- Some youths may be more interested in short-term benefits such as entertainment, refreshments and incentives, among others. Future programming should include innovative components that enhance youths commitment and participation in the project activities and deliver mindset change that helps the youths to look beyond the short-term benefits.
- Provision of certificates to trained youths can provide evidence that the youths have undertaken training. This will help in future where the youth want to acquire further training. A further innovation could entail collaborating with existing accredited institutions such as polytechnics and colleges, which would provide further avenues for the youth to access advanced training that will enhance their IGAs.

Financial linkages

- Financial products offered by the financial institutions need to be compatible with the needs and circumstances of the youths for the financial linkage component to be effective.
- There is need for loan repayment to be related to project maturity in all cases so that the loan is only repaid out of the proceeds from the income generating activity. In most cases youths under YEP did not get a grace period for loan repayment.
- Decision making is longer for banks as compared to MFIs. Future projects need to factor for early engagement of banks to allow time for the preparations and processes without prejudicing project viability which is affected by the time that elapses between project design and implementation;
- There is need for innovative interventions that facilitate younger youths to access loans for funding start-ups. YEP's Financial Institution partners did not fund Greenfield projects, hence most of the youths did not access funding partly because of lack of operational projects;
- Projects that require technical skills could take longer for the products to be developed and sold, such that the youths might require repeat loans to fully take off. This opportunity was limited under the current model, where repeat loans could not be used as a strategy to enhance the repayment of the previous loan;

Social enterprise delivery model

- The design for the SEM was generally inappropriate as it was based on the wrong assumption that there would be active youths in ISALs. In addition, having a microfinance

institution forming ISALs was inappropriate as this created an expectation for external loans when the main source of loans in ISALs should be internally generated resources.

- The attraction to the SEM emanates from the fact that the quality of the trained youths by the MFI would be better relative to those trained by other non-financial institutions. Those MFIs with significant resources that can afford to invest for two or more years before fully realizing the benefits can adopt the SEM as currently structured by also ensuring that they have specialized training units within their departments with the skills embedded in them. However, for MFIs without requisite capacity, it would be worthwhile to have relationships with training institutions that offer tailor made training to the youths.
- Ideally, MFIs are not the best candidate for setting up ISALs as this tends to naturally create expectations of external loans by ISAL group members. An ISAL is more effective when its foundation is not external loans but only internal lending and saving.

1. INTRODUCTION

1.1 Background

The Youth Empowerment Project (YEP) was a three year project implemented by CARE International in Zimbabwe (CARE), in partnership with various implementing partners in four (4) provinces of Zimbabwe; Masvingo, Manicaland, Matabeleland South and Harare, covering 11 districts. The implementing partners in the project were Caritas Masvingo and the Diocese of Mutare Community Care Programme (DOMCCP). Empretec was identified as the technical partner, while VIRL Rural and Social Services and CBZ Bank Limited were the financial partners. Other partners included Simukai Outreach Chipinge Children's Hope in Chipinge, United Church of Christ in Zimbabwe (UCCZ) in Chipinge and Family AIDS Caring Trust (FACT) in Chiredzi, who are vocational training institutions roped in to conduct Internal Savings and Lending (ISALs) training. CARE also engaged the services of government Ministries to ensure that the project leverages on existing programmes that have a bearing on youths' empowerment, which include the Ministry of Youths, Indigenisation and Economic Empowerment (MYIEE), the Ministry of Small and Medium Enterprises and Cooperative Development, and the Ministry of Women Affairs, Gender and Community Development.

The project was implemented with the support of the Embassy of Sweden in Zimbabwe. The project was initiated in November 2013, aimed at ensuring that there is increased economic and social participation of male and female youths in Zimbabwe through increasing average incomes for youths with the support of their households, community and institutions. The focus of the project was development of youth skills, including technical, business management and interpersonal skills. It was also designed to facilitate community dialogues to ensure that families and communities support youths to participate in economic activities and create sustainable relationships between youths and formal financial institutions as well as between youths and regulatory/governance structures.

Structured around CARE's Unifying Framework for Poverty Eradication and Social Justice, the project looked at the challenges of unemployment and limited opportunities for school-leaving youths; limited skills and experience to engage with the business community; lack of resources to

diversify business; high gender gap in income generation; lack of financial resources; and limited voice of youths in household and community. The project sought to address these challenges at three levels; individual, household and community level.

As part of the YEP, CARE and VIRC Rural and Social Services also implemented an Internal Savings and Lending (ISAL) Social Enterprise Model (SEM) aimed at mobilising youths into organised groups to increase their access to financial services. The access to financial services was intended to build the confidence and relationship between microfinance institutions and youths. The SEM was implemented in two (2) of the YEP districts which are Chitungwiza and Gwanda. The findings and lessons from the implementation of the SEM also need to be highlighted so as to assess the extent to which the model can be replicated by other microfinance institutions that deal with youths.

CARE also identified three vocational training centres (VTCs) in Chiredzi and Chipinge which had shown interest in incorporating ISAL in their programmes. These VTCs, as well as officials from MYIEE, received technical support from CARE to enhance their capacity to deliver the ISAL methodology. The VTCs then trained community members (including both youths and adults) on ISALs as well as assisted them in setting them up to use them to enhance their income.

At the end of the three year period, there is need to establish the project impact and reflect on the effectiveness and sustainability of YEP interventions and highlight the key lessons learnt from implementation of YEP. It is on this basis that an end of project evaluation exercise was undertaken, which constitutes this report.

1.2 Objectives of the study

The ultimate objective of this study is to evaluate the YEP, paying attention to planned activities and outputs against actual results and to establish the project impact and sustainability with special focus on outcomes. The study reflects on the effectiveness and relevance of various interventions, paying particular attention to the extent to which these can be adapted to achieve better results for similar future projects. The study also has a number of specific objectives, which include the following:

- To assess the relevance of YEP project and approaches to the current challenges faced by youths in the country;
- To establish the project impact considering both the expected and unexpected results
- To assess the extent to which the YEP has progressed towards achieving its outlined objectives;
- To assess the effectiveness of YEP approaches in:
 - i. Youth skills development,
 - ii. Influencing communities to support youths to be economically active,
 - iii. Building relationships between youths and regulatory & governance structures and Private sector institutions
 - iv. Increasing youths' access to formal financial services;
- To study the ISAL SEM, including the modifications of the original model and the reasons for the changes.
- To assess how the project has mainstreamed gender into programming;

- To assess efficiency in implementation and utilisation of resources;
- To assess and reflect on emerging issues around youth programming and youth enterprise development.
- To provide a clear set of lessons learnt (and what hasn't worked) for purposes of replication and informed decision making;
- To make recommendations to the Embassy of Sweden, CARE and partners on ways of enhancing and improving similar and future projects; and
- To assess sustainability measures that the project has put in place.

1.3 Methodology

1.3.1 Assessment methods

The evaluation of the YEP involved assessing the performance of the project in terms of achieving its overall objective and in terms of implementation performance. The assessment in terms of achieving the overall objective indicates the joint effectiveness of all the interventions deployed in YEP. The assessment in terms of implementation performance entailed evaluating the project intervention targets against implementation outcomes with a view to assess the existence and magnitude of any deviations between the targeted activities and their scope under the project and the realized outcomes. In this case, participating (treated) youths were asked to assess or give current statistics on each of the indicators that was captured by the baseline survey before the YEP intervention. The current statistics were then compared to the baseline statistics to reflect successes and/or inadequacies in the implementation of YEP interventions and approaches. However, given that there are always bound to be other developments that could explain any deviation from the baseline, the evaluation attempts to separate the effect of YEP from any other developments through comparing changes in indicators between participants and non-participants. The evaluation takes into account the targeted number of youths, planned activities and their time frames, scope and size of interventions, gender and geographical coverage, comparing planned/targeted outcomes against realized implementation outcomes.

Data for implementation performance evaluation mainly came from informative interviews with the project implementing staff and managers from CARE International in Zimbabwe, Caritas Masvingo, Diocese of Mutare Community Care Programme (DOMCCP) and VIRL Rural and Social Services. These provided implementation statistics and periodic monitoring and evaluation (M&E) reports, with implementation milestones and challenges. Individual level interviews and focus group discussions were also done with beneficiary youths as well as their matched non-beneficiaries. These interviews sought to solicit information on envisaged implementation strengths and short-comings.

Descriptive statistics, frequencies and cross tabulations were all done using the SPSS software. This was also used to assess the impact of important factors on program impact such as gender, age, motherhood and marital status by way of interacting program treatment with each of these factors.

1.3.2 Assessing the achievement of the overall objective of YEP

The overall objective of YEP was to increase the average incomes of participating youths with the support of their household, community and institutions through various interventions which included, among others, training of youths in business management, technical and interpersonal

skills, linking youths to markets and financial institutions and removing barriers to economic participation through SAA. The strategy used to assess the impact of the program is to test the impact of the project on youths' average incomes. In so doing, the success or inadequacy of the project interventions in achieving overall objective of YEP would be revealed. The question asked is: Are the average incomes of youths who participated in YEP greater than the average incomes they would have realized had they not participated? In other words the question seeks to find out the average treatment effect on the treated (ATT). However, the information on the level of average incomes of YEP participants that they would have if they had not participated has to be established through a counterfactual. The method of propensity score matching (PSM) was used to create a counterfactual.

The PSM method is widely used in evaluation literature because of its appropriateness in non-random observational studies. The method creates a counterfactual by selecting a group of non-participants with similar characteristics as the participants using the probability score of being a participant or non-participant. In other words, comparison on outcomes is made between YEP participants with similar chances of participating in YEP as those of non-participants. PSM ensures that the treated and untreated matched samples have common characteristics, attributes and backgrounds except project treatment. This ensures that the results of the comparison are a true reflection of the impact of the project, and not of other developments outside the project or those that would have occurred anyway without participating in YEP.

However, for PSM to be valid it has to satisfy the assumption of conditional independence and overlap or common support. Conditional independence means that assignment to participation (treatment) is independent of the outcomes, conditional on the observed characteristics of youths. This implies that selection is solely based on observable characteristics and that all variables that simultaneously influence participation in the project and potential outcomes of the project are observed by the researcher. To ensure that this assumption is met, the evaluation relies on theory, previous similar evaluations and institutional information on the project to select covariates (i.e. characteristics of youths) that affect both the decision to participate in YEP and potential outcomes, but are not affected by the decision to participate. The evaluation also uses data for participants and non-participants collected from the same location using the same questionnaire.

The assumption of common support means that the probability of being a participant or non-participant is between zero and one (no certainty), and this ensures that for every youth who participated in YEP there are non-participants who can be compared to the participants. To ensure that this assumption is met, the evaluation selects non-participants in the same geographic area as participants to increase chances of comparability.

The statistical significance approach was used to determine the specification of the equation which was used to generate the propensity scores. However, the characteristics of the youths which would affect both their decision to participate and potential income level were kept in the equation even if they were statistically insignificant.¹ Some variables were kept in the specification despite their insignificance if it was strongly believed that they influence both the decision to participate and potential income.

¹The inclusion of non-significant variables does not bias the impact estimates or make them inconsistent, except that they can increase their variance and therefore reduce T-statistics resulting in failure to reject the null hypothesis that the means of outcomes are equal (Bryson, Dorsett, and Purdon, 2002).

The PSM results were estimated using five different matching algorithms namely the nearest neighbour (one-to-one), nearest neighbour (5 neighbours), kernel, local linear regression (llr) and the radius algorithms. This was meant to assess the robustness of impact estimates. The quality of the impact estimates were checked using covariate balancing tests namely the standardized bias, T-test and pseudo-R². Covariate (or characteristics) balancing between the participants and non-participants is important in assessing if the distribution of the covariates is equal across these two groups and that the comparison is made on equal terms. Sensitivity analysis on the impact estimates were conducted to assess the level of hidden bias from unobservable characteristics at which the estimates may be rendered insignificant. In other words, sensitivity analysis assesses the extent to which the impact results would change as a result of the misspecification of the propensity score estimator due to unobservable characteristics which were not accounted for in the impact estimate.

An experimental randomization approach was used, where randomly selected treated (assisted) samples of youths from the nine (9) YEP districts were compared against matching randomly selected samples of untreated (not assisted) youths from the same district. The randomization and matching process was experimentally done, using the method of propensity score matching (using STATA), in such a way that after randomization, observed outcomes on the treated samples are compared and contrasted against observed outcomes on similar indicators on the untreated samples to establish the project impact.

1.3.3 Sampling Procedure for impact evaluation

The target population size for the YEP beneficiaries was set at 18000 in 9 Districts (excluding Chipinge and Chiredzi) by CARE. Based on a 95% confidence interval and a response rate of 90% (given that implementing partners were mobilising respondents), the final targeted sample size corrected to the response rate was calculated as 362 randomly selected youths. Since the intention was to compare the final results with the baseline data, attempts were made to ensure that the same wards from which the baseline data was collected would be visited. The target was to have equally weighted benefiting youths and control youths, with the target sample size for each district being determined using the respective district's proportion of targeted YEP beneficiaries by CARE. To capture gender representativeness, the proportion of female and male populations in the respective districts as reported by national statistics (2012 National Census) was used to determine sample size. The target sample size corrected to the response rate and its distribution in terms of gender and geographical location was as shown in Table 1.

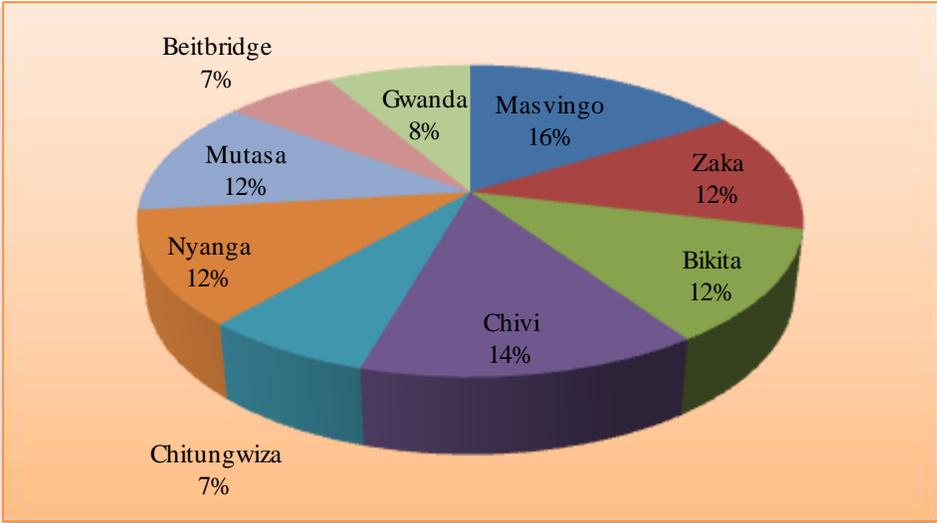
Table 1: Distribution of sample by gender and geographical location

District	Targeted youth beneficiaries	Sample size Weights	District Sample size	% male in the District	% female in the District	No. of males in the sample	No. of females in the sample
Beitbridge	806	0.04	18	47.3	52.7	9	9
Bikita	1800	0.10	36	45.5	54.5	16	20
Chitungwiza	1144	0.06	23	47.2	52.8	11	12
Chivi	2548	0.14	51	45.7	54.3	23	28
Masvingo	2548	0.14	51	46.7	53.3	24	27
Zaka	2548	0.14	51	45.4	54.6	23	28

Gwanda	2106	0.12	42	48.0	52.0	20	22
Mutasa	2250	0.13	45	47.1	52.9	21	24
Nyanga	2250	0.13	45	47.8	52.2	22	24
Total	18000	1.00	362	169	193

While this was just the target sample, it was accepted that some challenges might prevent the attainment of the target in some districts while other opportunities would also result in more respondents than targeted in the other. Thus, there were no restrictions placed on the number of respondents to allow for this compensation. However, the actual participation ended up being larger than the originally targeted youths. A total of 417 youths were interviewed from the nine districts, with Masvingo district providing the highest number at 16%, while Beitbridge and Chitungwiza had the lowest at 7% (Figure 1). The youths were selected largely based on convenience, as it was difficult to pre-identify youths due to their mobility. Thus, some level of bias might have cropped up during the selection, which is why a larger sample size than originally targeted was allowed for.

Figure 1: Distribution of sampled youths by district

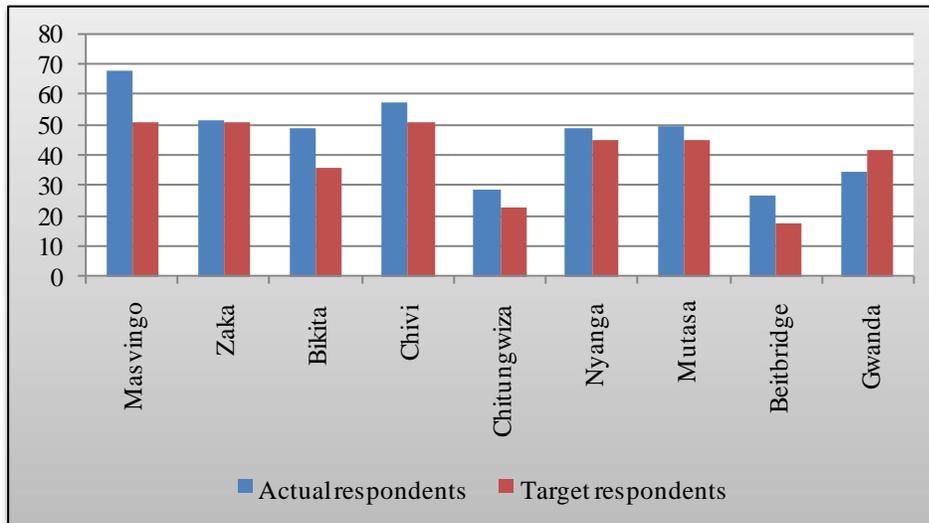


Source: Survey Results

Although it had been designed that there would be equal participation between the beneficiaries and the non-beneficiaries (the control), it was difficult for the balance to be attained, as there were not many non-beneficiaries available in most of the districts. Thus, variations developed between the originally targeted respondent attributes and the final results. A total of 182 non-beneficiaries (control) were interviewed, while 230 of those interviewed were beneficiaries.

Except for Gwanda, the actual respondents were more than the originally targeted (Figure 2).

Figure 2: Comparison of actual sampled respondents against original target



Source: Survey Results

In terms of gender disaggregation, out of the 417 people interviewed, about 56% were female respondents, even though the target was to have about 53% of the respondents being female. The control group was characterized by more males (52%) than females, while those who were beneficiaries were dominated by women (62%). This can show that it was more difficult to get male participation compared to female participation in the YEP project. It may also reflect the distribution of males and females in rural areas, the timing of the evaluation as well as some bias from the sampling method used, which was mainly based on convenience among the youths.

1.3.4 The SEM methodology

The evaluation also included an assessment of the SEM, which was implemented by VIRL in the two districts Chitungwiza and Gwanda. The evaluation was largely based on interviews conducted with VIRL as well as various performance indicators. Such indicators include attitude of youth participants towards paying for the services rendered after training by the financial institution, the number of ISAL groups established, number of loans issued, value of loans issued and loan repayment rate.

1.3.5 Vocational Training Centre capacity building Evaluation

The evaluation of the three vocational centres in Chipinge (Simukai and United Church of Christ in Zimbabwe) and Chiredzi (FACT Chiredzi) that received capacity building support as part of the project was also conducted. Data for the evaluation was based on interviews with the three institutions as well as quantitative data from the participants based on a structured questionnaire.

A total of 438 people were trained in Chiredzi and Chipinge under the VTC ISAL programme. The males constituted only about 17% of the total trained, showing that this programme was heavily skewed towards the females. Using simple random sampling, a total of about 143 people trained were interviewed, with about 17% of the respondents being male, as is the case with the actual population. Annexure 2 describes the sampling method in greater detail.

1.3.6 The Qualitative Approach

The study also utilised the informed participatory approach in order to generate as much information as necessary under the qualitative method. Information was gathered through Focus Group Discussions (FGD) and key informant interviews (KII). Key informant interviews were held with the project stakeholders who include Caritas Masvingo, DOMCCP, VIRL Rural and Social Services, CARE, Local Authorities' social service officers, traditional leaders, Ministry of Women Affairs, Ministry of Small to Medium Enterprise and Cooperative Development and Ministry of Youths District officers.

FGDs were held with selected youth groups/beneficiaries to gain further insights into the effects of the program on beneficiary welfare, with about 8-10 participants. FGDs provided the beneficiaries' general impressions on the success of the funding program, and potential areas of growth. A total of 30 FGDs were conducted in the different districts. The information collected during FGDs included perceptions of the participants on the programme with respect to effectiveness, efficiency and sustainability in promoting youth empowerment.

1.3.7 Document Review

The evaluation study also involved extensive document reviews. A wide array of documents were reviewed, including CARE's YEP program background material and periodic M&E reports. Zimbabwe national youths development frameworks and other government development frameworks/plans were also reviewed to understand whether the context is in line with the YEP project.

2. RELEVANCE OF THE YEP PROJECT AND ITS APPROACH TO THE CURRENT CHALLENGES FACED BY YOUTHS IN ZIMBABWE

The YEP project implemented by CARE and its partners is relevant to the current socio economic context in Zimbabwe. The project focused more on imparting skills to the youths and developing youth business enterprises, thereby helping in the transition from income generating activities to micro-enterprises. The project was implemented in the background of worsening youth unemployment in Zimbabwe. The 2014 Labour Force Survey shows that between 2011 and 2014, the urban youth employment situation has been worsening, as the broad unemployment rate for the urban youths increased by 3.7 percentage points while their rural counterparts saw their broad unemployment rate declining by only 0.8 percentage points. The overall youth unemployment between 2011 and 2014 has therefore worsened, mostly due to an increase in the youths labour force participation rate, which increased from about 86% to 89%. The increase in the labour force participation rate generally reflects the increase in the number of youths who are not in school, training or employment and are actively looking for employment (Table 2). Thus, the YEP project offered opportunities to transform some of these youths from being idle into being productive.

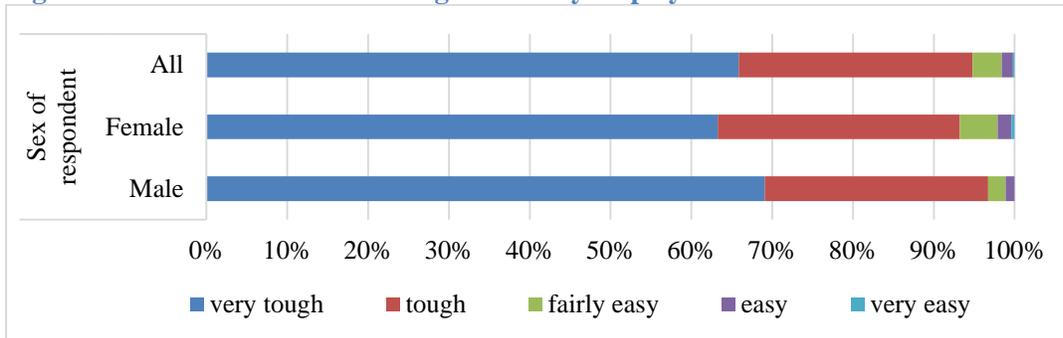
Table 2: Youths Employment trends: 2011 and 2014

Unemployment Rate	2011	2014
Youths (15-34)	14.5%	15.3%
Urban Youths	33.8%	37.5%
Rural Youths	4.8%	4.0%
Youth Labour Force Participation Rate (LFPR)	85.8%	89.3%

Source: 2014 Labour Force Survey

The results of the survey conducted under this evaluation also corroborate these findings, as more than 90% of the youths generally point to the difficulties of getting formally employed (Figure 3).

Figure 3: Ease with which Youths get formally employed



Source: Survey Results

The 2014 Labour Force survey results, however, highlight that the youths constitute more than 55% of the people employed in the informal sector (Figure 4). Thus the informal sector plays a vital role in employment creation among the youths, and the YEP project generally focused on activities in this sector, hence playing a complimentary role to youths engagement. The majority of the youths in the formal sector, however, lack the requisite skills and experience to undertake profitable income generating activities. The skills component of the YEP project was therefore a useful initiative, as it sought to close off some of these skills gaps to facilitate the youths to become more productive. The 2012 Prices, Income, Consumption and Expenditure Survey (PICES) shows that youths have the lowest average annual gross primary income, with youths within the age group 20-24, 25-29 and 30-34 earning on average annual income of US\$2,150; US\$3,253 and US\$3,457 compared to the national average of US\$3,580 for people above the age of 20 years old (Figure 5). Thus, any income enhancing measures for the youths would prove significant towards closing off the gap, which is why the YEP project was very instrumental.

Figure 4: Composition of Employment by type

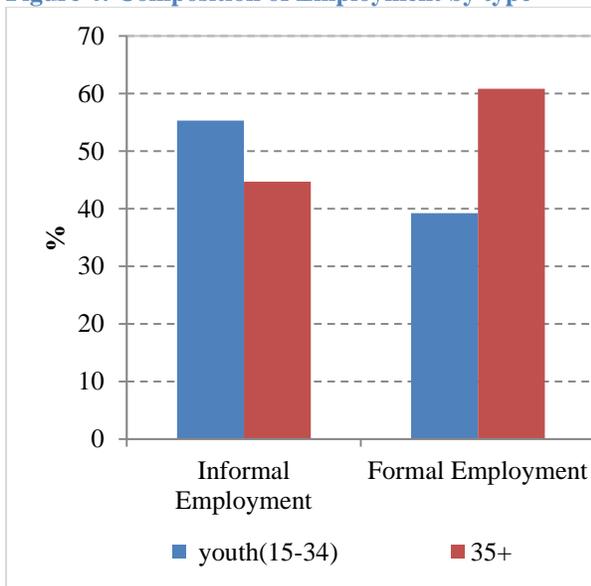
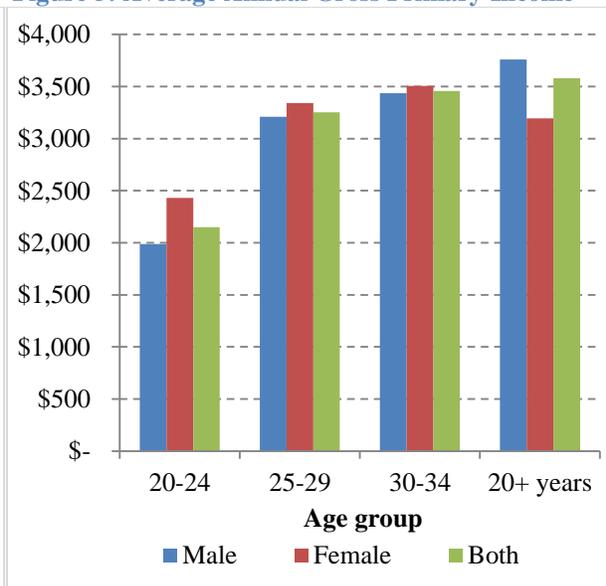


Figure 5: Average Annual Gross Primary Income



Source: 2014 Labour Force Survey and 2012 PICES

The relevance of YEP to current economic challenges by Zimbabwe youths can also be seen from the complimentary role that YEP is playing to various policy strategies at national and international level. These policies have all been established in response to challenges that have been observed affecting youths and youth empowerment. Article 15 of the African Youth Charter, focuses on “Sustainable Livelihoods and Youth Employment”, including the right to gainful employment and protection from economic exploitation of the youths. African governments are therefore urged to develop macroeconomic policies that focus on job creation, particularly for youths and for young women and promote youth entrepreneurship by providing access to credit, business development skills training, mentorship opportunities and better information on market opportunities.

The objectives of YEP are also consistent with the Zimbabwe Agenda for Sustainable Socio-economic Transformation (ZimAsset). Availing and increasing economic opportunities for women and youths is identified as a strategy in ZimAsset, where creating and growing opportunities for business, skills development and provision of funding for indigenous business ventures is emphasized. The YEP project was thus very instrumental in ensuring that some of the objectives of the national economic blueprint are realized, especially those falling in the clusters on social and poverty reduction, food security and infrastructure development.

The relevance of YEP can also be evident from the synergies that developed with the current work being done by the MYIEE. Since 2009, the MYIEE has engaged various financial institutions to set up empowerment facilities to promote youths in enterprise development. The Youth Development Fund (YDF) and other youth empowerment facilities have been adopted as a way of involving financial institutions in the funding of youth projects. YDF also had a strong training component, the Integrated Skills Outreach Programme (ISOP) which offered youths training in technical skills. These empowerment facilities support viable youth economic empowerment projects and entrepreneurship development programmes which meet provisions of the national youth development policy frameworks and national development priorities. This is similar to the thrust of YEP.

YEP was also able to enhance access to finance and financial inclusion through enhancing youth access to finance by VIRL and CBZ. Access to micro financing is a major challenge to the youths, as they are seen as high risk borrowers. The limitations in access to credit and lack of knowledge or experience in managing a loan has too often left young people stuck in the informal economy. YEP was therefore a good response to the challenges faced by the youths in accessing credit.

The YEP also has strong linkages with the Ministry of SMEs’ vision of having micro, small and medium scale enterprises becoming the nerve of economic development and empowerment through the development of micro, small and medium enterprises (MSMEs) and cooperatives in Zimbabwe. ISALs are also directly in line with the Ministry’s thrust of creating viable cooperatives that afford members opportunities to enhance their livelihoods. The YEP objectives thus gel with the Ministry’s objectives on business creation and business development.

The project also helped respond to some of the challenges that the Ministry of Women Affairs Gender and Community Development had in trying to enhance women empowerment. The

Ministry's objective of empowering women to contribute to socioeconomic growth of Zimbabwe was facilitated by YEP, as the largest component of the beneficiaries were women.

Thus, given these synergies between YEP and various government programmes and policies, it was very relevant to the current challenges being faced by the youths. YEP contributes towards employment creation and skills development among the youths which is needed for economic development. It further improves the living standards of the households and contributes to national food security.

3. EFFECTIVENESS OF THE YEP

This section seeks to assess the effectiveness of YEP in terms of progress made towards the achievement of outlined objectives and performance of the various interventions made by the project. The evaluation initially determines whether or not the project as a whole had an impact in terms of the overall objective of increasing average incomes. This then forms a basis of judging the joint effectiveness of the interventions made by the projects towards achieving the overall objective. After forming an overall judgment on the effectiveness of the project, interventions are assessed individually to see how they performed using the YEP performance measurement framework.

3.1 Assessment of YEP effectiveness in terms of overall impact

The overall objective of YEP was to increase the average incomes of participating youths with the support of their household, community and institutions through various interventions which included, among others, training of youths in business management, technical and interpersonal skills, linking youths to markets and financial institutions and removing barriers to economic participation through SAA.

Before the interpretation of the impact results from PSM, the results are first assessed in terms of their quality and robustness using diagnostic tests on balance and sensitivity mentioned in section 1.3.2 on Methodology. For the full set of PSM results see Annexure 3. The diagnostic tests on balance of covariates between YEP participants and non-participants show that the propensity score managed to achieve balance on covariates in all the matching methods except nearest neighbour (one-to-one) matching (Table 3). Thus, all the other impact estimates, except those for nearest neighbour (one-to-one) matching, are reliable because of balance (similarity) in the covariates (characteristics) of YEP participants and non-participants, meaning that the YEP participants and non-participants are compared on equal terms under this matching algorithm. Sensitivity analysis indicates that the results are relatively sensitive to unobserved bias of a magnitude, between 1.1 to 1.8, at 10% level of significance across the different matching algorithms. However, sensitivity tests do not imply that there is hidden bias and that there is no impact, but serve to indicate a worst case scenario of the level of hidden bias that would render the impact results insignificant.

Based on the diagnostic tests, the kernel and llr algorithms provide relatively better estimates of the impact of YEP in terms of both balance and less sensitivity to hidden bias. Therefore the estimates from these two algorithms are used as reliable impact estimates for YEP.

Table 3: Impact Results from Propensity Score Matching

Matching algorithm	Matching status	Treated	Control	Difference	T-statistic	Balance	Sensitivity
Nearest neighbour (1)	Unmatched	1701.90	1118.77	583.13	2.03**		
	Matched	1731.21	973.08	758.13	2.00**	X	1.8 @ 10%
Nearest neighbour (5)	Unmatched	1701.90	1118.77	583.13	2.03**		
	Matched	1731.21	1009.29	721.92	2.29**	✓	1.1 @ 10%
Kernel	Unmatched	1701.90	1118.77	583.13	2.03**		
	Matched	1731.21	1065.42	665.80	2.08**	✓	1.2 @ 10%
Local linear regression (llr)	Unmatched	1701.90	1118.77	583.13	2.03**		
	Matched	1731.21	1073.29	657.92	2.02**	✓	1.2 @ 10%
Radius	Unmatched	1701.90	1118.77	583.13	2.03**		
	Matched	1731.21	1050.24	680.98	2.02**	✓	1.1 @ 10%

Notes: ** means 5% level of significance;

X means no balance of covariates between YEP participants and non-participants;

✓ Means there is balance of covariates between YEP participants and non-participants.

The PSM results indicate that before matching, there is a difference between the average annual incomes of YEP participants and non-YEP participants and that the difference is significant at 5% level. While the average annual income for YEP participants before matching is US\$1701.90, it is US\$1118.77 for non-YEP participants, giving a difference in income of US\$583.13. However, after matching (i.e. controlling for biased comparison), the average annual income for YEP participants increases to US\$1731.21 against non-participants' average of US\$1065.45 and US\$1073.29 for Kernel and llr estimates respectively.² Thus YEP had an estimated impact of increasing average annual incomes of participants by between US\$657.92 (llr estimate) and US\$665.80 (kernel estimate). These estimates are significant and higher than before matching, indicating that the matching managed to correct the underestimation of the impact of YEP as a result of biased comparison which includes other factors that affect incomes apart from YEP participation. These results indicate that the project's interventions were collectively effective in achieving the overall objective of increasing average incomes of youths in targeted districts.

In order to assess the quality of the impact, comparison was made between the estimated impact and per capita gross domestic product (GDP) for 2016 which was estimated at US\$978.73.³ The comparison indicated that YEP's interventions managed to increase average annual incomes of its participants by more than half the size of the Zimbabwe's per capita GDP. In particular, the youth income increased by between 67% and 68% of per capita GDP.

Although concerns were raised during key informant interviews that the impact of the project might not be realized in the short space of time which YEP was given, the results demonstrate that the project managed to produce an impact within a limited time. This implies that the impact will even increase after the end of the project if the interventions are sustained. The results indicate that YEP achieved its objective of increasing the average incomes of its participants. The extent to which the objective was achieved is very significant at 67% to 68% of per capita GDP of

² The changes in incomes for YEP participants and non-participants after matching are partly a results of the fact that the matching process drops some observations for which there are no matches. In all the matching algorithms, 7 observations were dropped from YEP participants because they did not have a match. The other reason is the difference in matching algorithms.

³ IMF (2016) World Economic Outlook estimates for 2016. Per capita GDP is the value of goods and services produced in a country in a particular year per person.

Zimbabwe. This means that, collectively, the interventions deployed by YEP were effective and contributed to the achievement of YEP's overall objective. However, while this section has looked at the collective impact of YEP interventions, the following section assesses the effectiveness of individual interventions using the performance measurement framework of YEP.

3.2 Assessment of YEP effectiveness in terms of YEP performance measurement framework

The performance measurement framework outlines various indicators and targets under which YEP is to be evaluated. Annexure 1 summarizes all the key measurement indicators as well as the extent to which these were met. These can be discussed under the following sub-categories:

3.2.1 The extent to which YEP has progressed towards achieving income related objectives

YEP set out to achieve its main objective of increasing average incomes of youths with the support of their household, community and institutions. The results can be described as follows:

3.2.1.1 Effect on average monthly and annual incomes

The project managed to increase monthly and annual average incomes of YEP participants despite the harsh economic environment which existed during the project implementation period. The proportion of male and female YEP participants with average monthly income above US\$200 increased by about 3.1 percentage points for males and 6.6 percentage points for females (Table 4). The proportion of YEP participants aged 18-25 years and 26-37⁴ years with average annual income above US\$2400 also increased by 2.0 percentage points and 1.2 percentage points respectively. In addition, the average annual income for YEP participants increased by a 10.7 percent. The following issues are noted with respect to this average income indicator:

- (i) The percentage by which the proportion of female participants with average monthly incomes above US\$200 increased is greater than that of male participants and the target of 40%. This suggests that the project made great strides, through its SAA component, towards removing gender barriers affecting economic participation of women, thus increasing the proportion of females who actively engage in economic activities instead of being relegated to their traditional roles as home makers. It also suggests that the project's efforts to encourage female youths to enroll in male-dominated technical skills training and to participate in markets paid off;
- (ii) At end line, the proportion of female participants with average monthly income above US\$200 is only slightly greater than that of male participants by 0.5% compared to the baseline when the proportion of male participants was significantly greater than that of females by 3%. This shows that there is more gender parity at end line compared to the baseline. This further amplifies the fact that YEP might have made great strides towards removing gender barriers affecting economic participation of women. During FGDs, the male participants indicated that it was far easier to mobilise women into various programmes under YEP compared to men. For example, participation of men in a programme known as Fushayi (a savings model) is lower compared to their female counterparts because when Fushayi was established, it used to focus on buying kitchen wares which created the perception that it is associated with women;

⁴ In this evaluation, the top age limit was put at 37 to capture the youths who are 35 at the time the baseline study was done in 2014. Limiting the age to 35 might have resulted in the experiences of such youths being missed out.

- (iii) The proportion of YEP participants with average monthly and annual incomes greater than US\$200 is greater relative to that of non-participants (except only for the 26-37 years age group). This gives an indication that YEP interventions have generally been effective in raising average monthly and annual incomes;
- (iv) While the average incomes of the youths across all the categories increased by between 6.6% and 25.8% (except for females), these percentage increases are below the expected target increase of 40%. Thus, the targeted increase in incomes was not met, and this may partly be attributed to the declining economic conditions in the country. Other factors that were raised in key informant interviews and FGDs that might have contributed to missed targets include: (a) inadequate training in technical skills which resulted in failure to practically implement the skills to earn income, (b) lack of certificates for technical skills acquired, thus reducing chances of getting jobs that require proof of qualification, (c) lack of capital to start income generating activities, (d) delays in the implementation of key YEP interventions, hence reducing effective time of project implementation and achievement of targets.
- (v) The level of increase in income for youths within the 26-37 age group earning income above US\$2,400 is well below the target of 40%, as the actual increase was only about 6.6% above the baseline value. In addition, this also falls below the increase recorded for non-participants, which was an increase of almost four percentage points. Survey results show that there was a higher proportion of non-participants in some sources of income which fall among the high income sources for all participants. These include diamond panning, cross-border trading, gold panning and casual labour. This could explain the higher income sources for non-participants.

Table 4: Effect of youths' average incomes

Indicator	Gender & age group	Baseline	Target	Endline		
				YEP participants		Non-participants
				Expected	Actual	
Percentage increase in participating youths average income	Male	12% with average monthly income above US\$200.	40%	16.8%	15.1%	13.6%
	Female	9% with average monthly income above US\$200.	40%	12.6%	15.6%	8.0%
	18-25 years	8.3% with mean annual income above US\$2400.	40%	11.6%	10.3%	9.6%
	26-37 years	18.2 % with mean annual income above US\$2400	40%	25.5%	19.4%	22.1%
	Average annual income ⁵	US\$1,530.00	40%	US\$2,142	US\$1,693	US\$1,228

Source: Survey Results

3.2.1.2 Effect on youths participation in community platforms

The indicator on the proportion of youths reporting/expressing satisfaction in their participation in community platforms shows that YEP made huge progress towards achieving its main objective. The survey data for the end line evaluation shows that 92.1% (against a target of 60%) of YEP participants were satisfied with their participation in community platforms (Table 5). The proportion of non-participants reporting that they were satisfied with their participation (82.9%)

⁵ Note that these reported end line average incomes differ from those reported in Section 3.1 because they are a simple average of reported incomes observations while Section 3.1 gave averages from the propensity score matching methods used to determine the causal effect of YEP.

was less than that of YEP participants. In general, satisfaction of female youths in community platforms is lower than the male youths, even though it is well above the overall target. Given that sports were more common network platforms, married female youths are generally not comfortable in taking part compared to the men, as they would also have other obligations. The level of satisfaction for the younger youth age group is also higher than the 26-35 age group, mostly because the younger are more active in sports than the older youths.

Table 5: Youths satisfaction in participation in community platforms

Indicator	Gender & age group	Baseline	Target	Endline		
				Participants		Non-participants
				Expected	Actual	
Percentage of participating youths reporting/expressing satisfaction in participation in community platforms	Overall	0.30%	60%	60%	92.1%	88.1%
	Male	-	-	-	95.6%	80.8%
	Female	-	-	-	88.9%	88.8%
	18-25 years	-	-	-	97.0%	78.6%
	26-37 years	-	-	-	89.3%	84.2%

3.2.1.3 Effect on profitability of youths income generating activities

The profitability of IGAs of YEP participants improved, hence contributing to the improvement in incomes. Overall, at baseline, about 6 in 10 youths made a profit from their IGAs. However, at end line about 10 out of 10 YEP participants made a profit out of their IGAs, surpassing the target of 80% that was set under YEP (Table 6).

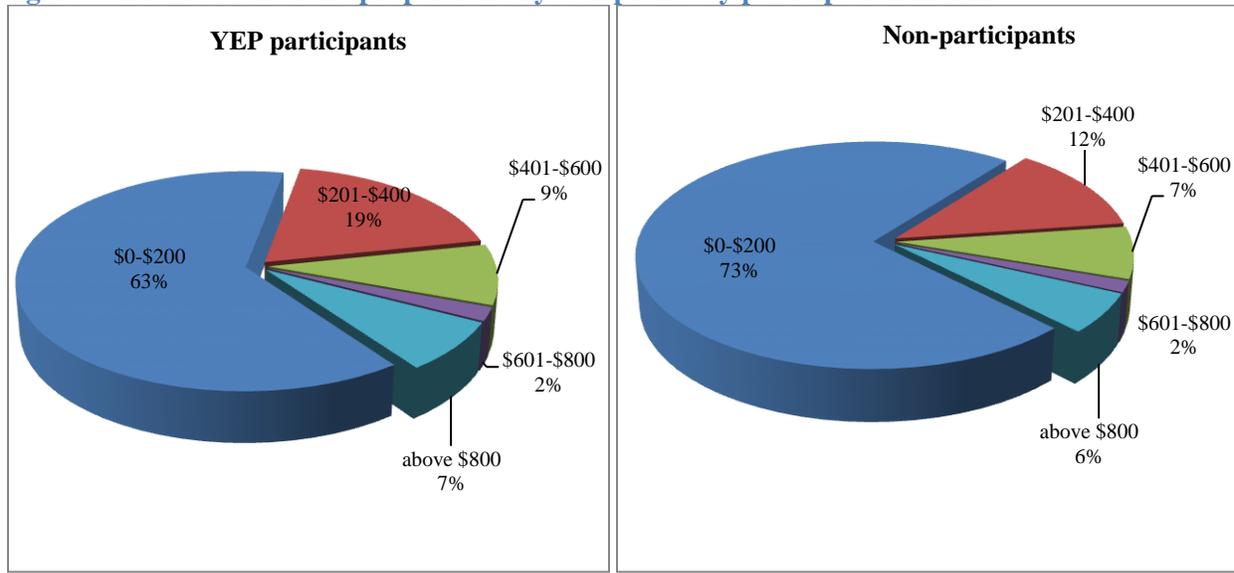
Table 6: Youths business profitability

Indicator	Gender & age group	Baseline	Target	End line		
				Participants		Non-participants
				Expected	Actual	
Percentage of participating youths operating profitable enterprises	Overall	63%	80%	80%	100%	100%
	Male	58.9%	80%	80%	100%	100%
	Female	67.1%	80%	80%	100%	100%
	18-25 age group	53.4%	80%	80%	100%	100%
	26-37 age group	67.3%	80%	80%	100%	100%

Although all YEP participants and non-participants are making profits⁶, the level of profits being made differ within and across both groups of youths (Figure 6). The proportion of YEP participants who make profit above US\$200 is about 10 percentage points higher than the proportion of non-participants, hence indicating to some extent, the effectiveness of the technical, business management and interpersonal skills training component of YEP. It also indicates the effectiveness of other interventions of the project such as market and financial linkages, and dissemination of market information.

⁶ The profit is calculated by subtracting the total costs for the last product cycle from the gross income for the last product cycle.

Figure 6: Distribution of the proportion of youth profits by participation in YEP



Source: Survey Results

Box 1: Operating a profitable IGA due to YEP: Ellen Ndlovu, Beitbridge

Being self-reliant is indeed a great achievement that every woman should strive for. Ellen Ndlovu grew up in Beitbridge in a Venda community. She dropped out of school at the age of 12 when she was in her sixth grade due to health reasons. With absolutely no plans for her career, she got married when she was 16. Ellen stayed with her husband for 14 years and had five children. According to Ellen, the 14 years were very tough for her as she struggled to survive with her children on a few dollars she was inconsistently getting from her husband who worked as a taxi driver.

Whenever she thought of helping by doing piece jobs, the husband would discourage her and for all those years, Ellen and her husband could not afford to buy anything meaningful,

‘... not even a single goat’, according to her.

The two separated and she was left with the responsibility to look after the five children. Ellen had to gather strength for the new journey, which she successfully did.

Ellen started with carrying luggage for travellers at Beitbridge border in order to raise income to start a business. She saved the little money from her earnings until she could buy a batch of indigenous chickens.

‘I had to choose a business that didn’t need much capital, that is why I had to settle for indigenous chickens’, she stated.

She could now afford to clothe her children and send them to school. Almost two years after starting her business, she participated in the Youth Empowerment Project offered by CARE in partnership with Caritas Masvingo. This presented an opportunity for the woman to network and share ideas apart from knowledge to manage business and business funds. Since then, she could not only send her children to school and feed them but was also now in a



position to save her proceeds and accumulated assets.

“With the knowledge I gained, I managed to save and bought a scotch cart, donkeys and have started constructing a homestead for my children and myself. I also ventured into goat rearing business and it is contributing quite significantly to my income. All these, I have done in less than 4 years”, she stated as she pointed at her homestead and the goat pen.

Ellen has managed to share her business and social life with other youths during the Social Analysis and Action (SAA) sessions where she motivated young women to be focused and determined to overcome challenges presented in life. Ellen is looking forward to even greater things ahead. The woman expressed so much passion and determination as she unpacked her vision. With the exposure and confidence built over the past 4 years, she definitely can go a long way.

“I believe I can do it. The past 4 years have molded me a lot. I now know how to work for myself and my children. Something I think every woman should aim for.”

3.2.2 Effectiveness in youths skills development

The Result 1 of YEP sought to increase male and female youths’ engagement in economic activities through improving youths’ business management, technical and interpersonal skills. YEP has made tremendous progress towards achieving this result. A total of 16,422 youths, out of a target of 18000, were trained in at least one of the three skills, translating into 91.2% achievement of the target at the time of the end line survey. Thus the target was not met despite the training program being open to all the youths aged 18-35 years. Interviews with key informants and FGDs indicated that generally youths, especially those aged 18-25, are less participative in programs. Some of the reasons highlighted for low participation included the following:

- Youths are impatient and interested in programs that yield immediate benefits which come in the form of entertainment, refreshments, monetary allowances, regalia, or assurance that participation will give access to capital to start up IGAs;
- A number of youths are not first movers, they have a wait-and-see-the-benefit attitude towards program participation. As a result they tend to participate after realizing the benefits from the first movers. This was also reflected in the end line survey of YEP where large numbers of non-participants turned out for the survey and showed interest in participating in YEP because of their realization of what other youths were achieving through YEP participation.
- Trainings were conducted at centralized places to improve accessibility and manage costs; however, some youths could not afford the bus fare for making several trips to and from the training site until the course is completed.

3.2.2.1 Use of acquired skills

For training to be effective in improving the engagement of youths in economic activities, the training itself must be appropriate for the targeted audience and this will reflect on the use of the skills by the recipients of the training in their engagement in economic activities. YEP was largely able to surpass the target in terms of increasing the proportion of participants who make use of the acquired skills, with the exception being the target on technical skills (Table 7).

Table 7: Use of acquired skills by the youths

Indicator	Skill type	Baseline	Target	Endline		
				Participants		Non-participants
				Expected	Actual	
Percentage of participating youths reporting use of acquired skills	Entrepreneurial	-	80%	80%	83.5%	82.4%
	Technical	-	80%	80%	69.5%	78.9%
	Interpersonal	-	80%	80%	88.1%	85.7%

Source: Survey Results

The proportion of YEP participants who use acquired entrepreneurship and interpersonal skills surpassed the target of 80% by 3.5 and 8.1 percentage points respectively. However, technical skills training missed the target of 80% by 10.5 percentage points. While about 7 in 10 YEP participants use technical skills, 8 in 10 non-participants use technical skills. Information gathered through FGDs indicates that technical skills’ training was inadequate in terms of time, depth and practical rigor such that participants feel unconfident in applying the skills. FGDs also highlighted that the training lacked a component of attachment, where participants would gain practical experience and confidence in using the skills over an extended period of time.

Box 2: Use of acquired skills to engage in IGAs, Interior Decoration, Nyanga

Demonstration of expertise by the youths who received training in interior decoration in Nyanga did not only make the youths popular and create demand for their services but also motivated other youths in the community to demand the same training. In December 2015, a group of 30 youths underwent training in interior decoration organised by the Youth Empowerment Project. Combining knowledge, technical and interpersonal skills they received, the youths had enough confidence to market their work. Only four months after their training, they were competitive enough to get an assignment of providing decoration services at a wedding in the district. Their work amazed the community because they did not expect the level of expertise they displayed. To them, it was an urban atmosphere that was brought to their rural area. Since that occasion, the project has been getting requests from youths in the same community to organise a similar training for them.

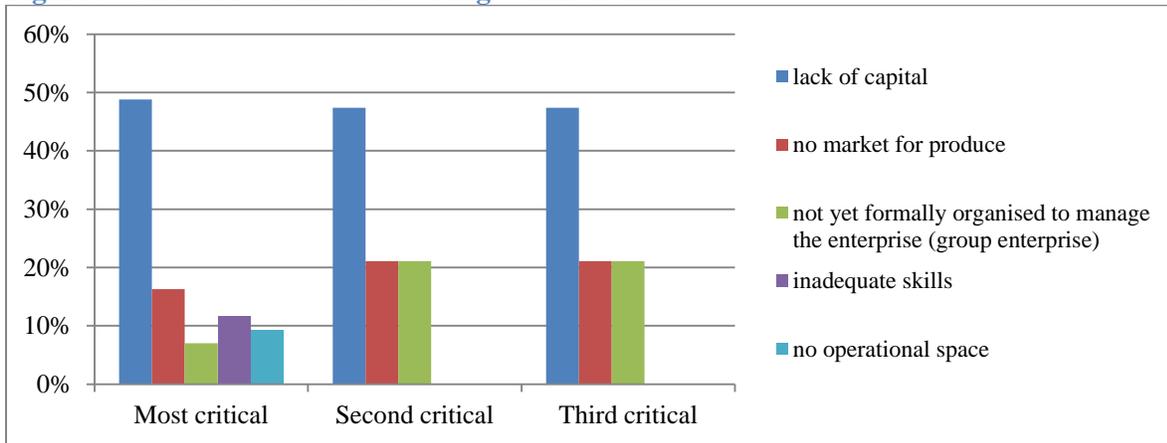


The group did everything from decoration of walls, church pulpit, flower stands, tables, covering chairs and poles and use of red carpet and their customers appreciated their décor on the bridal sitting arrangements. The group also provided ushering services in addition to decorating the place. They have since marketed themselves to cover all community events like weddings, parties and many more. After the wedding, they were also hired by Zimbabwe Republic Police (ZRP) Ruwangwe, to decorate at one of their functions in the district. These youths have become a force to reckon with and are now seen to be meaningfully contributing something in the community.



In addition, information gathered from the survey indicates that among the YEP participants who did not use technical skills their most critical reason for not using skills was lack of capital, followed by the lack of market for produce, lack of formal organisation, inadequate skills and lack of operational space(Figure 7).

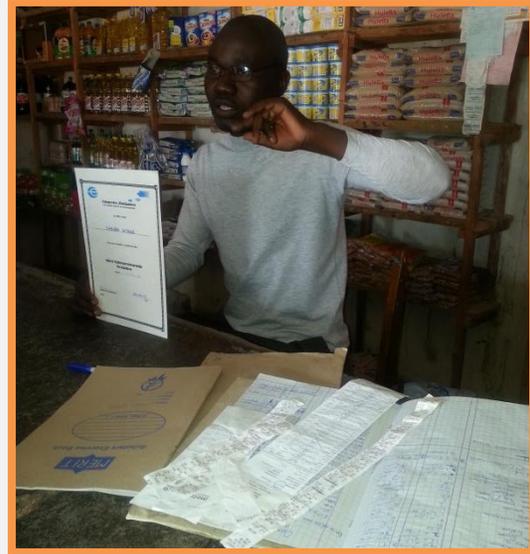
Figure 7: Critical reasons for not using technical skills



Source: Survey Results

Box 3: Use of acquired skills to venture into IGA: Shesba Sithole Bikita (24)

Shesba Sithole is my name and I am 24 years old. I endeavour to be a successful entrepreneur despite my humble background and competition. My decision to be self-employed came upon realising that I did not have many options. Having stopped my education at form two (2), and without any recognisable certificate, could not see myself being employable anywhere. In 2014 I went to Chipinge to sell peanut butter and raised US\$250. This is how I funded my general dealing business. The stocks were however very limited.



In April 2015 I met Caritas Officer and was invited to receive training in business management offered by Youth Empowerment Project (YEP). The training opened my mind in business, to become persistent, to take risks and to know more about customer interest. Soon after the training I was linked to VIRL Microfinance and applied for a US\$300 loan.

This significantly increased my stock. Combining the increase in stock with business knowledge I had acquired, it surprised people in the community and my competitors to see the improvement in my shop. After repaying my loan I was given US\$600 more. This gave me an opportunity to diversify to include maize stock in addition to groceries. I finished repaying my second loan as well. On realising that my business is growing, I thought it useful to do other things like poultry production. I have since applied and accessed a further US\$1000 which I used to add more stock of groceries, maize and to fund the poultry business. I am making average sales of US\$1500/month with a profit of US\$350.

I am very grateful to the YEP for the expansion of my business owing to the loans I accessed and the business management training. Before I received the training, I would use the money at will without keeping records. I now know how to keep records and how to use business funds. I always strive to make sure every cent I get multiplies. Being able to look after myself, wife and being a guardian to three (3) of my sister’s children makes me really proud. I am looking forward to employ others as my business expands.

3.2.2.2 Effect on youths savings

To some extent YEP was effective in increasing the savings of its participants. Overall, the program managed to reduce the proportion of YEP participants in the lowest asset category from 40% to 27.6%, slightly better than the expected value of 28% (Table 8). The project almost doubled the proportion of participants in the higher income category from 23% to 42.1%, surpassing the targeted increase of 30% by 53.0%. Compared with non-participants, the proportion of YEP participants in the low income category of 44% is even higher than the baseline. This implies that the proportion of youths who are vulnerable to poverty has actually increased for those not trained, while significantly falling for those trained, which shows the positive impact of the YEP. There has also been a shift in income categories due the YEP project. In the baseline, the proportion of youths in the lower income category of 40% was higher than those in the high income category of 23%. Currently the proportion of youths in the lower income category of 27.6% is actually lower than those in the high income category of 42.1% (Table 8).

Table 8: Youths savings

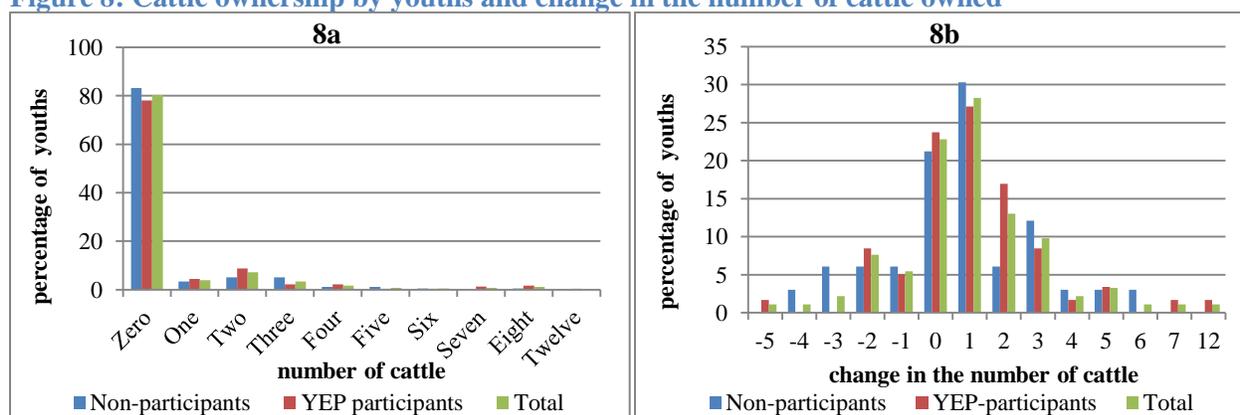
Indicator	Gender &	Baseline	Target	Endline
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	age group			Participants		Non-participants
				Expected	Actual	
Percentage increase in participating youths savings (Assets, US\$, livestock etc.)	In the lowest asset category (US\$0-200)					
	Overall	40%	30%	28%	27.60%	44.40%
	Male	41.70%	30%	29.2%	24.40%	40.70%
	Female	37.30%	30%	26.1%	29.60%	48.30%
	Had at least 1 beast (cattle)					
	Overall	26.40%	30%	34%	21.90%	16.90%
	Male	27.20%	30%	35%	26.70%	24.20%
	Female	25.50%	30%	33%	19.00%	9.00%
	In highest Asset category (at least US\$1200)					
	Overall	23%	30%	30%	42.10%	23.60%
	18-25 years	14.70%	30%	19%	20.50%	14.50%
26-37 years	29.40%	30%	38%	53.30%	31.60%	

However, there was a decline in the proportion of participating youths with at least one beast from 26.4% to 21.9%. This decline was felt even among non-participants (from 26.4% to 16.9%), indicating that the decline was a general trend felt among youths. Generally, the survey results indicate that most youths (80.3%, see Figure 8a) do not own cattle, suggesting that cattle might be expensive for them to acquire or cattle ownership might not be attractive to them, hence not a good indicator for youth asset accumulation. Survey results show that about 47% of the youths who benefited from YEP purchased a cell phone during the course of the implementation of the YEP, while solar panels (25%), televisions (16%) and bicycles (11.3%) were also among the assets which youths bought using income from the project. These assets are the ones which are popular among the youths.

Only about 19.7% of the youths (both participants and non-participants) own cattle. Very few youths (5.2%) own more than three cattle yet 17.4% (15.3% participants and 21.2% non-participants) of the youths indicated that they lost between 1 to 5 cattle (Figure 8b), thus explaining the reason why the number of cattle declined by 17.4% among the YEP participants.

Figure 8: Cattle ownership by youths and change in the number of cattle owned



The survey asked youths on the changes they have experienced in the number of cattle they own. As already highlighted in the previous paragraph, 17.4% (15.3% participants and 21.2% non-participants) reported a decline in the number of cattle owned by youths. About 59.8% of the

youths (61.0% participants and 57.6% non-participants) reported that they increased their number of cattle (Figure 8b). Those who reported no change were 22.8%, of which the proportion among the participants was 23.7% and 21.2% among the non-participants. Most of the youths (68.4%) cited death as the main reason why they lost their cattle, followed by 26.3% who lost through selling to meet short-term or consumptive needs and 5.3% who lost through theft (Table 9). What is surprising is that: (a) youths do not sell their cattle in order to raise capital for business, which suggests that cattle have multi-uses which the youths are reluctant to forego and risk losing by selling to invest into businesses which might fail; (b) the loss of cattle by YEP participants through death is relatively high compared to non-participants and their gain through reproduction is relatively lower, indicating a need among participants for cattle rearing skills otherwise their savings through cattle acquisition might be a leakage of the wealth; and (c) the increase in cattle as a result of purchases is relatively lower among participants (52.9%) suggesting differences in preferences of savings channels.

Table 9: Reasons for change in the number of cattle

Reason for change	Overall		Participants		Non-participants	
	Decrease	Increase	Decrease	Increase	Decrease	Increase
Purchased	0.0%	56.0%	0.0%	52.9%	0.0%	62.5%
Sold to meet short-term or consumptive needs	26.3%	0.0%	10.0%	0.0%	44.4%	0.0%
Gift/donated	0.0%	8.0%	0.0%	11.8%	0.0%	0.0%
Stolen	5.3%	0.0%	10.0%	0.0%	0.0%	0.0%
Deaths	68.4%	0.0%	80.0%	0.0%	55.6%	0.0%
Reproduction	0.0%	34.0%	0.0%	32.4%	0.0%	37.5%
Lobola	0.0%	2.0%	0.0%	2.9%	0.0%	0.0%
Sold to raise capital for business	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	100%	100%	100%	100%	100%	100%

The survey also sought to find out the sources of income for purchasing assets. Overall, for those who purchased cattle, the majority (66.7%) indicated that the main source of income was trading and self-employment followed by farming (14.8%) and formal employment (11.1%) – Table 10. Survey information revealed that among those who indicated having purchased cattle; no one used money from remittances, donations and surprisingly from ISALs. Money generated from these income sources may have been used to purchase other assets or used to start income generating activities which in turn were the main source of income for purchasing assets.

Table 10: Sources of income for those who indicated they purchased cattle

	Sex	formal employment	trading & self-employment	farming	casual labour	other (specify)	Overall
Did not participate in YEP	male	100.0%	100.0%	0.0%	100.0%	0.0%	90.0
	female	0.0%	0.0%	100.0%	0.0%	0.0%	10.0
	Total	100.0%	100.0%	100.0%	100.0%	0.0%	100.0
Participated in YEP	male	0.0%	25.0%	66.7%	0.0%	100.0%	35.3
	female	100.0%	75.0%	33.3%	0.0%	0.0%	64.7
	Total	100.0%	100.0%	100.0%	0.0%	100.0%	100.0
Total	male	66.7%	50.0%	50.0%	100.0%	100.0%	55.6
	female	33.3%	50.0%	50.0%	0.0%	0.0%	44.4
	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0
Overall source of income		11.1%	66.7%	14.8%	3.7%	3.7%	100.0

Traditionally, men get involved in economic activities while females are relegated to home making and unpaid care work including agricultural activities. The survey information on non-participants confirms this as female non-participants who indicated purchasing cattle used income from farming (100%) and none used income either from formal employment or trading and self-employment. Contrary to the traditional trend, survey information on participants show that female participants who indicated having purchased cattle were actively engaged in formal employment (100%) and trading and self-employment (75%). This indicates that YEP was to a certain extent successful in influencing female youths to break traditional gender norms.

3.2.2.3 Effect on establishment, diversification and expansion of businesses

The program also surpassed the targets on the establishment of businesses. Across all age groups and for both male and female youths, the percentage of participating youths with newly established businesses is higher than the baseline values (Table 11). This trend is also true with respect to the youths that expanded and diversified their businesses. However, for non-beneficiaries, the situation actually worsened compared to the baseline values. This suggests that the program's skills training intervention was effective in promoting youths' engagement in economic activities. The entrepreneurship skills training must have effectively motivated the youths to start income generating activities for those who did not have any, and to diversify into new ones for those who already had one. The financial linkages component facilitated access to resources for diversification for those who already had at least a business. As a result, a greater proportion of YEP participants had started a business compared to non-participants. There is also an improvement on the rate at which youths businesses are closing down from 12.8% at baseline to only 10.5% at the end of the project. However, while the project managed to reduce the closing down of businesses, it did not manage to prevent the scaling down of businesses. The percentage of youths that diminished the scale of their businesses increased significantly from a baseline value of 22.6% to 35.1%. This generally reflects the worsening economic environment at end line compared to baseline, as the proportion of youths that scaled down among the non-beneficiaries is even higher at 41.7%.

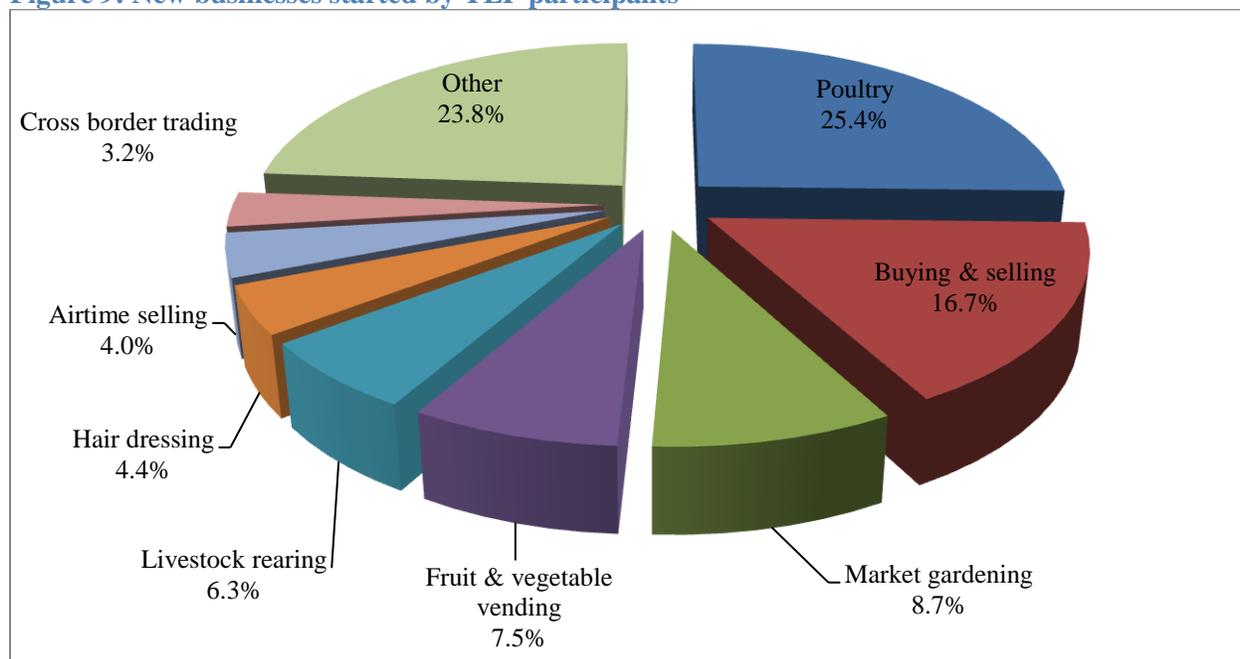
Table 11: Youths establishing, expanding and diversifying businesses

Indicator	Gender & age group	Baseline	Target	Expected	Endline	
					YEP	Non-YEP
Percentage of participant youths who establish (start), expand or diversify their businesses	Newly established businesses					
	Overall		60%		65.5%	24.1%
	Male	35.1%	60%	60%	70.6%	28.6%
	Female	46.0%	60%	60%	62.3%	19.8%
	18-25 years	40.8%	60%	60%	65.8%	22.7%
	26-37 years	42.4%	60%	60%	65.3%	25.3%
	Changes in businesses					
	Expanded	55.8%	60%	60%	69.60%	47.60%
	Diversified	8.8%	60%	60%	15.80%	7.10%
	Diminished scale	22.6%	60%	9.0%	35.10%	41.70%
	Closed down	12.8%	60%	5.1%	10.50%	21.40%

Among the participating youths who started at least one new business, the most popular business started was poultry. About one in every four youths (25.4%) who started a new business indicated that they started a poultry business (Figure 9). Apart from poultry, other popular new businesses started by the youths were buying and selling (16.7%), market gardening (8.7%), fruit and vegetable vending (7.5%) and livestock rearing (6.3%). However, very few youths started businesses related to the technical skills which were

provided under the project such as hair dressing, interior décor, building, welding and manufacturing of floor polish and detergents. This concurs with the finding that fewer youths use technical skills acquired under the project due to lack of capital and inadequacies of the technical skills training program.

Figure 9: New businesses started by YEP participants



3.2.3 Influencing communities to support youths to be economically active

The project sought to have empowered youths who can air their opinions openly and add value to communities and households. A number of indicators were considered, each with an assigned quantitative target, which can be discussed in turn as follows:

3.3.3.1. Youths Participation in Functional Peer Networks

At the baseline, about 47% of the youths that had stated that they participated in youth clubs had functional peer networks. The project set out a 70% target for youth participation in functional peer networks. The end-line data from the survey had to similarly identify youths who belong to networks and then assess the proportion of such youths who had functional networks⁷. Overall, 84.4% of the youths who belong to a peer network indicated that their peer network was functional (Table 12). Through SAA, YEP was able to improve youth participation in functional peer networks. Some of the activities undertaken in these networks were highlighted as those related to security of the communities, reconciling the youths where there are disputes, cases of child abuse, educating the youths and general populace on business, social issues and morals. The youths mentioned football as one of the community platform where male youths meet to play soccer. It was highlighted that some youths are doing field shows to showcase their products. However, it was indicated that there are cases where youths do not meet with an agenda specific to discuss youth issues, but just for entertainment.

Table 12: Youths participation in functional peer support networks

⁷This is different from expressing the percentage of youths in functional networks as a percentage of the total youths interviewed. As at the baseline, this is the percentage of those youths already belonging to networks that indicate that the networks are functional.

Indicator	Gender and age group	Baseline	Target	Endline		
				Participants		Non participants
				Expected	Actual	
Percentage of youths in functional youths peer support networks	Overall	47%	70%	70%	84.4	94.7
	Male	-	70%	70%	82.8	90
	Female	-	70%	70%	85.7	100
	18-25 years	-	70%	70%	90.9	83.3
	26-37 years	-	70%	70%	81	100

Source: Survey Results

The proportion of youths in functional peer networks is higher for non-participants. This can be explained by two factors. First, there were only 16 youths among the non-participants that belonged to peer networks compared to 51 who were YEP beneficiaries. Such a lower base is bound to increase the percentage of those with functional networks. Secondly, those non-participants who were members of youth networks joined on their own volition to enjoy the benefits once the networks are functional. This is different from the YEP beneficiaries, who might have joined or formed such networks simply to comply with YEP project requirements. Making such networks functional is bound to be relatively more difficult in such a case compared to those who formed networks out of their own desire.

3.3.3.2. Female Youth Decision Making and Control over Resources / Assets

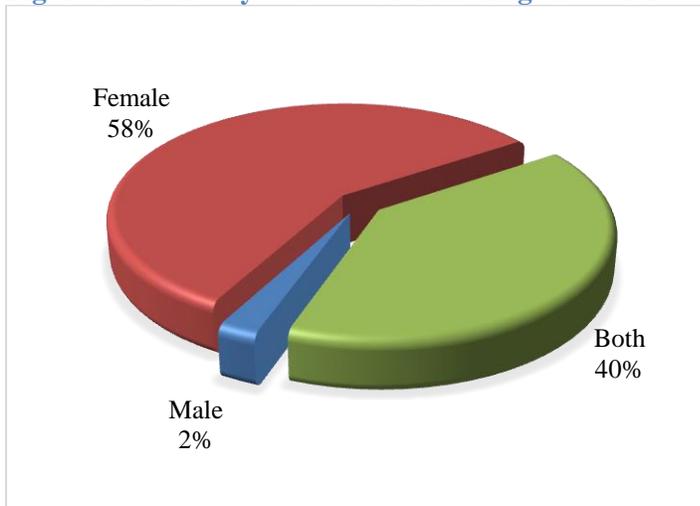
About 18.2 % of the youths interviewed indicated that they owned cattle, with 53.9% being male while 46.1% were female. Of the female respondents who participated in YEP and reported owning cattle, 17.1% indicated that they are the sole decision makers in the sale of this asset, 8.6% indicated that the decision to sell is made by males while a majority, represented by 74.3% of the female YEP participants, highlighted that the decision is made by both males and females. The results show that there was an improvement in the proportion of females making decisions on the sale of cattle from 10.2% in the baseline to 17.1% (Table 13). This translate to a 66.7% increase in the proportion of female reporting sole decision making in the sale of cattle, which is more than the 25% increase that was targeted. This shows that YEP greatly improved the decision making status of women in the sale of assets (cattle).

Table 13: Female decision making and control over assets and resources

Indicator	Asset category	Baseline	Target	Expected	End line Actual
25% increase of female youths reporting increased decision making and control over resources/ assets	Cattle	10.2%	25%	12.75%	17.1%
	Poultry	28.6%	25%	35.75%	58.2%

With regards to the sale of poultry, a majority of female YEP participants represented by 58.2% indicated that they are the sole decision makers in the sale of poultry; 2.7% indicated that decision on sale is made by male household members while 39.1% highlighted that the decision is made by both female and male members of the household (Figure 10). The results show that there has been a significant increase in the proportion of female decision makers in the sale of poultry from 28.6% reported in the baseline to 58.2%. This reflects a 103.5% increase in the proportion of women reporting decision making in the sale of poultry which is by far greater than the 25% increase that was targeted under YEP. The project was largely effective in capacitating and empowering women in decision making with regards to poultry.

Figure 10: Female youths decision making and control over the sale of assets: Poultry



Source: Survey Results

While the SAA component of YEP, which tried to change perceptions on what women can own and control can be attributed to this increase in decision making of female participants in selling assets, the survey results establish that through YEP, there are more female than male participants who actually purchased cattle. About 64.7% of the youths that purchased cattle during the project life span were female. It is therefore expected that such female youths would also have a decision in the sale of such assets, even if married. The project was thus successful in empowering women in decision making.

3.2.4 Building relationships between youths and regulatory & governance structures and private sector institutions

The project sought to capacitate youth participants with the ability to engage with regulatory authorities, government departments and agencies, formal businesses as well as other institutions established by the projects. A summary of the achievements made is given in Table 14. These results can now be discussed in turn as follows:

3.2.4.1. Youths Receiving Assistance from Government

The assistance from Government included various initiatives that Government Ministries and Departments would be expected to offer to the youths, which they also confirmed through KII discussions. The Ministry of SMEs, for example, provides M&E activities to businesses that are registered with them. The Ministry also offers business management training to select beneficiaries, as well as other business advisory and consultancy services. The Ministry of Women Affairs, Gender and Community Development assists women entrepreneurs with similar support, including mobilizing financial support for IGAs, all aimed at empowering women and ensuring that they are not disadvantaged compared to their male counterparts. The MYIEE has also assisted youths with training, financial support and business extension services to empower youths and ensure that youth businesses graduate into larger enterprises with scope to employ more. This is the nature of government assistance that was evaluated to check whether there is a wide reach to the YEP participants.

About 19.6% of the YEP participants reported receiving assistance from Government. While this was an improvement from the 14% that was reported in the baseline, it was far below the 30% target that the project sought to achieve. This shows that the project was ineffective in achieving this target. This could have been worsened by the lack of resources from government to finance youth loans, training and outreach programmes.

Of the YEP male participants, 20% indicated that they had received assistance from government, an improvement from the 10.5% that was reported in the baseline. There was a marginal percentage increase in the female youth participants who received assistance from government from 17% in the baseline to 19.4%. The higher increase in male compared to the female generally reflects the baseline scenario; there was already a higher level of female support from government, which might also have motivated the male to also join in. At end line, the proportion of male and female youths receiving assistance from government is not significantly different.

Of notable interest was the massive improvements noted in the 18-25 age group. This age group had 27.3% of the participants indicating that they had received support from government, 2.7% short of the 30% that was targeted under YEP. On the contrary, there was a marginal decrease in the proportion of participants within the 26-37 year age group who reported receiving assistance from government from 15.6% in the baseline to 15.2%. Government is more concerned with ensuring that youths that are coming out of school get engaged compared to those that are already in business. Thus, it is expected that the younger age group would be targeted more, especially with training under ISOP as well as any financial support when it comes.

While the YEP was able to develop synergies with other government Ministries, this target was not entirely within the control of the implementing partners, as it also required government to prioritise the initiative. Several excuses were given by government departments interviewed during the study. This included lack of resources to financially assist youths and lack of transport to conduct business extension services and other M&E activities. Thus YEP had limited control in enhancing more support from government, hence failure to meet the target. The increase compared to the baseline situation, however, is very commendable.

3.2.4.2. Youths engaging with Regulatory/ Governance or Business structures and Institutions

One of the milestones set out in YEP was to have an empowered youth capable of engaging with regulatory and business structures, as well as institutions that were established by the project. About 48.2% of the YEP participants indicated that they had engaged with regulatory/governance structures, business structures or institutions established by the project. The project was therefore effective in bringing about engagement between the youths and regulators, businesses and institutions. The survey results of 48.2% indicated that the target of 30% was surpassed by 18.2 percentage points. The youths indicated that after training they acquired information on how to approach council and using their interpersonal skills acquired from training they were confident enough to approach council to be allocated working space. For example, youths in Chitungwiza cleared an area, removed the accumulated rubbish dump and set up shops where they are doing their business, after consultations with the local authority.

Table 14: Youths engagement with regulatory/governance structures, business and institutions established by the project

Indicator	Gender and	Baseline	Target	End line
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	age group			YEP-participants	Non-participants	
Youths reporting engagement with regulatory/governance structures, business structures and institutions established by the project	Overall		30%	48.2%	23.0%	
	Male			53.5%	26.4%	
	Female			45.1%	19.5%	
	18-25 years			44.9%	22.9%	
	26-37 years			50.0%	23.2%	
	Youths with registered enterprises					
	Overall	3%	30%	17.8%	12.8%	
	Male			17.2%	10.3%	
	Female			18.2%	11.6%	
	18-25 years			10.3%	10.7%	
	26-37 years			22.0%	12.6%	
	Youths receiving assistance from government					
	Overall	14%	30%	19.6%	6.5%	
	Male	10.50%		20.0%	4.6%	
	Female	17%		19.4%	8.4%	
	18-25 years	12.50%		27.3%	7.7%	
26-37 years	16.20%		15.6%	5.4%		

Through YEP, there were stakeholder meetings that were arranged for the youths to meet and interact with regulatory authorities and give them information on the requirements and procedure for youths to have a compliant enterprise. A disaggregation of the respondents indicated that 53.5% and 45.1% of the male and female respondents who participated in YEP respectively have engaged with regulatory structures, businesses or institutions with which the YEP tried to establish linkages. While there were improvements across all sexes, female participants lag behind men in terms of engagement.

A further disaggregation of the respondents by age group highlighted that 44.9% and 50% of the YEP participants who reported engaging regulatory structures, businesses structures and institutions were of the age group 18-25 years and 26-37 years, respectively. The 26-37 years age group engages more than the 18-25 years age group mainly because most of them (22%) have registered businesses, creating a conducive platform to engage and be heard by regulatory and formal business structures. On the contrary, relatively few youths (10.3%) in the age group 18-25 years are registered, and therefore most of the unregistered find it difficult to engage formal regulatory and business structures because their enterprises are not legally recognized.

However despite some youths having engaged with regulatory authorities, perceived high level of corruption in council and government offices was cited as a major barrier in engagement. Some indicated that it is relatively difficult to engage authorities without the requisite financial resources. With regards to businesses, youths cited an ‘attitude’ problem from business as constraining engagement. One youth in a discussion in Chitungwiza argued that, “...businesses are not accessible, some mistake any consultation with seeking for employment and some even think you are spying on them”.

Youths indicated that they are not being embraced well in their communities. They have tried to engage authorities on several occasions but to no success on issues to do with working space for their income generating activities. Usually there is no feedback given on their requests.

3.2.4.3. Youths with Registered Enterprises

YEP set out to capacitate youths in business to register their enterprises for them to enjoy the benefits that come along with business registration, chief among them being access to finance, operating space and formal business. The participants were asked if they have registered their businesses with relevant authorities including local authority and Ministry of SMEs and if they have acquired a health certificate. Overall, of the YEP participants who had at least one operational IGA, 18% indicated that they had registered at least one of their enterprises. This figure falls 12 percentage points short of the 30% that was targeted under YEP. This shows that the project was not as effective as originally envisaged in terms of youth enterprise registration. A majority of the youths indicated that they do not have the financial resources necessary to register their businesses with the local authority. Their income generating activities are still on a low scale basis, such that they do not see any benefits from registration. To some, the cost of registration is not commensurate with the services that they receive from the local authorities.

A further disaggregation by gender reveals that 17.2% and 18.2% of male and female YEP participants respectively have registered their enterprises with either local authority, or Ministry of SMEs. The result shows that although a slightly higher proportion of women have registered businesses compared to their male peers, gender does not appear to play a significant role in determining registration likelihood as the proportions are not significantly different.

A disaggregation of enterprise registration by age group showed that 10.3% and 22% of the YEP participants in the 18-25 years and 26-37 years age group had registered their businesses. Despite falling short of the targeted 30%, a higher proportion of the youth who had registered their businesses fell in the 26-37 year age group. The same age group had a comparable higher access to finance and this may confirm the fact that firm registration is an important factor in determining loan access. Age thus appears to play a role in determining whether a youth is likely to register a business. This could be due to the fact that the older group is seen as composed of more legitimate businessmen/women than those that are younger; hence they have better prospects of registering such businesses.

3.2.4.4. Participating Youths who developed relationships with formal businesses and public sector agencies

The project sought to capacitate youths to develop relationships with the formal business community and public sector agencies. Overall, 11.4% of the participants reported having developed relationships with formal businesses and public sector agencies (Table 15). This was an improvement from the 1% that was reported in the baseline, however, it fell short of the YEP target of 25%. YEP was therefore not as effective in achieving this objective as originally envisaged, despite the improvements that were noted. The youths indicated that stakeholder consultation meetings where networks could be initiated were only done once during the YEP project; repeated meetings could have helped achieve the target. The limited number of meetings on the other hand was due to the fact that by design, the purpose of the meetings organized by the project was to trigger continued engagement with the youths initiating/requesting for the meetings themselves.

Table 15: Youths relationships with formal business community and public sector agencies

Indicator	Gender and age group	Baseline	Target	Endline	
				participants	Non participants
Participating youths who developed relationships with the formal business community, public sector agencies	Overall	1%	25%	11.40%	5.10%
	Male			18.60%	9.90%
	Female			7%	0%
	18-25 years			14%	4.20%
	26-37 years			6.40%	6%

Source: Survey Results

Of the male participants who took part in the survey, 18.6% reported having established relationships, a figure considerably higher compared to the 7% reported by their female peers, though it is 6.4% short of the 25% target. This shows that a higher proportion of males have established business relationships compared to females. This could reveal some gender issues at play, where there are some barriers to business relationship engagements, where female youths are not yet comfortable in engaging individually with the formal institutions. This needs to be explored further with the objective of addressing the barriers.

A disaggregation of the respondents by age shows that the target was not achieved for both age groups. However, the proportion is significantly higher for the 18-25 years age group compared to the 26-37 years age group, where only 6.4% of the respondents indicated that they had established relationships with formal businesses and government agencies.

3.2.5 Increasing youths access to formal financial services

One of the milestones of the project was to aid participating youths to access capital from formal financial institutions, at the same time capacitating them to repay loans in a timely fashion. YEP directly linked them to formal financial institutions, namely VIRL Rural and Social Services and CBZ Bank Limited, from where they ultimately received loans.

3.2.5.1 VIRL performance and challenges under YEP⁸

A total budget of US\$300,000 was availed by CARE to the project to be lent out to the youths as loans. This loan was to be used to create a revolving loan fund for the youths. By the time the lending had to stop due to a portfolio at risk (PAR) that was higher than the 10% ceiling in May 2016, VIRL had drawn down only US\$200,000 but ended up utilising only US\$150,000. This was mainly because VIRL was able to create a revolving fund to the tune of US\$410,080 using the US\$150,000 from CARE, and there was no need to utilize the whole amount. This was lent out to a total of 976 youths under YEP in five districts (Bikita, Chitungwiza, Gwanda, Mutasa and Nyanga).

As per the agreement between CARE and the Embassy of Sweden, requiring full repayment of the loan fund, and the agreement between CARE and VIRL, there was a limit to the amount of exposure that had to be acceptable under the project. For example, the PAR had to be limited at 10% or less for more loans to be continued. With a ceiling of 10% PAR, VIRL has had to ensure that loans were to be extended to businesses that would repay which virtually made it difficult for start-ups to be funded as they are very risky. ISALs were expected to bridge that gap so that the

⁸ Other issues with respect to the experiences of VIRL under YEP will be discussed in the assessment of the Social Enterprise Model

youths could borrow start-up capital from ISALs and then qualify to borrow from VIRL thereafter. However, this did not happen as there were no ISALs taking place at the time with ready members.

Despite not funding start-ups, the PAR rose to 34% in April 2016, and VIRL was told to stop lending out any more from the YEP budget. The high PAR was due to a number of factors, most of which were beyond the control of the youths, such as two years of drought and economic decline. Some poultry projects were affected by the Newcastle disease in Bikita, while potato farmers in Nyanga also experienced potato diseases. Some of the youths had started banana plots and they were to yet start reaping. The high PAR was thus noted just at the time when the project was beginning to take root, with youths that had shown potential needing to borrow. To ensure that youths that wanted repeat loans could get funding, VIRL ended up using own resources to lend to these youths outside the YEP funding. VIRL is optimistic that these loans from own resources are going to be successful as the youths have started making payments.

VIRL conducted training activities in two districts, even though it was providing loans under the YEP project in five districts. Thus, VIRL also expected that other implementing partners in the three districts would also produce youths that are ready. However, this did not turn out to be the case, as the youths lacked knowledge about how to handle financial products, especially Nyanga and Mutasa. The loan repayment for the first loans disbursed to these youths was very low. VIRL had to then change the assessment model from group to individual household assessment. This was also quite expensive as the loans could not be underwritten fast as each household has to be visited, as opposed to the group lending methodology. This generally reflects poor coordination between the project implementing partners focusing on technical skills and the partners providing financial support. This change of methodology had to be done while lending was temporarily suspended, which saw no new loans being issued out in these districts for about six months. This also limited the impact of YEP on VIRL and beneficiaries by curtailing the ability to meet the targeted number of loans.

VIRL also believes that the portfolio at risk, which became higher than the 10% stipulated in the agreement with CARE and became the basis for stopping lending, could have been reduced by underwriting new loans as there were justifiable reasons as to why some youths were facing repayment challenges. VIRL feels that a more sustainable way to work under the project and proof that the youths can repay loans was still possible, as there are a lot of success stories in the project. In addition, all the trained youths who had not yet managed to get funding within the short time period when the lending window was open now have little scope as the funding pool under YEP is no longer available.

Box 4: Impact of VIRL interventions under YEP: Edith in Bikita

A holder of a diploma in accounting, 26 year old Edith is a poultry farmer from Chikuku village in Bikita district. At 26 she managed to build a viable poultry business and has become a role model to youths and adults alike. Softly spoken she relates the story of how she decided to venture into this business, having failed to secure full time employment. *“I worked for a while in several organisations as an accounts clerk, sales representative and even waitress but the salary was erratic and most of the contracts were on a part time basis.”* It was this lack of employment that prompted Edith to start her poultry business. Though she had no formal training in poultry management, her mother had in the time past raised broiler chickens and this gave her confidence to start in October 2015.



Fortunately for her, training came through the Youth Empowerment Project (YEP). She received poultry management training, credit management, record keeping as well as interpersonal skills in November 2015. Her poultry project kicked off with 50 chickens, grew to 100 per month until she eventually had 4 batches of 100 broiler chickens each month; growth she attributes to the knowledge and skills she received from the YEP trainings.

The YEP program linked Edith to VIRL micro finance where she received a loan of US\$400 and she used this money to increase her chicks as well as to purchase 35 layer chickens at point of lay. These chickens lay an average of 30 eggs a day. Using the interpersonal skills she received from training Edith secured markets for her broiler chickens at local schools and restaurants. She also took advantage of field market days where she supplies caterers; she travels to all market day points in the district where she sells more than 30 chickens on each day. She paid off the loan in 3 months and applied for another round of US\$800 in March of this year which she again paid off in 4 months and applied for another one of US\$1000 which she has recently received. She intends to increase her layer chickens and stock her recently opened retail shop which was left by her father and had been closed for years. She has established a very good relationship with the micro finance institution.

Regularly the Caritas Officer provides coaching and mentoring and these sessions have helped her in expanding her markets as well as diversifying into retail. She sells grocery and clothes and currently has a stock of about US\$400 in the shop. In addition, she has constructed another fowl run to accommodate more. Networking is a vital aspect of her business, she has established a relationship with ISAL groups who now order their goods from her; currently she is in two ISAL groups. She also takes advantage of food distribution points to sell chickens and various household wares and this is where she gets information and orders of what people want then she supplies. Currently she supplies even restaurants as far as 30km away from where she resides.

Edith is a hardworking young woman and believes in implementing what she has learnt and values the input the program has brought into her business.

“...the monitoring done by the Caritas officer is important to me, it has assisted me to think broadly and improve my business skills. They have linked me to veterinary services which help me in times of disease outbreak.”

Currently Edith has a two (2) day part time contract of formal employment with N. Richards and at the same time doing her poultry and retail business. Edith is financially supporting her young sister who is doing A’ level at a boarding school in Harare using proceeds from the business. She also pays the salary for the caretaker of their rural homestead and general maintenance of the homestead. It is clear that her dreams of becoming a successful and influential person in the community will in the near future be realised.

3.2.5.2 CBZ Experiences with YEP

CARE provided an interest free loan of US\$100,000 to CBZ, which CBZ was expected to match with an equal amount, for the creation and management of a Revolving Loan Fund (RLF). This

was to provide funding for the empowerment of the youths to engage in business transactions. Using the RLF, CBZ was expected to develop microfinance products for youths in Zaka, Masvingo, Chivi Districts of Masvingo Province and Beitbridge District of Matabeleland South Province. CARE and other implementing partners were expected to provide supporting and monitoring activities. The effective period for CBZ involvement was from 1 June 2015 to 30 September, 2016 as stipulated under the Memorandum of Understanding (MoU) signed between CBZ and CARE.

CBZ was expected to meet all its operational costs on the YEP project from interest earned on the loan amount advanced by CARE as well as on interest earned from its contribution to the RLF. CBZ was also expected to pre-finance its operational costs for the start-up administrative and operational activities during the period when interest from loans will not have been realized using its own resources.

Given that CBZ was mostly focusing on financing, other implementing partners were expected to prepare the youths to ensure that they are ready for borrowing. These partners also offered technical skills that would help youths engage in income generating activities to be supported by the loans. In addition, CBZ also provided other support services besides lending, which include orientation training before the loans are issued, training on credit management, project visits after loans have been given, assessment of business viability and record keeping, as well as recommending training where needs are identified.

From the allocated US\$100,000, CBZ only drew down about US\$70,000. This implies that a total of about US\$140,000 was available to be issued out as loans, as CBZ had to equally match this amount. However, at the time of this evaluation, CBZ had only utilized about US\$42,900, which was lent out to about 142 individual youths in groups.

The loans issued out by CBZ had an interest rate of 15% per annum. The maximum loan amount that could be paid to an individual was US\$300 for first time borrowers. However, a stepped amount for repeat borrowers who would have demonstrated the need for increased amount would suffice. There was no grace period before the loans were due; the loans were due the month immediately following the month of disbursement. However, a grace period would have been accorded to youths in agriculture. For example, for poultry, a grace period of about six weeks would be given before the youths are expected to pay back. For first time borrowers, the loan would be repaid in three calendar months while repeat borrowers would get up to six calendar months to repay the loan.

CBZ also secured the loans through collateral security measures. This includes group guarantees among the members. CBZ did not provide loans to individuals but preferred group lending as a way of enhancing security as groups help monitor their members. Group guarantees were also supported by household property with economic value (bedroom furniture, electrical gadgets, dining room furniture and kitchen furniture) and livestock (cattle recorded in the official stock book). CBZ also accepted third party guarantees, which involved parents or guardians.

The loans were also subjected to some charges before they could be accessed by the beneficiaries. This includes an establishment fee of 3%, insurance charge of 3% and the normal bank charges. The youths had accounts opened in the Bank's books but did not provide monthly service charges

amounting to US\$5 per month. The accounts were automatically debited with the total of the service charges for all the months the account was in the bank's books when the youth loans were credited to the respective accounts. The first beneficiaries were also charged 10% holding balance, which was later waived. Thus, the beneficiary would not be expected to receive the whole amount of the US\$300 loan amount.

Youths that would be eligible for funding would be assessed based on the normal CBZ creditworthiness assessment template. However, only those youths who had an already running project and had adequate security would qualify. Start-ups were automatically disqualified regardless of the nature of the project or proposal. Although there was a natural inclination towards ISALs under YEP, the agreement between CBZ and CARE did not prioritise ISALs, which saw membership to ISALs not being considered a factor in lending. CBZ indicates that had lending been restricted to ISAL membership, then only a handful would have benefitted since the vast majority of those that accessed the loans are not members. However, CBZ established that in general, members of ISAL groups are generally more receptive to lending facilities and have an appreciation of the need to prioritize loan repayment. As a result the institution believes that there would have been an advantage of less loan arrears and defaults had lending been restricted to ISAL membership. ISAL members would also have had borrowing experiences before, which also enhances their chances of having running projects, which would qualify for lending.

Impact of CBZ intervention

Access to loans

A total number of 142 youths accessed loans across the four districts to the tune of US\$42,500. Female youths dominated loan access, as nearly 7 in every 10 (68%) of youths accessing loans were female (Table 16). This same trend (68%) is also true with respect to the total value of loans, as similar loan sizes were given (of US\$300⁹). CBZ established that female youths tended to do better compared to their male counterparts in putting together a convincing business plan and demonstrating that they would conduct business in a professional manner. Given the small amount of US\$300, it was mostly retail and other activities that are dominated by women such as poultry which could be significantly funded. This is also confirmed by the survey results which show that in these four districts female youths constitute about 62% of the total youths that are engaged in informal sector businesses.

Out of the total number of youths that accessed loans from CBZ under YEP, more than half (52.8%) are from Masvingo district, followed by Chivi (20%), Beitbridge (14%) and Zaka (13%). Given that the loan amounts were restricted to US\$300 each; these same ratios in terms of district distribution are also true with respect to the value of loans. KII discussions also revealed that Masvingo district is also among the best performers as far as ISALs are concerned. This might have helped better prepare the youths to get funding as they already have running projects and borrowing experience. While Chivi is second, it was identified by CBZ as the district where some youths were not found to be too keen to borrow from CBZ once they were made aware that the loans had to be repaid rather than being free.

⁹This is true except for one female loan beneficiary in Chivi District who got a loan of \$200 instead of \$300.

Loan repayment

At the time of this evaluation, about 21% of the loans were still in arrears. This conversely implies that the repayment rate was around 79%. However, the repayment rate was higher for the female youths compared to the male youths, despite the nearly 7:3 borrowing ratio in favour of female youths. Only about 18% of the female youths' loans were in arrears compared to about 27% for their male counterparts. This favourable repayment rate among the female youths is evident across all the districts except Chivi. Female youths thus tended to be more reliable clients than their male counterparts under the CBZ facility as far as repayment is concerned.

Out of the four districts, Zaka had the highest rate of arrears at about 37%. Zaka appears to be an outlier, given that all the other three districts have levels which are relatively closer to each other. Masvingo has the lowest arrears level at about 16%, followed by Chivi at 18%. Beitbridge also has a fairly higher rate at about 28%. Zaka being an outlier is likely to be a reflection of attitude towards loan repayment rather than low income opportunities compared to the other three districts. The survey results show that Zaka had the highest proportion of youths earning monthly income above US\$80 compared to the other three districts. About 42% of the surveyed youths in Zaka earn more than US\$80 dollars per month, followed by Masvingo (29%), Beitbridge (22%) and Chivi (16%). The survey results also show that Zaka has a higher proportion of youths that are either formally or informally employed compared to Chivi, even though Chivi had a better loan repayment rate. About 73% of the surveyed youths in Zaka are either formally or informally employed, which is higher than 67% for Chivi. Beitbridge and Masvingo, which have lower proportion of arrears, have higher proportions of youths who are currently economically active at about 96% and 91% respectively. The high level of arrears in Zaka thus appears to have been due to other factors besides ability to pay, most likely to be attitudes towards loans. CBZ attributes it to the diversion of the funds from projects to other uses.

Table 16: Total number of youths accessing loans across the districts by gender

	Beitbridge		Chivi		Masvingo		Zaka		Grand Total		
	M	F	M	F	M	F	M	F	M	F	Total
Loan number	10	10	8	20	22	53	6	13	46	96	142
Loan Value	3000	3000	2400	5900	6600	15900	1800	3900	13800	28700	42500
Arrears	848.7	808.9	245.9	1231.6	1873.1	1628.8	748.4	1381.7	3716.1	5051	8767.1
Arrears ratio	28%	27%	10%	21%	28%	10%	42%	35%	27%	18%	21%

Overall assessment of CBZ experience with YEP

The involvement of CBZ in YEP resulted in some positive developments for both the youths and the bank. Some products portfolios that are not loan related, such as insurance, were able to be moved through YEP as insurance was mandatory to all beneficiaries. CBZ was also able to identify new markets that were not being funded by the bank before YEP, which will continue to be explored beyond the YEP project. In addition to financial benefits from the interest rates on the funds loaned to youth beneficiaries, CBZ was also able to get exposed to new markets. The repayments rates are also far better than what happened under the Government fund involving youths, where the default rate was more than 90%. Under the government fund the youths linked the fund to politics while with this current YEP it was viewed truly as business. Proper orientation trainings were done before the loans could be issued out.

However, there are some areas identified by the bank where the project could have created more benefits than what would be realized currently. The bank entered YEP late when the project was nearing its lifespan. This implies that perceptions (good and bad) had already been created in other partners and in the youth themselves which the bank might have wanted to change, especially if those perceptions had a bearing on ability to pay back on the part of the youths. This generally implies that the project lifespan was too short for the bank as well as the youths to realize maximum benefits.

Caritas was offering technical skills to the youths but this did not include disseminating knowledge to make the youths creditworthy. A meeting between all the implementing partners, which would have helped ensure that financial institutions also give inputs about the training given to youths, might have helped enhance youth's access to finance under YEP. A significant proportion of the available resources ended up not being used as most of the youths could not demonstrate that they are ready to receive the funding.

The model used by CBZ did not accommodate start-ups even though there were some good projects that could be funded. Most of the project proposals were actually start-ups which were just rejected on a technicality rather than merit.

There is need for future projects involving financial institutions to have mechanisms of covering the risk that could arise by encompassing start-ups. This includes having a component of the funding that is designed as a form of insurance for start-ups at project design.

Box 5: Access to Finance and impact -Brighton Musindo – Beitbridge

The story of Brighton tells it all about being an entrepreneur; taking chances, persistence and being flexible. The journey that the young man walked is however something that young men and women can learn from. Born in Shurugwi and went to South Africa in search of employment, Brighton could not cope and decided to return home but staying in Beitbridge. He was selling fruits by the road side and then sweets just to survive. In 2010, he got a job in a hardware shop and generated a few dollars that he then used to buy cell phones and accessories for resell. He also started doing photographs.

At first he could not make it as the business discontinued before going anywhere. Another opportunity to work in shop selling cement and an assortment of other equipment presented itself. He again generated some capital through his earnings to revive his cell phone and accessories business. Brighton diversified his product range to include weaves, cell phone repairs and providing typing services. The business became unviable and stopped for the second time. His business endeavours had a lot of ups and downs and fortunately Brighton did not give up but had to rethink again.



Whilst strategizing on the way forward, Brighton had an opportunity to attend business management training in 2015 offered by Youth Empowerment Project (YEP). Equipped with knowledge, skills and attitudes and having grasped the concept of risk taking and gained confidence, he decided to give it a retry but did not have enough capital. The young man continued working from the outside work space and generated some capital which enabled him to stock a rented shop. The stocks included groceries, cell phones and accessories. Brighton became attractive for financial linkage and accessed a loan of US\$300 from CBZ. Though this was not enough to meet his financial needs, it complemented his earnings to stock and enabled to create a relationship with the bank. Brighton is enjoying his relationship with CBZ and is determined to nurture this relationship in order to secure more financial support for his business.

Since Brighton started operating his business from the shop he has been making amazing sales and generated more income. This has enabled him to open a spares shop, operate a kiosk, become a telecash agent, buy a business vehicle and do his stock purchases from South Africa. Drawing from the knowledge and skills acquired through the training, Brighton is taking advantage of market fairs to expand his market by employing people whom he pays on commission to sell his goods at these fairs. Describing how he applies the knowledge and skills he acquired from business management training, he stated,

“I am not waiting for customers to come to my shop but I send people to the market to sell my products like I was taught. I am also ensuring that my wife and I get a salary to ensure we manage our funds well...”

Brighton pointed at persistence as the major secret for success of any business. Currently, he has business assets worth US\$14,000 and stock of about US\$10,000. Brighton is contributing significantly to the local economy by creating employment (3 youths) and providing goods and services at the door step of the customers hence saving them significantly on transport costs and time.

3.2.5.3 Access to finance indicators under the performance measurement framework

Youths access to capital from formal institutions

There was an improvement in the proportion of participating youths who reported having access to capital from formal institutions (Table 17). The project set out a target of 20%. About 26.6% of the YEP participants reported having access to loans from formal financial institutions. In addition to being about 7 percentage points above the target, this was a massive improvement from the 10% that was reported in the baseline. Comparing the results shows that the proportion of YEP participants who accessed loans is 20 percentage points higher compared to non-participants which only stood at 6%. The project was therefore effective in improving

participating youths' access to finance. The respondents indicated that after training they managed to improve their book keeping and developed viable enterprises, which aided them in accessing loans from formal institutions.

A disaggregation of the YEP participants by gender shows that 25.6% and 27.2% of the male and female respondents respectively reported accessing loans from formal financial institutions. A further disaggregation by age indicated that 15.7% of the YEP participants in the 18-25 age group reported accessing loans. A significantly higher proportion of 32.3% was reported for the 26-37 age group. The result shows that most of the youths who accessed loans were of the 26-37 age group. In actual fact the 20% target was not achieved for the 18-26 age group. Information that came out of the FGDs from participants in this age group indicated that most financial institutions were reluctant to extend loans to finance start-ups. Most youths in this age category do not have existing IGAs as they are still too young and as such they could not access loans. Furthermore, information from the survey indicated that a majority of youths in this age category do not own valuable assets, hence they lack collateral. For instance, only 20.5% of youths in this age group have assets valued at more than US\$1200, a proportion far less than the 53.3% reported for their peers in the 26-37 years category.

However, despite meeting the stated targets, access to finance remains a challenge for most youths. A number of factors were highlighted as inhibiting access to loans from formal financial institutions. The funding model did not give start-up capital, it only financed existing projects. Thus the majority of youths who received technical training did not qualify for funding. Most youths did not have collateral, the size of their projects were too small to be considered for funding, and for some information about loans was not received on time. Others lacked parental support to provide collateral.

Table 17: Youths Access to Financial Services

Indicator	Gender and age group	Baseline	Target	Endline	
				Participants	Non participants
Participating youths reporting access to capital from formal institutions; disaggregated by sex and age	Overall	10%	20%	26.60%	6%
	Male	-	-	25.60%	5.40%
	Female	-	-	27.20%	6.50%
	18-25 years	-	-	15.70%	1.50%
	26-37 years	-	-	32.30%	9.50%

Source: Survey Results

Number of youths getting loans

Under YEP, a target of 4,500 youths accessing loans from the participating financial institutions was set. However, at the time of the evaluation, only about 1,118 youths had managed to access the loans from the two financial institutions, with VIRL contributing about 87% of the loans (Table 18). About 57% of the youths who got loans were female, even though this rate is higher for CBZ (about 68%). Female youths tended to be more attractive due to their reliance on traditional low risk projects such as poultry and trading. On the overall, only about 25% of the target was met with respect to the number expected to get loans under YEP. The failure to meet the target with respect to loan access is very understandable, given that the target was set under a number of assumptions that were not realistic. Firstly, as already discussed, it was wrongly assumed that there were some ISALs in place such that it is easy to get a number of youths that already have running projects which would qualify for funding under YEP. Secondly, the lending

window, which was effectively just about a year for both institutions, meant that it would be difficult to reach out to such a large number of youths without compromising on portfolio at risk, which had to be maintained at a minimum. The number reached out was therefore realistic given the conditions that the two institutions had to operate under.

Youths repaying loans timely

One of the deliverables of YEP was to have at least 90% of participating youths repaying loans within the stipulated time frames. However, only about 75% of the money that had been lent out had been repaid at the time of this evaluation (Table 18). For CBZ, the repayment rate was even higher, though it still fell short of the target. The overall repayment rate for CBZ was 79%, with female leading at 82% while only 63% of the male had repaid. Discussions with the beneficiaries generally revealed that CBZ was very strict as far as access to finance is concerned, especially the insistence on group lending and collateral. The failure to reach the target generally shows that the target was too ambitious, as youths are generally risky. If the comparison between VIRL and CBZ on repayment rate is anything to go by, then group lending would tend to give better results. Thus, the initial design of YEP where ISAL members had to mature first before accessing loans as groups was a good model.

Table 18: Repayment rates for youths accessing loans from formal institutions

Indicator	Gender and age group	Baseline	Target	Endline		
				CBZ	VIRL	Overall
4500 youths negotiate and access loans with and without project facilitation	Overall	0%	4,500	142	976	1,118
	Male	-	-	46	436	482
	Female	-	-	96	540	636
Participating youths repaying loans timely. Those repaying as a percentage of youths accessing loans	Overall	0%	90%	79%	74%	75%
	Male	-	-	63%	-	-
	Female	-	-	82%	-	-

YEP beneficiaries who received loans indicated that CBZ set a US\$300 ceiling on the amount they could borrow as the first loan. This at times had a huge variance with the loan amount that would be required for the project and the loan failed to have the anticipated impact on the enterprises which affected repayment capacity. Some of the respondents highlighted that the loan repayment period was too short. MFIs required immediate repayments, with no grace period, which often was well before the end of the product cycle. As a result, youths failed to repay loans on time. Some of the respondents indicated that interest rates were too high while others related the loans with donor money and deliberately defaulted.

Based on the survey results, a further disaggregation of the respondents by age shows that 58.3% of the YEP participants belonging to 18-25 years age group repaid their loans on time. A significantly higher proportion of 67.4% was reported for the 26-37 age group. The result shows that of the youths who participated in YEP and received loans from formal financial institutions, a higher proportion of those who repaid in time belonged to the 26-37 age group. Family responsibility and maturity in handling finances on part of this age group were cited as some of the factors contributing to a relatively high repayment rate. At this age group, youths are also relatively more decided in terms of income generating activities that they want, while the younger age group would still be at an exploratory stage.

3.3. Effectiveness based on progress from baseline to end line

3.3.1 Employment status

The main emphasis of YEP was to ensure that those that are currently unemployed or inactive become employed, mainly through income generating activities created as a result of YEP interventions. At baseline, about 31.1% of the youths were either unemployed but actively seeking employment or totally inactive. At the end line, this had hardly changed at 30.4% among the beneficiaries, even though this had worsened for the non-beneficiaries at about 46.7%. This generally shows that YEP was able to provide a cushion among the beneficiaries against worsening economic hardships, which increased unemployment.

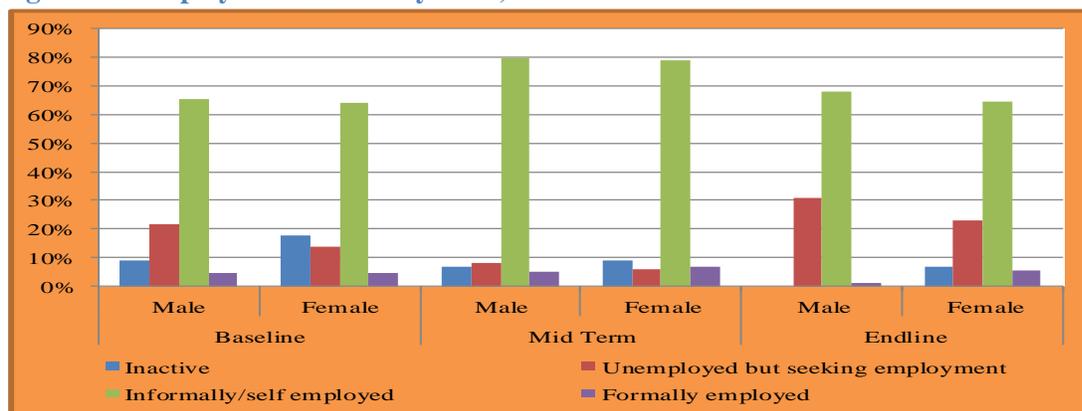
A look at the mid-term results, however, reflects that a significant amount of the momentum that was noted has since been lost. For example, those unemployed or inactive constituted only about 15% during the mid-term review, which was a significant drop from the 31.1% that had been realized at baseline. Those in the informal sector, which can be argued to be the main target of the YEP, constituted about 64.4% of the youths interviewed at baseline. A significant increase to about 80% was noted during the mid-term review, which was attributed to the efforts of YEP to encourage engagement in income generating activities. However, at end line, the proportion of youths who were employed in the informal sector had dropped to 65.7%, which is only a slight improvement to the baseline value but a significant drop from the mid-term value. For non-beneficiaries, those in the informal sector had dropped significantly at end line compared to the baseline value to almost half (49.5%) of the proportion of the non-beneficiary youths. This generally shows that there were a lot of economic challenges that were threatening the viability of the income generating activities that had been initiated by the youths.

The survey results also underline the impact of the economic environment on the income generating activities started by the youths. About 65.5% of the youths who benefited from YEP started income generating activities¹⁰. However, about 10.5% of all the activities that were started as primary income generating activities failed and had to be closed. This was even higher for non-beneficiaries, where about 21.4% of all the activities that were running had to be closed. YEP thus helped sustain income generating activities, even though the end line situation is lower than what was realized during the mid-term evaluation.

The disaggregation by gender also shows the same pattern (Figure 11). The unemployed and inactive male youths were about 30.3% of the total male youths at baseline and this decreased significantly to about 15% at midterm. However, at end line, they had slightly worsened compared to the baseline to about 31% (even though no one was inactive among the beneficiaries). The female youths who were unemployed and inactive during the baseline were about 31.6% of the total female youths at baseline and also significantly decreased to about 15% during the midterm. At the end line, these had more or less returned to the baseline value at about 30.1% (only a 1.5 percentage point difference). This also underlines the economic hardships that continue to give challenges to the ability of both the informal and formal economy to employ more youths.

¹⁰ This was higher than the 23.5% of the non-beneficiaries who also initiated the projects, showing the impact of YEP in motivating youths to start projects.

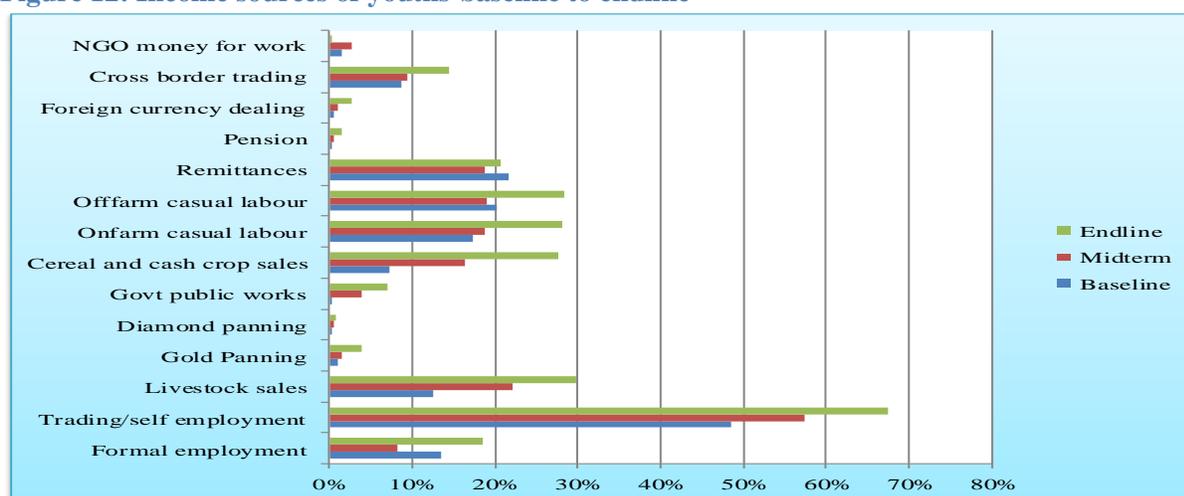
Figure 11: Employment status of youths, baseline to end line



3.3.2 Income sources

The YEP would also be expected to change the main sources of income from illegal means such as gold and diamond panning to sources that are more structured and legal. Thus, a comparison of how income sources changed from baseline to end line would help show some of the project influences (Figure 12). At baseline, the three main income sources were trading & self-employment (48.5%), remittances (29.9%) and off farm casual labour (28.4%). During the midterm review, there was a minor change with livestock sales overtaking remittances such that the three main sources of income were trading & self-employment (57.5%), livestock sales (22.1%) and off farm casual labour (19%). At end line, this situation still holds, as the three main income sources are trading & self-employment (67.6%), livestock sales (29.9%) and off farm casual labour (28.4%). While the three sources of income have remained the same at midterm and at end line, there have been significant changes, especially since trading & self-employment gained about 10 percentage points. Other income generating activities that can be related to YEP such as livestock sales and cross border trading also significantly gained compared to the value recorded during both the baseline and the midterm. Thus, YEP was able to inculcate a culture of self-employment among the youths by encouraging income generating activities.

Figure 12: Income sources of youths-baseline to endline



3.3.3 Income levels

The YEP project also sought to increase the income levels that the youths would be able to enjoy through their income generating activities. At baseline, about 66% of the male youths earned monthly income that was at most US\$80 while only 21% earned monthly income above US\$120 (Table 19). At midterm, the proportion of male youths earning at most US\$80 among the YEP beneficiaries had decreased significantly to 41.7% of the total male youths while those earning above US\$120 had increased to 45.1% of the male youths. At end line, a number of issues are quite apparent with respect to the male youths YEP beneficiaries. Although the proportion of male youths earning above US\$80 of 42.5% is lower than the midterm value of 58.3%, it is higher than the baseline value where only 32% of male youths earned above \$80. The proportion of the male youths in the low income category for the YEP beneficiaries is also lower than the non-beneficiaries, which stood at 69.2%, a level which is higher than the baseline value. This same trend is also observable with respect to earning above US\$120; at end line, the value of 28.7% of the total male youths is higher than the baseline value but lower than the midterm value. However, only 20.9% of the youths that did not benefit from YEP had monthly income exceeding US\$120.

The same trend, where the proportion of youths earning at most US\$80 is lower than the baseline value but higher than the midterm value, while the proportion earning more than US\$120 is higher than the baseline but lower than the midterm is also true with respect the female youths beneficiaries. However, for non-beneficiaries, the proportion of female youths earning at most US\$80 is actually higher than the baseline. This also generally reflects the economic situation which worsened between the period of the midterm and end of project evaluations.

Table 19: Distribution (%) of male and female youths monthly income at baseline and end line

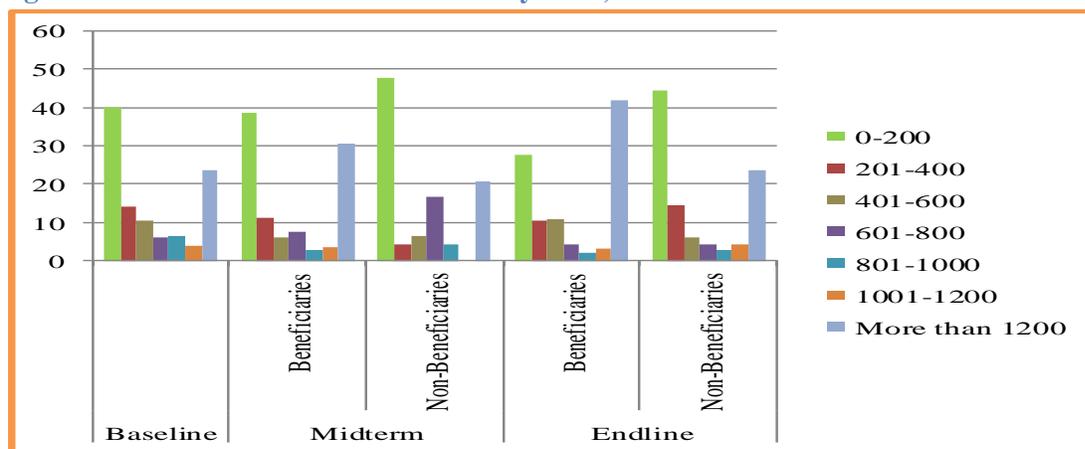
Income category (US\$)	Baseline		Midterm				Endline			
			Beneficiaries		Non-beneficiaries		Beneficiaries		Non-beneficiaries	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-50	55	59	36.1	36	55.6	60	37.9	49.3	59.3	58.6
51-80	11	11	5.6	7	0	13.3	19.5	16.9	9.9	23
81-120	11	12	13.2	15	16.7	10	13.8	9.2	9.9	5.7
121-200	9	9	23.6	12	16.7	6.7	13.8	9.2	7.7	4.6
More than 200	12	9	21.5	29.5	11.1	10	14.9	15.5	13.2	8

Generally, there is a higher proportion of female youths that still belong to the low income category compared to the male youths. This is in line with findings during the discussions; where female youths are generally content with projects that have low risk but low returns while the male youths try to venture into projects that have higher returns. These projects are normally the traditional projects which are more convenient to perform given other roles and responsibilities in the family. The survey results show that income generating activities that are more likely to result in higher income such as formal employment, livestock sales, cereal & cash crop sales and off farm casual labour are dominated by the male youths. The survey results further show that among the youths who benefited from YEP, there is a higher proportion of male youths (11.2%) making profits of more than US\$800 from their income generating activities compared to female (4.8%). The survey results also show that the proportion of male youths among the YEP beneficiaries who diversified their income generating activities is higher for male at 17.7% than female at 14.5%.

3.3.4 Net Asset Worth

At baseline, the proportion of the youths that had assets worth at most US\$200 was about 35.7% and at midterm, this had increased to about 38.7% among the beneficiaries and 47.9% among the non-beneficiaries (Figure 13). However, the proportion of youths with assets worth more than US\$1200 had increased significantly from 23.7% at baseline to 30.5% for the beneficiaries at midterm. This happened at a time when the number of non-YEP beneficiaries earning above US\$1200 had decreased to 20.8% at midterm. At end line, however, the impact of YEP in generating assets is quite evident. Youths with assets of at most US\$200 had decreased from a 40% recorded at baseline to 27.6%, which is also well below the baseline value. For non-beneficiaries, this had increased to about 44.4%. The proportion of youths earning above US\$1200 had increased significantly to 42.1% for the beneficiaries, while for non-beneficiaries, this was not significantly different from the baseline value. Generally, YEP was instrumental in increasing the value of assets among the participants while also reducing the proportion of youths in the low asset value category.

Figure 13: Variations in net assets for the youths, baseline to end line



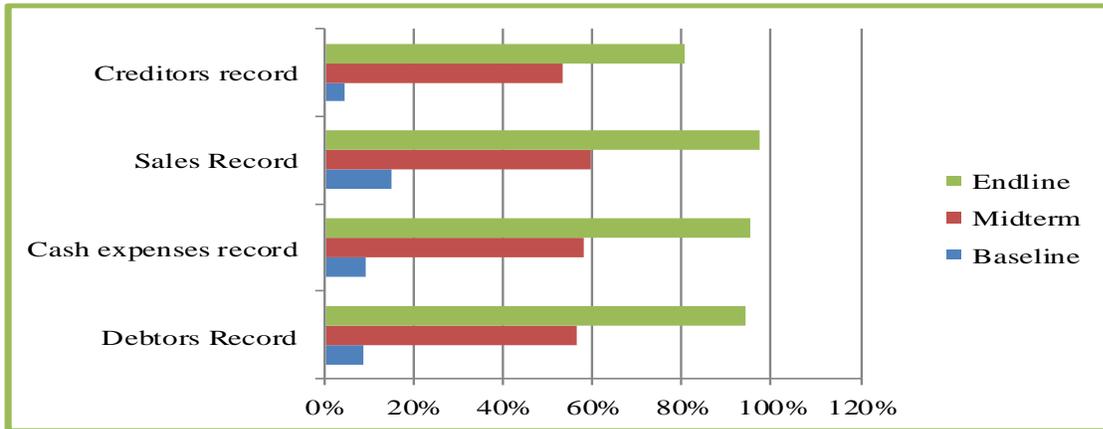
A look at the gender disaggregation would reveal that at baseline, about 24.5% of the male youths had assets worth more than US\$1,000 while for female, this was higher at 27.1%. At midterm, the number of female beneficiaries with assets worth more than US\$1000 had increased to 34.5% while for male it had increased to 33.4%. At end line, the proportion of male youths with assets more than US\$1000 had increased further to 48.3% while for female it had increased to 42.7%. This increase is more pronounced to the female youths when compared to non-beneficiaries, where only 19.5% of the female youths had assets worth more than US\$1000. This generally shows that the impact of YEP in increasing assets was effective to both the male and female youths.

3.3.5 Keeping records

YEP also hopes to inculcate a culture of professionalism in the manner in which youth businesses are run. One measure of professionalism is the ability to keep records. There is an apparent gradual improvement in the proportion of youths who are keeping different kinds of record from baseline to end line (Figure 14). At baseline, only the proportion of youths that was keeping sales records exceeded 10% (at 14.7%). At midterm, more than half of the YEP beneficiaries were keeping records for all the different records categories. At end line, the proportion had increased

to above 80% for all the categories, with 97.5% of the youths who benefited from YEP keeping sales records, followed by cash expenses record (95.4%), debtors' records (94.3%) and creditors' records (80.8%). This generally shows the effectiveness of YEP in enhancing professionalism.

Figure 14: Percentage of youths that keep records at baseline and at endline



3.4 Gender effectiveness

The effectiveness of YEP can also be measured by the extent to which barriers that affect market participation for both the male and female youths are addressed. Under YEP, SAA deliberations allowed the implementing partners to mainstream gender issues in the delivery of the YEP program as it also addressed issues of female youths attendance to the training programs and lobbied for female youths support and incorporation in community activities. The platforms allowed the community to address and deliberate on issues around sexual reproduction, woman rights and cultural beliefs and norms.

One gender issue that YEP was able to identify was that women required their husbands to be guarantors on their VIRL loans, as the collateral assets such as goats and cattle were in the husband's name. This posed significant barriers for women whose husbands were not willing to do this, constituting a barrier to accessing finance and to running a successful business. The SAA component of YEP thus also targeted family, husbands and in-laws, which contributed to husbands' perceptions of and relations with their wives towards creating a more equal relationship. Evaluation reports from CARE show that positive developments were already noticeable during the YEP implementation, especially in Manicaland. One young man indicated that before SAA, he did not allow his wife to work, but the SAA encouraged them to work together and for husbands to give their wives room to work and grow; better relationships with the wife made the husband and the household more successful. Male participants that attended the SAA training also confirmed that they learned that when borrowing, this is family money and so it must be discussed as a family to come to an agreement.

The youths were also asked to identify the main economic constraints that prevent participation of both male and female youths in economic activities. The youths were asked to highlight the impact of the constraint on their participation in economic activities on a scale of 1 to 3 where 1 is

low, 2 medium and 3 is high¹¹. The average score for each variable to be measured can be used to reflect the extent to which the variable is considered a key constraint. The average scores, which have been disaggregated based on male and female participants, are shown in Figure 15.

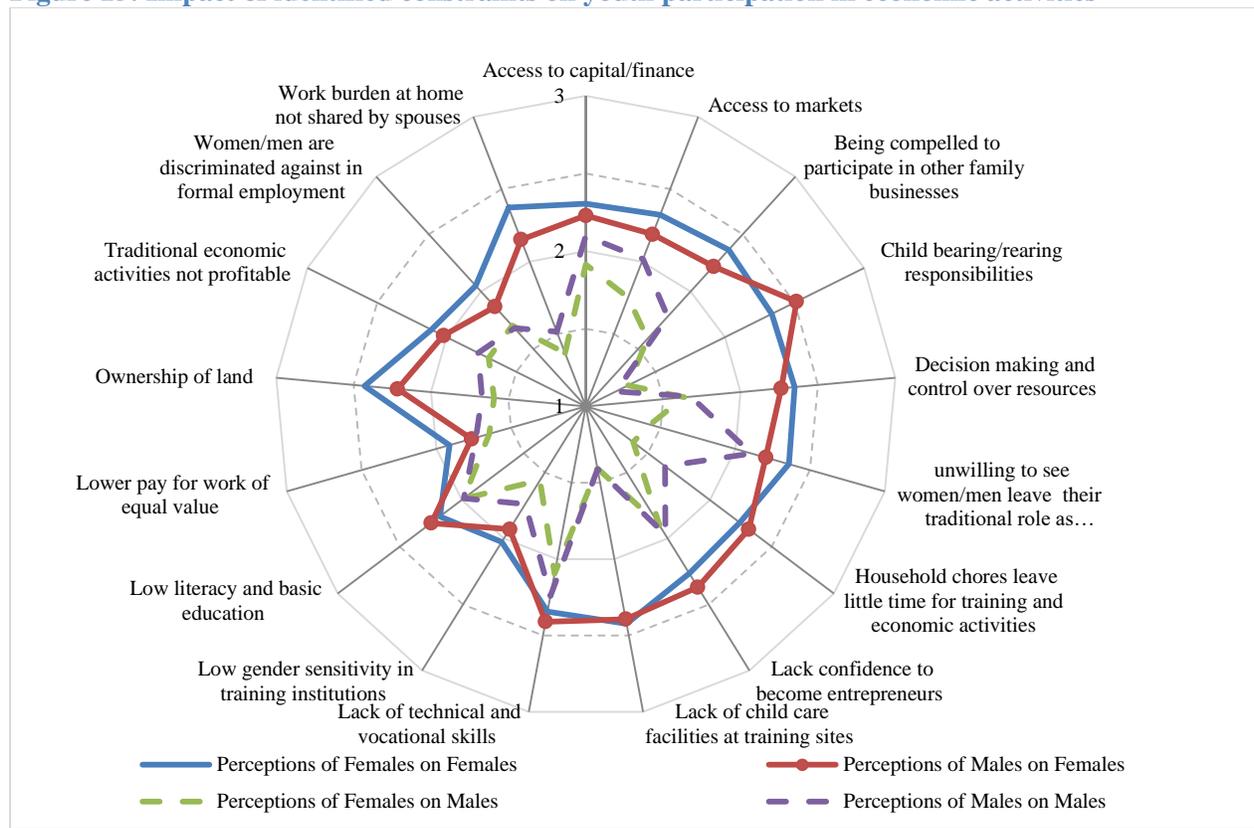
At baseline, the female participants rated lack of vocational and technical skills, child bearing and rearing responsibilities and family chores that leave no time for training as the top three most serious barriers to women economic participation. In contrast, at end line female participants rated the top three obstacles to economic participation as lack of land ownership, lack of childcare facilities at training sites, and work burden at home not shared by spouses. Thus, through SAA as well as skills provision programmes, YEP successfully managed to address the baseline top three barriers to female participation in economic activities. The lack of vocational and technical skills, which was the top concern for the female participants at baseline, was the 7th rated barrier at end line, demonstrating the important role that YEP played in providing such skills. However, at end line the top concern is now skills implementation challenges.

The male participants were also asked to rate the main barriers to economic participation for female participants. Child bearing responsibilities, lack of technical and vocational skills and lack of childcare facilities at training sites were identified as the top three concerns for female participants by the male participants. This generally shows a disconnect between the perceptions of the male and female participants with respect to seriousness of the impact of the various barriers on female economic participation, as there is only one area of overlap in the top three; lack of childcare facilities at training sites.

The results show that out of all the identified possible barriers to economic participation, it is only the issue of discrimination on level of payment based on gender that is perceived not a serious constraint to female participation by both male and female respondents (below a rating of 2, which is medium). However, the female participants were of the opinion that it is only lack of technical skills that was a significant barrier to male participation in economic activities. The male participants also believe that access to markets and capital are also significant barriers to economic participation in addition to lack of technical skills. The fact that there are more barriers related to female participation than male generally shows that despite the various interventions under YEP, the issue of barriers to female participation is yet to be fully resolved. SAA activities need to be continued beyond YEP, with the focus being more to ensure that training courses that are relevant to income generating activities are more gender sensitive; especially being flexible enough to accommodate women's other roles in society and having facilities in place to cater for children. SAA activities should also be aimed at ensuring that the perceptions of society towards females change. The expectation is that this would result in work burden being shared, and participation in family businesses being balanced with other household activities. In addition, this would also assure women access to land to put their skills into practice. The current scenario where social and cultural barriers have a greater bearing on the participation of female youths in economic activities than on male youths, is not ideal.

¹¹ In the questionnaire, the order was actually the reverse. But for the purpose of constructing a diagram, 3 was reversed to mean the high level so that the graph becomes easier to interpret.

Figure 15: Impact of identified constraints on youth participation in economic activities



Source: Survey Results

4 THE SOCIAL ENTERPRISE MODEL (SEM) EVALUATION

4.1 Purpose and operational modalities

The Social Enterprise Model, which was developed by CARE, was intended to act as a pilot programme to assess the feasibility of enhancing long term sustainability of deepening relationships between a microfinance institution and borrowing youths. If the programme turned out to be successful, it was expected that other microfinance institutions would also be motivated to adopt the model in dealing with youths, which would increase youth access to loans in the long run. A deeper relationship and engagement between the youths and the microfinance institutions was expected to improve attitudes towards lending to youths and create long term sustainability in access to formal micro-finance services by youths. Sustainability would generally emanate from the fact that more youths would be engaged using resources generated from the revolving loan facility. In that regard, the model's success was pinned on three main assumptions:

- MFIs do not work with youths because they do not understand them and also because the youths are not trained;
- MFIs have neither the skills nor the patience to work with the youths, yet it is important for them to support youths enterprise development through advancing loans to them; and
- MFIs -- with technical support of non-governmental organisations (NGOs) and oversight of relevant government line ministries – establish, support and monitor youth ISAL groups

until maturity, then they can advance loans to the youths in the ISAL groups, thus simultaneously increasing youths' access to finance and widening MFI client base (by including the youths).

As a result, VIRL was expected to establish, strengthen and monitor ISAL groups and at maturity, advance loans to them. Although VIRL was lending to youths in five districts under the YEP project, it undertook ISAL training only in Gwanda and Chitungwiza, as there were other implementing partners conducting the same training services in the other three districts (Mutasa, Nyanga and Bikita). The training programmes involved costs, but these were to be financed using interest earned from the loans advanced to the youths.

Given that VIRL was being expected to undertake activities which generally were not part of its original mandate, it required some technical support from CARE. In addition to training on ISALs (which VIRL also had some knowledge on), this also involved training on the SAA model. VIRL thus also had to embrace the SAA in their training to ensure that social factors are also taken into account in the project. The training also extended to entrepreneurship and financial literacy training, which would be expected to help enhance the business acumen of the youths.

These activities were expected to achieve social and economic impact by developing a model that creates economic development in communities while developing a good portfolio for VIRL. At the end of the training, a win-win situation was expected between VIRL and the trained youths; a youth who is creditworthy with access to capital would emerge, while VIRL would also have demand for loans from youths who have the capacity to payback.

VIRL was expected to enhance awareness about the program in targeted wards while identifying potential clients and strategic partners. Thus, instead of just lending to youths, VIRL was also expected to assist clients to look for other business opportunities, while promoting diversification of markets and product development.

The SEM had a number of targets, which are to be used as the basis for evaluation. A target of 3,250 loans to be disbursed to youths by VIRL at the end of the project was set. At least 90 % of these youths were expected to be repaying their loans within the stipulated time. The number of people to be trained in ISALs under the SEM was set at 1,000. VIRL also had to ensure that about 500 ISAL groups would be linked to the SEM with their members receiving loans from VIRL.

4.2 Implications of the model to VIRL operations

While the SEM was expected to create long term benefits to VIRL, it also entailed some level of investment and restructuring as these new activities did not form part of the institution's core activities. In terms of human resources, VIRL had to employ seven additional people; a trainer, five Loan Officers and one M & E officer. The institution also had to subcontract individuals and government ministries for technical skills, as it was not possible for such skills to be resident in-house at a microfinance institution. This virtually entailed that VIRL had to establish a training team.

At this stage of evaluation, it is difficult to indicate whether the participation of VIRL in the SEM resulted in a net gain or loss to the institution. VIRL gained access to a new market but the high

targets and the geographic spread of the targeted youths made it difficult for it to work efficiently as this was very costly. VIRL also got a lot of capacity building, with the SAA model fitting in well with its operations in terms of enhancing operational effectiveness. The period of implementation was however too short for the returns to start filtering in by the time this evaluation was conducted.

There was also no adequate time for some of the benefits to be realized to VIRL within the lifespan of the YEP project, as these are expected to be longer term benefits. For example, it takes a lot of time to build youths that are ready to borrow, incurring costs in the process that can only be recovered at later stages. VIRL had to incur some costs to live up to expectations, for example, purchasing a car to cater for the long distances that needed to be covered in Gwanda while conducting YEP activities, as the model required household assessments where each client had to be visited. All these additional costs were to be recovered from the interest charged on loans to the youths which was set at 4%. VIRL had to use its own resources to meet some of these costs as the project was designed to have the youths trained first before they are deemed mature enough to start borrowing. All these costs had not been fully recouped by the time the project ended due to the short time frame. The short lending window arose due to the fact that when the first loans were issued on the back of assessment by partners, the default rate was high and VIRL had to stop lending to reconsider the lending methodology.

The requirement for youths to mature first before getting loans also had implications on the extent to which VIRL could recover its investment during the YEP project. It takes a lot of time for a youth who was not doing something to go through training and come up with a bankable proposal. Under the YEP model, a proper CARE ISAL had to be deemed mature if the group had saved for at least 12 months before accessing loans. However, the project was delayed and VIRL could not afford to wait that long, as especially when other youths felt that they were ready to start. Such youths were now going to rival MFIs, which had not undertaken any investment in the youths, to access loans. Thus, VIRL had to reduce the ‘maturity’ time to about six months. But despite this, VIRL believes that the lending component within the programming should have been pushed to at least 18 months after the project started so that the training that VIRL itself was doing would take effect and produce throughput. Effectively, the lending period for VIRL under the YEP project was only 11 months before they had to suspend lending in May 2016. This short lending window makes it difficult for the impact of such activities to be measured at this evaluation stage, as these could take more time to materialise.

The challenge for the SEM was therefore for VIRL to strike a balance between meeting the social objectives and at the same time remaining a sound, viable and profitable microfinance institution within a limited time period. Some of the YEP activities were actually being supported by the other business activities of VIRL, with the expectation of gains once the trained youths became mature and develop a long term relationship with VIRL.

4.3 Other unanticipated factors affecting the effectiveness of the SEM

The effectiveness of the SEM was also affected by other factors which cropped in during the implementation of the project. As already explained, the PAR was to be maintained at 10% to minimize risk, as the revolving nature of the fund was central to its success. In consultation with CARE, VIRL had to stop disbursements in July 2016 due to high PAR. However, there are youths who were actually doing well and wanted re-capitalisation having paid off their loans with

thriving businesses. Such youths needed repeat loans as they had fully repaid their loans, while other youths who wanted to venture into new business initiatives that had sound foundations and business arguments also wanted to benefit. Thus, the design of the model, where the aggregate PAR level would be used to also affect the well performing projects also limited the scope for VIRL to recover some of the investment that the institution had invested in anticipation of a longer term relationship with the youths. Although VIRL managed to accommodate some of the youths in their own pool of resources, these were only a limited number compared to what the revolving facility under YEP could have done. This generally shows that the SEM implementation time frame was too short for the microfinance institution to operate profitably as well as to learn lessons from the model that could be used to replicate it in future.

The SEM was also affected by the harsh economic conditions that were not envisaged at project implementation but turned out to have a lot of adverse effect on the microfinance component of the model. This includes cash shortages, the ban on imports and the serious drought in the 2015/16 season which affected performance. The uncertainty created by the government's intention to introduce bond notes led to the withdrawal of the US dollar from the banking system, and caused liquidity challenges which affected cash flows for the projects and loan repayment. Thus, while these factors were outside the control of the youths and could be resolved in due course, they affected the PAR level which was used as the basis to stop further lending. Stopping disbursements also sent the wrong signals to those that still owe VIRL, as it gave the impression that the project was over and paying back was no longer an incentive to receive new loans. This also affected the outlook of VIRL as far as continuing a relationship with these youths is concerned.

4.4 Limitations to the success of the SEM under YEP

VIRL has generally seen the potential that the model can bring to a microfinance institution if there are some measures put in place to address the challenges that were observed during the YEP project. These challenges can be used as lessons for modifying the current model and make it more suitable for enhancing viability of the microfinance institution while at the same time serving as a youth empowerment tool. Technical support linkages can be enhanced by a microfinance institution but it is difficult for technical skills to be resident in-house as part of a microfinance institution's function, but technical skills can rather be incorporated through a referral system, where the microfinance institution can refer its potential clients to other organisations that specialize in providing technical skills. Based on the YEP experience, VIRL feels that business, SAA and ISAL training need to be resident in another institution that is linked with a microfinance institution rather than being resident in the MFI.

4.5 Replicability of the SEM by other microfinance institutions

The experiences of VIRL in experimenting with the SEM can give important indications on the extent to which the model can be replicated by other MFIs. Generally youths are risky clients, but the quality of clients that VIRL had at its disposal following the training programme had improved. Training is very critical and if the training is specifically tailor made to suit the microfinance institution environment rather than general training, it significantly offers throughput to MFIs. Lending to youths that have received the appropriate training is therefore attractive to other MFIs. However, doing the full training that includes SAA and ISALs is very

difficult as this requires a lot of financial resources which an MFI might not be able to generate. Thus, only MFIs that are relatively large with, enough budget to cover the training costs, are more likely to adopt the model in its current form.

This calls for some modifications to the SEM to make it more attractive to an average MFI that has a low resource base. First, if the MFI works with other support institutions that offer the business and technical skills, the synergies would result in a win-win situation for the youths, the MFI and the other partner institutions. Second, the MFI can create its own stand-alone training institution, which would undertake training as a throughput to the MFI and this model can be adopted. However, minimal charges would need to be made for the training activities, as there is always a risk that trained youths would also be attractive to other MFIs which have not invested. Third, the model can attract big MFIs and restrict the small MFIs due to the costs involved.

4.6 Impact of the SEM on youths

Despite some challenges, there are noticeable impacts that the SEM created among the youths. What can be described as some of the positive impact of the SEM on the youths? The youths got increased knowledge about loan products, got exposed to training and knowledge application of business, technical and interpersonal skills. Business training helped the youths in record keeping, market research and diversifying businesses, which they will continue to apply beyond the YEP project. VIRL's participation in the project also enhanced other direct impacts of the YEP model. For example, VIRL was able to establish about 15 ISALs in Chitungwiza and 35 in Gwanda as part of the SEM (Table20). While in Chitungwiza these were only composed of about 25 participants (of which 20 were female) there was more participation in Gwanda, as about 771 youths participated (of which 621 were female). This generally implies that participation in ISALs increased by about 796 new members as a result of implementation of the SEM. In Gwanda the youths trusted and knew each other better as compared to Chitungwiza. There was relatively high team spirit in Gwanda youths. In Chitungwiza the youths were impatient and there was a lot of mistrust which did not promote team spirit, as the approach was mainly to act as individuals rather than as groups.

VIRL also conducted 15 training programmes under the SEM, of which eight (8) were conducted in Chitungwiza. These training programmes were attended by about 2,312 youths, of which 1235 were from Gwanda. About 65% of these were female.

The training was intended to prepare the youths for loans, which makes it important to understand the number of youths successfully obtaining the loans. A total of 276 youths were able to get the loans, with about 220 of these being from Gwanda (Table9). This implies that about three in every 25 (12%) of all the trained youths were able to get loans. This rate is slightly higher for female than for the male; about 12.6% of the female youths who were trained were able to get loans while this rate is only 10.6% for male. In Chitungwiza, about one in every 20 (5%) of the trained youths was able to get loans, while in Gwanda, nearly one in every five (18%) trained youths are likely to get a loan. This generally shows that the training programme was able to prepare more youths to get loans in Gwanda compared to Chitungwiza.

While loan success rate among the trained youths appeared to be higher for the female trained youths than their male counterparts, this could also have been affected by the loan sizes that were

required. On average, male youths got about US\$538, while female youths borrowed about US\$311 (Table 20). The maximum loan size for male youths was about US\$2,000 while for the female this was about US\$1,066. The higher amounts by the male youths might also have increased the default risk compared to the female loan applicants.

Table 20: Various statistics about the SEM

1. Number of ISALs Established	Chitungwiza		Gwanda		Sub-Total		Total
	15		35		50		50
2. Number of youths in ISALs established by VIRL under the SEM	Chitungwiza		Gwanda				
	Male	Female	Male	Female	Male	Female	
	5	20	150	621	155	641	796
3. Training Programmes conducted by VIRL Under the SEM	Chitungwiza		Gwanda				
	8		7		15		15
4. Youths participating in training programmes	Chitungwiza		Gwanda				
	Male	Female	Male	Female	Male	Female	
	308	769	500	735	808	1,504	2,312
5. Youths from the programme successfully obtaining loans	Chitungwiza		Gwanda				
	Male	Female	Male	Female	Male	Female	
	18	38	68	152	86	190	276
6. Youths paying back their loans	Chitungwiza		Gwanda				
	Male	Female	Male	Female	Male	Female	
	11	26	58	102	69	128	197
7. Loan characteristics	Average loan sizes		Maximum loan sizes				
	Male	Female	Male	Female			
	538	311	2,000	1,066			

Source: VIRL Rural and Social Services

The impact of the SEM can also be measured by understanding whether there was any noticeable change in the behavior of youths dealing with VIRL before and after the programme (Table 21). The number of loan applications to VIRL among the youths significantly jumped by more than 866% to about 976 at the time of this evaluation. The increase was more among the female youths, as the increase was more than 1000%, demonstrating the impact that the SEM had in increasing the confidence and demand for loans by the youths. The value of loan applications also increased by more than 500% for the male youths and by more than 800% for the female youths, reflecting this increase in the number of applications. The increase in loan applications which saw the number of youths accessing the loans also increasing, had an impact on VIRL's loan book. The proportion of the value of loans to youths to the total loans in VIRL's loan book increased from only about 4% before the SEM to about 22%. Thus, whereas only one youth would be found out of every 25 people who borrowed from VIRL before the project, now at least one in every five borrowers is a youth. This demonstrates the significant impact that the model had in enhancing the access of youths to VIRL's services.

Table 21: Loan performance indicators before and after the SEM

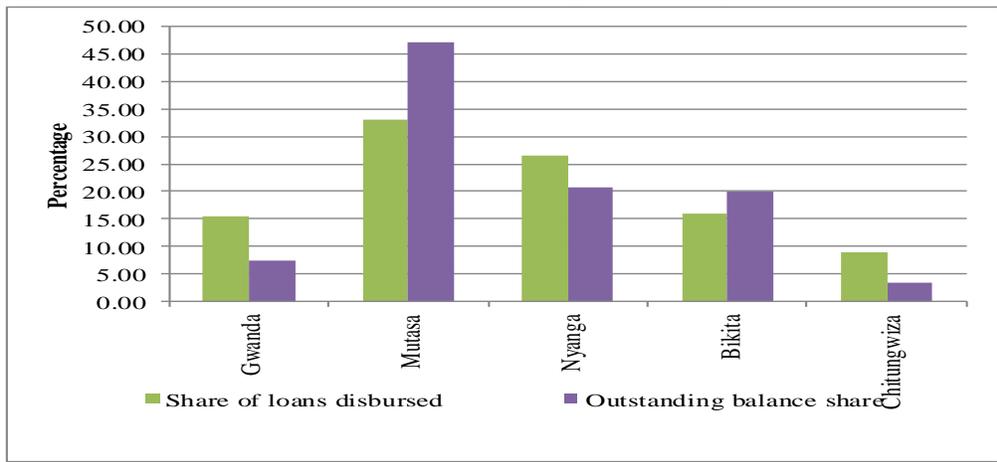
	Number of loan applications			Value of loan applications			Proportion of youths loans to total loans
	Male	Female	Total	Male	Female	Total	
Before the model	64	37	101	33,970	23,358	57,328	3.9%
After the model	436	540	976	211,332	214,376	425,708	21.7%

Source: VIRL Rural and Social Services

Given that there are other districts where VIRL was also giving out loans without conducting training, it is important to assess whether there are any observed differentials between the behaviour of youths trained by other partners and those trained by VIRL, to demonstrate whether it is a microfinance institution that has to conduct training or not. Out of a total of US\$410,080 that was issued out as under the YEP project by VIRL, Mutasa had the highest share at about 33% of the total loans issued. This was followed by Nyanga at about 27% (Figure 16). Gwanda and Chitungwiza, where VIRL conducted the training, had the lowest shares of the disbursements at about 15% and 9% respectively. This generally shows that there was no bias on the part of VIRL to fund more in the districts in which the MFI conducted training as the decision to lend was mainly based on creditworthiness of the project. VIRL found that very few youths in Gwanda and Chitungwiza had viable projects, especially as many of these were start-ups. In the other districts, however, most of the funded projects were already on-going, which worked in their favour.

However, while those districts trained by VIRL had the lowest share of loans, these are the two districts where the loan repayment rates were the highest. Close to half of the loans given out in Mutasa have not yet paid back their loans, while Nyanga and Bikita also have relatively high default rates, as 20% of the loans are yet to be paid back. However, in Chitungwiza and Gwanda, only 3% and 7% respectively of the loans are still outstanding. Participation of a financial institution in training first before issuing out loans enhance a paying culture, most likely due to the fact that the institution develops close relationships with the borrowing clients, which incentivizes them to pay back. Thus, the SEM can be regarded as a success in that regard.

Figure 16: Loan disbursement and outstanding balances by district



Source: VIRL Rural and Social Services

Box 6: Impact of SEM on youths, Cathrine Santana– Chitungwiza

Catherine Santana (32), a mother of 3 learnt life the hard way after a misfortune that befell her a few years into her marriage. Attaining two (2) subject passes at O' level made her think that she had nothing else to do except to get married. Catherine was being taken care of by her husband who was the bread winner and all was well until the day her beloved husband passed away. This was a blow to the young woman and her two very young children at that time. Thank God, the woman did not feel hopeless; she accepted the situation and had to work to take care of her children.

With a smile on her face Catherine described how she started her business,

“I started business with very few groundnuts that I was given by my mother-in-law. I then used the proceeds to order freezits and zapnax. I started very small and my business has significantly grown now. I am looking forward to grow even bigger because the recent training that I attended has improved my business skills.”

Catherine now owns a flea market and still sells freezits but on a larger scale. Like she said, it is evident that she will grow even bigger.

When she heard about the entrepreneurship training through the MYIEE, one thing that attracted her was that the training was organised by VIRL Micro finance. “I attended because I wanted to borrow money after the training,” she said. It was clear the training was not her priority at that time but getting a loan. However, what she learnt during the four (4) days of Basic Enterprise Start up Tool kit (BEST), made her appreciate the training.



“I learnt about long term customer relations, being a risk taker, being presentable and managing funds. During the training I got the knowledge and information that helped to get rid of some of the problems in my business. I can now manage my stocks well and know how to use my proceeds. Before the training I used to get 50% profit but recently I have been getting about 70% because I am now able to reduce my business expenses. Though I was motivated to attend the training to get a loan, I no longer think I need it anytime soon.”

Catherine went further to explain how the training has changed her and her business. She described how she saw the need to renovate her work space after the training. She bought a fence and painted the poles around the flea market. After being taught to be an opportunity seeker, she became the first person to supply milk freezits in the area and these were on demand. This gave her a further stride. The young woman, currently playing a role of a wholesaler as she sells freezits to many vendors around the area and owning seven (7) refrigerators, is planning to buy another big refrigerator as she is failing to meet the demand during summer and is very confident that she now has all it takes to even establish a freezits shop.

4.7 Gender Issues in the SEM

There were also some differences between men and women which were identified by VIRL during the implementation of the SEM. Generally, male youths were found to be more willing to go for riskier businesses while the female youths are generally risk averse. This was evident from a large number of unsuccessful proposals that were turned down by VIRL among the male youths which were quite risky. The average loan size that is generally lower for female than male youths also underlines the risk averse nature of female applicants; they tended to prefer traditional businesses like buying and selling and chicken rearing, which is less risky.

While the male youths appeared more creative based on the business ideas, they also have a higher loan repayment rate than their female counterparts. This higher rate for the males could have been affected by the number of successful applications; male successful loan applications

constituted only about a third of total loan applicants. The higher proportion of female applicants tends to also increase the default risk in comparison to the limited number of male applications. Secondly, the influence of men might also have affected the repayment rate for women. VIRL established that young women with no husbands tended to do better than those that were married in loan repayments, as husbands also converted the money to other uses. This shows that there is still need for more SAA activities to ensure that families and communities work through gender equality and social issues and norms that often impact on women's ability to take out loans and use them as originally intended.

Based on the survey results for Chitungwiza and Gwanda districts where the SEM was being implemented, differences among male and female youths' decisions on loan sizes could also have been affected by skill availability. Projects requiring some technical skills could require more compared to those with less technical skills. About 79% of the respondents in Chitungwiza have the perception that technical skills are a barrier to female participation in economic activities, which is higher than the 57% who have the perception that technical skills are a barrier to male participation in economic activities. The same pattern is also evident in Gwanda; about 82% of the respondents felt that lack of technical skills is a barrier to female participation compared to 68% who feel that it is a constraint to male participation in economic activities. The availability of technical skills among the youths thus could be skewed towards the male rather than female participants, which also influences the choice of the projects to be targeted.

The survey results also show that there is a feeling among the youths that the manner in which the training institutions run their courses is not gender sensitive. This includes failure to have child care facilities or not being flexible enough to accommodate women who might have to balance between courses and other chores. About 59% of the youths in Chitungwiza believe that lack of gender sensitivity at training institutions is a barrier to female participation in economic activity, while only 23% perceive this to be a constraint to the male participants as well. In Gwanda, about 94% of the youths believe that training institutions are not gender sensitive. This calls for programmes intended to capacitate training institutions to become gender sensitive.

4.8. SEM performance with respect to the PMF

The overall effectiveness of SEM can be assessed based on the extent to which the measurement targets specified in the performance measurement framework were met (Table 22). The various challenges that characterized the ability of VIRL to implement SEM as originally envisaged are quite evident from a number of targets that were missed. It was expected that about 1,000 youths would be trained by VIRL in the two SEM districts. However, only 796 youths were trained, implying that only 79.6% of the target was met. At design, it had also been hoped that ISAL groups would be used to lend out to the members. However, due to the various challenges associated with ISALs, they could no longer be used as lending criteria, which saw a number of individuals who were not even members of ISALs getting loans. Thus, the 500 ISAL groups that were to get loans could not materialize under the project.

YEP had also set an ambitious target of having about 90% of the youths, getting loans under the SEM, repaying the loan. However, only 71% of the youths repaid their loans. Whilst this can be considered a failure to meet the target, youths are generally risky and this target was too

ambitious. The government YDF project, for example, registered more than 90% default rate. A 71% repayment rate is thus quite positive even though it is below the target.

A target of 3,250 youths receiving loans from VIRL also falls under the performance measurement target for the SEM. However, the target for the whole project for youths accessing loans from VIRL and CBZ was set at 4,500. The assumption being made under this evaluation is that this target refers to all youths receiving loans from VIRL and not necessarily in the two districts of Gwanda and Chitungwiza. A total of 276 youths (190 female and 86 male) received loans in the two SEM districts, while together with the other three districts (Bikita, Nyanga and Mutasa), a total of 1,070 youths received the loans. This was still far below the target, constituting only about a third of the target, which would reflect that the target was too ambitious. Given the twin objectives of reaching out to more youths and maintaining the PAR below 10%, this target was bound to be difficult to meet.

Table 22: Performance measurement framework of SEM under YEP

Indicator	Assessed variable	Baseline	Target	Actual	Remarks
Private sector ISAL Social Enterprise Model (SEM) developed & piloted	SEM Model launched and implemented	0	1	1	The SEM was successfully developed and piloted by VIRL
1000 participating youths trained in ISAL by the MFI	Overall Male Female	0	1000	796 155 641	The target could not be achieved as the capacity of the MFI to train such a high number of people was constrained by logistical challenges
500 ISAL groups receiving loans from the MFI	ISALs receiving loans as a group	0	500	0	VIRL lent to individuals rather than ISAL groups as the group lending modalities faced various challenges ¹²
At least 90 % of youths (ISAL groups) repaying loans within the stipulated time	Overall Male Female	–	90%	71% 80% 67%	About 71% of the youths in Chitungwiza and Gwanda had repaid their loans at the time of this evaluation, which is lower than the target. Youths are generally risky and the target was too high.
3,250 youths receiving loans from the MFI	Overall Male Female	0	3250	1,070 633 437	A total of 276 youths (190 female and 86 male) received loans in the two SEM districts while the rest came from other districts (Bikita, Nyanga and Mutasa). The target was too ambitious, given the need to maintain PAR below 10%.

¹²These challenges are explained in the section describing in detail the SEM and its effectiveness

Box 7: Impact of SEM on beneficiaries: Chengetoyashe Shumba, Chitungwiza

A 26 year old single lady, Chengetoyashe Shumba lives in new Zengeza 5 Chitungwiza with her parents. Chengetoyashe who is employed at a private college in Chitungwiza runs three small enterprises and is determined to grow as an entrepreneur. She has a passion for catering and this has been the major income source for the past few years. However, since she could not afford to set up a restaurant, she runs the business on a part time basis and relies on functions hire. The flow of business was not very consistent for her.



Chengetoyashe received Entrepreneurship training under the Youth Empowerment Project. “I got to know about the Entrepreneurship training during a church service and through my peers. On hearing that VIRL Microfinance was organising the training, I concluded that it would automatically be followed by a loan disbursement. Honestly speaking, I was motivated to go for the training because of my desire to get a loan. I thought if I was to start a business, I had to get a loan.” However, when she was enrolled into Entrepreneurship Development workshop (EDW) in November 2014, she reflected on her motives for training. Borrowing her exact words at the time of interview; ‘I now have reservations on taking a loan.’ It is evident that she no longer considers a loan as the only solution for her business to grow. Chengeto described how the training challenged her thinking and to see new opportunities and generate business ideas.

During the workshop, participants were tasked to come up with a business idea, market it and generate profits within the six days of training. Chengetoyashe thought of making jewellery and during the six days she attained profits that she never expected prompting her to continue with the business. “I usually buy a tin of beads for US\$20 and get US\$30 profit from that.” she explained. Apart from the jewellery business, she also decided to start cross border trading in January 2015 particularly focusing on handbags and purses. The young woman added that her income sources are now diverse.

Though she started in Chitungwiza, Chengetoyashe plans to open a restaurant and a jewellery shop in Beitbridge.

“.....I always think of how I can take advantage of opportunities and make money. I wish the training would be provided to many young girls as most young women usually expect to finish school, get a job and get married. The training is vital in influencing young men and women to become economically active.”

5. VOCATIONAL TRAINING ISAL CAPACITY BUILDING EFFECTIVENESS

5.1 Rationale for the programme

In year one of YEP, CARE identified three Vocational Training Centres (VTC) in Chiredzi and Chipinge that showed interest in incorporating ISAL in their programming to support the youths that they support with technical skills development. The institutions were Simukai and UCCZ, both from Chipinge and FACT in Chiredzi. CARE also engaged the services of the MYIEE through the Youth Officers in the districts where YEP was being implemented to conduct training as well as to mobilise youths to be trained. While ISALs were a new concept for UCCZ, the interest in becoming implementing partners under the YEP project for FACT can be attributed to the experience that the institution had in similar work with the Norwegian Refugee Council

(NRC), involving financial products similar to ISALs. FACT was already implementing projects on rotating savings and credit associations (ROSCA), which are similar to ISALs.

The vocational training capacity building component of the YEP project saw CARE providing technical support to the three VTCs as well as officials from MYIEE to enhance their capacity to deliver the ISAL methodology. In addition, members of the communities among the participating youths were also selected as cluster facilitators, and were given training that was intended to make them trainers after the end of the project. The cluster facilitators are community members who now have an added responsibility of undertaking the functions that the training institutions were providing, including training other new ISAL members as well as attending to any challenges that would develop in the specific areas that they are working in.

A cluster facilitator had a lot of added responsibilities compared to general participants in ISALs. These responsibilities include the following:

- Coordinating group activities as well as help ensure that activities are in line with the constitution;
- Keeping records of ISAL groups and payments;
- Mobilising membership into ISAL groups;
- Mobilising people to come for training programmes;
- Solving disputes among group members;
- Training members on how ISALs operate and bookkeeping skills;
- Collecting fines for late comers to meetings;
- Help build ISAL constitutions;
- Take minutes of meetings;
- Help calculating interest rates; and
- Follow up on late payments.

Cluster facilitators received some non-monetary benefits. These benefits, which are likely to motivate them to continue performing their roles after the YEP project, include the following:

- Opportunities to socialise and confidence has increased;
- Got confidence in dealing with communities and sharing of ideas;
- Exposure to exchange visits;
- Attending workshops;
- Increase in knowledge on ISALs from the different group experiences;
- Respect accorded by the community and members as a facilitator; and
- Playing a significant role in community development.

To the MYIEE, the introduction of the YEP project in Chiredzi came at an opportune moment. The Ministry has long been involved in skills training under the ISOP programme. The work of the NRC, which involved FACT, was feeding well into ISOP, and when NRC withdrew and similar activities were taken over by CARE, this helped enhance continuation of the project. The starter kits, for example, which had been provided by NRC, are still useful under the current ISAL programs.

5.2 Impact of the YEP responsibilities on the implementing partners

The evaluation sought to assess whether the participation of the VCTs, whose main role is to offer technical rather than financial skills under which ISALs fall, could have resulted in some structural changes to the organization, which would have resulted in costs. All the three VTCs indicated that they did not find any challenges, as the training programs they received were just enough to carry the programme forward. FACT already had the Youth Education Pack in place which goes hand-in-hand with what YEP brought. Thus, no new staff, additional costs or structural changes were needed for the institutions to effectively participate. On the contrary, the VTC support actually enhanced some of the partners' capacity to enroll more people; whereas the MYIEE used to attract only 20 people for training, under the YEP project they were able to see the number of trainees getting to 311 people. This is also true for UCCZ, which was able to increase its enrolment from its usual 50 to 150 people in one training programme. Simukai was also able to increase its enrolment figures to above 50 under the YEP project, which was not happening before. While this increase in number enrolled did not result in additional income, this afforded them an opportunity to be able to prepare for hosting such a large number of people.

Given that the training programme on ISALs was being done at institutions that were already providing technical skills, the evaluation also sought to establish whether the impact of the introduction of the YEP at these centres did not result in them suspending their normal activities to accommodate the project. All the three institutions were able to continue with their programmes, with indications that the ISAL programme actually worked hand in hand with the other projects that were being implemented by the organisations. All the training institutions noticed changes on the income status of the trained youths, as they generally have all been able to apply the loans and their profit shares under ISALs into income generating activities. Some of the beneficiaries of the ISAL program have upgraded into proper businesses such as shops, as well as livestock, to support their livelihoods.

While the ISALs helped, there are suggestions from the VTCs that could have enhanced the gains further. It was pointed out that while the VCTs offer technical skills, some of the participants in the ISALs do not have such technical skills. In addition, they also lacked knowledge on business ventures and projects for them to be successful business people. This was not adequately addressed under the project. The institutions also felt that they did not do enough monitoring and supervision roles as necessary due to budgetary concerns as such activities were not budgeted for under the project. Thus the monitoring of progress of the ISALs, reviewing the ISAL constitutions, and attending to calls for clarification by the beneficiaries and other pertinent issues could not be done as efficiently as would have been ideal. The lack of budgetary allocation towards monitoring activities was cited as the main challenge by the VTCs as well as the youth officers from MYIEE.

The VCTs also reflected that the decision to participate in ISALs was also influenced by gender. There was more willingness to participate in the programme by females compared to male participants. Unless results are seen, male participants tend to lack the patience as they would want to utilise the time to seek other possible income generating activities, including part time jobs. However, the sharing of profits and the realisation of benefits later motivated the male participants to also show keen interest. But the female participants were more than the male. It was also observed that there has been greater participation in the ISAL program by the older

generations compared to the youths. While this can also be attributed to the need to look for part time jobs during the training period, it was also observed that youths are generally impatient and fail to wait for the benefits to accrue.

The implementing partners all consider their participation as a net gain to their mandate and relevance in the communities. For MYIEE, the fact that the programme was able to transform the lives of so many people in the community, as reflected by change of lifestyles and improvement in poverty, is an important development in line with the empowerment objective. VTCs point to the benefit to the society through improvement in the quality of life, which can also offer opportunities for them in future as the demand for services from them is likely to improve with an increase in affordability to pay. For FACT, the program also had a lot of inputs into other areas of focus, such as alleviating the plight of OVCs and single parents, as well as construction of toilets in some communities.

While there was more female participation than male, the VTCs were still able to observe some gender issues which would need action to eliminate. For example, it was observed that female youths generally tend to look down upon themselves concerning their business potential. The impact of marriage norms were also observed, such as the effects of traditional responsibilities in households on attendance. A belief in tradition that does not allow females to take a leading role was also attributed to low male participation, as the trainers were mostly women in some wards. Men also generally tend to regard the issue of ISALs as a female terrain, hence the poor attendance from men.

The VCTs also believe that there are adequate measures in place to ensure that the project goes beyond the YEP project. For example, roping in the MYIEE enhances continuity as government structures will continue to be in place after the project. The training given to officials in the MYIEE is therefore a good investment into the sustainability of the ISALs programme. The inclusion of cluster facilitators was also central, as these are community members who actually reside in the communities. They are expected to continue to assist with the training as well as the resolution of any disagreements among the ISALs. Sustainability is also likely to emanate from the success that the project has been able to develop within the lifespan of the YEP. People will continue to realise the benefits from the project, which will motivate them to continue while those not yet joining will continue to lag behind until they also try to join. However there is need for the cluster facilitators to continue to have refresher courses, as there are a lot of dynamics that are bound to take place with time which they need to be adequately prepared for.

5.3 Impact of the VTCs activities on the beneficiaries

The ISAL training was intended primarily to help members join ISALs so as to enjoy the benefits associated with being members. Thus, the survey of people who have been trained by the VTCs also sought to establish whether there are still a number of trained people who are yet to be members of ISALs. The survey results show that only one in every 48 people interviewed was not a member of an ISAL (about 98% were members), generally demonstrating the extent to which the training offered by the VTCs as well as mobilization efforts by other implementing partners in Chiredzi and Chipinge helped motivate people to join ISALs. Those that were not members indicated that they are not confident that they would be able to raise the monthly contribution required.

Given that there had also been other partners who had helped create awareness on ISALs, before the YEP project, attempts were also made to understand the proportion of people who only got to learn about ISALs under YEP, among those trained by the three VTCs. The results show that nearly one in every three (about 34%) already had some prior knowledge on ISALs by the time the YEP project started. More than half (57%) of the people with prior knowledge got the knowledge through training in other projects, although others got the knowledge through experience in joining ISALs or through being informed by colleagues. Thus, while the training by VTCs was critical in enhancing knowledge and motivating people to join ISALs, there is a significant proportion of people who were already familiar with ISALs.

The ISALs training was also intended to assist in enhancing income, especially through accessing credit by the members to use to venture into income generating activities. The survey results show that before the ISAL training by the VTCs, about one in every three (31%) of the people interviewed were either inactive or unemployed but seeking employment (in either the informal or formal sector). After the project, this has now been reduced to only about four in every twenty five (16%). Most of those who were unemployed are now active players in the informal sector, which now has more than three in every four (79%) of the people interviewed, up from about 64%. The training was therefore instrumental in assisting the trainees to venture into income generating activities in the informal sector.

Engaging in income generating activities also helped enhance income levels among the respondents, as about 94% of those interviewed have all registered increases in their income levels. However, the majority of the VTCs trainees, constituting about 62% indicated that the actual increase in income that can be attributed to the training they received is only up to a maximum of US\$50 a month. Only about 6% of the respondents indicated that the training enabled them to earn monthly income of more than US\$120 a month. There appears to be a general inclination towards understating the level of income being enjoyed, possibly for fear of support being withdrawn. For example, while some people would indicate that they had been able to buy cattle, build houses, send children to school and many other relatively costly activities, they would still indicate that the actual income they are deriving is only up to about US\$50 a month. Thus, the reported figures appear to be heavily understated.

However, it was established that access to credit was the main avenue through which those that had been trained benefited, with many using the credit to undertake income generating activities. About seven in every 10 of those interviewed indicated that they ventured into income generating activities after accessing credit from ISALs. The sharing of savings/profits generated by the interest charged has also made a difference in the ISAL members' life, while others also credit the knowledge they got on financial management and savings as critical to their future prospects.

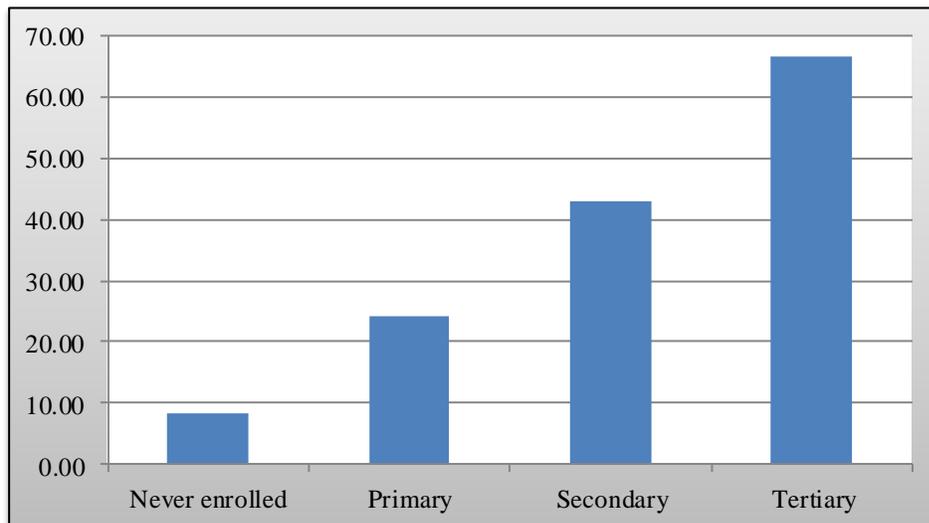
Attempts were made to establish whether there are any variables that are critical in influencing the impact of the training on the different people. The results show that being formally employed only marginally enhances the incremental income that a person was going to get from ISALs training. For example, about half of those that are formally employed indicated that they were able to increase the level of income that they have through ISALs by more than US\$50 dollars a month. However, for those operating in the informal sector, only one in three were able to increase their income by more than US\$50. There are however, ISAL members that are currently

inactive beyond the ISAL participation; they have not yet engaged in income generating activities but are largely relying on sharing the income generated from the ISALs. These only earn income from the sharing of interest earnings, which is rarely on a monthly basis.

The survey results can also be used to show whether the ability to earn additional income from ISAL participation is influenced by gender. Only about 17% of the respondents were male, underlining the dominance of women in ISALs. However, about 55% of the male were able to use ISALs to generate additional income of more than US\$50 a month, while only 28% of the female members were able to do so. This also underlines the general inclination towards bigger projects for the men while women prefer the smaller scale projects, which are less complex and have lower returns as well.

The results also show that education levels also matter in determining the additional income that one would be able to get from participation in ISALs. Those who have never enrolled in school had the lowest number of participants that were able to earn an additional income of more than US\$50 from ISAL activities, while the percentage is higher for those with tertiary education qualification (Figure 17). Thus, more attention needs to be devoted to those that have lower education qualifications if the main objective of ISAL participation is poverty eradication, as these need more help compared to those with higher education qualifications.

Figure 17: Percentage of trainees able to increase income by more than US\$50



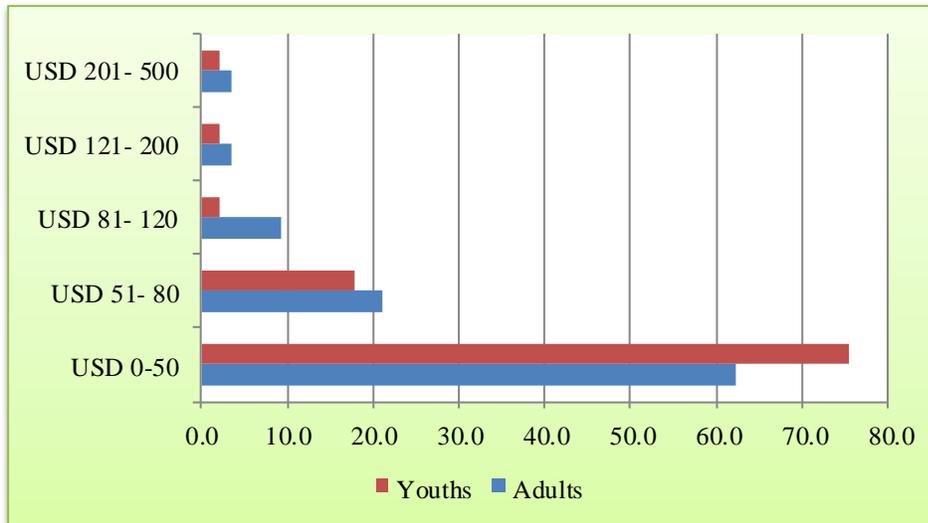
Source: Survey Results

The survey results also confirm what was indicated by the training institution concerning the attitudes of youths¹³ towards the project compared to the adults. The results show that there is a higher proportion of youths whose additional income is only within the first category compared to adults (Figure 18). However, at higher income levels, there are more adults than youths, generally showing that it is the adults who were more able to utilize the ISAL opportunities to earn more

¹³The ISALs programme was generally dominated by adults compared to youths. Only 34% of those interviewed were youths. The classification of youths into their different sub-groups by age could not be further done due to limited number of youths

income compared to youths. Thus, the youths are yet to fully take advantage of the ISALs in the same manner in which their elders have done.

Figure 18: Additional income due to ISAL training for youths and adults



Source: Survey Results

The results also showed that those who had prior knowledge about ISALs were generally not better off in terms of earning more additional income compared to those who got to know about ISALs under YEP. Only about 27% of those who had prior knowledge about ISALs were able to generate more than US\$50 from their ISAL participation, while about 36% of those who got to know about ISALs under YEP were able to earn more than US\$50. However, there is some evidence that those who had been exposed to technical training were in a better position to earn more income from ISAL activities than those who had never enrolled for other VTC programmes. Nearly half (45%) of those that had been enrolled in other training programmes were able to raise their additional income by more than US\$50 a month, while only 27% of those that had not received any technical training were able to register any additional income of more than US\$50 a month. This can weakly be used as evidence that ISALs can work more for those that have technical skills compared to those that do not have any. Complimentary activities can thus be centred more on enhancing the technical skills of the ISAL members.

Family backgrounds also appear to have an impact on the extent to which the ISALs would be used to earn additional income. For example, people from female headed households tend to have a lower proportion of ISAL members that are earning less than US\$50 per month compared to male headed households. About 36% of respondents from female headed households were able to earn additional income from ISALs of more than US\$50 per month, compared to only 31% for those from male headed households. Those from female headed households might have added pressure to perform, as they would generally consider themselves to be vulnerable. Attempts were also made to assess whether marital status could also have a role to play in the capacity to earn additional income from ISAL activities. Only 32% of those that are married have been able to earn more than US\$50 per month in additional income compared to 33% of those that are not married. However, the difference is quite negligible, demonstrating that marital status does not play a significant role in determining success of ISALs. The size of the family from which one comes from however, appear to matter in influencing the use of ISALs to earn additional income.

The average size of households from all the trainees interviewed was about six. Thus, a family that has more than six members can be considered to be a large family. About 35% of those from large families were able to raise more than US\$50 a month in additional income from ISAL activities, compared to only about 30% from smaller families. This generally shows that being from a large family motivates one to work harder to ensure that the income becomes meaningful.

6. SAA MODEL AND COMMUNITY ENGAGEMENT

6.1 Relevance of SAA under YEP

Under YEP, the SAA was used to encourage the inclusion of youths in economic developments. The SAA was meant to trigger dialogue at community level and at the same time complementing the YEP interventions targeted at individual and institutional levels. The SAA was relevant to the YEP program in that it provided a platform to discuss issues affecting the youths in the country. The SAA dialogue facilitators made use of the many SAA tools to identify barriers to economic participation. This allowed the youths to identify and resolve issues affecting them and be in a position to engage community leaders as it addressed specific issues that were beyond youths circles but community at large. Thus because SAA engagement was not restricted to the youths but also involved community leaders, issues and matters that were raised during the engagements were referred to the relevant authorities allowing them to take remedial actions e.g. the issues to do with the of lack of working spaces and farm land for youths was referred to the local authorities and was resolved.

SAA deliberations allowed the implementing partners to mainstream gender issues in the delivery of the YEP program as it also addressed issues of female youths attendance to the training programs and lobbied for female youths support and incorporation in community activities. The platforms allowed the community to address and deliberate on issues around sexual reproduction, woman rights and cultural beliefs and norms.

By engaging the community, the SAA allowed the community to support their children in undertaking income generating activities by supporting them through financial and material resources hence there was a sense of ownership of YEP by the community through SAA dialogues. The platform also allowed stakeholders in the community to share information and ideas with youths about engaging in IGAs and also empowered women with information on why they can or cannot partake in certain community activities.

SAA platforms discussed issues ranging from corruption, youths access to land, livestock ownership and other pertinent social issues as well as leadership issue. SAA was more relevant to YEP in that it broke socio cultural barriers and increased the participation of the youths in social and economic activities. Hence SAA removed the barriers that would have prevented youths trained in engaging in income generating activities.

Box 8: Using SAA to change community perception and attitudes, Elijah Mukariri , Mutasa District

Elijah Mukariri is a banana farmer and was selected to participate in the SAA training. He is now a SAA facilitator in his community and has managed to conduct three community specific SAA meetings in order to cascade the SAA concept to members of his community. He has also conducted one joint SAA meeting which was for all the communities.



From the SAA training he attended, Elijah reported that the community has embraced the importance of herding livestock so that crops are not destroyed by livestock, as opposed to the old practice in which livestock were left to wander around freely, thereby destroying crops in open spaces. Issues to do with gender dynamics and the suppression of women were also discussed and in future meetings the community will assess the extent to which women are now being allowed to venture into cross border trading (*which had been noted to be a restricted venture in the community as women into cross border trading were stereotyped*) in order to improve their socio-economic status.

Elijah also benefited from the SAA workshop in which they discussed issues affecting youths and how to counter them. Apart from the SAA training Elijah also benefited from the technical skills training in banana production which was facilitated by DOMCCP and was conducted by a local established banana producer.

Elijah reported that before the technical skills training in banana production he would put too much quantities of fertilizer and had little knowledge on profit/loss analysis. It was only after the technical skills training that he has acquired knowledge on proper banana production, the quantities of fertiliser and chemicals required and the frequencies for applying the fertilisers.

6.3 Effect of the SAA model on youth engagement

Discussions with the partners and community leaders highlighted that SAA dialogues have opened up and changed communities' mind-sets as it discussed the youths' challenges as a community. In Beitbridge, for example, there are cultural factors affecting communities, which YEP tried to conscientise people and demystify. People used to link female cross border trade with prostitution, a target under YEP which Caritas believes is being demystified.

Exchanges and deliberations through the SAA programs were highlighted as contributory factors in changing community's perceptions about the youths, in some instances with community leaders offering youths land, working space and guaranteeing youths' loans in instances where they had no collateral security to access loans. For example, in Murinye Ward 15, Bikita, the youths managed to build two toilets for the community at the Ward Centre and another toilet for the disabled. In Beitbridge, youths are actively participating in community development. They are currently building a house for teachers at Langeni primary school, Beitbridge. In the construction of the house, female youths are also involved. In Masvingo rural, the youths were able to build two toilets at the ward centre. The third one for the disabled is still under construction. This saved parents in a great way because they would have contributed from their resources to pay for the

building of the toilets. The youths are also now being contracted in the community to construct household toilets that are being encouraged by the CARE WASH programme.

Box 9: Impact of SAA in influencing perceptions of parents on youths: Blessing Takayambirwa, Chivi

Blessing grew up in Ngundu area of Chivi district. Through all her years in school she demonstrated extra ordinary passion for fashion. Having obtained an A grade in Fashion and Fabrics (FF) at O' level and seeing that her school was not offering a related course at advanced level, her teacher advised her to move to another school. Realising her potential, the headmaster of her school decided to introduce clothing and textiles at the school which Blessing then enrolled for. After A' level she enrolled for a 3 year diploma in fashion design at a tertiary institution. On completion of the diploma, she remained idle for quite some time. In addition to the frustrations of being unemployed, she also had to bear the family pressures as they had their own expectations from her.



In 2015 she met a ward officer from the Ministry of Youth, Indigenisation and Economic Empowerment (MYIEE) who encouraged her to join YEP as a trainer in garment construction. When she joined YEP as a trainer she never thought she would also learn in the process.

“The project offered interpersonal skills in between the garment construction lessons and would have a session on sharing information on available economic opportunities. This introduced me to the world of business...”

She realised that instead of waiting for a job that may take years to get; she could use her course to start a garment construction business. Being a passionate designer, it was not difficult for Blessing to get going. *“...I started designing and sewing using a borrowed machine and to my surprise my designs soon became popular. I made use of the interpersonal skills I had learnt to market my business and negotiate prices with my clients...”* she explained how it all began.

Blessing could not gather the courage to ask for capital from her parents to buy her own machine. Good for her, one day her mother attended an SAA session where the discussion was focussing on supporting children to start businesses. From that session, her mother apologised to her and had this to say: *“I realise that I should support you and that there are no jobs so I am going to buy you a sewing machine.”* Her mother bought her two machines, an electric powered machine and a manual one. During the same period, Blessing applied for a loan from CBZ and got US\$200 which she used to buy African print material and sewing consumables. The beautiful designs made from the material sold very fast and she bought an over locking machine from the proceeds she generated. On average she is making sales of US\$100 per week and has lots of clients.

Blessing has big plans for her business and is confident of her work. *“I now have high self-esteem and am proud of my work as a youth in business. My parents also are happy that I am running a successful business and am no longer heavily dependent on them. I would like my designs to go beyond the confines of Ngundu, so I will need to use other forms of advertising (besides referrals).”* It is amazing to realise that Blessing is thinking of going beyond the national boundaries as she is looking forward to participating in international fashion shows, and design competitions.

7. EFFICIENCY

7.1. Efficiency in Implementation and Utilisation of Resources

Efficiency is central to the achievement of the broader objectives of projects. Implementing partners were asked of their views with regards to the efficiency of YEP in terms of resource allocation along four main lines; funds, human resources, time and expertise. The respondents indicated that in general resources were strategically allocated and utilisation was efficient; there

was no specific reallocation that could have yielded better results without necessarily affecting the other activity. Resources were allocated when needed and in a timeous manner.

Funds

Except for financial institutions, implementing partners were provided with an operating budget to carry out YEP activities. The respondents indicated that funds were strategically allocated despite being inadequate to effectively meet some of the demands of the activities. In terms of efficiency the respondents highlighted that funds were efficiently put to use. They credited efficient utilisation of funds to the achievement of some of the project objectives. Implementing partners had to employ an array of cost cutting measures in the implementation of YEP and these include the following;

- i. Project officers had to use motor bikes for travelling across the different wards; this resulted in reduced fuel expenses.
- ii. Combining of activities as a way of reducing travelling costs, for instance concurrently carrying out M &E activities with training activities.

Efficient utilisation of funds is also apparent from the manner in which VIRL had to settle for a lower allocation than originally intended as a way of managing risk. The risk of the project was mostly with CARE, which could easily have created a moral hazard attitude on the part of the microfinance institution to lend more. However, there was a lot of due diligence, which effectively limited the number of qualifying youths as well as the total amount of loans lent. The high regard to PAR, even when there was a feeling that it was not really reflective of the potential among the youths, generally shows efficient application of resources on the part of VIRL.

Human resources

The respondents indicated that implementing partners had dedicated staff for YEP activities; the field officers were in constant touch with the beneficiaries. However, it was indicated that in most instances human resources were overwhelmed, and this was specially the case for districts in which the wards were far apart. It strained the field officers who had to travel on motor bikes for longer distances. Some respondents indicated that while training of trainers was done for implementing partners, only one individual was trained for each implementing partner, which was risky in case the individual leaves the organisation. For example, while implementing partners fully appreciated the benefits that SAA would have in their own programmes, the challenge is that only some few officers got trained, even when there are other critical staff that would have benefited. This was raised as a concern across all implementing partners, who generally feel that the human resource requirement for effectively implementing the project was a challenge.

Time

The project ran for three years, and each activity had a time line. The respondents highlighted that activities that form the ground work of the project e.g. registration and training of implementing partners took time leaving limited time for implementing key activities of the project. To get the best out of the limited time frame that the partners had, they had to break monthly work plans into weekly work plans. In some instances additional staff was dedicated to the project as a way of meeting the timelines. For instance in Masvingo it was highlighted that CBZ initially had only one loan officer to serve the district and he would only spare one week every month for YEP

activities. Upon realising that the loan disbursements were falling behind schedule the institution dedicated an additional loans officer. This helped improve efficiency in terms of time.

There were, however, some delays in the project which saw set timeframes being overshot. During the SEM for example, the effective time became only one year rather than the originally envisaged 18 months. There is therefore a feeling that the time allocation was too little for some activities, which also limited the benefits from the project. It was only in early 2016 that VIRL had recognised some satisfaction on progress. However, the lending window had to be closed at a time when the momentum had been gained, generally showing time limitations. Other implementing partners also indicated that a significant portion of time was spent on preparatory activities rather than implementation of key activities. As such training activities had to be restructured to fit within the timelines and resources available.

Expertise

Partners were expected to facilitate the training and not really to conduct the trainings as it was not expected that technical skills such as brick and block laying, welding, carpentry and clothing technology would be resident in the implementing partners. They indicated that in certain instances there were challenges with getting expertise for technical skills, those that were available were expensive and engaging them was costly for the project. It took time to discover how to implement activities in a better way. The implementing partners had to collaborate with other vocational training centres or experts at their own costs as technical partners for skills training. These were more affordable and it helped contain cost. In some instances the respondents indicated that the project lacked a gender specialist and they had to manage it through engaging external specialists.

7.2. Emerging issues on YEP efficiency

The central focus of the project was district level rather than ward level. Resources ended up becoming thinly spread in wards as only a few youths in the respective wards could be accommodated, which adversely affected costs. There is a general feeling among the implementing partners and youths that the project could have performed better if it had specified the targeted wards. The resultant geographical dispersion of YEP participants, where they were spread all over the districts effectively increased the costs of credit assessment, credit training, post loan disbursement assessment and follow ups. These costs were considerably high compared to the income received from the interest rates that were being charged. This was specifically a challenge with partners such as VIRL, who had to do all these assessments using a pre-financing mechanism as there were no resources allocated by the project for these activities.

Implementing partners highlighted that there was no budget set aside for mobile or electronic communication (airtime). Field officers had to cycle for long distances to communicate and mobilize stakeholders even in circumstances where phone calls would have been the most effective way of communicating. Office space was necessary particularly for data capturing and other chores given that field officers work with other stakeholders. However, the respondents indicated that there was no provision for such operating space.

In some instances it was highlighted that there was some political interference especially in the mobilisation of participants. The implementing partners cited that in some areas the youth officers were sneaking members outside the required age group into the program based on political

allegiance. It was also highlighted that the youth officers were in some instances asking for seating allowances, when the project had not budgeted for such.

By design, CBZ and VIRL were expected to fund ISAL groups. However, VIRL ended up funding the youths in their individual capacity rather than the ISAL groups. This was because ISAL structures for youths were not in place at the onset of the project and if the MFI had waited until it had completed ISAL training, then only a small number of loans would have been issued during the project timelines. CBZ preferred group lending even though these groups were not necessarily ISALs. However, the CBZ experience shows that group lending had some advantages, as it helped ensure that members encourage each other to pay up loans. This also shows that resources might not have been as efficiently used as they could have been if the groups had been ready.

While group lending had some advantages, it was also not without its own challenges. YEP participants who accessed group funding through CBZ highlighted that group funding could have created more benefits if it had avoided a situation where youths involved in different IGA's with different turnaround times were in the same group. Some group members defaulted, effectively meaning that youths in the group who repaid their loans on time could not qualify for repeat loans when other members still had bad loans.

8. SUSTAINABILITY OF THE PROJECT

A project is sustainable when it continues to deliver benefits to the project beneficiaries and/or other constituencies for an extended period after the financial assistance has been terminated.¹⁴ Success of any project intervention is reflected by its sustainability; that is the ability of the project to continue bringing about positive benefits to the society during and beyond its economic life.

8.1 General issues on sustainability of YEP

YEP participants were asked of their perceptions regarding community ownership and sustainability of the project. The majority of the YEP participants (78%) highlighted that the project managed to create a sense of community ownership and it can continue even outside the funding partners, with only a small proportion of the YEP participants indicating otherwise. The respondents highlighted that the involvement and active participation of all the relevant stakeholders including the community, government, financing and training institutions in the implementation of YEP created a sense of ownership. Apart from that it also served as a platform for relationship building amongst the stakeholders, which serves an important ingredient in the perpetual life of the project beyond the funding partners.

A disaggregation of the participants' views by age group revealed that 80% of the youths aged between 18 to 25 years perceived YEP to have established community ownership and was sustainable. Almost similar results were reported for the 26-37 age group where a slightly lower proportion of the youths participants (77%) were in agreement with the notion that the project had established a sense of community ownership and as such it could continue outside the funding partners. Thus generally, there are no real differences in the perception of youths of different age

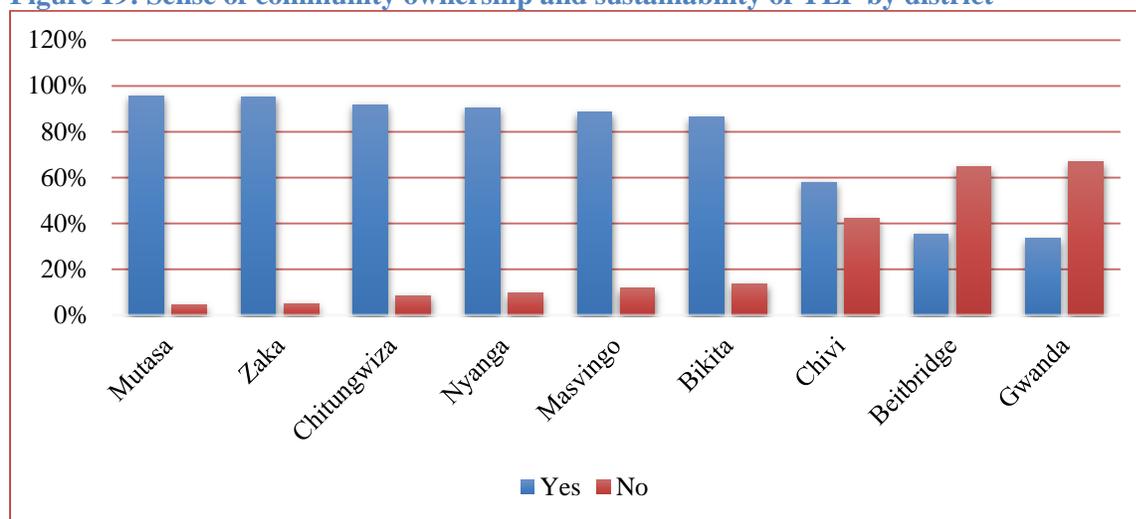
¹⁴ The European Commission (2006), Handbook on sustainability at <http://eacea.ec.europa.eu/tempus/doc/sustainhandbook.pdf>

groups with regards the sustainability of the project. This particularly is commendable and guarantees continuity of the project for extended periods of time as the lower age group shares the same view as the higher age group of the participants.

A further disaggregation of the respondents’ perceptions by gender revealed that 77% and 78% of male and female YEP participants respectively perceive the project to have established a sense of community ownership and is thus sustainable. There are no gender differences with regards to opinion and views on sustainability.

While the analysis of the respondents’ perception by gender and age group produced almost similar results, there were noticeable variations in perceptions on community ownership and sustainability of the products after factoring in the respondent’s location (Figure 19).

Figure 19: Sense of community ownership and sustainability of YEP by district



A majority of the respondents in Mutasa, Zaka, Chitungwiza, Nyanga, Masvingo and Bikita were of the perception that YEP created a sense of community ownership and the project is sustainable. This is reflected by at least 86% of the YEP respondents in each of these districts agreeing to the notion that the project was sustainable.

In Chivi, 57.9% of the respondents who participated in YEP highlighted that the project was sustainable. Findings from FGDs show that most of the respondents in Chivi had challenges in accessing loans, and thus could not start, expand or diversify their income generating activities. Some highlighted that the funding partner in the district took too long to process loans, even after they had met the requirements of opening up a bank account. As most of the youths did not have highly profitable income generating activities, their idle bank accounts accumulated bank charges which ate into the loan amount even well before it was approved. Most of them were bitter about the way the bank handled the loan issue, and as such no good working relationship was created between most of the project beneficiaries and the financial institution for sustainable loan access.

YEP participants in Gwanda and Beitbridge generally felt that the project did not establish community ownership and was not sustainable. A majority of the respondents in Gwanda and Beitbridge represented by 66.7% and 64.7% respectively disagreed with the notion that YEP

brought about a sense of community ownership and set a platform for the projects to continue outside the funding partners. FGD discussions revealed that there were a lot of challenges highlighted with ISALs in general in these two areas, which generally showed mistrust among the members. For example, it was felt that defaulting members are going to result in closure of ISALs. ISALs also have people of mixed ages, making it difficult for common ground to be established. The likelihood of default was also due to the fact that there were people borrowing for short term consumption purposes, who always faced challenges in paying back.

KII with implementing partners and community leaders in Gwanda and Beitbridge also indicated that there is a strong feeling that the project might not be sustainable beyond YEP. It was felt that YEP had not been very effective in establishing community ownership in these districts. While youths were engaged, other stakeholders such as the established business community, churches and other platforms felt that their participation was minimal to help ensure sustainability. Thus, their presence as stakeholders that can help monitor the post YEP activities is compromised.

This generally shows that there are factors that can easily threaten sustainability unless they are addressed. For example, since the youths generally are used to having institutions doing the pushing, there is need for a clear exit strategy for CARE which would see the activities of the project being handed over to the government, especially the MYIEE. Given that the MYIEE already has structures in place in the districts, they can easily absorb the YEP in their current activities to carry the momentum forward. It was generally felt by some implementing partners that while this can be done automatically, officially handing over the YEP publicly would help in inculcating a sense of continuity among all the stakeholders. Without effective monitoring, it was generally felt that there are high chances that the project could end up losing its momentum.

8.2 Sustainability of the SEM beyond YEP

Although the premature end to the lending window affected VIRL as well as the extent to which it could continue, the benefits from the involvement of VIRL are likely to continue to be felt beyond the YEP project. From a loan revolving fund of US\$150,000 that was utilized, VIRL managed to create US\$410,000 worth of loans that were disbursed. Out of this amount lent, only about US\$105,000 is still outstanding, showing that about three in four dollars (about 74.4%) that was loaned out was recovered. This is a high loan repayment rate, pointing to the limitations of using portfolio at risk as the guiding principle. VIRL is quite positive that a significant amount of this outstanding balance will be recovered over time as there were a lot of factors that affected the youths, evident from some of the youths that are making plans to repay.

However, VIRL is not likely to engage in any fresh training programmes for other youths using its own resources in the near future, given the challenges that the institution faced under the YEP project. VIRL indicated that the institution has plans to establish VIRL Social Foundation Trust which would serve as the training component. The institution is already looking for resources, being motivated by some positive results from SEM. However, unless such resources are found, the SEM would be regarded as not sustainable beyond the YEP project, given that other upcoming youths still need the same training that others received under YEP. For the purposes of sustainability and in order to make an impact on the youths through accessing affordable funds, it would have been good for the revolving fund to remain with the MFI for a period of three years before being returned to CARE.

8.3 Sustainability of VTCs supported activities

There is also a general belief among the participants that ISALs will continue to operate beyond the YEP project. This was attributed to a number of reasons, including the following:

- The training has ensured that people have gained enough knowledge to sustain the project even beyond the YEP project
- There have been cluster facilitators who have been trained with the objective of taking over from the current implementing partners. These are adequately positioned to take over;
- The benefits that the ISAL members have been enjoying, which non-members cannot get will motivate more people to join ISALs. Those in the ISALs cannot afford to move out of them and forfeit such benefits; and
- There has been community acceptance and ownership of the ISAL initiative. It is now embedded into the communities, such that it will continue to attract future generations.

However, there were also some sentiments that were raised by some ISAL members point to potential threats on the viability of ISALs. These sentiments centered on methods of dealing with defaulters, and enforcing loan repayments. In this regard it was noted that the YEP project could have done more to equip members with knowledge on how to deal with defaulters and enforcing of payments. Some participants also felt that ISALs had become more synonymous with the implementing partners, who assisted in their formation thus limiting the motivation or push by members to adhere to ISAL norms and principles after the project.

Given that cluster facilitators are central to the continuation of the programme beyond the YEP project, attempts were also made to ensure that cluster facilitators are part of those surveyed. About 8% of the respondents were cluster facilitators. Given their added responsibilities, it is critical that the cluster facilitators be adequately facilitated to perform such roles. However, the cluster facilitators generally indicated that their added responsibilities are not currently being adequately facilitated besides the training. For example, materials to use during training, such as charts, were not being adequately provided during the course of the project, which will only worsen after the project. Despite the distance that the cluster facilitators have to travel to perform the roles, they use their own resources. There were therefore not any financial benefit from being a cluster facilitator, but actually a cost as own resources had to be used to finance activities. However, the cluster facilitators are still motivated because there were some non-monetary benefits they enjoyed which they take pride in.

All the cluster facilitators interviewed also believe that they receive adequate respect from the communities, and their services will continue to be needed as more and more people join ISALs in future. Thus from their point of view, there is sustainability in as far as training needs and requirements for ISALs is concerned.

9. CONCLUSION: KEY MESSAGES AND LESSONS LEARNT

The YEP program resulted in an increase in the number of youths trained and in possession of technical skills as well as those empowered with entrepreneurial skills. Most of these skills are being put to use, which has resulted in an increase in income. Based on various indicators, the YEP project was generally able to perform to expectations. However, there are some lessons that can be learnt from the manner in which the project was implemented, which can assist in future interventions. These lessons can be characterised into two: design and implementation, as follows:

9.1 Design of the YEP

There are some areas with respect to design of YEP which were done well and could be replicated in future programmes targeting youth empowerment. These include the following:

- The design of YEP was effective because it had different components such as SAA, business management, financial linkage and market linkages. Thus it provided a one-stop-shop kind of intervention whereby youths are trained and provided with loans to start income generating activities. Involvement of both district and ward based stakeholders in the implementation and evaluation process was one of the factors that allowed the project to be sustainable, as the youth officers within the MYIEE continued to report on the progress of the businesses. Involvement of communities guaranteed sustainability through encouraging and monitoring the youths. Future programmes targeting youths could also leverage on a similar design.
- The project involved various implementing and technical partners with different areas of expertise. This ensured that there were complementarities among the implementing partners, as they focused on areas of strength. For instance, initially the project relied on individuals to provide technical skills training; however, most of the individuals could not deliver the skills as envisaged. Thereafter, collaborations were established with reputable like-minded government institutions with the requisite capacity. This helped improve the quality of training and reduced costs. Ensuring that implementing partners have different expertise is a lesson which needs to be carried forward.
- Edutainment motivates young people to participate in project activities. The introduction of sports and art as part of SAA sessions has increased participation by female youths and at the same time strengthening the peer networks as they meet and share information regularly.
- Management structure of YEP was regarded as effective by the project stakeholders. It reduced bureaucracy and implementing partners were cooperative. CARE was the supervisor of the implementing partners. There was a steering committee, representing all implementing partners where information was shared, later renamed Project Management Committee, which discussed implementation and resolved challenges. What was hailed as a good practice by the implementing partners was the weekly updates dashboard which was shared by CARE to the partners in order to assess their progress. The dashboard motivated the implementing partners towards meeting their implementation targets. However, it was noted that implementing partners had Project Managers who handled YEP but they were not remunerated from YEP and this compromised their commitment on YEP activities. In future projects, arrangements should be made to incentivize

implementing partners' Project Managers who handle YEP in order to motivate their commitment to the project.

However, some challenges in implementation were a result of design problems, which future projects need to bear in mind. These include the following:

- The targeting of YEP beneficiaries in terms of geographical spread needs to be improved upon. Some youths were geographically dispersed such that it increased costs of monitoring. Some were located in the peripheries and this made them inaccessible by project interventions.
- The project explicitly targeted youths in households leaving out parents and guardians. This affected youths' access to loans as some parent/guardians were refusing to guarantee loans provided to the youths. It would be ideal to directly and deliberately involve parents/guardians in the program in order to secure their maximum support to the youths. Even though the project tried to secure their support through SAA, the general assessment is that this was inadequate as it was done after a number of youths had already failed to access loans.
- Peer network facilitators require incentives/motivation to participate effectively. Such incentives were missing from YEP and thus reduced YEP sustainability.
- ISALs were central to the YEP project. By design, an ISAL was expected to mature first before it can get loans, with the maturity period being about one year. However, this proved difficult for both the partners and the youths to wait for a year before accessing loans. The project should have taken into account this by ensuring that the loan linkage component is factored at least 12 months after the commencement of the project to target mature ISALs.
- The YEP project was also perceived differently by some beneficiaries, who perceived CARE's involvement to imply donations. The communication channels might have been improved to ensure that those youths, who are used to receiving 'free loans' would appreciate that this was not meant for them;
- Some stakeholders alluded that YEP had congested activities and as a result sometimes follow up could not be done. A number of field officers from implementing partners indicated that they were overwhelmed by the activities of the program which required travelling for long distances across wards on a motor bike. Therefore project activities need to be balanced with the human resources and time at hand for project implementation.
- Project activities that form the ground work of the project, for instance registration and training of implementing partners, took most of the time leaving limited time for implementing key activities of the project. Registration was done for a lengthy period of time yet it could have been done concurrently with other activities to enhance the implementation timeframe.
- Key implementing partners were not involved in project design. They were only taken on board during the implementation stage. As a result some challenges arose during implementation which would have been avoided had all the partners been consulted at project design stage. For instance, most implementing partners expressed that they did not have adequate knowledge on SAA as it was not produced early enough to be used during roll out sessions by field staff as well as peer facilitators.

9.2 Youth Skills Development

- Projects focusing on youth empowerment should invest more time to take into account the diversity of youths' education, experience, skills and types of income generating activities. About five years would have been more appropriate to allow for more contact time with the youths;
- Provision of technical skills could be more effective when a project takes an approach that allows for placements or longer periods for mentorship. While YEP was effective in sharpening the skills of those already in the trade, it had limited benefits for those without any trade or prior exposure to skills training;
- Youth Enterprise development demands adequate time for monitoring, mentoring and providing on-site support to enable high impact. The current YEP time frame was too short for intended outcomes to be fully realised;
- The target on the use of technical skills after training was not met. Future programmes on youth empowerment could improve the use of skills by providing start-up kits as part of the training so that youths are in a position to start applying acquired skills immediately. The tools that constitute the start-up kits can be availed through the common facility centres for accountability purposes. However, at the lessons learned workshop there was strong debate on the provision of start-up kits with some participants supporting the idea while others were opposed to the approach. CARE's exposure to youth that received start-up kits through the NRC project in Manicaland revealed that it was not a sustainable model which had its own significant challenges. Future projects of this nature should therefore critically analyse the cost and benefit of using this strategy to enhance efficacy and sustainability in the long-term.
- Some youths may be more interested in short-term benefits such as entertainment, refreshments and incentives, among others. Future programming should include innovative components that enhance youth's commitment and participation in the project activities and deliver mindset change that helps the youths to look beyond the short-term benefits.
- Targets set by the project were largely considered as unrealistic because of the limited time of implementation. The measurement indicators for the targets were also mostly numerical. This ended creating a situation where youths were not getting adequate training due to a number of restrictions. For example, one youth who would have wanted technical skills to leverage the business related skills would not be accommodated, as that would reduce the number of people trained. A multipronged approach that entails combining technical skills, business management and interpersonal skills to participants to make them complete would have enhanced chances of successful entrepreneurship. The general obsession of quantifiable targets of trained participants, which had a bias towards training as many people as possible rather than exposing them to different courses for income generation needs a re-look.
- Skills such as business management and interpersonal were cross cutting, hence they needed to be imparted to every youth who gets technical skills. Since one of the reasons for imparting technical skills to the youths was to enable them to initiate their own income generating activities, it is imperative that they are also imparted with business management and interpersonal skills to run the income generating activities.
- Some youths are more interested in short-term benefits such as entertainment, refreshments and incentives, among others. Future programming should include

innovative components that lure youths into participation and deliver mindset change programs among youths against short-termism.

- The duration of the training sessions was too short as training ranged from 3-5 days against the three weeks covered by other similar projects, such as ISOP, run by the Government. As a result the training duration was not appropriate particularly for technical skills which require more time to master. The short duration also meant that it did not consider the circumstances of some youths who are slow learners. Future programmes need to ensure that there is enough time for technical skills training sessions that empower the youths to utilize them, including getting formal employment.
- Provision of certificates to trained youths can provide evidence that the youths have undertaken training. This will help in future where the youth want to acquire further training. A further innovation could entail collaborating with existing accredited institutions such as polytechnics and colleges, which will provide further avenues for the youth to access advanced training that will enhance their IGAs.
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9.3 Financial linkages

- Financial products offered by the financial institutions were incompatible with the needs and circumstances of the youths. For example, loan processing fees, bank charges and insurance for the CBZ facility were all at the expense of the youths and reduced the actual amount available for projects as they were deducted at once. Thus, estimating project requirements and using the quoted loan amount would prove misleading. There is need for more transparency in future projects about all the possible charges so that youths know the actual amount that they will receive for projects beforehand;
- Youth's engagement and support activities require more time to allow for natural evolution of some processes to reap meaningful benefits from such processes. Financial linkage should follow after thorough skill development and mentoring.
- Some of the loans did not have a grace period and in most cases the first loan repayment was due in the same month as the loan receipt. This affected the performance of youths' income generating activities and even plunged youths into financial distress. There is need for loan repayment to be related to project maturity in all cases so that the loan is only repaid out of the proceeds from the income generating activity;
- Decision making is longer for banks as compared to MFIs. Future projects need to factor for early engagement of banks to allow time for the preparations and processes without prejudicing project viability which is affected by the time that elapses between project design and implementation.
- Experiences in YEP show that older youths have more chances of accessing loans as compared to younger youths. This is resulting from the differences in experience in business and viability of enterprises apart from ownership of assets to serve as collateral. There is need for interventions that facilitate younger youths to accumulate loans, especially innovative mechanisms for funding start-ups;
- Projects that require technical skills could take longer for the products to be developed and sold, such that the youths might require repeat loans to fully take off. This opportunity was limited under the current model, where repeat loans could not be used as a strategy to enhance the repayment of the previous loan;
- Despite trying to separate donor work and private sector, when it comes to financial linkages, word always gets out regarding the loan revolving funds. This in part affects

loan repayments as youths that would have borrowed the first time and repaid will come back for a second loan with no intention to repay as they would want to see what happens to those struggling to repay. It is important for the donor to avoid being perceived to be involved in the loans.

9.4 Social Enterprise Delivery Model lessons

- The technical skills needed, including training units in an MFI are an investment which might take longer to recoup. The time frame of the implementation of this project was too limited, which denied VIRL to issue out more loans and realise the benefits. In future, the design for the SEM should allow the MFI enough time to invest and recoup such additional costs;
- The SEM can be replicated by other MFIs, or even continued by VIRL, but subject to some modifications. The attraction to the model stems from the fact that the quality of the trained youths by the MFI proved better than those trained by other non-financial institutions. Those MFIs with significant resources that can afford to invest for two or more years before fully realizing the benefits can adopt the SEM as currently structured by also ensuring that they have specialized training units within their departments with the skills embedded in them. However, other MFIs such as VIRL might need to have relationships with training institutions, so that they offer tailor made training for producing youths that can easily successfully borrow and repay.
- The design of having VIRL set up ISALs; recurring costs of training and outreach to individual borrowers needs to be reconsidered. The SEM was designed to work with ISALs and not with individuals. Thus, the design of having VIRL set up ISALs was faulty because when a MFI or a bank sets up an ISAL, expectations of external loans would naturally arise. However, an ISAL is more effective when its foundation is not external loans but only internal lending and saving
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9.5 YEP VTCs capacity building support lessons

- While the ISALs training programme helped, there were limitations in the ability to get access to financial resources to start IGAs outside the loans from the group. Thus, other complimentary support programmes to assist the trained members to kick start their projects would have created more momentum;
- The training helped enhance knowledge on ISALs, but there was limited knowledge among the trained people about business management as well as other entrepreneurial skills that would have assisted in sustaining the income generating activities from the loans. These should be embedded into future training programmes to increase chances of success of the businesses;
- Given that cluster facilitators are central to the sustainability of the ISALs, future programmes need to ensure that they are mobile to perform their roles by providing them with bicycles rather than requiring them to foot their own transport expenses.

Annexure 1: Summary of the Results measurement framework

Project Purpose / Objective(s)

18,000 male and female youths have increased average income with the support of their household, community and institutions

Indicator	Gender & age group	Baseline	Target	Endline		
				YEP participants		Non-participants
				Expected	Actual	
Percentage increase in participating youths average income	Male	12% with average monthly income above US\$200.	40%	16.8%	15.1%	13.6%
	Female	9% with average monthly income above US\$200.	40%	12.6%	15.6%	8.0%
	18-25 age group	8.3% with mean annual income above US\$2400.	40%	11.6%	10.3%	9.6%
	26-37 age group	18.2 % with mean annual income above US\$2400	40%	25.5%	19.4%	22.1%
	Average annual income	\$1,530.00	40%	\$2,142	\$1,693	\$1,228
Percentage of participating youths reporting/expressing satisfaction in participation in community platforms	Overall	0.30%	60%	60%	93.8%	88.10%
Percentage of participating youths operating profitable enterprises	Overall	63%	80%	80%	100%	100%
	Male	58.9%	80%	80%	100%	100%
	Female	67.1%	80%	80%	100%	100%
	18-25 age group	53.4%	80%	80%	100%	100%
	26-37 age group	67.3%	80%	80%	100%	100%

Result 1: 18,000 male and female youths engage in economic activities as a result of improved business management, technical and interpersonal skills

Indicator	Skill type/ gender/ age group	Baseline	Target	Endline		
				YEP participants		Non-participants
				Expected	Actual	
Percentage of participating youths reporting use of acquired skills	Entrepreneurial		80%	80%	83.5%	82.4%
	Technical		80%	80%	69.5%	78.9%
	Interpersonal		80%	80%	88.1%	85.7%
Percentage increase in participating youth savings (Assets, US\$, livestock etc..)	In the lowest asset category (US\$0-200)					
	Overall	40%	30%	52%	27.6%	44.4%
	Male	41.7%	30%	54%	24.4%	40.7%
	Female	37.3%	30%	48%	29.6%	48.3%
	Had at least 1 beast (cattle)					
	Overall	26.4%	30%	34%	21.9%	16.9%
Male	27.2%	30%	35%	26.7%	24.2%	

	Female	25.50%	30%	33%	19.0%	9.0%
	In highest Asset category (at least US\$1200)					
	Overall	23%	30%	30%	42.10%	23.60%
	18-25 years	14.70%	30%	19%	20.50%	14.50%
	26-37 years	29.40%	30%	38%	53.30%	31.60%
Percentage of participant youths who establish (start), expand or diversify their businesses	Newly established businesses					
	Male	35.1%	60%	60%	65.5%	24.1%
	Female	46.0%	60%	60%	62.3%	19.8%
	18-25 years	40.8%	60%	60%	65.8%	22.7%
	26-37 years	42.4%	60%	60%	65.3%	25.3%
	Changes in businesses					
	Expanded	55.8%	60%	60%	69.60%	47.60%
	Diversified	8.8%	60%	60%	15.80%	7.10%
	Diminished scale	22.6%	60%		35.10%	41.70%
	Closed down	12.8%	60%		10.50%	21.40%

Result 2: 18,000 male and female youths are supported by community and households, are able to voice their opinions openly and are perceived to add value to communities and households.

Indicator	Gender and age group	Baseline	Target	Endline		
				Participants		Non participants
				Expected	Actual	
Percentage of youths in functional youths peer support networks	Overall	47%	70%		84.4	94.7
	Male				82.8	90
	Female				85.7	100
	18-25 years				90.9	83.3
	26-37 years				81	100
Percentage of participating youths reporting/expressing satisfaction in participation in community platforms	Overall	0.30%	60%	60%	93.8%	88.10%
Percentage increase of female youths reporting increased decision making and control over resources/ assets	Cattle					
	Overall	10.2%	25%	12.8%	66.7%	
	Poultry					
Overall	28.6%	25%	35.8%	58.2%		

Result 3: 18,000 male and female youths are empowered to engage in business transactions and relationships with the formal business community, regulatory, governance structures and other institutions.

Indicator	Gender and age group	Baseline	Target	Endline	
				participant	Non participant
Participating youths who developed relationships with the formal business community, public sector agencies	Overall	1%	25%	11.40%	5.10%
	Male			18.60%	9.90%
	Female			7%	0%
	18-25 years			14%	4.20%
	26-37 years			6.40%	6%
Youths reporting engagement with regulatory/governance	Overall		30%	48.2%	23.0%
	Male			53.5%	26.4%

structures, business structures and institutions established by the project	Female			45.1%	19.5%
	18-25 years			44.9%	22.9%
	26-37 years			50.0%	23.2%
	Youths with registered enterprises				
	Overall	3%	30%	17.8%	12.8%
	Male			17.2%	10.3%
	Female			18.2%	11.6%
	18-25 age group			10.3%	10.7%
	26-37 age group			22.0%	12.6%
	Youths receiving assistance from government				
	Overall	14%	30%	19.6%	6.5%
	Male	10.50%		20.0%	4.6%
	Female	17%		19.4%	8.4%
	18-25 age group	12.50%		27.3%	7.7%
26-37 age group	16.20%		15.6%	5.4%	
Participating youths reporting access to capital from formal institutions; disaggregated by sex and age	Overall	10%	20%	26.60%	6%
	Male			25.60%	5.40%
	Female			27.20%	6.50%
	18-25 age group			15.70%	1.50%
	26-37 age group			32.30%	9.50%
Participating youths repaying loans timely	Overall	-	90%	75%	
	Male				
	Female				
	18-25 age group				
	26-37 age group				
4500 youths negotiate and access loans with and without project facilitation	Overall	0%	4,500	1,118	
	Male	-	-	482	
	Female	-	-	636	

Result 4: Private sector Microfinance Institution capacitated to facilitate establishment, conduct training, provide on-going monitoring and provide financial services to ISAL groups

Indicator	Assessed variable	Baseline	Target	Actual	Remarks
Private sector ISAL Social Enterprise Model (SEM) developed & piloted	SEM Model launched and implemented	0	1	1	The SEM was successfully developed and piloted by VIRL
1000 participating youths trained in ISAL by the MFI	Overall Male Female	0	1000	796 155 641	The target could not be achieved as the capacity of the MFI to train such a high number of people was constrained by logistical challenges
500 ISAL groups receiving loans from the MFI	ISALs receiving loans as a group	0	500	0	VIRL lent to individuals rather than ISAL groups as the group lending modalities faced various challenges
At least 90 % of youths (ISAL groups) repaying loans within the stipulated time	Overall Male Female	-	90%	71% 80% 67%	About 71% of the youths in Chitungwiza and Gwanda had repaid their loans at the time of this evaluation, which is lower than the target. Youths are generally risky and the target was too high.
3,250 youths receiving loans from the MFI	Overall Male Female	0	3250	1,070 633 437	In addition to SEM districts, VIRL was also lending to three other YEP districts. Since the target for the whole project was 4,500 youths accessing loans, it would be difficult for this

					target to be confined to SEM districts only. A total of 276 youths (190 female and 86 male) received loans in the two SEM districts while the rest came from other districts (Bikita, Nyanga and Mutasa). However, this fell well below the target.
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Annexure 2: Sampling procedure used to determine the sample size for Chipinge and Chiredzi

The target survey sample sizes for VTCs trainees was calculated using the following formula:

$$n = \left(\frac{Z^2 \times \sigma(1-\sigma)}{e^2} \right) \text{ and } n_c = \left(\frac{n \times N}{n + N - 1} \right),$$

where:

n is a sample size not corrected for the population;

n_c is the final sample size corrected for the population;

$Z = 1.96$ is the Z-score of the confidence interval with a 95% probability of containing the mean of the population;

$\sigma = 0.5$ is usually used as it ensures the sample is large enough;

$e = 10\%$ is the margin of error permitted in this survey;

N is the population of trained youths.

Applying $Z = 1.96$, $\sigma = 0.5$ and $e = 10\%$, n evaluates to 96.04. The final sample size, n_c , for each study area therefore becomes:

$$n_c = \left(\frac{96.04 \times N}{96.04 + N - 1} \right).$$

Given that the total trained, N is 438, the sample size which would be considered representative was equal to about 79. Out of the total of 438 people trained, Chipinge had about 55% of the total, while Chiredzi had about 45%. Using these weights, the targeted respondents in Chipinge and Chiredzi was set at 43 and 36 respectively. However, due to the methods used to mobilize the respondents, which was mainly based on convenience rather than a pre-determined list of beneficiaries, the number of respondents had to be increased significantly beyond the targeted 79. A total of 143 trainees were interviewed, with about 17% of the respondents being male, as is the case with the actual population.

Y Unmatched	1701.90411	1118.7716	583.132505	287.770947	2.03
ATT	1731.21226	1065.41544	665.796823	319.859736	2.08

psmatch2: Treatment assignment	psmatch2: Common support		Total
	Off suppo	On suppor	
Untreated	0	162	162
Treated	7	212	219
Total	7	374	381

Balance test for kernel matching

Variable	Unmatched Matched	Mean		%bias	%reduct bias	t-test		V(T)/ V(C)
		Treated	Control			t	p> t	
120.Diswar	U	.00457	.00617	-2.2		-0.21	0.831	.
	M	.00472	.00351	1.7	24.7	0.19	0.846	.
126.Diswar	U	.05936	.01852	21.2		1.97	0.050	.
	M	.06132	.0605	0.4	98.0	0.04	0.972	.
202.Diswar	U	.07763	.01852	27.8		2.57	0.010	.
	M	.0566	.04914	3.5	87.4	0.34	0.732	.
204.Diswar	U	.05936	.09877	-14.6		-1.43	0.152	.
	M	.06132	.0583	1.1	92.3	0.13	0.896	.
315.Diswar	U	.06393	.03086	15.6		1.47	0.143	.
	M	.06132	.07905	-8.3	46.4	-0.71	0.476	.
322.Diswar	U	.06393	.07407	-4.0		-0.39	0.699	.
	M	.06604	.07415	-3.2	20.0	-0.33	0.744	.
405.Diswar	U	.00457	.00617	-2.2		-0.21	0.831	.
	M	.00472	.00231	3.3	-49.8	0.42	0.676	.
420.Diswar	U	.02283	.04938	-14.2		-1.41	0.159	.
	M	.02358	.02667	-1.7	88.4	-0.20	0.840	.
426.Diswar	U	.05936	.18519	-39.0		-3.90	0.000	.
	M	.06132	.0549	2.0	94.9	0.28	0.778	.
501.Diswar	U	.01826	.06173	-22.3		-2.24	0.026	.
	M	.01887	.02005	-0.6	97.3	-0.09	0.930	.
502.Diswar	U	.0137	.00617	7.6		0.71	0.477	.
	M	.01415	.015	-0.9	88.7	-0.07	0.942	.
516.Diswar	U	.00457	.00617	-2.2		-0.21	0.831	.
	M	.00472	.00323	2.0	7.7	0.24	0.809	.
522.Diswar	U	.00457	.00617	-2.2		-0.21	0.831	.
	M	.00472	.00708	-3.2	-47.3	-0.32	0.751	.
604.Diswar	U	.05479	.08642	-12.3		-1.21	0.227	.
	M	.0566	.06578	-3.6	71.0	-0.39	0.694	.
611.Diswar	U	.04566	.04938	-1.7		-0.17	0.866	.
	M	.04717	.0418	2.5	-44.3	0.27	0.789	.
705.Diswar	U	.06393	.01852	22.9		2.13	0.034	.
	M	.06604	.05937	3.4	85.3	0.28	0.778	.
717.Diswar	U	.05023	.04321	3.3		0.32	0.750	.
	M	.05189	.05064	0.6	82.2	0.06	0.954	.
719.Diswar	U	.01826	.04321	-14.4		-1.44	0.151	.
	M	.01887	.02332	-2.6	82.1	-0.32	0.750	.
805.Diswar	U	.07306	.04938	9.9		0.94	0.348	.
	M	.07547	.06832	3.0	69.8	0.28	0.776	.
901.Diswar	U	.03653	.04938	-6.3		-0.62	0.538	.
	M	.03774	.03057	3.5	44.3	0.41	0.686	.
904.Diswar	U	.05023	.03704	6.4		0.62	0.539	.
	M	.05189	.0536	-0.8	87.0	-0.08	0.937	.

Q3	U	.77626	.69753	17.9		1.74	0.083	.
	M	.77358	.74169	7.3	59.5	0.76	0.445	.
Q4	U	.63014	.50617	25.2		2.43	0.015	.
	M	.61792	.61506	0.6	97.7	0.06	0.952	.
Q5	U	28.183	27.16	18.7		1.81	0.071	0.86
	M	28.047	28.131	-1.5	91.8	-0.16	0.873	0.88
Q7	U	5.8128	5.4136	18.6		1.77	0.077	1.28
	M	5.75	5.6583	4.3	77.0	0.48	0.631	1.47*
2.Q8	U	.81735	.74691	17.1		1.66	0.097	.
	M	.81132	.83645	-6.1	64.3	-0.68	0.498	.
3.Q8	U	.04566	.04321	1.2		0.11	0.909	.
	M	.04717	.04298	2.0	-71.0	0.21	0.836	.

* if variance ratio outside [0.77; 1.30] for U and [0.76; 1.31] for M

Sample	Ps R2	LR chi2	p>chi2	MeanBias	MedBias	B	R	%Var
Unmatched	0.141	73.31	0.000	13.0	14.2	93.8*	0.95	0
Matched	0.006	3.37	1.000	2.7	2.5	17.8	1.27	50

* if B>25%, R outside [0.5; 2]

Sensitivity test for kernel matching

Mantel-Haenszel (1959) bounds for variable Y1

Gamma	Q_mh+	Q_mh-	p_mh+	p_mh-
1	1.74795	1.74795	.040237	.040237
1.1	1.35667	2.14566	.087442	.01595
1.2	.998491	2.50836	.159021	.006065
1.3	.669743	2.84375	.251511	.002229
1.4	.365807	3.15595	.357255	.0008
1.5	.083061	3.44818	.466901	.000282
1.6	-.063573	3.72305	.525345	.000098
1.7	.183591	3.98269	.427167	.000034
1.8	.416697	4.22883	.33845	.000012
1.9	.637351	4.46294	.261948	4.0e-06
2	.846899	4.68625	.198526	1.4e-06

Gamma : odds of differential assignment due to unobserved factors

Q_mh+ : Mantel-Haenszel statistic (assumption: overestimation of treatment effect)

Q_mh- : Mantel-Haenszel statistic (assumption: underestimation of treatment effect)

p_mh+ : significance level (assumption: overestimation of treatment effect)

p_mh- : significance level (assumption: underestimation of treatment effect)

Local Linear Regression matching

Variable	Sample	Treated	Controls	Difference	S.E.	T-stat
Y	Unmatched	1701.90411	1118.7716	583.132505	287.770947	2.03
	ATT	1731.21226	1073.29255	657.919713	325.883538	2.02

Note: S.E. does not take into account that the propensity score is estimated.

psmatch2: Treatment assignment	psmatch2: Common support		Total
	Off suppo	On suppor	
Untreated	0	162	162
Treated	7	212	219
Total	7	374	381

Balance test for local linear regression

Variable	Unmatched Matched	Mean		%reduct bias	t-test t	p> t	V(T)/ V(C)
		Treated	Control				

120.Diswar	U	.00457	.00617	-2.2		-0.21	0.831	.
	M	.00472	.00449	0.3	85.7	0.03	0.972	.
126.Diswar	U	.05936	.01852	21.2		1.97	0.050	.
	M	.06132	.04502	8.5	60.1	0.75	0.456	.
202.Diswar	U	.07763	.01852	27.8		2.57	0.010	.
	M	.0566	.06365	-3.3	88.1	-0.30	0.761	.
204.Diswar	U	.05936	.09877	-14.6		-1.43	0.152	.
	M	.06132	.05806	1.2	91.7	0.14	0.888	.
315.Diswar	U	.06393	.03086	15.6		1.47	0.143	.
	M	.06132	.08874	-12.9	17.1	-1.07	0.285	.
322.Diswar	U	.06393	.07407	-4.0		-0.39	0.699	.
	M	.06604	.07676	-4.2	-5.7	-0.43	0.669	.
405.Diswar	U	.00457	.00617	-2.2		-0.21	0.831	.
	M	.00472	.00246	3.1	-40.5	0.39	0.698	.
420.Diswar	U	.02283	.04938	-14.2		-1.41	0.159	.
	M	.02358	.02535	-0.9	93.4	-0.12	0.907	.
426.Diswar	U	.05936	.18519	-39.0		-3.90	0.000	.
	M	.06132	.05329	2.5	93.6	0.35	0.723	.
501.Diswar	U	.01826	.06173	-22.3		-2.24	0.026	.
	M	.01887	.02034	-0.8	96.6	-0.11	0.913	.
502.Diswar	U	.0137	.00617	7.6		0.71	0.477	.
	M	.01415	.0131	1.1	86.0	0.09	0.926	.
516.Diswar	U	.00457	.00617	-2.2		-0.21	0.831	.
	M	.00472	.00297	2.4	-8.9	0.29	0.772	.
522.Diswar	U	.00457	.00617	-2.2		-0.21	0.831	.
	M	.00472	.00583	-1.5	30.7	-0.16	0.875	.
604.Diswar	U	.05479	.08642	-12.3		-1.21	0.227	.
	M	.0566	.06556	-3.5	71.7	-0.38	0.701	.
611.Diswar	U	.04566	.04938	-1.7		-0.17	0.866	.
	M	.04717	.03928	3.7	-112.0	0.40	0.691	.
705.Diswar	U	.06393	.01852	22.9		2.13	0.034	.
	M	.06604	.06845	-1.2	94.7	-0.10	0.921	.
717.Diswar	U	.05023	.04321	3.3		0.32	0.750	.
	M	.05189	.04983	1.0	70.7	0.10	0.924	.
719.Diswar	U	.01826	.04321	-14.4		-1.44	0.151	.
	M	.01887	.0225	-2.1	85.4	-0.26	0.793	.
805.Diswar	U	.07306	.04938	9.9		0.94	0.348	.
	M	.07547	.07199	1.4	85.3	0.14	0.891	.
901.Diswar	U	.03653	.04938	-6.3		-0.62	0.538	.
	M	.03774	.02893	4.3	31.5	0.50	0.615	.
904.Diswar	U	.05023	.03704	6.4		0.62	0.539	.
	M	.05189	.0528	-0.4	93.1	-0.04	0.967	.
Q3	U	.77626	.69753	17.9		1.74	0.083	.
	M	.77358	.74213	7.2	60.0	0.75	0.451	.
Q4	U	.63014	.50617	25.2		2.43	0.015	.
	M	.61792	.59809	4.0	84.0	0.42	0.677	.
Q5	U	28.183	27.16	18.7		1.81	0.071	0.86
	M	28.047	28.287	-4.4	76.5	-0.45	0.652	0.82
Q7	U	5.8128	5.4136	18.6		1.77	0.077	1.28
	M	5.75	5.6411	5.1	72.7	0.57	0.568	1.48*
2.Q8	U	.81735	.74691	17.1		1.66	0.097	.
	M	.81132	.84238	-7.5	55.9	-0.84	0.399	.
3.Q8	U	.04566	.04321	1.2		0.11	0.909	.
	M	.04717	.03932	3.8	-220.1	0.40	0.692	.

* if variance ratio outside [0.77; 1.30] for U and [0.76; 1.31] for M

Sample	Ps R2	LR chi2	p>chi2	MeanBias	MedBias	B	R	%Var
Unmatched	0.141	73.31	0.000	13.0	14.2	93.8*	0.95	0
Matched	0.009	5.49	1.000	3.4	3.1	22.8	1.02	50

* if B>25%, R outside [0.5; 2]

Sensitivity test for local linear regression

Mantel-Haenszel (1959) bounds for variable Y1

Gamma	Q_mh+	Q_mh-	p_mh+	p_mh-
1	1.74795	1.74795	.040237	.040237
1.1	1.35667	2.14566	.087442	.01595
1.2	.998491	2.50836	.159021	.006065
1.3	.669743	2.84375	.251511	.002229
1.4	.365807	3.15595	.357255	.0008
1.5	.083061	3.44818	.466901	.000282
1.6	-.063573	3.72305	.525345	.000098
1.7	.183591	3.98269	.427167	.000034
1.8	.416697	4.22883	.33845	.000012
1.9	.637351	4.46294	.261948	4.0e-06
2	.846899	4.68625	.198526	1.4e-06

Gamma : odds of differential assignment due to unobserved factors
 Q_mh+ : Mantel-Haenszel statistic (assumption: overestimation of treatment effect)
 Q_mh- : Mantel-Haenszel statistic (assumption: underestimation of treatment effect)
 p_mh+ : significance level (assumption: overestimation of treatment effect)
 p_mh- : significance level (assumption: underestimation of treatment effect)

Radius matching

Variable	Sample	Treated	Controls	Difference	S.E.	T-stat
Y	Unmatched	1701.90411	1118.7716	583.132505	287.770947	2.03
	ATT	1731.21226	1050.23674	680.975524	336.707607	2.02

Note: S.E. does not take into account that the propensity score is estimated.

Treatment assignment	psmatch2: Common support			Total
	Off suppo	On suppor		
Untreated	0	162		162
Treated	7	212		219
Total	7	374		381

Balance test for radius matching

Variable	Unmatched Matched	Mean		%bias	%reduct bias	t-test		V(T)/V(C)
		Treated	Control			t	p> t	
120.Diswar	U	.00457	.00617	-2.2		-0.21	0.831	.
	M	.00472	.006	-1.7	20.3	-0.18	0.857	.
126.Diswar	U	.05936	.01852	21.2		1.97	0.050	.
	M	.06132	.05176	5.0	76.6	0.43	0.671	.
202.Diswar	U	.07763	.01852	27.8		2.57	0.010	.
	M	.0566	.04864	3.8	86.5	0.37	0.714	.
204.Diswar	U	.05936	.09877	-14.6		-1.43	0.152	.
	M	.06132	.05841	1.1	92.6	0.13	0.900	.
315.Diswar	U	.06393	.03086	15.6		1.47	0.143	.
	M	.06132	.0848	-11.1	29.0	-0.93	0.354	.
322.Diswar	U	.06393	.07407	-4.0		-0.39	0.699	.
	M	.06604	.08673	-8.1	-103.9	-0.80	0.424	.
405.Diswar	U	.00457	.00617	-2.2		-0.21	0.831	.
	M	.00472	.00204	3.7	-66.9	0.47	0.635	.

420.Diswar	U	.02283	.04938	-14.2		-1.41	0.159	.
	M	.02358	.02115	1.3	90.8	0.17	0.866	.
426.Diswar	U	.05936	.18519	-39.0		-3.90	0.000	.
	M	.06132	.05142	3.1	92.1	0.44	0.659	.
501.Diswar	U	.01826	.06173	-22.3		-2.24	0.026	.
	M	.01887	.02086	-1.0	95.4	-0.15	0.883	.
502.Diswar	U	.0137	.00617	7.6		0.71	0.477	.
	M	.01415	.00952	4.7	38.5	0.44	0.660	.
516.Diswar	U	.00457	.00617	-2.2		-0.21	0.831	.
	M	.00472	.00162	4.2	-92.5	0.57	0.572	.
522.Diswar	U	.00457	.00617	-2.2		-0.21	0.831	.
	M	.00472	.00396	1.0	52.8	0.12	0.906	.
604.Diswar	U	.05479	.08642	-12.3		-1.21	0.227	.
	M	.0566	.06743	-4.2	65.8	-0.46	0.645	.
611.Diswar	U	.04566	.04938	-1.7		-0.17	0.866	.
	M	.04717	.03883	3.9	-124.0	0.42	0.673	.
705.Diswar	U	.06393	.01852	22.9		2.13	0.034	.
	M	.06604	.07598	-5.0	78.1	-0.40	0.691	.
717.Diswar	U	.05023	.04321	3.3		0.32	0.750	.
	M	.05189	.04703	2.3	30.7	0.23	0.818	.
719.Diswar	U	.01826	.04321	-14.4		-1.44	0.151	.
	M	.01887	.02243	-2.1	85.7	-0.26	0.797	.
805.Diswar	U	.07306	.04938	9.9		0.94	0.348	.
	M	.07547	.0891	-5.7	42.4	-0.51	0.611	.
901.Diswar	U	.03653	.04938	-6.3		-0.62	0.538	.
	M	.03774	.02583	5.9	7.4	0.70	0.486	.
904.Diswar	U	.05023	.03704	6.4		0.62	0.539	.
	M	.05189	.04616	2.8	56.6	0.27	0.785	.
Q3	U	.77626	.69753	17.9		1.74	0.083	.
	M	.77358	.74647	6.2	65.6	0.65	0.514	.
Q4	U	.63014	.50617	25.2		2.43	0.015	.
	M	.61792	.59744	4.2	83.5	0.43	0.667	.
Q5	U	28.183	27.16	18.7		1.81	0.071	0.86
	M	28.047	28.227	-3.3	82.5	-0.34	0.734	0.85
Q7	U	5.8128	5.4136	18.6		1.77	0.077	1.28
	M	5.75	5.6553	4.4	76.3	0.49	0.621	1.45*
2.Q8	U	.81735	.74691	17.1		1.66	0.097	.
	M	.81132	.85492	-10.6	38.1	-1.20	0.230	.
3.Q8	U	.04566	.04321	1.2		0.11	0.909	.
	M	.04717	.03182	7.4	-526.0	0.81	0.418	.

* if variance ratio outside [0.77; 1.30] for U and [0.76; 1.31] for M

Sample	Ps R2	LR chi2	p>chi2	MeanBias	MedBias	B	R	%Var
Unmatched	0.141	73.31	0.000	13.0	14.2	93.8*	0.95	0
Matched	0.011	6.54	1.000	4.4	4.2	24.8	1.32	50

* if B>25%, R outside [0.5; 2]

Sensitivity test for radius matching

Mantel-Haenszel (1959) bounds for variable Y1

Gamma	Q_mh+	Q_mh-	p_mh+	p_mh-
1	1.50089	1.50089	.066692	.066692
1.1	1.11181	1.89555	.133109	.02901
1.2	.755693	2.25553	.224916	.01205

1.3	.428661	2.58821	.334085	.004824
1.4	.126157	2.89773	.449804	.001879
1.5	-.090412	3.18731	.53602	.000718
1.6	.171668	3.45957	.431849	.000271
1.7	.41793	3.71662	.337999	.000101
1.8	.650282	3.9602	.257755	.000037
1.9	.87031	4.19178	.192065	.000014
2	1.07935	4.41259	.140217	5.1e-06

Gamma : odds of differential assignment due to unobserved factors
Q_mh+ : Mantel-Haenszel statistic (assumption: overestimation of treatment effect)
Q_mh- : Mantel-Haenszel statistic (assumption: underestimation of treatment effect)
p_mh+ : significance level (assumption: overestimation of treatment effect)
p_mh- : significance level (assumption: underestimation of treatment effect)

Nearest Neighbour (one-to-one)

variable	sample	Treated	Controls	Difference	S.E.	T-stat
Y	Unmatched	1701.90411	1118.7716	583.132505	287.770947	2.03
	ATT	1731.21226	973.080189	758.132075	378.601474	2.00

Note: S.E. does not take into account that the propensity score is estimated.

psmatch2: Treatment assignment	psmatch2: Common support		Total
	Off suppo	On suppor	
Untreated	0	162	162
Treated	7	212	219
Total	7	374	381

Balance test for nearest neighbour matching (one-to-one)

variable	Unmatched Matched	Mean		%bias	%reduct bias	t-test		V(T)/ V(C)
		Treated	Control			t	p> t	
120.Diswar	U	.00457	.00617	-2.2		-0.21	0.831	.
	M	.00472	.02358	-25.7	-1074.4	-1.65	0.100	.
126.Diswar	U	.05936	.01852	21.2		1.97	0.050	.
	M	.06132	.00943	26.9	-27.0	2.91	0.004	.
202.Diswar	U	.07763	.01852	27.8		2.57	0.010	.
	M	.0566	.04717	4.4	84.0	0.44	0.662	.
204.Diswar	U	.05936	.09877	-14.6		-1.43	0.152	.
	M	.06132	.06132	0.0	100.0	-0.00	1.000	.
315.Diswar	U	.06393	.03086	15.6		1.47	0.143	.
	M	.06132	.09906	-17.8	-14.1	-1.43	0.153	.
322.Diswar	U	.06393	.07407	-4.0		-0.39	0.699	.
	M	.06604	.10377	-14.9	-271.9	-1.39	0.164	.
405.Diswar	U	.00457	.00617	-2.2		-0.21	0.831	.
	M	.00472	0	6.4	-193.6	1.00	0.318	.
420.Diswar	U	.02283	.04938	-14.2		-1.41	0.159	.
	M	.02358	.02358	0.0	100.0	-0.00	1.000	.
426.Diswar	U	.05936	.18519	-39.0		-3.90	0.000	.
	M	.06132	.05189	2.9	92.5	0.42	0.675	.
501.Diswar	U	.01826	.06173	-22.3		-2.24	0.026	.
	M	.01887	.00943	4.8	78.3	0.82	0.412	.
502.Diswar	U	.0137	.00617	7.6		0.71	0.477	.
	M	.01415	0	14.2	-88.0	1.74	0.083	.
516.Diswar	U	.00457	.00617	-2.2		-0.21	0.831	.
	M	.00472	.00472	0.0	100.0	-0.00	1.000	.
522.Diswar	U	.00457	.00617	-2.2		-0.21	0.831	.
	M	.00472	.00472	0.0	100.0	-0.00	1.000	.
604.Diswar	U	.05479	.08642	-12.3		-1.21	0.227	.

	M	.0566	.06604	-3.7	70.2	-0.40	0.686	.
611.Diswar	U	.04566	.04938	-1.7		-0.17	0.866	.
	M	.04717	.03302	6.6	-280.3	0.74	0.459	.
705.Diswar	U	.06393	.01852	22.9		2.13	0.034	.
	M	.06604	.07547	-4.8	79.2	-0.38	0.706	.
717.Diswar	U	.05023	.04321	3.3		0.32	0.750	.
	M	.05189	.04717	2.2	32.8	0.22	0.823	.
719.Diswar	U	.01826	.04321	-14.4		-1.44	0.151	.
	M	.01887	.01415	2.7	81.1	0.38	0.704	.
805.Diswar	U	.07306	.04938	9.9		0.94	0.348	.
	M	.07547	.06604	3.9	60.2	0.38	0.706	.
901.Diswar	U	.03653	.04938	-6.3		-0.62	0.538	.
	M	.03774	.02358	7.0	-10.1	0.84	0.399	.
904.Diswar	U	.05023	.03704	6.4		0.62	0.539	.
	M	.05189	.06604	-6.9	-7.3	-0.62	0.537	.
Q3	U	.77626	.69753	17.9		1.74	0.083	.
	M	.77358	.77358	0.0	100.0	0.00	1.000	.
Q4	U	.63014	.50617	25.2		2.43	0.015	.
	M	.61792	.56604	10.5	58.1	1.09	0.278	.
Q5	U	28.183	27.16	18.7		1.81	0.071	0.86
	M	28.047	28.085	-0.7	96.3	-0.07	0.942	0.88
Q7	U	5.8128	5.4136	18.6		1.77	0.077	1.28
	M	5.75	5.4858	12.3	33.8	1.41	0.159	1.63*
2.Q8	U	.81735	.74691	17.1		1.66	0.097	.
	M	.81132	.86321	-12.6	26.3	-1.45	0.149	.
3.Q8	U	.04566	.04321	1.2		0.11	0.909	.
	M	.04717	.03302	6.8	-477.1	0.74	0.459	.

* if variance ratio outside [0.77; 1.30] for U and [0.76; 1.31] for M

Sample	Ps R2	LR chi2	p>chi2	MeanBias	MedBias	B	R	%Var
Unmatched	0.141	73.31	0.000	13.0	14.2	93.8*	0.95	0
Matched	0.042	24.21	0.507	7.4	4.8	47.5*	1.45	50

* if B>25%, R outside [0.5; 2]

. drop delta

. gen delta=Y-_Y
(169 missing values generated)

Sensitivity test for nearest neighbour matching (one-to-one)

Rosenbaum bounds for delta (N = 212 matched pairs)

Gamma	sig+	sig-	t-hat+	t-hat-	CI+	CI-
1	2.8e-06	2.8e-06	440	440	240	659.5
1.1	.00004	1.3e-07	377.5	504	180	740
1.2	.000325	5.5e-09	322.5	564	127.5	804
1.3	.001739	2.1e-10	273.5	621	82	862.5
1.4	.006676	7.8e-12	225	677.5	45	915
1.5	.019676	2.7e-13	185	735	7.50012	975
1.6	.046903	9.0e-15	145	781	-25	1035
1.7	.094127	3.3e-16	111	825	-61.5	1097.5
1.8	.164146	0	80	863	-100	1157.5
1.9	.255145	0	52.5	900	-147	1220
2	.360907	0	30	939	-203.5	1277.5

* gamma - log odds of differential assignment due to unobserved factors
sig+ - upper bound significance level
sig- - lower bound significance level
t-hat+ - upper bound Hodges-Lehmann point estimate
t-hat- - lower bound Hodges-Lehmann point estimate
CI+ - upper bound confidence interval (a= .95)

CI- - lower bound confidence interval (a= .95)

Nearest neighbour (5 neighbours) matching

variable	Sample	Treated	Controls	Difference	S.E.	T-stat
Y	Unmatched	1701.90411	1118.7716	583.132505	287.770947	2.03
	ATT	1731.21226	1009.28899	721.92327	315.007672	2.29

Note: S.E. does not take into account that the propensity score is estimated.

psmatch2: Treatment assignment	psmatch2: Common support		Total
	Off suppo	On suppor	
Untreated	0	162	162
Treated	7	212	219
Total	7	374	381

Balance test for nearest neighbour matching (5 neighbours)

Variable	Unmatched Matched	Mean		%bias	%reduct bias	t-test		V(T)/ V(C)
		Treated	Control			t	p> t	
120.Diswar	U	.00457	.00617	-2.2		-0.21	0.831	.
	M	.00472	.00755	-3.9	-76.2	-0.37	0.710	.
126.Diswar	U	.05936	.01852	21.2		1.97	0.050	.
	M	.06132	.05181	4.9	76.7	0.42	0.672	.
202.Diswar	U	.07763	.01852	27.8		2.57	0.010	.
	M	.0566	.04953	3.3	88.0	0.32	0.746	.
204.Diswar	U	.05936	.09877	-14.6		-1.43	0.152	.
	M	.06132	.05094	3.8	73.7	0.46	0.643	.
315.Diswar	U	.06393	.03086	15.6		1.47	0.143	.
	M	.06132	.08553	-11.4	26.8	-0.95	0.340	.
322.Diswar	U	.06393	.07407	-4.0		-0.39	0.699	.
	M	.06604	.08608	-7.9	-97.6	-0.78	0.437	.
405.Diswar	U	.00457	.00617	-2.2		-0.21	0.831	.
	M	.00472	.00377	1.3	41.3	0.15	0.882	.
420.Diswar	U	.02283	.04938	-14.2		-1.41	0.159	.
	M	.02358	.01887	2.5	82.2	0.34	0.737	.
426.Diswar	U	.05936	.18519	-39.0		-3.90	0.000	.
	M	.06132	.05189	2.9	92.5	0.42	0.675	.
501.Diswar	U	.01826	.06173	-22.3		-2.24	0.026	.
	M	.01887	.02453	-2.9	87.0	-0.40	0.690	.
502.Diswar	U	.0137	.00617	7.6		0.71	0.477	.
	M	.01415	.01038	3.8	49.9	0.35	0.725	.
516.Diswar	U	.00457	.00617	-2.2		-0.21	0.831	.
	M	.00472	.00283	2.6	-17.4	0.32	0.752	.
522.Diswar	U	.00457	.00617	-2.2		-0.21	0.831	.
	M	.00472	.00094	5.1	-134.9	0.73	0.466	.
604.Diswar	U	.05479	.08642	-12.3		-1.21	0.227	.
	M	.0566	.06415	-2.9	76.1	-0.33	0.745	.
611.Diswar	U	.04566	.04938	-1.7		-0.17	0.866	.
	M	.04717	.03302	6.6	-280.3	0.74	0.459	.
705.Diswar	U	.06393	.01852	22.9		2.13	0.034	.
	M	.06604	.07469	-4.4	81.0	-0.35	0.729	.
717.Diswar	U	.05023	.04321	3.3		0.32	0.750	.
	M	.05189	.05086	0.5	85.4	0.05	0.962	.
719.Diswar	U	.01826	.04321	-14.4		-1.44	0.151	.
	M	.01887	.01698	1.1	92.4	0.15	0.884	.

805.Diswar	U	.07306	.04938	9.9		0.94	0.348	.
	M	.07547	.09552	-8.4	15.3	-0.74	0.462	.
901.Diswar	U	.03653	.04938	-6.3		-0.62	0.538	.
	M	.03774	.02453	6.5	-2.8	0.78	0.435	.
904.Diswar	U	.05023	.03704	6.4		0.62	0.539	.
	M	.05189	.05401	-1.0	83.9	-0.10	0.922	.
Q3	U	.77626	.69753	17.9		1.74	0.083	.
	M	.77358	.7327	9.3	48.1	0.97	0.330	.
Q4	U	.63014	.50617	25.2		2.43	0.015	.
	M	.61792	.60464	2.7	89.3	0.28	0.780	.
Q5	U	28.183	27.16	18.7		1.81	0.071	0.86
	M	28.047	28.167	-2.2	88.3	-0.23	0.820	0.85
Q7	U	5.8128	5.4136	18.6		1.77	0.077	1.28
	M	5.75	5.6976	2.4	86.9	0.27	0.784	1.44*
2.Q8	U	.81735	.74691	17.1		1.66	0.097	.
	M	.81132	.84882	-9.1	46.8	-1.03	0.305	.
3.Q8	U	.04566	.04321	1.2		0.11	0.909	.
	M	.04717	.0283	9.1	-669.4	1.02	0.309	.

* if variance ratio outside [0.77; 1.30] for U and [0.76; 1.31] for M

Sample	Ps R2	LR chi2	p>chi2	MeanBias	MedBias	B	R	%Var
Unmatched	0.141	73.31	0.000	13.0	14.2	93.8*	0.95	0
Matched	0.013	7.82	1.000	4.5	3.8	27.2*	1.22	50

* if B>25%, R outside [0.5; 2]

Sensitivity test for nearest neighbour (5 neighbours)

Mantel-Haenszel (1959) bounds for variable Y1

Gamma	Q_mh+	Q_mh-	p_mh+	p_mh-
1	1.57724	1.57724	.05737	.05737
1.1	1.19822	1.96231	.115417	.024863
1.2	.851209	2.31344	.197327	.010349
1.3	.532647	2.63805	.297139	.004169
1.4	.238063	2.94014	.405916	.00164
1.5	-.036045	3.22284	.514377	.000635
1.6	.039009	3.48868	.484442	.000243
1.7	.278453	3.73971	.390332	.000092
1.8	.504323	3.97762	.307017	.000035
1.9	.718172	4.20384	.236326	.000013
2	.921303	4.41956	.178446	4.9e-06

Gamma : odds of differential assignment due to unobserved factors
Q_mh+ : Mantel-Haenszel statistic (assumption: overestimation of treatment effect)
Q_mh- : Mantel-Haenszel statistic (assumption: underestimation of treatment effect)
p_mh+ : significance level (assumption: overestimation of treatment effect)
p_mh- : significance level (assumption: underestimation of treatment effect)